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PONTE VEDRA



# Recorder

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Not your average newspaper, not your average reader

PonteVedraRecorder.com



## STAYING IN TOUCH

**A NEW WAY TO COMMUNICATE:** Families of Starling residents visit loved ones through a communication window. Starling residents decorated their windows with hearts and uplifting messages to visitors, who left notes of love and artwork along the sidewalk for residents. *Read more in the Senior Living section, pages 21-26*

Photos by Daniela Toporek

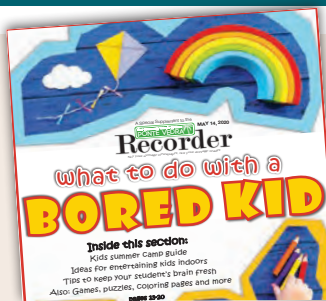


Photo provided by the Starling at Nocatee

**MORE INSIDE:** County health department provides drive-thru COVID-19 testing, **page 3** | COVID-19 survivor donates blood to help fight against virus, **page 4** | SJC students' petition seeks graduation ceremonies, **page 5**



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



What to do with a Bored Kid

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Business Weekly  
Pages 27-29



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## Send us your news

We welcome submissions of photos, stories, columns and letters to the editor. Let us know what's happening. Email submissions to [pvrecorder@opcfla.com](mailto:pvrecorder@opcfla.com) or bring them by our office at **1102 A1A N., Unit 108, Ponte Vedra Beach**. Submissions may be published in the paper, on our website or on our social media platforms.

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Also, check out the **Ponte Vedra Recorder** channel on YouTube.

### EDITOR'S NOTES

**What's This?:** Because of the COVID-19 crisis and the current closure of the Jacksonville Zoo and Gardens, the Recorder is suspending the "Do you know what this is?" contest until further notice.

**Pets of the Week:** Because the St. Johns County Pet Center is closed, the Recorder's Pets of the Week feature has been temporarily suspended. The feature will return once the Pet Center reopens.

### NOTES TO READERS

**On our website:** Visit [pontevedrarecorder.com](http://pontevedrarecorder.com) to get the latest closures, cancellations and updates for St. Johns County, as well as a listing of virtual events taking place around Northeast Florida.

**Don't miss an issue:** In case social distancing requirements get more strict, we will email you your paper. Send your email address to [don@opcfla.com](mailto:don@opcfla.com).

**Weekly newsletter:** The Recorder offers a weekly newsletter every Monday that outlines some of the top stories of the week, as well as providing access to our E-Edition and Entertainment EXTRA! To get the newsletter emailed for free, email [don@opcfla.com](mailto:don@opcfla.com). We'll add you to the list.

### LETTER TO THE EDITOR

#### St. Johns Chamber urges local support for businesses

St. Johns County residents: Local businesses give their communities a unique and distinct appeal. Now, more than ever, the St. Johns County business community needs your support. By shopping with and dining at local businesses you're supporting businesses who have chosen to call St. Johns County home and you're supporting local jobs and our local economy.



**Isabelle Renault**

The Chamber has launched a Gift Card Program in collaboration with Chamber Members on our website [www.sjccchamber.com](http://www.sjccchamber.com). Show your support for local businesses and honor the mothers in your life this Mother's Day with a gift card from a local Chamber Member.

The SJCCC Gift Card program is open to all members of the St. Johns County Chamber of

Commerce who offer gift cards for purchase. If you would like to submit an offer, please contact Sam Ruiz at [samuel.ruiz@sjccchamber.com](mailto:samuel.ruiz@sjccchamber.com).

We are also pleased to share the recently launched Shop & Dine St. Johns County program coordinated by the St. Johns County Government. Shop & Dine St. Johns County encourages patrons to support local by shopping and dining within St. Johns County. Visit [www.shopanddinesjc.com](http://www.shopanddinesjc.com) for interactive maps and directories of businesses and dining establishments that are open and serving the public.

If you would like your business to be added to the Shop & Dine St. Johns County list, please email your business information to [ecodev@sjcfl.us](mailto:ecodev@sjcfl.us). Member restaurants should send information to [SJCCcommunications@sjcfl.us](mailto:SJCCcommunications@sjcfl.us).

With our economy beginning to re-open, what better way to honor Mom and support local than by purchasing a gift card, gift or meal from a St. Johns County business?

#### Isabelle Renault

President/CEO  
St. Johns County Chamber of Commerce

### PUZZLE SOLUTIONS

A	J	A	R	S	T	A	B	P	E	A		
T	A	R	O	L	O	D	E	T	H	U	D	S
E	P	I	C	A	Q	U	A	A	A	R	G	H
E	L	O	N	M	U	S	K	I	S	L	E	
C	O	M	E	T	U	G	H					
I	P	H	O	N	E	G	R	A	T	I	F	Y
T	I	E	C	R	A	V	E	N	A	L	O	E
E	V	A	D	E	W	I	N	A	G	I	S	M
M	O	V	E	B	R	A	Z	E	N	U	S	E
S	T	E	E	P	L	Y	Y	E	O	M	A	N
P	O	T	R	I	E	L	S					
B	O	W	S	P	A	N	D	E	M	I	C	
G	E	N	E	S	L	I	A	R	I	D	E	A
M	A	Y	B	E	O	S	L	O	U	L	N	A
T	U	X	Y	E	L	P	M	E	T	H		

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

Solutions correspond to last week's puzzles.

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# SJC Health Department offers COVID-19 drive-thru testing

Florida Department of Health in St. Johns County has expanded COVID-19 Specimen Collection Testing to include those individuals who are asymptomatic (without signs or symptoms of COVID-19) and wish to know their current status. Tests will be given at the County Health and Human Services Building at 200 San Sebastian View in St. Augustine. Tests will be offered from 9 a.m. to 4 p.m. from Monday through Thursday and from 9 a.m. to noon on Sunday.

About 150 residents were tested on Monday, according to the health department.

This point-in-time testing is not antibody testing, it is diagnostic testing to show if an individual currently has the COVID-19 virus. This will provide information regarding the prevalence of COVID-19 within our community so we can best prepare and respond to this public health threat.

Department of Health in St. Johns County's expanded testing initiative, called "May2Day", began on May 7, 2020 in support of the Governor's Safe. Smart. Step-by-Step. Plan for Florida's Recovery.

The Florida Department of Health in St. Johns County's COVID-19 Specimen Collection for Lab Testing will be offered,

while supplies last and weather permitting, on a first come, first serve basis.

Those who wish to be tested, please note the following:

- This expanded COVID-19 specimen collection/testing is a free service;
- No more than four people in the car;
- A form of photo identification is needed for each person to be tested;
- Bring your own pen to use when completing testing forms;
- For the health and safety of public health responders, all people in the car over age 2 must have a mask or other alternative face covering; and
- No pets in the car.

Persons wanting a test will need to fill

TESTING continues on Page 4



Photo by Don Coble

Nearly 150 residents took advantage of St. John County Health Department's offer for free COVID-19 testing at its headquarters at 200 San Sebastian View in St. Augustine on Monday.



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### Design Oceanfront Oasis

Design your dream home on this oceanfront estate. With over 230 ft. of ocean frontage, this lush property will inspire your inner visionary and designer. Whether you are looking to build your dream home or renovate, this 1.6-acre estate makes for the ideal place to call home.  
**4 bedrooms, 4.5 baths \$3,650,000**



### Oceanfront Retreat

Built to take advantage of the captivating water views and north of Mickler's Landing, this 4,878 property includes a pool and new roof (2017). With 150 ft. of ocean frontage this 1.45-acre lot is the ideal place to make your private beach retreat.  
**6 bedrooms, 6.5 baths \$3,450,000**



### Oceanfront Luxury

Comfort and elegance blend effortlessly in this Anglo-Caribbean inspired oceanfront home with the highest level of detail and quality, the beauty of this home is enhanced by the property's premier location.  
**7 bedrooms, 7F/ 2H bathrooms \$9,995,000**



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Photos courtesy of LifeSouth Community Blood Centers

**Ponte Vedra resident, Warren Chandler, donates plasma at LifeSouth's Northeast Florida Donor Center. As a long-time blood donor, he answered the call to help local patients who are now battling the disease — and hopes his experience will encourage others to do the same.**

# Local man survives COVID-19, donates blood to fight disease

Trial treatment could mean hope for those struggling with novel virus

By Amber Lake

Ponte Vedra resident Warren Chandler was in the midst of enjoying a “trip of a lifetime” exploring the wine regions of Australia with his wife. Starting in Sydney, they explored the Adelaide Hills and were on to taste the dark-skinned, jammy grapes of the Barossa Valley, who spent their long days baking in the hot sun by stone cottages.

All that came to an abrupt halt, however, when two members of their tour group came down with COVID-19.

Of the 18 people on the tour, 17 of them tested positive. One was bedridden for almost two weeks. Another needed to be hospitalized and ended up on a ventilator for 12 days.

“Everybody was conscientious,” Chandler said. “The age group was a little older. Most of the folks were 60 to 70 years old. Age-wise we were a concerned group.”

Chandler’s symptoms proved mild, consisting of a headache, nausea and loss of energy. His wife, who tested positive many days after he did, suffered only slightly worse than him, including a mild fever and loss of taste.

“I think everyone gets that concern that this little cough or this little headache could get worse and worse,” Chandler said. “Every morning that you start off not feeling well, you’re asking yourself how much is this going to get worse? Am I going to get better? In my case, luckily it never got worse.”

Chandler’s trip started in early March, before cases started skyrocketing and social restrictions and travel bans were in place. At the time he contracted the illness, only 42 people in South Australia tested positive. Many weeks later when he was discharged from his hotel quarantine and arrived home, he came upon an article about a new treatment for the disease which uses a recovered individual’s antibodies to fight against the virus.

As one of the few and first that have tested positive, Chandler searched and found LifeSouth, a non-profit community blood bank that serves more than 100 hospitals in Alabama, Florida and Georgia. The nonprofit is currently

accepting convalescent plasma donations to help treat critically sick COVID-19 patients.

“The idea with it is that once you’ve recovered, you’ve formed antibodies those antibodies can help somebody else stimulate their immune response,” said Dr. Chris Lough, LifeSouth’s vice president of medical services.

While the treatment is still in clinical trials, Dr. Lough has high hopes for the possibility of real, effective results.

“Early results have been good,” Dr. Lough said. “We’ve seen similar good results in past diseases with the flu, they did it with MERS and the original COVID [SARS], so there is some precedent for it.”

According to Dr. Lough, there currently isn’t any effective treatment for COVID-19 patients, with hospitals providing only supportive care to patients struggling with respiratory failure and other symptoms. With plasma treatment, the donor’s antibodies directly act upon the virus in the immune system or the patient’s antibodies can become stimulated by the presence of equipped antibodies who’ve encountered the virus before. One donation from a recovered COVID-19 individual can treat up to four patients currently struggling with the disease.

“The early stuff out of China has shown that there are good signals of faster recovery as well as fewer mortalities,” Dr. Lough said. “We see fewer people dying when they get this.”

While nobody can say for sure if plasma donation is truly a lifesaving treatment, “there is a lot of hope right now,” according to Dr. Lough.

Chandler, who saw the real danger up close, believes that a donation could potentially make a difference for someone battling the disease — and hope alone isn’t exactly worthless these days.

“I got lucky,” Chandler said. “If this could help anybody else that would be great.”

Recovered patients who were tested and found positive and have not had symptoms for at least 14 days and test negative by a lab — or have not had symptoms for 28 days — are asked to donate plasma. Potential donors should email [medicaloffice@lifesouth.org](mailto:medicaloffice@lifesouth.org) or call (888) 795-2707. For more information, visit [www.lifesouth.org/covid-19](http://www.lifesouth.org/covid-19).

## Portions of Alternate County Road 210 to close until August

Due to utility and drainage improvements, Alternate County Road 210 will experience a temporary closure through July 31. During this closure, Alt 210 will be closed to all traffic from C.R. 210 to Twin Creeks Drive intersection.

The intersection of C.R. 210 and Alt 210 will only be open for East-West Travel. Detour routes will be posted throughout the duration of the project. Closure dates are subject to change due to weather conditions. Motorists are advised to monitor the project message boards for updates. For more information, please call (904) 209-0684.

Neighborhood Associations have a right to request a meeting to discuss the project, the county said. For more information, contact the Growth Management Services and Operations department for St. Johns County at (904) 209-0579.

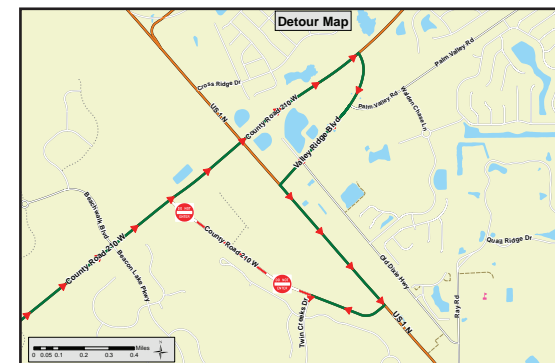


Photo provided by St. Johns County

## Testing

Continued from 3

out two forms, listing address and emergency contacts. Once you are next in line, the test takes less than a minute. It includes having a small probe inserted into one nostril for about five seconds and then reinserted into the other nostril for five seconds.

The health department said it will call with results in as few as three days.

Additional sites may be utilized on an occasional basis, as deemed necessary, to meet the needs of vulnerable populations, which may require a change in days or times at this location.

As part of this expanded community testing effort, the COVID-19 Specimens for Testing will be shipped to a state-contracted commercial laboratory. Results of COVID-19 testing will be provided as the lab results become available to the Florida Department of Health in St. Johns County.

For more information on Florida Department of Health in St. Johns County’s COVID-19 Expanded Specimen Collection for Testing, call (904) 209-3250 or visit [StJohns.FloridaHealth.gov](http://StJohns.FloridaHealth.gov).

For information on COVID-19 in Florida, including health protection information, daily reports by county, and the COVID-19 Dashboard, visit the Florida Department of Health’s dedicated website at [FloridaHealthCoVID19.gov](http://FloridaHealthCoVID19.gov).

The COVID-19 Call Center, which is available 24-hours a day, seven days a week, can be reached at (866) 779-6121. Inquiries can also be submitted to the Florida Department of Health via email at [COVID-19@flhealth.gov](mailto:COVID-19@flhealth.gov).

# Students collect 13,000 signatures to demand graduation ceremonies

By Don Coble

St. Johns County seniors have collected more than 13,000 signatures on three online petitions to ask the school district to reconsider its plan to cancel high school graduation ceremonies.

All three petitions ask that graduations be rescheduled rather than completed in a virtual format.

“The seniors of 2020 deserve to walk across the stage for their accomplishments and success throughout their schooling,” St. Augustine High senior Jillian LaValley posted on change.org. “It is unfair to simply cancel normal ceremonies and move the graduation to virtual premises because the seniors are unable to experience what every other person has been able to feel. Virtual graduation is extremely unrealistic as there isn’t even a plan. Please take the minds of the seniors into consideration before taking away an experience of a lifetime. Postponing graduation will allow seniors to eventually experience the ceremony they deserve.”

The district said the uncertainty of COVID-19 — and the restrictions that are in place to fight it — made it too difficult to reschedule.

Superintendent Tim Forson canceled the annual rite of passage on April 2, calling it a “difficult decision.”

He said the fact the University of North Florida Arena wouldn’t be available and the uncertainty surrounding COVID-19 left him with few options.

“The UNF arena is no longer available and I believe our high schools need to be consistent in how we celebrate the Class of 2020,” Forson said on the district’s website. “In addition, COVID-19 could still be a threat into the summer, we simply do not know. Your school will communicate virtual graduation plans as soon as they are finalized.”

Currently, St. Johns County, along with the State of Florida, with the CDC and Florida Department of Health, have limited all gatherings to 10 or fewer people.

Ponte Vedra High’s Aiden Stavros posted a message on LaValley’s site, saying: “I am a high school student who has worked extremely hard the last four years for one moment: graduation, and by canceling graduation the school is not recognizing all the hard work that all 450 PVHS students did!!!”

Anna Jacobson, who attends Menendez High, said she understands the importance of distancing and taking

precautions against the coronavirus, but she’d rather the school district simply postpone graduation ceremonies until a later date — even if it’s in mid-summer.

“Graduation has officially been canceled and it is devastating news to students and families,” her petition states. “Us seniors, who have been working towards graduation since elementary school are completely heartbroken over this decision to cancel



Photo provided by metrocreativeconnection.com

GRADUATION continues on Page 7

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 <p style="font-size: 0.8em; margin: 0;"><b>1299 Ponte Vedra Blvd   \$5,300,000</b> 5BD/5BA/1HB 6,802 sq ft</p>	 <p style="font-size: 0.8em; margin: 0;"><b>14402 Marino San Pablo #701   \$1,525,000</b> 4BD/4BA/1HB</p>	 <p style="font-size: 0.8em; margin: 0;"><b>24732 Harbour View Drive   \$3,150,000</b> 5BD/5BA/1HB 6,551 sq ft</p>
 <p style="font-size: 0.8em; margin: 0;"><b>1217 Ponte Vedra Blvd   \$8,470,000</b> 5BD/6BA/2HB 8,883 sq ft</p>	 <p style="font-size: 0.8em; margin: 0;"><b>51 South Roscoe   \$2,900,000</b> 5BD/7BA 6,000 sq ft</p>	 <p style="font-size: 0.8em; margin: 0;"><b>300 Bermuda Bay Circle U#305   \$405,300</b> 3BD/2BA 1,687 sq ft</p>

*Marcia's Place has been part of the Ponte Vedra Beach community since 1985. Marcia Borg's shop at Sawgrass Village not only specializes in European, Asian and American fashion, as well as shoes, handbags, electronic jewelry and original artwork, it's considered one of the oldest, and most-popular boutiques in the area. The reason is simple: her clientele are more than customers. They're friends.*

## Marcia Borg

As told to Don Coble

### **You opened here in 1985. How have you made it work?**

We got here in 1985. We started out as a shoe store. And then in 1999, we changed the concept and added clothing.

### **You must have a very dedicated clientele.**

We do. I want to say that 70% to 80% of our business are local people. People who have lived here a long time.

### **How relieved were you when the governor announced Phase I of getting people back to work following the COVID-19 shutdown?**

We were thrilled. We've seen some people since we've reopened and heard from a lot of them. We are messaging them. We're emailing. We are trying to help them as best as they would like, whether they'd like curbside pickup or they want to come in or if they want to make an appointment. We're willing to do that.

### **You sound like you are just as concerned about their overall well-being. Is that right?**

Absolutely. We've had some of our customers for a long time. We check on them. We write to them, snail mail so they have something to open. Or we text them. Whatever they like. We stay in contact with them. We do check up on them.

### **Having been here for 35 years, what has been the biggest challenges? Recovering from hurricanes, the economic collapse 12 years ago or COVID-19?**

This one. This one wasn't like any other. It was very unique. It's different than 2008 (economic collapse) when there was such a decline. We have been blessed by God and we have come back from these things every time and we expect that will happen this time as well. This definitely was a unique situation for everyone. The one in 2008 was financial. It was a recession.

### **Is this the original location?**

This is our third location. The first one we were in was by Eckerd Drugs, which then became CVS. We were there for 27 years. Then they tore down the old part of the Village and we were in a temporary space where Aqua Grill is now for three years. We've been in this location for five years.



Photo by Don Coble

### **How did the THE PLAYERS canceling after one round affect your business?**

We had a great week. It was inexplicable. Since they moved the date (from May), it hasn't been as busy. But this past PLAYERS maybe because it ended early, which we were very sad about, we

were able to have a wonderful week.

### **You've been here 35 years. Do you plan to be here another 35 years?**

Absolutely. But I'm not just getting started. We have loved being here, no matter the location. We find the people of

Ponte Vedra Beach and all of our customers to be amazing people. That's really the truth. They have ministered to me as much as I have them. It's a great relationship. We don't really call them customers. We call them friends of Marcia's Place because they truly are our friends.



Photo provided by Army Athletics

# PVHS' Silva signs with Denver of MLL

Former attacker for Sharks playing professional lacrosse

Miles Silva, a former attacker for the Ponte Vedra High lacrosse team, signed with the Denver Outlaws in the Major League Lacrosse.

Silva, who graduated from Ponte Vedra in 2015, played the last four years at Army, where he led the Black Knights in scoring the past two seasons.

In 2019, Silva produced 39 goals

including two man-up scores and a game winner. This past season, he paced the team with 22 goals and two in man-up situations. He finishes his Army career with 65 goals in 34 games with 47 ground balls and 10 caused turnovers.

Silva was an eight-round pick — 47th overall — by the Outlaws on May 4.

“Miles brings tremendous enthusiasm and competitiveness to the game,” said Army coach Joe Alberici. “His ability to score and to handle the ball in difficult circumstances would prove to be

beneficial for him in the MLL given the opportunity.

“I am very proud of how he has developed in all areas of the game on the field. He is a committed rider and terrific partners ground ball player, as well as being a prolific scorer. His commitment level to our program and to the game of lacrosse would translate well to the next level at Denver and the Army.”

*The U.S. Military Academy contributed to this report.*

# World Golf Hall of Fame and Museum to reopen Monday

The World Golf Hall of Fame and Museum will reopen to guests on Monday. The IMAX Theater, however, will remain closed.

The health and safety of guests, staff and volunteers is its top priority, the World Golf Hall of Fame and Museum said in a statement. It will also be adhering to several safety precautions including limiting museum capacity to 25%. In addition, the Hall of Fame will be following recommended guidelines from the CDC and state and local officials, and has implemented additional policies and procedures.

The World Golf Hall of Fame is also honoring the service of first responders and frontline workers by offering complimentary museum admission.

Throughout the summer, children 12 and



The World Golf Hall of Fame will reopen to visitors on Monday.

younger will receive free museum admission with the purchase of an adult ticket (limited to two children an adult). It is also extending a special offer to Northeast Florida residents, who will receive 50% off admission through Aug. 31 with valid ID.

# Graduation

Continued from 5

graduation. We worked so hard these past years to ensure the privilege of walking across that stage, and now it has been taken away from us. We deserve to be properly recognized for our hard work, and an online graduation is not what we deserve.

“We intend to stand up and fight for what we deserve, which is a proper graduation. We understand this was a hard decision on the school board but, we believe it was taken [too] early. We ask for the school board and superintendent to re-evaluate their

decision and postpone graduation instead of changing it to online only. Even if we had to push it back until June or July, that would be better than a virtual graduation.”

Grace Long agreed.

“We don’t know how long this COVID-19 virus is going to last, but I do know that we should at least try to hold this ceremony since it is a huge part in everyone’s life,” she posted. “The virus could clear up soon for all we know and then we would have cancelled the graduation for no reason. I hope this petition convinces the school board with all of our signatures to hold the graduation ceremony for the class of 2020 at a later date!”



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## THE PONTE VEDRA RECORDER HAS YOUR BACK.

We are grateful for those who have our back in this important time. The list is long, but we want to thank our first responders and front-line workers. **Especially in critical times, newspapers have your back.**

COVID-19 is a national story that is impacting you at home and at work. The Ponte Vedra Recorder is keeping you informed with current events in your neighborhood and is bringing communities together in these challenging times.

From the actions your local government is taking, to lists of local stores that are delivering and tips on what to do while you're at home, the Ponte Vedra Recorder is committed to bringing you the news you need, when you need it.

## WE ARE IN THIS TOGETHER

Support the Ponte Vedra Recorder, your local community newspaper



America's Newspapers is a national association supporting journalism and healthy newspapers in our local communities. Find out more at [www.newspapers.org](http://www.newspapers.org) or follow us on Twitter @newspapersorg or on Facebook @americasnewspapers.



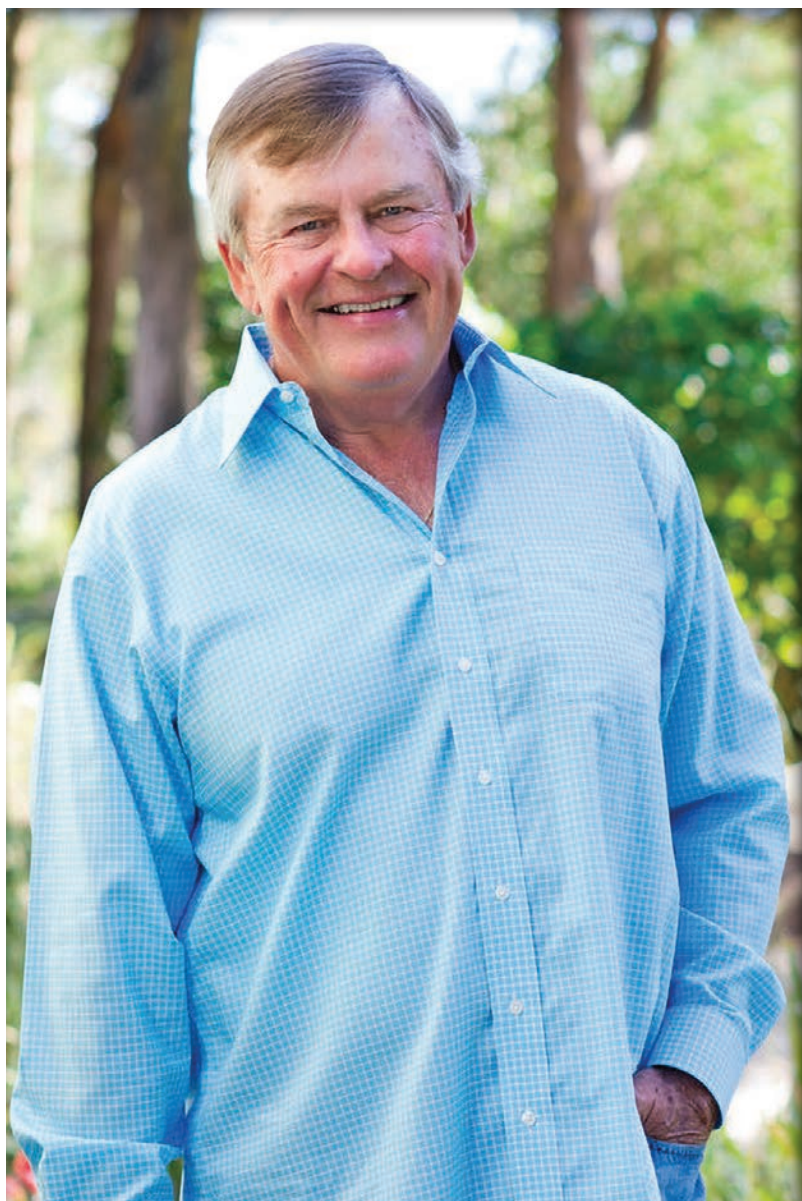
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## AIR SHOW OF APPRECIATION



The U.S. Navy's Blue Angels did a flyover around the Jacksonville area on May 8 as part of its salute first responders, health care workers and essential workers during the COVID-19 crisis. The elite flight squadron is on a nationwide tour to honor those who are on the frontlines of the pandemic.

Photos by Amber Lake



## WE ARE IN THIS TOGETHER!

In these challenging times, it's important that we do our part to **support local businesses, serve our neighbors**, and take the necessary steps to **STAY SAFE!**



[ELECTHENRYDEAN.COM](http://ELECTHENRYDEAN.COM)

Paid by Henry Dean, Republican, for St. Johns County Commission District 5.





Photo by Daniela Toporek

## SJC lifeguards prepare for open beaches, Memorial Day weekend

By Daniela Toporek

St. Johns County beaches have been reopened for regular hours and activities. And while residents prepare for another day in the sun, county lifeguards are preparing for a growing influx of beachgoers, especially during Memorial Day weekend.

At the start of the COVID-19 pandemic, the county's marine rescue still operated under pre-beach season hours, according to its spokesperson, Jeremy Robshaw, so employment and operations weren't altered as drastically as other industries.

But now that beaches reopened just before summer, lifeguards are quickly training for what they expect to be a busy and thriving season as those who were quarantined in their homes anxiously make way back to the ocean shore.

"We've just been preparing and anticipating large crowds," Robshaw said. "We've handled that so far. We're looking at what it's going to take to get back to full operations."

Marine Rescue had to cancel dates for its lifeguard tryouts program during the shutdown, but it resumed last week after

the county lifted regulations.

"We're all in compliance with all the guidelines," Robshaw said. "We've received the same training for protective equipment like gloves, goggles, rain shields and received all the recent information on social distancing. Now, we're back to the lifeguard training and just trying to get staff prepared."

The main focus for Marine Rescue is to be fully staffed and ready for Memorial Day weekend. And so far, according to Robshaw, almost everyone has been cooperative with the new regulations and distancing guidelines – beachgoers and staff included.

"There haven't been any major issues," he said. "There are always a couple outliers, but for the most part, everyone has been well-behaved, respectful and they're just thankful to finally be back out on the beaches."

For now, lifeguards are positioned in rescue trucks along the shore. They will move to their more-recognizable towers during the Memorial Day weekend and will maintain their well-positioned perches through Labor Day weekend.

## Beaches Community Fund awards nearly \$365,000 to area nonprofits

The Beaches Community Fund, an initiative of The Community Foundation for Northeast Florida, has rallied behind the Beaches-area nonprofit community to make nearly \$365,000 in grants to address both immediate, COVID-19 related needs and continuing issues. This year's grantmaking amount is the largest in the Beaches Community Fund's five-year history, and brings to more than \$1 million its total investment in Beaches-area organizations.

"Since we've worked closely with the Beaches nonprofit community for five years, we immediately recognized the additional stress the pandemic would place on these agencies and their clients," said David Loeb, a member of the Beaches Community Fund. "There was no question that the families of the Beaches Community Fund would act quickly to help fortify these organizations so that they could respond to our neighbors and fellow Beaches residents."

The Beaches Community Fund heard the local nonprofit Beaches organizations as they reported an escalating need for food, financial assistance, food deliveries for isolated seniors, temporary shelter for homeless individuals

who need to quarantine, access to books for students, and myriad other needs. In response, the 30+ families who make up the Fund both accelerated their grantmaking and expanded its scope to give these organizations critical resources to put back into the community.

"We understand that these nonprofit organizations need maximum flexibility right now to respond to our community's immediate needs without jeopardizing their ability to survive," said Helen Short, also a member of the Beaches Community Fund. "Because we've invested in our relationships with them, we can help these agencies respond quickly and in a way that works best for them and their clients."

Sixteen local Beaches-area nonprofits received this year's grants to improve the lives of residents living between Mayport and Guana:

- \$60,000 to Beaches Emergency Assistance Ministry (BEAM) for general operating support to assist Beaches residents during the COVID-19 crisis and throughout the year.
- \$50,000 to Feeding Northeast Florida for operational support to serve the

GRANTS continues on Page 12



## WALK TO THE BEACH



Own this luxury ground floor condominium in the exclusive community of Mediterra; nestled off Mickler Road, a short walk to the beach. This 3 bedroom 2.5 bathroom condo is constructed with concrete block, and features a spacious gourmet eat in kitchen with a Subzero refrigerator, Wolf gas range, custom cabinetry and granite counters. You'll also enjoy soaring ceilings, extensive crown molding throughout a spacious family room with gas fireplace and sliding doors that pocket out to the lanai, and beautifully landscaped outdoor area.

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**OBITUARIES**

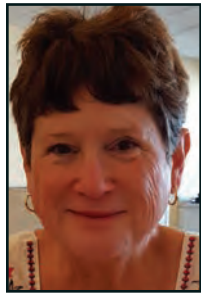
**Debbie (Debra) Schaarup Andersen**

Debbie (Debra) Jill Schaarup Andersen, 65, passed away April 26, 2020, succumbing to 18 months of metastatic breast cancer complications. She was at home surrounded by her family and close friends. She was born September 20, 1954, in West Palm Beach, Florida, and lived there for 31 years before moving to Jacksonville, Florida, in 1985, with her two young daughters, Stacy and Amy.

Debbie was a proud Navy Wife for six years, then enjoyed working in the local Publix Bakery for six years. She became a mother again in 1991, and a grandmother in 2006. Both who led her to many fun years volunteering at Neptune Beach Elementary School and in the local community. She loved to travel, especially to Disney World with family, and her bucket list was always long! During her cancer battle, Debbie gave hope to hundreds of women and families as she never ever gave up her positiveness, hope or zest for life.

Debbie is survived by her loving husband of 31 years, Marcus Andersen; daughters, Stacy (Justin) Merritt, Amy (Nick) Krueger; son Stephen Andersen; granddaughter, Isabella K. Cinotti; mother, Judith Schaarup; sister, Tracy Schaarup; niece, Carrie Schaarup; great nephew Joshua Schaarup; and family all over the world. She is predeceased by her father, Harold Schaarup and her loving pet Yorkie, Cinderella of Currituck.

Due to the current virus, we will have a



**Debbie (Debra) Schaarup Andersen**

Celebration of Life party in the coming months (TBA) once it is safe.

In lieu of flowers donations may be made to: In the Pink, located at 522 3rd Street N. Jacksonville Beach, FL 32250.

Please visit the online Tribute at [www.quinn-shalz.com](http://www.quinn-shalz.com). Arrangements by Quinn-Shalz Family Funeral Home.



Family Funeral Home & Cremation Centre  
3600 Third Street South, Jacksonville Beach, FL 32250  
Phone: 904.249.1100 Fax: 904.241.7554

**Klaus Erwin Wenger**

Klaus Erwin Wenger, 66, died on May 4, 2020 surrounded by his wife, his daughter, and his Dad after a courageous battle against High Grade Neuroendocrine Carcinoma. He was born on February 2, 1954 in Ludwigsburg, West Germany. He was the only child of his wonderful parents, Heinz Wenger and Frida Wenger (deceased).

When he was nine, his family immigrated to Canada and in 1965, they were sponsored to come to the United States and settled in Lorain, OH near Cleveland. He attended Miami University (Ohio) where he studied Business and graduated in 1976 with a Bachelor of Science in Business and in 1977 with a Master of Business Administration. Klaus was a lightning fast starting forward on the Miami Varsity Soccer Team and was a Resident Assistant in a freshman dorm for two years. The second week of his Sophomore year, he met the love of his life, Barb Cochrane Wenger, and they married on August 19, 1978. They have one daughter, Kimberly Wenger, 31, who lives in Austin, TX. The family filled the shelves with travel scrapbooks from extensive travel all over



**Klaus Erwin Wenger**

the world.

After college, Klaus got his dream job in Chicago and spent his entire professional career with Accenture (previously Arthur Andersen and Andersen Consulting) in their Information Technology Consulting practice. He was a strong project leader and in 1994, seized the opportunity for his family to relocate to the Philippines to help build a technology practice in Asia. They moved back to Chicago in late 1999 where Klaus helped spearhead a new company within Accenture that developed technology to port phone numbers between telecommunications carriers.

The family moved to Ponte Vedra Beach, FL in 2002, Klaus retired at the age of 48, and settled immediately into other interests. Barb and Klaus became avid Band Booster parents and attended football games at Nease and Kimberly's Alma Mater, Virginia Tech. The couple founded Life Control, LLC, which markets and distributes a male incontinence device, The Squeezer, that was invented by his father-in-law. Klaus managed the company. He began playing a lot of golf and especially enjoyed the camaraderie of his Clear Lake golf buddies. He was involved with The Tom Coughlin Jay Fund in Northeast Florida to help start a program to support the siblings of young cancer patients along with several other initiatives to provide financial & emotional support for families tackling childhood cancer. He was involved with The Tom Coughlin Jay Fund in Northeast Florida to help start a program to support the siblings of young cancer patients along with several other initiatives to provide financial & emotional support for families tackling childhood cancer.

In 2016, he was diagnosed with High Grade Neuroendocrine Carcinoma. He refused to let this diagnosis define him and

he courageously fought this nasty disease by "Celebrating Everything" with family and friends.

His body will be cremated, and his cremated remains will be spread in places that were special in his life. A Celebration of Life will be held at a later date.

In lieu of flowers, memorials in Klaus' name may be made to the Tom Coughlin Jay Fund at PO Box 50798 Jacksonville Beach, FL 32240/[www.jayfund.org](http://www.jayfund.org), to Mayo Clinic to advance Dr. Kabir Mody's cancer research - Mayo Clinic Florida, Dept of Development, 4500 San Pablo Road S., Jacksonville, FL 32225 or to The Clear Lake Township Land Conservancy at 111 Gecowets Drive - Clear Lake, Fremont, IN 46737/ [www.clearlakeconservancy.org](http://www.clearlakeconservancy.org).

Please visit the online Tribute at [www.quinn-shalz.com](http://www.quinn-shalz.com). Arrangements by Quinn-Shalz Family Funeral Home.



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3600 Third Street South, Jacksonville Beach, FL 32250  
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**Dr. Frances Kinne**

Dr. Frances Kinne, 102, of Atlantic Beach, Florida, died May 10, 2020. Arrangements by Quinn-Shalz Family Funeral Home & Cremation Centre. [www.quinn-shalz.com](http://www.quinn-shalz.com) (904) 249-1100.

**Norma Pendleton**

Norma Pendleton, 98, of Atlantic Beach, Florida, died May 8, 2020. Arrangements by Quinn-Shalz, A Family Funeral Home & Cremation Centre. [www.quinn-shalz.com](http://www.quinn-shalz.com). (904) 249-1100.

**Klaus Erwin Wenger**

Klaus Erwin Wenger, 66, of Ponte Vedra Beach, Florida, died May 4, 2020. Arrangements by Quinn-Shalz Family Funeral Home. [www.quinn-shalz.com](http://www.quinn-shalz.com). (904) 249-1100.

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**VIRTUAL EVENTS**

Social gatherings and events may be canceled, but passion and creativity is still alive and well. Check out these virtual events hosted by the innovative artists, musicians, chefs and members

of the community who are using the magic of the internet to find unique ways to bring everyone together during times of separation.

**MAY 14**

- All day** – Cultural Center at Ponte Vedra Beach: The Purrfect Pet Portrait with Jennifer Jordan
- 10 a.m.** – Junior Achievement of North Florida's student program for high school students
- 11 a.m.** – Virtual Storytime with the SJC Public Library
- Noon** – Tabata Cardio with Savanna Silva on Instagram
- 1 p.m.** – Sofi Tukker live on Instagram
- 2 p.m.** – Concert for the Quarantined with Jarrod and Claire Dickenson on Instagram

**MAY 15**

- 10 a.m.** – Crystals & Meditation with Donna Guzzo from the Cultural Center at Ponte Vedra Beach
- 11 a.m.** – Virtual Storytime with the St. Johns County Public Library
- 1 p.m.** – Taste of Persian Cuisine, Chef Aria
- 1 p.m.** – Sofi Tukker live on Instagram
- 1:30 p.m.** – SJC Public Library: Kid's Art Lab – Banksy with Ms. Nicole on Facebook
- 5:30 p.m.** – Learn from Chefs: Wok This Way

with Chef Dennis Chan of Blue Bamboo

- 6 p.m.** – DJ Aleks live-stream set
- 7:30 p.m.** – Musician Cassidy Lee, Facebook and Instagram Live
- 8 p.m.** – Jacksonville Symphony performance
- 8 p.m.** – Songs from Another Room: Kaleigh Baker & Matt Walker, A Tribute to Tom Waits

**MAY 16**

- 9:30 a.m.** – Learn from Chefs: French Pastries with Chef Rebecca Reed
- 1 p.m.** – The Chef Show – Chef Lorenzo teaches how to make authentic Cuban cuisine
- 1 p.m.** – Sofi Tukker live on Instagram
- 6 p.m.** – Chef's Garden Virtual Cooking Class: Petite Rolled Roti

**MAY 17**

- Noon** – Songs from Another Room: Folk Is People
- 1 p.m.** – Sofi Tukker live on Instagram
- 4 p.m.** – Urban Asado's Virtual Asado on Facebook

**MAY 18**

- 11 a.m.** – Virtual Storytime with the SJC Public Library

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The Recorder has a regular garden columnist, Kathy Esfahani, of Kathy's Creative Gardens & Nursery. Read her column for garden-growing tips in Northeast Florida.

**KATHY'S GARDENING GUIDE**



**Kathy Esfahani**  
Columnist

*"Mother Nature has the best box of crayons"*

Over the month of May, we have been highlighting some of the most popular landscaping genres that I see here in Northeast Florida. Many homeowners choose to stay within one type of landscaping design to create the beautiful ambience they are picturing.

In the next month, you will learn what plants, palms and flowers are used to create a tropical landscape, Mediterranean landscape, traditional landscape and coastal landscape.

**COASTAL LANDSCAPE**

What do you think of when someone says coastal landscaping?

Landscaping with minimal lines, very flowy, not neat and tidy. Coastal landscaping takes an organic approach to landscaping with plants "blowing in the breeze."

Most popular colors used are whites, greens, blues and splashes of pink. We usually cluster grasses such as muhly or fountain grass to create the windy look.

Another great addition to coastal land-

scaping in the addition of climbing vines such as confederate jasmine. Use a trellis or pergola to climb the vine to create your oasis. Coastal landscaping is very relaxing and reminds you of the beach, if it's not already in your backyard.

When creating a whimsical coastal landscape, we can use a mixture of the following:

**Palms:** Sylvesters, Queen palms, Bizmarck's and Ribbon Palms

**Plants and flowers:** Muhly Grass, Fountain Grass, Gaillardia, Gaura, Dune Sunflower, Dwarf Fakahatchee, Foxtail Fern, Blue Daze, Confederate Jasmine and Sea oats on dunes.

With all landscapes, the key to success is knowing the sun/shade ratios in your yards as well as what each plant requires and planting accordingly. Annuals are always welcome in any landscape to add



seasonal color to your gorgeous design. Happy Planting!

**Email Kathy at [kathys.creative.gardens@gmail.com](mailto:kathys.creative.gardens@gmail.com) for any questions or gardening tips you would like to see in the future.**

**Kathy's Creative Gardens & Nursery is located at 196 N. Roscoe Blvd. in Ponte Vedra Beach. (904) 655-7373**



Photos provided by Kathy Esfahani

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# Grants

Continued from 9

Beaches communities to assist Beaches residents during the COVID-19 crisis and throughout the year.

- \$37,600 to the I.M. Sulzbacher Center for the Homeless for their HOPE team at the Beaches, and to provide support for the Sulzbacher Beaches Clinic during the COVID-19 crisis and throughout the year.

- \$30,000 to the Greater Jacksonville Area USO to expand the Healthy Military Families Initiative.

- \$26,776 to Baptist Health Foundation for the Tipping the Scales mentoring and youth employment program.

- \$25,000 to Mission House for general operating support to assist Beaches residents during the COVID-19 crisis and throughout the year.

- \$20,000 to St. John's Catholic Church to provide food distributions ten times

monthly, as well as emergency financial assistance, to families in the Mayport Road corridor during the COVID-19 crisis and throughout the year.

- \$20,000 to Communities in Schools for the Student Enrichment Program at Mayport Middle School.

- \$19,000 to the Nonprofit Center for Northeast Florida to continue the Eleanor Ashby Beaches Leadership Series and provide customized consultative services for Beaches nonprofits.

- \$15,000 to First Coast Blessings in a Backpack to provide food for students at Beaches elementary schools during school closures and throughout the coming (2020-2021) school year.

- \$14,490 to READ USA to provide books for 1,759 young people at the Beaches during the COVID-19 crisis and throughout the year.

- \$10,000 to Beaches Habitat for Humanity to provide academic support and enrichment through its afterschool program during the 2020-2021 school year

- \$10,000 to Beaches Habitat for Humanity to assist low-income seniors with home repair and rehabilitation.

- \$8,000 to the Florida Housing Coalition to identify best practices and practical opportunities to generate more affordable/workforce housing within the Beaches communities.

- \$7,017 to Beaches Council on Aging (Dial-a-Ride) to provide matching funds for a FDOT grant to purchase a new vehicle.

- \$5,500 to the Shimberg Center for Housing Studies at University of Florida to gather and present data about housing needs at the Beaches.

- \$3,000 to Beaches Emergency Assistance Ministry (BEAM) to assist clients with transportation needs.

- \$3,000 to Mission House to assist clients with transportation needs.

The grants made by the Beaches Community Fund this year reflect what the Fund families have been doing since 2015 — pooling charitable giving dollars to tackle community issues such as transportation to jobs, food, medical care and essential services; early childhood literacy and development; affordable housing; and helping Beaches nonprofits grow stronger and be more collaborative. To learn more, go to [www.jaxcf.org/learn/beaches-community-fund](http://www.jaxcf.org/learn/beaches-community-fund).

## BIG DIAMOND SALE 2020



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Now is the time to purchase a quality diamond of a carat or more! Our primary diamond cutters are now closed because of the COVID-19 shutdown. We now have massive inventories consigned to us so we can ship from Jacksonville on behalf of their wholesale and retail customers around our great country. This further allows us to sell from this vast inventory on a brokerage basis with prices you will have to see to believe.

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1.44ct	Emerald Cut	AGS	-	G	VVS <sub>2</sub>	\$ 11,900	\$ 7,900
2.03ct	Round	AGS	Excellent 1	I	SI <sub>1</sub>	\$ 23,000	\$ 19,000
2.05ct	Radiant	AGS	-	J	VS <sub>1</sub>	\$ 17,000	\$ 13,500
2.12ct	Oval	GIA & AGS	Ideal 0	L	SI <sub>1</sub>	\$ 12,500	\$ 10,500
3.03ct	Round	AGS	Ideal 0	H	SI <sub>1</sub>	\$ 48,000	\$ 38,500
3.05ct	Emerald Cut	GIA & AGS	-	I	VS <sub>1</sub>	\$ 45,000	\$ 36,000
4.01ct	Oval	Forevermark & AGS	Ideal 0	K	VS <sub>2</sub>	\$ 44,000	\$ 34,500
7.18ct	Cushion	GIA	-	Fancy Yellow	SI <sub>1</sub>	\$ 110,000	\$ 90,500

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## Events

Continued from 10

**1 p.m.** – Sofi Tukker live on Instagram

**8 p.m.** – Songs from Another Room: Stranger-wolf

### MAY 19

**10 a.m.** – Junior Achievement of North Florida's student program for elementary school students

**11 a.m.** – Virtual Storytime with the SJC Public Library

**1 p.m.** – Sofi Tukker live on Instagram

### MAY 20

**10 a.m.** – Junior Achievement of North Florida's student program for middle school students

**11 a.m.** – Virtual Storytime with the SJC Public Library

**1 p.m.** – Sofi Tukker live on Instagram

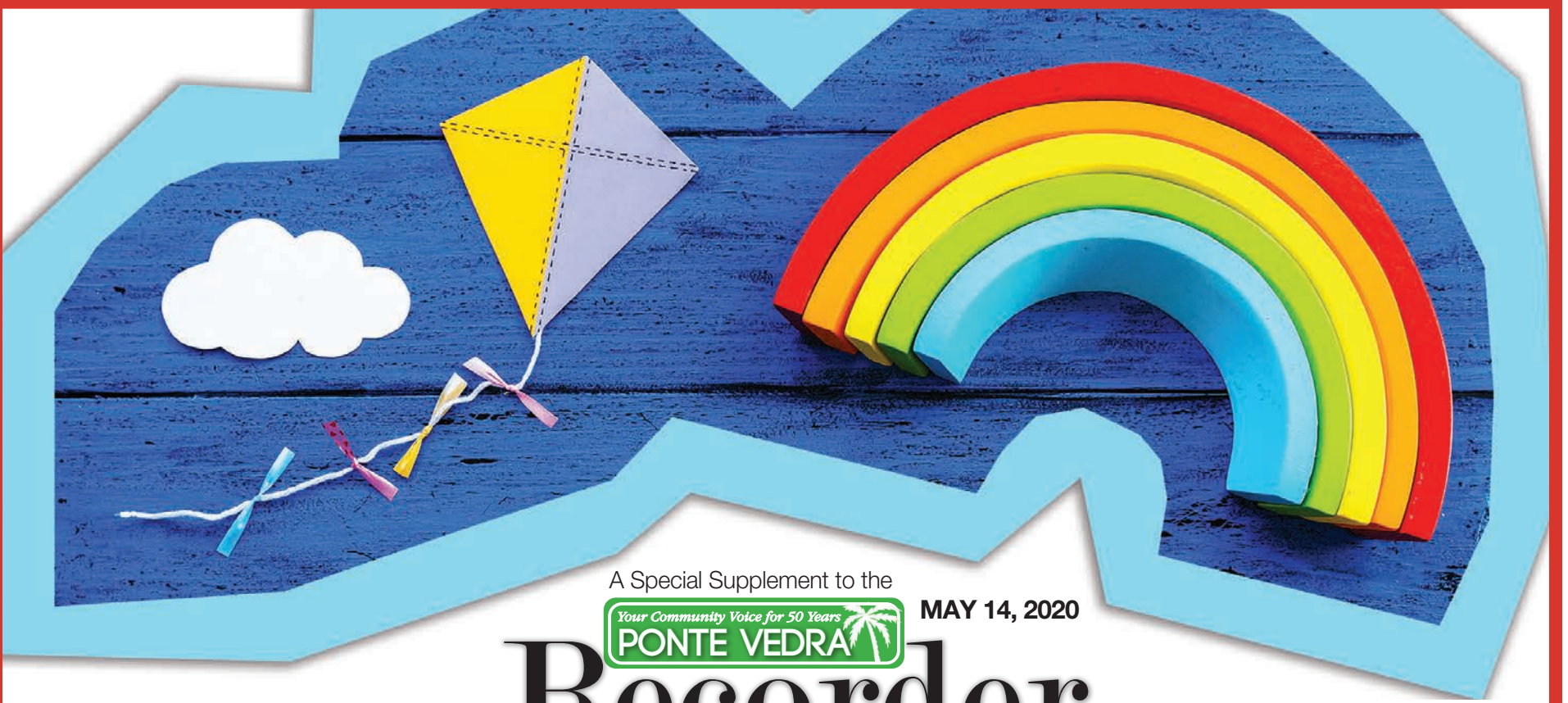
**3 p.m.** – SJC Public Library: Time Travel Reads with Annie on Facebook

**6 p.m.** – Chef's Garden Virtual Cooking Class: Let's Get Saucy, Spanish Paella Night

**8 p.m.** – Songs from Another Room, Brian Sutherland

*Compiled by Daniela Toporek*

**For more virtual event listings, go to [pontevedrarecorder.com](http://pontevedrarecorder.com)**



A Special Supplement to the



MAY 14, 2020

# Recorder

Not your average newspaper, not your average reader

## what to do with a

# BORED KID

**Inside this section:**

Kids summer Camp guide

Ideas for entertaining kids indoors

Tips to keep your student's brain fresh

Also: Games, puzzles, coloring pages and more

pages 13-20





### BUD BEECH SUMMER CAMP

Bud Beech Summer Camps have been serving the Ponte Vedra area since 1984, using current and former local student-athletes from Ponte Vedra High School to provide fit and fun activities through summer break. Campers can choose from different activities like sports fitness, dance or basketball each day when they arrive to camp. Programs also are flexible to fit into any schedule, whether it's a full day, half day or even all week. Campers may bring lunch or \$5 for two slices of pizza, a soft drink and ice pops each day.

For camp dates and more information, call (904) 686-4075 or visit [www.budbeech.com](http://www.budbeech.com). Bud Beech Summer Camp is located at 217 South Mill Ridge Trail in Ponte Vedra Beach.

### JACKSONVILLE JUNIOR LIFEGUARD CAMP

The Junior Lifeguard program is a one-week, full-day camp for kids ages 9-15, and is sponsored by the City of Jacksonville Beach and the American Red Cross Volunteer Life Saving Corp. Camp is held at the lifeguard station in Jacksonville Beach where campers can view first-hand at how professional lifeguards handle beach emergencies and day-to-day operations. The program provides campers with the skills required to apply for employment as a lifeguard when they are 16 years old. Many lifeguards have pursued careers as firefighters, police officers, military personnel, doctors, and nurses after participating. Campers must arrive on time each day with a bagged lunch. They should not bring money and expect to buy lunch during camp. They must also

For camp dates and more information, call Coach Paugh at (904) 860-2175 or the Lifeguard Station at (904) 249-9141. Jacksonville Junior Lifeguard Camp is located at 2 Ocean Front N. in Jacksonville Beach.

### THE TUTORING CENTER

The Tutoring Center in Jacksonville is designed to improve children's academic performance in an educational environment through the summer. The Tutoring Center has programs for math, reading and writing, and are designed for students in grades K-12 who are struggling in school or who have fallen behind their grade level. These

programs are split into one 30-minute section, followed by two 15-minute sections. The Tutoring Center also offers "enrichment honors programs" for advanced students who are ready for new challenges, along with Advanced Placement, SAT and ACT prep programs.

For program dates and more information, call The Tutoring Center at (904) 903-7770 or email [jacksonvillefl@tutoringcenter.com](mailto:jacksonvillefl@tutoringcenter.com). The Tutoring Center is located at 1650 San Pablo Road S., #12 in Jacksonville.

### JAX COOKING STUDIO

Jax Cooking Studio offers multiple one-week camps through the summer to give children the chance to become little chefs and create meals of their own. Camps meet daily, Monday through Friday, for three hours per day, either 9 a.m. to noon or 1:30 p.m. until 4:30 p.m. All classes are hands-on, promote kitchen hygiene and safety, provide math practice through following recipes / measurements, discuss food science, nutrition, and sustainability, encourage creativity, and promote both working independently and as a team. The weekly camps are suited for ages 6 and up, and can accommodate from 16 to 18 children per session due to space capacity.

For questions or more information, visit [www.jaxcookingstudio.com/summer-camps-for-children](http://www.jaxcookingstudio.com/summer-camps-for-children) or visit (904) 742-5906. Jax Cooking Studio is located at 14035 Beach Blvd. #6 in Jacksonville.

### CODE NINJAS

Transform children's love for technology into a summer camp learning adventure at Code Ninjas in St. Johns. Guided by their team of "Code Senseis," Code Ninjas Camps empower children to gain valuable tech skills and STEM knowledge while making new friends. Choose from different themes such as coding, building their own games, learning Python programming language and more. Camps begin in June.

For more information, call (904) 500-2633 or visit [www.codeninjas.com/fl-saint-johns/camps](http://www.codeninjas.com/fl-saint-johns/camps). Code Ninjas is located at 2758 Race Track Road #401 in St. Johns.

### COLLAGE SCHOOL

Collage School's summer program aims to create a

"sense of wonder and curiosity for the natural world" within each camper. Programs are designed to inspire creativity, collaboration with others and confidence to engage in new experiences. Campers will participate in a variety of activities such as crafts, group games, hiking, exploration, and nature-based play on Collage's 8-acre campus. Choose between Collage's nine-week summer camp with rotating themes or its two-week TimberNook camp, for ages 3 and up.

For questions and more information, call (904) 900-1439 or visit [www.collagedayschool.org](http://www.collagedayschool.org). Collage Day School is located at 171 Canal Blvd. in Ponte Vedra Beach.

### JACKSONVILLE ZOO SUMMER CAMP (Registration postponed until further notice)

Jacksonville Zoo's Summer Camp registration is temporarily suspended due to the COVID-19 pandemic until further notice. To stay updated and read more about the camps offered, call (904) 757-4463 or visit [www.jacksonvillezoo.org/summer-zoo-camp](http://www.jacksonvillezoo.org/summer-zoo-camp).

The Jacksonville Zoo is located at 370 Zoo Parkway in Jacksonville.

### THEATRE JACKSONVILLE: CREATIVE CONNECTIVITY FOR KIDS

Instead of its traditional summer camp, Theatre Jacksonville, in partnership with Magic Box Productions of New York, has developed a unique summer experience called Creative Connectivity for Kids. The virtual summer camp, for ages 7-14 years old, allows students to explore various aspects of theatre and entertainment through online distance learning. The camp brings entertainment and technology together, creating an ideal opportunity to broaden the understanding of theatre by exploring processes behind the curtains. This virtual camp has two four-week sessions available, with a new theme each week or weekly sessions for those with less flexible schedules.

For more information, call (904) 396-4425 or visit [www.theatrejax.com/summer-camp](http://www.theatrejax.com/summer-camp). Theatre Jacksonville is located at 2032 San Marco Blvd. in Jacksonville

# 5 ideas for keeping kids entertained when stuck indoors



Photo provided by metrocreativeconnection.com

Submitted by Drama Kids International

Between social distancing and the sweltering summer days the lie ahead, there are many times when playing outside just isn't an option. This can lead to a serious case of cabin fever, but thankfully, there are plenty of ideas for beating boredom indoors.

Here are five ways to keep kids entertained inside:

## PASS THE STORY

Get everyone involved in the fun of storytelling by playing Pass the Story. Pick up any object in your home to use as your storytelling device. Start the first line of the story using the object in the story, then pass the object around so everyone in the family can have a turn. Each person picks up telling the story where the previous person left off until you have a full story.

## DRAMA EXERCISES

Many drama exercises are especially useful on days where you have to stay indoors. Classics like the Mirror Activity are always a blast! Work in pairs facing each other and have one person start to move very slowly with the other person copying all their movements and facial expressions. For some laughs, start speaking slowly and have the person try to speak along with you.

## PLAY COOKING SHOW

Make cooking or baking with your kids even more interesting. Find a kid-friendly recipe to make, but pretend you are on a cooking show while you do it! Kids will love getting the opportunity to talk to their audience and explain exactly what they are doing.

## DESIGN A SCAVENGER HUNT

Scavenger hunts can be adapted well based on the age ranges of your children. Hide various objects throughout your house and give your child clues for where to find them — it's great for problem-solving!

## CREATE A BOREDOM BOX

This is an activity that keeps on giving! Sit with your kids and assemble a whole host of activities (like puzzles or crafts) that they can do when they're bored, write them down, and assemble them in a box for safekeeping. Not only will this keep them entertained in the moment, but you will also have a resource for the next time they shout, "I'm bored!"

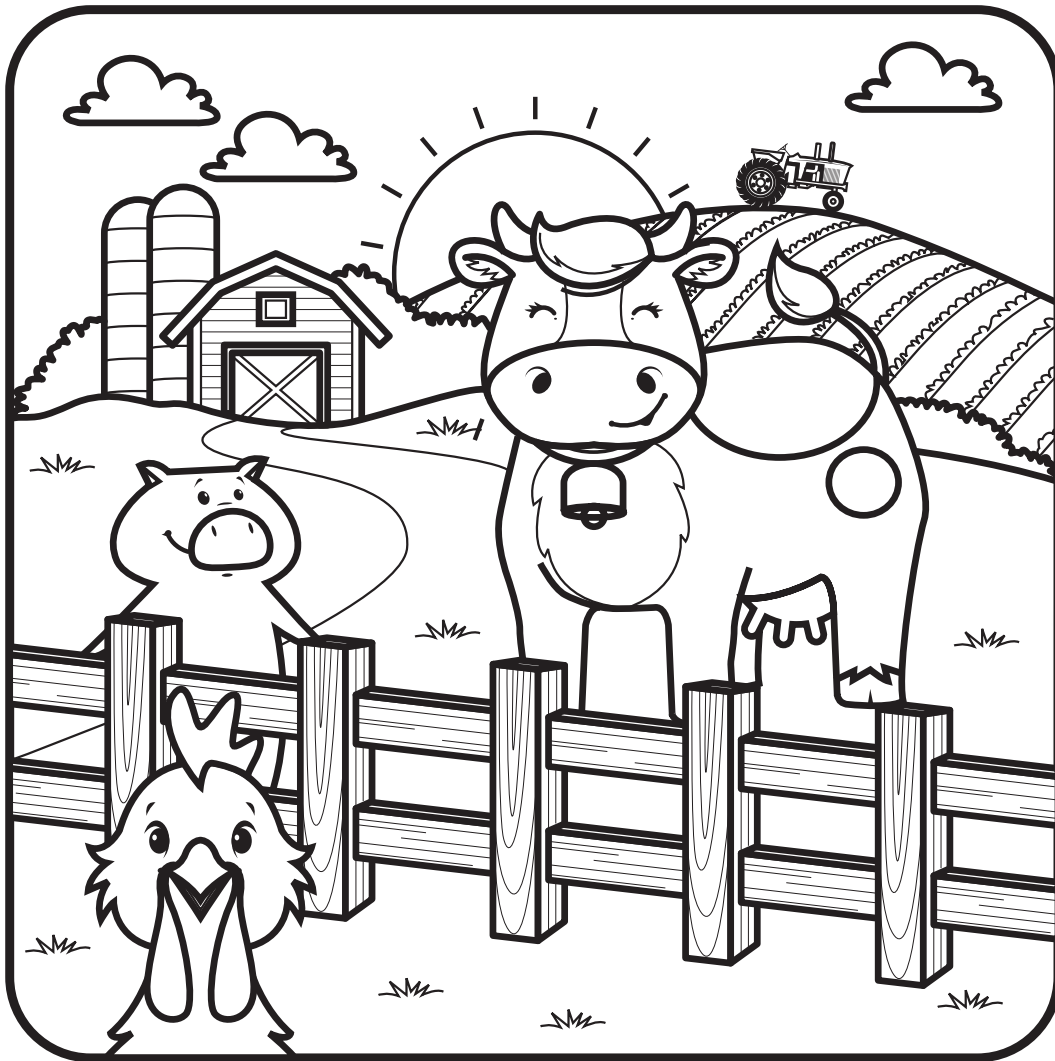
*For details on future class offerings from Drama Kids International, contact Shirin Mitsis (AKA Drama Mama), M.S., M.Ed., Director, Drama Kids International at [dramakidsjax@gmail.com](mailto:dramakidsjax@gmail.com) or visit [www.DramaKids.com/FL3](http://www.DramaKids.com/FL3).*

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# FUN STUFF

How many animal sounds can you make?

## Mathematics Doodle Coloring Page

Find the products of each problem. If the last digit of each answer equals "0" or "5," color that portion to reveal a hidden monster.

## Building Word Find

Find the hidden words in the puzzle.

BLUEPRINT	DEMOLISH	SAFETY
BUILDING	MATERIALS	SITE
CONSTRUCTION	NAILS	WOOD
DEADLINE	PLANS	WORK

F F W P F B Y R H G J S  
 Q I M J S O Y C B C E Q  
 L B S A I W G L V J Q E  
 C O N S T R U C T I O N  
 A R A U E E S W Y T M I  
 L T L B P O R L O K O L  
 S R P R A Z F I I R J D  
 G N I D L I U B A A K A  
 Q N Y T E F A S I L N E  
 T D E M O L I S H U S D  
 B T T L S G F K W O O D  
 S U F U W U E J U E R W



ABOUT 10 TROPICAL STORMS DEVELOP OVER THE ATLANTIC OCEAN, CARIBBEAN SEA OR GULF OF MEXICO EACH YEAR AND TURN INTO THESE TYPES OF STORMS.

ANSWER: HURRICANES

## How they SAY that in...

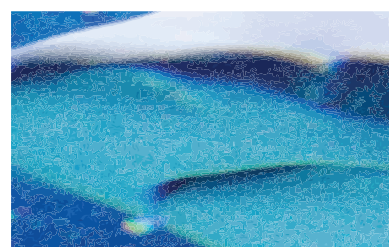
- ENGLISH:** Zoo
- SPANISH:** Zoo
- ITALIAN:** Zoo
- FRENCH:** Zoo
- GERMAN:** Zoo

## Did You Know?

THE OLDEST ZOO IN THE WORLD IS TIERGARTEN SCHÖNBRUNN IN VIENNA, AUSTRIA. IT WAS BUILT ON THE ORDER OF THE HOLY ROMAN EMPEROR, FRANCIS I IN 1752.



## GET THE PICTURE?



Can you guess what the bigger picture is?

ANSWER: SHARK

## New Word

### AQUARIUM

a building open to the public with sea creatures on exhibit





Photo provided by metrocreativeconnection.com

# 3 tips to keep your student's brain fresh this summer

**By Kimberly Mullins**  
Director of Tutoring Club

Summertime is a fun time, a time to relax, a time to take a break from school. Even though your student is taking a break from school, they shouldn't take a break from learning.

The 2015 NWEA RIT Scale Norms Study shows most students lose nearly 20% of their school-year gains in reading and 27% of their school-year gains in math. Yikes. All their hard work to lose it over the summer. Yikes!

So, to help you keep your student from experiencing the learning backslide and keep their brains fresh, here are three tips to prepare them for the next school year.

■ **Use "summer bridge activities" booklets.** These are booklets that have reading, writing and math in them that prepare the student to bridge from one grade to another. The student does a few pages each day to keep their minds fresh and remember what they learned

the previous year and prepare them for the next year. Amazon and Walmart both have booklets for various grades.

■ **Attend learning summer camps.** Choose summer camps where they learn something it could be crafts, STEM, computer programs, something! Keeping the brain active will help them continue to be in the learning mode and they will be having fun as well. Check out Aquatics Camp, Club Scientific and Code Ninja's to mention a few.

■ **Use summer tutoring.** For 2-4 hours per week, have your student prepare for the next school year, but catching up on skill gaps or getting ahead so that next year is not as difficult for them. They can work on getting better in multiplications, improve their reading comprehension or work on how to write drafts and proper grammar. There are several centers that offer these services, including the Tutoring Club of St. Johns, which offers both online and in-center options.



## SPARK YOUR INNER NINJA

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✦ **Fun for girls and boys ages 7-14.**



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Questions? Call **904.500.2633** or Email [SaintJohnsFL@codeninjas.com](mailto:SaintJohnsFL@codeninjas.com)



2758 Race Track Road Suite 401, Saint Johns, FL 32259  
[Codeninjas.com](http://Codeninjas.com) CodeNinjasSaintJohns

Check out Pinspiration's  
DIY Craft Studio ad on page 5  
in this week's issue of

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inserted into the Ponte Vedra Recorder every week.

# Alligator Farm offers COVID-19-safe crocodylian camp, swampy summer fun

Recently reopened park has new attractions, educational entertainment

By Amber Lake

The Alligator Farm resumed business May 4, among the first North Florida attractions to reopen after COVID-19 pandemic restrictions were lifted.

For many parents facing a summer with limited educational options and ever-shrinking homes, the St. Augustine zoo may feel like the light at the end of the tunnel.

While the Alligator Farm isn't doing shows due to keeping a 25% occupancy, the zoo is rolling out a fresh menu of alligator attractions and educational opportunities fitting with current CDC guidelines and health standards.

When Gov. Ron DeSantis issued a statewide stay-at-home order in mid-March, many facilities like zoos have struggled to keep their animals fed under limited staff and income.

"One week seemed like three," said Trevor Mia, Curator of Education at the Alligator Farm Zoological Park.



Photo provided by The Alligator Farm

The Alligator Farm is currently operating at a 25% occupancy, following CDC guidelines.

"We only kept animal care staff. It was a busy couple of months while everyone was at home, we were here at the facility ensuring the animal care never changed."

Now that restrictions have been lifted, the park is eager to resume activities, like its zip line over the zoo and the

new rock-climbing wall, as well as welcoming Wood Storks whose breeding season has just introduced a multitude of chicks who are peaking out of their nests.

ALLIGATOR continues on Page 19

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61							62			63		

## THEME: ARMY AND NAVY

### ACROSS

- Smoothing tool
- Broadband access overseeing org.
- Attorneys' org.
- Length times width
- \*Lined up single
- Lump of stuff
- Carpet attribute
- Lingo
- \*Entire ship's company
- Toothy wheel
- Gives a helping hand
- They're from mars?
- Language family, includes Turkic and Mongolian
- Indian spice mix, pl.
- Bachelor's last words
- Baby Ruth component
- One of the Earnhardts
- She goes by Lo?
- Actors' grp.
- Mister in Madrid
- Colossal
- With no effort
- American cuckoo
- Leave hastily, two words
- \*Commissioned officer of the lowest rank
- "\_\_\_\_, drink, and be merry"
- \*Omaha \_\_\_\_
- Baby whale
- \*It's a wall to a civilian
- Hands, to #12 Down
- Check out
- Cambodian money
- Welcoming sign
- Went down slippery slope
- \*Date of Allied landing
- \*Opposite of stern
- "For \_\_\_\_ a jolly good.."
- Dried-up

### DOWN

- Grammy category
- Diva's solo
- Unload
- Saffron-flavored rice dish
- Evil one
- Wears
- Porcini mushrooms
- Aquarium scum
- Uncouth one
- Address abbreviation
- Spanish dictator, 1939-1975
- \*Throwing weapon
- Ice, dark, and middle, e.g.
- Pittsburgh Steelers' \_\_\_\_ Field
- Dojo turf
- Was sick
- Parkinson's disease drug
- African antelope, pl.
- Gaspar, Balthasar and Melchior
- Veranda in Honolulu
- "\_\_\_\_ came a spider..."
- European finch
- \*"Excellent in all we do" org.
- None left when on E
- \*\_\_\_\_ formation, or on diagonal
- Make synchronous
- Credit card payment alternative, acr.
- What Deep Throat did
- Stumblebums
- Type of shards
- \*Announcement device
- Island off Manhattan
- Head of family
- All over again
- Silly talk or writing
- \*\_\_\_\_-de-camp
- Letter opening
- Flash dancers
- NaOH

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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.

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# 'Kids in the Kitchen' contest looking for great desserts

The Womens Food Alliance is hosting the 3rd Annual "Kids in the Kitchen Cooking Contest" for children 8 to 12 years of age with culinary prizes that they can share with their family if they come up with a tasty and unique family recipe. Children love to be in the kitchen — and making a favorite family dessert recipe is a great way to launch their creativity by cooking something yummy for their family.

When children are in the kitchen, they surprisingly learn to express their individuality and curiosity about food, plus they learn a little more about math, science, reading and love. Cooking something for the family grows independence while possibly inspiring youngsters to eat healthier, too.

Email dessert recipe and story about "Why I Like to Cook for My Family" to: [leigh@leighcortpublicity.com](mailto:leigh@leighcortpublicity.com).

Recipe must include: child's name, address, phone, email of parent or guardian, recipe name and a brief story about the favorite family recipe and "Why I like to cook for my family."

Entrants must be 8-12 years old. Deadline for entries is July 1.

The Womens Food Alliance will select the Top 12 finalists by judging on: originality and use of ingredients; deliciousness; dessert presentation; dessert name; and, story "Why I like to cook for my family."

The Top 12 Finalists will be invited to attend the official dessert judging July 20, at JAX Cooking Studio at 5:30 p.m. in Jacksonville.

All children must be accompanied by an adult.

A minimum of six tastings must be on a presentation serving plate for the judges



Photo provided by Womens Food Alliance

Each child must bring the completed dessert's name, recipe and the child's name on a piece of paper to accompany the dessert.

Rules for Finalists: There are no substitutions or transfer of prizes. Prizes are not redeemable for cash. By acceptance of prizes, winners consent to use of their names and/or photographs for publicity purposes without further compensation. Finalists will be notified by July 8.

Following the contest, names of winners will be posted on the website [www.womensfoodalliance.com](http://www.womensfoodalliance.com).

All finalists will have a story published about them on [www.Jax4Kids.com](http://www.Jax4Kids.com).

The judges are: Nancy Slatsky, pastry chef and manager at JAX Cooking Studio; Rebecca Reed, executive pastry chef for Black Sheep Restaurant Group; and, Nancy Guarnieri, cook at St. Francis Inn Bed and Breakfast.



Photo provided by The Alligator Farm

## Alligator

Continued from 18

The farm is one of the few places still hosting a summer camp, where children can spend the day at the zoo creating crafts, playing games, viewing animal presentations and shows, trekking through the zoo and talking with keepers. Camp educators guide groups of no larger than 10 students for each counselor from first-through-sixth grade.

"We have separate places where we close our campers," Mia said. "We can rotate them through the spaces while appropriately social distancing. We are pretty lucky to be able to host a reduced camp size this summer while still being able to offer all the same kind of fun that our camp usually has but in a safe format."

Mia said campers can expect a lot of animal experiences and a "new nature show" coupled with exploring the outdoors and activities throughout the entire day.



"We really utilize a lot of nature play," Mia said.

Additionally, for those unable to tour the facility, the Alligator Farm now offers virtual fieldtrips on their social media and YouTube channels that provide educational material similar to its St. John's County field trips hosted during the school year.

Mia's advice to parents and guests wanting to visit the park is to consider a weekday or call ahead to ensure they can enter as they are enforcing a 25% occupancy throughout the foreseeable future.

To learn more about the Alligator Farms camps, hours of operation and attractions, visit [www.alligatorfarm.com](http://www.alligatorfarm.com).

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- June 23 - 26
- July 6 - 10
- July 13 - 17
- July 20 - 25
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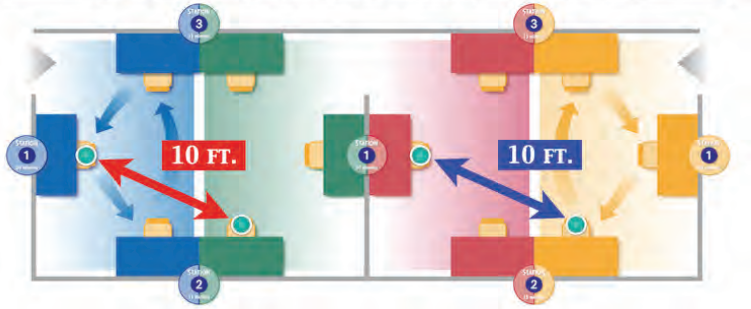


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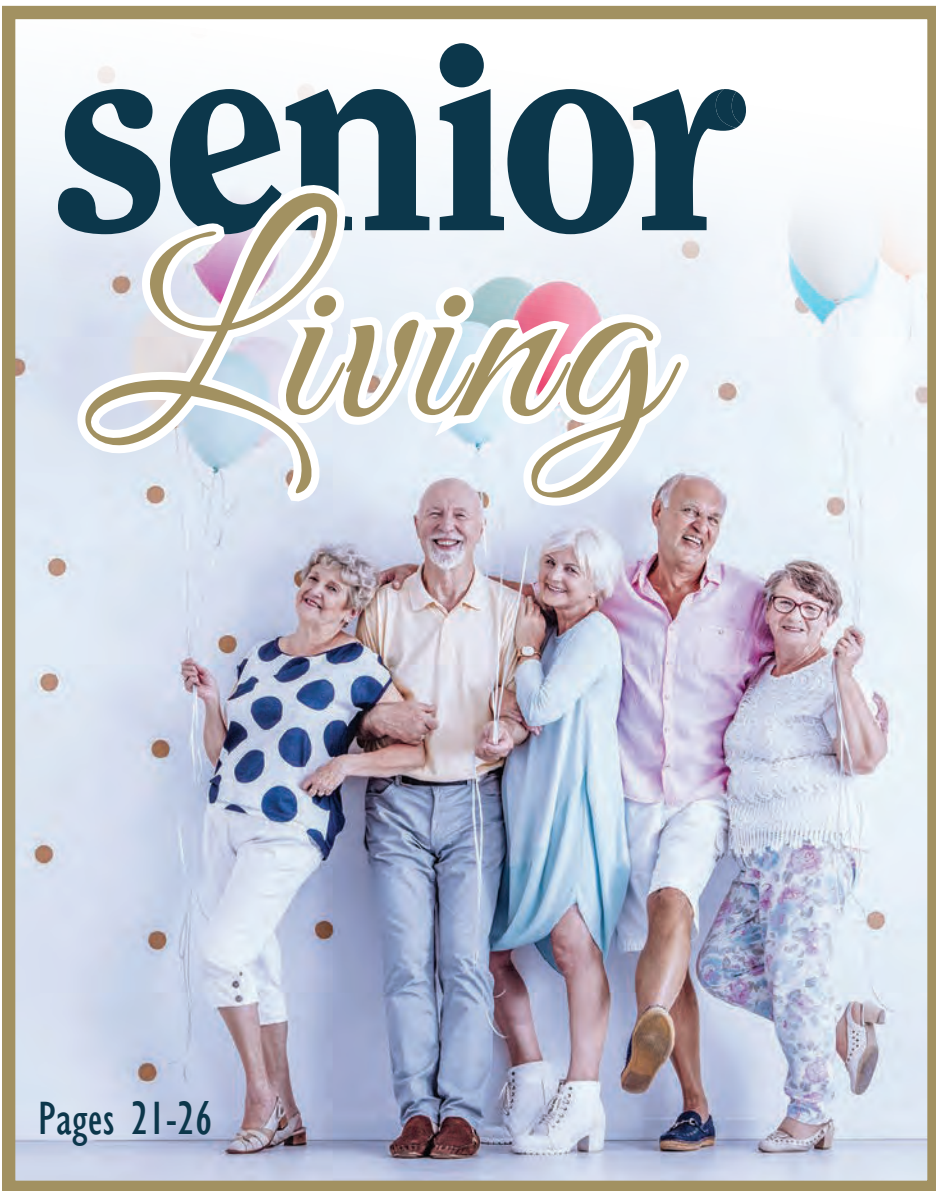
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# senior *Living*

Pages 21-26



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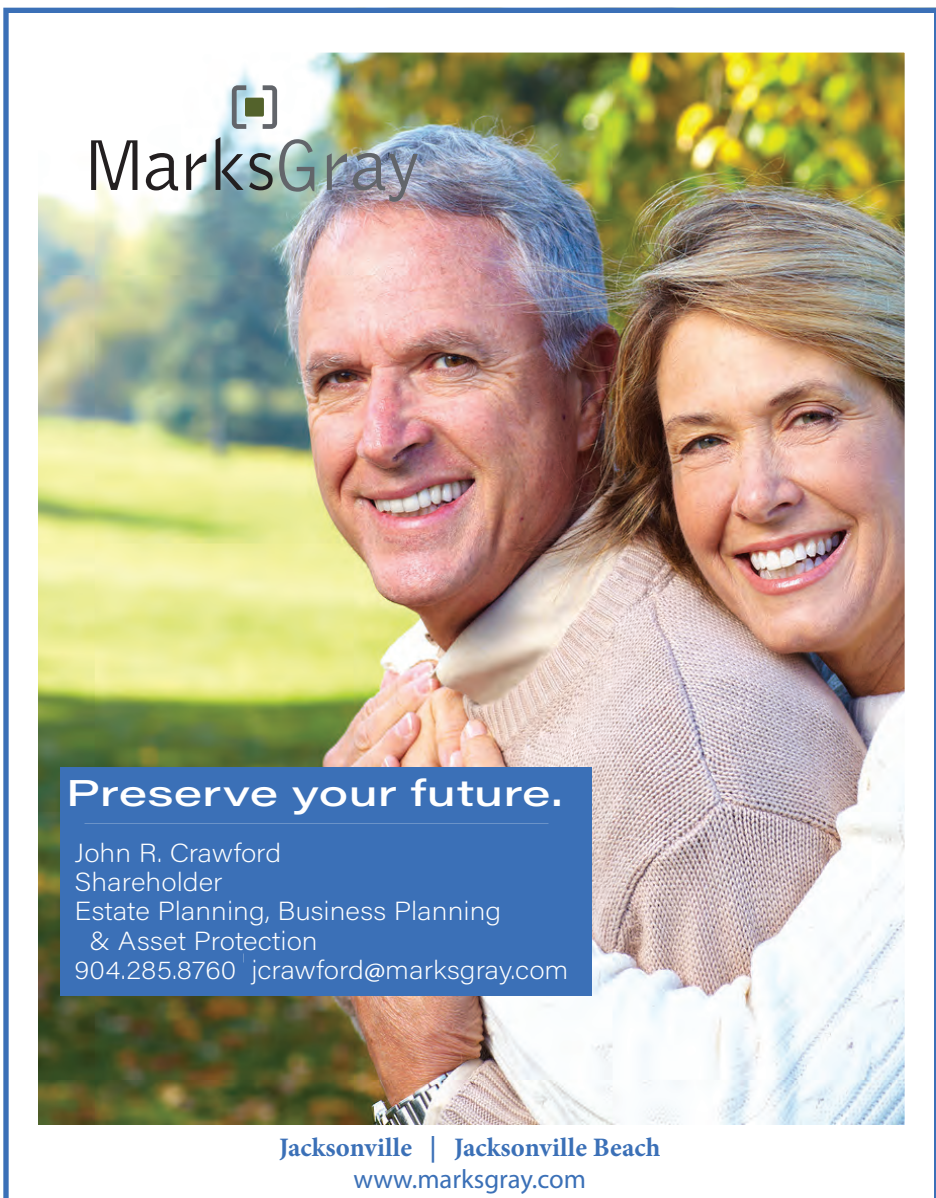
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Sean Coleman and his son Gabe stand at the Starling at Nocatee entrance, capturing footage for their second film.

## Assisted living residents send messages of love to Nocatee community

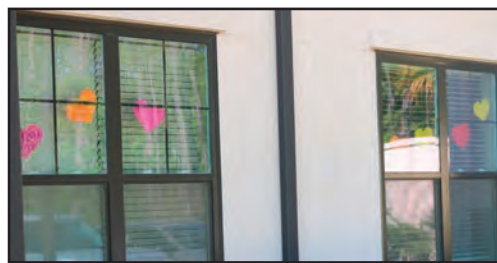
By Daniela Toporek

In April, Nocatee residents Sean Coleman and his son, Gabe, filmed a sentimental video explaining the COVID-19 pandemic to Coleman's mother Pat, who has Alzheimer's and lives in the Starling assisted-living community. After the Starling posted the video to the public, not only did it go viral, it also inspired the staff to partner with Coleman and make

a video of their own. But this time, Startling residents are in the spotlight, sending love to their families and radiating positivity throughout Nocatee.

"With my mom, every day is a clean slate," Coleman said, explaining the daily routine. "Everyday, she'll ask us why we can't come over or why we can't leave the house."

MESSAGES continues on Page 24



Photos by Daniela Toporek

Starling residents decorate their windows with hearts and uplifting messages to visitors.



Photo provided by The Starling at Nocatee

Families of Starling residents leave notes of love and artwork along the sidewalk for residents to see outside their windows.

## Macular degeneration care during the coronavirus



McGregor N. Lott, M.D.  
Florida Eye Specialists

If you have macular degeneration, you may be worried about maintaining eye care during the coronavirus pandemic. It's understandable to be concerned, but patients with wet macular degeneration need to receive scheduled eye treatments to prevent vision loss. Studies confirm that maintaining a regular schedule of eye injections is important in retaining the vision you have, and missing even one appointment can have a negative effect.

That's why it's crucial to keep your appointments. Many eye practices have

Age-related macular degeneration (also known as "macular degeneration" or "AMD") is a problem with your retina. It's the leading cause of vision loss in the country, and at least 11 million people have this condition.

made special accommodations for high risk patients to allow those who need their treatments to continue receiving the best care. Read on to learn more about protecting your sight during COVID-19.

### CHECK YOUR EYE CLINIC'S SAFETY PROCEDURES

Before making your appointment, call your eye care provider to discuss their safety procedures. Your clinic should be taking precautions to ensure your health and safety. While each office will have its own protocols, there are some general guidelines all should follow. Those include social distancing, frequent hand washing, the use of face masks and gloves, and regularly disinfecting surfaces and exam equipment.

For example, at Florida Eye Specialists, some of the safety steps we're taking include limiting our waiting room to 10 patients at a time, at least 6 feet apart. Everyone's temperature is checked upon

arrival, and all staff, doctors and patients are provided masks to wear at all times. Doctors and staff wash their hands between every patient. We're also providing a "clean" placard on exam chairs, so patients know the room has been disinfected before they enter. Patients will then stay in the same room for all portions of their exam, limiting mobility around the office. Whatever steps your clinic has in place, make sure you feel safe and comfortable before you go for your appointment.

### MAINTAINING EYE HEALTH AT HOME

With certain eye issues, telemedicine has made it possible to stay healthy and protect your eyes while hunkering down at home. If you have any questions about your eye treatments between appointments, some eye care providers are now available for virtual visits. That way, you

LOTT continues on Page 26

## Have you planned for your legacy?



Karsten Jacobson  
Columnist

Like most people, you probably want to leave something behind for your loved ones and possibly to some charitable organizations. In other words, you want to create a legacy. But how?

To leave the legacy you want, you need to construct a comprehensive estate plan. There's not a "one-size-fits-all" model for everyone, but these are the key elements of most estate plans:

■ **Beneficiary designations** – Beneficiary designations are typically found on retirement accounts (such as your 401(k) and IRA) and life insurance policies. In many states, beneficiary designations may also be added to banking and brokerage accounts, where they are referred to as Pay on Death or Transfer on Death designations. These designations can supersede the instructions on your will — yet nearly two-thirds of Americans have not designated beneficiaries for any of their accounts, according to the recent Leaving a Legacy survey commissioned by Edward Jones. Even if you have designated beneficiaries for your 401(k) and other accounts, you may need to revise them periodically in response to changes in your life — marriage, divorce, new child, etc.

■ **Will** – A will, sometimes referred to as a last will and testament, can help ensure your assets are distributed according to your wishes. And if you have young children, a will can name a guardian if something happens to you and your spouse.

■ **Trusts** – A trust provides you with even greater control than a will. You can dictate exactly how and when your beneficiaries receive the trust's assets, so, for example, if you'd prefer that your grown children not inherit a large sum at once, you can specify that they will get the money over a period of years. And a trust may help your estate avoid the time-consuming, expensive and public process of probate, reducing or eliminating the possibility of intra-family fights over your assets.

■ **Power of attorney** – A power of attorney lets you name someone to manage your finances should you become incapacitated. This is an especially important document for any individual who doesn't have a spouse to step in.

■ **Health care directive** – If you become incapacitated, your health care directive can provide instructions for your health care (a living will) and name a person to make medical decisions on your behalf (a health care proxy). These documents can be valuable if your family disagrees about your care.

Even after you've created your estate plan, you may need to adjust it to accommodate changes in your financial assets, your

JACOBSON continues on Page 26

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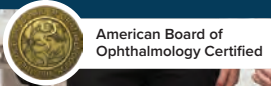
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**Messages**

Continued from 22

So as a simple and sweet reminder, Coleman and Gabe came up with the idea to create a video.

Inspired by the 2003 film, "Love Actually," where a character uses cue cards to express his feelings to a loved one, Coleman filmed his son standing outside his grandma's window, holding cue cards that explained the coronavirus and why they were stuck outside, along with how much they care for her, no matter the distance.

The father-son duo then traced their hands on the outside of Pat's window with markers, then switched to chalk art on the sidewalk to write the message, "Pat, we love you!" written in bold and vibrant colors.

It wasn't long before the video received more than 45,000 views on the Starling's official Facebook page.

"It's also on her phone for whenever she needs it," Coleman said. "It's a bittersweet reminder, but at the same time, at least it has me and her grandson there. She can see herself in the video and she recognizes my son, and thankfully still (recognizes) me."

Weeks later, Starling's memory care director Kelly McCartney asked Coleman if he'd help film a second video. This time, the Starling residents who would be

the ones spreading positivity and sending the love back out.

"I know a lot of folks in there and they're such sweet people," Coleman said about being approached. "So I said of course I'd love to."

Filmed last weekend, Coleman's "sequel," featured Starling residents preparing for Mother's Day family visits by decorating the facility, making signs for windows and writing messages of hope and love.

Paper hearts floated along the first-floor windows and a giant "We wish you were here" sign jumped out boldly from the top floors near the main entrance.

On Mother's Day afternoon, Coleman and his son stopped by again, but this time, to spend the afternoon with Pat.

"My mom's relatively new to all this. She's only been like this for a few years," Coleman explained. "It's been really hard. Every day is a clean slate. She says, 'Hey son, when are you coming over?,' even though I was just there. Gabe comes with me all the time."

When Coleman's first video was posted, he mentioned that many tears were shed from people that related to his story.

"It's kind of a strange thing, but it took off unexpectedly and it felt good that there were a lot of people that related to this," he said. "It's just another nice message during trying times. That was the whole idea. And it was born out of the video I did with my mom."



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-Tom & Jettie J.

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-Ed & Dicki F.

"The staff has done an amazing, almost unbelievable job! I'm pleased and reassured as I feel protected from this national threat. It's not easy, but we're doing the right thing!

-John O.







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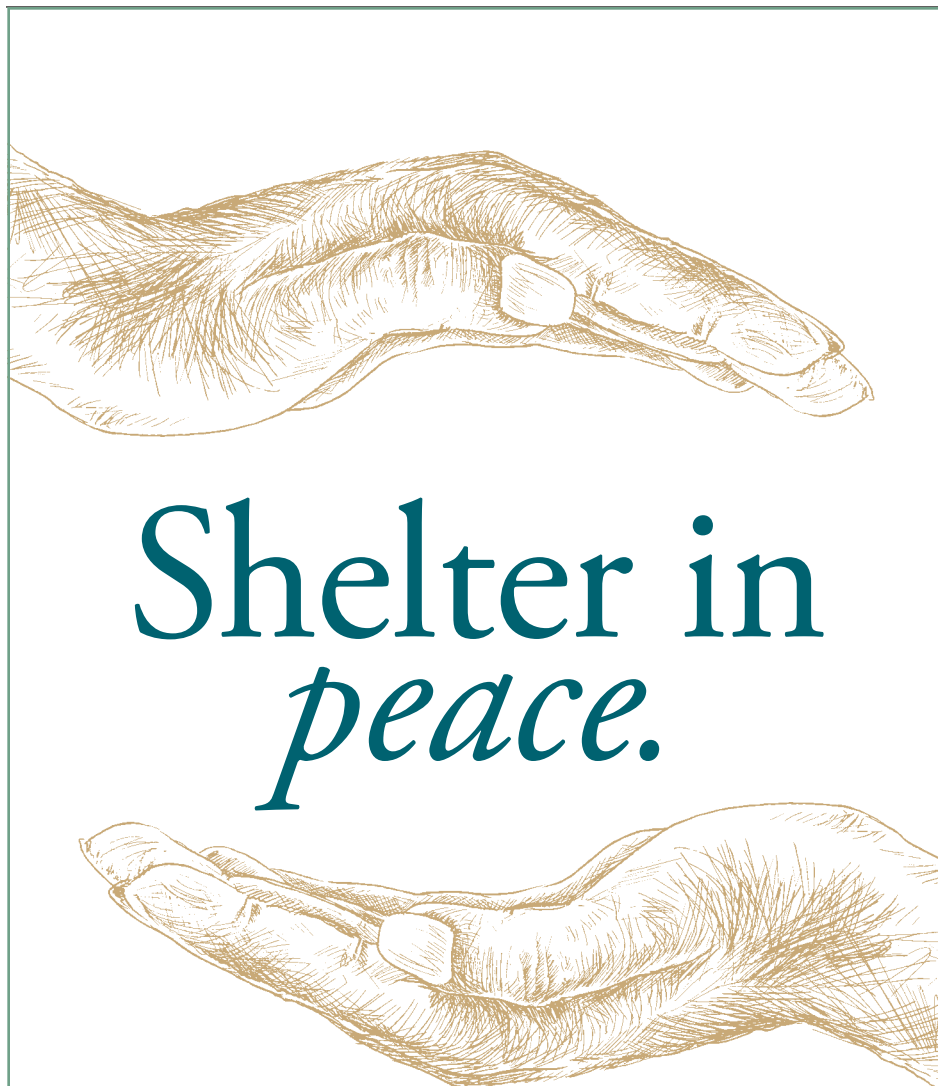
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## Lott

Continued from 22

can connect with your eye specialist from the comfort and safety of your home. This also helps to reduce risk as there are fewer patients being seen in-office.

In addition, make sure to maintain home monitoring and continue making healthy lifestyle choices. At home, you can track changes in your vision by using at-home eye tests like the Amsler Grid. It is advised to monitor at least once a week. If you notice any sudden changes in your vision, make sure to call your eye doctor right away.

## MAINTAIN YOUR EYE CARE AND PROTECT YOUR SIGHT

If you have macular degeneration and you're overdue for your eye treatment, don't wait any longer. Remember that clinics are making special accommodations for high risk patients, and your eye care provider should be taking every precaution to assure your safety. Talk to your doctor about the safety measures that are in place to protect your health and your sight.

**Dr. McGregor N. Lott, M.D., is an ophthalmologist at Florida Eye Specialists. For more information on Dr. Lott's specialty treating macular degeneration or to schedule an appointment, visit [FloridaEyeSpecialists.com](http://FloridaEyeSpecialists.com) or call (904) 564-2020.**

## Jacobson

Continued from 22

family relationships, your association with charitable groups, and so on. Plus, you'll need to be aware of changes in tax laws that could affect your plans.

In any case, it's essential that you communicate your wishes to your family. Just 49% of beneficiaries are confident they know how to carry out the estate plan of a loved one, according to the Leaving a Legacy survey.

Here's one more suggestion: Get professional help. Your financial advisor can assist you with the investment-related aspects of your estate plan and work with your

team of professionals, including an attorney, who can help you create the necessary documents — will, living trust, health care directive, etc. — and a tax advisor, who can provide information on tax aspects of estate assets, among other issues.

An estate plan can be a big gift to your loved ones — so take action soon.

**Edward Jones, its employees and financial advisors are not estate planners and cannot provide tax or legal advice. You should consult your estate-planning attorney or qualified tax advisor regarding your situation. This article was written by Edward Jones for use by your local Edward Jones financial advisor. Karsten L. Jacobson, CFP®, is a financial advisor for Edward Jones at 2208 Sawgrass Village Drive in Ponte Vedra Beach. (904) 285-9898.**



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MAKING SENSE OF INVESTING

# Business Weekly

PAGE 27

THURSDAY, MAY 14, 2020

www.PonteVedraRecorder.com

Column: Stock market's history offers ray of hope despite economic woes

Page 28



Rendering provided by Flagler Hospital

Flagler Health+ anticipates breaking ground on the Health Village portion of the Durbin Park campus in the fall of 2020.

## Flagler Health+, UF Health explore Durbin Park hospital collaboration

Flagler Health+ and UF Health announced last Monday their intent to explore a collaboration that would bring a new concept in health and wellness to Durbin Park in St. Johns County.

Last year, Flagler Health+ entered into an agreement with GATE Lands, the real estate subsidiary of GATE Petroleum Company, to purchase 40 acres within the company's Durbin Park Development with an eye toward developing a health campus.

Flagler Health+ has now signed a nonbinding letter of intent with UF Health to evaluate options, which may eventually include hospital facilities, medical residency

programs and other educational opportunities for residents and fellows. Discussions also are planned regarding ambulatory medical services that would expand the availability of accessible, high-quality, patient-centric care to the community.

"Collaboration is an important part of our strategy at Flagler Health+, as we look to create individualized experiences and customized service offerings for the distinctly unique communities we serve today, and those we will serve in the future," Flagler Health+ President and

**COLLABORATION** continues on Page 28

## Your money Q&A



**Ric Schilling**  
Columnist

These questions continue to come up in client meetings and, in our webinars, so I thought it best to share those with you in this article. Some of it may be a little deep in the weeds but if you'll read into it, it'll make sense.

**Question:** *Did the SECURE Act change the rules for designated non-spouse inheritors of a Roth IRA? I believe they used to be able to take distributions based on their life expectancy. Does the 10-year rule also apply to Roth IRAs?*

**Answer:** Yes, the SECURE Act did change the payout rules for most beneficiaries if the IRA owner dies in 2020 or later. With certain exceptions, most beneficiaries cannot stretch out required minimum distributions (RMDs) over their lifetime like before. Instead, they must receive the entire IRA by December 31 of the 10th year following the year of the IRA owner's death. However, the following beneficiaries can still use the stretch: surviving spouses; minor children (while they remain minors); disabled individuals; chronically-ill individuals; and individuals no more than 10 years younger than the IRA owner. The 10-year payout rule also applies to Roth IRA beneficiary distributions.

**Q:** *What are the rules for QCDs now that required minimum distributions (RMDs) have been canceled for 2020?*

**A:** Qualified charitable distributions (QCDs) are unaffected by the CARES Act. Even though RMDs are waived for 2020, you can still do a

**SCHILLING** continues on Page 28

## St. Johns County offering small business emergency grants

In an effort to assist with economic recovery, St. Johns County has launched the Small Business Emergency Assistance Grant Program to provide emergency funding for local businesses. The goal of the grant program is to help offset the temporary loss of revenue and help keep small businesses open during and after this global pandemic.

Beginning last Wednesday, St. Johns County-based businesses may apply to the program for up to \$5,000 in emergency funding. In order to be eligible for the St.

Johns County Small Business Emergency Assistance Grant Program, businesses must:

- Have been operational for at least one year and be registered with the Florida Division of Corporations (SUNBIZ) as of March 1, 2019.
- Own or lease commercial space within St. Johns County.
- Have between five and 20 employees, including part-time and 1099 employees.
- Have applied or attempted to apply for other Federal/State disaster loan/grant funding, but have not received these funds

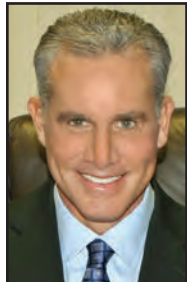
as of this application.

- Be in good legal standing, with no court-ordered financial obligations (e.g. no enforceable judgements, liens, bankruptcies, arbitration settlements requiring withholding of funds, felony convictions, violation of court orders requiring holding of funds for child support, court costs, or criminal victim reimbursement programs).

The St. Johns County Small Business Emergency Assistance Grant Program to support small businesses and the local economy is made possible through support

of the St. Johns County Industrial Development Authority. Funds may only be used for rent, mortgage, utilities, or payroll through June 2020. Funds are limited and will be awarded on a first-submitted, eligible, and approved application basis. Nonprofit organizations and businesses not located in St. Johns County, engaged in any illegal activity or based within a home are not eligible for the Small Business Emergency Assistance Grant Program. For more information, email [eag@sjcfl.us](mailto:eag@sjcfl.us) or call (904) 209-6050.

# Does it really matter?



Harry Pappas  
Columnist

The stock market, measured by both the Dow Jones Industrial Average and S&P 500 had its worst first-quarter performance ever, losing more than 23% and 20% respectively. However, the market advanced 13.2% in April, which was the best month since January 1987! Talk about volatility!

Nevertheless, we are now in our next economic recession, which we knew would eventually happen, but, of course, had no idea that a virus would bring our economy to its knees. Let's keep in mind that this is not a typical recession, as this is mainly a public health crisis that has transformed into an economic crisis.

Moreover, the recession struck an otherwise remarkably strong economy that was deliberately brought to a near-halt to fight a disease. Regardless, one thing is for certain; the economic news and data for the second quarter will be as bad as anything our country has ever seen. BUT, and this is a big BUT, the stock market may not go down regardless of the approaching terrible news.

Say what? OK, let me nerd out on you for a minute. What most folks have a tough time getting is that the economy and stock market rarely run side-by-side. Historically, the stock market has been a discount mechanism, which simply means that it does not really care about what is happening today; instead it is much more concerned about what will materialize in six months or so. Therefore, if there seems to be light at the end of the tunnel with respect to economic improvement within the next few months, we could see stocks moving higher in light of upcoming dreadful news. As a side note, the advancement of stocks when there is a plethora of bad news is known as "stocks are climbing the wall of worry."

Not long after the stock market (S&P 500) declined around 34% (current bottom March 23, 2020) since its February high, it had an incredibly sharp rebound of around 20%, which would define a bull market! Regardless of how we define bull and bear markets, I suggest that the quintessential question is, "is the worst is behind us? Is the bottom in?" Once again, nobody has the answer, but I want to dispense a fresh supply of hope.

To help accomplish that is a recent report from Washington Service, a provider of insider-trading and data analytics, showed the ratio of companies with insider buying compared to insider selling for March was at its highest level since March of 2009, which happened to be the bottom of the stock market decline during the 2008-09 debacle. When executives are loading up on their company shares, they are sending us a strong message that they believe their company stock will be higher in the near future in spite of potentially challenging times.

One thing that is apparent is that the longer our economy is shutdown, the deeper the negative impact and the slower the recovery.

So when do we go back to so-called normal living? Could it be the end of May or perhaps June or July? Heck, some so-called experts argue that it will not be until January 2021! Place your bets while remembering that your guess is as good as any other person, including the elf proclaimed gurus.

Pardon the sarcasm, but it really does not matter in the end. Hold on, eager beaver! Before you start biting, I need to repeat something that I have already written; March 2009 was the bottom for stocks during the Great Recession 2008-2009. In hindsight, did it really matter if stocks bottomed in March? It could have easily been January, February, April, May, or how about January of 2010. See, in the long run it really did not matter, because the stock market made an incredible advance during the next dozen years or so.

Folks, success starts with putting the right thoughts into our mind, so let's not focus on the day-to-day gyration of the stock market and all the doom and gloom scenarios that the talking heads articulate.

As we should know and appreciate is that, we will get through this crisis just as we have all the others, and our portfolio values will undoubtedly begin to recover. Therefore, the take away message is one that is critically important; the stock market likely will have bottomed long before the news starts to get better. Therefore, I urge you, and me, that we keep our eyes focused not on the shaky ground beneath our feet, but on the horizon ahead. Confucius never said that but he definitely was thinking it!

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## Collaboration

Continued from 27

CEO Jason Barrett said. "UF Health is unsurpassed in its reputation for rigorous education in the health professions and its expertise in specialties that we believe will benefit the residents of Northern St. Johns County. I am excited about our potential to collaborate with UF Health and align in ways that support our vision to advance physical, social and economic health."

Bringing compassionate, problem-solving care close to where people live and work is a hallmark of UF Health's efforts as a premier academic health center committed to missions of research, teaching, patient care and community service.

"Academic health centers like ours make discoveries that lead to breakthroughs in patient care,

and our patients are at the heart of everything we do," said Dr. David R. Nelson, senior vice president for health affairs at UF and president of UF Health. "We offer compassionate care with a focus on world-class outcomes for all, no matter how simple or complex their illness, and we offer hope — and results — for those who have been told elsewhere they have run out of alternatives. We are looking forward to continuing discussions with Flagler Health+ to establish shared goals on behalf of residents of the region."

Flagler Health+ anticipates breaking ground on the Health Village portion of the Durbin Park campus in the fall of 2020. The property is located between Interstate 95 and State Road 9B. While the details of a potential UF Health and Flagler Health+ collaboration are not yet defined, it would not be a merger or acquisition.

## Schilling

Continued from 27

QCD if you otherwise qualify. While QCDs are a popular way to offset the income from an RMD, they are not required to coincide with an RMD. "Voluntary" withdrawals can just as easily be removed from income by a QCD.

**Q: In January 2020 I converted money from my traditional IRA to a Roth IRA. Can I undo the conversion? If so, is there a time limit to do this by and are there any stipulations?**

**A:** While Roth contributions can still be recharacterized, conversions such as yours cannot. Roth conversion recharacterization was eliminated a couple of years ago by the Tax Cuts and Jobs Act. It may be wishful thinking but, with the recent market collapse and all the financial support offered in the CARES Act, the IRS could decide to temporarily allow conversion recharacterizations. However, I am sorry to say that, as of now, there is no going back on your Roth conversion.

**Q: I took 25% of my 2020 required minimum distribution (RMD) from an inherited IRA on March 15, 2020. Can that be "undone" in accordance with the CARES Act and if so, how?**

**A:** The CARES Act waives RMDs for 2020. The waiver does include inherited IRAs. However, any amounts already taken from an inherited IRA by a non-spouse beneficiary cannot be rolled over. That is because the regular rollover rules still apply, and those rules do not allow a non-spouse beneficiary to do rollovers. If you are a spouse

beneficiary, the rules are different. A spouse beneficiary can roll over distributions from an inherited IRA.

**Q: I have always had a traditional IRA. I plan to start a Roth IRA for the tax year 2019. Do I have until July 15, 2020 to make my first \$7,000 contribution?**

**A:** Yes. The IRS has confirmed that the deadline for making both traditional and Roth IRA contributions for 2019 is delayed until July 15, 2020.

I hope you'll find some of these tax related questions useful for your financial and estate planning strategies. If you have any further questions, you're welcome to contact our office. Stay Well!

**Frederic "Ric" Schilling is a Florida native, born in Jacksonville, FL. Ric is President and founder 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. Ric Schilling is a Certified Financial Fiduciary (CFF). You may contact Ric at (904) 371-3302 or 888-891-3381. Please visit: [www.seniorguardian.com](http://www.seniorguardian.com)**

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