

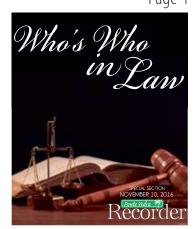
November 10, 2016 Volume 46, No. 45 75 cents

PonteVedraRecorder.com



Trump wins

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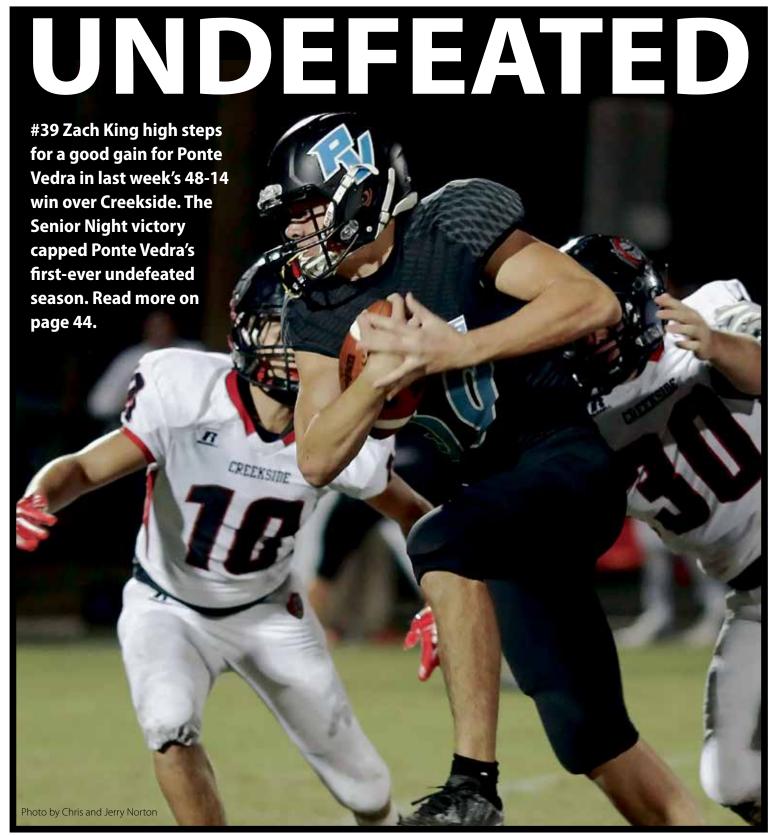
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Here's to Healthcare



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Send us your news

We welcome submissions of photos, stories, columns and letters to the editor. Let us know what's happening. E-mail submissions to pvrecorder@opcfla.com or bring them by our office at 1102 A1A N., Unit 108, Ponte Vedra Beach.



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WHAT'S THIS?



Do you know what this is?

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

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

Several readers correctly identified last week's photo as the Magic Beach Motel in Vilano Beach. Winner of the random drawing was **David Daniel** – congratulations! You may pick up your prize at the Recorder office during regular business hours.

Don't forget — incorrect but entertaining guesses might also be rewarded with a trip to the zoo.

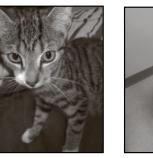


ADOPT A PET

CAT OF THE WEEK

Hi there! My name is Brittany and I am 1-year-old kitten who is looking for a new home. As this animal was a stray there may be some traits that are unknown at this time. Come visit us today

here at the pet center! #34858





DOG OF THE WEEK

Hey there! My name is Sam and I am a 5-year-old male lab who is looking for a new home. I was brought to the pet center by my family because they did not want me anymore. I am super friendly and loveable and I iust want to go on a nice long

walk before cuddling up to nap on the sofa with you. I am heartworm positive, so my adoption and a portion of my treatment is sponsored by the Friends of the St. Johns County Pet Center! #35045

Any new pet being introduced to a new home will need time to adjust to their new environment. Please reinforce house-training and behavioral training and be mindful of interacting with other pets.

St. Johns County Pet Center

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



Solutions correspond to last week's puzzles



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County offering free debris disposal at landfills through Nov. 13

By Jon Blauvelt

The St. Johns County Board of County Commissioners is providing residents affected by Hurricane Matthew with the opportunity to dump debris at local landfills without paying disposal fees.

From 8 a.m. to 4 p.m. through Nov. 13, residents may dispose of vegetative debris at Republic Nine Mile Road Landfill on 445 International Golf Park-

way in St. Augustine or St. Johns County Fairgrounds on 5840 State Road 207 in Elkton.

Residents with construction and demolition debris can take it to Tillman Ridge at 3005 Allen Nease Road in Elkton.

Vegetative debris includes trees, branches, limbs, brush and vegetation. Demolition and construction debris includes drywall, flooring and plywood, and flood-damaged household items

www.premiercare.md

including furniture.

Residents can also dispose of flood-damaged white goods like refrigerators, stoves and dishwashers.

Household hazardous waste materials will not be accepted, and contractors and commercial businesses, including land-scaping companies, cannot participate in this disposal process.

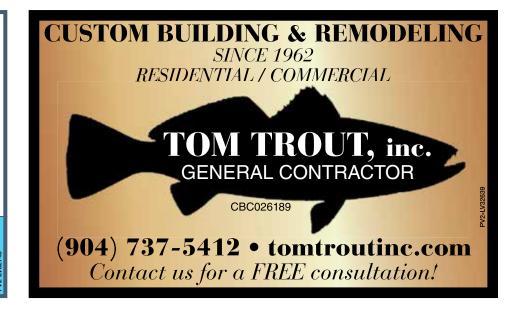
St. Johns County Director of Communications Michael Ryan said every

street in the county will receive an initial pickup of debris by mid-November, with additional inspections and pickups being completed as needed for those areas with significant damage.

Since Hurricane Matthew hit on Oct. 7, Ryan said, public works crews have collected approximately 362,110.75 cubic yards of debris, with approximately 62,889.25 cubic yards of debris remaining.



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St. Johns County voters prove critical to statewide, national elections

Trump, Rubio, Rutherford, DeSantis amass big local wins on their way to victory

By Jennifer Logue

St. Johns County voters once again proved critical to deciding statewide and national elections Tuesday, as big electoral wins in Northeast Florida propelled Republican candidates up and down the ballot to victory.

All eyes were on Florida Tuesday night, with election observers noting that Republican nominee Donald Trump needed Florida's 29 electoral votes if he were to have any chance of capturing the presidency. After several hours of neck-and-neck voter tallies, Florida was moved into the Republican column thanks in large part to the sizable vote totals Trump amassed in Northeast Florida, which offset Democratic nominee Hillary Clinton's strength in the southern part of the state.

Both the Trump and Clinton campaigns recognized the importance of Northeast Florida to securing Florida's 29 electoral votes. Trump held no fewer than four major rallies in the Jacksonville/St. Augustine area on his way to the White House, attracting overflow crowds at each. And in the final week before the election, both former President Bill Clinton and President Barack Obama visited Jacksonville to campaign on Hillary's Clinton's behalf — with Obama and Trump holding dueling rallies Nov. 3 in Jacksonville. In the end, however, First Coast voters helped deliver a Florida win for Trump.

U.S. Senator Marco Rubio also benefited from First Coast Republican votes, retaining his senate seat and fending off a strong challenge from U.S. Rep. Patrick Murphy. On the congressional side, former Jacksonville Sheriff John Rutherford easily bested Democratic rival David Bruderly and Independent Gary Koniz to capture the 4th congressional district seat, while U.S. Rep. Ron DeSantis retained his newly redrawn 6th congressional seat against challenger William McCullough.

Historic upset

At press time, Trump was the projected winner of 276 electoral votes to Clinton's 218, with several state tallies incomplete but projected to be leaning Republican. The key battleground state of Pennsylvania's swing to Trump – securing the presidency – left media pundits in shock.

"It just is stunning to me that Donald Trump has won the presidency," said FOX News commentator Chris Wallace, who received high marks from both Democrats and Republicans for his turn as moderator of the final presidential debate. "I just can't believe it"

At 2:45 a.m. EST, Trump took the stage



Photos by Susan Griffin

Grace Schneider, Amy Zobel, Emma Capelli, Lauren Kersting and Martine Gelb volunteer for Hillary Clinton at the polls.



Diane Schmidt-Krings and Scott Choma staff the Donald Trump table at the polls in Nocatee on Election Day.

to the jubilant cheers of his supporters.
After thanking his family and key supporters – including former New York City Mayor Rudy Giuliani and Dr. Ben Carson – the president-elect delivered a message focused on American unity.

"Now it's time for America to bind the wounds of division," Trump said. "To all Republicans and Democrats and Independents across this nation, it is time for us to come together as one united people. I pledge to every citizen of this land that I will be president to all Americans. This is so important to me."

Trump said his historic electoral upset resulted not from a campaign, but from a

"movement" focused on returning power to the American people.

"It's a movement," he said, "made up of millions of hard working men and women who love their country and want a better future for themselves and their families."

County results

In St. Johns County, more than 80 percent of the county's 172,073 voters turned out, delivering large victories for Republican candidates up and down the ballot. Trump carried the county with 88,633 votes (64.36 percent) compared to Clinton's 43,037 (31.25 percent). Libertarian Gary Johnson received 3,608 votes (2.62

percent) and Green Party Candidate Jill Stein 860 (.62 percent).

Down ticket, Rubio and Rutherford enjoyed even larger victories. Rubio garnered more than 70 percent of St. Johns County ballots, with 95,693 to Rep. Patrick Murphy's 35,525. In the 4th congressional district race, Rutherford captured 71.74 percent of the vote with 81,700 votes to David Bruderly's 26.20 percent (29,834) and 2,229 for Gary Koniz (1.96 percent).

U.S. Rep. Ron DeSantis – running for re-election in the newly redrawn 6th congressional district – held onto his seat, re-



Superintendent finalist Dr. Vickie Cartwright, left, meets with residents at the candidates' community reception.



Superintendent finalist Tim Forson answers questions from local residents following the com-

School Board selects Forson as new St. Johns County schools superintendent

By Jon Blauvelt

The St. Johns County School Board has voted unanimously to name retired Deputy Superintendent for Operations Tim Forson as the next school superinentendent, succeeding Dr. Joseph Joyner on Jan. 4, 2017.

The school board had narrowed the search to Forson and Orange County Public Schools administrator Dr. Vickie Cartwright before ultimately selecting Forson, who had worked in the St. Johns County schools for three decades

"This proved a difficult decision, as I felt as though we were in a win-win situation choosing between Dr. Vickie Cartwright and Mr. Forson," School Board Chair Patrick Canan said. "In the end, Mr. Forson has the familiarity and trust of the community coupled with the confidence from the board, which made him the perfect choice to continue the excellence under Dr. Joyner's leadership"

Joyner, who is retiring after 14 years at the helm of Florida's top-rated public school district, echoed those sentiments.

"Tim is a superior leader and an even better person," Joyner said. "His integrity and character have made him one of my most trusted advisors. His commitment to this district gives me great pride and I am honored to have worked with him for almost 14 years."

Prior to the school board's decision, St. Johns County residents gathered Nov. 1 to hear Forson and Cartwright discuss why they were best suited to lead the school district in addressing challenging issues like growth.

Canan opened the public reception at First Coast Technical College in St. Augustine by introducing both candidates and asking them a group of questions. Each candidate separately completed this interview process in front of the more than 50 residents in attendance and then met with some of the



residents afterwards.

"It was a great opportunity for us to see both of the candidates," said Tina Waldrop, a St. Augustine resident. "Both have great insight into our school district."

Forson recently retired after serving as deputy

superintendent of operations for the St. Johns County School district since 2011. Prior to that role, he served in the school district for 26 years as a teacher, coach, assistant principal and principal before serving four years as executive director for facilities and operations.

In 2005, Forson was named St. Johns County's Principal of the Year and went on to become a state finalist for that honor.

'What I do know is St. Johns County, and I know it well," said Forson. "I would not have applied if I didn't truly believe that I could make it happen and do it to the best of my ability and continue the school district on the path that it's on."

Cartwright is currently senior executive director for exceptional student education for the Orange County Public Schools. She previously served in a number of educational and administrative roles in that district, as well as in school districts in Mississippi and

The candidates agreed that growth is the school district's most pressing issue, with Cartwright calling it a "wonderful problem to have."

"Families have that much trust in the school district that they want to come here," she said. "They value the education so much that they seek out St. Johns County. It's an exciting dilemma."

Both candidates said a thorough review of funding and revenue sources is necessary in

order to face the issue appropriately. Forson said the district has to consistently engage state funding sources for those schools with high growth.

St. Johns resident Jim Wheeler said he doesn't know if either candidate had all of the answers concerning growth, but he was confident in Forson's experience in the district

"I think Mr. Forson has an advantage because he has seen the growth over the last 10 years," said Wheeler.

Waldrop said she felt the same way.

"I think Tim has a great handle on that growth," said Waldrop. "He knows the school district, he knows the town and he has a good handle on how to process that."



RENTALS

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As an acupuncture physician with Beaches Acupuncture & Wellness Center, Sandy Bennett helps local residents address a variety of ailments and conditions using acupuncture and Chinese medicine.

Sandy Bennett

By Jennifer Logue

What services does Beaches Acupuncture & Wellness Center provide?

At Beaches Acupuncture & Wellness Center we offer acupuncture, Chinese herbs, nutritional counseling, Mei Zen cosmetic acupuncture, body talk, kinesiology, and nutritional balance and testing.

How did you first become interested in acupuncture?

I was looking for an alternative way to live a healthy life. Many of my friends had started to take prescriptions medications that caused side effects, which required them to take another medication. I did not want to go down that path. I wanted to do something to help myself without hurting myself at the same time. Acupuncture and Chinese medicine are over 5,000 years old. It wouldn't have survived if it didn't work. So, I started seeing an acupuncturist and decided this was how I would help others.

What are some of the ailments and issues that acupuncture and Chinese medicine can treat?

Acupuncture and Chinese herbs can treat almost anything Western medicine can treat. Generally what causes people to search me out are infertility, back issues, hormonal imbalance, allergies, high blood pressure, shoulder/knee/hip pain, headaches/migraines, nervous system issues, digestive system issues, neuropathy, fibromyalgia, and the list continues.

What is Mei Zen cosmetic acupuncture?

Mei Zen cosmetic acupuncture is a procedure that requires twice weekly treatments for five weeks. It is a total body treatment that focuses on the face. The procedure stimulates the dermal layer of skin to produce collagen that fills in under trouble areas of the face to push the wrinkles out. Besides aligning the body, Mei Zen refreshes the face and gives it a healthy glow! Consider it a mini face lift with acupuncture needles, with the added benefit of better digestion, better sleep, less stress, and an overall balancing of hormones which reduces hot flashes if you are prone to them.

What sort of results do your clients typically see?

Generally, acupuncture treatments build over time. I do have clients that come in because of a sudden back issue when they can hardly move. They usually search me out after they have tried their doctor and chiropractor. After one treatment, they are 50 to 70 percent better. With an additional treatment or two, I can have them functioning normally. I also show them exercises to do to help prevent back issues in the future. Any long-standing issue will take longer to clear, but acute issues can be dealt with in a short amount of treatments.

How do you enjoy spending your free time?

I love the water so I spend time kayaking and stand up paddling (SUP). I also love to ride my Eliptigo!

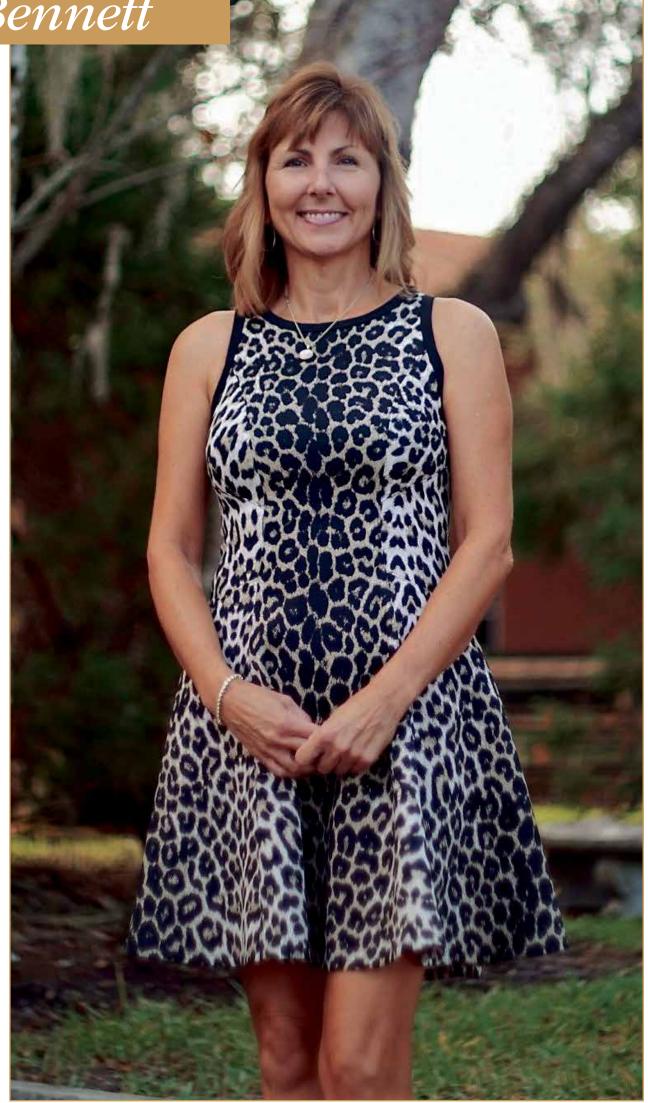


Photo by Jasmine Marshall

LETTER TO THE EDITOR

Just around the corner from Nocatee, we are blessed with the Guana Tolomato Matanzas National Estuarine Research Reserve, a magnificent and vital sanctuary, the only reserve of its kind on the East Coast of Florida.

Protected since 1985, the GTMNERR provides habitat for "at least 44 mammal, 358 bird, 41 reptile, 21 amphibian, 303 fish and 580 plant species...48 of which are protected animals and eight are protected plants" (Florida Department of Environmental Protection – FDEP).

Also, just around the corner from Nocatee is the unique and beautiful "Outpost," an exquisite tract of conservation land that directly abuts the GTMNERR.

"The Outpost's surrounding waters have been designated "Outstanding Florida Waters," which means they are "worthy of special protection..." (FDEP). Here you might see black skimmers, wood storks and roseate spoonbills, all classified as "Threatened."

And, as far as the eye can see would be gorgeous vistas of woods, wetlands and water teeming with all kinds of flora and fauna, soothing balm for heart, mind, and soul.

Unfortunately, just around the corner from Nocatee lurks the real possibility of the destruction of the Outpost's 70 upland acres.

Gate Petroleum is suing St. Johns County to rezone the land and is in contract with Dream Finders Homes, who will then build 77 huge homes for a development called Vista Tranquila over a 10-year period.

This will be a construction nightmare for so much wildlife – migratory birds, endangered species, species of special concern – and humans. And

WRITE TO US

The Ponte Vedra Recorder welcomes letters to the editor on topics of concern to the local community. Letters must include the name and address of the author and be limited to no more than 400 words. The Recorder reserves the right to edit all letters for content, length and clarity. Letters may be submitted to jennifer@opcfla.com.

this precious habitat will be lost for generations to come. Forever.

However, just around the corner from Nocatee another future is possible

Left in its natural state, this conservation land will not only benefit countless animals, birds, and plants but also continue to help clean our air, improve our water quality and prevent flooding.

This critical tract of land will con-

tinue to thrive as a valuable sanctuary.

We will have saved 70 acres of our diminishing wild Florida while protecting the continued health of the GTM-NERR

Please do whatever you can do stop Gate Petroleum from destroying the Outpost.

Please join SaveGuanaNow.org and donate what you can – time, money, an item for a future fundraiser – any help

is valued! Time is of the essence.

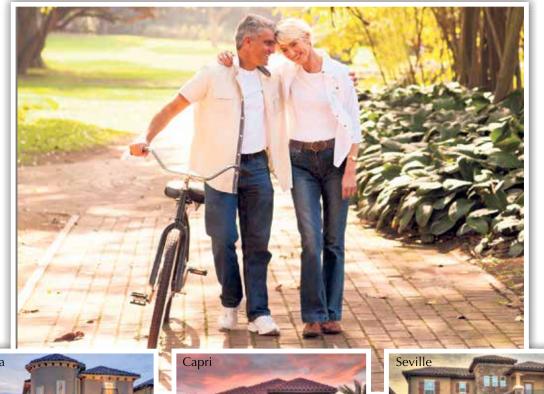
As the Times-Union editorial board wrote in their powerful piece, Protect Florida's Precious Environment, "Join one or several of the many organizations that are fighting for wild Florida.....Now!....After all, we can't afford to lose this battle(!)"

Allison Marshak Del Webb Ponte Vedra Nocatee



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THE PLAYERS Championship generates \$8.5 million for local charities

By Jennifer Logue

THE PLAYERS Championship 2016 generated \$8.5 million for Northeast Florida charities, it was announced last week at a celebration honoring the more than 300 nonprofit organizations that benefit from the tournament each year.

The total raised was announced by PGA Tour golfer Jim Furyk and his family via video Nov. 1 at THE PLAYERS Charity Celebration, held on the back lawn of the TPC Sawgrass Clubhouse and hosted by PGA Tour Commissioner Tim Finchem.

"While giving back is at the heart of every PGA Tour event, it's even more special to see the impact THE PLAYERS can make on the community our organization calls home," Finchem said.

"So many of our neighbors in need will benefit from this record year, and it's thanks in no small part to the way the community rallies around THE PLAY-

Much of the \$8.5 million generated from THE PLAYERS 2016, officials said, will benefit local children's charities, in keeping with the event's commitment to generate \$50 million for youth-related charities over 10 years.

Since that commitment was made in April 2011, more than \$38 million has been raised toward that goal.

The event is dedicated to making a significant financial impact on local nonprofits that promote youth education, health and wellness, and character development.

"That \$8.5 million is why our volunteers continue to work tirelessly each year at the tournament and why we look forward to coming back," said Michele McManamon, 2016 tournament chairman.

"I am proud to have been the 2016 tournament chairman and I can't wait to see the tournament, and the dollars generated for charity, continue to grow."



THE PLAYERS Charity Celebration was the setting for the announcement that the 2016 tournament raised \$8.5 million for local charities.

Giving Back Month

Following the announcement, THE PLAYERS' volunteer leadership, known as the Red Coats, embarked on "Giving Back Month," as the Red Coats visit a number of charities to present donations generated by the tournament.

On Nov. 7, for example, in recognition

of Veterans Day the Red Coats hosted lunch for veterans at the Five Star Veterans Center, presenting staff with a \$5,000 grant to support the center's efforts to offer safe and secure housing to homeless and displaced veterans.

Additional "Red Coat Rideouts" planned for this month include visits to the Pine Castle facility for adults with intellectual and developmental disabilities, North Shore Elementary School,

and Topgolf, where the Red Coats will host a Nov. 29 outing for children from The Boselli Foundation afterschool program.

Since THE PLAYERS Championship moved to Ponte Vedra Beach in 1977, the tournament has raised more than \$84 million for Northeast Florida charities. The 2017 tournament will be held May 9-14 at THE PLAYERS Stadium Course at TPC



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Tabitha and Jim **Furyk display** the total raised at the 2016 **PLAYERS Cham**pionship.

Photo courtesy of PGA Tour

Local residents (from left) Matt Adams, Nick Rodgers, Gayle Coyle, **Chuck Cooper,** Jan Thomas, Judy Welker and Trish Gilpin help Maggie Kostka (center) celebrate her victory over Commissioner Andrea Samuels for Seat 1 in the St. **Augustine Beach** city commissioner



Photo by Jon Blauvelt



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Election

ceiving 12,496 votes in St. Johns County, or 66.97 percent of the vote to William McCullough's 6,612 (33.03 percent).

At the state level, Sen. Travis Hutson easily won re-election, receiving 91,840 votes (70.77 percent) against Curtis Ceballos, who garnered 37,938 votes (29.23 percent). District 24 State Rep. Paul Renner also won re-election, tallying 13,233 votes (65.31 percent) against Adam Morley, who received 7,030 votes (34.69 percent).

In the contest for Tolomato Community Development District seat 3. William Fitzgerald unseated incumbent Stephen Grossman, receiving 2,293 votes (52.05 percent) to Grossman's 2,112 (47.95 percent).

Statewide, the proposed solar energy amendment failed to meet the required 60 percent approval threshold, but amendments approving medical marijuana, a tax exemption for disabled first responders and a homestead tax exemption for some seniors all passed handily.

Local reaction

At a St. Johns County Republicans election night party held at the Mark Lance Armory in St. Augustine, the mood was upbeat and optimistic through the night, as local Republicans watched and cheered as state after state were added to the red column

Some voters said their distrust of Clinton was one of their reasons for supporting Trump

"I don't like her attitude," St. Augustine resident Justin Costa said. "She has a very bad record of lying. I would rather die than see her as president. That's how

Others cited Trump's record as a successful businessman. "Everything the man has touched has turned to gold," Nicole Zaffino said

St. Johns County Republican Party Chair Bill Korach, however, believes that Trump's core message of "Make America Great Again" resonated with voters across the nation.

"I think the public wants to turn to somebody that still believes in the promise of America."

Jon Blauvelt contributed to this report.

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Local students gather for Fields of Faith

Nearly 100 people gathered at the Nease High School stadium Nov. 1 to attend St. Johns County's first-ever Fields of Faith event.

Organized by the Fellowship of Christian Athletes (FCA), the interdenominational outreach event followed a studentto-student ministry format, as peers invited their classmates and teammates to meet on the Nease athletic field to hear students share their testimonies, challenge them to read the Bible and come to faith in Jesus Christ. The event attracted students from nearly a dozen local schools ranging in age from middle school to college, including Valley Ridge Academy; Landrum and Murray middle schools; Atlantic Coast, Bartram Trail, Creekside, Nease, Pedro Menendez and St. Augustine high schools; and Flagler College.

"It makes my heart so happy to see so many students from so many different schools coming together in the name of Jesus," said event emcee Yaz Ingram, a freshman at St. Augustine High school.

The event began with music provided by the Christ's Church youth band led by Nease High School student and FCA leader Bailey Pattison. Student speakers from area schools then shared a verse from the Bible and the impact it had made on their lives.

"This verse has shown me the refuge I have in God through tough times and trial," said Nease High School student Parker Carlson.

Nease student Lacie North said she had often struggled with asking God for His help because she doesn't feel worthy of it.

"These verses really showed me that even though I'm not worthy of God's love, God has chosen to love and help me," she

Hearing their peers share their faith was



both inspiring and encouraging, participants said

"It was uplifting to see all the young, bold teenagers show how much they've been impacted by Jesus," St. Augustine High senior Jacob Swindle said.

Rebirth Church Pastor Anthony Guadalupe finished the speaking program by sharing the gospel with gathered students. "God sent his only son, Jesus, to accomplish what you and I never could," he said. "You're not only forgiven in Christ, you're made righteous in Christ. Simply trust in faith what He has done for each and every one of you."

The evening concluded with all attendees gathering on the field to pray for their schools

"I have been to many Fields of Faith events and the Holy Spirit is always so evident at each," said Scott Adams, metro director for Northeast Florida FCA. "Tonight felt like the beginning of a great work that God wants to do. I'm excited to see what that is."





Photos courtesy of John Van Zyl

Girl Scouts of Gateway Council participate in 2016 worldwide 'Jamboree on the Internet'

Northeast Florida girl scouts joined together to communicate with scouts around the globe via Skype during the annual "Jamboree on the Internet (JOTI)" Oct. 15.

Girl Scouts ranging from 6 to 17 years of age attended this year's event, with older, more experienced scouts helping new participants overcome the initial shyness of meeting a scout from another country for the first time, according to John Van Zyl, assistant Girl Scout leader for Troop 1216 in Neptune Beach.

"After the first five minutes, everyone settled down and began to have fun chatting," Van Zyl said.

This was the fifth year that Troop 1216 participated in the event. The troop hosted the gathering at Christ Church, one of two locations, which had 10 Skype stations set up. The other venue was located in Gainesville.

Early reports indicate that more than 150 Girl Scouts representing Gateway Council contacted 21 different countries

While that number is down from the 52 countries contacted in 2015, Van Zyl said, the girls focused on more meaningful chat sessions this year, with a goal toward quality and knowledge gathering, versus quantity and simply seeing how many countries they could contact.

Topics of discussion included the environment, the differences between the United States and international scouting programs; differences in scout uniforms, school curriculums and sports; and favorite foods, music and movies. The scouts even taught each other international songs over Skype.

The Girls Scouts' preference was to use Skype, where they could talk

to the international scouts face to face via the internet, compared to their Boy Scout counterparts, who still use amateur ham radios as their primary form of communications with the world.

"In this age of technology, apps such as Facetime, Facebook and Skype allow scouts today a face-to-face opportunity, to obtain a rare look at the scouting world beyond U.S.A. borders, and learn how different international scouting is compared to the U.S. models," Van Zyl said.

This was the sixth year the Girl Scouts of Gateway Council hosted the event, which takes place on the third weekend of October annually.

With a long list of more than 291 scout contacts covering 40 time zones and more than 70 potential scouting countries, the scouts started their international chat sessions early Friday



afternoon at 4 p.m., Eastern Daylight Time, on Oct. 14. Some scouts participated in supervised overnight lock-ins that continued for the next 36 hours, and well into the early hours of

Sunday morning.

For internet safety, the international scout contacts were screened and specially selected over a three-month period prior to the JOTI weekend.





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Tax Collector's Office presents \$4 million to County Commission

The St. Johns County Tax Collector's Office distributed more than \$4.3 million to local government and taxing authorities from unused earned revenue collected during FY2015-2016.

Just over \$4 million of that amount was presented to the Board of County Commissioners and other taxing authorities at the Nov. 1 County Commission meeting.

The funds represent unused revenue the Tax Collector's office earned that was not expended or used in the operation of the local tax, tag and driver license offices.

According to Tax Collector Dennis Hollingsworth, the Tax Collector's office is self-sustaining, operating from money regulated by Florida statutes on commissions from the collection of taxes and fees for several agencies. including the Department of Revenue; Department of Highway Safety and Motor Vehicles; and the Florida Fish and Wildlife Conservation Commission.

The additional revenue also was generated through the expansion of services provided, as interest earned on investments, and from additional tag and title business the office seeks through the acquisition of fleet accounts, such as

UPS and Ring Power.

"The Tax Collector's office operates independent of the County Commission's budget," Hollingsworth said. "We must operate our office solely on statutorily established commissions and fees from state and local governments."

The unused revenue the Tax Collector's Office collected over the past year is a result of the tax, tag and driver license offices operating with efficiency, Hollingsworth said.

"The latest addition of services we provide are birth certificates and concealed weapons application acceptance," he added. "Providing these services is a win-win for St. Johns County - it is convenient for local residents in need of such services, and the revenue received from these services augments the funds we can present to the County Commission and other taxing authorities to support the public we are elected to

The total amount distributed includes funds generated by the office and received throughout the year from other state agencies, such as mobile home revenues received from the DHSMV and revenues from retained vessel fees. which are distributed weekly by the Tax Collector's Office.

Ponte Vedra writer wins Royal Palm Literary Award

Ponte Vedra resident Janet D'Andrea was awarded a Royal Palm Literary Award (RPLA) from the Florida Writers Association, Inc. (FWA).

D'Andrea won first place for Unpublished Fantasy and First Place for Unpublished Mixed Genre for her entry, "Fairy Free."

The award was announced at the recent 2016 Florida Writers Association Conference, held in Altamonte Springs, Florida. The 15th annual competition received 479 submissions.

The Royal Palm Literary Awards competition is a service of the Florida Writers Association established to recognize excellence in members' published and unpublished works while providing objective and constructive

written assessments for all entrants.

"This is the most comprehensive and competitive RPLA we've ever had," RPLA Chairman Chris Coward said. "The RPLA administrative team, judges and entrants all did an amazing job.'

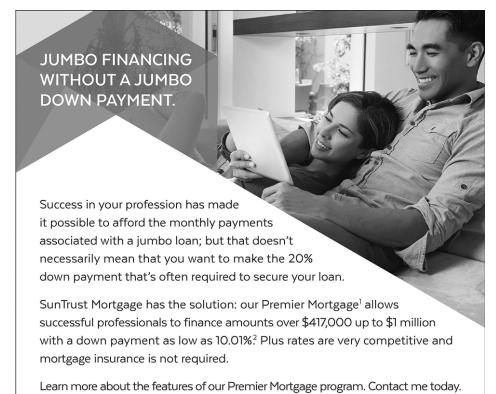
In all, the competition covered 26 adult genres and 15 youth genres, with published and unpublished entries considered separately.

There were four grand awards as

The Florida Writers Association is a nonprofit 501(c)(6) organization that supports the state's established and emerging writers.

The growing organization currently has 1,500 members. Membership is open to the public.

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All Veterans Career Fair to be held Dec. 1 at EverBank Field

RecruitMilitary and Disabled American Veterans (DAV) will host an All Veterans Career Fair Thursday, Dec. 1 from 11 a.m. to 3 p.m. at EverBank Field.

The career fair will be a free hiring event for veterans, transitioning military personnel, National Guard members, Reserve members and spouses.

The mission of RecruitMilitary is to help employers connect with veterans and support veterans during their job search. The organization, which offers its services free of charge to veterans and their spouses, has held 23 events in Jacksonville, drawing 9,811 attendees and 754

vhihitors

"RecruitMilitary job fairs maintain a track record of helping veterans find meaningful employment," President and CEO Peter Gudmundsson said. "Just last year, 56 percent of veteran job seekers expected to secure an interview as a result of their participation in a RecruitMilitary job fair and employers were expected to extend as many as 38,700 interviews and more than 12,000 job offers."

EverBank Field is located at 1 Ever-Bank Field Drive in Jacksonville.

For more information, visit www. recruitmilitary.com.

Acupuncturists to provide free treatment for military personnel

Local acupuncturists are joining forces to provide free acupuncture treatments for veterans, active military personnel, reservists and their families this Veterans' Day.

The first of its kind in the Beaches area, the event will be held Nov. 11 from 10 a.m. to 8 p.m. at Palms Presbyterian Church. Its focus is to provide treatment proven to address many effects of trauma from which veterans suffer but are unable to receive effective care within the military medical system. Organizers will

allow space for attendees to socialize before and after treatment.

As part of a nationwide initiative, the event aims to expose service personnel and veterans to the benefits of acupuncture for ailments such as pain relief, post-traumatic stress disorder, addiction, insomnia and other issues. The non-pharmacological therapy works with medication and counseling, practitioners say.

For more information, contact Sandy Bennett at (904) 568-8238 or sdabo680@ hotmail.com.

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Anheuser- Busch Tour Center to honor veterans

The Anheuser-Busch Jacksonville Brewery Tour Center will honor veterans this week by offering veterans a free Beer Master Tour through Sunday, Nov. 13.

Guests of veterans will receive a \$20 Beer Master Tour, while veterans, active military, first responders, police officers and firefighters will receive a 10 percent discount on all items in the gift shop.

Veterans and active military members will also be presented with a custom-made commemorative Budweiser military coin (limited quantities available).

The Anheuser-Busch Jacksonville Brewery is located at 111 Busch Drive in Jacksonville.



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2016 TAX REFERENCE SHEET

Uniform Lifetime Table

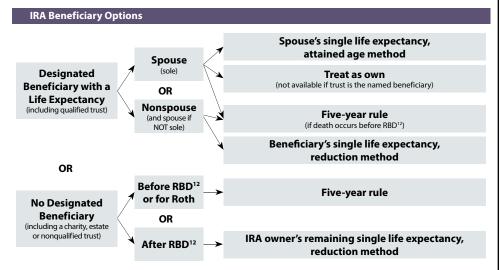
Use to calculate Required Minimum Distributions from IRAs and qualified plans during owner's life. Do not use this table if owner has spousal beneficiary more than 10 years younger. Instead use Joint Life Table from IRS Pub. 590.

Taxpayer's Age	Life Expectancy	Taxpayer's Age	Life Expectancy	
70	27.4	93	9.6	
71	26.5	94	9.1	
72	25.6	95	8.6	
73	24.7	96	8.1	
74	23.8	97	7.6	
75	22.9	98	7.1	
76	22.0	99	6.7	
77	21.2	100	6.3	
78	20.3	101	5.9	
79	19.5	102	5.5	
80	18.7	103	5.2	
81	17.9	104	4.9	
82	17.1	105	4.5	
83	16.3	106	4.2	
84	15.5	107	3.9	
85	14.8	108	3.7	
86	14.1	109	3.4	
87	13.4	110	3.1	
88	12.7	111	2.9	
89	12.0	112	2.6	
90	11.4	113	2.4	
91	10.8	114	2.1	
92	10.2	115+	1.9	

Single Life Table

Use to calculate Minimum Required Distributions from IRAs and qualified plans **after** owner's death. See IRS Pub. 590 for complete table of ages 0 through 111+.

Age	Multiple	Age	Multiple
39	44.6	64	21.8
40	43.6	65	21.0
41	42.7	66	20.2
42	41.7	67	19.4
43	40.7	68	18.6
44	39.8	69	17.8
45	38.8	70	17.0
46	37.9	71	16.3
47	37.0	72	15.5
48	36.0	73	14.8
49	35.1	74	14.1
50	34.2	75	13.4
51	33.3	76	12.7
52	32.3	77	12.1
53	31.4	78	11.4
54	30.5	79	10.8
55	29.6	80	10.2
56	28.7	81	9.7
57	27.9	82	9.1
58	27.0	83	8.6
59	26.1	84	8.1
60	25.2	85	7.6
61	24.4	86	7.1
62	23.5	87	6.7
63	22.7	88	6.3



*RBD defined as "Required Beginning Date" (April 1 following the year a Traditional IRA or Simple IRA holder reached age 70½).



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Ponte Vedra High School marching band rated 'Superior' by Florida Bandmasters Association

Ponte Vedra High School's Ocean of Sound marching band was rated "Superior" by the Florida Bandmasters Association (FBA) Oct. 29, ending the band's competitive month on a high note.

The band received the rating during the FBA Music Performance Assessment held at Fleming Island High School, marking the first time in the school's history that the entire ensemble earned the rank.

"The band did a fantastic job at the Music Performance Assessment," said Jermain Reynolds, Ocean of Sound director, as he commended the improvement he has seen in the band in the past few months. "Our show is getting better every week."

Reynolds also noted that October's assessment was the fourth time the band performed before judges. The team is eager to keep up the momentum of their progress.

"The kids want to improve the show at each event, so they're motivated," he said. "It's really great to see their enthusiasm pay off on the field."

Prior to competing at Fleming Island, the band competed at Middleburg, Nease and Jacksonville University (JU) throughout the month. The group made the finals at JU, placing eighth out of 20 competing bands. They were judged based on musical presentation, special effects, visuals, percussion, color guard and the drum majors' direction.

Ocean of Sound will head to the State Competition in Tampa Nov. 11-12, and Reynolds is eager to see the fruits of the band's labor.

"This trip is a culmination of a lot of hard work by the students and I can't wait to see how we do in Tampa," he said. "Our scores have been going up at each show, so I'm looking forward to State."







Photos courtesy of Marianne McNee

Palm Valley boat parade to set sail Dec. 10

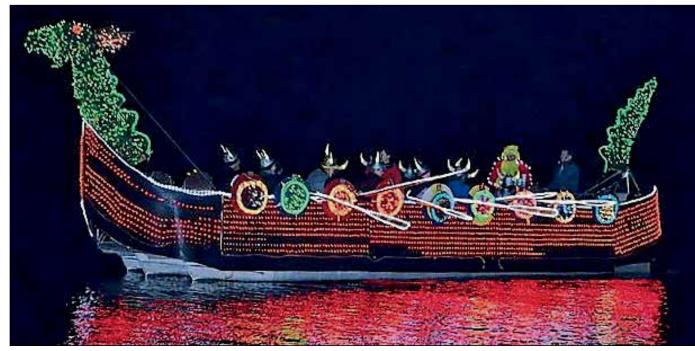


Photo submitted by Wendy Patton

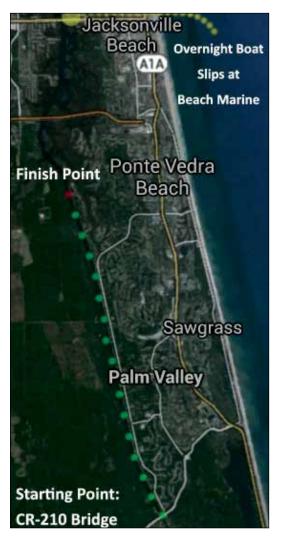
The Intracoastal Waterway will be aglow with the holiday spirit next month, when the popular annual Palm Valley Boat Parade sets sail through Ponte

To be held Saturday, Dec. 10 at 7 p.m., the parade of boats bedecked with Christmas lights will begin just south of the Palm Valley Bridge and travel north

to the end of Marsh Landing. Spectators may view the floating spectacle from underneath the bridge, where food and drinks will be available for purchase. The parade may also be viewed from several restaurants located along the parade route (reservations are recommended).

Prizes will be awarded for best decorated boat, with the grand prize winner

receiving \$1,500. Local boat owners interested in participating in the parade may visit www.PalmValleyBoatParade. com for registration information. All participating captains must attend the mandatory captain's safety meeting to be held Tuesday, Dec. 6 at 6:30 p.m. at the American Legion Post 233, 560 N. Wilderness Trail in Ponte Vedra Beach.





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Thursday, Nov. 10

Friday, Nov. 11

Sunday, Nov. 13

Cummer Beaches event

Cummer Beaches and Cummer Amelia partner for a Lunch, Lecture & Tour at the Cummer Museum Thursday, Nov. 10 from 11 a.m. to 2 p.m. Fabio Costa from Project Runway will make a presentation relating to "Folk Couture: Fashion and Folk Art," an exhibition currently on display at the museum. The cost is \$30 for members: \$45 for non-members. Registration is required. For more information, call Wendy Mayle at (904) 899-6007 or email wmayle@cummermuseum. org. The museum is located at 829 Riverside Ave., Jacksonville.

Evanescence concert

Evanescence with guest Sick Puppies will perform live in concert Thursday, Nov. 10 at the St. Augustine Amphitheatre. Gates open at 6 p.m.; show starts at 7 p.m. Tickets start at \$39.50 and are available at the Ponte Vedra Concert Hall and St. Augustine Amphitheatre box offices, ticketmaster.com and all Ticketmaster outlets or by phone at (800) 745-3000. The St. Augustine Amphitheatre is located at 1340C A1A S., St. Augustine.

Yellow Ribbon Fund Golf Tournament

The 7th annual Jacksonville Yellow Ribbon Fund Golf Tournament and Fundraiser will take place Nov. 10 and 11 at Marsh Landing Country Club. The mission of the Yellow Ribbon Fund (YRF) is to provide financial support to injured military veterans and their families. The "Salute to the Yellow Ribbon Fund" dinner will take place Thursday, Nov. 10 at 7 p.m. The golf tournament will begin with a shotgun start at 8:30 a.m. on Friday, Nov. 11, followed by lunch and an awards ceremony. The entry fee to the YRF dinner is \$100 per person or \$150 per couple. The individual golf entry fee is \$450. The entry fee for foursomes is \$1,800. For more information or to register, visit www.yellowribbonfundneflorida.org.

Live Music at Table 1

Table 1 at 330 A1A N will host Gary Starling live starting at 7:30 p.m.

18th annual Veteran's Day Celebration

The Ponte Vedra Valley funeral home will hold its 18th annual Veteran's Day Celebration Friday, Nov. 11 at 10:30 a.m. The featured speaker will be retired Army Col. Dan Davis who is currently serving as chaplain for Special Forces Association, Chapter 88 "Green Berets" in Jacksonville. The Southern Cruisers Riding Club will lead the entrance procession followed by the Riderless Horse. Also participating will be the Daughters of the American Revolution, Sons of the American Revolution, Beaches Honor Guard, Nease High School's JROTC Cadets, American Legion Post 233 and local Boy Scout Troop 288. The event is free and open to the public. Seating will be provided, but is limited. Visitors are free to bring lawn chairs or blankets for additional seating. Golf carts will be available for those who need assistance. Ponte Vedra Valley is located at 4750 Palm Valley Road, Ponte Vedra Beach. For more information, call (904) 285-1130 or visit www.pontevedravalley.com.

PV Professionals Networking Group

The Ponte Vedra Professionals Networking Group meets Fridays at 9 a.m. at Watson Realty Corp., 615 Highway A1A S., Ponte Vedra Beach. For more information, call Gloria at (904) 635-6103, visit www.pvpng.com or email pontevedrapng@gmail.com.

Coastal Wine Market Wine Tasting

Coastal Wine Market will host a Friday wine tasting Nov. 11 from 6 to 8 p.m. at 641 Crosswater Parkway, Suite B. Ponte Vedra Beach, Taste six wines for \$10. For more information, call (904) 395-3520.

Meet the "Friends for the Arts"

Become a "Friend." The Cultural Center recently recreated a volunteer organization dedicated to supporting the arts. Get involved in the arts by joining a team of fellow art supporters in Ponte Vedra Beach. Help develop and support fundraising projects and help initiate special projects to benefit and promote The Cultural Center and the arts in our community. Over 50 volunteer art supporters have already joined. Make a difference in our community. For more information visit www.ccpvb.org./friends-for-

Children's event at The BookMark

Saturday, Nov. 12

The BookMark will host a morning for children Saturday, Nov. 12. The morning will begin with story time at 9 a.m. for 3- to 8-year-olds. Miss Pat will read picture books, including "If You Give a Mouse a Brownie" and "Pete the Cat and the Missing Cupcakes." Beginning at 10 a.m., local artist Drew Trevlyn will lead a coloring session based on his coloring kits for kids. For every kit sold, Trevlyn will donate a kit to Wolfson Children's Hospital. The BookMark is located at 220 First St. in Neptune Beach. For more information, call (904) 241-9026.

Harvest Time at Fort Mose

Florida Living History, Inc. and the Fort Mose Historical Society will host a heritage event Saturday, Nov. 12 from 10 a.m. to 3 p.m. at Fort Mose Historic State Park, 15 Fort Mose Trail, St. Augustine. This heritage event will focus on harvest time in colonial Florida. Volunteers from Florida Living History will discuss and illustrate the food and customs of 18th-century Spanish Florida. Demonstrations of colonial Florida cooking will take place in the park's palmthatched choza (outdoor kitchen). Children's activities will include tricorn-hat-making, cornhusk doll-making, "militia" drill, leather working, and more. Admission to the heritage event is free. For more information, visit www.floridalivinghistory.org.

JaxbyJax Literary Arts Festival 2016

JaxbyJax Literary Arts Festival will take place Saturday, Nov. 12 from 3 to 6 p.m. in Jacksonville. The event will feature Jacksonville writers who will discuss and read excerpts from their writings at different venues on Park and King streets in Jacksonville's Riverside area. A student showcase will take place from 2 to 3 p.m. at II Desco, followed by the main event from 3 to 6 p.m. Festival participants can wander from venue to venue to meet the featured local writers. An after party featuring Southern-inspired food, live music and art will take place at CoRK Arts District located at 2689 Rosselle St., Jacksonville. Admission to the after party is \$10. For more information or to view the full schedule of events, visit www.jaxbyjax.com.

Veterans benefit with Lee Greenwood

The Military Officers Association of America, Ancient City Chapter (MOAA), the Veterans Council of St. Johns County (VCSJC), and WQIK 99.1 will host a benefit for veterans featuring Lee Greenwood and special guest Insipient at the St. Augustine Amphitheatre Sunday, Nov. 13. This event will be a patriotic, family-oriented benefit concert with all net proceeds to be distributed to various veterans' organizations to assist local needy heroes through MOAA's 501(c)(3). Children 10 and under are free with an adult ticket and members of local Junior ROTC units will receive free tickets to this event. Tickets start at \$35. Tickets are on sale now at the St. Augustine Amphitheatre and Ponte Vedra Concert Hall Box Offices. Tickets also will be available at ticketmaster.com, all Ticketmaster outlets, or by phone at (800) 745-3000. For more information, visit www.staugamphitheatre.com.

Fine Arts Series concert

Palms Presbyterian Church's 2016-17 Fine Arts Series concert featuring Brian Luckett: The Classical Guitar: Music from Spain and South America will take place Sunday, Nov. 13 at 3 p.m. in the church sanctuary. The concert is free and open to the public. Nursery care will be provided, Palms Presbyterian Church is located at 3410 Third St. S. in Jacksonville Beach. For more information, call (904) 246-6427 or visit www.palmschurch.org.

Coastal Wine Market 'Artist Spotlight'

Coastal Wine Market will host an "Artist Spotlight" event Sunday, Nov. 13 from 11 a.m. to 2 p.m. featuring abstract expressionist Jonay Di Ragno. Meet the artist and enjoy a gallery showing. Tickets are \$40 and are non-refundable. Visit www.eventbrite.com to purchase tickets. Coastal Wine Market is located at 641 Crosswater Parkway, Suite B in Ponte Vedra. For more information, call (904) 395-3520 or visit www.facebook.com/coastalwinemarket.

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Night At The Raw Bar

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5:00 - 9:00 | \$24.00++

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Friday, November 18th

Tree Lighting Ceremony
Celebrate the holidays at TPC Sawgrass! Enjoy Christmas carols and hot cocoa in this fun complimentary family event.

Friday, November 25th | Tree Lighting will be at 6:30 PM *Dinner buffet only & reservations required | \$42.00++ Adults ' \$16.00 ++ Kids 6-12

For complete information on our dining and social events, visit our website at http://www.tpc.com/sawgrass-dining.
For more information or to make a reservation in NINETEEN or for a Social Event, please contact the dining room at 904.273.3238

Monday, Nov. 14

Tuesday, Nov. 15

Thursday, Nov. 17

Book Talk Café

The Monday, Nov. 14 Book Talk Café program at the Ponte Vedra Beach Branch Library will feature author Les Standiford, author of "Last Train to Paradise: Henry Flagler and the Spectacular Rise and Fall of the Railroad that Crossed an Ocean," and "Bringing Adam Home: The Abduction that Changed America." He'll be talking about his newest book "Water to the Angels: William Mulholland, His Monumental Aqueduct, and the Rise of Los Angeles." Book Talk Café will begin at 6:30 p.m. The event is free and open to the public. Light refreshments will be served and the author's books will be available for sale. The library is located at 101 Library Blvd. For more information, call (904) 827-6950 or visit www.sicpls.org.

Chapel Concert Series concert

The Beaches History Museum's Chapel Concert Series continues Monday, Nov. 14 at 7 p.m. with a performance by guitarist and songwriter James Armstrong. Tickets are \$20 in advance; \$25 day of show. The Beaches Museum and History Park is located at 381 Beach Blvd., Jacksonville. For more information, call (904) 241-5657 or visit www.beachesmuseum.org.

Caregiver Support Group

The Players Caregiver Support Group meets every Monday from noon to 1 p.m. at The Players Senior Center, 175 Landrum Lane in Ponte Vedra Beach. Kimberly Weir of Heartland Hospice facilitates a weekly discussion of current concerns and issues of caregivers. For more information, call (904) 280-3233.

Life Enrichment Group

The Life Enrichment Group is a program designed for those with memory changes who like to stay active mentally, physically and socially while allowing caregivers and loved ones some free time for themselves. This program is offered weekdays from 9 a.m. to 2 p.m. at Ashford Court, 1700 The Greens Way in Jacksonville Beach. For more information, call (904) 568-8174, or email life_enrichment-group@yahoo.com.

PTO Community Program Series

Ponte Vedra High School's PTO Community Program Series will present a program by Edward C. Taylor Tuesday, Nov. 15 from 5:30 to 7:30 p.m. at the Ponte Vedra High School media center. Taylor, a licensed psychologist, will speak on the topic of "Preparing students for the long run by parenting them to be gritty: resilient, perseverant, resourceful, and self-reliant." Both guardians and students are welcome to attend this meet and greet event.

Vicar's Landing Boutique

The annual Vicar's Landing Boutique will be held Tuesday, Nov. 15 from 9 a.m. to 2 p.m. The public is invited to come and buy artwork, paintings, jewelry, small furniture, books, games, linens, Christmas items, china, brass, copper and sterling silver items, and a host of other treasures. The items have been contributed by Vicar's residents and by people who are planning to become residents. Proceeds from sales will go to the Scholarship Fund. Scholarship are awarded annually to employees who want to further their education. The Blue Heron. Café will be open to the public for lunch (cash only). Follow the signs on A1A turning west on Solano Road or on TPC Boulevard in Ponte Vedra Beach and go through the Sawgrass Gate to Vicar's Landing, located at 1000 Vicar's Landing Way, Ponte Vedra Beach.

Life Enrichment Day Retreat

Arbor Terrace Ponte Vedra hosts a Life Enrichment Day Retreat every Tuesday and Thursday from 9 a.m. to 2 p.m. at Arbor Terrace Ponte Vedra, 5125 Palm Valley Road, Ponte Vedra Beach. The group is designed for those with memory changes who would like to stay active mentally, physically and socially. For more information, call (904) 834-7578 and ask for Ilene Thrasher or visit www.at-pontevedra.com.

Sunset Rotary Club Meeting

The Rotary Club of Ponte Vedra Beach Sunset meets Tuesdays from 6 to 7:30 p.m. at the Hilton Garden Inn. Community leaders are welcome to attend. For more information, call club President Janeene Hart at (904) 412-5409 or email jwhart1208@gmail.com.

Talk with a Doc: 'The Sugar Dilemma'

Wednesday, Nov. 16

Talk with a Doc: "The Sugar Dilemma" will take place Wednesday, Nov. 16 at noon at the Y Healthy Living Center, located at the Ponte Vedra YMCA, 170 Landrum Lane, Ponte Vedra Beach. Join internist James Lawlor, MD, for an overview of diabetes and how living a healthy lifestyle can help prevent or manage a diagnosis. This free event is open to the community. Reserve your seat today at baptistjax.com/ymca or by calling (904) 202-5376.

Eric Johnson concert

Eric Johnson: An Evening of Acoustic Guitar and Piano Wednesday, Nov. 16 at the Ponte Vedra Concert Hall. Gates open at 7 p.m.; show starts at 8 p.m. Tickets are \$53 for the first five rows; \$43 for all remaining rows. Tickets are available at the Ponte Vedra Concert Hall and St. Augustine Amphitheatre box offices, ticketmaster. com and all Ticketmaster outlets or by phone at (800) 745-3000. The Ponte Vedra Concert Hall is located at 1050 A1A N., Ponte Vedra Beach.

Annual Activity Member

Become an Annual Activity Member at The Players Community Senior Center. Membership includes discounts on fee-based classes, designated events and coastal travel along with complimentary participation in a wide variety of scheduled activities. Call Darlene Mahany at (904) 280-3233 for more information.

Ponte Vedra Toastmasters

The Ponte Vedra Toastmasters Club offers opportunities for developing your leadership and communication skills. The group meets Wednesdays at The Players Community Senior Center, located at 175 Landrum Lane, Ponte Vedra Beach. The meeting starts promptly at 7:30 a.m. Contact Carmen J. Sardiñas at (904) 382-3303 or contact-5199@toastmastersclubs. org for more information.

Live Music at Table 1

Table 1 at 330 A1A N will host Deron Baker live starting at 6 p.m.

Savvy Job Hunters workshop

Artie Lynnworth, career coach and local author, presents "Effective Interview Preparation, Including Salary Negotiation Strategies and More," at the Nov. 17 Savvy Job Hunters workshop. Lynnworth will provide tips you can immediately apply to your at-home interview preparation. He will show how to handle those tough questions about salary expectations while maximizing your opportunity for cash and non-cash benefits. The workshop will take place from 9 a.m. to noon at the Christ Episcopal Church Parish Center located at 400 San Juan Drive, Ponte Vedra Beach. RSVP to Cindv Corritore, ccorritore@christepiscopalchurch.org, or call the Pastoral Care Office at (904) 285-7390 ext. 231. For more information, email Pam Ottesen at pottesen66@gmail.com.

'Annie Get Your Gun'

"Annie Get Your Gun" will be performed at Alhambra Theatre & Dining through Nov. 20. Col Buffalo Bill discovers sharpshooter Annie Oakley, who joins his Wild West Show and later falls in love with the show's star, Frank Butler. Jealous of Oakley's success, Butler leaves to join a rival show but is ultimately pitted against Oakley in a final shoot-out. The theater is located at 12000 Beach Blvd., Jacksonville. For tickets, call (904) 641-1212 or visit www. alhambrajax.com.

Habitat for Humanity volunteers

Habitat for Humanity of St. Augustine/St. Johns County is currently seeking qualified homeowners. Habitat does not give away homes for free. Instead, homeowners pay an affordable monthly mortgage payment and Habitat helps build them a simple, decent place to live. For more information on volunteering, donating or qualifying for a Habitat home, visit habitatstjohns.org.

Free calendar listings for community groups and nonprofit organizations are published at our discretion on a space-available basis. Send your event at least 10 days before publication. Submit events to carrie@opcfla.com, post online at www.pontevedrarecorder.com using the automated form or call (904) 686-3939.



FORUM ON GOVERNMENT AND PUBLIC POLICY

THURSDAY, NOVEMBER 17



Stephen R. Kappes

Former Deputy Director of the CIA and Chief Operating Officer at Torch Hill Investment Partners

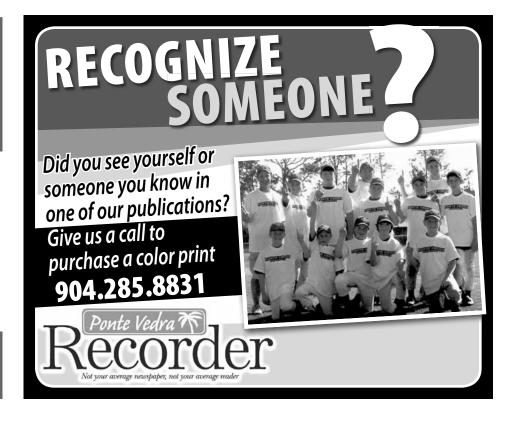
"Presidential Transition and National Security Challenges"

PV2-LV32644

LECTURES BEGIN AT 7 P.M.Lewis Auditorium at Flagler College 14 Granada St.
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For more information, call the Events Line: (904) 819-6400 or visit www.flagler.edu/forum



Writer Les Standiford to visit Book Talk Café with his latest book chronicling William Mulholland

Author Les Standiford will discuss his book, "Water to the Angels: William Mulholland, His Monumental Aqueduct and the Rise of Los Angeles," at the Ponte Vedra Branch Library Monday, Nov. 14 at 6:30 p.m.

Presented as part of the Friends of the Ponte Vedra Library's Book Talk Café program, the presentation is free and open to the public. Light refreshments will be served.

"Water to the Angels" chronicles the real-life drama of William Mulholland, an Irish immigrant who constructed the Los Angeles aqueduct across 200 miles of desert and mountains.

Though Mulholland never finished high school or enrolled in an engineer-

ing class, he designed a metropolitan water system that is still in use today.

Following the achievement, however, Mulholland was forced to resign when a dam he was responsible for constructing collapsed and the resulting flood killed nearly 500 people.

In "Water to the Angels," Standiford captures the life of the man credited

with making presentday Los Angeles possible – for better or worse – through personal triumph and tragedy.

Having begun his career as a crime writer with nine John Deal



STANDIFORD

Miami crime novels, Standiford later returned to writing historical nonfiction with titles such as "Last Train to Paradise: Henry Flagler and the Spectacular Rise and Fall of the Railroad that Crossed an Ocean," and "Bringing Adam Home: The Abduction that Changed America."

Standiford is professor of English and founding director of the creative writing program at Florida International University.

He holds an MA and PhD in literature and creative writing from the University of Utah.

He also attended the U.S. Air Force Academy and Columbia School of Law, and is a former screenwriting fellow and graduate of the American Film Institute in Los Angeles.

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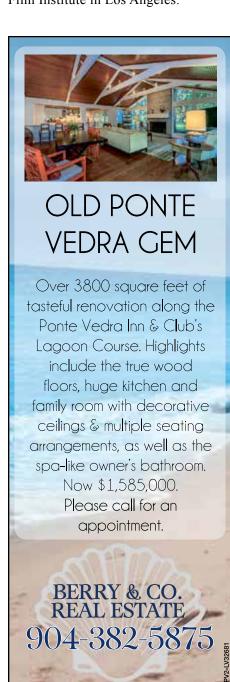
10% of Show Proceeds will be Donated to the Breast Cancer Research Centers at Mayo Clinic Jacksonville and Baptist Beaches Hospital.



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PV2-LV32620





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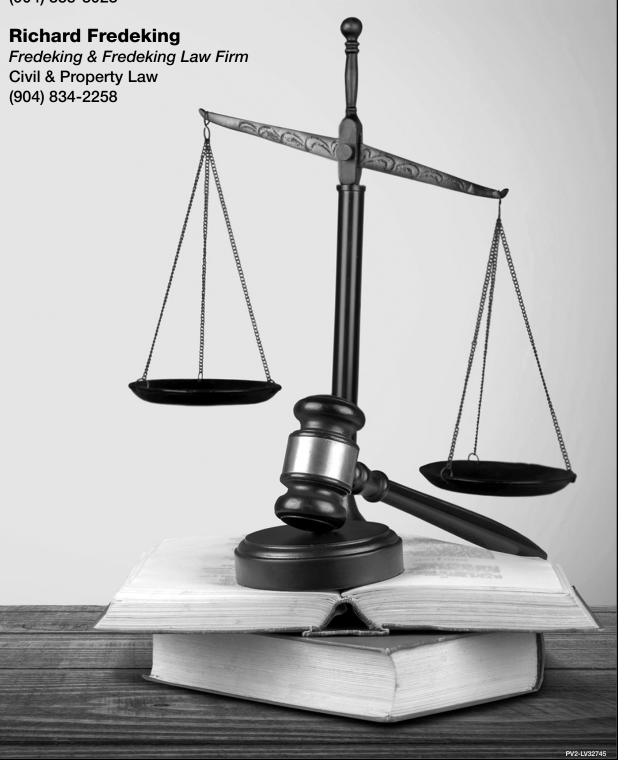
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A lawyer's checklist for buying real estate

By Blake Deal

Special to the Recorder

If you are buying real estate a simple overall checklist is:

- 1. Strike your best bargain and use a decent contract that puts in writing the "meeting of the minds" you have reached with the seller. It's best to use a contract that is recognizable and typical for your area. It should, at a minimum, contain a right to cancel (also called a "contingency") for the following listed items if applicable.
- 2. If you are getting financing, submit your application as soon as the contract is signed and be sure if you haven't received written loan approval within your financing contingency period to either cancel or execute a written addendum giving you more time.
- 3. Inspect the property during the inspection contingency period to make sure the condition of the property is what was represented and if not, either cancel or sign a written extension giving you more time before your contingency period expires.
- 4. Obtain a title search and survey, both from reputable providers, within your cancellation period. If either shows any concerns, cancel or sign a written extension giving you more time before your contingency period for title and survey expires.
- 5. Review your settlement or closing statement (now often called a "closing disclosure"), deed and other closing paperwork before signing to make sure there are no mistakes and that you are in fact getting what you bargained for in the contract

Not comfortable with navigating all this yourself? Attorneys typically charge approximately \$250 to draft or review a typical residential contract, and around \$450 to conduct a complete closing

review of the above process. So, when the average person buys real estate about once every five years, is it really worth the time and effort to bring yourself up to speed and risk missing something as opposed to spending \$450 to have someone who does it almost every day to help you?

Personally, I've handled more than 10,000 closings ranging in size from \$0 to \$120 million over the last 20 years, and I still come across a curveball every now and then!

Working with Realtors

You may be thinking, "If I am working with a RealtorTM isn't all this included?"

Your Realtor's job is to find you a great deal on the property you are looking for and help guide you through the purchase process. They can also prepare a form contract typically used in our area. They will be the first to tell you, however, that they can't review the contract, title commitment, survey, deed, and other legal paperwork and advise you on them or give you any legal advice. Some Realtors have had special additional training or may even have law degrees themselves and thus can add expanded capabilities, but such is not typical.

I am friends with and represent dozens of local Realtors and can tell you that they greatly appreciate the addition of a good real estate attorney to the purchase process. If the property is listed on the Multiple Listing Service (MLS), then usually if you employ a Realtor to help you it won't cost you anything, since the listing agent will split their commission with your Realtor. So having a Realtor's assistance is usually a great bargain for you. If you can afford the little bit extra for a real estate attorney, then you really will have all your bases covered. Good luck!

Blake Deal is managing partner of Briley & Deal, LLC. For more information visit us at www.jaxrelaw.com.

DUI DEFENSE



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ARE MOST OF YOUR CASES DUI'S?

HAVE YOU EVER TAUGHT OTHER LAWYERS AT DUI SEMINARS?

ARE YOU A MEMBER OF THE NAT'L **COLLEGE FOR DUI DEFENSE?**

ARE YOU AV-RATED PREEMINENT?

DO YOU HAVE AN AVVO RATING OF "SUPERB"?

HAVE YOU HAD MORE THAN THREE DUI TRIALS IN THE PAST YEAR?





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Law firm holds ribbon cutting to mark name change



Photos by Susan Griffin

Attorney John Miller (center) cuts the ribbon to mark the name change of his practice from Rock Solid Business Law to Rock Solid Law.

Rock Solid Business Law becomes Rock Solid Law

Rock Solid Business Law held a ribbon cutting last week to mark the firm's formal name change to Rock Solid Law.

Held Nov. 2 at Rock Solid's office at 484 Osceola Ave. in Jacksonville Beach, the event attracted a large crowd of business and community leaders, who helped mark the firm's name change.

Rock Solid attorney and founder John Miller said the name change better reflects the full scope of the law firm's offerings.

"In addition to business law, we also handle estate planning, probate, real estate law and other services," Miller said. "We can also assist with guardianships and help veterans access their military pension benefits."

Rock Solid Law has been based at the Beaches since 1991, Miller noted.

"We love being part of the Beaches community and helping Beaches families secure their futures."



Carol Maurer and Lisa Rasch



Lauren Braddock and JB Roth



Cindy Bishop and Yasmin Adamy



Lisa Sawyer and Beverly Adelman

10 things newly elected community association board members should know

By Hans C. Wahl, Esq.

Special to the Recorder

We are entering the annual meeting and election season for community associations, where newly elected board members assume their roles for the first time. Board membership is a major commitment in both time and responsibility. Those who serve do so because they care about their communities and desire to improve them, but many newly elected board members are not familiar enough with association governance to make an immediate and positive impact. Below is a list of 10 things every new community association board member should know:

There is a process for reinstituting rules and regulations that went unenforced by prior boards. Did prior boards fail to enforce the community's rules and regulations? A new board can enforce those rules and regulations consistently once again. Written notice must be sent to every member, citing the rule, regulation or bylaw to be enforced and the date in which enforcement will begin uniformly for everyone.

Have a timely meeting with the association's attorney to discuss legal matters. It is imperative that new board members have a thorough understanding of all current legal matters involving the association. Some boards do a terrible job of communicating with the association's attorney and some attorneys do a terrible job communicating with the board.

A new board should discuss all current legal matters with the attorney and establish good communication channels at the outset.

Create a formal collection policy and strategy for delinquent unit owners. Board members have a fiduciary duty to maintain the association's budget. Unpaid assessments become a liability for all responsible members in the form of higher assessments when delinquent accounts are not addressed in a timely manner. A new board should work with its attorney to develop a formal



collection policy to maximize assessment revenue and maintain the overall budget.

Collect unpaid assessments from the owner's tenants. Florida law allows associations to demand the future rent payments from a delinquent owner's tenant. If the tenant complies, the owner cannot evict the tenant, but if the tenant refuses the association can evict the tenant. This is a powerful collection tool that associations often overlook

Don't ignore lender foreclosure actions. Most associations ignore unit foreclosures, but that can be a costly decision. Associations should always make a claim for any amounts paid at the lender foreclosure sale. Moreover, associations can utilize Florida law to expedite the foreclosure process, forcing lenders to take ownership of

the property and make those assessment payments.

Boards can suspend a delinquent owner's use-rights and voting rights. Boards can vote to suspend owners from using the community amenities and from voting on association business due to community rules violations and unpaid assessments.

Address potential construction defect claims. A new board should have the common areas professionally inspected for potential construction defect issues so timely claims can be made against responsible parties.

Know the law on lender liability for unpaid assessments on foreclosed properties. Florida law affords lenders limited liability for past-due assessments on foreclosed properties; however, there are exceptions that could make a lender liable for the entire amount owed. An attorney should analyze the lender's liability before the association concedes to a reduced payoff.

New board members are required by law to read the association's documents. Within 90 days after being elected, new board members shall certify in writing that he or she has read the association's governing documents, that he or she will work to uphold such documents and that he or she will faithfully discharge his or her fiduciary responsibility to the association's members. In lieu of this, new board members can complete an educational curriculum administered by an approved education provider within 90 days of being elected.

Amending the association's governing documents can be valuable. Changes to Florida law over the past decade provide associations with more rights, power and available remedies. Yet many association documents are outdated and fail to grant the board its full available power under the law. Amending the governing documents can pay dividends back to the association over the long term

Hans C. Wahl, Esq. is an associate at Jimerson & Cobb, P.A. For more information visit www.jimersoncobb.com.





Photos by Susan Griffin

ohn and Krista Miller John Miller

SUZANNE W. GREEN, P.A.

ATTORNEY AT LAW CERTIFIED FAMILY LAW MEDIATOR



Suzanne W. Green has been practicing law since 1987 and is a former prosecutor with the Duval County State Attorney's Office. Suzanne W. Green has been in private practice since 1990 and has managed her own firm since 1997. Suzanne also attained higher level degrees in business related fields prior to attending law school. Suzanne is also active in the St. Johns County Chamber of Commerce and was recently elected as Chairman of our St. Augustine - St. Johns County Airport Authority.

We welcome a new attorney to our firm, Ms. Erin Bowden, graduate of Florida State University and University of Akron School of Law.

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PV2-LV32772



By Michael Hannon

Special to the Recorder

The Northeast Florida Association of Realtors posted 22 residential sales in Ponte Vedra (32081) and Ponte Vedra Beach (32082) for the week of Nov. 1-7, 2016

RECENT SALES

Single Family – Ponte Vedra, 32081

\$188,270	16 Pindo Palm Dr	2B/2B/1HB
\$210,376	32 Pindo Palm Dr	2B/2B/1HB
\$230,983	39 Pindo Palm Dr	3B/2B
\$282,490	450 Coconut	
	Palm Pkwy	3B/2B/1HB
\$408,258	511 Cobbler Trail	3B/3B
\$417,892	462 Wingstone Dr	2B/2B/1HB
\$430,885	315 Stone Ridge D	r 4B/3B
\$445,124	192 Skywood Trail	4B/3B/1HB
\$654,573	327 Kiwi Palm Ct	4B/3B

Condominium - Ponte Vedra Beach, 32082

\$155,000 870 Coral Reef Way 2B/1B \$470,000 33 Little Bay Harbor Dr 3B/3B \$335,000 66 Players Club Villas Rd 3B/3B/1HB

Single Family - Ponte Vedra Beach, 32082

\$132,000	16-A Ponte vedra C	.l 3B/2B
\$180,000	15 Bonita Dr	3B/2B
\$240,000	2762 Bordeaux Ct	2B/2B
\$310,000	501 Salt Wind Ct E	2B/2B
\$350,000	133 Twelve Oaks Lr	4B/3B/1HB
\$459,000	205 Pink Ibis Ct	4B/3B
\$525,000	1512 Turtle	
	Bay Cove	4B/3B/1HB
\$607,000	125 N Cove Dr	4B/3B
\$715,000	233 Linkside Circle	4B/3B
\$1,519,243	3305 N Roscoe Blvd	4B/4B/1HB
\$2,250,000)145 Bristol Pl	5B/6B

The list above illustrates representative sampling of reported sold transactions. Property information is not guaranteed. © 2016 MLS and FRS

Have real estate questions? Email them to have your question answered in a future column. Submit questions to mh@michael2020.com.



A boutique law firm representing clients in family and criminal law matters.



At Zisser Law, our legal team is dedicated to your specific case. Elliot Zisser is a Florida Board Certified Marital and Family Law attorney dealing in complex financial business and custodial issues. Barry Zisser is our senior partner and holds many awards in family law. Jonathan Zisser practices significantly in criminal defense as well as family law, and where those areas intersect. Katherine Johnson focuses her practice exclusively on family law matters. Joseph Alvarez, our newest associate, is eager and enthusiastic to deliver his experience and strong work ethic to Zisser Law. Please visit www.zisser.net or give us a call at (904) 353-3222 to see how we can help you.

PV2-LV32692

BUSINESS PAGE 27 THURSDAY, NOVEMBER 10, 2016



4th Avenue South shops hold holiday open house

Page 30

www.PonteVedraRecorder.com

Mainstream Boutique hosts benefit for Florida Baptist Children's Home

Mainstream Boutique recently held a fundraiser for Florida Baptist Children's Home. Held Nov. 1 at the Ponte Vedra store, the event featured prize raffles, a silent auction, door prizes and more.

Representatives from the Florida Baptist Children's Home were on hand for the event, joining Mainstream employees and customers to support the organization's efforts to aid children in crisis.





Photos by Ed Johnson

It is the media's fault...or is It?



Harry Pappas Columnist

If you are a regular reader of this column, you know that I put forth that the financial press can be the most destructive force to most investors, as I argue that the media's objective is not to provide us with necessarily ac-

curate reporting and valuable advice. In its place, their primary mission is to serve the agendas of their advertisers. That is why the financial press regularly reaches into their bag of tricks to employ their weapons of mass manipulation with the goal of attracting viewers. The higher ups at the media companies understand and cleverly

take advantage of the fact that calamity and catastrophe attract eyeballs. The sad truth is they are spot on, as most of us cannot get enough of the bad news. We are addicted to it, much as we are hooked on rubbernecking at a car accident.

Like clockwork, it is only a matter of time before the talking heads begin hyperventilating about the inevitable collapse of the stock market and the impending recession/depression. They know this kind of rhetoric catches eyeballs and subsequently, sells advertising space. It then becomes a vicious cycle, as folks begin to act on the repetitive Armageddon hype. Then, more worrywarts, naysayers and the pouting pundits of pessimism come out in droves, revealing their same-o-lame-o gloom and doom story.

This herd mentality begs the questions,

why do so many of us believe in the doom and gloom scenarios? Researchers from the relatively new field of behavioral finance refer to this situation as "availability bias," which means that we give more weight to information that is "top-of-mind." Three well-known bean counters (economists) – William N. Goetzmann, Dasol Kim, and Robert J. Shiller – argue that the prevalence of attention in financial media to adverse market outcomes directly correlates with investor "crash" beliefs. Goetzmann, Kim and Shiller point to their survey, Crash Belief, to support their hypothesis. For example, when asked about the probability of a crash similar to that on Black Tuesday (Oct. 29, 1929) or Black Monday (Oct. 19, 1987) occurring in the next six months, the median response was a probability of 10 percent. Historical data from 1929 to 1988,

however, indicate that the likelihood of such a crash is only 1.7 percent.

Another example is that investors are fretting about the possibility of a massive stock-market crash, on par with 1987's Black Monday. The statistical odds that such an event will occur within the next six months are about 1-in-60, according to historical data from 1929 to 1988. However, when surveys between 1989 and 2015 asked investors to estimate the odds of such a crash in the coming months, the typical response was 1-in-10. The results are consistent with investors exhibiting "availability bias," as those investors assign greater weight to "top-of-mind" information.

To underscore their position further, the authors state that since Sept. 11, 2001,

FAULT continues on Page 29

Rock Solid Law was founded to offer support for the various legal needs of the Jacksonville community. Our dedicated staff specializes in the highest levels of professional practice while maintaining a distinguished, personalized service. **Rock Solid Law** – a proactive approach that provides **peace-of-mind** so that you can enjoy the things in life that matter most.

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BUSINESS BRIEFS

SBA opens Business Recovery Center at St. Johns County Chamber of Commerce

The U.S. Small Business Administration (SBA) has opened a Business Recovery Center (BRC) at the St. Johns County Chamber of Commerce offices to assist local businesses that were impacted by Hurricane Matthew.

Located at 1 News Place, Suite C in St. Augustine, the BRC will provide information about disaster loans, answer questions and assist businesses that sustained hurricane damage between Oct. 3 and Oct. 19 with completing an SBA application. No appointment is necessary.

Homeowners may be eligible for low-interest SBA loans of up to \$200,000 for disaster-related damage to a primary residence, while both homeowners and renters may receive loans of up to \$40,000 for personal property damage.

The St. Johns County BRC is open from 9 a.m. to 5 p.m. Monday through Friday.

Advanced Disposal hosts Red Cross workers during hurricane recovery

Advanced Disposal opened its offices to the American Red Cross recently, donating work space for Red Cross personnel to assist local residents with recovery efforts in the wake of Hurricane Matthew.

The Red Cross command and general

staff managed recovery efforts for three operational districts out of Advanced Disposal's Ponte Vedra headquarters, converting the space into an emergency operations center that coordinated area relief efforts



Southeastern Grocers pledges to offer 4-star BAP certified seafood by 2018

Southeastern Grocers pledged that by 2018 all of its farm-raised seafood will be 4-Star Best Aquaculture Certified (BAP).

The parent company of Winn-Dixie, Harveys and BI-LO said the initiative is part of its efforts to offer the highest-quality seafood using sustainable practices. Under the Global Aquaculture Alliance's BAP rating system, the highest 4-star rating indicates that an aquafarm promotes quality habitat, social wellbeing, protected hatcheries and balanced nutrition.

The company also stressed that its wildcaught seafood comes from reputable suppliers and sustainable environments, including dolphin-safe tuna.

Janet E. Johnson, P.A.



Criminal Defense Attorney

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

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Fault

Continued from 27

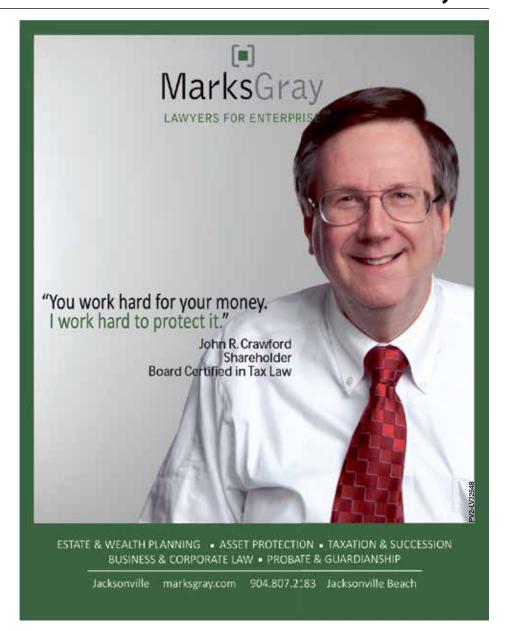
fewer than 100 people have died in jihadist attacks in the United States, according to the New America Foundation, a think tank. That is about the same number of deaths from motor-vehicle accidents every day. Nevertheless, terrorism feels menacing and personal in a way that even a six-car-pileup does not, and so it receives disproportionate coverage.

Is it really the media's fault that many of us are so negative about the economy in general and the stock market in particular? Let us not be so fast with the finger pointing, Eager Beavers! Wait, is this columnist defending the press? Perhaps, but I am just trying to present a balanced argument. I suggest this blame game scenario is akin to the chicken or the egg dilemma. Stated differently, is it the media's mistake for continuously reporting negative news, or should we, the audience, be the wrongdoer for watching, listening, reading and more importantly, acting on the real or potential train wrecks?

Maybe the press should not be the scapegoat, as it is said, "a poor workman blames his tools." In other words, do not blame the crystal ball pundits, when the blame should arguably sit squarely on our shoulders. We must fight our instinct to follow the herd and/or fall prey to the voices of doom. I encourage you – nope, I

beg you – not to do what comes naturally to you: making decisions based on fear and greed, as that movie generally does not end well. The behavioral demons (fear and greed) remain a remarkably powerful force that often wreaks havoc in our portfolios. The primary culprit for the demise of many investment portfolios is the inability to numb our emotions when making important financial decisions. Of course, none of us would dare admit that we react irrationally to fear and greed, or would we? My therapist repeatedly tells me that recognizing that I have a problem is the first step in the healing process. Hmmm...a thoughtprovoking notion...

Harry Pappas Jr., CFP®, Managing Director-Investments, Certified Estate and Trust Specialist™, Certified Divorce Financial Analyst®, Pappas Wealth Management Group of Wells Fargo Advisors, 818 A1A N, Ste. 200, Ponte Vedra, Florida 32082, 904-273-7955, harry.pappas@wellsfargoadvisors.com The use of the CDFA™ designation does not permit Wells Fargo Advisors or its Financial Advisors to provide legal advice, nor is it meant to imply that the firm or its associates are acting as experts in this field. Wells Fargo Advisors LLC, Member SIPC, is a Registered Broker-Dealer and a separate nonbank affiliate of Wells Fargo & Company. This and/ or the accompanying statistical information was prepared by or obtained from sources that Wells Fargo Advisors believes to be reliable, but its ac-curacy is not guaranteed. The report herein is not a complete analysis of every material fact in respect to any company, industry or security. The opinions expressed here reflect the judgment of the author as . of the date of the report and are subject to change without notice. Any market prices are only indica-tions of market values and are subject to change. The material has been prepared or is distributed solely for information purposes and is not a solicitation or an offer to buy any security or instrument or to participate in any trading strategy. Additional information is available upon request.





R. Scott Costantino
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Scott Costantino is Board Certified by the Florida Bar in Civil Trial Law. He is also Board Certified in Civil Trial Advocacy by the National Board of Trial Advocacy. He has received an AV rating from the Martindale-Hubbell Law Directory and has over 27 years' experience in civil trial practice.

Mr. Costantino has been elected as a Fellow of the International Society of Barristers. He is also a member of the American Board of Trial Advocates and was selected as the ABOTA~Jacksonville Chapter's Lawyer of the Year for 2012. He was President of the ABOTA~Jacksonville Chapter for 2015.

Mr. Costantino has been selected by his peers for inclusion in the publication The Best Lawyers in America. The Costantino Law Firm, P.A. has also been named a Tier 1 firm in Jacksonville by U.S. News - Best Lawyers® "Best Law Firms" for 2017. Mr. Costantino has also been selected for inclusion in Super Lawyers magazine.

The Chester Bedell Inn of Court has designated Mr. Costantino as a Master of the Bench. He has also been named a Life Member of the Million Dollar Advocates Forum.

Mr. Costantino represents clients in complex personal injury matters, including wrongful death, professional liability as well as car, trucking, and bicycle accident cases. Mr. Costantino received his undergraduate and law degrees from the University of Florida. He is the managing shareholder of The Costantino Law Firm, P.A.

PV2-LV32689

30 Business Weekly

Valerie Shaw, Lindsay Amerault, Cathy Thomasson, Cara Burky, Jodi Burns, Robin Beatty and Gary Woods at Sidney Cardel's

Photos by Susan Griffin



Cottage By The Sea Santa pillow



Sidney Cardel's Christmas décor

Sea Side Shoppes Christmas decorations



4th Avenue South shops hold holiday open house

The shops and businesses of 4th Avenue South in Jackson-ville Beach kicked off the holiday season last week with a festive open house. Guests enjoyed holiday refreshments and entertainment by Mid-Life Crisis while getting a jump on their seasonal shopping at participating businesses, which included Sidney Cardel's, Ashe's Boutique, Cottage by the Sea, Cottage by the Seaside Shoppes, Gregory Paul's and Luxe Hair Studio.



Reindeer wine toppers at Sidney Cardel's



Asia Hayes of Ashe's Tea Garden



Gregory Paul

Keeping up with life's changes



Frederic Schilling Columnist

We all know that life isn't static. A constant ebb and flow of events like family developments, career changes and retirement inevitably bring changes to your financial needs and lifestyle. When these events occur, they can often impact

whether your insurance coverage still reflects your needs. To help you prepare, here are some key events that should prompt you to revisit your life insurance and long-term-care coverage.

Marriage: Whenever you get married, your insurance needs to be changed. You now have another partner in your life who also becomes part of your financial experience regardless of whether you share a bank account. No one likes to think of their loved ones passing away, but should something unfortunate happen to you or your new spouse, having adequate life-insurance coverage will help remove financial strain during an emotionally challenging time.

New baby or new dependents: Any time a new child is born or you have dependents move in with you, you need to revisit the insurance coverage you have to make sure it aligns with your needs. You should update both your life insurance and long-term-care insurance to reflect not only the number of people dependent on you, but also which beneficiaries you list.

Divorce: Divorce is rarely a simple process and you have many financial items to address during this time. Not only do you have one fewer person in your household to account for, you may need to revisit who owns your current life insurance policies. Beneficiaries will very likely need to be changed. You also want to make sure that the coverage you currently have covers your needs as a single individual.

Changes in income and career: Sometimes career changes also change your household income. Whether that means you're going into business for yourself, becoming a stay-at-home parent, or receiving a promotion that substantially increases your salary, income changes affect the type of life insurance coverage you need. Remembering to revisit your individual policies whenever your career and income change will help you prepare for your new financial profile.

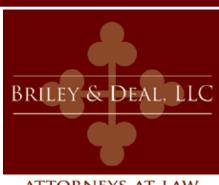
Retirement: Once you enter the retirement phase, both your life insurance and long-term-care insurance should evolve with you. Where you are in your financial life will guide what steps you need to take. If you're entering retirement, revisiting your life insurance is a must. Plus, ensuring you've lined up long-term-care coverage for later in life when your health care needs may increase is a beneficial step to take for yourself and your

Checking your life insurance and your long-term-care insurance policies annually is a great habit to develop. It's a good idea to set a specific time of year to go over these policies: January (first of the year), your birthday month...basically whatever time of year that you'll easily remember to look over these important documents. Of course, remembering to make any necessary changes as soon as those life changes occur would be ideal. This habit can keep you and your loved ones protected and prepared for life's varying events.

Frederic "Ric" Schilling is a Florida native, born in Jacksonville, Fl. Ric is President of Senior Guardians of America, a local North Florida firm specializing in tax reduction, long term illness planning, asset protection, probate avoidance and life income planning. Ric is a National Speaker and Advocate on Senior Issues and has been featured by the Florida Times Union and WJXT, TV-4 in Jacksonville as an authority on Estate Planning and Retirement Issues. Senior Guardians has an A+ rating with the Better Business Bureau and is a member in excellent standing with the National Ethics Association. Contact Frederic: 904-371-3302 or 888-891-3381 Please visit: www.seniorauardian.com This article is not intended to give tax or legal advice. Securities offered through Center Street Securities, Inc. (CSS), a registered Broker-Dealer and Member of FINRA & SIPC. Senior Guardians is independent of CSS.

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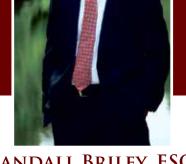
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Photo by Kitty Switkes

A new home on Ponte Vedra Boulevard sits perilously close to the edge of the dunes following Hurricane Matthew.

Ponte Vedra Beach residents band together to restore dunes

Mickler's parking lot to be used as staging area, boardwalk to be demolished and rebuilt

By Jon Blauvelt

A group of Ponte Vedra Beach residents has banded together to initiate a voluntary beach renourishment program aimed at shoring up homes impacted by beach erosion caused by Hurricane Matthew.

"These people lost 40 to 50 feet of their back yards," said Kitty Switkes, Ponte Vedra Community Association representative at large for community appearance. "They're only five feet away from their homes falling. Some of their homes could be in trouble."

Residents began joining together as a critical mass and contacting environmental consultants like Ryan Carter, vice president of Carter Environmental Services in St. Augustine, to initiate dune assessments and apply for permits to rebuild their dunes.

"Once people realized that the primary dune is gone, the historic secondary dune is now their primary defense and their house is sitting on or behind the secondary dune, they needed to do something," said Carter. "They have structural engineering problems. They need sand now to shore up their homes."

After receiving several phone calls on the matter, Carter engaged with St. Johns County officials and a group of contractors to help facilitate a voluntary dune restoration project that he said they hope to begin on Nov. 21 and finish by the end



of the year

As a result of the residents' concerted efforts and the emergency circumstances characterizing the situation, Carter said the county has contracted and granted permission to A.J. Johns Inc., a Jacksonville-based construction company, to use the parking lot in Mickler's Landing Beach as a staging area to store sand that will then be distributed to rebuild the dunes.

"We're going to be bringing anywhere from 1,000 to 3,000 loads of beach compatible sand with on-road trucks, dropping it at Mickler's, transferring it to off-road trucks, bringing it to the individuals' homes and then using a dozer to re-grade

the dune," said Carter.

Elliot Jones, project manager at A.J. Johns, said the parking lot, which is approximately 8,000 square yards, will be used in its entirety and closed for the duration of construction.

Hurricane Mat-

thew flattened

dunes along

Ponte Vedra

Beach's coast-

line, including

pictured here

at Mickler's

Photo by Jon

Landing.

the dunes

As part of the project, A.J. Johns will demolish the boardwalk to allow for trucks to access the beach. The St. Johns County recreation department will later rebuild the boardwalk.

Carter said homeowners are working with environmental consulting or landscape architect firms like his own to assess their dune conditions and develop a restoration plan that can be provided to

A.J. Johns so they can give homeowners an estimate of how much their respective projects will cost. According to Carter, that could be anywhere from \$5,000 to \$200,000 depending on the amount of sand and materials needed.

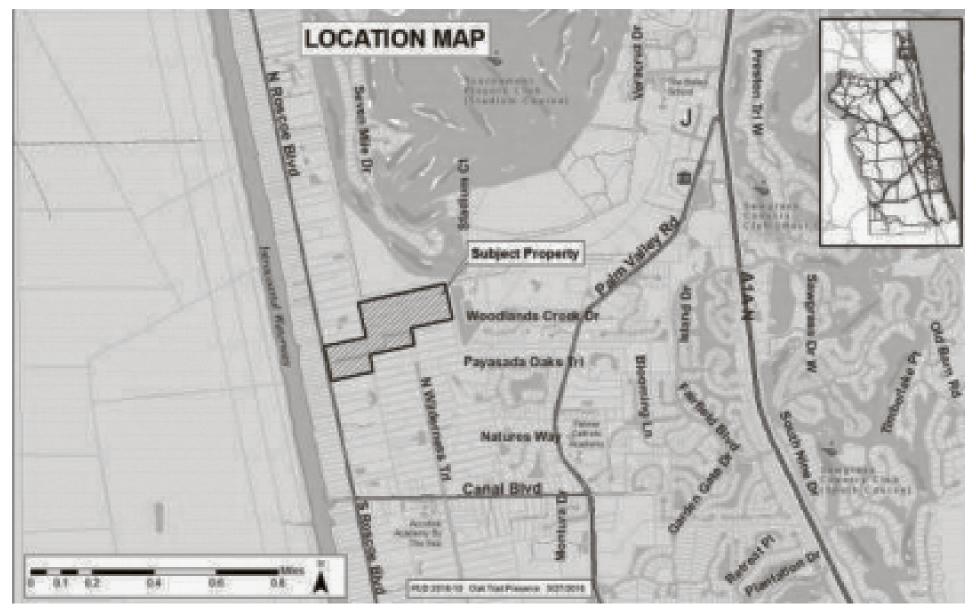
Carter said homeowners that have contracted with his company will be included in a blanket application to be sent to the Florida Department of Environmental Protection (DEP) to expedite the process and save the DEP from having to issue several dozen permits. The permit is necessary, he said, to allow for the dune restoration to be completed.

Florida Governor Rick Scott issued an emergency order a few days prior to Hurricane Matthew that allowed the DEP to issue this permit. That permit, Carter said, expired Nov. 1 but was immediately reauthorized for an additional 30 days, meaning individuals can apply for the permit until Dec. 1. The permit is valid for 90 days.

"This is an emergency, and that's why the county is allowing this, as well as the DEP," said Carter. "At no other time in my life have I seen off-road trucks being able to drive on the beach in this capacity."

The Ponte Vedra Beach Municipal Service District (MSD) will meet Monday, Nov. 14 at 6 p.m. in the cultural center at Our Lady of the Sea Catholic Church, and beach renourishment is expected to be a primary topic of discussion.

Business Weekly 33



St. Johns County PZA map

PZA recommends approval of Oak Trail Preserve project in Palm Valley

By Jon Blauvelt

Despite public opposition, the St. Johns County Planning and Zoning Agency (PZA) board unanimously recommended approval of plans at a meeting on Nov. 3 to rezone 36 acres in Palm Valley for the development of a new 26-unit, single family home subdivision.

The project now moves on to the Board of County Commissioners, which is scheduled to consider the matter at its Dec. 20 meeting.

Known as Oak Trail Preserve, the project's proposed development is located along the east side of North Roscoe Boulevard, just north of its intersection with Canal Boulevard. Jacksonville-based real estate land use law firm Driver, McAfee, Peek & Hawthorne (DMP&H) represents the developer.

"We have pledged all along that we will meet the character, value and aesthetics of the Palm Valley Community Association and what they've anointed as far as quality developments," said Brad Wester, vice president of land use planning for DMP&H, at the PZA meeting held at the St. Johns County Administrative Complex in St. Augustine. "It's not going to be this eye sore of wide-open, clear-cut land with roof tops."

Concerned Palm Valley residents disagreed and said the development will negatively impact their quality of life.

"We're going to have traffic like TPC week seven days a week," said Steve Williams, who lives on North Roscoe Road. "I have yet to talk with any of my neighbors that agree with doing this."

Residents also said the development will increase school capacity, water drainage and pollution as well as disrupt the wetlands and wildlife that characterize the property.

"We need to stop this right now," said Toby Sowerby, who also lives on North Roscoe Boulevard. "I hope you all listen to some reason and take a step back here and at least deny this for the good of the community."

Wester responded to each of the public concerns

He said the roadways will still operate at just over 50 percent of their total capacity, and both the elementary and middle schools in the area have available capacity. There will be a 2.8 student deficiency at the high school level, but he said his team has applied for school concurrency, and a plan is in place to fund the school system to mitigate for the projected deficiency.

In terms of environmental conservation, Wester said his client will preserve 50 percent of the land – including both wetlands and uplands – and capture, convey and treat water drainage as required by county and regulatory agency guidelines. He said their development team is also working with the Ponte Vedra Greenway Alliance to protect and define the trail system that is currently part of the property.

"Palm Valley is a beautiful place," said Wester. "The residents are very passionate about maintaining that. That's what we pledge and intend to do."

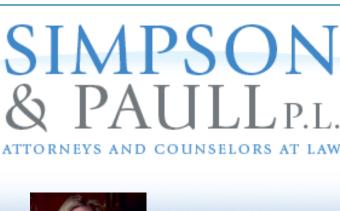
St. Johns County staff members confirmed the accuracy of Wester's rebuttals.

Although the PZA board expressed sympathy to the public concerns, members said the developers are entitled to certain property rights, and the project is well protected within those rights.

"What we can do is hold the developer to the highest standards," said Dick Williams, PZA board member. "I think Mr. Wester and his group will take into account the feel of Palm Valley because he lives in the area and is very instrumental in overseeing the developments."

Jeffrey Martin, chair member of the PZA board, echoed those sentiments.

"The applicant has done everything they're required to do," said Martin.
"They're not asking for anything extra, and they're improving some of the property. There's no reason to deny this."





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Legal News 35

LEGAL NEWS UPDATES



OUICK

Quick Law Group makes Law Firm 500

The Quick Law Group has been ranked number 24 on the Law Firm 500 Honorees List of the top 100 fastest growing law firms in America.

The published list recognizes law firms that have achieved significant growth in revenues. The nominees for the first ever Law Firm 500 Award Honorees list were evaluated by an outside accounting firm and subjected to an identical review process. The Quick

"All of our attorneys and staff have really been working hard to achieve and exceed our goals and it is such an honor to be noticed for our efforts," said Heather Quick, founder and CEO of The Quick Law Group. "I am incredibly thankful for my highly qualified team as well as to be able to provide family and divorce law services for women."

Law Group was ranked 24 for achieving

259.91 percentage of growth.



SMITH

Smith appointed to THE PLAYERS leadership team

Troy Smith was recently appointed as a "Blue Coat" for THE PLAYERS Championship. A six-year tournament volunteer, Smith joins the four existing vice chairs who, along with 2017 Tournament Chair Kevin English, lead the 2,100-plus volunteer force that makes the tournament possible.

"Troy is going to be an excellent addition to the leadership team," English said. "His experience with the tournament, coupled with his involvement in the community, make him an extremely valuable asset. We are excited to have him working with us to elevate this event, which has such a strong history of making a difference in Northeast Florida."

A shareholder for Rogers Towers, Smith is board certified in construction law and is an accomplished trial lawyer. He currently serves on the board as the legal liaison for Learn to Read Jacksonville and the Rotary Club of Ponte Vedra Beach.

"Generating charitable dollars for Northeast Florida is something I am passionate about," Smith said, "and I look forward to helping THE PLAYERS generate a record number in 2017."

Jimerson & Cobb named one of 50 fastest-growing companies in Northeast Florida

Jimerson & Cobb, P.A., has been named one of the 50 fastest-growing companies in Northeast Florida by the Jacksonville Business Journal. This is the firm's fourth consecutive year receiving this recognition.

The award winners were honored at a

July 19 luncheon in Jacksonville.

Ennis, Pellum & Associates, a local accounting firm, was assigned to determine the rankings for the list based on each nominated company's percentage of annual growth over a three-year period. To qualify for the list, the firm needed to meet several criteria. In addition to being a privately held and locally owned for-profit business, companies had to have headquarters in the seven-county area and have been in business since at least 2012. Companies also had to have total revenues of at least \$1 million in 2015, and have shown revenue gains in the previous two years.

The announcement came on the heels of another honor for the firm. Recently, four partners at Jimerson & Cobb were acknowledged by Florida Super Lawyers magazine for their professional achievements, including Managing Partner Charles Jimerson.

"At Jimerson & Cobb, we are our own biggest competitor," Jimerson said. "Each day, we strive to be better than we were the day before, so it is truly rewarding for us to be acknowledged for all of our hard work and determination."

Rogers Towers attorneys named to 'Florida Legal Elite 2016'

Three attorneys in Rogers Towers' Ponte Vedra Beach office were recently named to Florida Trend magazine's list of "Florida's Legal Elite 2016."



HOMAS



COOK

Kevin B. Cook, M. Scott Thomas and Troy K. Smith were all named to the list, along with eight other Rogers Towers attorneys: A. Graham Allen, Fred D. Franklin, Jr., L. Javan Grant, Scott J. Kennelly, David H. Peek, J. Scott Slater and Cheryl L. Worman were also named among the 2016 "Legal Elite."

In addition, attorney Janet C. Owens was named to 2016 "Up and Comers" list,

which includes 130 attorneys under 40 years old who represent the future of the legal profession in Florida.

Founded in 1905, Rogers Towers has offices in Jacksonville, St. Augustine, Amelia Island, Ponte Vedra Beach, Fort Lauderdale, Fort Myers, Tampa Bay

Orlando. The firm provides counseling and legal services in the areas of: banking and financial; litigation; construction; corporate; labor and employment; environmental; eminent domain; elder law; family law; health law; immigration; intellectual property; land use; public finance; real estate; taxation; transportation and logistics; trusts and estates; and wills.

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CAROLYN S. ZISSER limits her practice to family law, providing solutions to the most complex family law problems and focuses exclusively on matters involving divorce, child custody, military family issues, modification of judgments and division of retirement plans and other assets. Carolyn has the distinction of having started the very first woman-owned family law firm in North Florida and has been representing family law clients for more than 35 years. She continues to receive numerous accolades -- including an AV rating with Martindale-Hubbell, an AVVO rating of 10 (out of 10), inclusion in Super Lawyers and an appointment as Master of the Jacksonville Family Law Inn of Court. Carolyn offers her clients an unequalled commitment to obtaining the best results possible and has been certified in Collaborative Law to enable her to offer her clients an alternative to the traditional approach to divorce. The firm works with a network of professionals, including forensic accountants, business valuation experts, occupational evaluation experts, Certified Divorce Planners and other consultants, as needed. On the personal side, Carolyn is an avid runner, cyclist and patron of the arts. Her community contributions include the formation of Friends of the Jacksonville Symphony, active involvement with the North Florida Chamber Music Project, serving as a board member for the Jacksonville Beaches Chamber of Commerce as well as a Trustee of the Jacksonville Chamber of Commerce, and being a board member of the Jacksonville Women's Network. Zealous about her family and passionate about her grandchildren, she is equally dedicated to providing the finest representation to every client.

To learn more about her firm, please visit www.zisserfamilylaw.com or contact them at 904-249-8787

\$228 Million Judgment in Medical Malpractice case against HCA/Memorial Hospital





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Source: Real Value of Joining a Local Chamber of Commerce Shapiro Group, 2012.



Photos courtesy of Nease NJROTC

Nease NJROTC cadets stand at attention during the fall Quarterly Promotions & Awards ceremony.

Nease NJROTC hosts promotion and awards ceremony

Nease NJROTC held its fall Promotion & Awards Ceremony on the parade deck on campus, recognizing the cadet corps for exceptional performance during the past quarter.

Of the 240-member corps of cadets, 86 cadets received promotions. To be promoted, cadets must pass a written examination and complete a minimum number of community service hours.

The higher ranks require more demanding exams and greater community service hours. In

addition to the promotions, 725 Navy JROTC ribbon awards were presented to the cadets for meeting requirements in Unit Service, Community Service, Drill Team, Color Guard, Physical Fitness and Sea Cruise. Parents were invited during the ceremony to pin the new ranks on their cadet.

The two top awards presented during the ceremony were the prestigious Sailor of the Quarter awards – one given to the top freshman and top upper-classman. Cadets Anna

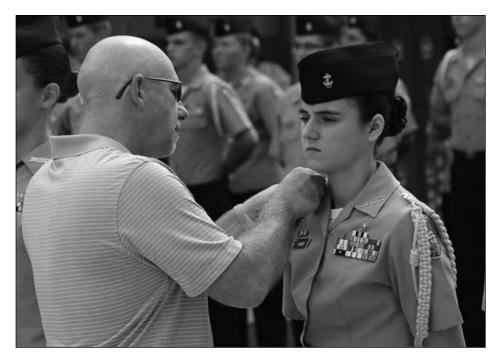
Hampton and Ian Kleiber received these awards.

"NJROTC has taught me many invaluable lessons that I know will serve me well in the future," said Kleiber, who intends to enlist in the military following graduation next

Nease NJROTC has been recognized as the number one NJROTC unit in Area-12 (northern Florida and state of Georgia) for five consecutive years, and was the Most Outstanding Unit in the Nation in 2015.



Nease NJROTC senior naval science instructor Captain Scott LaRochelle presents the Sailor of the Quarter award to Cadet lan Kleiber.



Jim Sass pins on the new rank to his niece, cadet Erin Sass, during the Nease NJROTC winter Promotions & Awards ceremony.



Navy Chief Petty Officer Jose Luna pins on the new rank to his daughter, cadet Natalie Luna, during the Nease NJROTC winter Promotions & Awards ceremony.

Nocatee hosts first annual family camp out

In what it hopes will become an annual event, Nocatee hosted a family camp out Nov. 4, bringing community residents together for an evening of good old-fashioned family fun.

Families gathered on the Nocatee

Swim Club Green, bringing their own tents, chairs and other equipment.

Participants gathered around the campfire, roasting hot dogs and marshmallows, and participating in











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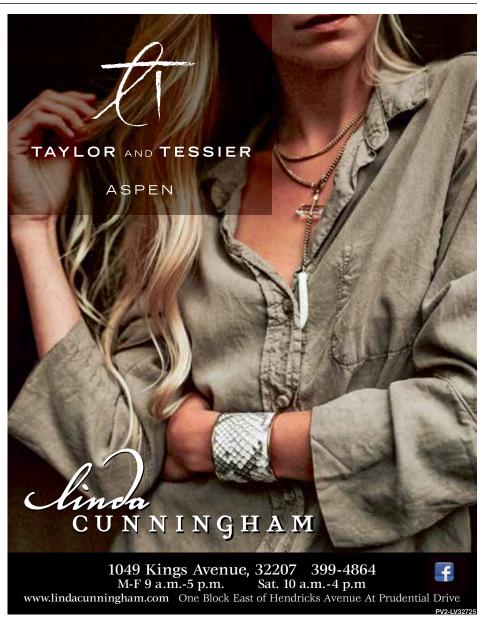
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McKenzie's Run to help support **Griffin Moody Scholarship Fund**

By Jasmine Marshall

When participants line up for the 7th annual McKenzie's Run Nov. 19, they will do so while honoring another local

The McKenzie Noelle Wilson Foundation recently partnered with the family of Griffin Moody, a Ponte Vedra Beach teen and Nease High School graduate who died in a car accident in September, to fundraise for a newly launched Griffin Moody Scholarship Fund. The fund, created in Moody's memory, will provide scholarships for seniors graduating from Nease High School.

The McKenzie Noelle Wilson Foundation will help support the fundraising efforts by donating a portion of the run's registration fees to the scholarship fund for each participant who signs up under "Team Griffin."



MOODY

According to foundation Director Adrian Gibbs, the collaboration was proposed just over a month ago after a mutual friend of the Wilsons and Moodys met President Stephanie Wilson. Moved by the Moodys' story – and un-

derstanding all too well the pain of losing a child – Wilson began to formulate ideas with the family.

"The Wilsons immediately knew that they wanted to help," Gibbs said. "They thought the run was the perfect avenue to help not only raise funds but also to help them raise awareness and, in effect, help the Moodys along in the healing process."

When the call came, Griffin's father, Ken Moody, was elated.

"(The McKenzie Noelle Wilson Foundation) knew of the (scholarship) we'd set up for Griffin and wanted to help, so they reached out and offered assistance,"

"And we were just very happy and very grateful that they did."

In keeping with the foundation's philosophy of bringing light onto others, Gibbs said the Griffin Moody Scholarship Fund was right in line with the help the foundation provides.

"It's honestly less of a partnership and more of an extending of a hand of help in the family's time of need" she said "Since our organization is very much involved in education, it just made sense. It was a natural fit and the Wilsons didn't think twice about it."

For the Moody family, which has been reaching out to Nease students and community members to join their team, the

reaction has been equally rewarding, Ken Moody said. The show of generosity and "amazing support" from the community has made him hopeful for participation.

Above all, he has been grateful for the chance to commemorate the life of his son -- and he is hopeful that his memory will live on through the help the scholarship funds will provide for other

"The reason for establishing the fund at all was just ... as a legacy for Griffin," he said. "To do something good, and so something good could come out of this tragic accident: to create a worthy and lasting legacy and help (Nease students) pursue their college dream."

To register for the 7th annual McKenzie's Run, visit www.mckenziesrun. org. Donations for the fund can be sent directly to Nease High School, made out to "Griffin Moody Scholarship Fund."

Jacksonville Jewish Film Festival to be held Nov. 13-17

The Jacksonville Jewish Film Festival returns Nov. 13-17. Sponsored by the Jewish Community Alliance (JCA), the five-day festival will be held at 8505 San Jose Blvd. and will feature award-winning domestic and international productions.

The event will also feature a number of speakers and special programs. This is the third biennial JCA Jewish film festival to be

Opening night tickets are \$30; other events are \$10 in advance and \$12 at the door. Sponsorships are available. For more information or to purchase tickets, visit www.jcajax.org/

JCA Jewish Film Festival schedule of events:

Sunday, Nov. 13 at 10 a.m. - "Very Semi Serious"

The New Yorker is an instantly recognizable publication due to its iconic cartoons which have become a cultural touchstone. In Jacksonville native and JCA charter member Leah Wolchok's Emmy Award-winning documentary, the viewer is given an intimate glimpse of the process behind the carefully curated selection of insightful and humorous work that keeps the magazine current and cutting edge. A Skype interview with Wolchok will follow the screening.

Sunday, Nov. 13 at 1 p.m. - "Wedding Doll" (subtitles)

Nominated for 10 Israeli Academy Awards, "Wedding Doll" tells the story of Hagit, a young woman who finds an escape in creating bridal gowns and dolls out of leftover materials from the toilet paper factory where she works. "Wedding Doll" will be accompanied by a Skype discussion with the film's star Moran Rosenblatt.

Sunday, Nov. 13 at 6 p.m. - Opening Night and reception: "In Search of Israeli Cuisine"

"In Search of Israeli Cuisine" is a portrait of the Israeli people told through food. Israelis come from all over the world, and their wonderfully unique food traditions provide a rich, complex and human element to a story that has cultivated itself over the past 30 years. Filmmaker Roger Sherman takes the viewer on an epicurean journey that shows why Israel's food scene is one of the hottest in the world.

The film screening will be followed by a reception featuring Israeli food by Hobnob chef Roger Regulacion, wine and music.

Monday, Nov. 14 at 7 p.m. - "Partner with the Enemy" (subtitles)

A presentation by Tel Aviv-born documentary filmmaker Duki Dror, this film tells the story of two women, one Israeli and one Palestinian, fighting against societal and family pressures within a chauvinistic, male-dominated industry to create a logistics company that helps Palestinian business owners navigate the difficulties of working within the West Bank. Companion programming in conjunction with Jewish Federation of Jacksonville's rGEN division will follow the film.

Tuesday, Nov. 15 at 6:30 p.m. - "Once in

a Lifetime" (subtitles)

"Once in a Lifetime" is a docudrama that tells the uplifting story of a dedicated history teacher at a French high school who incorporates lessons of the Holocaust to motivate her troubled students. A 30-minute panel discussion will precede this film. Duval County students are free to attend this event.

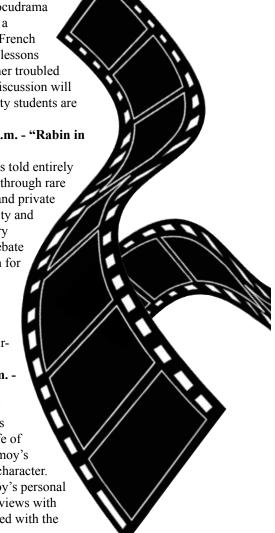
Wednesday, Nov. 16 at 7 p.m. - "Rabin in His Own Words" (subtitles)

This autobiographical film is told entirely in Yitzhak Rabin's own voice through rare archival footage, home films and private letters. It reveals the complexity and contradictions of this legendary leader, while rekindling the debate of opportunities lost and taken for peace.

This fascinating film is followed by a Skype discussion with Yoram Dori, spokesman for the Labor Party under chairmanship of Rabin.

Thursday, Nov. 17 at 7 p.m. -"For the Love of Spock"

A tribute to Leonard Nimoy directed by his son Adam this documentary highlights the life of Star Trek's Mr. Spock and Nimoy's 50 years playing the beloved character. The film includes Adam Nimoy's personal memories of his dad and interviews with cast, crew and people connected with the iconic series



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OPE fifth-graders collect more than 1,000 books to be donated to SJC schools

The fifth-grade Ambassador Team at Ocean Palms Elementary School (OPE) collected more than 1,000 books that will be donated to the libraries of a St. Johns County elementary and middle or high school.

The book collection was organized by the Ambassador Team and was the group's first service project.

The donated books were collected during a drive at the Oct. 28 Literacy Day Parade and Fall Family Fun Festival. The event included dinner, games and the big reveal of OPE's new mascot, Ozzy the Otter. For the Literacy Day Parade, students dressed up as their favorite book character.

OPE Ambassador Team members reported that the group had a successful project and a fun time doing it. The reasoning behind this particular service project, they said, was to donate the books to school libraries that could benefit from additional books, providing students with more options to learn to read.

In addition to collecting the books, students wrote positive messages on the inside covers as a surprise for book recipients.

The Ambassador Team plans on leading many other service projects to benefit the St. Johns County community and area schools





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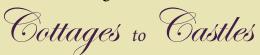
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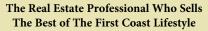
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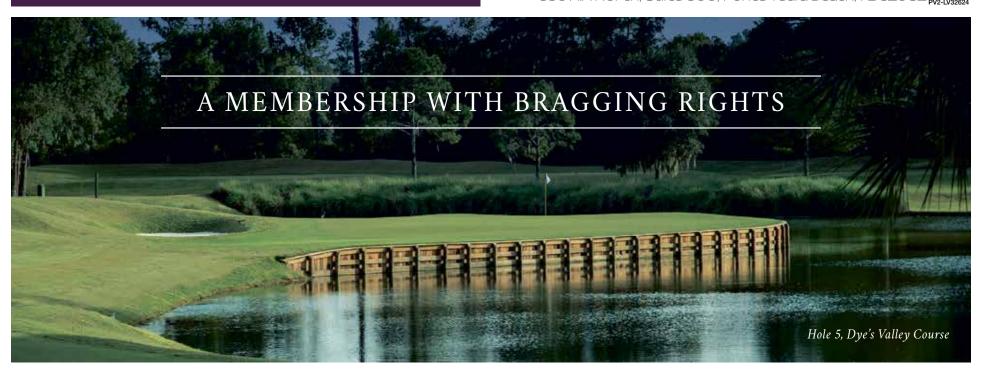
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44 Sports







#50 Mike Duncan of the Sharks recovers a Knights fumble.



#2 Zach Walton fights for a few more yards for Ponte Vedra.

Sharks post first undefeated season in school history

By Jerry Norton

The Ponte Vedra Sharks rolled to their ninth straight victory of the 2016 season with an easy 48-14 over Creekside on Senior Night at the Shark Tank Nov. 4, posting their first undefeated season in school history.

Ponte Vedra scored on its first three possessions to lead 21-0 before the visitors were able to make a single first down. Quarterback Nick Tronti engineered a 10-play, 65-yard drive that ended on Hal Swan's 1-yard plunge. On the drive Tronti completed passes to Swan and JD Pirris and ran for 27 yards himself.

The Shark offense again took advantage of the pass to score touchdown number two. This time, Tronti's go-to receivers were Marshall Few, Swan and Jarrett Stepp. Few capped the drive when he outraced the Knight defender to the left corner of the end zone and

#8 Hal Swan picks up good yardage for the Sharks. pulled down a perfect throw from his quarterback.

Ponte Vedra took advantage of a Creekside personal foul and an offsides penalty on its next possession to move ahead 21-0 with more than two minutes left in the first quarter.

The visitors finally managed to get their offense in gear, moving 80 yards in six plays for a score then added the two-point conversion. The remarkable ease with which the Knights – who scored just 80 points in eight games – were able to score had to raise some concerns about the vulnerability of the Sharks defense for the upcoming playoffs.

In answering the next Creekside drive, Ponte Vedra did them one better, moving 80-yards in four plays, the last a remarkable 57-yard zig-zag jaunt by Swan that left a collection of would-be tacklers grasping at air and Ponte Vedra leading 28-8. Before Creekside could mount another

SHARKS continues on Page 46





Photos by Chris and Jerry Norton

#45 Duncan Van Kouteren has the Creekside ball carrier in his sights.

SHORT TAKES

World Beat Café

World Beat Café, a Jacksonville Children's Chorus concert with Grammy-nominated Omnimusica, will be held Saturday, Nov. 19 from 7:30 to 10 p.m. at the Times-Union Center for Performing Arts, 300 Water St., Jacksonville.

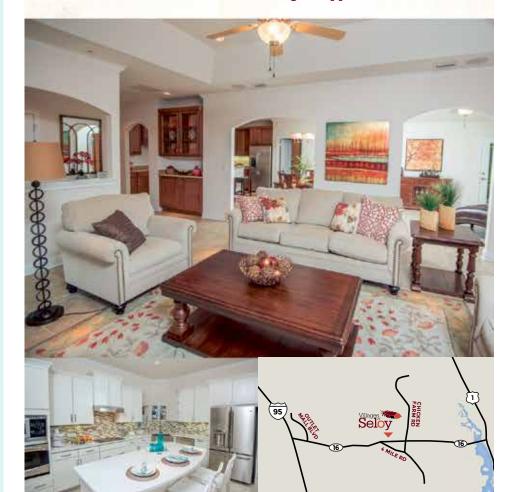
Omnimusica features the talents of musician-scholars from all over the world – including Peru, Brazil, Bolivia, China and Trinidad – as well as from many states and regions across the United States. The group performs innovative arrangements of traditional musical works from South America, the Caribbean, Eastern Europe, the Middle East, Southeast Asia and Africa, as well as a large repertoire of original music composed by founder and director Dr. Michael Bakan and other group members. All Jacksonville Children's Chorus choirs will perform.

Tickets start at \$21 and are available on Ticketmaster. Pre-show reception tickets are \$35, which includes a taste of foods from around the world. The reception will be held in the Davis Gallery from 6:15 to 7:15 p.m.

For more information, call (904) 353-1636 or visit www.jaxchildrenschorus.org.

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Lower School (PK-5) Open House for Parents Ponte Vedra Beach Campus | November 15, 2016 6 p.m.

Lower School (PK-5) Open House for Parents Whitehurst Campus | November 29, 2016 6 p.m.

Middle School (6-8) Open House for Parents Bartram Campus | November 10, 2016 6 p.m.

Upper School (9-12) Open House for Parents San Jose Campus | November 18, 2016 at 8:30 a.m.

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Panthers look to finish season on high note at West Nassau

By Jon Blauvelt

With one game remaining in the Nease football season, Panthers head coach Tim Krause has a simple message for his team.

"Finish strong," said Krause. "We ask so much of those kids. They put so much into it that we just want them to finish on a good note."

Nease (2-6, 1-3) will look to do exactly that on Thursday, Nov. 10, at 7 p.m. at West Nassau (4-6, 2-2) in a makeup game that was postponed in early October due to Hurricane Matthew.

The Panthers will play the Warriors after losing on Nov. 4 to the Bartram Trail Bears 36-14 on Senior Night – a game in which Nease again had trouble stringing together momentum on offense and was unable to score until midway through the fourth quarter.

"It's tough walking away with a loss on Senior Night, but I think this next week will show a lot about our character," said wide receiver Jayson Sowden after the loss to the Bears. "Playing on a Thursday is never easy. It's the last game for us seniors."

Sowden said he agrees with his coach on where the team needs to focus.

"Finish," he said. "It's the last one for us so you gotta finish."

Quarterback Leighton Alley, who completed 32 of 46 passes for 272 yards against the Bears, was on the receiving end of Nease's first score, which was a product of a reverse pass by wide receiver Ashton Wood. The senior signal caller, who also rushed for a touchdown in the fourth quarter, said he loves his team regardless of the disappointing season.

"We got knocked down a couple times, and I feel like we always got back up," said Alley. "We've been through a lot together. We know what it's like to have success and what it's like to have bad seasons so we're able to keep fighting when things are down."

Bartram Trail Head Coach Darrell Sutherland was also complimentary of Nease's fighting mentality after the game on Nov. 4.

"There's no quit in them," said Sutherland, whose team will play Ocoee on Friday, Nov. 11, in the first round of the state playoffs. "You can tell: Coach Krause's demeanor and personality are rubbing off on those guys. They're going to be a very good football team for years to come."

Regardless of how the season finale against West Nassau plays out, Krause is proud of how his team has persevered and feels they'll be able to learn from this season's adversity

"I hope they recognize that sometimes it doesn't always turn out as you plan," he said. "But you gotta keep fighting, trying and clawing. I think they've done that, and I think that will prepare them well for life."



Photo by Jeff Heinemann/The Image Caddy

Nease senior quarterback Leighton Alley evades a Bartram Trail defender before passing the ball downfield. Alley completed 32 of 46 passes for 272 yards in the loss against Bartram Trail on Nov. 4. He also scored a rushing and receiving touchdown in the fourth quarter

Sharks

Continued from 4

easy drive, Ponte Vedra's Mike Duncan pounced on a Knights fumble at the Shark 30 and the team of Tronti and Few made them pay. Few made a spectacular diving catch good for 30 yards then three plays later duplicated the feat for 30 more yards. Tronti ended the drive by hitting junior receiver Rani Toma for the Sharks seventh

Turnovers continued to plague the Knights when Noah Solaun intercepted a Creekside pass. Backup quarterback Jack Murrah came on for the Sharks and moved the team into Chris Howard's field goal range. Howard was perfect on the 44-yard attempt and the Sharks led 38-8.

The Shark defense forced a threeand-out Creekside punt that made the Ponte Vedra defensive coaching staff less nervous about things. Running backs Zach Walton and Zach King teamed with Swan on the ensuing Shark drive to pick up 52 yards, then Tronti sneaked over from three yards out up the advantage to 45-8.

Ponte Vedra's John Tyler broke up a fourth-down Creekside pass to kill a Knight drive but the Sharks weren't able to capitalize. By this time each team was making use of backup players. The Knights would add a touchdown but not the PAT and Ponte Vedra responded with another Howard field goal—a 30-yarder.

Ponte Vedra will host Yulee in the first round of the District 5A play-offs on Friday, Nov. 11 with a 7:30 p.m. start time. Despite a 7-3 record, Yulee represents a significant challenge, boasting 230-pound

running back Jamari Peacock. The Sharks offense has the apparent advantage in points scored with 371 compared to the Hornets' 286. The Sharks score both on the ground and through the air. Yulee offense is centered on a ground attack behind their powerful running back. Both defenses have some vulnerability. Ponte Vedra has allowed 170 points, Yulee 158. It looks to be another barnburner.

In the other District 5A playoff game, Bishop Kenny plays Ribault. The winner of this game will meet the winner of the Sharks/Yulee matchup. Ponte Vedra Recorder · November 10, 2016

Sports 47

Chiefs 19, Jaguars 14

Fumbling Jaguars stumble in 19-14 loss at Kansas City

By Mike Bonts

Jacksonville QB Blake Bortles threw two touchdown passes, but turnovers spoiled any chance of the Jaguars winning their third game of the season in a 19-14 loss at Kansas City Sunday.

Bortles found wide receiver Allen Robinson at the back of the end zone for a 1-yard touchdown pass and 13-yard scoring pass to T.J. Yeldon late in the game. Bortles was 22 of 41 for 252 yards. But the big story was the turnovers. Kansas City forced four turnovers, setting up 13 of the Chiefs' 19 points. Jacksonville has not forced a turnover in four games.

"It all came down to turnovers," said Jaguars Head Coach Gus Bradley.

"We had four turnovers and when you do that in any game in the NFL, it's going to be hard to win. One of those was in a goal-line situation. I thought our defense did a good job holding them to field goals."

The Chiefs defense allowed the Jaguars 449 yards, with 205 yards coming in the run game. Jaguars running back Chris Ivory had 107 yards on 18 carries. He was about to cross the goal line when the ball was knocked from his hands. Chiefs cornerback Marcus Peters recovered the

"I thought I crossed the plane as the ball was coming out," Ivory said. "We have to be more conscious of not turning the ball over. It's hard to win when you do that."

Jacksonville also fumbled on a Bryan Walters punt return and Bortles threw an interception to K.C. linebacker Ramik Wilson. Yeldon also fumbled.

Kansas City led 10-7 at halftime. Chiefs backup QB Nick Foles threw a 23-yard TD to and wide receiver Albert Wilson. A 51-yard field goal from Cairo Santos was just one of four for him in the game.

"It was not always the prettiest thing, but we won," said Foles, who made his first start for the Kansas City. "The game of football is different every week. Sometimes you light it up. Sometimes you are out there scrapping trying to make plays. It feels good to win in the NFL, no matter what"

The Chiefs played without starting QB Alex Smith and No. 1 rusher Spencer Ware, who were sidelined by head trauma and a concussion.

The Chiefs got only a few snaps from No. 1 wide receiver Jeremy Maclin and lost tight end Travis Kelce early in the final quarter.



Photos by Rick Wilson/Jacksonville Jaguars

Jaguars wide receiver Allen Robinson (15) grabbed seven receptions for 76 yards and scored on a 1-yard a touchdown pass from Blake Bortles against Kansas City Sunday.



Jacksonville running back T.J.Yeldon (24) caught five of six targets for 32 yards and a touchdown and added 33 yards on seven rushes in Sunday's loss to Kansas City. He fumbled during the contest.

"The margin between winning and losing in this league is minute," said Chief Coach Andy Reid. "We could have lost that game. Instead, we won. It's nice to be 6-2. We appreciate every one of them (victories)."

The Chiefs were led by Charcandrick West with 62 yards on the ground. Foles threw for 187 yards.

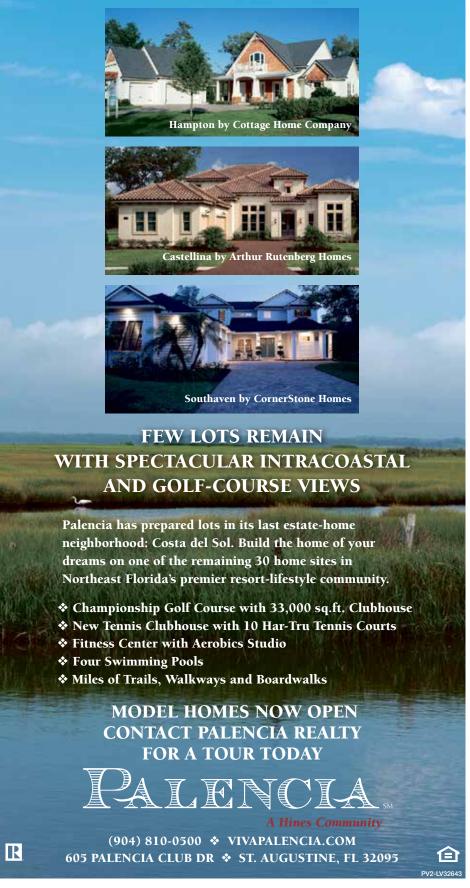
"A lot of our wounds were self-inflicted." said Chiefs linebacker Derrick Johnson. "We made a lot of mistakes today. Give the Jaguars credit, they took advantage of every opportunity we gave them."

The Jaguars host AFC South rival Houston Sunday at 1 p.m.

Game Notes: It was the first game with QB coach Nathaniel Hackett directing the Jaguars' offense... the Jaguars scored in the first half on the road for the first time this season; they've been outscored 68-7.

.....Chiefs tight end Travis Kelce was ejected after picking up a pair of unsportsmanlike penalties after objecting to a non-call by the officials in the end zone.... Jacksonville wide receiver Allen Hurns left the game twice, first due to an ankle injury and then with a concussion...rookie linebacker Myles Jack suffered a half hip injury and did not return... it was the Chiefs' fourth consecutive victory...the Jaguars have lost three consecutive games.





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OBITUARIES

Ira L. Chelette

Ira L. Chelette, 78, of Ponte Vedra Beach, FL, died October 31, 2016. Ponte Vedra Valley Funeral Home, Cremation Center & Cemetery – (904) 285-1130-www.ponteved ravalley.com





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Lady Sharks play for first state title

By Jerry Norton

The Lady Sharks earned a spot in the Class 6A volleyball championship by virtue of a three-set win over Bishop Kenny last Saturday at the Sharks' gym. Ponte Vedra dispatched the Crusaders 25-22, 25-19 and 25-23 and will meet Bishop Moore for the championship Nov. 12 at the West Port High School gym in Ocala.

Ponte Vedra earned the right to play for the title with victories over Weeki Wachee, Belleview and Santa Fe. Stat leaders for the Sharks in the semi-final game against Kenny included Mackenzie Morris with 15 kills and Emily Waud with eight. Savannah Fowler led the Sharks in assists with 30, while Eve Beech was tops in digs with 25 while Morris had 23. Fowler, Beech and Morris each had a pair of aces.

Ponte Vedra girls golf team places third at state tournament

The Ponte Vedra girls golf team capped off a great season with a third place finish at the FHSAA Class 2A State Golf Championship tournament.

A total of 16 top teams and 95 individuals competed in the tournament, held Nov.1-2 at the Mission Inn Las Colinas Course. Junior Sophie Membrino led the Sharks, scoring with a 73-74 for an individual third place finish. Senior Sara McKevitt shot an 82-77 for a 14th place finish

Also contributing to the Sharks' success were Reni Jancsik 82-81 (22nd), Kayleigh Baker 92-88 (47th) and Megan Burke 95-86 (48th).

The last two years, the Sharks placed seventh and fifth at the state tournament. Senior Captain Sara McKevitt will be missed by the team, said Coach Finlay.



Photo submitted by Lydia McKevitt

From left: Coach Finlay, Sophie Membrino, Ashley Burke, Reni Jancsik, Kayleigh Baker, Megan Burke and Captain Sara McKevitt.

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ACROSS

1. Take a base 6. Comic book expression for alarm 9. Locus, pl.

13. L on clothes

14. Grazing spot

15. Chose between competitors

16. Pseudonym 17. Matterhorn,

18. Opposite of

cathode 19. *Wampanoag

Thanksgiving feast contribution 21. *Original Plym-

outh resident 23. Flanders of

"The Simpsons" 24. Sunrise on

25. Part of tennis match

compass

28. Like happy people's glasses

30. River in Asia

35. Saintly glow 37. Actress Perl-

man 39. Aqua-Lung user

40. Europe/Asia mountain divide 41. Do-reh-mi-fa-

so-la-ti

Scotia 44. Same as comae

46. Leopard or such

47. Capital of Ukraine

48. Sprightliness 50. Sold in bars

52. *Like an over-

cooked turkey 53. Whip strike

55. Pump offering 57. *Thanksgiving

pie filling 61. Courage or

valor 65. Accustom

66. Intersects blvd.?

68. "A Confederacy _," sing. 69. Climber's spike

70. Shiny wheel 71. Grouchy Mup-

pet 72. Old flames

73. Mouth piece 74. India's first P.M.

DOWN

1. Eastern European

2. Tall one is a lie 3. Poetic name of Ireland

4. "Encore!" 5 "Children of a

God" (1986) 6. Panache

7. Unagi

8. Fraternity K 9 Ding-a-10. Either fra-

grance or stench 11. Ghana monetary unit

12 Footnote word 15. *Preserved the

old-fashioned way 20. Plural of #10 Down

22. School of thought suffix 24. Blinking cilia



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.

25. *Cranberry

26. Continental money 27. Charlie Chaplin's character 29. *What to do on

Friday

31. Hose problem

32. Egg-shaped 33 Never sav

what? 34. *Boat contents

shiny

36. Winglike

38. 1970s hairdo 42. "Time is

money," e.g. 45. Smooth and

54. Angry growl 56. Drink excessively 57. Dream sucker? 58. Type of operating system 59. No volume 60. Major-leaguers 61. Cannabis plant 62. Mark of a ruler 63. "The Lion King" villain

49. Chi precursor

51. *Presidential

Thanksgiving act

64. Himalayan peak

67. Roman numeral 7

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PV2-LV3279

SHORT TAKES

Salt Marsh Brewgrass Festival

North Florida Land Trust will host the Salt Marsh Brewgrass Festival Saturday, Nov. 19 from 11 a.m. to 6 p.m. at Big Talbot Island.

The festival will include live music by the Parker Urban Band, Come Back Alice, and Flat Land along with local brews and an array of food trucks. There will also be games for kids, a guided 1.5-mile hike and guided paddle for an additional fee.

Guests are encouraged to bring a blanket or chairs and reusable water bottles. Tickets are \$35 in advance or \$40 at the door. Children 12 and under are free. Tickets can be purchased online at www.northfloridalandtrust.org/brewgrass-2016.



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PV2-LV32677

Registration opens for Champions for Child Safety Pro Am Tournament

Registration for the Monique Burr Foundation's Champions for Child Safety Pro Am Golf Tournament is now open.

To be held Monday, Nov. 28 at The Palencia Club, the tournament will enable participants to play golf with professional players. Pro golfers and Champions for Child Safety award winners Fred Funk, Jim Furyk and Mark McCumber will serve as returning honorary chairmen for the 2016 tournament.

Proceeds from the event will support MBF

Child Safety Matters, a school-based prevention program that provides information and strategies to prevent child abuse as well as bullying both online and off.

Tournament registration is available online at www.mbfchildsafetymatters.org for players and sponsors.

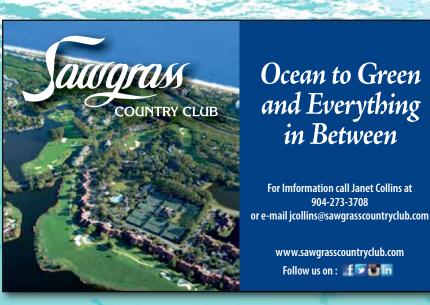
Prices start at \$1,000 each for hole and tee sponsors and go up to \$50,000 for a title sponsor. Donations can also be made at the site.

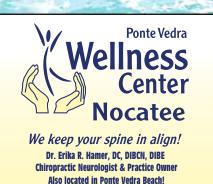
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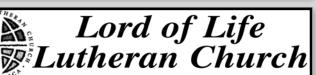


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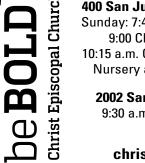
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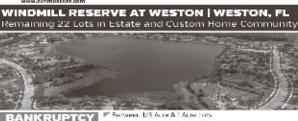
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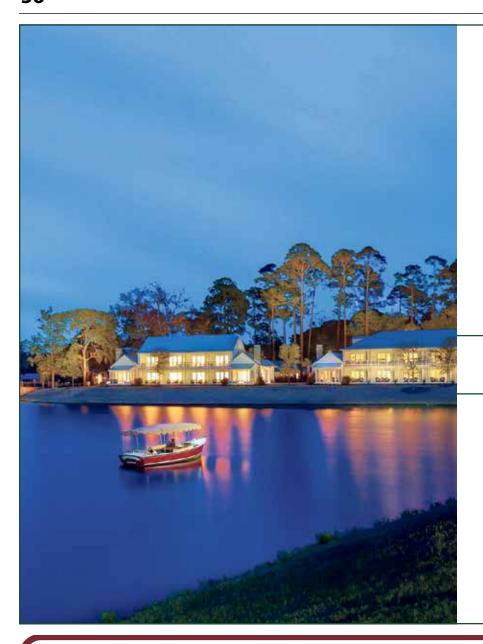
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