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## HEAT INDEX

What's Hot &  
What's Not

**HOT!**



### FIREHOUSE SUBS

Jax-based sandwich kings open 1,000th franchise



### ELECTION 2016

Locals switching political parties in record numbers to vote in primaries



### JAGS

Fans super excited. Now team must deliver



### POKEMON GO

Smart phone game a world-wide obsession



### CORRINE BROWN

Indictment puts U.S. Rep. down but not out



### GAS PRICES

Average gallon below \$2, first time since April

**COLD**

A few years ago I had the opportunity to drive a Ferrari on the race track at Walt Disney World in Orlando. Before the facility closed in 2015, following a horrible crash and resulting death of an amateur driver, the track was the site of a business that allowed guests to either ride along in or drive a NASCAR stock racer or an exotic sports car. I chose to drive the Italian supercar, a \$200,000 vehicle that lived up to expectations I had as I slid down behind the steering wheel. Since that three-lap drive, I've told many people about the experience, specifically how quickly a Ferrari accelerates and, perhaps even more impressive, how fast it can stop. I can still hear my instructor shouting over the roar of the engine, "Go, Go, Go!" all the while I'm thinking, "That wall at the end of the track seems to be coming up really, really fast." Fortunately, the Ferrari's huge brake pads didn't fail and we skirted around each corner with ease.

Recently, I recalled my brief race track outing during discussions about an unusual local fundraiser taking place later this fall. Excellerate is a benefit for the Police Athletic League of Jacksonville (JaxPAL), set for the weekend of October 21, in which participants enjoy the opportunity to cruise around I-295 as part of a police-escorted convoy of luxury rides. JSO officers will temporarily restrict access to the highway, making it seem as if the assemblage of Lamborghinis, Bentleys, Maseratis and other exotic vehicles have the road all to themselves.

From the curbside, the event could appear to be little more than a frivolous joyride for the region's one-percenters. It is something of a joyride, but the cause is anything but frivolous. Every dime contributed goes to JaxPAL, a community outreach effort of the Sheriff's Office with a mission that perhaps has never been more important. Simply put, JaxPAL aims to place police officers in situations with residents (especially kids) of high crime neighborhoods that don't involve the enforcement of law. Basketball games, cookouts, educational classes, field trips—positive activities where cops and citizens can interact as partners and teammates and not adversaries can pay off untold dividends for the community at large.

A select few will get to participate in the Saturday morning drive around the city. But everyone is invited to come out to the fundraising reception the night before. An event like this couldn't be possible without support from the city's business community. When *Jacksonville Magazine* was asked to participate and help spread the word, we didn't hesitate to say, "yes." I can't say that I have a Ferrari of my own to join in the ride but I am completely on board with the cause. Read more about it beginning on page 34.

*Joseph White*  
joe@jacksonvillemag.com

## EXTRAS

In July, *Jacksonville Magazine* launched a completely new branch of the company. Our many publications have been actively involved with local events, fundraisers and social happenings for more than three decades. We've hosted, sponsored, volunteered for and taken photos at countless affairs. [904TIX.com](http://904TIX.com), our new online ticket portal, raises the bar on our community support and elevates *Jacksonville Magazine's* position as the region's leading source for information about local happenings.

A number of Northeast Florida organizations and events are presently featured on [904TIX.com](http://904TIX.com) including the **Great Gatsby Casino Night** (August 27) benefiting Susan G. Komen North Florida, the Ronald McDonald House of Jacksonville's annual **Fries With That Wine** fundraiser (September 23), and **Caring Chefs**, a gourmet restaurant tasting benefiting Children's Home Society of Florida (October 3). I invite you to visit the site to see all the amazing things happening this fall.



# 904

**NORTHEAST FLORIDA'S BUSINESS  
& EXECUTIVE LIFE AUTHORITY**

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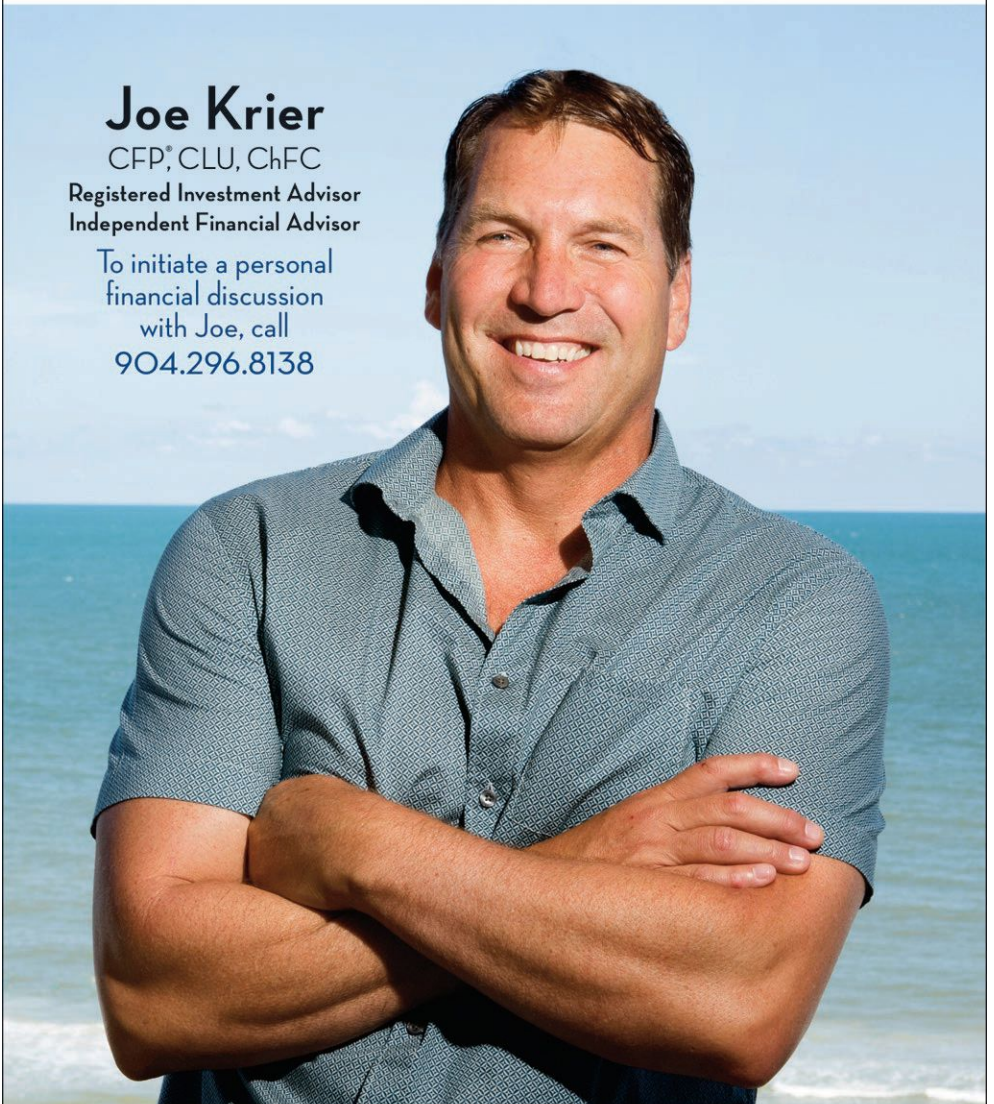
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# AGENDA: THINGS TO DO, PLACES TO GO

## AUGUST

**August 13** : 5 PM, Hemming Park • The 2nd Annual **Hemming Park Beer Festival** includes unlimited tastings of 100+ craft and import beers and ciders

**August 13** : 6:45 PM, EverBank Field • Run under the lights at the 2016 **Jaguars 5K Stadium Challenge** to support youth sports programs

**August 14** : 7 PM, T-U Center for the Performing Arts • Enjoy the smooth jazz genre with **Aaron Bing**

**August 15** : 7:05 PM, Baseball Grounds of Jacksonville • Knock breast cancer out of the park with **Pink Up the Park: Komen Night at the Suns**

**August 20** : 8 AM, Seawalk Pavilion • More than 1,500 participants are expected to lace up and hit the sand for the **Summer Beach Run**, Jax Beach

**August 20** : 7 PM, Baseball Grounds of Jacksonville • Watch the **Jacksonville Armada FC** soccer team go head-to-head against Minnesota United FC

**August 21** : 2 PM, Florida Theatre • **Summer Movie Classics Series** screens *Who's Afraid of Virginia Woolf*

**August 27** : 8 AM, Jacksonville Landing • Register for the **LUNG FORCE Run/Walk** and help raise awareness and funds to fight against lung cancer and for lung health

**August 27** : 7:30 PM, Thrasher-Horne Center • Whether it's his acting, improv, singing or dancing on stage, **Wayne Brady** can do it all

Aaron Bing • August 14



Zac Brown Band • September 17

## SEPTEMBER

**September 1** : 9:30 AM, Windsor Park Golf Club • Hunger Fight hosts the inaugural **Chip Away Hunger Golf Tournament**

**September 4** : 3 PM, Ponte Vedra Concert Hall • Enjoy the **Florida Chamber Music Project's** performance of *String Quartet in F Minor* by Beethoven and *Five Novelettes* by Glazunov

**September 5** : 7:30 AM, Mickler's Landing • The fifth annual **Great Ponte Vedra Paddle** benefiting Healing Every Autistic Life (HEAL) is guaranteed to be a blast for SUP riders

**September 6** : TBA, EverBank Field • The **U.S. Men's National Soccer Team** plays Trinidad & Tobago in the final match of the Semifinal Round of 2018 FIFA World Cup Qualifying

**September 8-10** : Ponte Vedra Inn & Club • **Delicious Destinations** is a fundraiser that brings some of the Southeast's top chefs to Jacksonville

**September 11** : 1 PM, EverBank Field • The **Jacksonville Jaguars** take on the Green Bay Packers in the season's home-opener

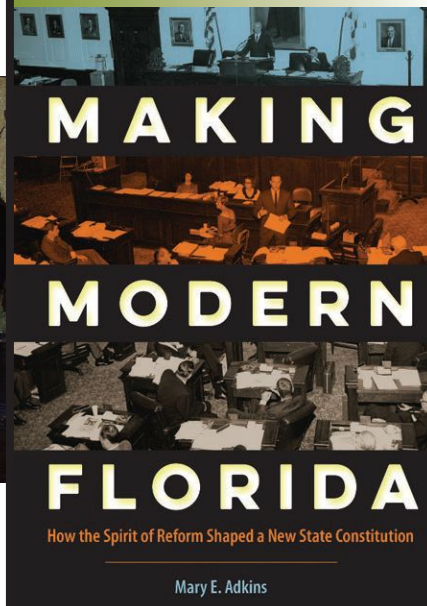
**September 14-16** : Lightner Museum • **St. Augustine Fashion Week** returns for three days of runway shows, parties and more

**September 17** : 7 PM, Veterans Memorial Arena • Country music comes to town with **Zac Brown Band's** Black Out the Sun 2016 Tour.

**September 23** : TBA, East US Assure Club at EverBank Field • The Red Shoe Crew hosts **Fries With That Wine** which pairs wine with McDonald's fast food favorites, including French fries, cheeseburgers and more ■

## Southern Roots

*Spirited timeline of Florida's constitutional reform*



Author Mary E. Adkins explores the events leading up to and during Florida's constitutional reform between 1966 and 1968, as well as the impact it has today. In *Making Modern Florida: How the Spirit of Reform Shaped a New State Constitution* (University Press of Florida, \$29.95) Adkins uses interviews, court records and photographs to tell the story as a narrative, in lieu of a history textbook style.

The author examines the effects of groups like Northeast Florida's "pork chop gang," the NAACP, the Florida Bar and the League of Women Voters on the reformation and revision of the constitution.

"When I understood the amount of work, thought and wisdom that the public servants of the time put into creating our Constitution, I was grateful for Florida's great fortune in having excellent leaders to haul it into the modern world politically," says Adkins. ■





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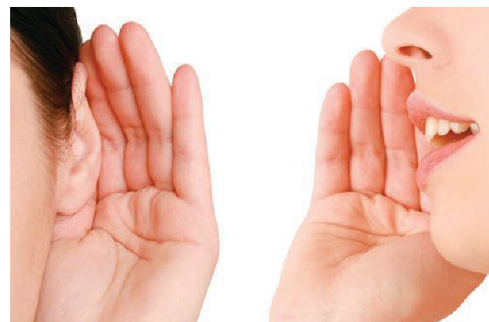
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# THE INSIDER:

## INFORMED SPECULATION, BIZ TIPS & HOT TOPICS



Lang Lang

### Special Guest

For the first time in Jacksonville, world-renowned pianist **Lang Lang** performs at Jacoby Symphony Hall on February 17. The Jacksonville Symphony's show and gala also celebrates the 20th anniversary of the venue's opening with a cocktail party and dinner. Lang Lang has performed at events such as the opening ceremony of the 2008 Beijing Olympics and the Grammy Awards.

### Change of Command

Retired Lt. Gen. Michael Linnington was appointed CEO of the Jacksonville based Wounded Warrior Project effective July 18. Linnington's 35-year military career includes three tours in combat operations. He most recently served as Director of the Defense at the POW/MIA Accounting Agency. "The veteran and military family communities—and our entire nation—will benefit from his demonstrated leadership and dedication," says Bill Rausch, Executive Director of the National Veteran Empowerment Campaign, Got Your 6.

### Play to Win

Because their home court in Gainesville is undergoing renovation,



Ret. Lt. Gen. Michael Linnington

tions, Gator Nation hosts two season-opening men's basketball games in Jax on November 11 and 13. The team will play Belmont University and Mercer University at Veterans Memorial Arena.

### Come Fly With Me

After nearly 13 months, the NAS Jacksonville runway reopened June 27. The \$52 million-project added approximately 1,000 feet to the runway, in addition to 1,200 new LED lights and other improvements. The construction required thousands of military personnel and dozens of aircrafts to relocate to Cecil Airport. "There is a lot of excitement about having our fixed wing squadrons and our 2,000 sailors return to NAS Jax," says public affairs officer Miriam S. Gallet.



Gator basketball

### Sands of Time

Neptune, Atlantic and Jacksonville beaches can expect a facelift, or... dune lift, by fall of this year as a \$13.5 million-contract has been finalized to re-nourish approximately seven miles of eroded sand. The contract was awarded to Illinois-based Great Lakes Dredge & Dock Company, who will dredge 650,000 cubic yards of sand from four offshore borrow areas, raising the intertidal beach elevation by 3 to 5 feet and widening the beach berm by 20 to 60 feet.

### Braking News

Allstate Insurance annually ranks the top 200 safest driving cities in the U.S. This year, Jacksonville placed in the top 50 at 45. Unfortunately for the city, we dropped



Beach re-nourishment

two places since last year. Despite the lower ranking, the average number of years between collisions went from 10 to 10.4, with the national average at once every 10 years. Also, when the average annual precipitation is taken into account, Jacksonville jumps ahead to number 37. Brownsville, Texas came in first place.

### Making Moves

A Southbank landmark was sold in late July. The 10-story, 197,000-square-foot Stein Mart building was purchased by Virginia-based Lingerfelt Commonwealth Partners LLC for \$23.75 million. At the date of sale, the building was 93 percent occupied with tenants including Marks Gray, P.A., TD Bank and Stein Mart. ■



## WELCOME TO THE JUNGLE

The deal, something of a secret around the halls of City Hall and the Chamber, had been in the works for seven years. And the Jacksonville City Council approved the project in April. But it wasn't until the end of July that it was officially announced—

**Amazon** is opening a \$200-million distribution facility in town, scheduled to be up and running in time for the 2017 holiday season. As many as 1,500 jobs could be created when fully operational.





Michael Bump, Forking Amazing Restaurants

## Jax Names & Notes

Visit Jacksonville named **Monica Smith** its new vice president of sales and services. Additionally, **Katie Mitura** was promoted to VP of marketing and communications after serving as director of the department. • In early July, Automotive Broadcasting Network (ABN) announced **Geoff Mancini** as its new vice president of sales. • Jacksonville-based restaurant group Forking Amazing Restaurants hired **Michael Bump** as its first executive pastry chef. Bump will oversee the pastry programs at all of the restaurant group's establishments—including Ovinté, Il Desco and Cowford Chophouse. • Leadership Jacksonville announced its new officers and members for the 2016-2017 board of directors. The board will be led by **Karen Mayfield**, senior vice president at SunTrust Bank. Similarly, the president-elect will be **Mobeen Rathore**, M.D., professor and chief of pediatrics/infectious diseases at the University of Florida. • The Florida Nonprofit Alliance Board of Directors named **Sabeen Perwaiz** as the executive director. Perwaiz is an alum of JAXUSA Partnership, Aide et Action Cambodia, PACE Center for Girls Jacksonville and TEDxJacksonville. • Jacksonville's Riverside Arts Market (RAM) named a senior market manager, **John Silveria**. Silveria's experience includes 23 years with the Pacific Coast Farmers' Market. RAM also hired **Liz Grebe** to be the market manager. • Ewing Real Estate LLC recently hired former Jacksonville Jaguars linebacker **Tom McManus** and investment and development expert **Malachi Haughton**. • The Sulzbacher Center recently named former COO of LSF Health Systems, Inc., **Elieen Verney Briggs** as its chief development officer. • The president of BestBet Jacksonville, **Jamie Shelton**, was appointed to the JAXPORT board by Mayor Lenny Curry. • On August 1, Friends of Hemming Park (FOHP) announced **Bill Prescott**, principal at Heritage Capital Group and former Jaguars CFO will become the organization's new CEO. Another new addition to FOHP is **Michelle Barth** who will serve as advisor for fundraising and development. ■

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# ANN-MARIE A. KNIGHT

## LIVING UNITED IN THE WORKPLACE

**A**nn-Marie A. Knight is an operations administrator at Mayo Clinic in Florida. Despite a busy schedule, Knight is committed to giving back to her community. A longtime United Way of Northeast Florida supporter, she is a committee member of United Way's Women in Local Leadership affinity group and the resource-management health team. She also is creating a legacy of United Way support through her son, Javon, who serves as UNF's Student United Way president and was a finalist in the organization's inaugural Upstream social-change initiative.

**What do you love most about the work you do at Mayo?** The people. All Mayo staff share an unmatched commitment to health and the greater good. We work tirelessly to provide care for patients who, in most cases, are in the midst of very complex health situations.

**Why is making time to give back to the community important to you?** Giving is enriching and contributes to the wellness of our community. It provides the opportunity to connect with and learn from people from all walks of life. I feel it's not enough to work and contribute to society solely through professional expertise. We must also personally share our abilities and time, which often has greater value.

**Why would you recommend someone to become involved with United Way?** United Way makes it easy to find community needs that align with personal interests and by orchestrating activities where a team of volunteers can work together to efficiently meet a need. As a member of United Way's Women in Local Leadership, I enjoy volunteering with others who have similar passions and interests.

**Who inspires you most and why?** My foundation was built by my mother. She taught me the importance of giving from the heart. As a child, I would watch her, a woman with humble means, take from her own limited resources to make someone else's life more comfortable.

**Why do you love calling Northeast Florida home?** Jacksonville is the "all around city" my family and I desired—a small but big town. We enjoy great weather, an eclectic landscape of neighborhoods, and most importantly, a community of caring people. Like any city, we have our challenges, but I am optimistic for our future. As a Navy retiree, my family and I could have picked any city; Jacksonville was selected without a second thought. ■

*Part of a series of local business achiever profiles sponsored by United Way of Northeast Florida.*



# The Pursuit of Justice

Jacksonville is crying. It's too late to comfort her with nice words or a tissue. The bullets have ripped through her flesh. The scars show. The anger is festering. I am worried about her future. The bad law enforcement officers in our society have given the good ones a bad name. Unrest is mounting. Over 500 civilians have been killed by law enforcement in 2016 alone and Jacksonville has been home to more than its fair share of those.

I want to say something you haven't heard to make you think about helping the healing begin. I want you to realize Jacksonville is the mother of us all and we need to treat her right and understand each other. We can't disregard our city with biased rules or policies that treat some of our brothers and sisters differently.

Every night before bed, I peek in on my 4-year-old and 20-month-old. I say a prayer of thanks, note the positives in my life and go to sleep to ready for another day as a lawyer in charge of people's worst days. When I started working for Jordan Davis' family, my "to do" list was large, but I knew every morning when I put my feet on the ground, Jordan's mom was already miles ahead of me as an advocate for her son. I knew his father had already shed more tears that day than I had in years.

When we represented over 100 children who were victims of their pediatric dentist, my office knew this was an issue we could tackle. It was its own epidemic—the over-provision of medical services through sometimes cruel and unusual ways in the name of profit. Car wrecks, brain injured boxers, even some odd cases against Katy Perry and George Zimmerman, had defined objectives. Justice in that case was more than a check. The suit had a broader goal, but you could see light at the end of the tunnel.

That light is very dim in civil rights cases. What happens when law enforcement goes wrong is frustrating and complex. Most of the victims get victimized during the process of seeking justice. Others have the police or prosecutors issue negative press releases before the body is cold. "It's their fault," some say. "They asked for it," others comment. The life of the alleged "miscreant" is devalued. But is that so in God's eyes? Or in the Constitution?

Leo Little was shot dead after a routine traffic stop over an expired tag. His was the second funeral of a client I attended. The officer



**John M. Phillips, B.C.S.\*\***  
*The Law Office of John M. Phillips*

had no body camera or dash cam. On the officer's Facebook, he had a featured photo holding a weapon and captioned, "the last thing u see b4 i kill u." Jacksonville Sheriff's Office, the State Attorney and the court of public opinion took the officer's word that "Leo started it." It was all we heard. For myriad reasons, there was no justice for Leo. I still feel like I failed his family.

I could do very little to help them or many other civil rights victims who only have their word versus law enforcement's word. Beatings, rape, inhumane treatment are described in vivid detail and we listen and sometimes cry with people over the phone.

I can't take away the atrocious comments people make about those "justifiably" killed by law enforcement. I can't change the

laws or require body cameras to make sure we don't have to solely trust the word of the officer standing over a dead body. I can't show the world the details left out of police reports when the officer was unaware his actions were being recorded. I can't stop State Attorneys who are unabashedly biased towards law enforcement. I can't change the grand jury system, which allows prosecutors (who depend on these same officers in other cases) to essentially stack the deck against indictments without having to tell both sides of the story. I can't do away with the union contract that makes terminating an officer virtually unheard of. I can't sue our way to true justice. Finding a way to make things much better than they are is difficult. But my office tries.

We continue to dream and fight. We seek a day when police wear body cameras, non-lethal force is preferred, police reports match what happened and delay and gamesmanship isn't on the path towards justice. It may take public/private partnerships or grants. It may take adding funds for body cameras to our upcoming tax increase referendum. It may take rethinking hiring practices and addressing the protections mandated by the Fraternal Order of Police. And we will certainly need help from the sheriff, the city council, the mayor, state legislators, federal legislators and maybe even the Department of Justice.

But if we don't start today, Jacksonville will never be fair. It will never be great. We may be in store for a long, hot summer of unrest. And those scars will continue to pile up, as will the bodies, the rage and distrust.

\* Board Certified Specialist and Expert in Civil Trial Law \* Licensed to practice in Florida, Georgia and Alabama

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# REST EASY

Vacations: Just do it. Your body and mind will thank you.

The clock reads 10:16 AM and I'm departing from Strasbourg, France on a Paris-bound train. The sun is shining in through the side of our coach's window, alerting me to start writing. It has been a busy few days working abroad, and I am gearing up for one day of rest and relaxation in the City of Lights before beginning another press trip. My business itinerary will, for the next 24 hours, take new shape to include museum visits, garden strolls, café daydreaming and Montmartre shopping stops. Paris is a special treasure when you are able to appreciate its beauty through pure and uninterrupted enjoyment on your own time.

After thoughts of what to do, my self-planned day sparks a few questions. Should I work a bit on my day off, or should I just thoroughly enjoy it? When does taking time to oneself become beneficial or excessive, necessary or unnecessary? How often do we need a break, a vacation or a day of rest to recharge? Do

vacations help? Are we making excuses for weekend getaways?

If I speak on behalf of the United States' youngest self-made woman billionaire, Elizabeth Holmes (the CEO of Theranos, a privately held blood test company that reported Holmes' net worth at \$4.5 billion last year, but which *Forbes* says is now an \$800 million business with a two-year production suspension from the FDA), I would say that the following practices are forbidden for business: reserving at least one day a week for rest; sleeping in; consuming caffeine or meat; and taking a vacation. Contradictorily, if I speak on behalf of author, columnist, politician and media mogul Arianna Huffington (circa today, post-cracking her cheekbone on concrete after collapsing from sleep deprivation in 2007), I may suggest joining or at least reading *The Sleep Revolution*, attending a sleep fair, clocking in righteous hours from your sleep sanctuary and making a conscious effort to strive for a

better personal and professional life balance. Earlier this year, after reflecting on a TED Talk she gave in 2010, Huffington told *The New York Times* that she was then "making a speech about sleep as a performance enhancer, as opposed to being lazy or not engaged with life."

Whichever road you decide to wander, in regards to either your personal or professional life, it is important to take a few key facts into consideration for your health, peace of mind and a better, more productive tomorrow. After all, the decisions we make for our lives should not leave us feeling unhealthy, but rather leaving us feeling happy both in and out of the workplace—and that's industrial organizational psychology speaking.

The Society of Human Resource Management conducted a survey that showed 70 percent of employees reporting an "unhealthy balance between their work and personal lives" in 2002. Even so, 70 percent of employees ranked family as the most impor-

tant priority in their lives, and due to work, felt as if that part of their life was nearly out-of-reach. To add, according to "Recovery, Work Engagement, and Proactive Behavior: A New Look at the Interface Between Nonwork and Work," an article first published in the *Journal of Applied Psychology* in 2003, your well-being and performance levels benefit from a positive mood experience at home, or from the "absence of conflicts between family and work." This study was completed with 147 employees filling out a daily questionnaire and survey over a five-day workweek. From the research and data collected, the "Recovery Concept" revealed the effects of recovery on work engagement, and its positive relations with organizational commitment without a burnout effect.

The analyses highlighted that "day-level recovery was positively related to day-level work engagement and day-level proactive behavior," directly resulting in better attention and deportment. The research "conceptualized work engagement as a relative stable individual difference variable" and showed that nevertheless the differences between the individuals or what they call "within-person variations" (each person's fluctuations throughout the day), the "experience sampling studies showed substantial intra-individual variations in work-related affective experiences." The qualitative data proposed "physical, emotional and psychological resources are a necessary prerequisite for engaging at work." Plainly, the journal, along with many others since then, states that recovery is entirely beneficial and was necessary for a better work experience. All along, it seems that the "work hard, play hard" quote wasn't just a feeble excuse for your overnight getaway, or your sleep-in-until-one day off. Now, isn't that vacation worthy?

Suddenly, my 24-hour plan for Paris has left me, and I am just shy of 15 minutes away from arriving. I'm still not wholly sure of what I'll do first or last, but what I do know is reassuring—for work and play: Vacation has begun. ■



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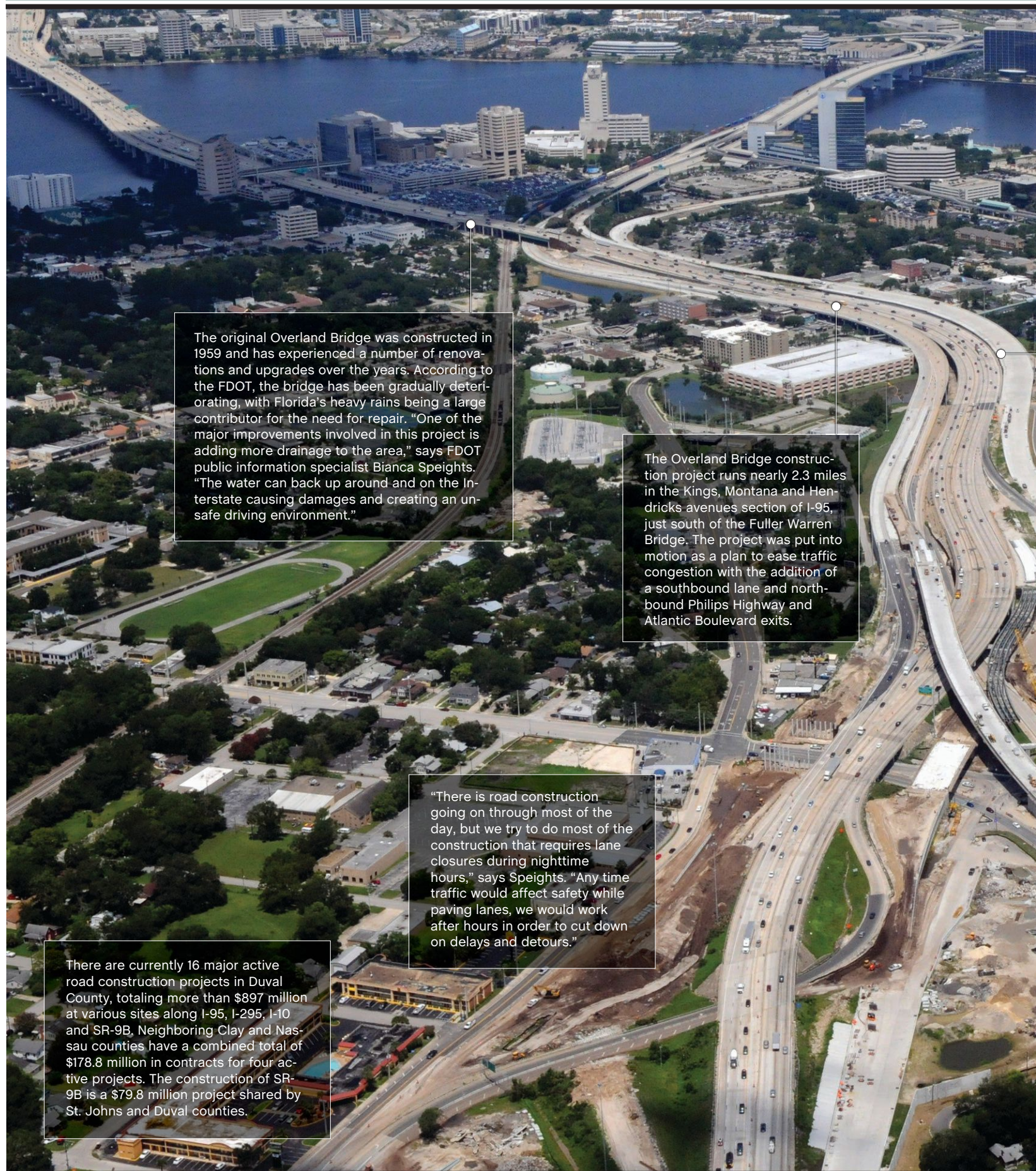
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The original Overland Bridge was constructed in 1959 and has experienced a number of renovations and upgrades over the years. According to the FDOT, the bridge has been gradually deteriorating, with Florida's heavy rains being a large contributor for the need for repair. "One of the major improvements involved in this project is adding more drainage to the area," says FDOT public information specialist Bianca Speights. "The water can back up around and on the Interstate causing damages and creating an unsafe driving environment."

The Overland Bridge construction project runs nearly 2.3 miles in the Kings, Montana and Hendricks avenues section of I-95, just south of the Fuller Warren Bridge. The project was put into motion as a plan to ease traffic congestion with the addition of a southbound lane and northbound Philips Highway and Atlantic Boulevard exits.

"There is road construction going on through most of the day, but we try to do most of the construction that requires lane closures during nighttime hours," says Speights. "Any time traffic would affect safety while paving lanes, we would work after hours in order to cut down on delays and detours."

There are currently 16 major active road construction projects in Duval County, totaling more than \$897 million at various sites along I-95, I-295, I-10 and SR-9B. Neighboring Clay and Nassau counties have a combined total of \$178.8 million in contracts for four active projects. The construction of SR-9B is a \$79.8 million project shared by St. Johns and Duval counties.





Overland Bridge reconstruction began January 14, 2013, with an initial project completion bid estimate of 1,539 days, as set by Archer Western Contracting Inc. of Tampa. Construction should be wrapped up by the middle of 2017, according to the FDOT. "A decision was made right before we were set to enter Phase 5 that we needed a design change at Atlantic and 95," says Speights. "We will be rebuilding an off ramp and changing the traffic light pattern, which put us about five months behind schedule." The change of plans should improve traffic flow, safety and traffic accommodation, according to the FDOT.

# BUILDING BRIDGES

**The massive construction project intended to relieve traffic congestion on I-95 continues**

BY JEREMY COLLARD • PHOTO COURTESY OF FDOT

**F**or nearly four years, driving in and out of Downtown Jacksonville hasn't been an easy commute. After 8 PM, motorists may notice lanes which seemed to have disappeared, only to re-emerge just before dawn—right on time for the morning drive. Periodically, some may even notice a slightly (or not so slightly) different section of road beneath their tires, as unexpected lane shifts accompany new traffic patterns, providing crews with additional working space. We caught up with the Florida Department of Transportation to see just how much longer motorists will see orange cones, traffic snarls and men working. ■

The state is divided into seven districts from Pensacola to Miami, with an additional category comprised solely of the Florida Turnpike. The Florida Department of Transportation (FDOT) currently has \$10.7 billion in road projects under construction statewide. Jacksonville's \$1.4 billion District Two project is tied with Palm Beach's I-95 express lane renovation as the second highest expenditure in the state, behind Orlando's \$2.9 billion I-4 renovation.





# GOING THE DISTANCE

**Online degree programs provide flexibility and growth in the evolving educational landscape**

**H**igher education continues to experience a technological makeover. More and more students across the globe are turning to their computers in order to secure undergraduate and graduate degrees, touting the platforms as both user-friendly and convenient for the pursuit of credentials to advance or adjust career paths.

Distance learning, as the online educational experience is called, has yet to surpass traditional brick-and-mortar education, but trends indicate that the growth of high-speed internet markets and the growth of distance learning go hand-in-hand. In 2014, the U.S. Department of Education re-

ported that more than 5.5 million students in the U.S. alone completed some or all of their post-secondary education online.

To students, the attraction lies in the flexibility and general convenience of self-paced studies. Many of the students earning degrees exclusively online maintain full-time employment and structure their schedules to accommodate both everyday life and educational growth.

Dr. Bill Wells, associate dean of Georgia Southern University College of Business, highlights the benefits of distance learning for both students and employers. "The firms benefit in two ways," he says. "First, a valuable em-

ployee is retained with no interruption in performance. Second, that same employee is improving her human capital through the development of an improved skill set."

The National Center for Educational Statistics (NCES), a reporting division of the U.S. Department of Education, lists business administration, social sciences, health related programs and education as the most popular undergraduate majors for distance learning students. Popular graduate degrees are business administration and education, first and second place respectively. Today, students can attain doctorates online, as well,

with health-related programs and education being the most popular according to the NCES.

Interestingly enough, computer and information science degrees, commonly referred to as IT, don't show up in the top two or top spots for most popular online degrees, yet this field is experiencing the fastest growth for online degrees with a 32-percent increase in matriculation from 2012-2015 and expected similar growth in the coming years.

The Florida Board of Governors, the body which governs the State University System of Florida, recently reported that in 2015-2016, 23 percent of undergraduate students in Florida were pursuing degrees exclusively via distance learning.

The traditional classroom experience and distance learning are also aligning cost-wise. Recently, private for-profit universities—which previously made up the bulk of online class offerings—have come under some fire for excessive costs, but more public and private non-profit institutions are delivering distance learning courses. What was once spent on room and board can now be rolled over to cover tuition costs. Most institutions that provide online degrees do have an "e-Rate," which is comprised of basic tuition, a standard institutional fee and a distance learning fee.

"The marginally higher costs can be attributed to technology support and faculty involvement," says Walls. At Georgia Southern University, just like at all institutions offering online degrees, "the online course must provide both a logical and aesthetically pleasing environment that delivers content and asynchronous communication between the student and instructor." Online instructors are expected to be available to students throughout the day and weekends, as required.

For students the convenience cannot be overstated. James Bailey, a regional coordinator for a Jacksonville-based logistics management company and father of two elementary school-aged girls, is pursuing a Master's degree at



the University of West Florida (UWF). "Balancing life and work and school are difficult and I couldn't imagine having to go to class every evening," he says. UWF leads the State University System of Florida in distance learning graduate enrollment by school; 70 percent of their online students complete degrees via the web.

Bailey touts the ease in adjusting his daily course schedule. "Sometimes, I can do some coursework during lunch, other times it is done at 3 AM," he says. A devoted father, he says he tries not to miss dance performances or soccer games, but he sometimes has to multi-task. "My smart phone allows me to stay on task with school work regardless of where I am," Bailey laughs. "If my daughter is not onstage, I might take a look at the next chapter. I got to do what I got to do." ■



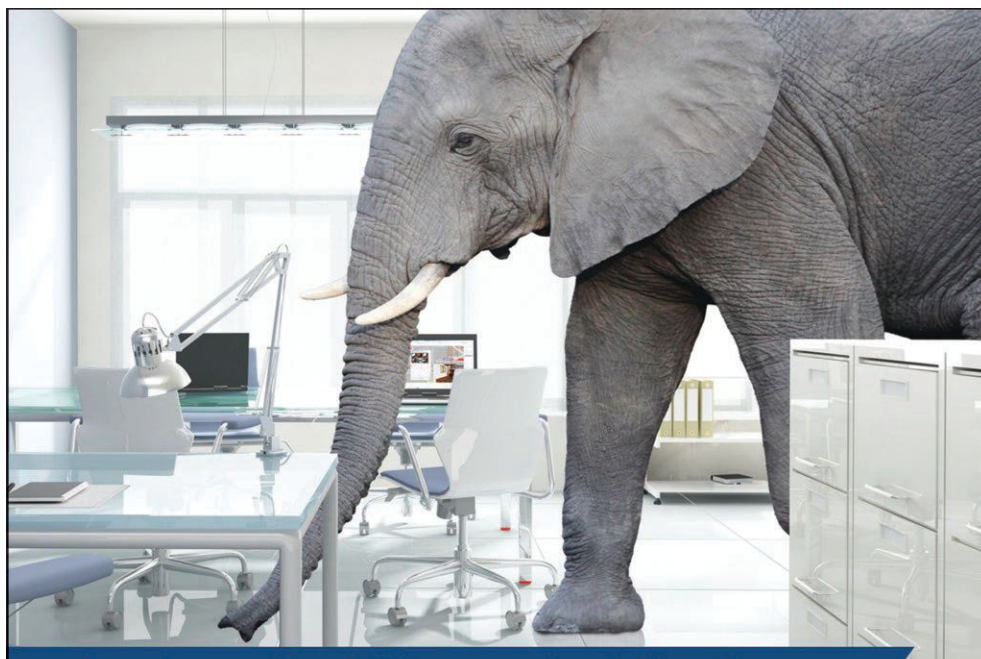
## THINK SMALL

### Florida's small businesses are pulling their weight in the Southeast

THE U.S. SMALL BUSINESS Administration (SBA) Office of Advocacy released its Small Business Profiles this spring, revealing how small firms are performing nationally and regionally. The profiles use data from statistical agencies to provide a snapshot of state-level economic growth, industry and jobs. According to the SBA, the Sunshine State is home to 2.3 million small businesses, and they generated 65.9 percent of the state's total known export value in 2015.

"The revamped design and the intuitive charts allow Florida's small businesses to better understand the contributions they make to their community and the critical role they play in Florida's economic success," says Christine Kymm, chief economist and director of economic research. Generally speaking, small businesses are defined as firms with less than 500 employees. Interestingly, in Florida, companies with fewer than 100 employees have the largest share of small business employment.

The reports reveal healthy growth in different industries, as well as systemic changes. The healthcare and social assistance industries account for the most small business jobs, with accommodation and food services coming in second. Additionally, between 2007 and 2012, minority-owned businesses increased by 36 percent. ■ *by Jordan Bebout*



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# GATOR NATION

It's a jungle out there. Really, it is.

**T**ragedy struck the “Happiest Place on Earth” in June of this year when two-year-old Lane Graves was attacked and drowned by an alligator in a man-made Disney resort lake. On the evening of June 14, the boy and his father, who were visiting from Nebraska, were wading in shallow water when a 4-to-7-foot alligator struck.

Florida Fish and Wildlife Conservation Commission (FWC) officials later recovered the boy's remains, announcing on June 22 that they were “confident that the alligator responsible for the attack has been removed.” Six alligators found in the vicinity were trapped and removed. Signs posted in the area advised guests against swimming, but alligator warning signs were not added by Disney until after the attack.

The FWC estimates that ap-

proximately 1.3 million alligators make their homes in the state's 67 counties. The agency reports that there have been 375 recorded alligator-on-human attacks since 1971—23 of them fatal. Of the 23 fatalities, 13 have occurred since 2000.

With tourism as one of the state's primary industries—and gators inhabiting lakes and rivers across Florida—the devastating attack begs the question of prevention and liability for property owners. What are the legal and ethical obligations for business owners when potentially dangerous wildlife exists on or near company-owned property?

“Essentially, if an animal is wild and you don't reduce it to possession, you probably don't have any liability or any responsibility,” says Jacksonville attorney Fred Abbott, president of

the Abbott Law Group.

Indeed, Florida's Second District Court of Appeal has ruled that property owners are not required to anticipate the presence or warn others of the harms of wild animals unless the owner takes on wildlife as pets, intentionally harbors wildlife or introduces wild animals who are not indigenous to the area.

The same court later ruled that landowners have two duties with regard to protecting guests: to use reasonable care in maintaining its premises in a safe condition, and to give the invitee warning of concealed perils that are or should be known to the land owner.

“If you have created a situation like in this case where these are man-made lakes, and they put hotels on them next to the water, you have a duty to warn and probably to remove the alli-

gators,” Abbott says.

Abbott successfully sued the City of Jacksonville to the tune of \$22,000 after a client survived a 1980 attack by a 10-foot alligator at Kathryn Abbey Hanna Park. He says his client, an Arkansas native who was visiting the area, was saved only because he was able to use his elbow to break off one of the alligator's incisor teeth, causing it to open its jaw momentarily.

“They had a nickname for him: ‘Good Ole Sam.’ The park rangers thought, I guess, that he was somehow domesticated or a pet, but they didn't tell anybody who was paying to go into the park that there was a 10-foot-one-inch alligator in that lake. I think that's similar to Disney in that they knew [of the potential threat to visitors].”

Abbott's case, *Schmidt v. the City of Jacksonville*, remains the only civil suit against a property owner within the state of Florida to have found the owner liable for damages resulting from an alligator attack. Abbott says the circumstances between the two incidents are similar, in that both Hanna Park and Disney property are places intended for recreation that either intentionally or negligibly brought together potentially dangerous wildlife and unsuspecting human beings.

“Alligators work their way up the food chain,” he says.

“They're eating fish, and then eating small mammals like raccoons, and in then, under these circumstances, they get bigger mammals like dogs, and then invariably, one that gets large is going to decide that a human being is a food source and attack them.”

Patty Bennett, vice president of Interlaced Property Solutions, says she would advise homeowners who encounter threatening wildlife near their homes to “leave it be—obviously, don't go near it, keep kids and pets inside, and call [FWC] or a local wildlife removal vendor.” The property management company serves several Northeast Florida communities, including Julington Creek Plantation. Bennett



says she has never received a call about an issue with an alligator in one of the properties she manages, but has contacted licensed wildlife organizations regarding nuisance snakes, raccoons and armadillos on behalf of residents.

Removal services are available free of charge for any nuisance alligator—which the FWC (866) 392-4286 defines as being at least four feet in length and believed to pose a threat to people, pets or property. Nuisance alligators are captured by state-contracted trappers, and then typically euthanized to prevent a potentially dangerous situation in which the animal returns to the capture site.

“Legally, at a bare minimum, they have a duty to warn. I would take the position—and I think it would be successful—that they also have a duty to remove them once they get to a dangerous size,” Abbott says. ■



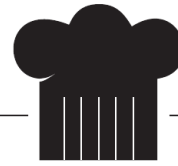
## DOCTOR'S ORDERS

### First medical marijuana dispensary opens in Sunshine State

ON JULY 26, THE FIRST medical marijuana dispensary in Florida opened in Tallahassee. The new business is a result of the Compassionate Medical Cannabis Act, signed into law by Governor Rick Scott in June of 2014. Initially opposed by the Florida Medical Association, the Tallahassee dispensary and others that are sure to follow will operate under very strict guidelines.

According to the language in the law, patient access and physician prescription are highly selective. For example, a qualified patient is someone who is “a Florida resident with symptoms of cancer or a physical medical condition that chronically produces symptoms of seizures or severe and persistent muscle spasms.” Also, the law only applies to low-THC cannabis and use or administration by smoking is prohibited.

In addition, the law states that before ordering cannabis for use by a patient, the ordering physician must successfully complete an eight-hour course offered by either the Florida Medical Association or the Florida Osteopathic Medical Association. At the date of the Tallahassee dispensary opening, only 25 doctors in the state were authorized to recommend medical marijuana. None were located in the state's capital city. ■



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# THE EYES HAVE IT

Our roadways are under constant surveillance

In his classic science fiction novel, *1984*, George Orwell painted a vision of a future where everything a citizen did was monitored by government officials. It has been 32 years since Orwell's prediction was supposed to come to pass, and while there aren't telescreens everywhere reminding us that "Big Brother is watching," many believe that the government is constantly keeping their eyes open and collecting information, too.

Security cameras capture our movements practically everywhere. The vast majority of cameras are owned by private companies and can't be accessed by government agency without a warrant. Lots of outdoor surveillance cameras are owned by state and local agencies. And those same government agencies also have sensors along the highways and

bridges taking measurements and counting data points.

The North Florida Transportation Planning Organization (TPO) located just north of Downtown, looks like any other non-descript, government office. But inside the beige, brick building is the Regional Transportation Management Center (RTMC), a room that sort of resembles the set of a conspiracy-thriller movie like *Enemy of the State*, but with much better lighting.

Around the room there are workstations from each agency currently involved in the RTMC including the North Florida TPO, the Florida Highway Patrol and Florida Department of Transportation. Empty pods are waiting for representatives from Florida Fish and Wildlife Conservation Commission, Jacksonville Sheriff's Office (JSO), Jacksonville Fire and Rescue and the City of Jacksonville.

Ryan Crist, the RTMC Manager, says 23 miles of network cable run underneath the floor panels of the room bringing in data and video streams from various sources throughout the North Florida area. A total of 42 large-screen monitors cover the walls with CCTV camera footage from around the region, maps showing traffic congestion, weather reports and local and national news.

Crist says the RTMC's purpose is to give the agencies a place where they can share information in order to collaborate more effectively. "Being able to work shoulder-to-shoulder and look eye-to-eye with your peers at other agencies make it much easier to coordinate a lot more efficiently," says Crist.

Although video and sensor data is used for real time traffic management, Peter Vega, a program manager for the FDOT,

says it has other uses too. The data is archived for reference by the Department's construction, planning and maintenance offices.

"The RTMC uses a mixture of data collected from field devices like Microwave Vehicle Detection Sensors (MVDS) and Bluetooth sensors," Vega says. These Bluetooth sensors can detect when a car passes using the Bluetooth-enabled device inside. That data can then be used to tell how fast the car is going and when and where it left the highway. Such data is useful in learning about traffic patterns and speeds.

"We're really not interested in what each individual is doing; we're interested in the big picture," says Marci Larson, North Florida TPO's Public Affairs Manager. "If you don't have correct data, you don't understand what the issue is, and you certainly can't come up with an effective solution."

Vega says the cameras and sensors have helped the various agencies involved in the RTMC make more effective use of their manpower. For example, wind sensors were installed on all 22 bridges in the region that measure direction, sustained speed and gusts. "In the old days, an FHP officer had to go out and measure the wind speed and radio it back to make a determination if the bridge needed to be shut down," Vega says. "Now FHP can monitor the bridges remotely, coordinate with maintenance and be proactive."

Sensors that count the number of trucks parked at a rest area are another example. The technology allows the FDOT to monitor the number of parked vehicles. When space capacity is met or exceeded, truckers can be directed to other stops, instead of parking on the shoulders and possibly damaging the road. "FHP and the Road Rangers were constantly being dispatched for accidents. Now that's all been reduced," Vega says.

Lauri-Ellen Smith, Public Relations for the Jacksonville Sheriff's Office (JSO), one of the



agencies not yet integrated into the RTMC, says JSO's Public Information team vets the information it receives from a variety of credible sources. "Police calling in what they're working on; citizen calls to our Communications Center, FDOT alerts, issues we have observed on our cameras or from a JSO helicopter," Smith says.

JSO receives most of its traffic data from the FDOT and therefore is primarily focused on getting that information back out to the public through its social media, newsroom contacts and its Audible Traffic Report mobile app.

So, while Big Brother might be watching, he isn't interested in watching you anymore than a cardiologist is in monitoring every blood cell. For comparison, the cardiologist's job is to make sure the heart keeps pumping and the blood keeps flowing. The TPO does much the same with the region's transportation system. ■



## OPEN FOR BUSINESS

### Finding a job in Florida just got easier

IN EARLY JUNE, A NEW APP was launched to connect folks with job openings across the state. The Employ Florida app gives users access to more than 200,000 job openings, including jobs posted on websites like Monster, Indeed and CareerBuilder. The app is free on Google Play for Android devices and in the Apple App Store. According to Morgan McCord, press secretary at the Florida Department of Economic Opportunity (DEO), the current unemployment rate across the state is 4.7 percent, and is slightly better in Jacksonville at 4.1 percent. She also says in the last year, Jacksonville has added 22,100 jobs.

Users can make an Employ Florida account to browse and apply for jobs, or just look at openings using a guest account. Some jobs currently featured on the app are accounting manager, registered nurse, administrative assistant and pre-school teacher. "The launch of the Employ Florida app is great news for job seekers. We want Florida to be the state where anyone who wants a job can get a job," says Governor Rick Scott. ■ *by Jordan Bebout*

## UPCOMING EVENTS



**8/27 • 6 PM**

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*Benefiting*  
*Susan G. Komen*  
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### GREAT CHEFS OF AMELIA ISLAND

The Ritz-Carlton,  
Amelia Island

*Benefiting Barnabas*

**9/14 - 9/16**

### ST. AUGUSTINE FASHION WEEK

Lightner Museum,  
St. Augustine

**9/23 • 6 PM**

### FRIES WITH THAT WINE

EverBank Field, Jacksonville

*Benefiting Ronald McDonald*  
*House Charities of Jacksonville*

**10/2 • 7 PM**

### 33RD ANNUAL CARING CHEFS

The Avenues Mall, Jacksonville

*Benefiting Children's Home Society*  
*of Florida, Buckner Division*

**10/16 • 4 PM**

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# AGE APPROPRIATE

In catering to millennials, retailers seek to put products first

Earlier this summer a new café opened in Manhattan. Its airy, open interior—with white tile floors and countertops, exposed brick walls, minimal décor and modern fixtures—captures all the trappings of the current cultural zeitgeist. Based on the café's interior design, one might expect the proprietor of the establishment to be just another young, twenty-something urbanite with an entrepreneurial itch. One look at the menu at Kellogg's NYC, however, will put those preconceptions to rest.

Serving dishes that feature Kellogg's breakfast cereals such as Fruit Loops, Raisin Bran and Special K as if they were exclusive roasts of fair trade coffee, Kellogg's NYC is more a marketing ploy than revenue generating venture (they'd have to sell a lot of cereal to cover that New York

City rent). From its minimalist interior to its stripped back menu, the multinational food manufacturing company has not kept secret the fact that the kitschy new enterprise is designed to target millennials.

Even though their tastes are hard to qualify, at roughly 80 million and counting, those born after 1980 but before 2000 have proven to be formidable trendsetters and idiosyncratic purchasers, often seeking more from their product than just superficial satisfaction. And their purchasing power is starting to dictate how businesses engage customers.

Danielle Broaderson of SPACECAMP Co.—a design company based in St. Augustine—says that in order to cater to millennials businesses are trying to build their brands into some-

thing larger.

"I think the biggest change for this generation is that companies want to expand their brand into a culture," Broaderson says. "Companies want to invite people into that culture through things like social media campaigns. And they want to invite people in through the design of their spaces."

Minimalist interiors that utilize industrial design elements have been trendy for at least a decade. If you've visited a bar that resembles a roaring '20s speakeasy or a dining establishment that looks like a prairie house kitchen, you've seen these elements in play. Broaderson says functional design elements are not only welcoming, but they invite customers to stick around longer.

But are interior designers

making these choices in order to attract millennials?

"It's not as cut and dry as millennials like one thing, and this other demographic likes this other thing," she says. "When I'm making decisions about design, I think about the business first. When you're designing for a business that has a great story to tell, then that's what you should use as a kind of narrative for your design. The materials, furniture and color that I choose are all there to support that narrative."

SPACECAMP Co. was recently tasked with designing the interior of the popular St. Augustine seafood restaurant Catch 27's new Charlotte Street location.

"We joke that it's boat-to-table," Broaderson says of the close relationships Catch 27 retains with local fisherman. "It's very ingredient-driven. So how do we communicate to people that this is more than a popcorn shrimp kind of place?"

To imitate a foggy day at sea, Broaderson utilized graduated tones on the interior walls. The restaurant's copper tables are accompanied by dark wood chairs that would look at home in a captain's quarters. Functional elements include metal cleats suspended beneath the restaurant's bar for hanging purses or bags. Boxes affixed to nautical ropes replace traditional blinds or shades.

"[Catch 27] may be a fine dining establishment, but we created a utilitarian design that says, 'Hey, you can come as you are,'" Broaderson says.

Two examples of design that accentuates a business's unique product are the interiors of Bold Bean Coffee's cafes. The beach location features white subway tiles behind the bar, soft whites and greys on the walls, with seafoam green fixtures providing beachy accents. The Riverside location looks more urban with exposed brick walls and dark wood countertops, accented with red chairs. Both could be described as minimal. Both could be described as inviting. And Greg Beere, of local design firm Content Modern, has had a

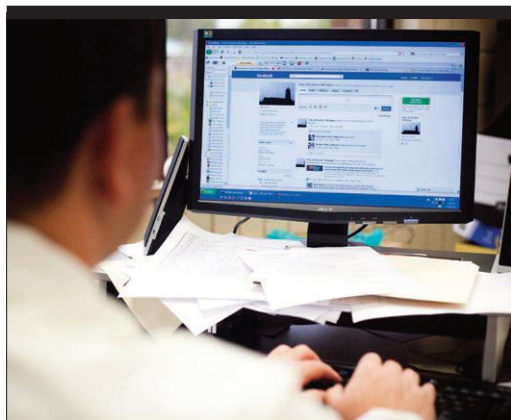


hand in the design of both.

"[Bold Bean] is all about really good coffee," Beere says of Bold Bean's focus on third wave coffee practices. "They spent tens of thousands of dollars on their espresso machine. So, of course, we want to make coffee the focus of that design. Everything else should work around that."

Beere says Content Design does not approach the design of a new space with millennials or any other demographic in mind. However, like Broaderson, he thinks millennials are more interested in the quality of what a business might be selling.

"A lot of times we are designing for really minimal spaces and just adding elements like light wood to create some warmth," Beere says. "We are simply trying to invite people in and then the products can do their thing." ■



## TIME AFTER TIME

### Employers may be using technology to monitor employees' activity

PROFIT AND PRODUCTIVITY are driving forces at any successful company, with tools that aid in evaluating these benchmarks becoming more of an asset to businesses both large and small. For employees, utilization of time tracking technologies (Basecamp, DeskTime and Toggl are among the better known products) may carry a notion that employers gain unrestricted access to their personal workspace. Most software monitors an employee's browsing and task histories, and compile that data into percentage-based progress reports. But tracking software offers more than a picture of employee social-media-to-actual work-completed ratios.

Tailored communication platforms help avoid sifting through unnecessary emails, inter-employee updating ensures project partners are held accountable and built-in billing features take some of the edge off of financial reporting. As with any workplace change, success frequently depends on a mutual respect, often beginning with a conversation outlining expectations for both sides. Many progressive companies claim that time tracking actually reduces the working hours in an average week, thereby allowing employees to sleep in on days with shorter to-do lists. ■

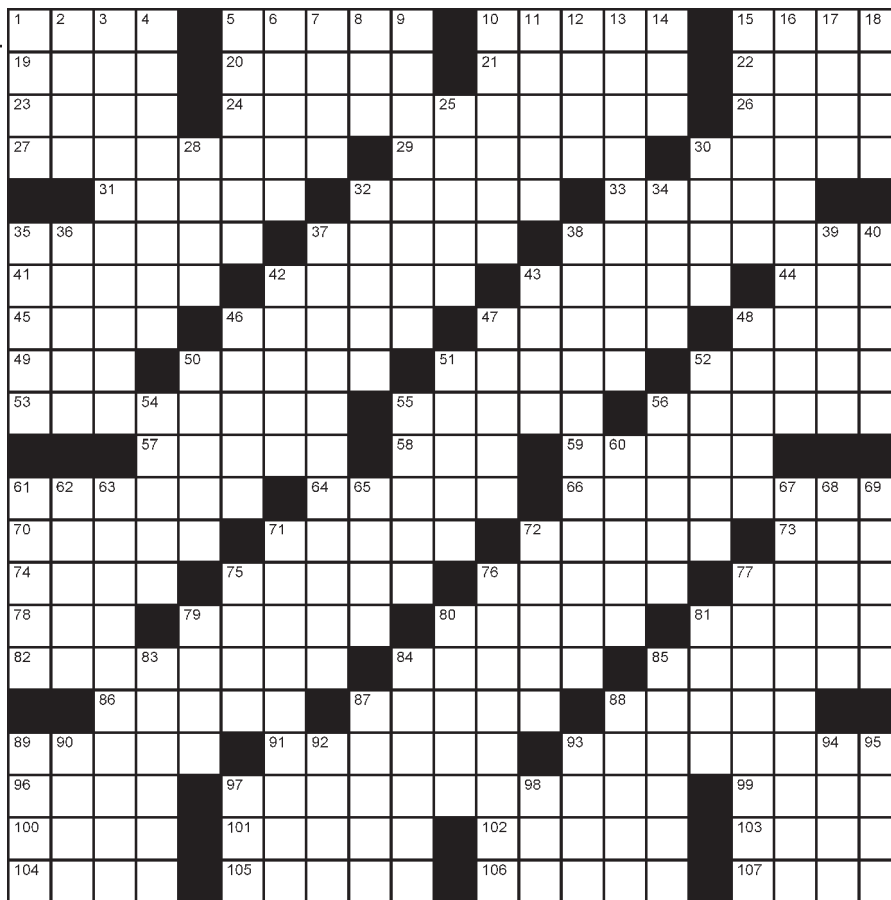
by Jeremy Collard

## EVERYDAY WORDS? NOPE!

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BY JAMES BARRICK

Turn to page 6 for this month's answers



### ACROSS

1. OT book
5. Plinth
10. Court orders
15. Kristiania, at present
19. "The World According to —"
20. Benefit
21. Anything at all
22. Cicatrix
23. Punta del —
24. Dizzying
26. Moonraker
27. Levels of authority
29. Beer garden
30. — blue terrier
31. Smells
32. Some street performers
33. Column order

35. Sets about
37. Welded
38. Dog breed
41. — and penates
42. Stores
43. Social values
44. Game pieces
45. Vegetarian isinglass
46. Classifies
47. Chanceful
48. A Muppet
49. Flanders of the "Simpsons"
50. Glorify, in a way
51. Notorious king
52. Mark from a flame
53. Sideboard
55. New Hampshire's flower
56. Parts assembler

57. Trencherman
58. — — par
59. Serviceable
61. Mexican meal
64. Cousin to an ism
66. Disk-drive fix
70. — — -garde
71. Jelly bean flavor
72. Drays
73. Girl in a neverland
74. Monocle
75. Winged
76. Astute
77. Word in a cookbook
78. Work unit
79. Transparency
80. Aesthete's forte
81. Sacred writings
82. Union action

84. Hill
85. Punctuation marks
86. Done in
87. Gluts
88. Assertion
89. Essential oil
91. Dowager
93. Make shorter
96. Writer of a kind
97. Use of the mind
99. First: Abbr.
100. Fat
101. "I give up!"
102. Old card game
103. Slant
104. River in Ulster
105. Old anesthetic
106. School jackets
107. Vendition

### DOWN

1. "A Death in the Family" author
2. Gram. abbr.
3. Walking upright
4. More prompt
5. Enjoys
6. Tandoors
7. Club and cable
8. Burning
9. Snobs
10. Gave up without a fight
11. Magical writing
12. Prince in opera
13. Bellowed
14. Paved ways: Abbr.
15. Bone collagen
16. Ledge in a wall

17. Hideout
18. Paris suburb
25. Matches
28. Chaney and Chaney Jr.
30. Malayan dagger
32. Obscure
34. — -doko
35. Sauvignon —
36. Keen
37. Empty boasting
38. Nonchalant
39. Twilled fabric
40. Keyboard key
42. Corn
43. Star called Omicron Ceti
46. French income
47. Slow
48. Muzzled animal

50. Did a casino job
51. Depend
52. Storage structures
54. Martin and Jagger
55. Inexact
56. Wallet item
60. Lead-and-tin alloy
61. Lies
62. Head off
63. Tropical fruit
65. Less fat, less sugar
67. Versifier's obsession
68. Of birds
69. Gulls' cousins
71. Garage service
72. Throws
75. Jai —
76. Make into a chain

77. Drums up
79. Pole on a ship
80. Teach
81. Riddle in Buddhism
83. Nebraska river
84. "The — of Seville"
85. Heavy sounds
87. Stone monument
88. Sing
89. Recess
90. — de force
92. Chief
93. Beginner: Var.
94. Do a farm job
95. Diminutive suffix
97. Signal
98. Body art, for short





# GREEN WITH ENVY

Organic foods are great for your health, good for business

If you have frequented a restaurant or browsed the aisle of a grocery store lately, you've more than likely seen buzzwords like "gluten-free," "farm-fresh," "all natural," or "no additives or preservatives." It is evident that a growing number of consumers are choosing to live healthier lifestyles and have become increasingly cautious about the sources of their meals and ingredients. Even the fast food industry has felt the pressure to add healthier options and alternatives to their menu selections.

The United States Organic Food Market Forecast and Opportunities, 2018 has projected the organic food market in the U.S. to grow 14 percent from 2013 to 2018. This rising trend in nutrition and wellness has not only brought about changes within the food industry, but has also opened the door for a lucrative sector of the business

market. Small businesses are beginning to tap into the new "organic" market and are finding success by catering to this demographic.

Virginia-based organic juice company, Lumi Organics, which employs just 18 associates, generated \$1 million in sales this year selling cold-pressed juice products. Its founder, Hillary Lewis, even made *Inc. Magazine's* "30 Under 30" for 2016. Health conscious companies like Lumi have been popping up all over the country, including here in Northeast Florida.

In September of 2015, Annie Tuttle opened Watts Juicery in Jacksonville Beach, a business that produces and sells cold-pressed juices made with organic fruits and vegetables. "We blew our numbers out of the water straight out of the gate. I really thought that it was going to take time to ramp up and to introduce the cold-pressed juice

market to Jacksonville, but the response has been phenomenal," Tuttle says. Inspired by her upbringing and a mother who consistently maintained a healthy lifestyle, even while battling breast cancer, Tuttle decided to focus on organic juicing. "I was in a juice bar in Atlanta and thought to myself 'you know, Jacksonville really needs something like this.'" After two months, she was able to establish a second Watts location at the St. Johns Town Center in November of 2015.

As with any trend, especially when business and revenue is involved, there is always the pressure to not only meet demand but to stay ahead of the competition. For those in the organic and health food industry, another important facet is maintaining the nutritional quality of the brand. Tuttle emphasizes the importance of focusing on one product rather than at-

tempting to add others. "I feel like when you start adding too much to your space, the quality starts getting compromised. We've done a really good job keeping up with the taste and all-natural aspect of our juices, and I don't ever want to see that change."

Another establishment that has contributed to Jacksonville's emerging health-oriented market is Southern Roots Filling Station, a restaurant located in Riverside. When Southern Roots opened just over a year and a half ago, it was only husband-and-wife team JP and Mariah Salvat at the helm, cooking and serving. Today, the Salvats employ a staff of nine and their establishment has become very popular for health-conscious locals. Mariah attributes the success of their business to the restaurant's organic menu and holistic atmosphere, as well as its customer-friendly prices. "Health food is viewed as an upscale market for some," says Mariah. "For instance, Whole Foods may not feel like it's an approachable place to go grocery shopping because it's too expensive. But something we pride ourselves on is being affordable. I feel like everyone deserves access to healthy and affordable food."

Mariah says that she and JP have been approached with propositions for expansion, but are waiting on the right offer.

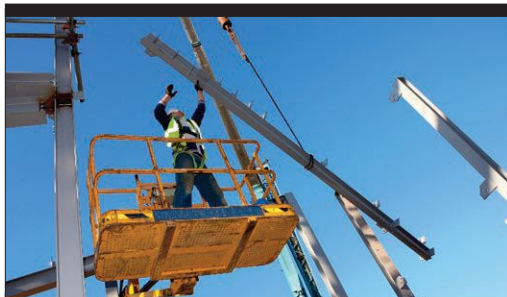
Last year, Forbes.com reported that Euromonitor International, a global consumer and industrial research corporation, estimated the sales of healthy food products to reach approximately \$1 trillion on a global level by 2017. The health trend appears to be here to stay. Tuttle's reasoning behind the longevity of health-oriented businesses such as hers is simple: Why would anyone want to stop being healthy? "When I started Watts Juicery, we looked at specialty stores like cupcakes stores, yogurt stores, or ice cream shops. They typically run about a five-year span before the trend is over. I feel that with the health food environment, it's



to go from wanting to be healthy to not wanting to be healthy.”

The farming and agricultural industries are also reaping the benefits of a more organic culture because of the demand for farm-grown and all-natural foods. The Salvats take pride in that Southern Roots is a contributing factor to this demand on a local level.

It would seem that the health food industry is not just good for businesses, but it is increasingly essential for a more sustainable and healthier society. ■



## OCCUPATIONAL HAZARDS

### How preplanning can reduce on-the-job deaths

FLORIDA CURRENTLY SITS SECOND to Texas in the nation for work-related fatalities, with 88 recorded on-the-job deaths occurring since October 2015. Seventeen of those deaths occurred in Jacksonville. Since March of last year, 39 percent of the state's currently open high-priority Occupational Safety and Health Administration (OSHA) cases occurred in Northeast Florida. Jacksonville businesses alone racked up a safety violations bill of more than \$1.2 million and another \$526,000 came from seven other businesses in Palm Coast, St. Augustine and Ponte Vedra. Each of these violations involved the home building, manufacturing and commercial construction industries.

“Seventy-five percent of these incidents occur at construction sites, but we are also seeing an increase in tree trimming and ‘struck-bys,’ (injuries from heavy equipment incidents),” says OSHA Jacksonville-area director Brian Sturtecky. Most incidents involve falls, heavy loads, electrocutions and vehicle collisions.

The import-export, manufacturing and construction industries are significant contributors to Jacksonville's economy and it is not news that with these jobs comes an element of risk. However, there are a number of ways companies can reduce hazards at work. “Appropriate pre-planning can effectively work out hazards right from the engineering phase, combined with proper employee training, sub-contracting and job site inspections,” says Sturtecky, “No one likes to hear this, but simply slowing down also has a big effect. It comes down to seeing safety over profit.” ■ *by Jeremy Collard*



# JACKSONVILLE'S MOST UNIQUE FUNDRAISER RETURNS

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**7:00PM-10:00PM**

## I-295 BELTWAY EXOTIC CAR DRIVE

**SAT. 10.22**  
**9:00AM Departure**

**Malone Air Charter at Craig Municipal Airport**

Sissine's Office Systems and Jacksonville Police Athletic League invite you to attend the kickoff party for our police escorted Excellerate I-295 Beltway Joyride.

- SEE THE CARS
- MEET THE DRIVERS
- ENJOY GREAT FOOD AND SPIRITS
- SUPPORT JACKSONVILLE'S YOUTH

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Malone Air Charter



# DOWNTOWN'S DEMISE

by Stephen Dare



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## WHAT CAUSED DOWNTOWN JACKSONVILLE TO COLLAPSE?

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How did such a busy commercial district become so fragile? It's a question that too few people have asked, preferring to start instead with "How do we redevelop Downtown?" Jax didn't make mistakes that no one else made—by any stretch. But we stuck with them. Here, for your consideration, information and provocation are ten actions and decisions that helped lead to the decline of our city's urban core.

*This story first appeared on Metro Jacksonville, an online publication focusing on the Greater Jacksonville area. [Metrojacksonville.com](http://Metrojacksonville.com).*





1

## Decoupling the direct passenger/freight train connection to the sea passenger and sea freight shipping businesses on the Downtown waterfront.

The foundation of Jacksonville's early economic super growth was based on the amount of labor and economic activity that surrounded this transfer. Passengers stayed in Downtown hotels, shopped in its stores, ate and drank in its restaurants and saloons and kept the bordellos busy for decades. Stevedores by the thousands were paid to move freight back and forth from rail to sea shipping, and warehousing for goods doubled as low cost storefronts for the types of goods being stored for transportation in the back. When that connection was broken, the underlying energy of the Downtown economy was seriously compromised.

2.

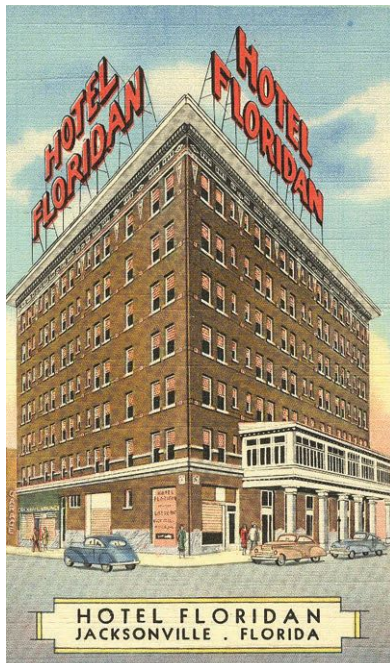


Paving over the waterfront for parking and making it impossible to have commercial activity there.



This one is fairly obvious. Jacksonville is a city built on a river at a place where commercial lanes converged. It was literally founded by waterfront businesses. However, over the years, city planners took shoreline and made it illegal or impossible to have any kind of commercial concern. No ships, no cruise businesses, no fishing boats, no marinas, no ship builders or repairmen, no commerce. Just concrete bulkheads lining at the brackish water of the St. Johns River.

3.



## Building a convention center (now Veterans Memorial Arena).

This took away the steady income for area hotels. The economic energy generated by 30 hotels, theaters and concert halls was stupendous. Each hotel had its own events manager who booked parties and, more importantly, business conventions at their hotels. At any one time there would be up to ten conventions happening Downtown. Multiple conventions meant thousands of people traveling to Jacksonville to spend money on lodging, food and entertainment.

Then came the civic improvement project called the Coliseum, which was developed as a conven-

tion center as well as a large events venue. It started out well enough, with the hotels being able to sell food and drinks on a rotating schedule to the conventions, but that soon changed into a catering contract whose profits went to the Coliseum rather than the hotels. As a result the hotels lost rentals of their ballrooms as well as food and liquor sales. In a shockingly short time, the city's hospitality industry went from an era of building hotels to a time of closures. When the rail/sea connection ended it resulted in the rapid closing of all but a few of the hotels downtown.



# NO. 4

## The wholesale demolition of the black industrial district to build the stadium district.

It was impossible to get either bank loans or development grants for housing improvements in either Downtown's Eastside or La Villa. The Blodgett housing projects were allowed to become a festering ruin, with third world conditions imposed on the people living in them. Without financing, the housing stock continued to slide further and further into dilapidation and collapse.

The general belief was that the people and the old buildings were embarrassing and just needed to all go at once, allowing new (and primarily white) development in the area. Economic development studies from the era mentioned that the further east that one built, the "darker" the area became. (Note: the reports actually put the word "darker" in quotation marks.)

The stadium district failed to result in additional development for what should seem to be obvious reasons. Sporting events were limited to a few weekends a month (at best) and independent business districts need daily activity. With no residents, there weren't enough customers to sustain anything. The city exacerbated this particular problem by taking the feeder roads from the bridges onto ramps that flew over and through the East end, depriving the district of traffic from the more affluent south side. If the City had set out to completely destroy all business prospects on purpose, it could hardly have done a more thorough job. Looking at a map, the two districts are more than half of the total land area of the urban Downtown.



# 5.



## The establishment of the Downtown Development Agency, paid for by additional ad valorem and TIF financing.

Following the 1971 study, a Downtown Development Agency (DDA) was founded, and funded through two taxes. The first was a tax mechanism called Tax Incremental Financing (TIF). It works like this: If your building was in the TIF district in 1975, they appraised your property. Whatever it was worth that year was the "base." You were taxed on the square footage of the building. In any year after that, if your building increased in value, you were taxed at a higher rate on the increased amount. For example, if your building was worth \$100,000 in the base year, and four years later it was worth \$200,000, that extra \$100,000 in value was taxed at the higher rate. This provided a powerful incentive for property owners to keep their appraisals low. That made the area unattractive to traditional financing, as the property value never actually went up.

The second was an ad valorem tax on merchandise and furniture. This meant that offices had to pay a small tax on the total value of their furnishings and interior decorations. Stores had to pay an inventory tax on anything stored in the TIF district. The tax wasn't levied on any other location and made it more expensive to do business Downtown. This created real problems for department stores and places that used warehousing Downtown to store merchandise. If a piece of merchandise stayed in your warehouse for too long, the ad valorem tax would cut deeper and deeper into your sales price.

Downtown businesses counteracted this tax by moving most of their inventory out of the TIF district. Most of the department stores opened up branches in Regency Square and the regional malls. All of their higher priced items were moved to those locations in order to avoid the tax. By the end of the 1970s Downtown became primarily a markdown hot spot. These were themselves a huge draw, but it radically hastened the downscaling and prestige of the retail market. Wealthier customers simply stayed in the malls which began to expand all over the city.



## Legal mandates that favored parking enforcement over end user experience.

Parking meters were installed Downtown in the 1940s as a revenue generating idea. Starting with Mayor Haydon Burns, who became a legend for paving over the waterfront to create giant, financially successful parking lots to expand parking options Downtown, the City has always thought of parking from a viewpoint of revenue generation rather than economic development. With the rise of the suburbs, Downtown's business community was faced with a new form of competition: Free parking.

It wasn't just the shopping that was drifting to the suburbs, draining customers, money and energy from the Downtown retailers. In 1957, Ira Koger developed and built one of the nation's first office parks off Beach Boulevard. He would parlay that concept into a vast fortune across the country, and he used that wealth to rescue the Jacksonville Symphony and fine arts in Jax. But the Koger Center he built was based around vast free parking for customers and tenants, was immediately copied.

More and more, punitive enforcement became the accepted model of dealing with Downtown customers. Given an option between an additional charge for coming into the city or getting the same products and services without the parking fee elsewhere, the public chose elsewhere. By 2000, the punitive reaction was so advanced that customers were regularly getting multiple tickets during each Downtown trip. Since 2000, the only growth sector for public service businesses has been nightclubs and bars—which are open after the enforcement hours for parking.





# 7.

## Not accommodating UNF and FSCJ in the development of aggressive student programs, classrooms and dormitory space.

A solid base of students Downtown would have provided energy, money and street life to the area a long time ago. It's also a recession proof industry.



# 9

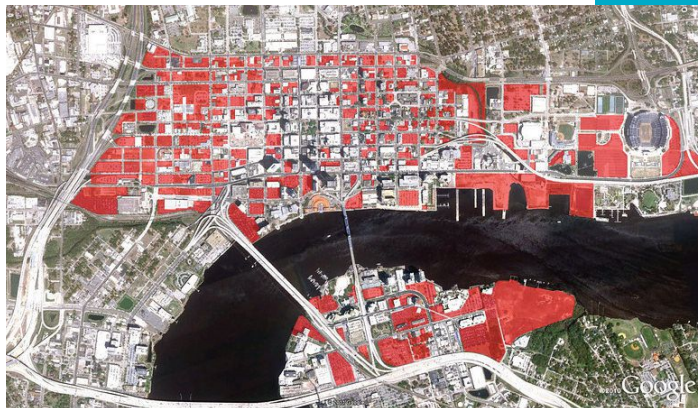
## Redesigning Hemming Park and taking several years to finish the disruptive construction.

The decision to redesign Hemming Park in the early '80s seemed like a fairly benign one. Give the park some water features, add some brick pavers, redirect the bus lines to converge in the center of town, create wider pedestrian sidewalks, etc. The idea seemed to check all the boxes for creating a public space. At the time, the park was the center of a department store district with almost five million square feet of space devoted to retail. The St. James Building was a busy May Cohens. Where the Federal Courthouse stands, there was a JCPenney and a Woolworth (with diner) that had served as the de facto breakfast spot for generations of Downtown residents and businessmen for 50 years. Within a block, other department stores, such as Furchgotts and Sears, were clustered and within walking distance of each other.

On the blocks where the Library and Museum currently reside, there was a complex of ground-floor small businesses. The Luggage Shop, Diana Wigs, Soul Train and more lined the streets around Hemming Park.

There was foot traffic that today's visitor simply cannot imagine. Thousands of people passed through the square during the course of a day, with almost a hundred shops and businesses located in the nine-block area.

The implementation of the redesign, however, was a perfect storm of deadly mistakes. First, the streets had to be completely dug up, especially the intersections at the four corners of the park, in order to modernize and replace the subterranean infrastructure. Because we had little experience with the practical reality of redoing



**Downtown Jacksonville deadspace**

such a large area, for whatever reason, all corners of the park were dug up simultaneously. You could still park along the feeder roads, but there were times when you couldn't cross from one side of the street to the other.

This kind of interruption is hard enough for the six to nine months often experienced with major road construction. But the closure dragged on longer than anyone had planned. During the three years of construction, Downtown went from almost five million square feet of retail to less than 800,000.

# 10

## Refusing to embrace new technology infrastructure and letting new economic growth happen on the Southside instead.

No high-speed Internet connections Downtown until 2004 meant no new tech businesses getting off the ground in the late '90s and early 2000s. This is one of the most important blunders in the history of Downtown redevelopment.

Part of this has to do with the nature of the boards that drive redevelopment. They are often headed by the silver-haired titans of the industries of the past, and largely ignorant of the changing landscape of the tech/finance/entrepreneurial clusters. While many of these boards argued over parking garage developments (built by companies in which many had financial interests) or the importance of eliminating poor or homeless people from the neighborhood, they repeatedly found themselves convinced that what Downtown needed was a new marketing plan. As a result, they paid little to no attention to the infrastructure needs of the new economy.

So, in 1999, Downtown had very few high-speed cable connections to serve businesses that transferred information or relied on Internet services. Shooting cables to buildings was incredibly expensive (\$1,200 a month in basic rental of the lines, plus installation). And there was no political will to improve it. Cable modems were available for businesses through most of the city, except Downtown—despite the presence of the BellSouth/AT&T headquarters. The only buildings with high-speed Internet were the Bellsouth Tower and City Hall.

To extend a cable modem access from City Hall to the Jake Godbold Annex, the cable access company required an initial payment of \$20,000, followed by an exorbitant monthly fee just to establish basic cable modem access. As a result, emerging young business concerns fled to the more affordable infrastructure surrounding UNF. ■

# #8



## Allowing easy demolitions of existing building stock without the guarantees of replacement structures.

More than 65 percent of Urban Core

buildings have been destroyed since 1975. Often times, whole blocks were leveled on the promise that something else was going to be developed there. This remarkably poor stewardship of the existing building stock has been disastrous. No building on a property significantly raises the price for anyone wanting to open a business there. Costs balloon to five or six times higher than the price of renovating and occupying space for a business to function.





# *FAST* COMPANY

EXOTIC CAR ENTHUSIASTS DRIVE A SECOND-YEAR FUNDRAISER THAT BENEFITS LOCAL KIDS IN NEED,  
AND THE COPS WHO PLEDGE TO SERVE & PROTECT THEM

words by **MATT SHAW** // images by **AGNES LOPEZ**





**AN EXOTIC CAR** can attract a fair amount of attention from authorities, as they tend to have the curious effect of adding weight to the feet of anyone behind the wheel. It happened to Greg Leb while driving his dark blue Bentley Flying Spur, a vehicle that caught the eye of Assistant Chief Leonard Propper of the Jacksonville Sheriff's Office. No citation was written, however, as Propper was off-duty and Leb happened to be driving the speed limit while chauffeuring a group of Disney Princesses for a PRI Productions-sponsored Dream Day event.

Strange as it sounds, that luxury auto and the chance meeting laid the groundwork for 2015's highly successful Excellerate, an event that raised approximately \$200,000 for the JSO-supported Police Athletic League of Jacksonville (JaxPAL) by offering ex-

otic car enthusiasts a chance to take a joyride around the city. "At first, most people thought we were nuts," says Leb of the fundraising concept that Propper pitched to him at last June's Dream Day event.



Leb is a car guy. The national account manager for Florida-based office equipment provider, Sissine's Office Systems, has long collected vintage and luxury cars. His garage favorites include a Ferrari 430, as well as the previously mentioned British-made Bentley. Propper's vision, Leb says, was an exclusive police-escorted drive around the city's approximately 61-mile I-295 beltway.

Knowing Leb had a network of like-minded car enthusiasts, Propper proposed he gather them together for the private cruise. If Leb could provide the cars and get some interested drivers, the assistant chief said he could take care of the traffic control.

Though it may seem like a logistical nightmare to restrict access to a main Northeast Florida thoroughfare, as the head of JSO's Special Events Division, Propper has had to reroute roads for all sorts of events in the past. And, in actuality, the road closure is really a bit of vehicular slight of hand. "We never really close the beltway," Propper says.

Indeed, the key is in the planning and execution. While Propper leads in the pace car, keeping the following drivers from exceeding the posted speed limit, off-duty JSO officers temporary block entrance ramps roughly two minutes ahead of the convoy of luxury automobiles. "It's similar to what we do for a funeral," says Propper, a nearly 30-year JSO veteran.

Like the 2015 event, this year's Excellerate features a Friday evening reception at Malone Air Charter at Craig Municipal Airport, which provides patrons the opportunity to admire and even sit inside Lamborghini, Rolls Royces, Ferraris and Aston Martins, among others. Also on hand at the reception will be at least five of the most exclusive private planes in the world (last year's lineup included a \$90-million Global Express Jet).

"It was a lot of work. But we had a great response from the community," Leb says of the 2015 Excellerate. "The biggest challenge was finding cars and planes that represented an experience that people had never had before."



## SUCCESS STORIES

**IN 2015,** Lt. Lakesha Burton was appointed by former Sheriff John Rutherford to serve as the Executive Director of the Police Athletic League of Jacksonville (JaxPAL)—the first woman to lead the nonprofit in its 44-year history. More impressive though is how much she has overcome to get to this point. As a victim of childhood sexual abuse, she suffered from depression and low self-esteem, and began to act out. She skipped classes, got into fights, cursed teachers and became pregnant at just 15 years of age.

But Burton was determined to turn her life around. She began to apply herself in academics and basketball and started to experience success for the first time in her life. As she poured herself into basketball at both JaxPAL and Wolfson High School and her academics, she graduated with a 3.0 GPA and received the Turnaround Achievement Award.

In 1999, through the Jacksonville Sheriff's Office minority sponsorship program, Burton became a police officer. In 2006, she became the fourth African-American police sergeant in Jacksonville, and in 2013 was promoted to lieutenant—becoming the second African-American police officer to earn the rank. In 2015, she was appointed by former Sheriff John Rutherford to serve as the Executive Director of JaxPAL.

Burton's journey has come full circle. As a teen she was helped by JaxPAL and now she

leads the organization by example and action. Since taking the helm, she has spearheaded the MobilePAL and DNA Unique initiatives. The MobilePAL initiative enables JaxPAL/JSO police officers to take the JaxPAL mission of fostering positive relationships between law enforcement and youth in the community.

Oftentimes when children living in distressed communities see police officers it's because they are there to arrest alleged criminals, which can have long-lasting effects on the children's overall perception of the police. Through programs like MobilePAL and JaxPAL/JSO, officers spend quality time with children, provide them with lunch and/or snacks, read books to them and engage them in sports and other fun activities. MobilePAL provides these children the opportunity to witness and experience positive police interactions, humanize local officers and engage in direct positive dialogue with law enforcement.

Burton started the DNA Unique initiative as a result of girls and young women becoming increasingly more involved in illegal activities. DNA Unique is an all-girl overnight slumber party designed to bring together 200 girls in the 5th through 8th grades and female law enforcement officers who will encourage each girl to love who she is, embrace her own uniqueness and fulfill her life's dreams. ■





From left: Steve Vairamoglou, Sam Sissine, Greg Leb, Chief Propper and Telis Assimenios

## ON THE ROAD AGAIN

The 411 on Excellerate 2016

The exclusive exotic car rally circles all 61 miles of the beltway—with a police escort, of course. If you too have an exotic ride, you can join in the fun. Pending approval, the public can register a vehicle for the ride, **Saturday, October 22** starting at 9 AM. Entry requires a \$1,000 donation to JaxPAL. Non-drivers can attend the reception at Malone AirCharter that kicks off the event, Friday, October 21, 7-10 PM. Tickets are \$75 per person. The cocktail party includes hors d'oeuvres and drinks, as well as live music from the RiverTown Band. Also, many of the participating cars will be on display and patrons can actually sit inside some of the vehicles. [excelleratejax.com](http://excelleratejax.com)

This year's event aims to raise the stakes even higher, both on the fundraising side and in terms of the rarity of cars and airplanes on hand. The reception, to be held on October 21, is highlighted by some truly spectacular vehicles—a never-before-seen Bentley SUV, worth upwards of \$300,000, and a collection of Lamborghinis that span the last five decades (including an '80s-era Countach famous for

who calls his own experiences working with JaxPAL "life changing." JaxPAL provides a safe place and afternoon enrichment for at-risk children. With 500 kids enrolled in its year-long after-school programs and another 2,000 taking advantage of its sports leagues, the impact the organization has cannot be understated. (Former NFL stars Leon Washington and Laveranues Coles were JaxPAL kids

this. There was some divine intervention happening here. As I talked with different companies about helping out, everybody said, 'I'm in.' *Everybody.*"

According to JaxPAL's executive director, Lieutenant Lakesha Burton, last year's event funded a significant portion of JaxPAL's summer programs. Aside from sponsoring field trip experiences and recreational activities, the six-week summer camp, which runs daily from 6:30 AM to 5:30 PM, plays a crucial role in curbing summer learning loss because of the ongoing instruction in math, reading and science.

The money raised through this year's Excellerate will again go towards funding JaxPAL's educational programs. And with the changing nature of education, Burton says updating the technology the organization provides for student use is one of JaxPAL's more pressing needs.

"This day and age, kids need to have access to new technology, computers, laptops and on-line programs, and a lot of our equipment is dated," she says. "We're looking to outfit all of our sites with new computers and other technology so the kids can do their homework and have all the resources they might need."

In light of recent tragic events

and the current combative mood towards policing in some cities, Burton believes the importance of JaxPAL has, perhaps, never been more obvious. "Our mission has always been to engage the community," she says. "With more funding we can be more innovative, proactive and creative in how we reach out. The police have to get out there and we have to build positive relationships and trust within the community."

"I met with a business owner the other day, a well-known guy locally," says Propper. "He asked me, 'what tangible results did my money make last year?' I said I can't answer that. You're giving it because of faith. There's an eleven-year-old boy out there who is at a crossroads of where he is going to go in life. Is he going to go to prison or to school and become a success? We can help him make the right choice. How much is that worth?"

And while the auto-loving Leb can't hide his excitement when he discusses the cars he has planned for this year's Excellerate, his tone changes little when shifting to the importance of the event's beneficiary. "The really great part is that the money stays local," he says. "It's a fun, unique event. But more importantly, it benefits the community." ■

*We are using the exposure that comes with an event like this to draw attention to communities and issues that have never needed it more.* Asst. Chief Leonard Propper

its appearance in the 1981 box-office smash *Cannonball Run*).

Tickets to the reception are \$75, while registering to drive in the beltway-ride requires a \$1,000 donation, as well as having one's luxury ride approved by a selection committee. All of the money raised will go toward JaxPAL programs.

"I've seen, first hand, how much of a difference these programs can have," says Propper,

growing up.) A majority of the children served by JaxPAL live in some of the city's highest crime and lowest income neighborhoods.

"We are using the exposure that comes with an event like this to draw attention to communities and issues that have never needed it more," says Propper. "My goal last year was to raise \$10,000. I hoped we could do that. But I'll tell you, and I mean



# Wolf Retirement Navigation LLC

We Offer Comprehensive Financial Retirement Strategies to Help You  
Prepare for, **Transition to** & **Enjoy Your Retirement.**



– Adam Wolf, president of Wolf Retirement LLC, CPA, CFP®



– (left to right) Robin Klob, marketing coordinator; Sandra Morris, LTCP; Danielle Wolf, vice president; Tracey Mensah, client services associate; Mike Harper, vice president, CLU, FLMI, CLTC



## Navigating Retirement in Jacksonville

**Wolf Retirement Navigation LLC (WRN)**, headquartered in Jacksonville, Florida (near Mayo Clinic), provides financial management in both **personal wealth** as well as **business services**. Clients that partner with Wolf Retirement Navigation LLC can expect trustworthiness, good listening and proactive retirement advice to help navigate and reach their financial goals. The WRN team has a combined level of experience of more than 60 years in the financial services industry.

### Jacksonville's Retirement Coach

Adam Wolf, president of Wolf Retirement Navigation LLC, routinely appears on two *First Coast News* programs, *First Coast Living* (his segment is the "Retirement Coach") and *The Chat* where he discusses topical financial issues. Besides his on-air personality, he has more than 16 years experience in the personal financial services industry and holds a bachelor's degree in finance and accounting from Virginia Tech. He is also a licensed insurance agent in Florida and many other states. Adam has been a Certified Public Accountant since 2002 and earned his Certified Financial Planning™ designation in 2005. He is knowledgeable in the areas of financial planning, taxes, annuities, life insurance and investments, and he genuinely understands how these proactive strategies can help clients meet their financial goals. In addition, to his weekly appearances as Jacksonville's "Retirement Coach," he has written several articles and been published in numerous newspapers, is a RetireMentor for the *The Wall Street Journal's* MarketWatch.com and has been quoted in *The Wall Street Journal*.

### Prepare for, Transition to & Enjoy Retirement

Many agencies and advisors are focused on "market timing" and "financial products," which is only a portion of the retirement planning process. Wolf Retirement Navigation LLC focuses on retirement timing... when to retire, how much money will be needed and maintaining current lifestyle are what is important to many clients. Education about risk, and how much risk clients need is part of the financial guidance WRN provides. The firm builds clients' confidence that their retirement income will last a lifetime. WRN is independent (not tied to any specific investment companies and products) and acts in a fiduciary capacity for its clients' best interests.

WRN OFFERS PERSONAL WEALTH SERVICES INCLUDING:

**Retirement Income • Wealth Accumulation • Asset Protection • Tax Minimization & Preparation  
Life, Health & Long-Term Care Insurance Strategies**

FOR BUSINESSES, WE PROVIDE GUIDANCE WITH:

**Corporate Retirement Planning • Group Life Insurance • Long-Term Care & Disability Insurance**

### Community Involvement

Primary sponsor & volunteers of **Tony's Turkey Trot**, a 5K race dedicated to traumatic brain injury awareness that is held Thanksgiving Day in Atlantic Beach, FL.

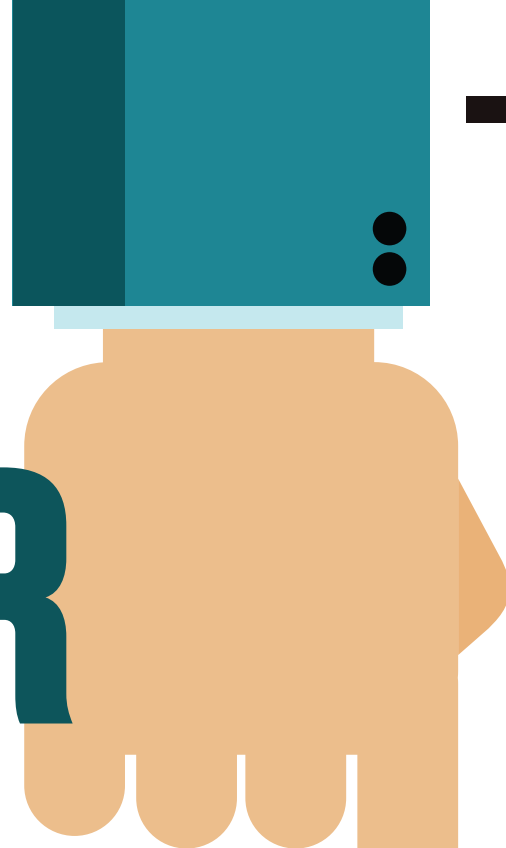


4230 Pablo Professional Court | Suite 101 | Jacksonville, FL 32224

**Call Today: 904.232.8760 or visit [wolfretirement.com](http://wolfretirement.com)**



# DOLLAR FOR DOLLAR



**2016** is shaping up to be a year to remember. International instability, terror attacks around the globe, mass migrations, an American presidential campaign unlike any other, tanking oil prices, economic uncertainty at home and abroad, the Zika virus—sometimes it's enough to make one want to retreat to a far-away tropical island and hide. It's a nice dream but, sadly, most of us don't have the financial wherewithal to make that happen. Instead, we must soldier on and prepare as best we can for what may come. A big part of that preparation is taking care of one's finances, and doing so in an increasingly complex financial environment, one that includes things like bitcoins, crowdfunding and borderless commerce. Fortunately, Northeast Florida has an able cadre of financial professionals who can help navigate the oft-troubled waters that are investing and retirement planning.



# WINDOW SHOPPING

FIVE FLORIDA CITIES AND HOW THEY  
STACK UP TO ONE ANOTHER

COMPILED BY DANAE LEAKE & SHANNON GREENE

	JACKSONVILLE	TAMPA	ORLANDO	TALLAHASSEE	ST. AUGUSTINE
POPULATION	868,031	369,075	270,934	189,907	14,128
HOUSEHOLD INCOME	\$46,768	\$43,740	\$41,901	\$39,407	\$43,128
MEDIAN HOME PRICE	\$138,500	\$157,500	\$158,600	\$176,900	\$214,200
AVERAGE RENT	\$932	\$956	\$999	\$921	\$939
GAS PER GALLON	\$1.92	\$1.84	\$1.85	\$1.97	\$1.95
MUSEUM MEMBERSHIP	\$50 MOCA JACKSONVILLE	\$50 TAMPA MUSEUM OF ART	\$55 ORLANDO MUSEUM OF ART	\$35 MUSEUM OF FLORIDA HISTORY	\$75 FLAGLER MUSEUM
PINT OF BEER	\$4.50 INTUITION ALE WORKS	\$5 CIGAR CITY BREWERY	\$5.50 REDLIGHT BEER PARLOUR	\$8 DEEP BREWING CO.	\$5.50 AIA ALE WORKS
WHOLE FOODS	1	3	4	1	0
IKEA STORES	1 OPENING 2017	1	1	0	0

Information for each city was correct as of July 29. Sources: GasBuddy. Census Bureau. Whole Foods, IKEA, individual museum and drinking establishments.

## ₿ PENNY WISE

Does Bitcoin have a home  
in Florida? BY SHANNON GREENE

In July of this year, Miami-Dade Circuit Court Judge Teresa Pooler oversaw a case against Michell Espinoza, who sold bitcoins to an undercover detective. According to the court report, Espinoza was charged with one count of unlawfully engaging in a money services business, and two counts of money laundering.

In the end, Judge Pooler dismissed the case on the grounds that if official money wasn't used, then a crime wasn't committed. "Nothing in our frame of reference allows us to accurately define or describe Bitcoin," Pooler wrote. "Bitcoin may have some attributes in common with what we commonly refer to as money, but differs in many important aspects. While Bitcoin can be exchanged for items of value, they are not a commonly used means of exchange. They are accepted by some but not by all merchants or service providers."

According to bitcoin.org, the first specification and proof of concept of the currency was published in 2009, in a cryptography mailing list by computer programmer Satoshi Nakamoto. The thought is that by making money digitized and "peer-to-peer" that the power is put in the people's hands, versus the government or banks. "From a user perspective, Bitcoin is pretty much like cash for the Internet," the creator says.

But as Judge Pooler pointed out, most U.S. companies don't accept Bitcoin as a form of payment. The few that do say they're trying to make room for customers who need a place to spend their e-dollars.

In December of 2014, Microsoft started accepting the cyber currency. "For us, this is about giving people options and helping them do more on their devices and in the cloud. The use of digital currencies such as Bitcoin, while not yet mainstream, is growing beyond the early enthusiasts," says Eric Lockard, Microsoft's Universal Store vice president.

Austin Doty, president of Black Mangrove Capital Management, says he first heard about Bitcoin in 2009 while studying aerospace engineering at the University of Florida. "One day my roommate, a software engineering major, explained to me a new digital currency that could be discovered and mined, using your personal computer. As we had just witnessed the financial crisis in 2007-2008, we were both intrigued and delved into the topic further."

Since then, Doty says he's seen Bitcoin make a place for itself in the financial world. "It's an emerging market in terms of a currency and can be subject to extreme volatility, so it would be prudent to tread lightly in this new and exciting financial frontier."

## KEEPING COMPANY

BY ANNIE BLACK

IS CROWDFUNDING A LEGITIMATE SOURCE FOR BUSINESS CAPITAL?

CROWDFUNDING ONLINE IS FAIRLY EASY to do, if you have a reason that can garner hard-earned dollars from backers.

Many entrepreneurs start crowdfunds for creative projects, small business ventures or charitable causes. While there have been questions regarding the motivation and ethical reasoning behind crowdfunding, virtually anyone can start a campaign about practically anything—there have been crowdfunds for everything from paying hospital bills to making potato salad.

The simplicity of the concept has led to some taking advantage of the generosity of

others. Thankfully, the genuine and respectable requests of crowdfunding outweigh the narcissistic and obscure.



Here in Jacksonville, using GoFundMe and other crowdfunding sites has proved helpful to baker Calli Marie Webb and entrepreneur Jack Twachtman, who recently surpassed their goal of \$25,000 to fund a cookbook on Kickstarter. Similarly, St. Augustine social worker Jontie Hays launched a Kickstarter campaign in 2012 to

fund *Monkey in the Middle*, a series of children's books that can be purchased on Amazon. ■





# HARDLY WORKING

**T**he golden rule for managing personal finances applies to just about everyone, young, old and in between: spend within your means. But a key distinction surfaces in planning for how to spend your money in retirement—namely that your income is fixed, not your spending, and consequences of overspending are different. If you overspend in retirement, you may need to go back to work or you will run out of money.

“Education is the key to investing,” says Adam Wolf, president of Wolf Retirement Navigation. “Begin as early in life as possible and read as much as you can from many sources.”

“Don’t let your emotions get the best of you,” adds Joe Krier, president of Krier Wealth Management. “Have a long-term plan and avoid the scare tactics of many news outlets. Don’t just invest in the thing that was hot last year.”

As for establishing a foundation for longterm success, both Krier and Wolf agree it all begins at home. “Avoid trying to keep up with the Joneses,” says Wolf. “Cut the cards, create a realistic budget and live within your means.”

The best way to keep from overspending and maintain control of your financial destiny throughout retirement is to establish a spending plan. The process of devising and implementing that plan is relatively simple once you understand what’s involved. Here are ten things to consider:

**1. CHECK YOUR MINDSET.** Think you’ll be spending considerably less during retirement than you spent before? Think again. A healthy 65-year-old today must plan for a retirement that will last decades.

**2. PLAN YOUR RETIREMENT.** How do you want to live? Do you plan to travel often, or drive a luxury car? You’ll need to budget for more than just food and essentials.

**3. IDENTIFY INCOME SOURCES.** Among the first steps in devising a spending plan is to establish how much money you will have coming in, and from which sources. Those sources may include Social Security, retirement accounts, pensions and investments, plus other income, such as from a job, if you plan to work.

**4. GET A GRASP OF WHAT YOU SPEND.** Track expenses to determine how much you need to live on each month, not only to cover hard expenses like food, transportation and housing, but also discretionary spending to maintain the lifestyle you want to lead during retirement.

**5. USE ONLINE TOOLS TO MAKE IT EASIER ON YOURSELF.** No need to reinvent the wheel when it comes to tracking expenses and income. Apps available at sites like Mint.com provide ready-made frameworks to turn a chore into a quick, easy process.

**6. ELIMINATE (OR DRASTICALLY REDUCE) DEBT.** Debt (and associated interest payments) can be difficult to manage on a static retirement income. Aside from a mortgage, it’s a good idea to be debt-free when retirement hits.

**7. ACCOUNT FOR INFLATION.** Some of the sources you’ll be relying upon for retirement income will provide fixed payments (like a pension) and others, like Social Security, may be indexed to inflation. Be sure to account for a higher rate of inflation with healthcare costs.

**8. BUILD WELL-INFORMED ASSUMPTIONS INTO THE PLAN.** As part of the planning process, you’ll need to make projections in a few key areas, including an annual inflation rate and an annual growth rate for your investment assets (market watchers say 4 to 5 percent average yearly growth is a solid projection going forward).

**9. CRUNCH THE NUMBERS.** Time to take out the calculator on your favorite budgeting app to see where you stand—how your total income stacks up compared to total expenses, while factoring in a projected inflation rate, discretionary spending, projected investment growth rate and more.

**10. GET GUIDANCE.** Given the time, energy and know-how it takes to coordinate all the aforementioned steps and answer questions such as these, it makes sense to enlist a financial professional to guide you through the process of drafting and implementing a plan. ■

SOURCE: Financial Planning Association of Northeast Florida



# 904 MAGAZINE'S ANNUAL GUIDE TO NORTHEAST FLORIDA'S PREMIER FINANCIAL ADVISORS & WEALTH MANAGERS

**F**or six consecutive years *904 Magazine* has produced and published a special section devoted to recognizing the city's leading wealth managers. It goes without saying that compiling such a list is no easy task. Financial planning is an incredibly personal, complex and ever-changing process. And to the average investor, the whole thing can seem darn intimidating. Nothing has the ability to cause anxiety quite like money. For so many of us, financial goals evolve as we age and change comes to us because of family, careers and countless circumstances beyond our control.

One thing we can control, however, are the people and professionals with whom we choose to associate. In the realm of managing wealth, the importance of trust cannot be overstated. You don't have to be best friends with your financial planner, but you better believe he has your best interests at heart. Without that... well, you might be better off stuffing cash in your mattress.

Of course, trust can't be earned by reading someone's name off a list. That's going to take time, effort and results. However, *904 Magazine's* annual roundup of the region's Premier Wealth Managers is a great place to start the conversation. An individual's or practice's appearance on the list comes about because of objective analysis—a thorough review of criteria including professional credentials, years of experience, assets under management, ratios between staff and clients and so on. Whether or not a financial pro suits your needs is up to you to determine.

Posted here are the 53 Northeast Florida Premier Wealth Managers for 2016.

## SPECIALTIES INDEX:

AM: Asset Allocation Management  
BP: Business Planning  
CM: Comprehensive Wealth Management  
CP: Capital Preservation  
CS: Corporate Services  
EP: Estate Planning  
ES: Executive Services  
FP: Financial Planning  
FS: Family Office Services  
HP: High Profiled Individuals  
IM: Investment Management  
LC: Low Cost Provider  
LM: Liability Management  
PA: Professional Athletes  
PM: Portfolio Management  
PP: Philanthropic Planning  
RM: Risk Management  
RP: Retirement Planning  
RS: Retirement Services  
SA: Separately Managed Accounts  
SP: Special Needs Planning  
TP: Tax Planning  
WP: Wealth Preservation/Insurance

## CREDENTIALS INDEX:

AIF- accredited investment fiduciary  
CAIA- chartered alternative investment analyst  
CEP- certified estate planner  
CFA- chartered financial analyst  
CFP- certified financial planner  
CHFC- chartered financial consultant  
CIMA- certified investment management analyst  
CLU- chartered life underwriter  
CPA- certified public accountant  
CPWA- certified private wealth advisor  
CRPC- chartered retirement plans counselor  
CRPS- chartered retirement plans specialist  
MCEP- master certified estate planner

KEY

ADVISOR PRACTICE <i>Firm</i>	AVG. \$AUM PER CLIENT	AVG. # OF CLIENTS PER ADVISOR	ADVISOR TO SUPPORT STAFF	CREDENTIALS	CITY, PHONE NUMBER
				TOP 5 SPECIALTIES	
<b>AITKEN &amp; ASSOCIATES</b> <i>Merrill Lynch</i>	\$25,000,000	15	1:1	CIMA, CFP IM, RP, EP, LM, FS	Ponte Vedra Beach 904-273-3837
<b>THE AWAD WEALTH MANAGEMENT GROUP</b> <i>UBS Financial Services</i>	\$900,000	125	3:2	CFP CM, RP, WP, FP, IM	Ponte Vedra Beach 904-280-6006
<b>BB&amp;T WEALTH</b> <i>BB&amp;T</i>	\$2,100,000	45	2:1	CFP FP, WP, IM, EP, CM	Jacksonville 904-361-5246
<b>THE BAGGS DIXON POWELL GROUP</b> <i>Morgan Stanley</i>	\$1,810,000	93	3:3	CFP FP, BP, ES, CM, PM	Ponte Vedra Beach 904-273-7599
<b>BALL, COURTNEY &amp; PATRICK GROUP</b> <i>Merrill Lynch Wealth Management</i>	\$3,853,664	54	5:2	CFP, CRPC FP, PP, RM, PM, CM	Jacksonville 904-634-6041



ADVISOR PRACTICE <i>Firm • Years On List</i>	AVG. \$AUM PER CLIENT	AVG. # OF CLIENTS PER ADVISOR	ADVISOR TO SUPPORT STAFF	CREDENTIALS	CITY, PHONE NUMBER
				TOP 5 SPECIALTIES	
<b>THE BEARD, STORM, CHAPPELL GROUP</b> <i>UBS Financial Services, Inc.</i>	\$2,100,000	51	4:2	CRPS FP, CS, RS, EP, CM	Jacksonville 904-301-3122
<b>BLEDSE, BAKER &amp; ASSOCIATES</b> <i>Merrill Lynch</i>	\$1,600,000	156	3:5	CIMA, CPWA, CFP FP, RP, EP, IM, CM	Jacksonville 904-634-6013
<b>BOGGS-HUFFMAN WEALTH MANAGEMENT GROUP</b> <i>Raymond James and Associates</i>	\$795,099	90	1:1	CM, FP, PM, EP	Jacksonville 904-273-2426
<b>BUCK WILEY, III</b> <i>Merrill Lynch - Private Banking</i>	\$23,809,000	84	1:6	CIMA, IM, FS, EP, PM, CP	Atlanta 404-264-2920
<b>BULL &amp; BEAR CAPITAL ADVISORS, LLC</b> <i>Bull &amp; Bear Brokerage Services, LLC</i>	\$625,000	18	7:2	CFP, CHFC, CPA, CLU RP, IM, BP, EP, CM	Jacksonville 904-363-3600
<b>BUTENSKY &amp; COHEN FINANCIAL SECURITY, INC.</b> <i>B&amp;C Financial Advisors</i>	\$525,000	65	7:4	CFP RP, PM, FP, IM, CP	Ponte Vedra Beach 904-273-9850
<b>CAMARDA WEALTH ADVISORY GROUP, LLC</b> <i>Camarda Wealth Advisory Group</i>	\$495,000	72	6:5	CFA, CFP, CHFC, CLU RP, IM, EP, PM, CM	Fleming Island 904-278-1177
<b>CAMP &amp; ASSOCIATES</b> <i>Merrill Lynch</i>	\$8,141,145	27.7	3:2	CFP RP, IM, PM, CM, FP	Jacksonville 904-634-6045
<b>CHAPPELL WALKER GROUP</b> <i>Merrill Lynch</i>	\$2,850,000	51	6:3	CFP, CFA FP, IM, FS, ES, CM	Jacksonville 904-634-6100
<b>CPA RETIREMENT PLANNING</b> <i>NPC of America</i>	\$375,000	174	2:4	CFP, CHFC, CPA RP, EP, PM, CM, FP	Orange Park 904-541-0076
<b>CURRENT/SHERMAN GROUP</b> <i>Merrill Lynch</i>	\$5,000,000	60	4:8	CFP, CPWA, CRPC RP, IM, EP, PM, CM	Jacksonville 904-634-6165
<b>DELUCA &amp; ASSOCIATES</b> <i>Merrill Lynch</i>	\$1,540,000	73	1:1	CFP RP	Jacksonville 904-634-6107
<b>DHG WEALTH ADVISORS, LLC</b> <i>DHG Wealth Advisors</i>	\$2,200,000	130	1:1	CFA, CFP FP, IM, RP, CM, TP	Jacksonville 904-296-2140
<b>DRISCOLL GROUP INC.</b> <i>Raymond James Financial Services</i>	\$640,000	87	3:4	CFP, CHFC, CLU RP, FP, EP, TP, CM	Jacksonville 904-620-9993
<b>FINANCIAL DESIGN ASSOCIATES</b> <i>Mass Mutual Financial Group</i>	\$400,000	400	25:8	CHFC, CLU, CFA, CFP RP, FP, WP, RM, CM	Jacksonville 904-998-7300
<b>THE FORBES, THOMPSON &amp; GILLHAM WEALTH MANAGEMENT GROUP</b> <i>Wells Fargo Advisors</i>	\$1,100,000	100	3:3	CIMA, CRPC, CPWA CM, ES, BP, CS, FP	Jacksonville 904-351-7654
<b>GORDON MIEDEMA WEALTH MANAGEMENT GROUP</b> <i>Raymond James</i>	\$820,000	125	2:2	CFP, CLU FP, RM, ES, CM, AM	Jacksonville 904-632-0290
<b>HIGGINBOTHAM FINANCIAL CONSULTING GROUP</b> <i>Wells Fargo Advisors</i>	\$777,000	90	2:1	RP, BP, EP, WP, FP	Jacksonville 904-351-7609
<b>THE JAFFE GROUP AT MORGAN STANLEY</b> <i>Morgan Stanley</i>	\$835,000	156	5:3	CIMA RP, FP, PP, PM, AM	Jacksonville 904-632-0290
<b>JEFF WYATT &amp; JASON HYRNE</b> <i>Wells Fargo Advisors, LLC</i>	\$1,200,000	150	3:5	CPWA, CIMA, CFP FP, HP, EP, PM, CM	Jacksonville 904-351-7690
<b>KRIER WEALTH MANAGEMENT LLC</b> <i>Krier Wealth Management</i>	\$500,000	200	2.5:1	CFP, CHFC, CLU IM, RP, EP	Jacksonville 904-296-8138
<b>LBA WEALTH MANAGEMENT, LLC</b> <i>The LBA Group</i>	\$1,200,000	70	1.33:1	CFA, CFP, CPA FP, IM, RP, EP, TP	Jacksonville 904-396-4015
<b>LIFE PLANNING PARTNERS, INC.</b> <i>Life Planning Partners</i>	\$1,500,000	26.67	3:1	CFA, CFP, MD CM, FP, PM, RP, TP	Jacksonville 904-448-5158
<b>THE LIGHTHOUSE GROUP</b> <i>Morgan Stanley</i>	\$1,700,000	75	4:4	N/APP RP, RM, EP, PM, CM	Ponte Vedra Beach 904-273-7582

SEE ABBREVIATIONS KEY ON PAGE 43





# HEALTHY, WEALTHY & WISE

THERE ARE MANY WEALTH MANAGEMENT CREDENTIALS OUT THERE, BUT WHAT DO THEY ALL MEAN? BY JEREMY COLLARD

**T**hose three or four letters following the name of many finance professionals often signify years of study, sacrifice and dedication to their practice. Hundreds of hours may be invested prior to a credential exam, and the commitment to retain an accredited designation more than likely is an ongoing process, with continuing educational requirements having to be fulfilled periodically. For the consumer, it is highly advisable to understand what all these letters mean. Fortunately for you, we've already done the legwork.

**ACCREDITED INVESTMENT FIDUCIARY (AIF)** • This accreditation from the Center for Fiduciary Studies promotes an environment of responsible investing practices and prudent decision making strategies. Typically broken down into three categories, fiduciaries may specialize as advisors, stewards or managers, each responsible for a unique aspect of the decision making process involving legal, trust and confidence perspectives. Candidates for the AIF accreditation must meet prior experience and educational requirements, as well as adhere to conduct and ethical standards. With this accreditation comes the promise to meet expectations, even if that involves referring a client to another professional who may better suit investment needs.

**CHARTERED ALTERNATIVE INVESTMENT ANALYST (CAIA)** • Professionals with CAIA accreditation deal in investments such as hedge funds, venture capital, derivatives and futures, all of which locate profit in ways much more complex than standard interest collected on a standard bond. CAIA certified professionals are able to add diversification and offset risk in ways traditional portfolio investments just cannot match, often claiming absolute returns especially in times of market volatility. In order to join the community of just over 8,400 accreditation holders globally, those seeking to earn the CAIA designation must pass two levels of examination, which often requires a minimum of 200 study hours per tier. CAIA is the global standard for alternative investment accreditation.

**CERTIFIED ESTATE PLANNER (CEP)** • Certified Estate Planners specialize in organizing assets and preparing for their transfer of ownership when the time comes, whether that be the end of life or during times of incapacity. Determining whether a will or trust may be appropriate for certain circumstances can be a challenge, as each entails separate legal requirements and benefits. CEPs have obtained the designation from the National Institute of Certified Estate Planners, whose introduction to estate planning online course is completed by proctored exam.

**CHARTERED FINANCIAL ANALYST (CFA)** • The average time potential CFAs take to complete this certification is four years, as passing the three, six-hour examinations consecutively has about an eight-percent success rate. Exam one covers professional standards, derivatives, alternative investing, corporate finance, portfolio management, quantitative methodology and financial reporting analysis. CFA's are analysts who manage portfolios according to historical and current trends across interdisciplinary platforms.

**CERTIFIED FINANCIAL PLANNER (CFP)** • A CFP takes a snapshot of all financial aspects your life including taxes, income, insurance and unexpectancies, and develops that into an actionable plan according to your current monetary and future retirement goals. Usually, CFPs choose this designation when offering fee-based services, which protects the client from sales-focused bias when recommending investment options.

**CHARTERED FINANCIAL CONSULTANT (CFC)** • Similar to a CFP, Chartered Financial Consultants are well-versed in areas including tax, insurance, asset, estate and retirement management. The demanding, 27 credit hour course covers more than 100 topics, and is an accredited program issued by the American College.

**CERTIFIED INVESTMENT MANAGEMENT ANALYST (CIMA)** • Prerequisites include three years of professional, non-clerical experience, passing a qualification exam, a background check and satisfying a record of ethical conduct as determined by the Investment Management Consultants Association. Accredited by the American National Standards Institute, those who obtain a CIMA certification hold an internationally vetted standard for personnel certification, and must complete 40 hours of continuing education courses biannually in order to retain the designation. CIMA professionals typically are involved with asset allocation, risk and performance measurement and investment policy.

**CHARTERED LIFE UNDERWRITER (CLU)** • The CLU designation often complements those who have obtained the title of Certified Financial Planner, as an advanced knowledge of insurance and estate planning is an often overlooked component of a holistic approach to financial well-being. Risk is a perpetual term in the investing world, and there is no shortage of it in the physical, either. Backed by the American College since 1927, CLUs demonstrate a high degree of insurance knowledge by completing ten college-level courses.

**CERTIFIED PUBLIC ACCOUNTANT (CPA)** • For all publicly traded companies, internal auditing is required by the Securities and Exchange Commission. Only CPAs are allowed to file such reports, and accountants who do not hold the designation may not represent companies before the Internal Revenue Service, either. Those holding this designation aid businesses in navigating tax law, auditing and offer various management services. CPAs are bound by a strict code of ethics and are required to keep current on the fluid nature of financial law.

**CERTIFIED PRIVATE WEALTH ADVISOR (CPWA)** • The CPWA designation is administered by the same governing board as the CIMA certification, and is regarded as a complementary degree representing an advanced capacity to address the needs of high-net-worth clientele, often over the \$5 million mark. In order to qualify as a candidate, five years of client-centered experience, a college degree or other accredited designation and a satisfactory ethical record are required.

**CHARTERED RETIREMENT PLANS SPECIALIST (CRPS)** • CRPS designees provide businesses with sound IRA, 401(k) and other contribution plan creation, implementation and operation. This certification is issued by the College for Financial Planning and is regionally accredited by the Higher Learning Commission. The course typically takes nine to 11 weeks to complete, and is administered online with a proctor.

**MASTER CERTIFIED ESTATE PLANNER (MCEP)** • The second tier of the Certified Estate Planner certification, this degree is issued by the same organization as its sibling. After the CEP degree has been awarded, applicants may build off of the foundational curriculum and into more sophisticated aspects of estate planning. Information regarding the program is by request, or following successful completion of their CEP course. ■



ADVISOR PRACTICE Firm • Years On List	AVG. \$AUM PER CLIENT	AVG. # OF CLIENTS PER ADVISOR	ADVISOR TO SUPPORT STAFF	CREDENTIALS	CITY, PHONE NUMBER
				TOP 5 SPECIALTIES	
<b>MERRIAM TEAM</b> <i>Merrill Lynch</i>	\$2,000,000	130	3:4	N/APP RP, FP, EP, CM, AM	Jacksonville 904-218-5931
<b>THE MGY GROUP</b> <i>Morgan Stanley</i>	\$1,350,000	83	3:1	CPA AM, CM, FP, PM, RP	Ponte Vedra Beach 904-543-7815
<b>MARCHAND FARIES FINANCIAL MANAGEMENT, INC.</b> <i>Marchand Faries Financial Management</i>	\$730,000	55	2:1	N/APP RP, IM, EP, RS, CM	Jacksonville 904-805-0207
<b>MEINROD &amp; LEEPER WEALTH MANAGEMENT</b> <i>Raymond James and Associates</i>	\$850,000	200	5:6	CFP RP, EP, PM	Jacksonville 904-642-3257
<b>MITCHELL, ROGERS, JENKINS &amp; ASSOCIATES</b> <i>Merrill Lynch</i>	\$1,540,000	67	3:3	CFP RP, RM, EP, AM, CM	Ponte Vedra Beach 904-273-3865
<b>MONTOYA &amp; ASSOCIATES</b> <i>Montoya &amp; Associates</i>	\$700,000	50	5:3	CFEI, CFP, CRPC, CHFC, PFS, CLU, CPA, CIMA RP, FP, WM	Ponte Vedra Beach 904-273-7582
<b>NELRAE PASHA ALI</b> <i>Wells Fargo Advisors</i>	\$1,350,000	96	1:1	CFP, CRPC CM, FP, RP, WP, RM	Jacksonville 904-351-7773
<b>OTTERSON ALLISON WEALTH MANAGEMENT GROUP</b> <i>Raymond James and Associates</i>	\$1,000,000	74	3:1	CIMA, CRPC RP, IM, AM, WP, PM	Jacksonville 904-348-5420
<b>PAPPAS WEALTH MANAGEMENT</b> <i>Wells Fargo Advisors</i>	\$487,000	421	1:3	CFP RP, IM, RS, EP, CM	Ponte Vedra Beach 904-273-7950
<b>PARAGON WEALTH STRATEGIES, LLC</b> <i>PARAGON Wealth Strategies, LLC</i>	\$875,000	55	4:2	CFP SP, FP, IM, EP, CM	Jacksonville 904-861-0093
<b>THE PRISM GROUP</b> <i>AXA Advisors, LLC</i>	\$600,000	100	2:2	CAP, CFP, AEP FP, RM, EP, CM, PA	Jacksonville 904-596-7925
<b>RETIREMENT STRATEGIES</b> <i>Retirement Strategies</i>	\$810,000	50	6:7	CFP, CFA RP, FP, IM, EP, CM	Jacksonville 904-730-3863
<b>RIVER CAPITAL ADVISORS, L.C.</b> <i>River Capital Advisors, L.C.</i>	\$1,020,000	50	1:1	CPA, CFP, PFS, CIMA, CFA FP, IM, EP, RM, CW	Jacksonville 904-398-2075
<b>SAN MARCO WEALTH MANAGEMENT</b> <i>Raymond James</i>	\$925,000	87	3:1	CLU, CFP FP, RM, ES, CM, AM	Jacksonville 904-348-5454
<b>SANCHEZ WEALTH MANAGEMENT GROUP</b> <i>LPL Financial</i>	\$620,000	125	2:2	CFP RP, FP, IM, RM, CM	Jacksonville 904-281-9261
<b>THE TARAS-MONELL GROUP</b> <i>UBS Financial Services Inc.</i>	\$1,470,000	35	2:1	CFP, CDFA/CM FP, PM, RP, WP	Jacksonville 904-358-4186
<b>TIM F. JENKINS</b> <i>Merrill Lynch</i>	\$1,165,000	55	2:1	N/APP RP, RM, EP, CM, AM	Ponte Vedra Beach 904-273-3865
<b>ULLMANN BROWN WEALTH ADVISORS</b> <i>SagePoint Financial</i>	\$1,625,000	40	5:5	CFP CM, FP, IM, RM, WP	Ponte Vedra Beach 904-280-3700
<b>WALSH INVESTMENT CONSULTING GROUP</b> <i>Wells Fargo Advisors, LLC</i>	\$3,000,000	48	2:2	CFA, CRPS CS, HP, PP, RS, FS	Jacksonville 904-351-7673
<b>WEALTH BY EMPOWERMENT</b> <i>Wealth By Empowerment</i>	\$1,300,000	7	1:1	CFP, CDFA, CHFC	Jacksonville 904-514-3400
<b>WILLIAM H. MERRIAM, III</b> <i>Merrill Lynch</i>	\$2,100,000	300	1:4	CFP, CIMA RP, FP, EP, CM, AM	Jacksonville 904-218-5931

SEE ABBREVIATIONS KEY ON PAGE 43



# Nelrae Pasha Ali of Wells Fargo Advisors, LLC

1 Independent Drive, 20th Floor, Jacksonville, FL 32202 • 904.351.7773 [nelraeali.wfadv.com](http://nelraeali.wfadv.com)  
email: [Nelrae.P.Ali@wellsfargo.com](mailto:Nelrae.P.Ali@wellsfargo.com)

## Describe your practice.

As a dedicated professional Senior Financial Advisor who has spent over 17 years in the financial industry, my practice is dedicated and focused on developing strategies and solutions for the unique needs of our high net worth individuals, their families and business owners. As a CERTIFIED FINANCIAL PLANNER™, practitioner I pride myself on following a disciplined wealth management process built on time-honored investment principles while allowing the flexibility to adapt to a rapidly changing economic climate. I find innovative ways to connect all the pieces of my clients' financial lives to help them stay focused and achieve their goals. My practice helps our clients pursue their goals and financial objectives through thoughtful customized planning. My goal is to thoroughly understand my clients' financial priorities, current situation and future objectives. Making sure clients wealth continues to work in support of their specific goals established takes careful planning. Such planning is not a single event – it is a process. As life circumstances change, so must the investment strategies my practice uses to stay on course toward meeting clients' objectives. Having earned the Wells Fargo Advisors Premier Advisors® designation, my practice provides robust strategies to help meet our client's long and short term financial needs. That is why I work with clients, one-on-one, to design investment strategies targeted to their specific needs. My practice offers specialized help with and access to (but not limited to) retirement and insurance planning, estate and investment planning strategies, trust services through affiliates and corporate needs such as 401k and pension plans.

## Describe your approach.

As a CERTIFIED FINANCIAL PLANNER™ practitioner as well as a Chartered Retirement Planning Counselor™ my practice focuses on providing a comprehensive wealth management plan with a high level focus on long term financial goals specialized in the specific needs of high net worth individuals, business owners and their families. I start by listening and uncovering what is most important to our clients and addressing their specific goals and concerns. Based on client specific information, my practice through a client-centric planning approach develops and maintains robust investment plans that will address financial issues such as retirement and insurance planning, estate and wealth preservation planning, risk analysis as well as liquidity needs. Since each client is unique to their goals and investment planning needs, my practice continues to monitor plans to keep clients on track as well as update when needed to address any future financial or lifestyle changes. My practice believes in managing risk to achieve an overall total return based on client specific situations. My practice focuses on quality long term customized investment portfolio structure and not speculative return. My team offers both the intimacy and personalized attention of a boutique and the global resources of one of the nation's largest and highly respected financial institutions.

## Nelrae Pasha Ali, CFP®, CRPC®

### Senior Vice President-Investments

#### Senior Financial Advisor

Nelrae Ali is a dedicated professional Senior Financial Advisor and has earned the accolades of Wells Fargo Advisors Premier Advisors® designation. She has spent over 17 years in the financial industry helping her clients navigate their personal financial roadmap. Nelrae graduated from Georgia Institute of Technology with a Bachelor of Science in Management with a concentration in Economics and Finance. She also holds the CFP® certification awarded by the Certified Financial Planners Board of Standards, Inc. as well as a Chartered Retirement Planning Counselor™ CRPC® accreditation from the College for Financial Planning. Nelrae has been listed a NABCAP Premier Advisor\*\* in 2012, 2013, 2014, and 2015 as seen in *904* and *Jacksonville Magazine*. She was also a featured speaker at the 2014 Barron's Top Advisors Diversity Summit. Nelrae previously held the position of Wealth Management Advisor at Merrill Lynch. Nelrae is a 6 time NCAA ALL AMERICAN in Track and Field and earned a bronze medal in the 1995 World Indoor Championship in Barcelona, Spain. She remains an active runner and health enthusiast. She participates in 5Ks throughout North Florida and has earned her black belt in UPKUDO Martial Arts.

In addition to helping her clients pursue their wealth and financial goals, Nelrae makes time to be a part of the community in Northeast Florida. Along with her husband, she has served on the Board of Trustees for the YIELD Foundation, Inc. The Foundation is a non-for-profit organization that helps inner city children of North Florida work toward higher education and builds positive self-esteem as they prepare for college and their future. She also contributes to the Red Cross, Susan G Komen Foundation, American Lung Association, United Way, and The Northeast Florida YMCA. She is an active member in the PTA, has volunteered with Teach America and volunteers as a math tutor for children needing help in the YIELD Foundation summer camp programs. She and her husband reside in the North Florida community where they are raising four beautiful and bright sons.

## Leslie Valerio

### Senior Registered Client Associate

As an experienced and accomplished Registered Client Associate, Leslie Valerio is a valuable and integral member of Nelrae Ali's team. With over 17 years of experience within financial services, Leslie provides exceptional high quality client service and handles all the administrative and operational tasks for our clients. Leslie is a proud mother of two beautiful children and actively participates as a team mom in all of their extracurricular activities. Leslie also supports the community including the American Cancer Society, Susan G. Komen Foundation and the Salvation Army.



*\*The Premier Advisors designation is held by a select group of Financial Advisors within Wells Fargo Advisors and reflects a high level of standards as measured by one or more of the firm's criteria for revenue generation, educational attainment and client-service best practices.*

*\*\*The National Association of Board Certified Advisory Practices (NABCAP) 2012, 2013 and 2014 Premier Advisor evaluation and ranking program is an independent third-party assessment based on 20 categories of practice management; including experience, education, cost and investment planning. Participants are objectively compared and evaluated numerically. A minimum score must be attained for a practice to be considered for the final list. Winners are listed in alphabetical order. There is no cost for advisors to participate. The rating is not representative of any one client's experience and is not indicative of past or future investment performance.*

**Investment and Insurance products:**

**NOT FDIC-Insured**

**NO Bank Guarantee**

**MAY Lose Value**

*Wells Fargo Advisors, LLC, Member SIPC, is a registered broker-dealer and separate non-bank affiliate of Wells Fargo & Company. Wells Fargo Advisors, LLC, is not a legal or tax advisor.*





(left to right) Jon Awad, Ann Marie LaVista, Rich LaVista, Beth Ratliff & John Grannis

## The Awad Wealth Management Group

UBS Financial Services Inc. 816 A1A North, Suite 300, Ponte Vedra Beach, FL 32082 • 904.280.6006 [ubs.com/team/awad](http://ubs.com/team/awad)

### Describe your practice.

The Awad Wealth Management Group is a "client focused" Wealth Management practice, dedicated and passionate about providing investment solutions, customized one client at a time.

It is our goal, through a process of discovery, planning and scheduled review to ensure that each client is prepared not only for today's financial challenges but also for the life changing events in the years to come.

Our experienced team of professionals works closely with each individual to develop and execute a plan that considers their risk tolerance, time horizon, and goals. A "Financial Plan" that is truly tailored to navigate the financial challenges of their life and designed to preserve wealth for their families and causes that they care about.

### Who is your ideal client?

The client we serve best is committed to their financial success.

Our ideal client, irrespective of income or asset level, would like to build a comprehensive financial plan and will enjoy a highly personalized level of service.

They are people who are looking for a long term relationship with an experienced advisor, who will help them analyze their financial life, and then develop a plan that will guide them with confidence toward their goals and financial dreams.

### What is your investment philosophy?

We begin every new client relationship by first understanding what is most important to them. Our approach takes each client through the analysis of their financial life, identification of short and long term goals, the building of a plan, and an agreement to review our progress on a regular basis.

It is our style to focus on risk management first, protecting assets as a priority and then to provide realistic absolute returns, always looking to achieve each client's objectives.

We do believe that each client's investment portfolio should be unique to their situation and use many fundamental and technical tools in determining the composition of each portfolio.

We do not take unnecessary risks and measure the success of a portfolio based on the achievement of our client's goals.

### Jon Awad

#### Senior Vice President-Wealth Management Portfolio Manager

Jon Awad received his bachelor's degree in Economics from the University of Florida graduating Magna Cum Laude in 1987 and quickly began his career as a financial advisor with PaineWebber, now known as UBS, and has dedicated his career to the success of his clients and to UBS for over 25 years. Jon has achieved the title of a Senior Vice President and is certified as a PMP Portfolio Manager. In 2010 he was named to Barron's Top 1000 Financial Advisors in America. He also has a passion for coaching and mentoring young people of all ages.

### Rich LaVista

#### First Vice President-Wealth Management

Rich LaVista received his bachelor's degree in Sociology and Psychology from Long Island University in New York and began his career as a Financial Advisor with EF Hutton in 1974. Rich is an accomplished professional with extensive knowledge of the investment process to include significant experience in the area of Insurance and Estate Planning. He has served as a Branch Manager and as Regional Director of Insurance and Estate Planning for PaineWebber, now UBS, and as Sales Manager for many National Insurance companies.

### John Grannis, CFP®

#### Vice President-Wealth Management

John Grannis received his bachelor's degree in Business Administration from the University of Florida in 1992. He began his career as a Financial Advisor with Smith Barney in 2005 and joined UBS in 2011. John is a Certified Financial Planner dedicated to helping the Teams' clients build, manage and preserve their wealth through a personalized planning process. John lives in Ponte Vedra with his wife, Jennifer, and three lovely daughters. He is an active member of the community supporting many educational programs for children and as a cancer survivor advocates for cancer research and fundraising.

John is also an avid fly fisherman and sailor.

### Beth Ratliff

#### Investment Associate

Beth Ratliff joined UBS in 2000 with over 24 years in the financial services industry. She holds Series 7, 63, 65, 9 and 10 Licenses.

### Ann Marie LaVista

#### Registered Client Service Associate

Ann Marie LaVista joined UBS in 2008 with over 25 years in the financial services industry. She holds Series 7, 66, Life, Health and Variable Annuity Licenses and is a Notary Public.

As a firm providing wealth management services to clients, we offer both investment advisory and brokerage services. These services are separate and distinct, differ in material ways and are governed by different laws and separate contracts. For more information on the distinctions between our brokerage and investment advisory services, please speak with your Financial Advisor or visit our website at [ubs.com/workingwithus](http://ubs.com/workingwithus).

UBS Financial Services Inc. is a subsidiary of UBS AG. Member FINRA/SIPC. Barron's Top 1000 Financial Advisors in the United States is based on assets under management, revenue and quality of practices.

Certified Financial Planner Board of Standards Inc. owns the certification marks CFP®, Certified Financial Planner™ and federally registered CFP (with flame design) in the U.S., which it awards to individuals who successfully complete CFP Board's initial and ongoing certification requirements.





## ***Krier Wealth Management***

3840 Belfort Rd., Suite 201, Jacksonville, FL 32216 • 904.296.8138 • 800.624.2376 [krierwealth.com](http://krierwealth.com)

### ***Describe your practice.***

Krier Wealth Management is fiercely independent. We deliver wealth management with expertise, integrity and consistency. Our straight forward approach caters to individuals and businesses looking for customized solutions. Our staff is comprised of seasoned veterans from various areas of the financial services industry. User friendly technology is key to our client experience.

### ***Who is your ideal client?***

Our typical client is a successful person, family or business who understands the value of hard work. Entrepreneurs and executives fit our profile well.

### ***Describe your customer service model.***

Four Season service with FedEx efficiency. We place total priority on serving our clients. No one works here without a complete understanding of how important this is. We have a servant's attitude toward filling client's needs.

### ***Do you offer financial planning?***

Yes. We use interactive software to aggregate information in real time. Our planning process is a collaborative and on-going effort with open, on-line access. Our process does not include one-size-fits-all book reports with general information.

### ***What is your investment philosophy?***

We are risk managers with a proactive approach. We employ a consensus process for decision making that incorporates a number of independent thinkers as well as quantitative models. We recognize that each household is unique and each investment portfolio should cater to individual needs.

### ***Describe your risk management philosophy.***

Risk management is core to our business. It is imperative to remove ego and emotion from the decision making process. Traditional risk management models are useful, but must be used as part of a process only. In a world of 'firsts,' we must always be prepared for major shifts.

### ***Describe your cost structure for your services and how it relates to value.***

We feel that we provide significant value at a reasonable cost. Most of our revenue is generated from managing portfolios on a fee basis through Krier Wealth Management, LLC utilizing cost effective tools. We do not charge for initial and on-going consultations.

### ***Joseph A. Krier, CFP®, ChFC, CLU President***

Joe is president of Krier Wealth Management, LLC, and a registered investment advisor. He has been a registered advisor since 1989 and is currently also a registered representative with Triad Advisors.

Joe received bachelor's degrees in finance and economics from Oakland University in Rochester, Michigan. Joe is a Certified Financial Planner™, a Chartered Financial Consultant and a Certified Life Underwriter. Joe has taught simple to complex investment management concepts across the country including the University of North Florida and Florida State College at Jacksonville.

Joe is a regular guest on WJXT CH 4, discussing a wide range of topics effecting investments and financial planning.

Securities offered through Triad Advisors, member FINRA/SIPC. Advisory Services offered through Krier Wealth Management, LLC. Triad Advisors and Krier Wealth Management, LLC are not affiliated.





## *Meinrod & Leeper Wealth Management of Raymond James*

Raymond James & Associates, Inc., Member New York Stock Exchange/SIPC  
9822 Tapestry Park Circle, Suite 202, Jacksonville, FL 32246 • 904.642.3257 [meinrodleeper.com](http://meinrodleeper.com)

### *Describe your practice.*

From the time a client walks through the door, he or she understands that our team's focus is on helping them address the financial issues and concerns that keep them up at night. At the heart of each client relationship is a customized plan and an investment strategy that adapts and helps provide certainty in an uncertain world. We feel there are three components that differentiate our practice: an adaptive investment strategy that can potentially mitigate market risk, retirement plan distribution expertise and our proactive service model.

### *Describe your customer service model.*

The Meinrod & Leeper philosophy is based on effective communication, understanding and trust. Customer service is an essential element in achieving each of these strategic objectives. We strive to build that rapport and trust by personalizing each client's experience with our team of professionals. Our seven-member team provides what we like to refer to as a "Ritz Carlton" experience. Proactive client communication, reviews, educational and social events are all a part of our structured service model. As we like to say to our clients, "there is no one without your last name who will care more about your financial success than us."

### *What is your investment philosophy?*

Our investment philosophy is based upon a foundation of systematic and disciplined rules-based investment processes, which puts less stock in standard financial models and more emphasis on a "weight of the evidence" approach. We employ a tactical allocation approach that takes a range of indicators into consideration in order to help define which way the investing winds are blowing. Investing without using these indicators is very much like tying the rudder of your ship with no real map and ignoring the winds and currents that affect your true course and ability to reach your destination as planned.

### *Do you offer financial planning?*

Financial planning is a lifetime process. Each of the steps of the process we take a new client through is continually reviewed with our existing clients. We are always looking for changes in our clients lives that may require an adjustment of the overall financial plan or a specific component of it. Changes may be required because of retirement, employment issues, additions to the family or even the death of a family member. Our philosophy of regular communication enables us to identify and respond to changing needs of our clients.

### *Describe your risk management philosophy.*

Effective risk management is of paramount importance to our firm. The bottom line is that we don't like to lose money and have developed a philosophy that strives to help minimize risk for our clients. In our opinion, retiring at the wrong time (poor economic and market conditions) is the single greatest threat to a retiree's lifestyle. At the core of our investment process, relative strength (a method of ranking asset classes relative to one another) serves as a compass in navigating the prevailing currents and crosswinds of the market. It embraces the concept of reacting to changing trends, for better or worse, in a disciplined way. This allows us to eliminate the human or "gut feel" decisions and gives us a game plan to manage risk in a portfolio in an unemotional way.

*Certified Financial Planner Board of Standards Inc. owns the certification marks CFP®, CERTIFIED FINANCIAL PLANNER™ and federally registered CFP (with flame logo), which it awards to individuals who successfully complete initial and ongoing certification requirements. Past performance does not guarantee future results. Investing involves risk and you may incur a profit or a loss. There is no guarantee any particular investment strategy will be successful.*

*Chairman's Council membership is based mainly on assets under management, education, credentials, and fiscal year production. Requalification is required annually.*

### *Adam Meinrod, CFP® Senior Vice President, Investments*

Adam Meinrod earned a Bachelor of Science degree from the United States Naval Academy in 1986, majoring in economics. He began his career in the financial services industry after serving 7 years as a Naval Aviator. For the past 23 years, Adam has specialized in working with families and individuals to help pursue their retirement and investment goals. Adam is a CERTIFIED FINANCIAL PLANNER™ professional and member of Raymond James Chairman's Council. As an active member of the community, Adam mentors young students in the MalaVai Washington Youth Foundation, and participates in the Take Stock in Children Foundation. He is also a past board member of the Leukemia & Lymphoma Society.

### *Chris Leeper, CFP® Senior Vice President, Investments*

Chris Leeper has spent the last 23 years helping individuals and families pursue their financial goals. Chris graduated from the University of North Carolina at Greensboro in 1993 with a bachelor's degree in business. Chris is a CERTIFIED FINANCIAL PLANNER™ professional, member of Raymond James Chairman's Council, and was named in 2007 as one of the "Top 40 advisors under 40" in *On Wall Street* magazine. Chris actively supports the St. Vincent's Hospital's community outreach programs, as well as UF Health TraumaOne.





## *The PRISM Group of North Florida, Inc.*

225 Water St., Suite 1235, Jacksonville, FL 32202 • 904.596.7904 [theprism-group.com](http://theprism-group.com)

### ***PRISM Group's Core Values***

**Integrity:** We provide professional services with the highest level of integrity. Our manner is one that is fair and reasonable to our clients and partners. We shall disclose any conflicts of interest in providing our services. We respect our client's confidentiality.

**Excellence:** We provide our service to clients with uncompromising professionalism. Our partners and associates are professionally educated and credentialed, maintaining the necessary knowledge and skills to completely provide innovative strategic advice.

**Service:** We diligently provide our services in a prompt and thorough manner to exceed our client's expectations. We understand that frequent, open communication is an integral component to world-class service.

### ***Roberto Costa, CFP®, AEP, CAP Partner***

Bert received his bachelor's in business administration from The Florida State University; his master's in financial services from The American College in Bryn Mawr, Pennsylvania; and a certificate in retirement planning from The Wharton School of the University of Pennsylvania. He is a CERTIFIED FINANCIAL PLANNER™ professional (CFP®), Accredited Estate Planner (AEP) and Chartered Advisor in Philanthropy (CAP). His areas of focus include asset protection, investment advisory services and estate and charitable planning strategies. He was president of the Jacksonville Semper Fidelis Society in 2002, the Financial Planning Association of Northeast Florida in 2003 and the San Jose Country Club in 2007 and 2008.

### ***Alexander P. Cooper Partner***

Alex received his Bachelors in Business Administration with a major in Management from The University of Florida and is currently a candidate for the CERTIFIED FINANCIAL PLANNER™ professional designation. Since 2007, he has used his expertise in helping clients make sense of their financial goals and objectives. Alex focuses on providing investment, life insurance and retirement planning strategies to professionals, executives, business owners and growing families. He was president of the CSX Toastmasters International organization in 2011 and is currently the president of the Jacksonville Young Executive Board.

### ***Susan Youngblood Client Relationship Manager***

Susan is originally from Roanoke, Virginia. She joined the Jacksonville branch of AXA Advisors, LLC in March of 2003 serving as a District Manager assistant which included responsibilities for new hire documentation and transitioned to working with The Prism Group as Client Relationship Manager. Susan's experience and knowledge of the financial services industry is extensive, as she has over 20 years' experience with various positions from operations to Assistant Mortgage and Credit Specialist. Susan's responsibilities for The PRISM Group include client relations and service along with operations and processing of account and policy documents. She is Series 7 licensed.

The named individuals offer securities and investment advisory services through AXA Advisors, LLC (NY, NY 212-314-4600), member FINRA, SIPC. Insurance and annuity products are offered through AXA Network, LLC and its subsidiaries. The Prism Group is not a registered investment advisor and is not owned or operated by AXA Advisors or AXA Network.

CFP® and CERTIFIED FINANCIAL PLANNER™ are certification marks owned by the Certified Financial Planner Board of Standards, Inc.

These marks are awarded to individuals who successfully complete the CFP® Board's initial and ongoing certification requirements. ACS 87129. 7/15



# RSI Insights



Photo by Blake Menzel, Menzel Images

## Retirement Strategies, Inc.

(left to right) Bill Carr, Mary Beth Neeley & Bill Hart

10751 Deerwood Park Blvd., Suite 302, Jacksonville, FL 32256 • 904.730.3863 [RSIRetirement.com](http://RSIRetirement.com)

### Describe your practice.

As one of the leading independent wealth management firms on the First Coast, our mission is your freedom to pursue your unique journey as you retire with confidence. "Retirement" is a different destination for each person, and a new life chapter for everyone. Our caring CERTIFIED FINANCIAL PLANNER™ professionals know wealth is much more than just what people earn; true wealth is found in a purposeful life. That ideal has guided us and our clients well as we've helped them—and now some of their children—for the past two decades.

Whether you're just starting to build your financial foundation or have entered the wealth preservation stage, we've got a financial advisor to work with you. Our experienced team has guided clients through many economic cycles, while our "next generation leaders" specifically work with young professionals seeking a financial planner who understands them and their goals.

### Who is your ideal client?

We serve positive, successful, values-driven people who are as committed to their financial success as we are. We strive to be

a trusted advisor, in a long-term relationship, to whom our clients can delegate the details of their financial lives...enabling them to enjoy all that's important in their personal lives.

### Describe your customer service model.

At Retirement Strategies, our business is centered on caring for our clients: meeting the needs they've thought of—and the ones they've yet to consider. Our relationships with new clients begin with understanding their vision, learning what's important to them.

Once we've helped a client identify his or her goals, we create a written, comprehensive financial plan. We meet with clients on a regular basis to review their investments, see the progress made on goals and modify the plans to reflect any changes in their lives, the world and the economy.

### What is your investment philosophy?

We employ a diversified approach to wealth management and believe in long-term investing, rather than market timing. We use both fundamental and technical analysis to determine the composition of our portfolios. Of course, we make prudent adjustments to our investments to reflect what we perceive to be

the current risks and opportunities in the markets and economy.

### Do you offer financial planning?

It's what we do! Simply stated, our approach is planning-centric. The world, the markets and taxes change too much and too often for the serious investor to try navigating them without a plan. Our planning approach is traditional—and effective: we help clients determine their goals, collect and analyze their personal information, and then make recommendations based on our findings by meeting with them and their attorneys, CPAs or other professionals.

### Describe the cost structure for your services and how it relates to value.

As a firm of CERTIFIED FINANCIAL PLANNER™ professionals and as an RIA firm, we have a fiduciary responsibility to put our clients' interests ahead of ours. We're a fee-based business, meaning we charge a fee for our planning and investment advice, versus the commission-based model. A fee-based approach removes client concerns about "sales-based" conflicts of interest and allows us to ethically earn our clients' business, trust and confidence every day.

### Bill Carr, CFP® Partner

Jacksonville native Bill Carr has been helping people make wise financial decisions as an independent financial advisor since 1989. At that time, he began working with individuals and building relationships that would create the foundation upon which this firm would be built. In 1994, Bill Hart joined with him to form Retirement Strategies, Inc. His background includes studying business at Jacksonville University and the University of North Florida, and a 13 year career in banking in which he rose from teller to be the Georgia statewide vice president of marketing for a large regional bank.

### Mary Beth Neeley, CFP®, IACCP™ Partner & Chief Compliance Officer

Mary Beth Neeley joined Retirement Strategies in 1997 and brings more than 35 years of experience in the financial services industry to ensure the firm's clients enjoy complete satisfaction. In addition to her responsibilities of delivering client services and firm administration, she also handles the position of chief compliance officer. Mary Beth holds the Series 7, 24, 51 and 63 licenses.

### Bill Hart, MBA, CFP® Partner

Bill Hart entered the financial industry upon graduating college, working as a bank vice president and a life insurance agent before establishing a career as an independent financial planner and partnering with Bill Carr in 1994 to launch Retirement Strategies. His entrepreneurial spirit also led him to co-found a mortgage underwriting business and serve as a partner in a computer consulting company. He graduated with honors from the University of Florida and earned an MBA from the University of North Florida. Bill is a past president of the Financial Planning Association of Northeast Florida and is an adjunct professor teaching financial planning at the University of North Florida.

Bill Carr, Bill Hart and Mary Beth Neeley have earned the standing of CERTIFIED FINANCIAL PLANNER® professional, as have 6 of the firm's 13 employees.





(left to right) Bradley T. Miller, Stephen D. Kyle, Edward P. Schmitzer & Robert M. Simon

## River Capital Advisors, L.C.

5011 Gate Pkwy., Bldg. 100, Suite 300, Jacksonville, FL 32256  
904.398.2075 [rcawealth.com](http://rcawealth.com)

### *What makes your practice different from the rest?*

We are different in a number of important ways. For over 18 years, River Capital Advisors, L.C. ("RCA") has been providing individuals, businesses, and institutions with independent, objective investment and financial advice on a **fee only** basis. Our only source of compensation is from our clients, which is the exception in our industry, not the norm. We are not affiliated with any broker or wirehouse. We are not stockbrokers and do not sell any financial products. We are **financial fiduciaries** to our clients which means we put our clients' financial interests ahead of our own, a statement many others cannot honestly make. Finally, we are affiliated with the local CPA firm of **Smoak, Davis & Nixon LLP** and our experienced staff of CPAs and CFP® practitioners have expertise in investments and financial planning as well as income and estate tax planning, allowing us to assist our clients in all aspects of their financial lives.

### *Who is your ideal client?*

Our ideal client is one who wants a customized investment and financial plan to address their unique financial goals and objectives. Our clients want solutions, not to be sold financial products, and work with RCA for long-term, not short-term results. Our ideal client wants a truly unified approach to managing their wealth, where their investment and financial plans work together. Lastly, our ideal client wants a plan that achieves their goals with the least amount of risk so they can concentrate on the things that matter most—such as spending time with family and friends, not worrying about their finances.

### *What is your investment philosophy?*

Because our only source of compensation is from the client we are truly independent, which allows us to select from the best investment managers and products available in the capital markets. We do not have any proprietary products. We "eat our own cooking," meaning the owners and employees of the firm invest the majority of their investable net worth in the same investments as our clients.

Our investment philosophy centers on diversification by asset class to provide downside protection. We believe that diversification, not just owning many different stocks but different types of assets, tends to lower risk. We believe in value investing — price is what you pay and value is what you get. If an investment is purchased for less than its inherent or intrinsic value, we obtain a "margin of safety" and the potential for higher returns over the long term. We believe in taking cost into account when investing and will use a combination of active and passive managers when implementing our strategies. Finally, we believe that in the short run the markets are a "voting machine", where fear and greed set asset prices too low or too high, but over the long term the market is a "weighing machine," where the price and value of a financial asset converge. This philosophy allows for the preservation and growth of assets for the patient long-term investor.

### *Define the added value of your services in relationship to your fees.*

The added value of our services is as follows:

- 1) **Personal CFO**—Our team members' skill set and experience allow us to assist our clients in most areas of their financial life.
- 2) **Financial Fiduciary**—We have a legal and moral responsibility to put our clients' interest ahead of our own. Ask for our written fiduciary oath.
- 3) **Independence & Open Architecture**—Our advice is objective and not influenced by factors other than what is best for the client, allowing us to access the best investment and financial products for our clients.
- 4) **No Product Sales**—Our goal is to help our clients and their families attain their goals. The growth of our firm is based on client satisfaction and word of mouth referrals. Superior client service is our primary marketing effort.

### *Do you offer financial planning?*

We offer financial planning services both within the broader context of the services we provide to our wealth management clients or as a separate service through our affiliated CPA firm, **Smoak, Davis & Nixon LLP**.

#### **Edward P. Schmitzer, CPA/PFS, CFP®** *President*

For almost 35 years, Ed has provided comprehensive wealth management services to a variety of clients, particularly in the areas of investment advisory, estate and income tax planning and retirement planning. In addition to his role as a practicing partner of Smoak, Davis & Nixon LLP, he is the founder and president of River Capital Advisors, L.C. Ed is a Certified Financial Planner practitioner (CFP®), a licensed Certified Public Accountant (CPA) and a Personal Financial Specialist (PFS) through the American Institute of Certified Public Accountants (AICPA). He holds a bachelor's in accounting from Fairleigh Dickinson University. Ed enjoys spending time with his family, serving on charitable boards and traveling. He is an avid Jacksonville Jaguars fan.

#### **Stephen D. Kyle, CFP®** *Wealth Manager Associate*

Stephen has worked in the insurance and financial services industry for over five years. Stephen is a Certified Financial Planner practitioner (CFP®) and received his Bachelor of Arts degree from Florida State University. Stephen has extensive knowledge in property, casualty and life insurance. Outside of work Stephen enjoys spending time with family, listening to music, and reading. He is a huge fan of the Florida State Seminoles and Chicago Cubs.

#### **Robert M. Simon, CFP®** *Wealth Manager & Research Analyst*

Rob has been providing financial planning and security analysis for more than eight years. He is a Certified Financial Planner practitioner (CFP®) and holds a bachelor's degree in finance from the University of North Carolina at Charlotte with honors in business. Rob enjoys spending time with his family, hiking, concerts and traveling.

#### **Bradley T. Miller** *Client Services Specialist*

Bradley is responsible for all facets of client service and works closely with the Wealth Managers in various financial planning areas. Bradley coordinates client activities and related follow up to ensure the highest level of client service. He holds a degree in finance from the University of North Florida and when he is not working, Bradley enjoys watching and playing sports, spending time outdoors, researching stocks, the stock market, and spending time with family, friends, and his girlfriend.





(left to right) Jeanie M. Taras & Diana Monell Fanning

## The Taras-Monell Group at UBS Financial Services Inc.

One Independent Drive, 30th Floor, Jacksonville, FL 32202 • 904.358.4175 • 904.358.4186 [financialservicesinc.ubs.com/team/tarasmonellgroup/](https://financialservicesinc.ubs.com/team/tarasmonellgroup/)

### Describe your practice.

The Taras-Monell Group at UBS Financial Service Inc., believes that your success is driven by our ability to understand your needs and goals, and offer guidance in complex, uncertain times. Whether it's funding an education, retiring with confidence in today's economy or leaving a lasting legacy for your family, we will work with you to help create a plan and deliver the resources and solutions that give you the confidence to achieve what's most important to you.

### What is your investment philosophy?

Your investment portfolio is like no one else's, and you deserve the individualized attention that The Taras-Monell Group can provide. Portfolios are constructed using sector weightings and securities are monitored for performance versus risk. Our approach to personal portfolio management features the investment experience of our seasoned portfolio managers who build investment

strategies tailored to each individual client's unique financial goals. As an investor, your portfolio is actively managed on a discretionary basis, taking your risk tolerance and time horizon into account.

### Describe your customer service model.

Our clients are our most valued asset. Our high touch service, through ongoing communication and reviews, will give you confidence in the most chaotic environments.

### Do you offer financial planning?

Yes, through a multi-meeting process, we focus on understanding our client's goals for the future and how they want to live today. Following many conversations, together we develop a clear, actionable plan that is adaptable, as circumstances change. After executing on the agreed upon personalized plan, we monitor progress and make necessary adjustments with our clients.

### Jeanie M. Taras, CFP®, CDEA™

*First Vice President - Wealth Management / Senior Portfolio Manager*

Over the past 39 years, Jeanie has helped clients manage their wealth throughout good times and bad. With her clients, she emphasizes asset allocation and total portfolio management with a focus on retirement income planning; she also helps them with education funding, structures for charitable giving and estate planning strategies.

She has attained the CERTIFIED FINANCIAL PLANNER™ certification awarded by the Certified Financial Planner Board of Standards, Inc. In addition, she's completed specialized training in divorce analysis from the Institute for Divorce Financial Analysts™ and has attained the Certified Divorce Financial Analysts certification. She is FINRA-registered and holds Series 7, 63 and 65 securities licenses as well as licenses for life, accident and health insurance and variable annuities.

### Diana Monell Fanning

*Financial Advisor / Portfolio Manager*

Diana has been in the financial services industry since 2005, primarily focused on custom financial and retirement planning, advanced wealth preservation and gifting strategies, and insurance and long-term care planning. She holds FINRA Series 7 and 66 securities registrations as well as licenses for life, accident and health insurance and variable annuities. Diana graduated with honors from the University of North Florida and is currently president-elect for the Meninak Club of Jacksonville.

Certified Financial Planner Board of Standards Inc. owns the certification marks CFP® and CERTIFIED FINANCIAL PLANNER™ in the U.S. For designation disclosures visit <https://www.ubs.com/us/en/designation-disclosures.html>  
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Insurance products are made available by UBS Financial Services Insurance Agency Inc. or other insurance licensed subsidiaries of UBS Financial Services Inc. through third-party unaffiliated insurance companies  
PMP is a wrap fee advisory program in which our Financial Advisors manage client accounts on a discretionary basis. PMP is designed for clients who (i) want to delegate portfolio management discretion to their Financial Advisor; (ii) are looking to implement a medium to long-term investment plan; and (iii) prefer the consistency of fee-based pricing.

PMP is not appropriate for clients who: (i) want to maintain trading control over their account; (ii) seek a short-term investment; (iii) want to maintain consistently high levels of cash, money market funds, or invest primarily in no-load mutual funds; (iv) want to maintain highly concentrated positions that will not be sold regardless of market conditions; or (v) who anticipate significant withdrawals from the account.

It is important that you understand the ways in which we conduct business and the applicable laws and regulations that govern us. As a firm providing wealth management services to clients, we are registered with the U.S. Securities and Exchange Commission (SEC) as an investment adviser and a broker-dealer, offering both investment advisory and brokerage services. Though there are similarities among these services, the investment advisory programs and brokerage accounts we offer are separate and distinct, differ in material ways and are governed by different laws and separate contracts. It is important that you carefully read the agreements and disclosures that we provide to you about the products or services we offer. While we strive to ensure the nature of our services is clear in the materials we publish, if at any time you seek clarification on the nature of your accounts or the services you receive, please speak with your Financial Advisor.

For more information, please visit our web site at [www.ubs.com/workingwithus](https://www.ubs.com/workingwithus).





## ***The Walsh Investment Consulting Group of Wells Fargo Advisors***

*Back row:* Jackie Woodson, Sr.  
Registered Client Associate;  
Louis V. Walsh, IV, CFA, Managing  
Director-Investments; Robert E.  
Yarborough, Financial Advisor  
*Front row:* Wendy Elmore, Client  
Associate; Kimberly A. Dupont,  
CRPS, Financial Consultant

1 Independent Dr., Suite 2400, Jacksonville, FL 32202 • 904.351.7673 [walshicg.wfadv.com](http://walshicg.wfadv.com)



### ***Describe your practice.***

At The Walsh Investment Consulting Group of Wells Fargo Advisors, we are committed to develop our relationship and play a key role in helping our clients achieve their personal and financial goals. Clients often seek our advice on financial matters that go beyond the scope of their investment portfolios and we welcome it.

Working closely with our team of associates, we provide sound professional advice and superior service. We are fully invested in our clients.

### ***Do you offer investment planning?***

We believe that our clients' goals and risk tolerance should be our central focus. Each client is guided through our distinct process and put all the piece of their financial puzzle together.

1) **Discovery Process**—Define major life goals, values, dreams, special concerns, collect investment, tax and estate documents, discuss mutual fit

2) **Develop a Plan**—Prioritize goals, analyze cash flow needs, determine risk tolerance, design investment strategy

3) **Present Plan and Recommendation**—Meet with client to review their investment plan and life goals, discuss partnering with strategic partners for liability management, risk management, education planning, charitable giving and estate strategies, commit to relationship

4) **Implement Investment Plan**—Execute investment strategy designed to meet clients goals and objectives

5) **Monitor Investment Plan and Life Goals**—New goals and priorities, performance reporting and benchmarking,

ongoing reviews, client education events

### ***Who is your ideal client?***

Our ideal clients are those seeking exceptional service partnered with the highest level of financial advice. This helps them feel more confident and have time to concentrate on living out their dreams.

### ***Describe the cost structure for your services and how it relates to value.***

Our cost structure is tiered and declines based on the assets that the clients invest with us. We strive to be transparent and make sure our clients understand their costs. Each client is provided a high level of service based on their financial needs.





## DHG Wealth Advisors

245 Riverside Ave., Ste. 410A, Jacksonville, FL 32202 • 904.296.2140 [dhgwa.com](http://dhgwa.com)

### Describe your practice.

Our relationship with clients is built on trust and service, not on volume. We have a deep understanding of our client's personal financial picture including their investments, taxes, insurance and estate plan, and provide a comprehensive coordinated approach relative to the clients most important needs. We act as a fiduciary in all client relationships which means that every aspect of the wealth management process will always be in our clients' best interest and compensation will be fully disclosed.

### Describe your customer service model.

Our clients are serviced by an advisor, dedicated client service associate, and—for most—a dedicated accountant through our parent company DHG. Bill is available to meet with client in person as needed, at least quarterly.

### Who is your ideal client?

We specialize in clients that need comprehensive guidance with regards to their finances. Many of our clients come to us for guidance during life transition events such as the death of a spouse, divorce, retirement, or a job change. We currently teach a class at UNF's Adult Education Program on how to successfully navigate these transition events.

### Bill Laird, CFA, CFP™ Financial Advisor

Bill is one of only 1,300 individuals nationwide to hold both the Certified Financial Planner™ (CFP™) certification and Chartered Financial Analyst® (CFA®) designation. Bill serves DHG Wealth Advisors as a Financial Advisor and also as a member of the firm's Investment Policy Committee, helping shape the investment and service experience for our clients nationally. He has 17 years of experience in the wealth management industry including four years as a portfolio manager at a major commercial bank where he managed over \$1 billion in equity and fixed income assets for trust, individual, charitable, and corporate clients. Bill and his wife, Michelle, have lived in Clay County since 1999 and have two children.

### Tricia Highfill Administrative Assistant

Tricia is a veteran of the financial services industry, having worked in wealth management and accounting services. Tricia has worked for Dixon Hughes Goodman since 1998 working within the firms Wealth Management and Retirement Plan Services divisions.

### What is your investment philosophy?

The principals of Modern Portfolio Theory guide our investment philosophy. MPT also offers a proven way of mitigating risk and dampening volatility, which is critical for capital preservation. We emphasize low-cost asset class investing through open-end mutual funds.

### Describe your risk management philosophy.

Portfolio imbalances result from outperformance of one asset class over others in a client portfolio. When our clients experience these imbalances relative to their original investment targets, we make an unemotional decision to sell a portion of the asset that has caused the imbalance and reallocate to our clients' original target.

### Do you offer financial planning?

We review all aspects of our client's financial picture thoroughly and develop a customized plan that best suits their financial goals, tempered with their tolerance for risk.

### Describe your cost structure for your services and how it relates to value.

We are a fee-only advisor. Our cost structure is a percentage of assets under management. Our services provide our clients peace of mind and high level of professional guidance. We do not do any commission business.



(left to right) Sherill Christopher, Norm Allison, Katharyn Smith & Patty Otterson

## Otterson-Allison Wealth Management Group of Raymond James

245 Riverside Ave., Ste. 500, Jacksonville FL 32202 • 904.858.4100 [ottersonallison.com](http://ottersonallison.com)

### Describe your practice.

Our mission is to meet the financial needs of each individual client while balancing the complex forces at work in the market and adapting intelligently as conditions change. We know that everyone's financial situation is unique and as a result, we strive to thoroughly understand the concerns of our clients.

### What is your investment philosophy?

Understanding the client's needs, risk tolerance and objectives is critical to implementing a custom portfolio that will reflect their unique situation. In our management process we will start by setting an asset allocation that would be appropriate and then we begin to make the security selections that will create the portfolio. Because each portfolio is tailored to the needs of the client we can be flexible and make adjustments proactively when situations

change. Each client is unique and we want our portfolios to reflect their individual needs.

### Do you offer financial planning?

Yes, we offer several levels of services for financial, retirement, and legacy planning depending on the complexity of each clients' personal situation. Our specialty is portfolio management and investment strategies for individual portfolios.

### Describe your risk management philosophy.

We begin the risk management process first by looking at an appropriate strategic or longer term asset allocation for the client. That is really just a starting point. As conditions change we will utilize tactical asset allocation for short term portfolio adjustments.

*Diversification and strategic asset allocation do not ensure a profit against a loss. Investing always involves risk and you may incur a profit or loss. No investment strategy can guarantee success. Raymond James & Associates, Inc., Member New York Stock Exchange/SIPC*

### Patricia Otterson, CIMA®

#### Senior Vice President—Investments

Patty began her career as a CPA with a large national accounting firm. After a short time in public accounting, she changed her career path to become a financial advisor and stock broker with Dean Witter Reynolds. She went on to achieve the Certified Investment Management Analyst™ designation from Wharton Business School in 2000 and then later returned to Wharton in 2005 for her Investment Strategist Certification. Patty is involved in a number of community and charitable organizations. She is married and has a daughter who is a graduate of the U.S. Naval Academy and currently serving as a lieutenant in the U.S. Navy.

### Sherill Christopher, CRPC®

#### Sr. Investment Management Specialist

Sherill has over 15 years of experience in the financial services industry. Her experience includes several years in different operational and compliance capacities at other firms. She holds a business degree from University of Central Florida and the Chartered Retirement Planning Counselor® designation from the College for Financial Planning.

### Norman R. Allison

#### Senior Vice President—Investments

Norm became a member of the Florida State Bar Association in 1966 and practiced law for several years before branching into investing. He holds a Bachelor of Business Administration from the University of Pittsburgh and a Juris Doctor from Duquesne Law School. Later, he decided to take his interest of economics and the markets to a professional level and became a financial advisor. Norm has used his extensive market experience to advise clients now for over 32 years.

### Katharyn Smith, AAMS®

#### Financial Advisor

Katharyn began her career as an analyst in the Institutional Fixed Income Research department of Raymond James. She later decided to pursue her interest in financial planning and joined the Otterson-Allison Wealth Management team as a financial advisor in 2012. Katharyn is a graduate of Rhodes College and received her Accredited Asset Management Specialist® (AAMS®) designation from the College for Financial Planning.





## Ullmann Brown Wealth Advisors

1540 The Greens Way, Jacksonville Beach FL 32250 • 904.280.3700 [ullmannbrown.com](http://ullmannbrown.com)

### About the Firm

Ullmann Brown Wealth Advisors believes the best financial advice begins with clearly defined goals and a written plan.

In pursuit of goals defined in partnership with our clients, Ullmann Brown Wealth Advisors' approach to wealth management combines best practices in investment management, advanced planning, and coordination with our clients' other expert professionals. This wider perspective is bigger than financial products and market returns. It is a process, carefully mapped, monitored and refined. Our client relationships are a true collaboration built on leadership, openness, care and proactivity.

Our professional team has an average of 20 years experience and is supported by five associates, who all work to implement clients' goal-driven plans and empower clients with the confidence that comes with financial independence.

### The Client Experience

We have developed a proprietary and disciplined planning process called The 360° Financial Discipline Process. This interactive wealth management approach is designed to help clients and their families live a more abundant and financially confident life by integrating every aspect of their personal and investment aspirations. This pathway creates a dynamic of support, leadership and advice that is valued throughout our community and the financial industry.

For clients facing transitional events such as a divorce, we have three Certified Divorce Financial Analyst (CDFA®) professionals as well as a former family law attorney on staff who provide additional resources to help clients face these circumstances with confidence.

Securities offered through SagePoint Financial, Inc., member FINRA/SIPC. Investment Advisory and Insurance services offered through Ullmann Financial Group, a registered investment advisor, DBA Ullmann Brown Wealth Advisors. Divorce services offered through the Divorce Advisory Group. SagePoint and listed entities are not affiliate and do not offer tax or legal advice.

### Glenn Ullmann, CDEA® Co-Founder & Partner

- 25 years of financial planning and wealth management experience
- FINRA Series 7, 8, 63 and 65 Securities and Life, Annuity and Health Insurance registrations
- Author of the financial planning book, *Landing a Smooth Retirement*
- Baptist Health Foundation Trustee; Jewish Community & Family Services Board Member
- MA—University of Oklahoma; BS—United States Air Force Academy

### Deanna Brown, CFP®, CDEA® Co-Founder & Partner

- FINRA Series 7, 66 Securities and Life Insurance registrations
- Advisor Group Women's Advisory Board Member
- BBS—University of North Florida

### Brian James Director, Investments & Wealth Advisor

- Over 20 years of experience in the investment industry
- FINRA Series 7 and 66 Securities registrations
- MBA—University of Chicago; BS—Miami University

### Patrick J. Kilbane, JD, CDEA® Director, Divorce Advisory Group & Wealth Advisor

- Former Family Law Attorney and Partner at Gray Robinson, P.A. in Jacksonville
- FINRA Series 7 and 66 Securities registrations
- 2016 Leadership Florida 35th class; Vice-Chairman, Jacksonville Aviation Authority Board of Directors; President, Notre Dame Alumni Club of Jacksonville
- JD—University of Notre Dame; BBA—Adrian College

### Melynda Angioi, CLTC Director, Insurance & Risk Management & Wealth Advisor

- Over 15 years of experience in insurance and risk management
- FINRA Series 7, 63 and 65 Securities registrations and Life, Health and Variable Annuity Licenses
- BS—Michigan State University

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# GRACE SARBER



**F**orty years ago, the Women's Board of Wolfson Children's Hospital was founded by **Grace Sarber's** grandmother.

Since its inception, the volunteer organization has raised more than \$28 million. While the money is nice, it's not the only goal. "It's about service to others, and relationships," Sarber says. Prior to taking on the role as board president, Sarber worked for CNN, a Washington, D.C. public relations firm and, most recently, she has been editing books so that she can spend more time with her children.

● **How was the transition from working at home to being in an office?** Maintaining priorities and balance is vital, as is delegating responsibly. Effective leadership means leading where you are called and having the wisdom to delegate where you need to, while allowing others to do the jobs you have tasked them with doing.

● **Why did your grandmother start The Women's Board?** My mother gave birth to twin girls, Annie and Abbie. They were premature. At the time, the hospital didn't have the equipment necessary to support them, so they shared an incubator and an adult breathing machine. After eight days, Abbie died, and Annie went into cardiac arrest. They stabilized her and later transported her in that incubator in the back of my parents' station wagon to Shands in Gainesville. She stayed there for months. Rather than blame others, my grandmother decided this shouldn't happen to another family.

● **What are you most proud of during your tenure with the Board?** We have continued our five-year, \$4 million commitment to the new Pediatric Surgery Center. We've established our first strategic plan and established a new endowment to ensure that The Women's Board can continue to serve this hospital well into the future.

● **The Florida Forum series has reached its Silver Anniversary. Anything special this year?** Selecting our speakers is like a giant puzzle that entails getting the best speakers we can for fees we can afford, fitting into speakers' schedules, coordinating with the available dates at our venue and working with our wonderful donors. This time around we have pediatric neurosurgeon Dr. Ben Carson coming on October 25, *FOX News Channel's* Megyn Kelly on January 30, 2017, and Jacksonville's hometown hero Tim Tebow on March 13, 2017. ■





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