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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.

No one correctly identified the Dance Alday at Ponte Vedra Beach sign.

Better luck this week, quessers! And don't forget — incorrect but entertaining guesses might also be rewarded with a trip to the Z00



Adoptable pets at the St. Johns County Pet Center

CAT OF THE WEEK

Hi there! My name is Flash and I'm one cool cat. I'm a 4 year old male 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. 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! #30590



DOG OF THE WEEK

Hi there! My name is Harper and Lam a 1 year old female mixed breed pup who is looking for a new home to call my own. 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! #30119

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.



Solutions correspond to last week's puzzles





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4 Community News

Ponte Vedra Recorder · March 3, 2016



Lisa Kelly takes her station behind the keyboard before warm ups.



Lisa Kelly Voice Academy opens in Ponte Vedra Beach

Jasmine Marshall

The Recorder

First, a disclaimer.

I don't sing. By that I mean I don't sing well. I mean I'd like to believe I'm not alone in enthusiastically belting "Let It Go" or even "All I Want For Christmas Is You," only for the song to end earlier than I anticipated leaving me with the realization that I am, in fact, off key. I've more or less made peace with the fact that I'll never grace the stage at Glastonbury or Times Square. So when I agreed to a group vocal lesson at Ponte Vedra's brand new Lisa Kelly Voice Academy — helmed by none other than former Celtic Woman Lisa Kelly

herself -- I'd already accepted that no lessons could help me and at the very least my voice would be lost among others.

I was also prepared for my idea of what a Singing Institution would look like; dark halls, towering brick walls and windowless classrooms with sound insulated padding effectively eliminating any sense of space. So my expectations were shattered from the jump — the Lisa Kelly Voice Academy is a charming storefront with one long studio room, for starters. I'm greeted by beautiful blooms placed just so, an adorable crystal

NOTES continues on Page 5



Photos by Jasmine Marshall (From left) Arjola Miruku, Terri Mashour and Marcy Mickler participate in group vocal exercises.

LETTER TO THE EDITOR

A message for Mims — and anyone else who has experienced a fall

First, I would like to say that I am so sorry you fell. And, I am so sorry that you broke bones. As I read your column in the February 25th edition of the Ponte Vedra Recorder (Volume 46, No. 8), your first one after a several week hiatus during your recovery, I felt compelled to reach out to you with a message. I am a physical therapist, board certified in the rehabilitation care of older adults. I spend quite a bit of my time with older adults who have problems with walking and balance. I want to pass along some very important information to you and to anyone else who has experienced a fall.

Falls are not an inevitable part of the aging process. Let me reiterate that. It is not a normal consequence of aging to fall. Falls are not a normal occurrence (unless you are an infant learning to walk.) It is true however, that one's risk of falling increases with increasing age. It is true that an older adult over the age of 65 has a 33% chance of falling just because he or she is at least 65. It is true that an older adult over the age of 85 has a 50% chance of falling just because he or she

is at least 85. It is true that the chance of falling a second or third time after a first fall is greater. But, it is also true that most falls are preventable.

There is a myriad of factors responsible for falls that older adults experience. Some are truly accidental, but many have causes that can be identified. Most falls are caused by multiple factors which makes it quite a challenge to really pinpoint why a fall may have occurred. Think back to your falls. You may have racked your brain over and over trying to remember what actually happened. Did I catch my toe? Was there a rug? Was there a glare on the floor? Was there an imperfection in the floor surface? In truth, while some falls are caused by environmental things (rugs, lighting, a child's toy, a pet), many are caused by internal factors inherent to us (decreasing leg strength, decreasing sensation in the feet, changes in vision, changes in hearing, and changes in the vestibular system or inner ear to name a few). The trick is to identify these factors that may increase the risk of a fall before the fall and its consequences.

Physical therapists have an educational background that makes us experts in human movement. Therefore, we have the knowledge and the tools to perform a comprehensive fall risk assessment and to provide education and intervention based on the results. Visit your physical therapist today for this important assessment so that you can be aware of any fall risk factors specific to you and so that you can implement a plan to prevent falls. It is never too late to do this.

Even if you have already fallen once or even twice, you can prevent future ones by arming yourself with the right information to get the preventative care that you need. For some, this may be a formal plan with a physical therapist over the course of 8-12 weeks. For others, this may mean implementing a specific exercise program to improve strength and balance.

This could also mean tweaking a current exercise program to target specific areas based on the fall risk factors identified that are specific to you and your needs.

If you don't have a physical thera-

pist, ask your doctor to refer you to one. There is also a feature on the Florida Physical Therapy Association website (www.fpta.org) where you can find a physical therapist in your area. Click on the "Public Info" tab at the bottom of the home page. This will take you to an area where you can click on the "Find a Therapist" link which will search a national database for physical therapists in your area. Medicare covers a preventative visit with your doctor to obtain a referral to a physical therapist. Medicare also covers the plan of care with the physical therapist for fall assessment and intervention.

One last thing, not all falls result in broken bones. So a fall that results in a fracture could be a sign of poor bone health. If you have not followed up with your doctor about your bone health, there is no time like the present!

> Jacqueline Osborne Physical Therapist Board Certified Geriatric Clinical Specialist Ponte Vedra, Jacksonville

Ponte Vedra Recorder · March 3, 2016

Community News 5

Commissioners prepare to revisit county budget woes

Kelly H. McDermott

The Recorder

The staff and St. Johns County Commissioners got an early start on budget planning at this month's regular meeting of the commission on March 1.

In addition to beginning planning the 2017 county budget, which will be finalized in late September 2016, commissioners learned more about proposed land development code changes and the future of the county's St. Augustine VA clinic.

FY17 budget process begins

The formal budget process began with a presentation from County Administrator Mike Wanchick, though no formal action was taken at the meeting.

"We're really testing some of our assumptions so that we make sure we

start the process on the same page as the commission," Wanchick said.

Wanchick reviewed the short and long-term challenges facing the county. Most of the current budgetary pressures deal with reconciling funding shortfalls, strained streams of revenue and a growing population.

"We're a rapidly growing residential community — that's not new to anybody," Wanchick said. "We have to take that into consideration."

Many of the issues facing the commission while budgeting this year were also present last year, but Wanchick explained that "good luck" during the last fiscal year helped to stretch the budget. He listed windfalls such as a \$2.3 million grant for the Palencia fire station, sales tax generating \$1 million more than expected and a study of beach parking that would generate \$700,000.

"Had those things not occurred, you'd have had a \$4 million impact to nonessential services," Wanchick explained. "We don't have that kind of good news in the wings this year."

Wanchick predicted a flat budget for the coming year, but pointed out that his staff is awaiting direction from the commission on other revenue sources.

VA Clinic study moves forward

The commissioners heard from Kevin Wiseman, director of facilities for the county, who asked for a transfer from the county's General Fund Reserves in order to complete a study on the U.S. Department of Veterans Affairs' (VA) requirements for a St. Augustine Community-Based Outpatient Clinic (CBOC).

"In order to determine the feasibility of the project, prepare and submit

a proposal in response to the VA's sole source solicitation and move forward with negotiations, the county needs architectural and engineering support to analyze and determine the costs of the VA's construction requirements," Wiseman said.

The expense was not budgeted for the year, and therefore a transfer from General Fund Reserves of up to \$50,000 was requested and approved.

"I think that \$50,000 to do a due diligence to make sure the county is in good standing at the end of this process is money well spent," said Commissioner Rachael Bennett. "Our veterans are certainly worth it, and I think you for everything you've done."

Public County Commission meetings are held the first and third Tuesdays each month at 9 a.m. at 500 San Sebastian View, St. Augustine.

Notes

Continued from 4

chandelier and a motivational woodblock print. The walls are dotted with Lisa's own platinum and gold record certifications from her time as a Celtic Woman and a Riverdance poster signed by the dance troupe I later find out she was once part of. So other than being in the presence of an obviously Very Talented Person, I feel like I can finally exhale for the first time all morning. I can manage this.

If the studio itself is unintimidating, Lisa can only be described as effervescent. She's absolutely bubbly, voice tinged with the joy, and hilarious to boot — between her insistence on taking deep enough breaths so as not to pass out mid-verse and a cheeky warning to clench our hindquarters while singing, Lisa's the most approachable instructor anyone could ask for. And she's got style for days.

Thankfully, others trickle in — though a few are understandably hesitant to sing and insist on "observing." With the same infectiousness that disarmed me, though, Lisa is soon ushering them into the studio, too. She starts the lesson with a confession of her own; "Even though I've been trained classically, I've got to be honest. I love Madonna." And whatever tension is left in the room automatically fizzes out.

We start with simple lessons in scales, reciting "AEIOU's" and "AH's" and even humming along with each key of the piano Lisa plays, voices steadily climbing higher and higher. I have to say, it makes all the difference to strain with others. We share knowing looks as we finally reach a note I can't name, laughing and applauding one another's efforts.

This is where I start to see the genius behind group lessons. By their very nature they eliminate the one thing people are most fearful of when performing. "People are normally too afraid to sing in front of other people," Lisa explains. "Singing is really all about confidence! I figure if you can learn to sing in front of other people, you'll start to feel as if you can do anything."

And weirdly enough, I do. So when Lisa passes around lyric sheets for "Oh Danny Boy" and we run through the first stanza as a group, after the warm up I feel ready to tackle real, multi-syllable words. With her assistance (with a voice not unlike that of a songbird), we master four lines with me nearly managing to hold a steady note. It's actually pretty thrilling to put the breathing and annunciation exercises I've just learned to use. And after spending the better part of the morning singing with strangers, I feel slightly more confident.

So confident, in fact, that I don't immediately hyperventilate when Lisa announces that we'll each be singing two lines on our own. Like, completely alone. By ourselves. Solo. And as each student gives it their go, working down our short line, I feel a familiar shake in my hands. My heart is sounding the ominous beat of a warning drum. I half wonder if I'll even be able to hear my voice crack over the blood rushing to my ears by the time I'm next.

In the past, being brought to this moment would've triggered a flight or faint response in me. I've burst into tears performing publicly before. It takes great effort for me to speak in front of a roomful of family, much less people I've just met. But today? Despite that fear, I feel an inclination to sing. Lisa's encouragement was a sure factor but an obligation to my peers, many of whom were facing that same fear, really set me over the edge. Being next to people who'd kindly reserved judgment no matter the level of skill. An unspoken agreement to try in earnest as long as everyone else gave it a chance -- and should a voice crack or

a note sour, to never let that information leave the room.

And so, trying my hardest to remember Lisa's tips — breathing through the mouth, inhaling when necessary, shoulders back — I sang. By myself. In front of people. Two whole lines (for what felt like two hours). And I felt good about it.

I can only walk away with the idea that

maybe that's the whole point; not to be the next Mariah Carey or Idina Menzel, but to work up the nerve to try. To want to get better and to be more confident.

And if that's the case, I have to say: mission accomplished.

For more about the Lisa Kelly Voice Academy in Ponte Vedra Beach, visit www.thelisakellyvoiceacademy.com.





6 One of Us



Bradley Akers is the associate director at Players by the Sea Theatre. A Jacksonville native and graduate of Douglas Anderson School of the Arts, Akers began his studies as an actor, but soon transitioned into stage management and then directing – where he found his true passion. If you were to ask Akers what he does for a living, he would tell you that he's a storyteller, and that's preciously what he has a knack for doing – taking a production and molding it into a story that will make sense to the audience. This year, Players by the Sea Theatre is celebrating their 50th season, having been founded in 1966. Akers joined the Theatre nearly four years ago. He is currently majoring in Arts Management through an online program at the University of Massachusetts Amherst. His plans after graduating include perusing a Master's Degree in Directing with aspirations to one day be an artistic director.

— Carrie Resch/ The Recorder

How long have you worked at Players by the Sea?

It will be four years in May. I proposed a show, "Dog Sees God: Confessions of a Teenage Blockhead" to direct here and Joe Schwarz, our executive director, said that I could do it. We ended up winning the Pelican (our annual volunteer celebration and award show, basically like our own little Tony Awards) for the play which was really exciting. That led me into a job offer. I started as a teacher in the education program, and then they promoted me to communications manager when they saw I had a knack for writing and communicating and loved to do marketing. Then after about a year of that, they promoted me to associate director. I'm a young director too, so I really owe it to Players by the Sea for letting me do this kind of stuff because it's let me find my voice as a director.

What do you enjoy about your job?

It doesn't feel like a job; it feels like I'm just waking up and living my dream every day to work in a theatre, to direct people — to tell stories, really I think, is the biggest part. When people ask me what I do, I tell them that I'm a storyteller. I just like to tell stories that are my own, other people's, I like to learn people's stories — that's what got me into this business. I love it; every day is different.

What's your favorite genre to direct?

Dark comedy or dark drama. I like things that are humane — something about the human condition, the human experience, and I think that the dark stuff is actually a better representation than something that's fluffy. I don't limit myself. I like the fluff musical, I like the comedy, I like the farce — I like it all, but if you were to ask me, I would say I really like the darker things.

What has been your favorite production to direct so far?

"Almost, Maine." I say that's it's the proudest I've ever been. But I can't really look at a production that I've done and say "man, we missed the boat." The one thing I learned when I started doing this is surround yourself with good people, and your job is done. So every project that I do, I surround myself with the best people possible, and it just happened that this one, it just kind of took flight. It was easy and it was challenging at the same time, which I think is rewarding.

Community News 7 Ponte Vedra Recorder · March 3, 2016 A sample of our listing MARSH LANDING COUNTRY CLUB List or Buy and Receive a Full Golf Membership "Exclusive Agents for Jarapun i Exclusive Customers" ARBOUR VIEW DR. 1299 PONTE VEDRA BLVD. 113 CUTTER COURT **MICHELLE** PANTHER C **FLOYD** 904.343.5067 ANDERSON 904.537.0457 \$2,450,000 \$2,195,000 Penthouse - \$1,465,000 \$1,399,000 BOURMASTER CT. DAKMONT COURT 117 TEAL PONTE LANE \$1,385,000 KINGFISHER DR 108 PALM FOREST LANE \$692,500 \$749,900 \$749,000 \$734,000 \$699,000 - Lot Direct ICW WE HAVE MANY HOMESITES \$189,000 TO \$3,000,000 BOAT SLIPS NOW AVAILABLE TO MARSH LANDING RESIDENTS 137 HARBOURMASTER CT. ELANE MARINA SAN PABLO #404 \$598,500 \$554,000 \$599,000 - Lot Presented by Tricia Bowers resented by Tricia Bowers 208 SETTLERS ROV **514 BIRKDALE LANE** 216 SOUTH ROSCOE \$1,100,000 \$729,500





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Community Briefs

Ronald "Doc" Renuart elected President of FOMA



RENIIAR

Ronald J. Renuart, SR., DO of Ponte Vedra beach was elected presidentelect of the Florida Osteopathic Medical Association (FOMA) during its 113th Annual Convention, held Feb. 17-21. A

crowd of more than 1,500 osteopathic physicians, healthcare professionals and students attended the convention.

Renuart earned his osteopathic degree from Nova Southeastern University College of Osteopathic Medine and completed his Internal Medicine Residency with the University of Florida. He is a Fellow of the American College of Physicians and former chief of staff at Baptist Medical Center in Jacksonville Beach. Renuart has served on the Board of Trustees for FOMA, the Executive Board of FOMA and as a delegate to the American Osteopathic Association.

As a colonel in the Florida Army National Guard, he served three combat tours including Iraq and Afghanistan. He served for six years as the chief medical officer for the National Guard and retired after 20 years of decorated service

In 2005, Renuart was appointed to the State Medicaid Pharmaceutical and Therapeutics Committee by Gov. Jeb Bush and elected to the Florida House of Representatives in 2008. He was the chairman of the Veterans and Military Affairs Committee, vice chair of the Health & Human Services Committee and the K-through-12 Education Subcommittee. During his tenure in the Florida House of Representatives, Rep. Renuart authored landmark legislation pertaining to concussions in youth athletics, prostate cancer research, the Florida GI Bill and the craft distillery industry.

SAYS Observes April National Child Abuse Prevention Month

April is National Child Abuse Prevention Month and since 1989, people nationwide wear the blue ribbon and carry blue pinwheels in April to create awareness of the need to keep kids safe and families strong. During the month of April and throughout the year, St. Augustine Youth Services is dedicated to supporting families and reducing the risk of child abuse and neglect.

The 3rd Annual Pinwheel Parade Against Child Abuse will be held on Saturday, April 2nd at the SAYS campus from 10:00-11:30am. There will be a ceremonial "parade" around the campus, refreshments, free children's activities plus tables set up with parenting information and people on hand to answer questions about the resources available in St. Johns County. The St. Johns County Sheriff Office will be providing a helicopter (pending weather conditions) plus a crime scene technician will be on site.

Community partners in attendance will include Bucky Beaver from Beaver Toyota, Betty Griffin House,EPIC Behavioral Health, First Tee of SJC, Flagler College Enactus, Girls on the Run, SE Branch Library, SJC Health Department, SJC Supervisor of Elections, Stuart Marchman Behavioral health Care, System of Care-Circuit 7.

"Everyone's participation is critical," said Schuyler Siefker, SAYS Executive Director. "Focusing on ways to build and promote the protective factors in every interaction with children and families is the best thing our community can do to prevent child maltreatment and promote optimal child development."

SAYS is a residential group home which provides therapeutic services for boys who have experienced severe emotional trauma, such as child abuse and neglect. SAYS is celebrating 27 years of serving children and three years in their US1 South campus facility.

SAYS is located at 6624 US 1 South, just north of the SE Branch Library, near SR206. For more information, please call 904-829-1770 or visit www.sayskids. org.

PGA Tour expands use of mobile devices by spectators at tournaments

Effective immediately, fans at PGA Tour events are permitted to take photographs with their mobile devices throughout tournament week, except in areas of play during official tourna-

ment rounds or when requested by players, security, and Tour officials to refrain from taking a photo. Previously, the policy restricted all photography to Designated Cell Phone Areas during tournament play.

Anything outside of a mobile device, such as cameras and video recorders, are not allowed during official rounds.

"Our mobile device policy has been met with great enthusiasm by fans," said Andy Pazder, PGA Tour chief of operations. "We believe the expanded policy will significantly enhance the on-site spectator experience while maintaining a suitable atmosphere for all players on the course."

In early 2011, the PGA Tour implemented its Mobile Device Policy which allowed fans for the first time to bring their mobile phones into tournaments. The Honda Classic was the first event for which the mobile device policy was implemented as an enhancement to the overall fan experience. This followed testing at five Tour events in late 2010 and early 2011 to gauge the potential impact of mobile devices at PGA Tour events.

The Masters Tournament, U.S. Open, Open Championship, PGA Championship, Ryder Cup and Rio 2016 Olympics are not PGA Tour co-sponsored events and have their own respective policies regarding the use of mobile devices on-site.

—Compiled by Kelly H. McDermott



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Rotary Club 'Celebration' to honor Ed Burr

New mid-April date for annual fundraiser

Chuck Day

Submitted

Put away the tuxedos, evening gowns, even the casual Saturday night sweaters and slacks. This spring Ponte Vedra Beach Rotarians will be celebrating and fund-raising in 1960s psychedelic style... all for a worthy cause, of

"Peace Love & Rotary" is the theme of the Rotary Club's annual "Mineral City Celebration." In announcing the annual charitable event, Will Montoya, president of the 115-member service club, also said that the Celebration's principle beneficiary this year will be the Monique Burr Foundation for Children, Inc. Numerous other area charitable causes also will benefit.

The fun and the fund-raising are set for Saturday, April 16, in — and all around — the Ponte Vedra Concert Hall. The evening begins at 6:30 p.m.

The Mineral City Celebration's festivities will include dinner, dancing, silent and live auctions, plus a special tribute to the evening's honoree: Ed Burr. A long-time Northeast Florida civic leader, Burr is the founder of the foundation that supports children and promotes better lives for young persons and their families. The Foundation was launched in 1997 to honor the memory of Burr's late wife, a devoted child advocate.

The evening's emcee will be Brian Sexton, long-time voice of the Jacksonville Jaguars and now the senior correspondent on the NFL team's website.

Tickets to the event are now available at \$125 from Club members, and at the Club's dedicated website, www. MineralCityCelebration.com.

Corporate and personal sponsorship opportunities at various levels are available, too, said Michael Bruce, Rotary Club president-elect and Mineral City Celebration Chair. Fellow Rotarians Jack Parker and Steve Carn are heading the sponsorship effort.

"Our Club's annual charitable event has enjoyed success and support for two decades, and this year's Celebration extends that tradition," Bruce said. "Having the evening in mid-April will make it an even greater and more memorable event. To borrow an idea from an old TV commercial, it's not your father's Rotary Gala.

"Our April 16 date will enable us to take full advantage of the outdoor opportunities the Ponte Vedra Concert Hall offers," Bruce added.

That means plenty of music from the up-tempo 1960s era, he said, plus an outdoor reception complemented by '60s decorations, and an expanded silent auction that will feature up to 100 items.

"Think of the evening as one big fun-filled community block party for a great cause," Bruce said. He expects many of this year's anticipated 500 attendees to be dressed appropriately, too, hinting that he even may have a reward or two ready to bestow.

"We'll just wait and see," Bruce observed with a sly grin.

Also benefitting from the Mineral City Celebration will be the Seamark Ranch which also serves children and a host of charities the Rotary Club has supported in the 20 years it has hosted an annual fund-raiser. Organizations the Club contributes to include BEAM, Mission House, Beaches Habitat, Ponte Vedra Cultural Center, daniel and Second Harvest Food Bank. * * *

Chartered in June 1983, the Rotary Club of

Ponte Vedra Beach has raised more than \$1 million for Beaches area charitable organizations. Its 115 members promote and provide community

service, and enjoy

active fellowship. The Club meets each Thursday morning at Marsh Landing

PRESIDENTIAL PREFERENCE PRIMARY ELECTION MARCH 15TH

OPEN TO ALL REGISTERED REPUBLICAN & DEMOCRATIC VOTERS

Last day to request an absentee ballot TO BE MAILED is March 9th @ 5 PM

ABSENTEE BALLOT DROP-OFF LOCATIONS

Absentee ballots CANNOT be turned in at the polls on Election Day. Look for the RED ballot drop-off box INSIDE each of these locations.

Ponte Vedra Beach Branch Library • 101 Library Blvd. Ponte Vedra Bch. Mon.-Wed. 10 AM – 8 PM • Thur. & Friday 10 AM – 6 PM Saturday 10 AM – 5 PM • Sunday Closed Election Day March 15, 10 AM-5 PM

Tax Collectors Office, Ponte Vedra Annex • 5430 Palm Valley Rd. Ponte Vedra Bch. Monday - Friday 8:30 AM - 5 PM • Election Day March 15, 8:30 AM-5 PM

Obituaries

James Edward Kern



James Edward Kern (Bud) age 96 passed away peacefully February 19,2016 at the Glenmoor Health

Center in St. Augustine, Florida. Formerly of Ponte Vedra Beach, FLA and Cincinnati, OH. Jim was the beloved husband of the

late Shirley Kern, loving father of Bonnie Kern White of Cincinnati, James E. Kern Ir.(Susan) of El Dorado Hills, CA. Bruce R. Kern (Holly), and Jeffrey S. Kern (Doreen) of Jacksonville, FLA. He was grandfather of Jennifer Kern Weiss (Jason), Todd J. Kern, Karyn Kern Carroll (Kevin), Kristen Kern Whitehead, T.J. White and David A. White and great grandfather of 7 children.

Iim was the son of Charles Kern and Martha Meyer Kern, a proud graduate of Roger Bacon High School and a decorated WW2 Army veteran. After military service he was a Sales Engineer with Brunswick Corp. in the bowling division. He enjoyed playing golf and bridge, travel, and spending time with family and friends. James and Shirley Kern were members of Ponte Vedra Country Club, Maketewa and Kenwood Country Clubs in Cincinnati.

If desired memorial contributions may be made to Community Hospice of NE Florida, 4266 Sunbeam Rd. Jacksonville, FLA 32257 or the charity of your

A memorial service will be held on Sunday, April 10 after the 11am Mass at Our Lady Star of the Sea in Ponte Vedra Beach, FLA. Condolences may be sent to www.stjohnsfamilyfuneralhome.com.

VOTE EARLY

PRESIDENTIAL PREFERENCE PRIMARY ELECTION

9 AM - 6 PM DAILY AT ALL LOCATIONS BEGINS Satuday, March 5 • ENDS Saturday, March 12

Supervisor of Elections Office 4455 Avenue A #101 St. Augustine, FL. 32095

Ponte Vedra Branch Library 101 Library Boulevard Ponte Vedra Beach, FL. 32082

Julington Creek Annex 725 Flora Branch Boulevard Saint Johns, FL, 32259

Southeast Branch Library 6670 US 1 South St. Augustine, FL. 32086

St. Augustine Beach City Hall 2200 A1A South St. Augustine, FL. 32080

Hastings Town Hall 6195 South Main Street Hastings, FL. 32145



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Ponte Vedra Recorder · March 3, 2016 Community News 11

Retail expansion and updates continue at Sawgrass Village

Phase two to be complete in time for The Players

Kelly H. McDermott

The Recorder

Ponte Vedra residents have already been enjoying the continued updates to Sawgrass Village, but developers hope to put the finishing touches on much of the property in time for the 2016 Players Championship.

The shopping center was planned and designed by Jacksonville-based planning, architecture and landscape architecture firm ELM. The firm announced early this month that Sawgrass Village is in its final stages, and is expected to wrap up the majority of improvements in time to host visitors to The Players golf tournament at TPC Sawgrass in early May.

"Carrying this project from its initial concept through all phases of design and construction has really allowed our planners, architects and designers to successfully tie in each component that makes Sawgrass Village a unique destination," said Russell Ervin, ELM principal and lead designer on the project.

Phase two of Sawgrass Village's redevelopment began construction in early 2015 with the demolition of several office buildings and site work enhancements on Village Main Street. The demolition of the office buildings and the lakefront shops made way for a new lakefront restaurant, recently announced as Nona Blue Modern Tavern, and new retail buildings.

The new Aqua Grill and retail "Building E" were both completed in the fall of 2015. Aqua Grill, a 5,000-square-foot lakefront restaurant, opened in its new location in October, the same month that interior tenant buildouts began in Building E.

Pineapple Post became the first tenant open for business in Building E and was joined in early 2016 by J. Turner & Company, a locally owned furniture and home accessories boutique located on the corner of the Village Main Street building across from Caffé Andiamo. Another 12,000 square feet of tenant construction is presently underway.

The project team expects construction to be complete by summer of 2016 on the more than 25,000 combined square feet of retail space in the two final retail buildings, as well as Nona Blue Modern Tavern situated across Front Street from these buildings. Nona Blue, the second modern tavern location founded by PGA Tour golfer Graeme McDowell, is expected to be open for business in time for The Players.

Sawgrass Village will also offer a "village green," or open park space built into the heart of the project adjacent to Nona Blue and the lakefront facing Florida State Road A1A.

"This village green is positioned in the center of Sawgrass Village, providing an important gathering space," said



Photo by Mark Pariani, ELM-Ervin Lovett Miller

Steve Lovett, ELM principal. "We expect all of Ponte Vedra Beach to adopt this space and anticipate that it will become a popular venue complementing the overall redevelopment."

Four other businesses will also soon join the property: John Craig Clothier, Pure Barre, Scout & Molly's Boutique and Metro Diner.

Sawgrass Village will be the eighth location for Winter Park-based men's clothier John Craig.

"We couldn't be more excited to expand our presence in the Jacksonville area," said company owner Craig DeLongy. "We've already created great relationships within the Ponte Vedra community, as well as teaming up with local charities and publications." The new Pure Barre location joins other franchise locations including Riverside, San Marco, Tapestry Park and Jacksonville Beach. The studio will offer workout classes set to music with a proprietary barre technique, offering low-impact exercise.

Scout and Molly's Boutique is a franchise women's clothier with locations spanning the East Coast, including a local boutique in San Marco.

The new Metro Diner location will bring the First Coast total up to eight eateries, with locations in San Marco, Mandarin, Southside, Jacksonville Beach, Ortega, Orange Park and St. Augustine. The locally-based Metro Diner serves Southern-style breakfast, brunch and lunch options daily.

Janet E. Johnson, P.A.



Criminal Defense Attorney

Janet Johnson is committed to aggressively defending people accused in all criminal matters in state and federal court. In practice since 1994, she is a member of the Florida Bar, The Federal Bar, Colorado Bar, as well as the Florida Association of Criminal Defense Lawyers. She has been on the faculty of FACDL "Blood, Breath & Tears" annual DUI seminar. Ms. Johnson appears as a legal commentator on CNN, HLN, GMA, and Fox News. She has been awarded the very highest possible rating, the AV preeminent rating TM, from Martindale- Hubbell® and was named a fellow to the prestigious Litigation Counsel of America TM, as well as one of the ten best criminal defense attorneys nationally for client satisfaction by the American Institute of Criminal Law Attorneys.

Areas of criminal law that are handled by Janet Johnson: Driving While Impaired,
DUI Defense • Robbery/Burglary • Armed Robbery • Assault & Battery
Juvenile Cases • Date Rape • Domestic Violence • Sex Offenses • Child Abuse/
Exploitation • Health Care Fraud • Drug Trafficking/Possession • Shop-Lifting,
Vandalism • Probation Violations • White Collar Crime • Federal Cases. Please
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The hiring of a lawyer is an important decision that should not be based solely upon advertisements. Before you decide, ask us to send you free written information about our qualifications and experience.

Nocatee Happenings: The latest news from Nocatee

Meet Your Welcome Center Staff | Donna Lundgren

The Nocatee Welcome Center is the first stop for anyone looking to find out more about the master-planned community.

The office offers resources like interactive maps, tours and tons of information about living in Nocatee. The most important resource, however, is the vibrant staff who waits to help newcomers get oriented. Each month, we will feature a different member of the Welcome Center team.

This week, we sat down with Donna Lundgren, Nocatee's Welcome Center Manager.

Describe your role at the welcome

The way I see my role at the Welcome Center is primarily as a support agent to the staff.

I believe it is my responsibility to provide them with the best tools, training and the freedom to be their authentic selves, so that they can effectively do their jobs at the highest level

We want our visitors to the Nocatee Welcome Center to find their experience enjoyable, educational, informational and sometimes even entertain-

Second is the operational side. It is important to me that I am meeting the needs and expectations of the PARC Group as well as our visitors and builders in the community, meaning operational hours, staffing, marketing materials and events.

Was there anything that surprised you about Nocatee?

Every day, I think I am surprised or in amazement of the things that happen here in Nocatee. Our running joke in the Welcome Center is that we can leave at 6 p.m. and by the time we walk in the door the next morning something, has changed - there's something new. It makes it a very exciting place to work.

But, my first surprise, I think, was finding out that over 60% of Nocatee will never be developed. I thought, "Wow, now there's a group of people with some integrity, who care about the environment." The more time I have around the executive team at PARC, the more I realize just how great their integrity is. They are good stewards with what they have been given. Always taking the best care and doing the best with what they have been given. That belief penetrates to the residents of Nocatee and makes it a very special place to live.

That alone is a surprise and a very rare quality to find in business anywhere. I think this is what makes them so successful.

What's your favorite part of your job?

I can honestly say, I love everything about my job. If I had to choose something, it will always come down to the people. I feel so blessed to be here. To work for the PARC Group, to be on the front line (when I say on the frontline, that's because we have an incredible

team behind us, here in the Welcome Center) getting to sharing the Nocatee Lifestyle with people from all over the world, to working with some of the most incredible people I have ever met. To know that it's not just selling a lifestyle or a home, it is about improving the lives of those who choose to purchase in Nocatee.

I have actually had, not just me - but all of us, here in the Welcome Center have had people who come back in to tell us they purchased a home and how happy they are and what a change living here has made in their own lives or children's lives.

I had one woman, who came into the Welcome Center with her sister who was purchasing here. She was from New York and she was so concerned about the direction her daughter was heading in - she actually was in tears, my heart broke for her. When she learned about Nocatee she decided she was going to move, too. She bought and later came back to tell me, that in just a few short weeks of living here, she felt she had gotten her daughter back. That her daughter had made some great friends and how thankful she was. She even volunteered to wave the Nocatee flag as a testament to how wonderful living

So, that has got to be a favorite part. It has been my experience that no matter how long someone has lived here, they are just as excited and happy as if it were their first day living here. You

tion's second kennel.



know the best thing about this? Is that as we continue to grow, it is only going to get better.

What does a typical day look like in your position?

Okay, all I can do is laugh, here! There is no "typical day." I wear multiple hats throughout a day. From Welcome Center representative, giving presentations, answering phones, tour guide, conducting training sessions for realtors, visiting builders, answering incoming emails, lead nurturing, concierge, fire fighter (figuratively speaking), compiling reports, payroll, coaching, scheduling, taking inventory, shopping for inventory, attending meetings or events, training staff members, putting the train set in our kid's corner back together to cleaning, vacuuming or taking out the trash. Whatever needs to be done... that's a typical day!

— Kelly H. McDermott

K9s For Warriors second kennel groundbreaking

The new kennel will more than double Camp K9's capacity for service dogs

Carrie Resch

The Recorder

Less than a year after opening a new, larger base of operations, K9s For Warriors, the Ponte Vedra-based organization which helps military service men and women who suffer from posttraumatic stress disorder, traumatic brain injury and/or military sexual trauma reenter society with the help of service dogs, is expanding

Although the facility quadrupled the amount of veterans the organization can accommodate per month, the wait list to get into the program is over a year long. So, less than a year after Camp K9 officially opened, the organization is expanding its operation again, building a second kennel that will be similar in size to the original kennel, but will more than double Camp K9's capacity for service dogs. Additional dog trainers will also be hired to accommodate

the increase. A groundbreaking ceremony for the second kennel took place Feb. 23.

It is estimated that 22 veterans commit suicide in America each day - a jarring statistic that the organization is working to combat.

The grand opening celebration for Camp K9 was held on May 30, 2015. The PARC Group, Nocatee's master developer, partnered with Summit Contracting Group collaborated to donate both the land and construction of the facility, which is situated on nine acres of land donated by the PARC Group and the Davis family.

Camp K9 can accommodate up to 16 veterans per month. The veterans stay on site at the facility for three weeks at a time while they are paired and trained to work with their service

For more information about K9s for Warriors and its work, visit www.k9sforwarriors.org.



Founder and President of K9s For Warriors, Shari Duval, looks on with delight as service dog Dozer helps dig at the groundbreaking ceremony for the organiza-

Former Nease teacher arrested on sex charges

A former physical education teacher at Allen D. Nease High School, Dione Younce, 28, was arrested Feb. 25 on two counts of unlawful sexual

YOUNCE

activity with a minor. She was held in custody on a \$200,000 bond last week according to the county Sheriff's Office.

Younce was placed on paid leave and then dismissed during a meeting of the

School Board on Feb. 9 after allegedly engaging in inappropriate communications with multiple students.

Written allegations from at least three students indicated that Younce texted and direct messaged students, along with interacting with them on Twitter, Instagram and Snapchat. St. Johns County Sheriff's deputies were called on the same day as the allegations to escort Younce from the Nease campus for "possible sexual misconduct" with students. After investigations began, the Sheriff's Office says a 17-year-old student

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came forward, saying he and Younce engaged in intercourse at her home several times.

ginning of this school term and was in a probationary period, meaning Younce began her relationship with that she cannot appeal her termina-

St. Johns County schools at the be-

tion. Police investigation into possible sexual misconduct is ongoing. - Kelly H. McDermott





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Thursday, March 3

Friday, March 4

Sunday, March 6

Heartwise Educational Series

"Eat Your Way to a Healthy Heart." Join Nancy Crain, PA-C, on Thursday, March 3 at noon, as she discusses what a heart healthy diet looks like and the benefits you may see from following this way of eating. Reserve your space today at www.baptistjax.com/ymca or by calling (904) 202-5376. Talk with a Doc will take place at the Y Healthy Living Center at the Ponte Vedra YMCA, 170 Landrum Lane, Ponte Vedra.

'FRIENDS' at the J. Johnson Gallery

"FRIENDS," a diverse group exhibition featuring a variety of artists who have exhibited with the gallery over the past fifteen years. This will be the gallery's second-to-last opening reception before closing its doors in May after a lauded fifteen-year run presenting internationally- and nationally-recognized artists and thought-provoking exhibitions to the north Florida community. FRIENDS will be on display through March 17. The gallery will close in May. The J. Johnson Gallery is located at 177 Fourth Ave., N., Jacksonville Beach. Gallery hours are Tuesday – Friday from 10 a.m.-5 p.m. and Saturday from 1 – 5 p.m. For more information, call (904) 435-3210 or visit www.jjohnsongallery.com.

Spring Home & Patio Show

The 2016 Spring Home & Patio Show is March 3-6 at Prime F. Osborn III Convention Center, 1000 Water St., Jacksonville. The show features home improvement vendors, cooking demonstrations, and more. A food truck rally will take place in the courtyard Sunday, March 6 beginning at 11 a.m. For more information or to purchase tickets, visit www.jacksonvillespringhomeshow.com.

For The Love of Driving

Volunteer drivers are needed to assist seniors in achieving their mobility goals in St. Johns County. Transportation needs range from trips to the grocery store and classes to spousal hospital visits or social activities. If you are interested, please contact the Mobility Manager at the Council on Aging, 904-315-6505, or email Katie Arnold at karnold@stjohnscoa.com.

Roger McGuinn concert

The Ponte Vedra Concert Hall presents Roger McGuinn in concert Friday, March 4. Tickets are \$50 for the first six rows; \$40 for all remaining rows. Doors open at 7 p.m.; show starts at 8 p.m. Tickets are available at the St. Augustine Amphitheatre and Ponte Vedra Concert Hall box office, as well as online at www.ticketmaster.com, at all Ticketmaster outlets or by phone at (800) 745-3000

For more information, visit www.pvconcerthall. com.

'Natural Currents' exhibition

"Natural Currents" featuring the recent paintings by John Bunker and the Sculptural forms of Brian Frus will be exhibited in the main Gallery of the Cultural Center at Ponte Vedra Beach from Feb. 26 to April 8. The Cultural Center is located at 50 Executive Way, Ponte Vedra Beach. For more information, call (904) 280-0614 or visit www.ccpvb.org.

Beaches Fine Arts Series concert

The Beaches Fine Arts Series presents The Jason Marsalis Vibes Quartet & UNF Jazz Ensemble 1 on Friday, March 4 at 7:30 p.m. at the Robinson Theater, UNF Fine Arts Center. The concert is free and open to the public. For more information, call (904) 270-1771 or visit www.beachesfinearts.org.

'A Facility for Living' at Limelight

Limelight Theatre presents "A Facility for Living" March 4-26 on the Matuza Main Stage. Joe Taylor, a retired actor, moves into a prison-turned-elder care facility shortly after the demise of Medicare and the election of Dick Cheney as President in this dark comedy. The play is rated PG-13 (Adult themes and language.) Showtimes are 7:30 p.m. Thursday-Saturday;2 p.m. Sunday matinee. The theatre is located at 11 Old Mission Ave., St. Augustine. For more information, call (904) 825-1164 or visit www. limelight-theatre.org.

Katz 4 Keeps Adoptions/ Open House

Saturday, March 5

Katz 4 Keeps is having an adoption event/open house on Saturday, March 5 and Sunday, March 6 from 11 a.m.-3 p.m. at Katz 4 Keeps, 935B A1A N. in Ponte Vedra Beach (next to Sherwin Williams). For more information, call (904) 834-3223 or email katz4keeps.com.

Night Fest

Continuing the long partnership between the St. Augustine Lighthouse & Museum and the Junior Service League of St. Augustine, the Lighthouse will host its annual Night Fest celebration Saturday, March 5, in conjunction with the JSL's Lighthouse 5K and Fun Run. The light station will open free to all guests from 4-8:30 p.m. During the event, kids can enjoy face and hair painting, tattoos, crafts and a scavenger hunt. Hot dogs, sodas, beer and other refreshments will also be available for purchase. For additional information on Night Fest, visit www. staugustinelighthouse.org.

Bridal Open House at Hope Pavilion

Northeast Florida's newest wedding and social event venue, the Hope Pavilion, is having a Bridal Open House event Saturday, March 5 from 1-3 p.m. View the pavilion, the secret memorial garden, the bridal suite, view floral samples and try wedding cake samples. The Hope Pavilion is located at St. Francis in the Field Episcopal Church, 895 Palm Valley Road, Ponte Vedra. The event is free. For more information or to register for the event, visit www. eventbrite.com/e/hope-pavilion-bridal-openhouse-tickets-21644315731.

Mutt March

The 2016 Mutt March pet walk and festival is Saturday, March 5 at The Jacksonville Landing. The festival and registration for the walk begin at 9 a.m; the walk begins at 10:30 a.m. Registration fees are: \$30 per walker, \$25 per team member on teams of four or more, \$15 for youth walkers (ages 5-17). Registration fee includes event Wag Bag, and t-shirts will be awarded to walkers who raise at least \$50. Animals walk with their owners for free. The festival will include live music, a silent auction and a family fun zone. Proceeds benefit the Jacksonville Humane Society. For more information, visit www.jaxhumane.org/events/muttmarch.

Florida Chamber Music Project

Florida Chamber Music Project presents Haydn & Brahms Sunday, March 6. Enjoy the fourth concert of the Florida Chamber Music Project's third season. Haydn's String Quartet in B flat Major, Opus 76 No. 4 "Sunrise" and Brahms' String Quartet Opus 51 No 2 in A Minor will be performed. General admission tickets are \$25. Doors open at 2 p.m.; show starts at 3 p.m. For more information or to purchase tickets, visit http://flchambermusic.org.

Collection Tour

Join the Cummer Museum of Art and Gardens us 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.

Practice with Purpose at Big Fish Yoga

Practice with Purpose is an all-level yoga class offered on Sundays from 4-5 p.m. at Big Fish Power Yoga. The fee for the class is a \$5 cash donation that goes to the charity that Big Fish Power Yoga has selected for the quarter. Big Fish Yoga has relocated to the South Beach Regional Shopping Center in Jacksonville Beach at 3852 South 3rd St. For more info. call (904) 372-0601.

Jewel in concert at the Florida Theatre

Four-time Grammy nominee Jewel is returning to the Florida Theatre for an intimate acoustic evening of songs and stories on Sunday, March 6 at 7:30 p.m. Ticket prices range from \$35-\$65. The Florida Theatre is located at 128 E. Forsyth St., Jacksonville. For more information or to purchase tickets, call the box office at (904) 355-2787 or visit www.floridatheatre.com/event/jewel.

'Big River' at The Alhambra

Tony Award Winner "Big River: The Adventures of Huckleberry Fin" will be performed at Alhambra Theatre & Dining Feb. 18-March 20, Alhambra Theatre & Dining is located at 12000 Beach Blvd., Jacksonville. For more information or to purchase tickets, call (904) 641-1212 or visit www.alhambrajax.com.



March

Activities

for Members

Value Mondays Every Monday Evening

Taco Tuesday Every Tuesday

Wing Wednesday Every Wednesday Evening

Party Bridge Every Thursday Noon

Opening of Oasis and Barefoot Bistro for Season Tuesday, March 1

Trivia Night Monday, March 14

Irish Whiskey Tasting Tuesday, March 15

St. Patricks Day at The Oasis Thursday, March 17 Kid's Etiquette Dinner Friday, March 18

Kid's Bug Adventure Saturday, March 19

Worm Moon at the Oasis Wednesday, March 23

Kid's Bunny Pancakes Friday, March 25

Kid's Movie Night Saturday, March 26

Adult Easter Egg Hunt Saturday, March 26

Easter Brunch Sunday, March 27

Easter Egg Hunt Sunday, March 27



MARCH
ACTIVITIES
FOR MEMBERS

To learn more about enjoying these wonderful events and membership in the Club, please call the membership office at 904-273-7716 or visit www.pvicmember.com

Sunday Brunch Buffet Every Sunday

Bridge Monday's at 12:30 p.m.

Every Wednesday

Tapas Night
Every Thursday

Lobster Night

Prime Rib Buffet Every Friday

Ladies Night Out Thursday, March 10

Surf Club Patio Opens Thursday, March 10

Kid's Etiquette Dinner Friday, March 11

Pajama Party for Kid's Saturday, March 12 Italian Night Monday, March 14

St. Patricks Day Dining Thursday, March 17

Spring Break Garden Party Wednesday, March 23

Vineyard Vines at The Surf Shop (OPEN TO PUBLIC) Thursday, March 24

Kid's Bunny Pancakes Friday, March 25

Easter Kid's Camp Friday, March 25

Easter Movie Night Saturday, March 26

Easter Egg Hunt Sunday, March 27

Easter Dining Sunday March 27

Call 273-9500 for more information

Monday, March 7

Tuesday, March 8

Thursday, March 10

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.

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.

Sunshine Center Volunteers

The adult day center located in the Coastal Community Center is seeking creative volunteers to assist with simple arts & crafts projects with seniors Mondays through Fridays from 12:30-2:30 p.m. For info, call (904) 209-3686.

Habitat for Humanity volunteers

Habitat for Humanity of St. Augustine/St. Johns County is currently seeking qualified homeowners. Habitat does not give away homes for free. Instead, homeowners pay an affordable monthly mortgage payment and we help build them a simple, decent place to live. If you know someone who might benefit from Habitat homeownership, please refer them to our website. To find out more about how you can donate, volunteer, or qualify visit habitatst

Mental Health Recovery Support

Support is free to the public and facilitated by Georgia, Florida Certified Peer Specialist, Whitney Bolin. By appointment only M-F, contact at (770) 403-4991 or whitneybat76@gmail.com. In addition, she facilitates a MH Recovery Group at Flagler Hospital from 2-4 p.m. every Tuesday.

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.

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.

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.

An Evening with George Winston

The Ponte Vedra Concert Hall presents An Evening with George Winston Tuesday, March 8. Tickets are \$45 for the first six rows; \$40 for all remaining rows. Doors open at 7 p.m.; show starts at 8 p.m. Tickets are available at the St. Augustine Amphitheatre and Ponte Vedra Concert Hall box office, as well as online at www. ticketmaster.com, at all Ticketmaster outlets or by phone at (800) 745-3000.

For more information, visit www.pvconcerthall.

Jax Beach Art Walk

The Jax Beach Art Walk takes place the second Tuesday of every month from 5-9 p.m. along 1st St. from Beach Blvd. N. to 5th Ave. N. For more information, visit www.betterjaxbeach.com.

Adult Coloring Club at PV Library

Create new art you can feel proud of while you de-stress and relax. Supplies will be provided, you just need to pick out your design and start coloring! The next meeting of the Adult Coloring Club is Tuesday, March 8 from 10 a.m.-noon at the Ponte Vedra Beach Branch Library. For more information, call (904) 827-6950.

PV Wellness Center Ribbon Cutting

Wednesday, March 9

The St. Johns County Chamber of Commerce Ponte Vedra Beach Division Chamber Before Hours/ Ribbon Cutting for Ponte Vedra Wellness Center is Wednesday, March 9 from 8-9 a.m. for the Ponte Vedra Wellness Center's newest location in Nocatee, 205 Marketside Ave., Suite 200, Ponte Vedra For more information, visit www. stjohnscountychamber.com.

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

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.

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

Jim Breuer at PV Concert Hall

Comedian Jim Breuer will perform at the Ponte Vedra Concert Hall on Wednesday, March 9. Tickets are \$34.50 for rows C through H; \$26.50 for all remaining rows. VIP tickets are \$50 and include tickets in rows A through C and a meet and greet. Doors open at 7 p.m.; show starts at 8 p.m. Tickets are available at the St. Augustine Amphitheatre and Ponte Vedra Concert Hall box office, as well as online at www.ticketmaster.com, at all Ticketmaster outlets or by phone at (800) 745-3000. For more information, visit www.pvconcerthall.com.

Beaches Museum 10-year anniversary

Join The Beaches Museum as they celebrate their 10-year anniversary on Thursday, March 10 from 6-8 p.m. The presentation begins at 6:30 p.m. In March, 2006, the Beaches Museum was opened to the public bringing decades of work by the Beaches Area Historical Society to its new home. With a permanent exhibit about Beaches history, temporary historic and art exhibits and an extensive archives and collections, the Beaches Museum has become not only a landmark in the community, but an important resource to visitors and residents. For more information or to RSVP, contact Chris Hoffman at director@beachesmuseum.org or call (904) 241-5657 extension 113.

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.

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.

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.

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.



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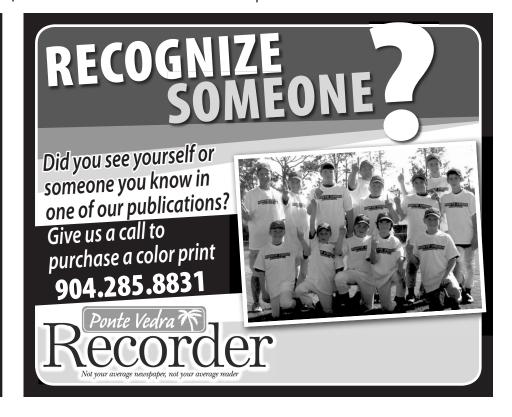
Thursday, March 17th St. Patrick's Day

Celebrate St. Patrick's Day with us! Enjoy Irish themed lunch/dinner buffets & green beer! May the luck of the Irish be with you!

Lunch \$20.00++ 11:00 -2:00 PM Dinner \$29.00++ 5:00 - 9:00 PM

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

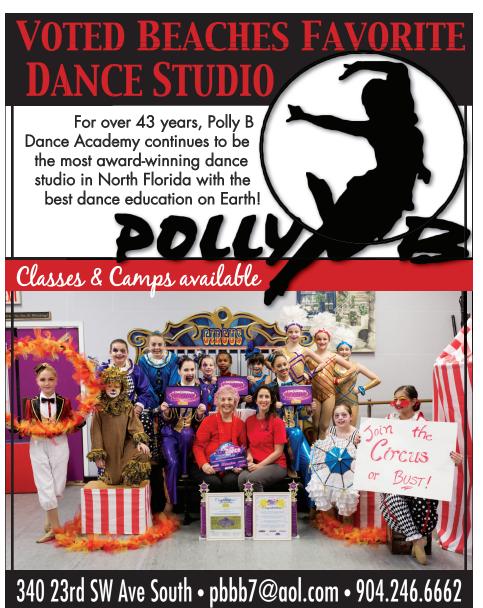
For more information or to make a reservation in NINETEEN or for a Social Event, please contact the dining room at 904.273.3238.



Solumna into Management of the second of the

with this month's big break

For St. Johns County Schools, Spring Break will run from Monday, March 21 to Monday, March 28, with classes resuming on Tuesday, March 29. Luckily, there are plenty of activities, camps and attractions to keep First Coast kids busy during Spring Break 2016!



TRAVEL



Ideas for make family road trips smooth sailing

StatePoint

Hitting the road with the family? Experts say there's no reason to view the journey itself as a pre-vacation chore.

"Travel doesn't just have to be about getting to where you're going," says Tara Trompeter, managing editor at Autotrader. "Family time in the car can be a great opportunity for making memories and a little bit of planning before you get on the road will go a long way toward filling the experience with more fun and laughter for everyone involved."

To keep road warriors comfortable and content on their drives, Autotrader editors are offering some of their top travel tips:

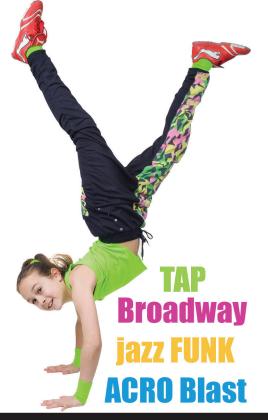
- Prepare your vehicle. Do a quick check on the essentials before you head out. Check the wear and pressure on your tires, and be sure your fluids (oil, coolant and wiper fluid) are topped off.
 - Make it an adventure. Just be-

cause you have an ultimate destination doesn't mean you can't enjoy fun stuff in between. Check your route for family-friendly stops along the way, such as a zoo, park or even toy store to give kids something to look forward to while breaking the trip into manageable pieces.

- Keep little ones engaged. Technology features like built-in screens and DVD players can be saviors on the road. If your car doesn't come equipped with these, consider bringing along a handheld device on which little ones can play games or watch videos. And if technology isn't your thing, remember that magnetized board games and word games can work just as well.
- Bring snacks. Greasy food isn't the best for staying alert -- or feeling good -- while road tripping. Instead of relying on fast food, bring along lots of small, healthy snacks to keep kids

TRAVEL continues on Page 19





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Tire tips for parents on the go

BPT

A growing number of children are not content to keep all their efforts inside the classroom or play video games. They seek out different outlets like sports - especially soccer, which makes the largest youth sports organization in America - in order to learn, socialize and have fun. According to data from the U.S. Census, nearly six out of 10 children between the ages of 6 and 17 are involved in at least one after school extra-curricular activity. Children are stepping out to stay active, but they need some help to get there - literally. Even world-class soccer players on English Premier League champion Chelsea FC once needed parents to drive them around.

However, before kids can even hit the soccer field, the vehicles that get them there need to run smoothly, especially the tires. "With all the soccer practices and games, parents are putting a lot of extra miles on their tires," says Pat Keating, senior manager, technical engineering for Yokohama Tire Corporation, manufacturer of a variety of tires for passenger cars, SUVs, buses and trucks. "Taking just five minutes a month to check your tires can make a world of difference in how well they perform."

"The reason to check your tires monthly is to make sure they are properly inflated and the tread depth

TIRE continues on Page 19



Photo courtesy of Tami Sisson



BP1

As this time of year approaches, kids start staring at the clock, counting down the minutes until the last day of school. But as a parent, you're likely not wishing this time away so quickly, especially if you haven't finalized any day care or day camp plans.

The sheer number of summer day camp options can leave any parent feeling overwhelmed. And there's more to consider than just sing-alongs and friendship bracelets. The best camps provide your kids with lifelong memories and the skills they need to be successful. With an endless stream of possibilities, how do you navigate and find the best fit for your child?

Erin Cox, senior manager for Life Time Fitness' Kids Programming, shares four things you need to consider before signing your child up for a summer camp:

A history and well-trained staff

It's important to send your kids to a camp run by an organization you trust. There is something to be said about a

camp that's been in operation for several years, and a well-trained staff definitely has something to do with it. The staff should be background checked and certified to take care of children on a daily basis. Before you sign up, ask about safety standards and what the camp's protocols are for camper-staff interactions.

A mix of activities

Whether it's a camp with a theme or a general kids' day camp, kids do well when presented with a variety of options when it comes to activities. From arts and crafts to field trips, sports, swimming and games, find a camp with activities your child will love. Your child will thrive at a camp that offers full days of play, thrilling field trips and healthy activities, like the camps at Life Time - The Healthy Way of Life Company. And don't forget to pack a swimsuit and sunscreen.

Healthy meals and snacks

Active kids need to be properly fueled during the day, so make sure whichever camp you choose provides adequate and healthy nutrition and time for breaks. Sugar-filled, processed foods are often the norm and it's always okay to question the menu. And, don't forget to ask about how the camp handles food allergies. Make sure whichever camp you choose makes nutrition and hydration a priority.

Flexible drop-off and pick-up options

Just because your kids have the summer off doesn't mean your schedule becomes more flexible. Look for camps that offer the option to drop them off early so you can still make to work on time. Similarly, many camps offer later pick up times, often key for working parents. Life Time Kids camps offer early drop off for just \$20 per week if your kids are signed up for a camp that starts in the morning.

There's no need to worry about finding the right kids' camp when you know what to look for. Use this as a checklist and your child will be on their way to a summer full of fun and adventures. For more information on kids camp options visit lifetimefitness.com.

Box Tops program to help OPE afford new technology

Abby Stanford

Community Submission

Penny Kennedy's kindergarten class at Ocean Palms Elementary School in Ponte Vedra met their Box Tops for Education challenge.

The Box Tops for Education program was created by General Mills to help support education and benefit America's schools. Additional food and non-food brands now participate in the program. Box Top certificates are clipped from packaging and redeemed for money used

for needed school equipment and supplies. OPE will use these funds to help reach its aggressive goal of replacing older desktop computers with 2-in-1 convertible laptops that can be converted into touch-screen tablets. These devices allow for greater flexibility and for students to use them at their desks.

Kennedy's class eagerly accepted the school-wide challenge of not only clipping Box Tops at home, but also receiving Box Tops from all



Photo by Claire Dickson

BOX TOPS continues on **Page 19**

PARENTING

Teaching kids to trust their own instincts

StatePoint

During the course of their day, kids hear the word "No" all the time. And while some of those "Nos" are a necessary part of keeping kids safe, the overall message can be one that stifles courage, creativity and trust in one's own instincts — effects that can last well into adulthood.

There are many ways that parents, teachers and caretakers can help kids overcome fears and achieve their dreams, while making good decisions on their own. And sometimes the world of children's books can be the best place to help deliver the message.

"Everyone, young and old, is blessed with unopened gifts, and of the most important is one's instincts" says Christopher Conroy author of the new young adult novel "Anzard," which explores this theme. "Children can be nurtured in a way that helps them find that inner voice. This story contains more than just Harry Potter-type magic, it is a tool to nurture the inner voice."

In the magical story of "Anzard," Conroy tells the story of a seemingly ordinary 10 year old boy named Justin who is visited by an enchanting fairy-like pixie named Poofy from galaxies far away, who helps him call on his own instincts and inner gifts to not only find missing parents back on Earth, but to



change his world forever.

Conroy, who wrote this children's book because of his own beliefs about the power of one's own inner strength and resourcefulness, is offering some insights to parents as a tool to empower the life's journey of their own precious children:

- Don't ignore your instincts: "I knew I shouldn't have done that," you hear those words of regret all the time. From peer pressure to second guesses, there are many things that prevent people from acting on their instincts. Talk to your children about listening to that inner voice. Sometimes, that moment when someone makes the decision to listen to it, is the moment his or her courage and confidence has a chance to blossom. Learning to rely on one's instincts can also be a useful skill where creativity is concerned.
- Listen and engage: Many households and classrooms still operate on

the antiquated "children should be seen, not heard," basis. But this can be a destructive mentality. While children have a lot to learn, they also have a lot of wisdom to impart. If their thoughts are invalidated consistently, they will learn not to recognize the value of their own minds. Listen when children speak.

• Offer encouragement: "Encouragement and praise to a child are like sunshine and water to a flower," says Conroy. "It's amazing what can grow out of that cultivation."

If your children show an interest in art, music, science or any other topic, foster that curiosity. Applaud their efforts. Acknowledge their growth.

More information about "Anzard," which has been lauded by critics for its writing and reader-friendliness, can be found at www.anzard.com.

With the right encouragement, all kids have it in them to be their best selves.

Travel

Continued from 16

(and adults) content. Great options include fruits and vegetables that are easy to eat and fuss-free, like carrot sticks, bananas and apples.

• Have patience! Between road congestion, frequent stops and bad weather, travel time can take longer

than anticipated. Allow and plan for extra travel time, and you'll have a better chance of arriving safely and stress-free.

• Consider an upgrade. Before setting off, consider upgrading your old gas-guzzler to a new one that's energy efficient and comfortable enough to make the long journey with the family in tow. To help, Autotrader rounded up a list of 10 fuel-efficient family cars that boast

affordability, roomy interiors and a fuel efficient 30 miles per gallon on the highway. Among their picks are the Ford Fusion, Honda Accord, Honda CR-V, Jeep Cherokee, Hyundai Tucson, Kia Optima, Mazda CX-5, Nissan Rogue, Subaru Outback and the Toyota Camry. To learn more, visit autotrader.com.

With the right strategies for happy travels, you can begin your vacation the second you hit the road.

Box Tops

Continued from 18

50 states as recorded by cancelled envelopes. These kindergartners collected over 1,500 Box Tops this quarter, more than any other class at OPE.

Every student in this class found a way to bring in a letter from a different state and worked together as a team to meet their goal. In order to receive Box Tops from every state, one student wrote to police departments and another student made a

video sent to friends of his mother requesting participation.

A police department in Kentucky responded not only with Box Tops, but also a future job offer! Michelle Freck's second grade students helped these kindergartners track their progress on maps.

Tire

Continued from 18

is still good. For example, the Rubber Manufacturers Association reports a car can lose up to 2 pounds per-square-inch (psi) each month under normal driving conditions, and up to 2 psi for every 10 degrees F temperature drop. A tire that is underinflated by only 8 psi can reduce fuel economy by up to 2 percent, which means higher gas bill at the pump and fewer funds for soccer league fees, new equipment or jerseys."

It's best to check your tires when they are cold, which means at least four hours since the vehicle was driven. Use a reliable tire gauge and make sure the valve is free of debris and water. The correct tire pressure is actually specified by the manufacturer of the vehicle, not the tire manufacturer. You can find the proper inflation levels on a placard on the inside of the car door or in the owner's manual.

Keating offers more tips for parents so they can get the most out of their tires year-round:

- Check your tread depth by placing a penny upside down into a tread groove. If you can see all of Lincoln's head, your tire's tread has worn down to the legal limit and you need to buy new tires
- Tires must be replaced when the tread is worn down to 2/32 of an inch (the lowest legal limit). It's best to replace them before they reach 2/32 depending on your drive (geographically and type of streets).
- Rotating your tires regularly promotes even wear of the tread. Tires should be rotated every 5,000 to 8,000 miles.
- Check your alignment at least once a year or sooner, especially if the vehicle is pulling to one side. This will help avoid uneven wear on tire tread. Tire balance should also be monitored.

"Tires influence braking, steering, comfort, handling and even fuel efficiency," adds Keating." You can't play soccer without a ball, and you can't drive without tires. They are the only part of a vehicle that actually touches the road so maintaining them well is essential."

Having the right tires is also as important as having the right equipment in sports, Keating reports. "Certain tires offer specific benefits, so it's imperative to find the tire that fits your car's requirements. Case in point would be the GEOLANDAR A/T G015, a new tire that's coming out soon. It's specifically engineered for SUVs, crossovers, vans and pick-up trucks with its increased durability and ability to perform well on a variety of road surfaces."

Help your kids kick off their season right by giving your tires some extra care. Tire maintenance is one extra-curricular activity you can't afford to miss.

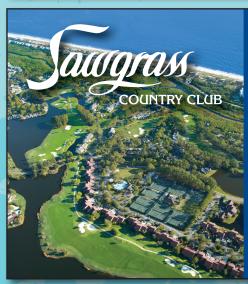
For more tire information, care and safety tips visit www.yokohamatire.com/tires-101 or www.rma.org.

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Ride for the Cure 21 Ponte Vedra Recorder · March 3, 2016

Komen North Florida to host inaugural Ride for the Cure

Though many on the First Coast are familiar with racing on foot to fight breast cancer, one event debutingin Nocatee this weekend will see those passionate about finding a cure taking to their bikes.

The Susan G. Komen North Florida Ride for the Cure will debut on Saturday, March 5. The Ride will start

and finish at Nocatee, with five ride options: 64, 32, 20 or 10 miles and a two-mile Family Fun Ride through the Nocatee Nature Preserve. The 64 and 32 mile routes weave throughout Ponte Vedra. Registration for the event is still open at www.komennorthflorida.org.

The 64 mile Ride will begin at 7:00

a.m., the 32 mile Ride at 7:20 a.m., the 20 and 10 mile Ride at 7:40 a.m. and the 2 mile Family Fun Ride at 8:00 a.m. Route maps are available at www.komennorthflorida.org.

Hundreds of riders have signed up so far, with the hopes of meeting the demands of the local community, which continue to surpass the services we are able to fund. Komen is introducing the Ride for the Cure to raise awareness and funds for the fight against breast cancer locally.

Each month in North Florida, there are 80 new diagnoses of breast cancer and 29 of those are diagnosed in the late stage. This is important, as one in eight women in the US will be diagnosed with breast cancer, while every minute someone dies from breast cancer.

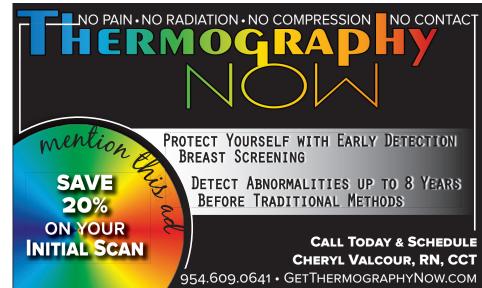
For those who wish to participate but who choose not to Ride, consider volunteering or registering to Cheer for the Cure. Waive your Pom-Pom to cheer on your favorite Ride for the Cure Participant. Sign up to Cheer for the Cure includes Cheer for the

RIDE continues on Page 23



Photo by Susan Griffin/The Recorder

Delores Wise, Susan. G. Komen North Florida executive director, Pastsy Garcia, Susan. G. Komen North Florida mission director, and Cindy Kruty, Susan. G. Komen North Florida development director at the kickoff party and wine tasting benefit for Ride for the Cure was Tuesday, Feb. 9 at Table 1 in Ponte Vedra Beach.





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RIDE BREAST CANCER OUT OF TOWN! DON'T DELAY! REGISTER TODAY! WWW.KOMENNORTHFLORIDA.ORG

22 Ride for the Cure

Volunteers still needed for inaugural Ride for the Cure

Are you interested in volunteering for the first-ever Susan G. Komen North Florida Affiliate Ride for the Cure event on Saturday, March 5 in Nocatee?

An array of volunteers is still needed to fulfill the positions of: cheerleading, cleanup crew, medical tent/lost and found, parking attendants, photographer, refueling station, ride ambassadors, route patrol guard, Shop Komen and the survivor lunch.

"Our community need continues to surpass the services we are able to fund," said Delores Wise, Susan. G. Komen North Florida executive director. "In response to this growing need, we are introducing the Ride for the Cure to raise awareness and funds for the fight against breast cancer locally."

Community supporters who wish to help in the fight to end breast cancer but do not wish to register for the bike ride can still show their support, volunteering is a great way to do that. Want to make an impact without leaving home?

Every time you make a purchase from Amazon.com, a percentage of your purchases from eligible Amazon-Smile items will be donated to the Susan G. Komen Breast Cancer Foundation by selecting the foundation as your charity.

For more information about supporting the foundation via Amazon-Smile, visit http://smile.amazon.com/ch/75-2844636.

To sign up for volunteering opportunities at Ride for the Cure, visit http://northflorida.info-komen.org/site/PageNavigator/JAX_volunteerevents.html.

Breast Cancer Statistics

More at www.komen.org

Rates of breast cancer vary among different groups of people. Rates vary between women and men and among people of different ethnicities and ages. They vary around the world and across the U.S.

Women

In 2016, it is estimated that among U.S. women there will be:

• 246,660 new cases of invasive breast cancer (This includes new cases of primary breast cancer among survivors, but not recurrence of original breast cancer among survivors.)

• 61,000 new cases of in situ breast cancer (This includes ductal carcinoma in situ (DCIS) and lobular carcinoma in situ (LCIS). Of those, about 83 percent will be DCIS. DCIS is a non-invasive breast cancer and LCIS is a condition that increases the risk of invasive breast cancer

• 40,450 breast cancer deaths

Men

Breast cancer in men is rare, but it does happen. In 2016, it is estimated that among men in the U.S. there will be:

• 2,600 new cases of (This includes new cases of primary breast cancer among survivors, but not recurrence of original breast cancer among survivors.)

• 440 breast cancer deaths

Rates of breast cancer incidence (new cases) and mortality (death) are much lower among men than among women.

For example, in 2012 (most recent data available)

Men

Incidence (new cases) Mortality (deaths) 1.3 per 100,000 0.3 per 100,000

Survival rates for men are about the same as for women with the same stage of cancer at the time of diagnosis [43].

However, men are often diagnosed at a later stage. Men may be less likely than women to report symptoms, which may lead to delays in diagnosis.

Treatment for men is the same as treatment for women and usually includes some combination of surgery, radiation therapy, chemotherapy, hormone therapy and/or targeted therapy.

Time trends of breast cancer rates in the U.S.

In the 1980s, breast cancer incidence rose greatly (likely due to increased mammography screening), and then leveled off during the 1990s.

Breast cancer incidence declined in the early 2000s. Although mammography screening rates fell somewhat over this same time period, studies show these changes were not likely related to the decline in breast cancer rates. The decline appears to be related to the drop in use of menopausal hormone therapy (postmenopausal hormone use) that occurred after the Women's Health Initiative study showed its use increased the risk of breast

STATISTICS continues on Page 23

Ponte Vedra Recorder · March 3, 2016 Ride for the Cure 23

Ride

Continued from 21

Cure Event Registration, Official Ride T-shirt and a Pom-Pom to cheer on your favorite Ride for the Cure Participant — no riding included.

Sponsors of the Ride to date include Nocatee. Open Road Bicycles, PRI Productions, Ponte Vedra Recorder, iHeart Media, Smoothie King, Palm Valley Fish Camp, Crystal Springs, Vystar Credit Union, Void Magazine, Baptist MD Anderson Center, Myriad Genetics, St John Eye Associates, Ponte Vedra Wellness Center, College Funding Architects, Jersey Mikes, Dunkin' Donuts, Carrabba's Fresh Market Trader joes' Lynch's Promotional Products and AG's Tees & Embroidery.

For more information

Go to www.komennorth-florida.org and visit

www.facebook.com/ KomenNorthFlorida to join a growing community of those who wish to end breast cancer forever.

About Susan G. Komen® North Florida

Since 1995, The North Florida Affiliate, has awarded more than \$1.925 million to local hospitals and clinics to help provide mammograms, biopsies, educational materials, genetic testing and transportation assistance to underserved North Florida women — and men.

Komen North Florida serves Baker, Clay, Duval, Nassau and St. Johns counties

All of the net proceeds are allocated to our mission. The majority, seventy-five percent (75%) of the net income stays in our community to help fund local programs offering breast health education and breast cancer screening and treatment.

While, the remaining 25 percent of the net income supports the Susan G. Komen® Grants Program. For more information, call 904-448-7446 or visit www. komennorthflorida.org.

About Susan G. Komen®

Susan G. Komen is the world's largest breast cancer organization, funding more breast cancer research (over \$800 million) than any other nonprofit while providing real-time help (over \$1.7 billion in funding to screening, education and treatment programs) to those facing the disease. Since its founding in 1982, Komen's funding has served millions of people in more than 30 countries worldwide.

Nancy G. Brinker, who promised her sister, Susan G. Komen, that she would end the disease that claimed Suzy's life, founded Komen.

— Compiled by Kelly H. McDermott

Statistics

Continued from 22

cancer.

Since 2004, the incidence of breast cancer has remained stable.

Breast cancer mortality over time

Breast cancer mortality (death) rates in the U.S. increased slowly from 1975 through the 1980s

From 1989 to 2012, breast cancer mortality decreased by 36 percent (avoiding about 249,000 deaths).

This decline in mortality is due to improved breast cancer treatment and early detection.

Mammography and rates of early detection over time

As mammography screening rates have increased, more cases of breast cancer have been found at earlier stages, when chances of survival are highest.

During the 1980s and 1990s, diagnoses of

early stage breast cancer, including ductal carcinoma in situ (DCIS), increased greatly. Diagnoses of these early cancers continued to increase slightly until the 2000s, then these rates became stable

Race/ethnicity and breast cancer rates over

In the past, the incidence of breast cancer was higher among white women than among black women. Since 2003, the incidence of breast cancer has remained stable in white women and has increased slightly (less than 1 percent per year) in African-American women. So, incidence is now about the same for white women and black women.

Since 1990, mortality (death) from breast cancer has declined for both white women and black women. However, breast cancer mortality has declined more slowly among black women than among white women.

A worrisome growing disparity is that breast cancer mortality is higher for black women than white women, even though they have the same incidence.

Safety checklist for your very best ride

Wheels: Do the wheels spin properly?
Are wheels centered and secure in frame?
Is the wheel rim round when spinned?
Do the wheels run properly, without wobbling?

Tires: Any bulges. cuts. worn or bald spots? Are the tires firm? Is the tread good?

Brakes: Are they working and secure? Cables and casings in good shape? Do the brakes stop the bike quickly and smoothly?

Spokes: Are the spokes right and in place? Are the spokes unbroken? (If the spokes are tight, they will make a high pitched noise when plucked.)

Chain: Is the chain in good condition? Has the chain been lubricated? Is the chain clean?

Does the chain fit snugly and have the proper tension? (It should fit snugly, with no more than 2 inch slack. If links are rusted or frozen, the chain should be replaced.)

Pedals: Are the pedals secure?

Do pedals turn easily without moving from side to side?

Are the reflectors in place?

Seat: Is the seat adjusted? Is the seat secure? Is the seat parallel to the ground?

Handlebars: Are they straight and secure?

Frame: Is the frame clean?
Is the frame strong enough for rider?
Are nuts, bolts and fasteners tight?
Is paint smooth and free of wrinkles?
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Are the lights and reflectors clean? Are lights and reflectors firmly attached?

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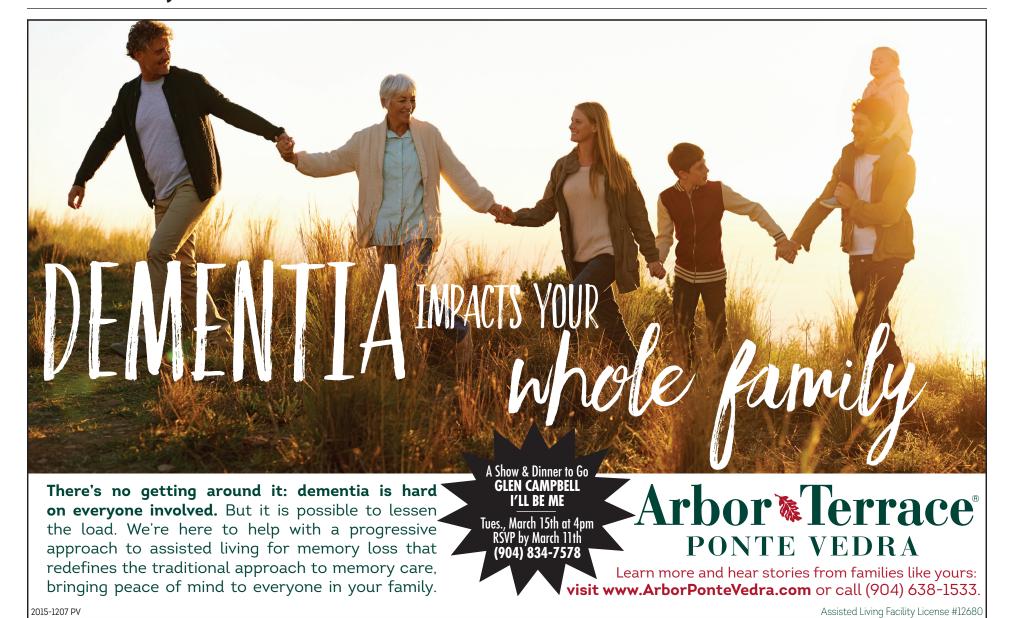
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Community News 25



Racers hit the beach Sunday to raise colon cancer awareness

Kelly H. McDermott

The Recorder

Hundreds of people will race down picturesque Jacksonville Beach on Sunday morning to help find a cure for colon cancer in the seventh annual March to Get Screened 5k.

The March to Get Screened event was founded to help raise awareness of the importance of colon cancer screenings, which is especially vital because of how treatable the cancer is. Colon cancer — the second leading cause of cancer deaths in the United States

— is 90 percent curable if detected early. Yet, it is expected to cause more than 50,000 deaths in 2016.

"(The race) is all about saving lives by getting screened," said two-time colorectal cancer survivor and patient of the Borland-Groover Clinic, Jan Pratt. Pratt is the founder of March to Get Screened and was diagnosed in 2002 with stage three colorectal cancer at age 35.

"By sharing my own personal experience I hope to get more people that

BEACH continues on **Page 28**



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Photo by Ed Johnson

Pictured are (Back Row L to R) Melisa Weeks, Dr. Gil Houston, Dr. Alissa Alterman, Marcy Dragotta, Dr. Karen Wolf, Victor Jones with (Front Row L to R) Adrianne Rust, Jennifer Keener, Jennifer O'Neal.

Ponte Vedra Eye Associates hosts Chamber After Hours

The Ponte Vedra Beach Division of the St. Johns County Chamber of Commerce invited Chamber members and guests to an evening of networking at a Chamber After Hours event on Feb. 24.

From 5:30 to 7 p.m., attendees

gathered at Ponte Vedra Eye Associates, 150 Professional Dr. in Ponte Vedra Beach, for complimentary hors d'oeuvres and refreshments while getting to know one another and learning more about the business.

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Photo provided by St. Augustine Humane Society

Pictured left to right: Carolyn Smith, St. Augustine Humane Society's executive director; Emily Billingsley, veterinary technician; Donna Chambers, a visiting volunteer with the Spay Neuter Kingston Initiative in Kingston, Ontario, Canada; Lauren Rockey, DVM, and Michele Staten, veterinary technician

SAHS joins national Spay Day movement

Kelly H. McDermott

The staff of the St. Augustine Humane Society united last month to tackle one of the biggest problems for animal health on the First Coast: population control.

Staff participated in the 23rd Annual World Spay Day, a campaign of The Humane Society International and the Humane Society Veterinary Medical Association (HSUS). On the last Tuesday of every February, the local Humane Society participates in World Spay Day to communicate the benefits of affordable, accessible spay and neuter services available to save the lives of companion animals, and feral and stray cats in St. Johns County.

"Every day in the United States, thousands more puppies and kittens are born than human babies," said Carolyn Smith, St. Augustine Humane Society's Executive Director. "That means there will never be enough homes for all the dogs and cats born each year until more people realize the importance of spaying and neutering."

An estimated 2.4 million healthy and treatable cats and dogs are put down in U.S. shelters each year, according to the HSUS — which puts the toll at one pet euthanized every 13 seconds.

Last year, the clinic earned formal certification from the Humane Alliance as a National Spay/Neuter Response Team (NSNRT) and is the only certified Humane Alliance clinic in St. Johns County among 145 nationwide.

Smith added that all pet owners who brought their pets to the clinic on World Spay Day this year received a gift bag of pet treats and gift certificates for products, including flea preventatives available at the facility's wellness

clinic. Also, one pet owner received a \$100 gift certificate as a door prize, courtesy of Columbia Restaurant's Community Harvest.

Donna Chambers, a volunteer with the Spay Neuter Kingston Initiative in Kingston, Ontario, Canada was a special guest who attended World Spay Day at the St. Augustine non-profit.

Chambers studied the facility's specialization as a certified High Volume High Quality Spay Neuter center (HVHQSN). She met with Smith and Lauren Rockey, DVM, the staff veterinarian who oversees a team of highly-trained technicians and team members who perform approximately 30 to 40 spay and neuter surgeries per day along with preventative care for clientowned dogs and cats.

The spay and neuter clinic is open every Tuesday from 8 a.m. to 4 p.m., and the wellness clinic is open every Monday and Wednesday from 9 a.m. to 4 p.m.

St. Augustine Humane Society promotes healthy responsible lifelong pet ownership by serving the medical and rehabilitative needs of companion animals in the local community, according to their website. The nonprofit's programs are designed to strengthen human-pet relationships by reducing the need for pets to enter shelters. The goal is to encourage the humane treatment of animals, avoid overpopulation, and prevent animal cruelty. The Humane Society's resource center includes a wellness and preventative care clinic, affordable spay and neuter efforts, grooming facility and a pet food pantry.

The St. Augustine Humane Society is located at 1665 Old Moultrie Rd. For more information, visit www.staugustinehumanesociety.org.

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Community News 27

Fixed annuities, a protection against negative interest rates for conservative investors

Robert Thaggard, CPA CGMA

Community Submission

On Jan. 21, headlines quoted the governor of the Bank of Japan as saying, "No Plan to Adopt Negative Rates Now." One week later headlines read, "Bank of Japan Stuns Markets With Surprise Move to Negative Interest Rates."

Likewise, on Feb. 10, Rick Rieder, BlackRock's Chief Investment Officer of Global Fixed Income stated, "I don't think the Federal Reserve is in a thought process of negative rates today." The next day, Janet Yellen, Chairman of the Federal Reserve, told the Senate Banking Committee, "In light of the experience of European countries and others that have gone to negative rates, we're taking a look at them again, because we would want to be prepared in the event that we would need (to increase) accommodation."

What do negative interest rates look like? How does a fixed income investor respond to such contradictory statements given by fiscal leaders?

A negative Fed Funds rate would force banks to pay to keep reserves at the Fed, instead of paying the banks interest, as the Fed currently does. That theoretically would incentivize banks to lend more. Bank customers with particularly high savings in their accounts may have to pay for the privilege of having their cash on deposit rather than earn interest on it. This would spur them to move money to higher-yielding assets such as stocks, stimulating markets and making consumers feel wealthier so they'll spend more. But for conservative investors, particularly those who rely on interest income to supplement their retirement income, negative interest rates are a

real threat.

For decades, fixed annuities have provided a secure form of savings for millions of conservative investors on a tax-deferred basis. They are by far the simplest type of annuity contract. Although annuities have existed in their present form only for a few decades, the idea of paying out a stream of income to an individual or family dates back to the Roman Empire. The Latin word annua meant annual stipends, and during the reign of the emperors, the word signified a contract that made annual payments. Individuals would make a single large payment into the annua and then receive an annual payment each year until death, or for a specified period of time. The Roman speculator and jurist Gnaeus Domitius Annius Ulpianus is cited as one of the earliest dealers of these annuities, and he is also credited with creating the first actuarial life table. Roman soldiers were paid annuities as a form of compensation for military service. During the Middle Ages, annuities were used by feudal lords and kings to help cover the heavy costs of their constant wars and conflicts with each other. At this time, annuities were offered in the form of a tontine, or a large pool of cash from which payments were made to investors.

One of the early recorded uses of annuities in the United States was by the Presbyterian Church in 1720. The purpose was to provide a secure retirement to aging ministers and their families, and was later expanded to assist widows and orphans. In 1912, Pennsylvania Company Insurance was among the first to begin offering annuities to the general public in the United States. Some prominent figures who are noted for their use of annuities include: Benjamin Frank-

lin assisting the cities of Boston and Philadelphia; Babe Ruth avoiding losses during the great depression; O. J. Simpson protecting his income from lawsuits and creditors. Ben Bernanke, then Chairman of the Federal Reserve, in 2006 disclosed that his major financial assets were two annuities.

One way to invest your money with relatively low risk but with a higher return than the interest rates of CDs offered by banks and credit unions is a fixed annuity. In a fixed annuity, you have the option to make either a lump sum contribution or a series of contributions to the contract, which in turn will pay a guaranteed rate of interest for a set period of time. These instruments resemble CDs in many respects: Both the principal and interest are guaranteed, and you'll face a penalty for early withdrawal. As with all types of annuity contracts, there is a 10% early withdrawal penalty from the IRS for any distribution you take before you're 59 1/2 years old. However, fixed annuities are an excellent fixed income substitute for some or all of the safe portion of a retirement portfolio. That's why older investors and other people with short time horizons often purchase these contracts. Wealthy investors also use fixed annuities to shield a portion of a large portfolio from market risk and taxation. But fixed annuities are probably not the ideal vehicle for those seeking higher returns over longer periods of time.

The principal and interest in a fixed contract is backed by the financial strength of the life insurance carrier offering the product. Life insurance companies are rated according to their financial strength and given a grade, such as AAA or AA. Most major carriers have several ratings provided by each of the major rating agencies,

such as Moody's, Fitch, and Standard and Poor's. Stable carriers obviously receive higher ratings, while smaller, less established companies are assigned lower grades. But state laws require that all fixed annuity carriers maintain a cash reserve that is at least equivalent to the total value of all outstanding fixed annuity contracts, regardless of what they are rated. This provides a safety net for all fixed annuity holders that can be counted on in times of financial turmoil. Finally, reinsurance companies usually step in and cover customer losses whenever an annuity carrier becomes insolvent. Therefore, although fixed annuities are not FDIC insured, your chances of losing the money in one of these contracts are so low that this possibility can be ignored for all practical

Fixed annuities provide a safe means of saving for retirement as well as guaranteed income. Conservative investors who look to banks and CDs should seriously consider these contracts as a more competitive alternative to taxable instruments. Locking in today's rates offers protection from negative interest rates and "laddering" fixed annuities can offer a hedge against rising interest rates. For more information on fixed annuities, consult your financial advisor or life insurance agent.

Robert Thaggard, CPA CGMA is a tax professional and financial advisor. He has practiced public accounting for 38 years including 18 years of experience in the financial services industry. He recently opened an office in Nocatee Town Plaza. Robert grew up in Jacksonville and attended University of South Florida in Tampa. He enjoys golfing, sailing, NASCAR and overseas travel. His wife, Alice, is an artist with a studio in St. Augustine. They lived in Alaska for 30 years prior to returning to the area.

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Beach

just have polyps screened early so they can be removed before they have a chance to become cancerous," Pratt said. "If we save just one person from dying from colon cancer we have succeeded. I want to save everyone from colon cancer by finding a cure, but until then screening is the next best thing."

Getting screened at age 50 or earlier if you are having any digestive issues or there is family history of colon cancer is key to saving lives.

"If I hadn't gotten screened, I wouldn't be here today," Pratt said.

Participants can register and race at the event for free, but donations will be accepted. Donations benefit the Borland-Groover Clinic Foundation for Research and Education, which helps educate the community about digestive health issues and research to fight these illnesses. Last year, the event raised

more than \$20,000 for the Borland-Groover Clinic Foundation.

"March is Colon Cancer Awareness Month, and our March to get Screened time has become somewhat of a celebratory event at the Borland-Groover Clinic." said Vicki King, Practice Administer at the Borland-Groover Clinic. "Seeing the Jacksonville community (support) us in a bringing awareness that colon cancer can be prevented, and is easy to get screened. We have been inspired with the stories shared with us from the March to Get Screened participants, and we hope it continues to grow in numbers."

Registration will begin at 8 a.m. The race will begin on the beach at the Jacksonville Beach Fishing Pier in Jacksonville Beach at 9 a.m. and will continue to 20th Avenue South. All registrations include a free T-shirt and medal. An afterparty will be hosted at Lynch's Irish Pub.

For more information, visit www.1stplacesports.com or to register, visit www.marchtogetscreened.com.



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Photos by Chris and Jerry Norton

Ponte Vedra's Kiley Hennessy lays own a sacrifice bunt against Clay to move teammate Claudia Cotto to second base.

Lady Sharks on a roll

By Jerry Norton

For The Recorder

This past week was a good one for the Ponte Vedra high school's softball team. The Lady Sharks won three games, improving their record to eight wins with no losses.

Clay, Bolles and Fletcher were the latest teams to fall to the Sharks' strong combination of solid pitching, clutch hitting and timely fielding. Beyond their improved and unblemished record, the Sharks found even more about which to be excited--the coming of age of their freshman pitcher Michelle Holder.

Holder was the winner in all three games during the week and boasts an 8-0 record--identical with her team's. The key win of the week was the victory over district foe Clay; last seasons district winner and the Sharks primary competition for the title this season.

Holder blanked the Blue Devils for three innings before allowing an unearned run in the fourth. The Sharks weren't doing much better against Ashley Stokes, Clay's ace, as far as runs were concerned, trailing 1-0 after four innings. The Sharks missed an opportunity to take the lead in the third inning on hits by Maddie Sypniewski, Farley Callaghan and Claudia Cotto before a fly ball to right ended the threat.

But in the fifth Ponte Vedra did

ROLL continues on Page 30



Shark shortstop Michelle Leone waits for the throw as the Fletcher base stealer slides into second base.



Shark centerfielder Abby Zitello catches a fly ball for an out against Fletcher.



#14 Clay Welch of the Sharks protects the ball from a pressing Gulliver defender.



Photos by Chris and Jerry Norton #24 Matthew Keeler mis set to get off a shot on goal for the Sharks.

Shark stickmen improve to 9-0

By Jerry Norton

For The Recorder

The Ponte Vedra boys' lacrosse team remained undefeated at 9-0 with a solid 18-9 win over Gulliver Prep Friday evening at the Sharks' field.

Andrew O'Dare led the Shark attack with five goals and an assist. Clay Welch and CD James each added 3 goals apiece; Matt Keeler and Reid Smith scored twice and Marshall Few, Ben Buchanan and Jack Burke each had a single goal for Ponte Vedra. Smith also had five assists on the night.

The Sharks play next at archrival Nease on March 1st—a matchup between two conference title contenders. The Panthers boast a 7-1 record and both teams are 1-0 in the conference. Nease's lone loss came at the hands of Matanzas by the score of 15-14. The Sharks own a 23-10 win over Matanzas. Both teams defeated St Augustine, a common conference opponent—Ponte Vedra beat the Yellow Jackets 14-3 while Nease beat the Jackets 17-4. The Sharks have scored 136 goals and have allowed 64 for the year while Nease has scored 124 goals but has allowed just 36.

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Roll

Continued from 29

jump in front 2-1 on Qunilan Richmond's single, a walk to Sypniewski and Taylor Bradshaw's bases clearing triple into the right field corner.

The Clay sixth inning was the turning point for the Sharks and especially for their young blond pitcher. Three base hits, including a pair of bunt singles loaded the bases for the Devils with no one out. Holder wasn't rattled; instead she showed the poise of a veteran inducing the next batter to ground the ball right back to her. She turned the grounder into a 1-2-3 double play then got the next batter to fly out to right.

The double play was clearly the defensive play of the game but another play was right up there. In the Clay seventh, the Devils started the inning off with a base hit. The next batter

fouled a low pop fly up the third base line, barely six feet in the air. Bradshaw pounced from behind the plate like a cat to make a spectacular diving catch.

In other games, Holder limited Bolles to one earned run on five hits while striking out six in the Sharks' 7-3 win over the Bulldogs. Ponte Vedra used a hit by Michelle Leone, a walk to Richmond and a bases clearing double by Sypniewski to score two. Sypniewski scored when Callaghan reached on an error

Abby Zitello's rbi single upped the Sharks lead to 4-0 in the fourth. They would score again in the sixth on Lauren Struble's triple and Sypniewski's single and add another in the seventh on singles by Cotto and Kiley Hennessy and Zitello's double to deep

center.

Sypniewski kept up her hot hitting against Fletcher on the road. She gave the Sharks a 2-0 first inning lead with a home run to deep center field that scored Richmond who had walked. A single by Kaitlyn Reardon, Leone's sac bunt and Richmond's single pushed the Shark advantage to 3-0.

They broke the game open with four more in the fourth. After Leone reached on an error, Richmond and Sypniewski singled to load the bases for Bradshaw. The Shark catcher doubled home two then Zitello's sharp grounder plated two more.

The Sharks meet Orange Park in a home district game on Feb 29th then travel to Ridgeview for another district game on March 1st.



Photo by Chris and Jerry Norton

Ponte Vedra first baseman, Kiley Hennessy, takes the throw to retire the Fletcher batter.



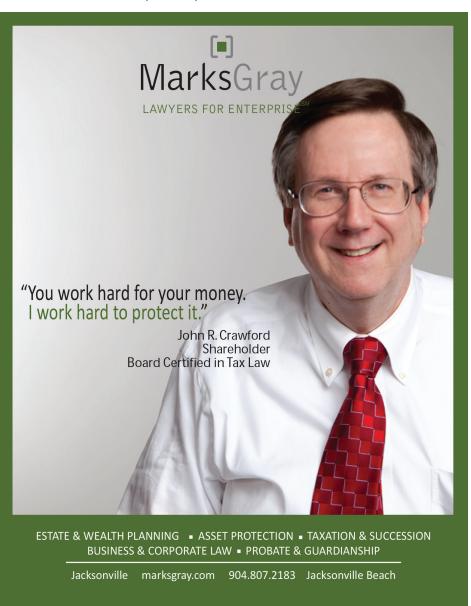


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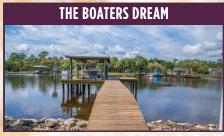


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Retirement and the sequence of returns risk

One of the many things that can significantly impact one's retirement is when the retirement actually starts. My observation over the years is that most people contemplating retirement make the decision based on such factors as the attractiveness of a retirement package offered by their employer, the likelihood of changes at work that will make things more difficult or result in lower earnings, the arrival of a new boss who makes the work environment more tedious or health challenges which make working more of an effort. There's always the old standby that people just get tired of working as

One aspect that is rarely considered is the status of the financial markets; most people don't think about this but they should. Why? The answer has to do with something called the sequence



Frederic SchillingColumnist

of returns risk. Let me explain this by example. Let's say your retirement plan requires withdrawals from your accumulated funds of 4% per year, increasing each year by inflation. You retire on January 1st and the market

begins to fall and continues to do so for a year or so. You are taking with-drawals from your funds to support yourself amid the market's slide, thus exacerbating the decline in your funds. So, when the market finally turns positive, your funds have been significantly diminished both by the losses and your withdrawals and will continue to be impacted due to the withdrawals.

Contrast this to a person who retires just as the market is moving steadily upward. While you are taking withdrawals, the market is moving up at a greater rate so the balance of your funds is growing in spite of the withdrawals. Five years later you will have substantially more retirement funds than the person who retired right before the downturn even though both people took identical withdrawals from their assets.

As you consider the timing of your retirement, don't forget to consider the state of the markets as part of your parameters. One way to avoid the sequence of returns risk (other than delaying your retirement) is to diversify your assets sufficiently between market and non-market assets so you don't have to rely solely on the market when conditions are not conducive. Explore

and know your options when planning for this important step in life.

Frederic "Ric" Schilling isa Florida native, born in Jacksonville, FL. Ric is President of Senior Guardians of America, a local North Florida firm specializing in tax reduction, long term illness planning, asset protection, probate avoidance and life income planning. Ric is a National Speaker and Advocate on Senior Issues and has been featured by the Florida Times Union and WJXT, TV-4 in Jacksonville as an authority on Estate Planning and Retirement Issues. Senior Guardians has an A+ rating with the Better Business Bureau and is a member in excellent standing with the National Ethics Association. Contact Frederic: (904) 371-3302 or (888) 891-3381. Please visit: www. seniorguardian.com

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Does having different family values mean we shouldn't get married?

DEAR NEIL, I have been engaged for 5 months, but we haven't set a date, mostly because I am afraid of moving forward. My fiancé and I have been dating over 3 years. He and I come from different backgrounds and have different traditions and family values. My family celebrates birthdays, religious holidays and loves to share meals together. His family doesn't, and when they are together they tend to be in separate rooms and don't interact much with each other.

He has attended most of my family gatherings because I expressed how important they are to me, but when he goes to my family events with me, his behavior tells me that he really doesn't want to be there. I don't want him to feel obligated to do things he doesn't



Neil RosenthalColumnist

want to do, but at the same time I want him to have a good relationship with my family. I am afraid that our different family values will be a major issue in the future, especially if we have children.

— Scared About the Future in Virginia

DEAR SCARED, It is absolutely reasonable that you would want your fiancé to have a close relationship with your family, but he has to be interested in such a relationship with them, and no doubt he doesn't feel as close to

them as you do. He also may not be as interested in celebrating birthdays and all the religious holidays as you are.

But this doesn't necessarily mean that he would make a poor husband or father, it simply means that the two of you might need to negotiate the difference between what is desirable and what is important. It would be desirable for him to have a close relationship with your family and enjoy attending family functions, but is it essential that he go to most of the family gatherings you want to attend? Might you be willing to graciously allow him to opt out of many of these events? Or might it take him a long time to grow close to the people you already feel close to?

On the one hand, I think it is vitally

important that we make important to us that which is important to our partners. On the other hand, the relationship is not solely about you and your wishes. Your fiance's values and interests count just as significantly as yours does. It appears the time has come for the two of you to lay this issue openly out on the table, and determine where you are both willing to give and compromise.

Neil Rosenthal is a licensed marriage and family therapist in Westminster and Boulder, Colorado. His column is in its 25th year of publication. 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 its first day of release, both nationally and internationally.

PVGS invites community to season's opening night

Laura Taylor

Community Submission

Ponte Vedra Girls Softball (PVGS) is proud to announce our opening night for our spring season. On Friday, March 4, we will have all seven of our recreational softball teams playing their home opener at Davis Park.

Our Storm 6u, Storm 8u White, Storm 8u Blue, Storm 10u White & Storm10u Blue teams are playing at 6 p.m., while our Storm 12u & Storm 14u/16u teams are playing at 7:30 p.m.

Home games are played on Friday from now through the end of April.

Each Friday the girls will get to use the skills that they are developing at our weekly practices run by our professional coaches. The community is invited to come out to Davis Park to watch a game and grab dinner from one of the local food trucks. Partial proceeds from the food truck sales are donated back to the league to help fund our scholarship programs.

For more information, visit www.pontevedragirlssoftball.com.



Soaps and other sweet smelly things

Bonnie Talley Ouiltladv

There's a new store in St. John's Center that specializes in handmade soaps, etc. When I put 'etc,' I mean a whole lot more than soaps. Mercy! Did you know that there is something called a "face and beard scrub?" I would never have thought of such a thing, but my grandson was here this past weekend, and just had to have a new jar of that wonderful thing. One whiff of it and I knew why he had to have it. It smelled like coconut.

Soaps for quilts are very important. They can't be just any soaps. There are quilt shops that carry special soaps for washing quilts that are gentle on the threads and fibers in the quilts. Never put bleach in with a quilt washing. Some of the fabrics are delicate and bleach is much too abrasive for them.

I put labels on the back of all my handmade quilts that say, "Please tumble in dryer with air only instead of washing." DO NOT USE DRYER SHEETS while



doing this as they might leave a residue on the quilt. If there are noticeable soiled spots on quilts that need to be addressed, call a quilt shop or take it in for the quilters to tell you how to clean the spots.

Antique quilts should never be washed

in a washing machine. Special care is necessary to clean these quilts. An antique quilt may be washed in a bathtub at home if a bed sheet has been placed in the bottom of the tub first. Use cold water and a recommended quilt soap, press and squeeze, do not wring. Lift the quilt with the bed sheet to avoid putting stress on the old cotton threads. Spread the wet quilt on a sheet on the grass outside on a sunny day but in the shade. Let it drain and dry while spread out flat. Start early in the morning so it will have time to dry before the sun goes down.

A friend of mine had inherited beautiful antique handmade quilts from the early 1800's. She took them to a dry cleaner to be cleaned, and they were ruined as the chemicals made the old turkey red dyes run. There was no way to undo what the chemicals had done to those quilts. Such a pity. I highly recommend that quilts should not be dry cleaned.

Washing quilt fabrics at home should be done with a mild soap with "color grabbers" sheets thrown in to catch the loose

dyes. You'll be surprised how much color is washed out of the fabrics, especially shades of red. I usually wash red fabrics over and over until the water stays clear and the color grabbers don't show pink. Dark colors should all be washed together with several color grabber sheets thrown in. Color grabber sheets are usually found on the same shelf with the dryer sheets. I throw several in with most loads of clothes. I wash all of my quilting fabrics before starting a new project.

Some antique quilts have brown spots on them that comes from being in a cedar chest. The cedar oil seeps out onto the quilt. I have not found a way to get this out of the quilts. Quilts should be put into a cotton pillow case, not into a plastic bag. Dry rot or mildew will take place very soon if quilts are placed into a plastic bag.

Visit the Ocean Wave Quilters Guild the second Friday of every month at the The Players Community Center on Landrum Ln., off CR-210 or Palm Valley Rd., behind the Shell station at 10:00 - 12:00. You'll be so welcome!

Pen to check; the next buggy whip

Buggy whips are a humane device used to make a snapping noise to encourage the horse to move faster. The buggy whip is often cited as an industry that died because it did not adapt to the advent of the automobile. Today any line of business facing the fundamental challenge of the digital age might be characterized as a contemporary buggy whip maker. I argue, without question, that we are in a new era of structural change in the way we pay our bills. Unlike cyclical changes that we observe in the climate or stock market, structural change is a deep-reaching change that significantly alters the way things are

According to a Fiserv Inc. survey, four out of five households pay bills online. The remaining fifth are being extremely resistant to this structural change. I suggest that it will not be long until banking online is as much a part of our lives as using a credit card is today. Online bill payment has so much to offer with little downside. It saves us time, money and is extremely convenient; certainly more convenient than writing checks, buying stamps, licking envelopes and dealing with the mail.

I have used the online bill paying service for over 15 years and cannot believe the old way still exists. With a few clicks of the mouse, my bills are paid quickly and conveniently. Every client that followed my advice of utiliz-



Harry Pappas

ing our online bill-paying service loves it! Like me, they would never consider going back to the buggy whip days of buying stamps, stuffing envelopes and writing checks. Now, I can almost hear your mind

saying, "What about the learning curve to get the bill paying service up and running, and the risk of online identity theft"? I am sorry to rain on the naysayer's parade, but both issues are a myth. Let me explain. If you have access to a computer, it will take me about 20 minutes to make you an expert in online bill paying. Furthermore, there is an incredible amount of evidence that argues it is safer to pay bills online versus the traditional approach. Legitimate financial institutions, such as Wells Fargo, go to great lengths to protect their customers. According to many studies, most identity theft occurs from your mailbox, so transacting online with the latest encryption and security technology arguably helps assure a higher degree of safety. While concerns about online security will always be there, rest assured that your bank has a very, very large stake in making you feel comfortable about the level of security. While it

may be true in this world that nothing is perfectly safe, online banking is certainly as close as offline banking in providing safety for your financial transactions.

Nevertheless, I accept that no matter how much I preach about the benefits of paying bills online, it will continue to be ignored by the majority of the buggy whip makers. The fact is that the pull of the past and busyness creates a resistance of incredible influence and power that it overpowers one's attempt for change. In the final analysis, I argue that more and more folks will begin to recognize the "power of one." There is overwhelming evidence that people want the entire financial process simplified by having a one-stop shopping experience. In other words, investors want a go-to person for their investments. credit card, debit card and yes their online bill paying. When something goes wrong, these talented individuals have one number to dial to get their issues resolved. I put forth that the power of one will be the foundation of prudent financial planning. I encourage you to get in touch with your financial advisor to discuss his or her online bill paying services. Tell your advisor that you want to begin experiencing the power on one! Consumers want the entire process simplified. In other words, clients want one-stop shopping and one single point of contact, so they know whom to hold accountable. If you do not have an advisor, or you are considering a change, I know a good one I can refer you to.

Harry Pappas Jr., CFP®, Managing Director-Investments, Certified Estate and Trust Specialist™, Certified Divorce Financial Analyst®, Pappas Wealth Management Group of Wells Fargo Advisors, 818 A1A N, Ste. 200, Ponte Vedra, Florida 32082, 904-273-7955, harry.pappas@wellsfargoadvisors.com

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Engagement rings: Who gets it if things don't work out

Brooke waited her entire life for a marriage proposal, and on a chilly Valentine's Day night the waiting ended. Her boyfriend, Grant, got on one knee, popped the question and opened a blue-velvet box, presenting her with the traditional token of the betrothed – a ring of brilliant clarity, color and cut that would be the envy of all her

friends.

One can only hope that Brooke and Grant will go on to marital bliss, but what if they broke up before the marriage? Who would keep the ring? On the one hand, Grant paid for it, or at least borrowed the money to do it. Brooke, on the other hand, was given a gift. Wasn't she? Considering that

the average cost of a ring in 2015 was nearly \$5,500, a dispute over who gets it can be costly and might even end up in court.

Under Florida law, an engagement ring is a "conditional gift." In essence, the recipient may keep the gift if she satisfies the condition intended and expressed by the gift giver. Florida courts have held that the gift of an engagement ring is incomplete unless the bride and groom actually marry each other. Since marriage is the condition of the gift, the question becomes who breached the condition of marriage so as to make the gift incomplete.

For instance, if Grant were unfaithful during the engagement, Brooke should be able to keep the ring because he broke the condition of marriage. But, if Brooke ended the engagement without a good reason attributable to Grant, she would have breached the condition and should be required to return the ring. But, what if Grant proposed with a ring that was a family heirloom? The conditional-gift reasoning still applies, although in most cases the ex-fiancée tends to return a family treasure.

This reasoning also extends to



Lawrence DatzGuest Columnist

Let's say Brooke and Grant married, but filed for divorce years later. The diamond ring and its setting are still valuable and perhaps even appreciated in value. Each party wants the ring. Who gets it? Since the

divorce cases.

condition of marriage was satisfied, the gift was complete. Just as importantly, because the gift was given before the marriage, it is not a marital asset and belongs solely to Brooke.

The tradition of an engagement ring – especially a diamond – is to symbolize everlasting love. However, if one's engagement or marriage sadly goes the way of Brooke and Grant's, one should have an idea of which way the ring will go.

Lawrence Datz is a partner at Datz & Datz, P.A. with more than 30 years of family law experience. He is Board Certified in Marital and Family Law, a Fellow of the American Academy of Matrimonial Lawyers and a Master in the Florida Family Law Inn of

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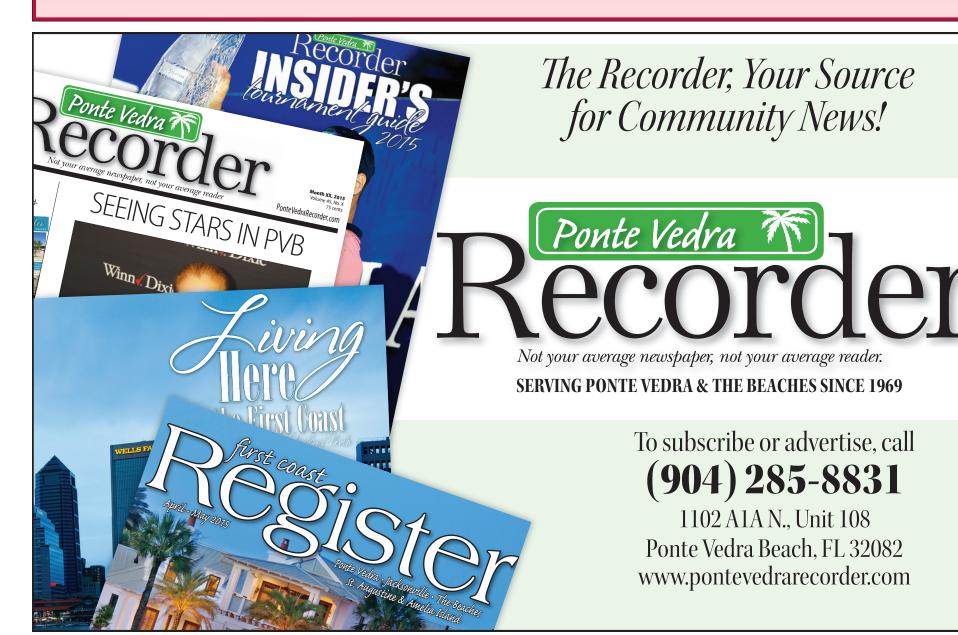
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36 By the way . . . Ponte Vedra Recorder · March 3, 2016

It's a grand-cup-of-coffee-and-glorious-pancake day

This is a very complicated country. Some wacko things happen, and I'm not just talking Washington D.C. I never talk about D.C., if I can help it. D.C. would probably pay me NOT to talk about D.C.

Let me give you an example of how cuckoo our country is, though I love her to smithereens and wave The Grand Old Flag 24/7 outside my house

New (new?) governmental nutritional guidelines have been published again that should have as a logo, "The U.S. Government's Way of Taking All the Fun Out of Meals." It tells us what we know already, and are sick to death of hearing: eat less sugar, less red meat. Avoid processed foods, GMOs. Anyone who eats baloney or hot dogs should do it with their eyes closed so they can tell people who catch them eating the stuff "It was an accident"

We are told again to eat a plantbased diet: more fruits, vegetables,



Mims CushingBy the Way...

nuts and whole grains. WE KNOW THIS. The reports that are published are sometimes ludicrous, sometimes not even helpful. Here's an example. Please read this sentence aloud. "Food groups do need to be eliminated

entirely to improve sustainability outcomes." You don't have to go to a writers' conference to be told that that phrase is pompous, overbearing, grandiloquent, supercilious, high-handed, haughty, grandiose, arrogant... You get the idea. Thank you, Mr. Roget. How about eliminating to improve sustainability outcomes, and say instead, "to help us live to a ripe old age"? I give the U.S. nutritional guidelines people that phrase ... free. Free. Take it.

How can the food guerrillas allow Americans to stuff their face with pancakes and do not outlaw IHOP's Pancake Day? March 8 is this year's International House of Pancakes Day. You can get free short stacks as long as you donate money to Children's Miracle Hospital Network or other specified charities. How nice is that! I know this tasty news tidbit because I sent away for the National Day Calendar that lists several things we can celebrate every day of the year.

If nutritional scholars want to do some good for people in this country, they should gently suggest we send cash to charities and leave the pancake bloating extravaganza alone. Unless blueberry or banana pancakes count as a fruit.

By the way, lest you think I do not like pancakes, and that it is easy for me to throw IHOP Pancake Day under the bus, that is not true. A year ago a friend and I went out to breakfast and I ordered the usual: two fake eggs, one

piece of dry toast and fruit. SHE ordered chocolate chip pancakes! I have been dreaming of her breakfast for a year! I have filed away chocolate chip pancakes as my go-to breakfast if the end of the world is looming and my bathroom scales have died.

The good news is that the first National Pancake Day celebration was in 2006 and since then \$16 million has been raised for charities in the towns in which the IHOPs are located, which is pretty much everywhere.

You'd be surprised at the National Days we can celebrate: Hairball Awareness Day (April 24). Talk Like Shakespeare Day (April 23). iPod Day, (Oct. 23). Eat a Pizza with the Works Except Anchovies Day, (Nov. 12).

What day can you celebrate in your house? National Everybody Do Their Own Laundry Day might be a good start. A washing machine is not complicated. And not a problem from a nutrition standpoint.

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19. *Requirement to play in March Madness 21. Unhitch

23. Baseball bat wood 24. Fail to mention 25. Bad-mouth

28. "____ and turn" 30. Colonnade

35. "Oh, my!" 37. "_____ good example" 39. Socially ac-

ceptable behaviors 40. *Major bball outfitter

41. Sea swallows 43. Constricting snakes

44. *____ and shoot, without dribbling

46. Exertion 47. Wise one

48. Newspaper VIP 50. Florida Keys

and such 52. *March Madness winner's reward 53. TV's "____. O" 55. Male child 57. *Winningest coach

60. *One region 64. BBQ spot 65. Be in debt

67. Famous ballerina painter 68. Winery process

69. Did a mara-

thon 70. Pack animal 71. Secretary sta-

tion 72. Armageddon 73. *Senior to

DOWN

freshman

1. Coalition of countries 2. Puerto 3. Cain's victim refrain 5. Least crazy 6. Up to the task 7. Foot the bill 8. Sleep in one's 9. Acapulco money 10. " _'em" in loog 11. Huron's neighbor 12. Tire measure-15. *Occasional

Cinderella team

20. Uncredited

from OH

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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.

author? 22. Not a thing 24. Emu relative 25 *March Madness, a.k.a. "The Big 26. Homer's famous poem 27 Female principle, Hinduism 29. *1 or 16, e.g. 31. Lots 32. Response to pain 33. Candidate's concern 34. A useful part 36. Religious offshoot 38. Tolstoy's Karenina 42. Styluses 45. *Show off

49. Beluga yield 51. Equestrian gear 54. Annoy a bedfellow 56. Inhabit 57. *College athletes don't earn one 58. Singer "on the dock of the bay" 59. Sound on a farm 60. Fix 61. Archaic exclamation of surprise 62 Ditto 63. Ivan the Terrible, e.g. 64. Bachelor's dwelling 66. Like a dim star

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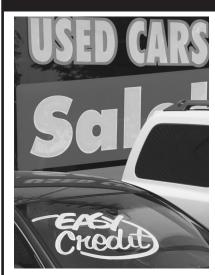
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