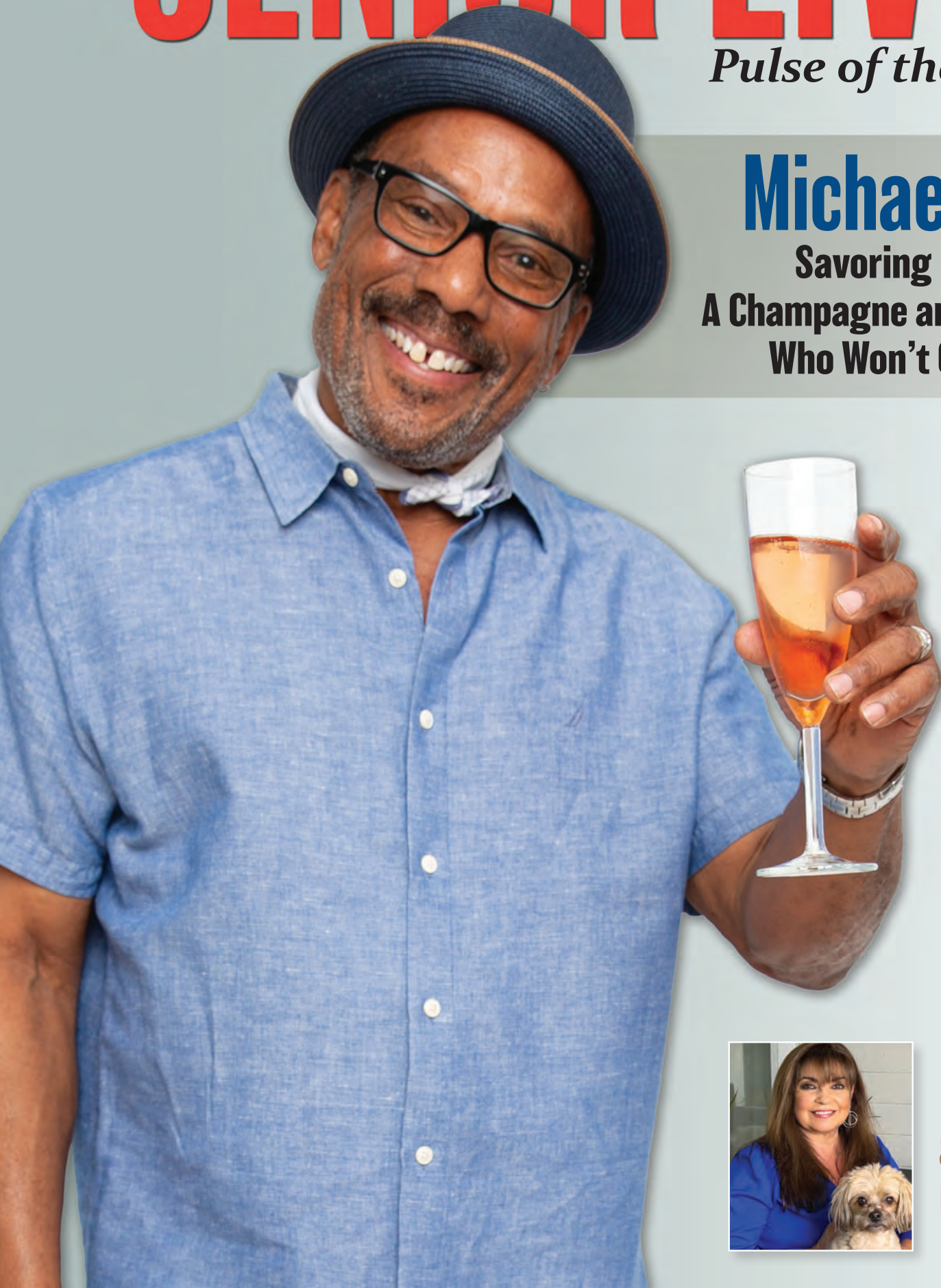


FIRST COAST SENIOR LIVING

Pulse of the Good Life



Michael Stewart

**Savoring Success at 75:
A Champagne and Oyster Enthusiast
Who Won't Quit His Day Job**



Second Acts
Inspiring
Entrepreneurs

**Rowing
Adventures**
On the Water or
Inside Your Gym



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Note from the Publisher

We are thrilled to present the second issue of First Coast Senior Living, your trusted source of insight and inspiration for vibrant adults 55 plus. After the overwhelming response to our inaugural edition, we have strived to create a newsmagazine that caters to your unique interests, aspirations, and experiences.

In this issue, you'll find an array of thought-provoking articles and stories that celebrate the richness of life. From health and wellness tips to travel adventures, and personal narratives, we aim to bring you content that speaks to your wisdom and resilience.

First Coast Senior Living is committed to promoting positivity and gratitude among our readers. We believe that by sharing stories of hope and resilience, we can inspire others to adopt a more positive outlook on life.

As an advertiser, you're reaching 100% of your target audience with zero waste in marketing dollars. We think that's a bold selling proposition and ask for your support. Thank you to those marketers who have joined us thus far. We are honored to serve the northeast Florida community.

We encourage you to share your own stories with us so that we may feature them in future issues.

Here's to the "Pulse of the Good Life!"

Cheers,



Michelle Grant, Publisher

FIRST COAST SENIOR LIVING

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Gratitude Café By Pepper Lindsey

My late husband, Kent Lindsey, taught me everything I know about Gratitude.

He was someone who was thankful for what I considered mundane. Daybreak. Chicken salad. A good song. He was so grateful, he named our back patio, the Gratitude Café, taken from a lyric in a Jason Mraz tune:

***“I keep my life on a heavy rotation
requesting that it’s lifting you up,
up, up and away,
and over to a table
at the Gratitude Cafe.
And I’m finally there
and all of the angels
They’ll be singing....”***

When Kent was diagnosed with cancer, he considered it a “gift,” because it brought the people he loved together. I didn’t get it.

It took me a long time to come to terms with life after he passed. Eventually, sorrow morphed into something else. I became grateful for what “was.” I had something that others only dream about. I was the recipient of unwavering love for almost 30 years. Thinking about it blows my mind. My gratitude has blossomed into giving thanks in every corner of my life. Every Sunrise. Every opportunity. Health. Our daughter. The love of friends and family. For life itself.

Kent used to say that the Gratitude Café isn’t a place. It’s a state of mind. It’s always open. And there’s always a seat at the table. You’ll find me there. And most of the time, all of the angels are singing. ☁

“I am 78 years old and grateful I am still in good health. Very grateful for my loving family and friends.”



Sally B.

Embracing Gratitude


A Path to Health and Well-Being

Thanksgiving is one day a year, but National Gratitude Month, observed each November since 2015, lasts 30. If you want to truly enjoy the “pulse of the good life”, adopting an “attitude of gratitude” should be a year-round commitment. That’s because multiple studies by leading research institutions like Harvard University and Mayo Clinic reveal many mental, emotional and physical health benefits of simply practicing gratitude, particularly among the aging adults.

In his book, *The Art of Appreciation*, Jacksonville-based author and motivational speaker Leonard Chatman, Jr., talks of witnessing his mother struggle with multiple sclerosis and lose her vision within 24 hours of that diagnosis when he was three years old.

“That diagnosis changed the trajectory of our whole family’s lives,” he said. “Yet, I’ve never heard or seen my mom complain or quit. Challenging moments can shape you. But they can also break you if you don’t carry the right mindset. The proper mindset is always gratitude.”

Research backs that claim. A Harvard Medical School study found that grateful individuals are 25 percent happier, exhibit fewer symptoms of depression and anxiety and are more likely to adopt healthier lifestyles, including regular exercise and balanced diets. A Mayo Clinic study showed that practicing gratitude leads to better sleep and fewer aches and pains.

Research published in *Psychology Today* and involving a series of gratitude intervention-based experiments showed that those engaging in gratitude experienced slower and steadier heart rates, enhanced ability to regulate emotions and a marked improvement in motivation-related brain activity. 



Bob W.

“A couple of years ago, I embarked on a gratitude practice that I credit with rewiring my brain and my outlook. I’m deeply grateful for this practice, for where I find myself geographically and in life, and for the people who helped steer and guide me here.”

“I am grateful for my family and friends who give me unconditional love, laughter and support.”



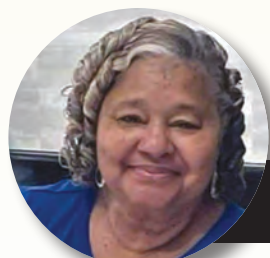
Helen R.



John G.

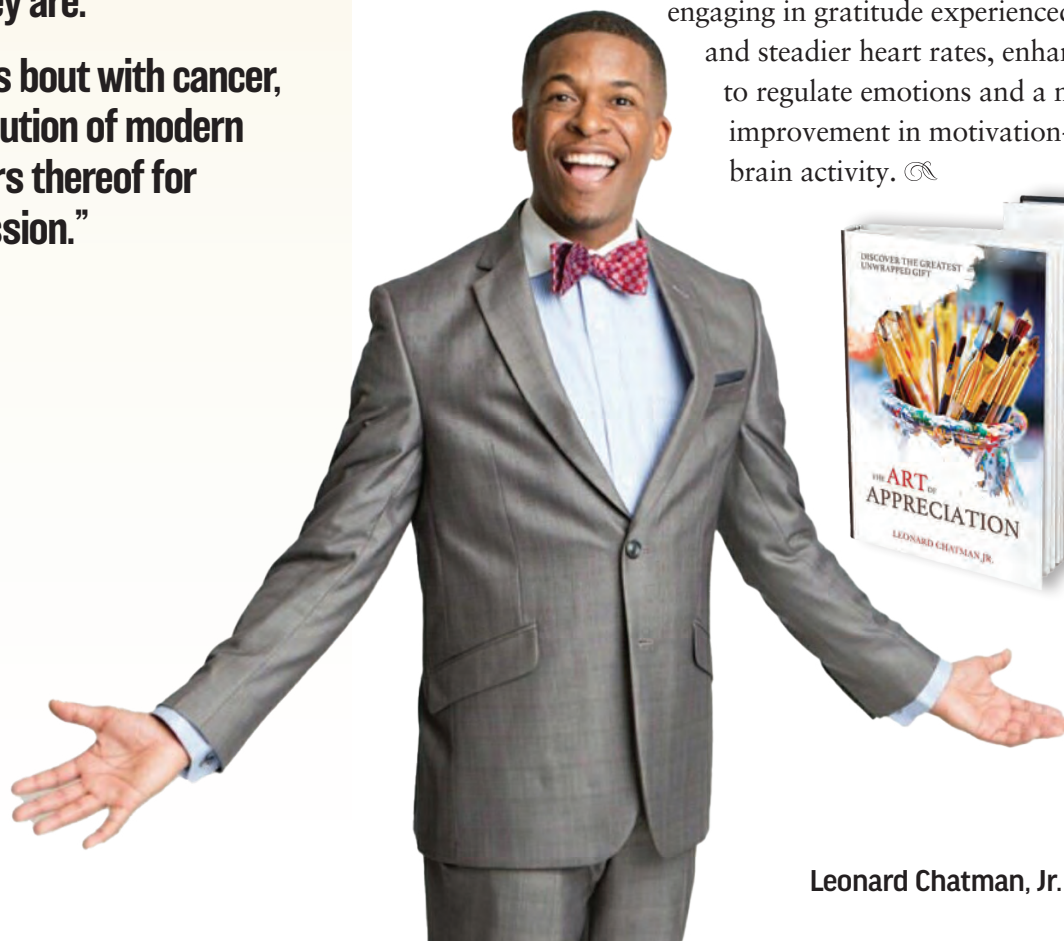
“I am grateful for the women in my life, mother, wives, daughters, and friends, who have loved and supported me over the years in spite of my faults. They know who they are.

From a very serious bout with cancer, I am particularly grateful to the evolution of modern medical science and the practitioners thereof for bringing me back to complete remission.”

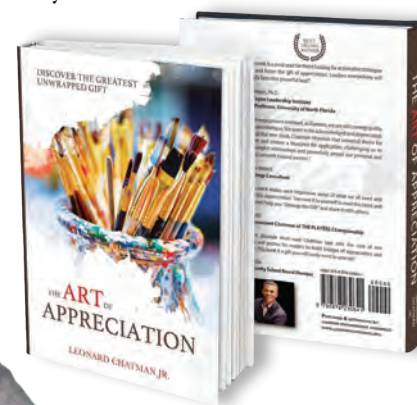


Roxanne K.

“I wake up every morning with a grateful heart for being allowed to see another day. I’m very grateful for being loved and appreciated by my family and friends.”



Leonard Chatman, Jr.





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Mustaches for a Cause

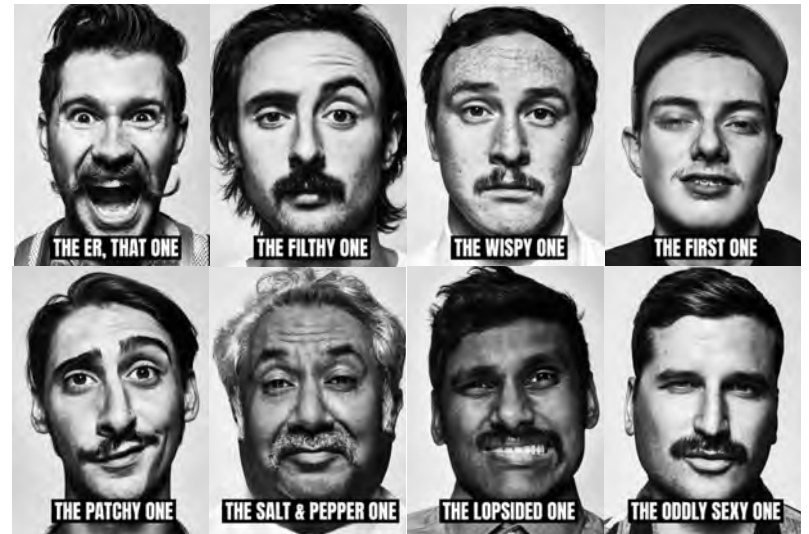
Movember's Global Mission to Transform Men's Health

There is no right Mo. It's all personal preference but getting creative will definitely spark attention and conversation.

Movember is an annual event taking place during the month of November, with the goal of raising awareness and funds for men's health issues, particularly prostate cancer, testicular cancer, and mental health. The name "Movember" is a blend of "mustache" and "November," and it involves men growing mustaches during the month to spark conversations about men's health and encourage men to take charge of their well-being.


The Movember movement began in Australia in 2003 when a group of friends decided to grow mustaches to raise awareness about prostate cancer and depression in men. Since then, it's grown into a global phenomenon with millions of participants and supporters worldwide. Movember encourages men to have open conversations about their health, to get regular check-ups, and to take action to improve their physical and mental well-being.

Participants, known as "Mo Bros," typically start the month with



a clean-shaven face and then grow a mustache over the course of November. They can also seek sponsorship from friends and family to raise funds for men's health initiatives. The funds raised through Movember are used to support research, education, and awareness programs focused on men's health issues.

Movember is not only about raising money but also about changing the way society views and addresses men's health. It encourages men to be proactive about their health and engage in open discussions about their well-being, ultimately leading to improved outcomes for men's health issues.

So, get moving, Mo Bros! It's time to get serious about preventive measures, such as a healthy, active lifestyle, good nutrition, regular medical check-ups and awareness of just how your daily choices impact long-term health. This includes not only addressing specific health issues and risks, but also fostering a positive outlook on aging and enjoying a fulfilling and healthy life in the later years. 

Learn more about fundraising
and download the app at MOVEMBER.COM 

Convenient Features for Comfy Cruising

Cars designed with senior citizens in mind prioritize ease of access and user-friendly controls. Low step-in heights, comfortable seating, and clear, intuitive controls ensure a more comfortable and less intimidating driving experience. Check out some of the benefits of the make and models identified below.



Volkswagen ID Buzz Microbus

The Ford Maverick's compact design is perfect for seniors who find full-size pickup trucks intimidating. With a low step-in height, easily accessible cargo bed, SUV-like road view, user-friendly controls, and advanced safety features, it's an excellent option.

Volkswagen's ID Buzz Microbus combines nostalgia with a modern electric drive. This fully-electric bus offers three rows of seating, making it ideal for family trips.

The Toyota Crown Platinum introduces Traffic Jam Assist, handling acceleration, braking, and steering (while the driver maintains hands on the wheel) at speeds under 25 mph, offering relief during congested traffic. It also adds Lane Change Assist and Front Cross Traffic Alert for safety enhancements.

Kia Seltos features dual 10.25-inch displays, one serving as the instrument panel and the other as a central touch screen with clear graphics and user-friendly controls. It now includes cyclist detection in its forward-collision-warning technology, improving safety.

For those not ready for full electric vehicles, hybrid options are available, combining gas and electricity or prioritizing electricity with gas as a backup. These hybrids reduce fuel and maintenance costs. JEADriveElectric.com in Northeast Florida is a valuable resource for learning about, purchasing, and driving Electric Vehicles (EVs). They connect you with an EV expert, offer access to EV deals, assist in finding electricians for charger installations, and provide savings through their EV Charging Rebate program. Schedule a call with an EV Expert at JEADriveElectric.com for more information. 📞

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Dave Koz and Friends

Enjoy the 26th anniversary tour of the longest-running jazz-based Christmas performance. Koz and Friends will perform fresh renditions of timeless Christmas classics – as well as a Chanukah medley – and other favorite hits. The tour reunites Koz with long-time musical partner, guitarist/singer Jonathan Butler and will feature special guests, saxophonist/flutist Marcus Anderson making his debut.

Florida Theatre, 128 East Forsyth Street, Jacksonville
Thursday, November 30, 8:00 PM
 Tickets \$45 - \$87.50 at Floridatheatre.com

Billboard Top 20 Hits in November 1970

Music brings back memories. What were you doing fifty-three years ago when these songs were popular? Good music is like a timeless friend. It's always there to lift your spirits!

- | | |
|---------------------------------------------|----------------------------------------------------------|
| #1 I'll Be There, Jackson 5 | #11 It Don't Matter To Me, Bread |
| #2 We've Only Just Begun, The Carpenters | #12 Somebody's Been Sleeping, 100 Proof Aged in Soul |
| #3 Fire & Rain, James Taylor | #13 The Tears Of A Clown, Smokey Robinson & The Miracles |
| #4 Green-Eyed Lady, Sugarloaf | #14 Montego Bay, Bobby Bloom |
| #5 Indiana Wants Me, R. Dean Taylor | #15 Still Water (Love), The Four Tops |
| #6 All Right Now, Free | #16 It's Only Make Believe, Glen Campbell |
| #7 I Think I Love You, The Partridge Family | #17 Cry Me A River, Joe Cocker |
| #8 Cracklin' Rosie, Neil Diamond | #18 Gypsy Woman, Brian Hyland |
| #9 Candida, Dawn | #19 Super Bad, James Brown |
| #10 Lola, The Kinks | #20 El Condor Pasa (If I Could), Simon & Garfunkel |


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Solo Traveler's Journey: Alone But Not Lonely

Traveling solo later in life can be a liberating experience. “I’ve solo traveled for more than thirty years now and it has spoiled me,” says **Cinda Sherman**, 61, founder of Jacksonville’s *Arbus Magazine*. “When one travels solo they’re really never alone because it opens up conversations with strangers. People are more willing to converse when



Cinda Sherman kayaking through semi-frozen waters of the Canadian glaciers surrounded by icebergs and wilderness.

you’re by yourself. I’ve met some incredibly interesting people traveling solo.”

Sherman braved a Canadian glacier kayaking adventure last summer, including a helicopter ride to the top of a glacier. “One does not often equate snow, let alone glaciers, with kayaking, yet as crazy as it sounds, we kayaked through semi-frozen slushy waters of a Canadian glacier nestled

amongst the Lillooet Mountain ranges,” she says. “The glacial lakes start to thaw in late spring, creating aquamarine waterways—that unmistakable, glacial blue.”

“I travel to test my skills at sashaying with fear, self-doubt and stereotypes,” says **Annette Anderson**, 68, a writer, seamstress and stylist who recently spent eight months traversing solo through Europe and North Africa. “I also travel to immerse myself in cultural beauty in all of its many forms: art, music, food, geography, architecture, language, rituals, manners of conveyance, fashion, theater, people. Then I come back to my papasan chair and feel that I have grown yet another heart.”

Connecting with the outdoors fosters an appreciation for life and beauty of the natural world.

Bonnie Arnold often traveled solo when she was in her 70s. Now retired from her business, Bonnie’s Floral Designs, she had a cozy camper named “Blossom” that she towed behind her SUV to area campgrounds. When asked about her favorite part of traveling solo she says, “The peace and tranquility of being in the midst of Mother Nature in the woods or mountains energizes my battery. Whether sun, rain, day, nite, sunrise or sunset...



Bonnie Arnold connects with the outdoors to foster an appreciation for life and beauty of the natural world.



Annette Anderson exploring the streets of Bellinzona, Switzerland with an Italian vibe.

or stormy. I love the sounds of rain and storms; The sounds of weather and the magic of wildlife, especially birds and deer. When I camp I set up bird feeders. Within minutes I have numerous birds welcoming me. “What is my favorite part of traveling solo?” Being one with Mother Nature... it soothes and nurtures my soul.”

Top 10 Tips for Solo Travel

- 1. Plan:** Research, create an itinerary, and book accommodations.
- 2. Share Plans:** Keep loved ones informed.
- 3. Pack Light:** Travel with minimal luggage.
- 4. Stay Aware:** Trust your instincts, avoid risks.
- 5. Choose Wisely:** Opt for solo-friendly accommodations.
- 6. Use Tech:** Utilize travel apps and gadgets.
- 7. Connect:** Meet locals and fellow travelers.
- 8. Insure Yourself:** Get comprehensive travel insurance.
- 9. Learn Basics:** Know a few local phrases.
- 10. Embrace Freedom:** Enjoy the independence of solo travel.

Oysters & Champagne

The “Grandman” Celebrates Career, Family and Jazz with A Toast

By Devan Stuart Lesley | Photography by Renee Parenteau



Mark Twain once quipped, “Age is an issue of mind over matter. If you don’t mind, it doesn’t matter.” At age 75, Michael Stewart, globetrotting, water-sporting, always wisecracking and working well past the average U.S. retirement age of 64, is a testament to that particular credo.

Whether strolling around town, at the beach or on vacation he is rarely seen without a finely tailored hat and meticulously coordinated scarf. His signature look exudes an air of sophistication reflecting his refined taste and attention to detail.

“I’m blessed with good health, great friends and I still love my job,” says Stewart, who has been the Director of External Affairs for the Jacksonville Aviation Authority since 2004. A lifelong Jaxon, save for his time at Howard University where he earned a civil engineering degree and three years at Philadelphia’s Gulf Oil working in designing and constructing refineries in the early 1970s, Stewart is a venerated area business leader with a deep love for his hometown.

“Family, the beaches, the weather and now, aviation such that you can fly directly to and return from just about anywhere quickly,” says Stewart, always ready with a shameless plug. “Ninety-eight percent of our air traffic starts here and returns here. I love being able to travel anywhere, then come back to my family and friends. I still hang out with friends from elementary school.”

Following his stint in Philadelphia, Stewart returned to Jacksonville to be with family after his father passed away in the early 1970s. He worked with Offshore Power Systems, which built floating nuclear generating plants.

“It was controversial, and some people still scoff at it,” he said. “But I loved working with the architects and engineers.”

In 1977, he joined a telephone company managing building design and construction of facilities built to implement transition from mechanical to electronic switches. By 1992, he caught the attention of leadership at BellSouth, a major player in telecommunications at that time.

“They asked me to consider working in their external affairs, media and governmental relations. It took me some time to make that decision,” he recalls. “But I excelled, and I loved it. I didn’t think I would at first, but it gave me the opportunity to draw on my technical background and build on my media experience.”

In 2004, another opportunity availed itself with the Jacksonville Aviation Authority, at the time a newly formed agency borne of JaxPort’s

splitting of its seaport and airport agencies.

“We’ve gone through several more restructurings over nearly 20 years, but I have enjoyed it so much, I’ve decided to hang around.”

Life on the water is another factor that keeps Stewart here on the First Coast. His home sits on the edge of the Trout River and even Hurricane Irma couldn’t chase him away. Despite massive flooding that forced him to pull up the floors and strip the walls from top to bottom, he rebuilt and regularly entertains at home, often serving up his favorite – oysters on the half-shell and champagne.

He’s also a regular at the beaches both here in Northeast Florida and abroad. At least twice a year, he and family spend a week or two on the Caribbean island of Bonaire, swimming and snorkeling in the blue waters. To enjoy his love of jazz music, he travels to the Netherlands each year for the North Seas Jazz Festival with lifelong best friend Ian Barrows, who lives in Atlanta and still works as a national sales agent for a construction materials distributor at 76.

A point of pride for Stewart is a family history that runs deep in Northeast Florida. Grandfather, Ralph Burge Stewart, Jr. was the first actuary of the Afro American Life Insurance Company, founded in 1901 by Abraham Lincoln Lewis, Florida’s first black millionaire. The company was among the nation’s first to specialize in helping black citizens obtain life insurance and mortgages and was responsible for the creation of Nassau County’s American Beach, developed during the Jim Crow era when African Americans were denied access to beaches, pools and other public amenities. Among the original homes still standing is one that belonged to Stewart’s grandmother, Florida C. Dwight.

“Growing up, I didn’t really understand how historic a place it was. That understanding didn’t come until desegregation happened in the 1960s and I heard people talking about being able to go places we couldn’t before,” Stewart recalled. “Back then, it was a rite of passage for each of us kids and grandkids to have a key to the beach house when we graduated high school. Today, though, I truly appreciate the historic significance and how fortunate we were. Part of that enclave still exists and now, I get to see my own grandkids enjoy American Beach and our piece of the Atlantic Ocean. As long as I breathe, I will never sell that house.”

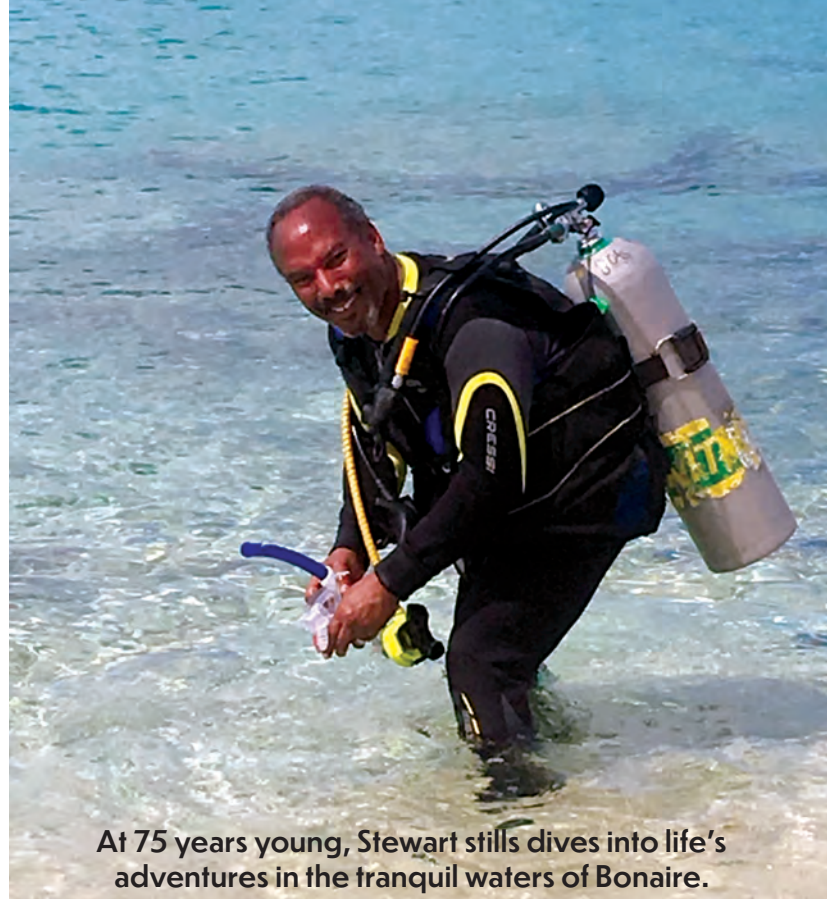
The Florida C. Dwight Memorial Playground in Jacksonville’s La Villa section is named for Dwight, who pioneered organized recreation for the city’s African American community from 1918 until her retirement in 1950. Husband David H. Dwight, Sr. was the first African American to receive the Boy Scouts of America’s highest honor, the Silver Beaver Award, and he successfully lobbied for the rights of African American youth to join the organization and wear the official uniform.

Stewart’s family includes late brother, Dennis, aka “Mr. Natural”, a beloved local chef and television personality who died of colon cancer in 2019.

“Dennis always said he got his skill and love of cooking from our grandmothers,” Stewart says. “We went to Howard together and there was always something smelling good in our student apartment kitchen.”

Stewart’s own family includes two sons and a daughter with former wife Lydia Stewart, and five grandchildren, who affectionately dubbed him “Grandman”.

“Family is everything to me and I am immensely proud of my family’s history here,” he says. 🐚



At 75 years young, Stewart stills dives into life’s adventures in the tranquil waters of Bonaire.



Savoring ageless tastes and timeless jazz tunes at the North Seas Jazz Festival in Amsterdam is an annual tradition with best friend, Ian Barrow.



The Stewart family’s best days are spent along the shores and in the sand at American Beach.

Second Acts: Inspiring Entrepreneurship Stories



Jon Cummins, Kitchen Solvers

According to data from the U.S. Small Business Administration, approximately 25 percent of new entrepreneurs today are aged 55 to 64, with even more people interested in starting a business. Why is everyone so busy? Reasons abound, including supplemental income, tax benefits, pursuing passions set aside in the younger years or simply staying engaged in their communities post-retirement. In the following paragraphs, we'll introduce you to three remarkable new entrepreneurs who have embarked on ventures they are deeply passionate about.

Jon Cummins spent several decades in the corporate world, working in a range of industries from printing to automotive marketing technology to private equity. But he was always an entrepreneur at heart. "I've always loved working with my hands, and I've been making furniture since I was a kid," he says. So, at 61, he walked away from the global tech firm where he was a senior product manager and launched Kitchen Solvers of Jacksonville, a kitchen design and remodeling franchise, in November 2022.

"The kitchen is the heart of the home," Cummins says. "I love working with clients to transform their kitchen from an outdated look to something they love." *Connect with John online at kitchensolvers.com/jacksonville or on Facebook by searching Kitchen Solvers of Jacksonville.*

Speaking of kitchens, **Sharon Frye** spent a whole

lot of time in hers when the COVID-19 pandemic hit. So, when she retired from a 22-year-career at Mayo Clinic where she worked as an IT program manager in December 2020, that's exactly where she chose to set up shop for her new venture. From her Springfield home, Frye operates Sharon's Kitchen Adventures, offering a range of tasty menu items from cannolis (Sicilian pastries made of tube-shaped dough shells filled with a sweet, creamy ricotta filling) to carnitas (simmered Mexican pork dishes).

"I've had a love of food all my life and during the pandemic, I started baking again," Frye says.

"Now, I'm having a ball cooking up things that are niche to this market and finding other unique bakery and dessert items that I can offer my customers."

A unique favorite is a French pastry that originated in Bordeaux with a custard middle and a crunchy, caramelized outside. With both her culinary


talents and her dollars, she supports causes like Lasagna Love, a global nonprofit centered on delivering home cooked meals to families in need. *See what's cooking by visiting Sharon on Facebook. Just search Sharon's Kitchen Adventures.*



**Sharon Frye,
Sharon's Kitchen Adventures**

Troy Wynn's winding career included stints as a paralegal, former Jacksonville Mayor John Delaney's event planner and an insurance underwriter. At 75, she knew she was ready for something new, but certainly not full-on retirement. Earlier this year, she and partner Keith Hutchison opened the Flip Flop Shop in Jacksonville's Five Points neighborhood, selling flip flops and other beach, surf and relaxation footwear.

"I've never done retail in my life. You can't get more removed from a comfort zone than this," she said. "But I'm in the fourth quarter of my life and I am energy bound. I can't sit home and darn socks." *Visit the Flip Flop Shop at 1620 Margaret Street in Jacksonville and connect with them on Facebook by searching Flip Flop Shops Jacksonville.*

These three individuals exemplify the spirit of Second Acts, venturing into new business endeavors, guided by their passions and a desire for continued engagement. If you've recently embarked on a new business journey, we'd love to hear about it. Please share your story with us at editorial@firstcoastseniorliving.com. 



Troy Wynn, Flip Flop Shop

FITNESS

Rowing Adventures: On Water or in Your Gym



Peter King, second from right, rows a quad on Pottsburg Creek with teammates. A regular in local and regional rowing competitions, King says competing forces you out of your comfort zone and improves your rowing competency.

Peter King celebrated winning first place in a World Rowing Federation competition (rowing a single) in 2018.

Rowing is a versatile and engaging sport that comes in two distinct forms – water rowing and erg (indoor) rowing. Both offer unique experiences and advantages, making rowing a well-rounded fitness choice for fitness enthusiasts of all levels.

Water rowing is the traditional and often picturesque side of the sport. It involves propelling a boat through open water using oars and is often associated with scenic rivers, tranquil lakes, and competitive regattas. Water rowers must master the art of timing and synchronization to achieve the smooth, powerful strokes that move a boat efficiently through the water.

Erg rowing takes place indoors on a rowing machine known as an ergometer or “erg.” It simulates the experience of rowing on water and is widely used for training and fitness purposes. Erg rowing is accessible, convenient, and weather-proof, making it an ideal option for people seeking an intense and efficient workout.



Row House San Marco offers 24 rowing stations and the first class is free. What are you waiting for? Grab a friend and get rowing!

“Rowing is a total body workout impacting both your cardiovascular system and 86% of your muscle groups,” says Jessica Eilbeck, owner of Row House San Marco. “It’s low impact, high intensity, and accessible to all fitness levels and ages. It also builds core strength, which enhances the ability to perform common activities of daily living.”

Whether you prefer the challenge of rowing on water or the convenience of an erg machine, rowing offers a dynamic path to fitness and well-being. It’s a sport that welcomes beginners and challenges seasoned athletes, providing both physical and mental rewards. So, if you find yourself on the water or seated at an erg, the world of rowing is yours to explore, delivering the joys of fitness and the thrill of the oar. 🦋



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Jacksonville Senior Centers

Where Community and Fun Come Together

In Duval County, you'll find a network of 18 Jacksonville Senior Centers, dedicated to providing a range of valuable services to our senior community. These centers offer nutritionally balanced midday meals every Monday through Friday, with an additional breakfast service on Tuesdays and Thursdays. Moreover, transportation services are available on weekdays to ensure seniors can easily access the centers, and the best part is, it won't cost you a dime. You can reach out to the Senior Services Transportation Coordinator at (904) 630-0801 or contact the center closest to you for more details on this convenient transportation service.

Beyond providing meals and transportation, Community and Senior Centers cater to individuals age 60 and over with a variety of essential services and activities, including:

- Engaging activities and programs to keep you active and social.
- Nutritious meals designed to meet your dietary needs.
- Counseling services to support your emotional well-being.
- Health education programs to help you stay informed about your health.
- Health support services to address your medical needs.
- Assistance with shopping to make daily life more manageable.
- Computer classes to help you stay connected in the digital age.
- Homemaking services for added convenience and support.

For more information, contact the Senior Center nearest to you or call (904) 255-5400. Additionally, you can explore more by visiting COJ.net and entering "Senior Centers" in the search box.

Source, City of Jacksonville Senior Services Division

DUVAL COUNTY SENIOR CENTERS

Bennie Furlong Beaches Senior Center

281 19th Avenue South (32250)

Carvill Park Senior Center

1302 Carvill Avenue (32208)

Charlie T. Joseph Senior Center

6943 Buffalo Avenue (32208)

Frances Padgett Arlington Senior Center

1078 Rogero Road (32211)

J.S. Johnson Senior Center

1112 Jackson Street (32204)

Jim Fortuna Senior Center

11751 McCormick Road (32225)

Lane Wiley Senior Center

6710 Wiley Road (32210)

Leroy D. Clemons Senior Center

55 N. Jackson Avenue (32220)

Lincoln LaVilla Senior Center

7866 New Kings Road (32219)

Mandarin Senior Center

3848 Hartley Road (32257)

Mary Singleton Senior Center

150 E 1st Street (32206)

Maxville Senior Center

18065 Pennsylvania Avenue (32234)

Oceanway Senior Center

12215 West Sago (32218)

Riverview Senior Center

9620 Water Street (32208)

Southside Community Center

10080 Beach Boulevard. (32224)

PARTING SHOT

Protecting Your Money

Avoiding scams is crucial to protect elderly individuals from financial exploitation and emotional distress.

Seniors can be vulnerable targets for scammers due to their trust and limited familiarity with digital technologies. Here are some tips to help everyone steer clear of scams:

- ▲ **Be skeptical:** Maintain a healthy level of skepticism when approached by strangers, whether in person, on the phone, or online. If something sounds too good to be true, it probably is.
- ▲ **Verify identities:** Never provide personal or financial information to unsolicited callers or visitors. Ask for their name, organization, and a call-back number, then independently verify their legitimacy.
- ▲ **Consult a trusted source:** When in doubt, consult a trusted family member, friend, or professional advisor before making any financial decisions.
- ▲ **Protect personal information:** Seniors should guard their personal and financial information, including social security numbers, bank account details, and passwords. Shred sensitive documents and secure personal files.
- ▲ **Stay informed:** Educate yourself and your loved ones about common scams targeting seniors, such as lottery scams, telemarketing fraud, and identity theft.
- ▲ **Register for "Do Not Call" lists:** Sign up for national and state "Do Not Call" registries to reduce the number of unsolicited calls from telemarketers.
- ▲ **Secure digital presence:** Install reputable security software on computers and mobile devices to protect against online threats like phishing and malware.
- ▲ **Seek assistance:** If you believe you have fallen victim to a scam, immediately report it to local law enforcement, your bank, and organizations like the Federal Trade Commission (FTC).

By following these steps and staying vigilant, seniors can minimize their risk of falling victim to scams, ensuring their financial and emotional well-being is protected.

Things To Do

November 11, 1-8pm

St. Johns Town Center Holiday Spectacular

St. Johns Town Center, 4663 River City Drive, Jacksonville
Celebrate the joy and magic of the holiday season at the 17th annual Holiday Spectacular.



November 11, 8-11am

Caffeine and Octane

The Avenues - 10300 Southside Blvd., Jacksonville
Caffeine and Octane expands its automotive enthusiast portfolio by partnering with Jacksonville Car Culture, host of Jacksonville Cars & Coffee, North Florida's popular monthly automotive event. Held the second Saturday of every month.

November 19, 3pm

Jazz Big Band Feature – Jacksonville Symphony

Jacksonville Center for the Performing Arts, 300 Water Street, Jacksonville
Tap your feet to the full sounds of classics from the Big Band era as the Jacksonville Jazz Collective blows open the inaugural Jazz Series with high-energy music, from the lively swing of East Coast to the cool, sophisticated style of the West. Tickets \$37 - \$57 at jaxsymphony.org

November 22 through January 2024, 6-9pm

Deck the Chairs – Unite with Lights Opening Night

Seawalk Pavilion, Jacksonville Beach
For the tenth year, residents can enjoy this annual six-week display featuring dozens of decorated lifeguard chairs. Jacksonville Beach Deck the Chairs mission is to promote children's arts and education. If you're interested in volunteering, contact Curtis Loftus at curtis@deckthechairs.org. Free, No Cost for Admission



November 22, 5:30pm

Ritz-Carlton Christmas Tree Lighting & Holiday Party

Ritz-Carlton, 4750 Amelia Island Parkway, Amelia Island
Fireworks! Join the holiday festivities and cheer on the lighting of a 40-foot tree decorated with thousands of glistening lights on the oceanfront lawn with Santa, cookies, hot cider at this annual event. Entertainment provided by The Lisa Kelly and J.B. Scott Duo and Royal Amelia Dance Academy. Tickets \$20

November 28/29, 9:30am-6pm

Senior Expo

University of North Florida, Adam W. Herbert University Center, 12000 Alumni Drive, Jacksonville
Interact with vendors specializing in health and wellness, investments, caregiving, retirement, travel and more at this annual exhibition. Attendees receive free health screenings, help with technology, housing information and connect with other resource providers. Free, No Cost for Admission

December 2 & 3, Shows at 2pm & 7pm Jacksonville Christmas Spectacular

Ritz Theatre & Museum, 829 N. Davis Street
The Jacksonville Christmas Spectacular, an evening of THREE hilarious, heart-warming stories in ONE SHOW by Off-Broadway producer Jason Woods, begins this year, perfect for the child in anyone! Buy your tickets at RitzJacksonville.com



December 9-12, Various times Holiday Pops

Jacksonville Center for the Performing Arts, 300 Water Street
It's Jacksonville's favorite holiday tradition. After hearing many beloved holiday songs, you're sure to be in the spirit of the season. Featuring the Symphony, guest singers, dancers from Douglas Anderson School of the Arts, and more. Bring the entire family to celebrate the season together! Performance dates and times vary. Visit JaxSymphony.org for times and tickets

December 10, Dusk

Riverside Avondale Luminaria

Walk and drive along candle lit streets while marveling at the historic architecture of the Riverside Avondale neighborhood at this annual holiday event. Free.

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