



FLEET BEAT

VOL. 35 No. 9

THE FLEET LANDING RESIDENTS' NEWSPAPER

November 2025

The 2026 Budget Explained

By Enith Vardaman



LtoR: Josh Ashby, Ari Jolly, Cynthia Hack

Residents gathered in Johnson Hall on October 29 for the Annual Budget Presentation. The presentation was preceded by an hour during which residents and members of the Board of Directors had an opportunity to mingle. (See article on page 12.)

Executive Director Josh Ashby thanked the members of Fleet Landing's Board of Directors, noting that we are fortunate to have this caliber of volunteer leadership serving on our board and ensuring this community's long-term financial strength and viability. He introduced Ari Jolly, who chairs the Board of Directors. Jolly is Expert Counsel for Florida Blue. She is chair of the JAXChamber. She has a strong commitment to the Jacksonville community, as evidenced by her history of leadership of multiple nonprofits in this area.

Jolly began by paying tribute to Kathy Long, whose term on the board was ending. Long, a resident voting member of the board, has served for five years on the board's Strategic Planning Committee. Jolly also emphasized the board's foremost responsibility of ensuring Fleet Landing's long-term strength and viability. She described the board as very engaged and committed to the welfare of our community. It closely monitors the budget process. This includes comparing this community's financial performance with nonprofit peers, benchmarking resident fees against local and national nonprofit senior living facilities, and recruiting and retaining a high quality workforce—an expensive driver of costs. The transition to the new corporate structure (See *FLEET BEAT*, July 2025, page 1) has not increased operating costs for the year. Jolly said that Fleet Landing was North Florida's premier choice for senior living.

Controller Cynthia Hack presented the 2026 budget. She began with a description of the budgeting process, which begins in July with a forecast for the balance of the year and assumptions for the following

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2025 Fleet Landing Follies

By Guy Bond

Photos by Ed Hollender, Janet Silvester, Guy Bond, Yim Wong, and Shann Purinton



Bob Armacost and Julia Pet-Armacost

If you were fortunate enough to attend past Fleet Landing Follies, you were looking forward to this year's edition. The 2025 edition, "Fleet Dreams" didn't disappoint. As in recent years, Bob Armacost and Julia Pet-Armacost co-directed this year's Follies. They continued the late resident John Johnson's vision of including any interested resident. This year, over 130 residents who asked to be included served in a multitude of roles: singers, performers, lighting, sound and microphone management, costumes, make-up, ushers, musicians, choreographers, stage crew, cast management, set design, slide show design, photography, and video. Three performances and an open dress rehearsal were the result of their talents and six weeks of hard work.

"Fleet Dreams" was the story of a very Wicked Witch (played by a very green Sue Myers) who, with the help of the Genie from Aladdin (Howard Burdick), Peter Pan (Randy McDonald), Tinker Bell (Mary Steinke), Cinderella's fairy godmother (Jackie Smith), a leprechaun (Jim Condon), and April Evening (Kathleen Halperin), realized that she didn't want to grow old alone. During the course of the show she was transformed into a nice witch (Twitch) who was able to retire at the wonderful, mystical place called Fleet Land.

The story took place at a Dream Makers convention that featured a podcast hosted by the Wicked Witch.

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October Residents' Council Meeting

By Howard Burdick

Residents' Council President Julia Pet-Armacost convened the October 21 council meeting. She reported on the results of the recent vote on whether to eliminate the requirement for men to wear jackets in Lake View from November through March. Of the 75 percent of residents who voted, 55.8 percent wanted to retain the requirement, so it will remain in effect.

Pet-Armacost introduced Kathy and Walter Kraslawsky, who reported that participation in the Salvation Army Red Kettle Campaign would run from December 1 through 2 pm on December 24. The addition of bellringing on Saturdays this year is expected to significantly increase our award-winning fundraising performance in this project. Signup sheets are in the Coleman Center lobby.

Management Review. Chief Operating Officer Brian Weiss noted the success of the October 3 Military Ball. He reviewed the status of a number of indoor and outdoor projects underway on campus. Complete information can be found in the council minutes available in the Dinda Library and posted on bulletin boards around campus and on Fleet Link under "Resident's Council."

Vice-President. Carol Smith reported that the house re-roofing project was proceeding at a good pace, as the condition of roofs was much better than anticipated. She also previewed Veterans Day events, and encouraged all prior service members to submit uniformed photos for inclusion in a photo loop shown before the Veterans Day Program.

Treasurer. Lynette Beitz reviewed continued very positive financial results. Details are available in the Dinda Library. She said that the Residents' Gift Fund, which was picking up steam, had a goal of \$875,000 and 95 percent participation.

Marketing and Human Resources. Smith, reporting for Skip McAlexander, reported continued high occupancy across the board and Atlantic Club membership of 677 households. Staff turnover remains very low, with 13 new hires in September. Staff Member of the Month for September was Nelson Colina Leal of Interior Maintenance. Our Catch of the Month for October was Dawn Cecil of Housekeeping.

Wellness and Transportation. Ken Hollinga reviewed a bonanza of activities through mid-November. He also discussed the scheduling and routing of our newly established Shoreline Shuttle to take residents for errands and escapes along 3rd Street.

Health Services/Safety and Security. Judy Solano reviewed factors in choosing between Medicare and Medicare Advantage plans. Safety and Security staff have developed a plan to identify each bicycle on campus and weed out those abandoned or no longer needed and may be given to charity. She reported on the upcoming semiannual Personal Emergency Response

System (PERS) comprehensive examination and maintenance program.

Dining Services/Housekeeping. Dave Russell reminded residents to be timely when asking for rescheduling of annual housekeeping appointments. He also reviewed recent special events, including the Chef Spotlight with Main Street Executive Chef Dustin Wigglesworth. He described how menu updates are developed. Resident can have input via the online comments in the "Dining" section of "Fleet Landing Forms" on Fleet Link. Russell cited September statistics on the number of entrees served by dining option. At 5,833 entrees served, Currents topped the list!

Facilities. Smith, reporting for Stephen Dick, displayed slides with photos of the zone representatives and maintenance staff participating in the 3000 Building, 4000 Building, and 100 Block inspections.

Communications. Secretary Shann Purinton reviewed six suggestions and management responses. The complete text of the suggestions and responses can be found on Fleet Link. Go to "Residents' Council" and then "Residents' Council Presentations."

In Memoriam

John Cannon
1927-2025

Susan Edwards
1931-2025

Bruce Robbins
1950-2025

Richard Cueroni
1930-2025

Stephanie Kuhling
1933-2025

Carl Wasserman
1935-2025

Arlen Yokley
1937-2025

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All the news that fits...

Contributions to FLEET BEAT are welcome. Please place copy or any comments you may have in box 1107 at the Coleman Center. Neither letters to the editor nor anonymous submissions are published but we are, of course, mindful of your comments. Issues of FLEET BEAT can be found at fleetlanding.com. Sign into the resident portal and click on "Menu" and then "Publications." Issues can also be found under "Publications" on Fleet Link.

October Board of Directors Meeting

By Enith Vardaman

The Board of Directors October 8 meeting was held in closed session, with Chair Ari Jolly presiding. The information below was supplied to FLEET BEAT by Executive Director Josh Ashby.

Residents' Council President Julia Pet-Armacost presented the perspective of each Residents' Council member on current events at Fleet Landing.

The Board of Directors received an update on financial results, which were in compliance with all bond requirements.

The 2026 operating budget presented to the board included a comparison of historical monthly service fee increases to historical annual inflation. The comparison revealed that monthly service fee increases exceeded annual inflation by 1.5 percent. A comparative analysis of Fleet Landing at Atlantic Beach indicated that monthly service fees were significantly below local competitors. The budget was approved with a monthly service increase of 4 percent.

The board received the semi-annual report on the key performance indicators of financial stewardship, resident satisfaction, and staff engagement. All three exceeded the board's threshold for performance and were consistent with results of the recent past.

FLiCRA Holds Statewide Conference

By Enith Vardaman

Most often, the Florida Life Care Residents Association (FLiCRA) has held its annual statewide conference at a continuing care retirement community (CCRC) much farther south or west in Florida. Attendance would require an overnight stay, limiting the number of Fleet Landing chapter members able to attend this half-day conference. The one previous exception in this reporter's memory was when the conference was held at Fleet Landing in 2018. This year was a second exception: Vicar's Landing in Ponte Vedra Beach hosted the conference on October 16, and nine Fleet Landing FLiCRA chapter board members attended.

Patricia Burdsall, president of the FLiCRA state board, presided over the meeting. (Her late husband, Milt, also served as board president.) The guest speaker was Dr. Katherine C. Pearson, Professor of Law, Pennsylvania State University, Dickinson Law. Her specialty is elder law. She addressed a variety of topics ranging from CCRC contracts to scenarios in the event of a CCRC insolvency. A video of her presentation can be found on FLiCRA's website (flicra.com) under the News/Events tab.

One topic was of particular interest to attendees at the conference: the Florida CCRC Workgroup made up of representatives from LeadingAge Southeast (speaking for owners/operators) and from FLiCRA (speaking for residents). The workgroup was formed after the defeat of

the controversial bill introduced by Florida's Office of Insurance Regulation (OIR) in the 2025 Florida legislative session. (See *FLEET BEAT*, March 2025, page 1, and May 2025, page 11.) OIR is the agency that administers Chapter 651 of the Florida Statutes, the law governing CCRCs. The announcement of the formation of the workgroup stated that its focus would be "ensuring that Florida's CCRCs remain financially viable, offering stability and security to both residents and communities." It further stated that this collaborative effort would "evaluate current regulatory frameworks and identify opportunities for improvements that better protect the interests of CCRC residents and their financial investments." FLiCRA state board members serving on the workgroup spoke at the conference. They bring impressive credentials to the effort.

A major objection to the 2025 OIR bill concerned provisions that threatened the priority of lenders and investors in the event of a CCRC bankruptcy, receivership, or insolvency. The result of the threat to lenders' security interests would have been significantly higher interest rates that would increase borrowing costs, or it could even make financing or refinancing unavailable. If it became more difficult and expensive to fund essential projects, the added costs would have to be passed on to residents. FLiCRA members of the workgroup have proposed Texas CCRC lien law as a model for a solution. It places residents subordinate only to lenders of funds for financing or refinancing in the event of a CCRC bankruptcy.

The workgroup has also proposed a revamp of the Governors' Continuing Care Advisory Council. This ten-member body is currently appointed by the governor. The proposal is to transfer the appointment function to FLiCRA and LeadingAge Southeast. The structure of the council would remain the same: There would be four members who were CCRC residents, and the other six members would be a mix of providers (e.g., owner, operator, CEO, executive director), a certified public accountant who does a lot of work in the CCRC arena, and someone with financial expertise (e.g., an investment banker, a lender like Ziegler, or an actuary) involved in the CCRC marketplace. FLiCRA and LeadingAge Southeast would like the council to resume the role it played a number of years back. One of its four to six annual meetings was devoted to such matters as marketplace trends. In other meetings, when necessary, it collaborated with OIR, providing timely expertise in helping troubled communities get back in good standing.

The workgroup's legislative proposal was still a work in progress. OIR was working separately on a new version of a CCRC bill, but its provisions were not yet known. The 2026 Florida legislative session will run from January 13 to March 13.

Other items of note from the conference:

- There are two new FLiCRA chapters, one at Arlington at Naples, and the other at Sinai Residences

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FLiCRA Holds Statewide Conference

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in Boca Raton.

- Currently six educational modules of interest to CCRC residents can be found on FLiCRA's website under the Education tab. Topics include "Financial Information and Disclosures" and "651 The Basics." State board member Cindy Barber, a resident of Gulf Coast Village in Cape Coral, is spearheading the effort. She reported that there would be more modules.

- Burdsall was retiring from the board. Ken Shanahan, a resident of John Knox Village, Pompano Beach, was elected by the board as its new president.

An October Octet for Fleet Landing Residents

By Nancy Lundgren



The October 23 San Marco Chamber Music Society Concert featured eight Jacksonville Symphony musicians: Eric Olson and Daniel Rios (oboe), Giovanni Bertoni and Patrick Graham (clarinet), Jordon Brokken

and Anthony Anura (bassoon), and Kevin Reid and Kate Caliendo (French horn). They comprised the entire woodwind section (minus the flutes) of the orchestra.

Ellen and Eric Olson, founders of the Society, opened the concert with a Latin touch, playing a viola and oboe duet, "El Choclo" (The Corn Cob) by Argentine composer Ángel Villoldo (1861-1919). This lively tango set the tone for the next composition.

"Dos Danzas Latinas" is a term for musical pieces that are inspired by Latin American dances like the habanera and samba. Nancy Galbraith (b. 1951) composed the one performed. Her version was a two-movement suite for wind octet that contrasted a seductive habanera with a vibrant samba.

Then a change of pace as the octet moved into Four Lyric Pieces by Edvard Grieg (1843-1907). "Shepherd Boy" brought a pastoral sound and interesting woodwind interplay. "Wedding Day at Troldhaugen," a gem that Grieg wrote in celebration of his 25th wedding anniversary, was a lovely tribute.

The octet ended the program with Mozart's Serenade #12, K. 388. The opening chords were strong and solemn, performed at a dignified tempo in a minor key. The Andante brought a deeper expressive style. The Minuet was a canon, with the oboes carrying the melody and the bassoons answering one bar later. The closing Allegro was a set of variations on the theme.

A beautiful concert, graciously sponsored by Walter and Cynthia Graham.

Bridge News

By CeCe Lichtenstein

Every so often, the American Contract Bridge League (ACBL) sends a "happy-gram" to let me know who in our club has moved up in the ranks. Congratulations to Kay Craft, who is now a Gold Life Master. That level means she has accumulated master points in excess of 2,500. That takes a lot of really good play and winning. Of course, bridge is a partnership game, so she also has good partners in her "corner."

Another Fleet Lander who was noted is Charlie Steele, who spends some of his time in Georgia. Charlie is moving up in the novice ranks and hoping to get to Life Master, which requires 500 master points.

We want to welcome a couple of seasoned bridge players who recently moved to Fleet Landing. Kent and Sharon Carter moved from the Orange Park area to Fleet Landing. In doing so, they dissolved their bridge club, but we definitely are happy to have them here.

The Monday duplicate bridge group is struggling to maintain sufficient numbers to have a rip-roaring game. Fleet Landing has had a number of folks ailing, which has caused a shortage of players. We definitely understand that one's health is more important than bridge, so we hope that with the fall weather, more folks will be in town rather than off on trips or doctors visits.

Art Exhibits

By Enith Vardaman and Patricia Payne

Fleet Landing artists have two venues for displaying their works: the first-floor exhibit space in Windward Commons and the wall outside Lake View. Now there is seating at the latter if residents wish to linger longer to enjoy the art work. The new exhibits, hung in October in both places, feature 26 artists, some of whom are exhibiting more than one work. The featured artist is Sally Pitard, who passed away in September.

FLEET BEAT photographer Ed Hollender had the challenge of photographing all 47 works and their accompanying labels. Below is a photo of one work by each artist.

Breaking News: Starting in 2026, the Art Club will present a new show every three months instead of every four months. Another bonus: A November Adele Grage exhibit was canceled, so the Fleet Landing show will be installed on November 17, earlier than originally scheduled. The show will be ready for viewing on November 19.

Windward Commons



Left: Sally Pitard's "Pygmy Rabbits (Endangered)."



Right: Nancy LaGoy's "Missing Dog."



Left: Gayle Banks's "Amelia."



Right: Paula O'Bannon's "L'Accident de la Palette."



Left: John Hen's "Flamenco."



Right: Sarah Lamont's "Smile. (wool and cotton)."



Left: Richard Lundgren's "Gardeners of Giverny."



Right: Imogene Coleman's "Neighborly."



Left: Craig Miller's "Hope Town, Bahamas, Harbor Entrance."



Right: Tom Dames's "Mission."



Left: Patricia Payne's "A Bit Surreal, Isn't It?"



Right: Phillis Harrell's "Carnegie's Greyfield Inn on Cumberland Island."



Left: Bo Smith's "Hang in There."

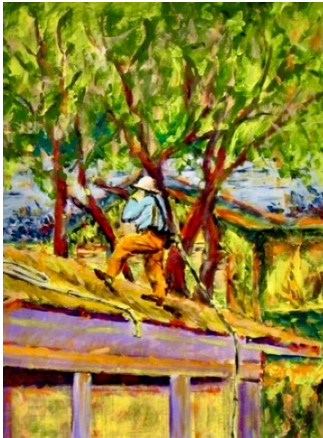


Right: Hugh Wilson's "Tug 'Drum Point' on the Piscataqua River, Portsmouth, N.H."

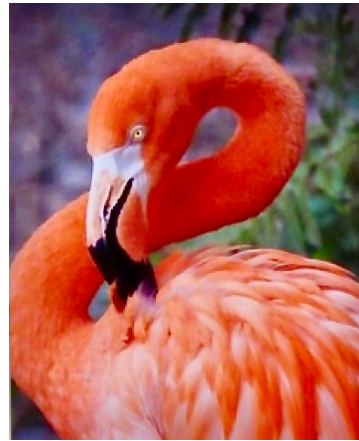
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Art Exhibits

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Left: Kristin Perry's "Roofing Is Hot Work."
Right: Frances Jones's "Cabbage."



Left: Susan Hubbard's "Flamingo." (photography)
Right: Peggy Holz's "Lizard and Bougainvillea."



Left: John Rogerson's "My Wild and Wacky Dental School Classmates, Class of '78."
Right: Barbara Milon's "The Barns of Aberdeen."



Left: Robert Wells's "Cadeaux de la Terre." (photography)
Right: Lynn Blakemore's "Canopy."



Editor's Note: These paintings can be best appreciated when viewed on Fleet Link. Go to "Publications" and then "FLEET BEAT."

Oktoberfest Celebration

Fleet Landing always finds fun ways to observe Oktoberfest.



Left: Carol Bowser's "Ephemeral Wonder."
Right: Julia Pet-Armacost's "Good Morning Atlantic Beach."



Lake View



Left: "Ann Brodt's "Theotokos."
Right: Jackie Stack's "Pair of Egrets."



An Oasis In Paradise

By Dan Barry; photos by Craig Miller



Sixteen residents sought an unexpected sanctuary on October 29, joining resident Maureen Miller for a “Forest Bath” deep within Howell Park. Forest bathing is not a hike or a simple walk in the woods. The pace is slow, not fast. We began by turning off our phones and moving deliberately, quietly, in order to notice things. Miller offered a sincere promise: If we noticed with intention, the forest would find a home inside us.

The irony was immediate: repose found in a small, marvelous, and surprisingly quiet 8-acre park just across the street from the bustle of Atlantic Beach Town Hall. And yet, there we cultivated a meaningful relationship with nature. Our session began with a simple distinction: Miller would be merely our guide; the forest, she stated, would be “our therapist.”

Soon, we became aware of subtle patterns, such as the wide palm fronds that resembled calm, open human hands, their slow swaying a soothing, insistent motion urging us to let go and find peace. As a certified Association of Nature and Forest Therapy (ANFT) Guide, Miller issued a half dozen “invitations” to engage a specific sense—touch, smell, sight, sound, or taste—to feel the breeze on our skin, listen to the brook and the birds, and observe the movement of the trees.

Slowly, she explained, what we observed would provide a new appreciation for the forest, nature, and a practice we could readily apply in our daily lives. The discovery of a nifty pocket park so close to home was revelation enough for some, but to have our initial engagement with it be such a delightful sensory awakening was even more gratifying. The journey culminated in a quiet tea ceremony. Afterwards, over a light lunch, we shared our individual awakenings before Marie Claire Allen drove us back to Fleet Landing, our senses still heightened.

Fleet Hearts News

Text and photo by Carol Smith

The Fleet Hearts were busy during the month of October. The Salvation Army had to send two trucks for the pickup on the 6th, which kept Judy Hagenbeck, Julie Rochelle, Dana Neal, and Sue Tucker hustling throughout the community most of the day.

Under Carolyn Stoner’s direction, eight volunteers helped transport residents in the healthcare buildings to the Follies matinee on October 20. They assisted in seating everyone and then returned them home safe and sound.

On October 24, Bob Hunter organized an enthusiastic group of costumed Fleet Hearts for the Trunk or Treat at The Arc Jacksonville Village, an affordable, independent-



Kay Craft and friend at Trunk or Treat

living neighborhood for adults with intellectual and developmental differences. They passed out candy that had been donated by Fleet Landing residents and received tons of smiles and “thank you” in return.

14th Military Ball

By Carolyn Stoner



A table set for guests and the Dining Services staff who helped make the event such a success

The 14th annual Fleet Landing Military Ball was alive with a panoramic glow of glitz and glamour at Johnson Hall on October 3. Ladies and gentlemen numbering 160, dressed in their finest, were greeted at a reception for photographs and drinks prior to the main event.

Tablecloths were in patriotic colors of red, white, or blue, and flags representing each branch of the military were the centerpiece of each table.

This year's ball paid special tribute to our Vietnam veterans. The Robbie Eccles Trio saluted each branch of the military with its service marching songs, then ended with "God Bless America." Chairman Bob Springer paid homage to the "empty chair" for the POWs and those who died in battle. A moment of silence was observed for those who had passed away since last year.

These men and women who proudly served in the military continue to share their wisdom and talent with residents of Fleet Landing and with the local community as they give back in many local worthy causes.

Personal reflections were highlighted as to why this event was special and meaningful: "I can still fit into my uniform I wore 60 years ago." Other responses: "the authentic proud patriotism," and finally, "because my wife told me it was special!"

The Military Ball Committee and the incredible culinary, wait, and concierge teams truly outdid themselves. Every detail—from the food to the music—made the evening a wonderful tribute to our military retirees and their families.

The program ended, and the dance floor and aisles were filled with dancers to classic tunes from their era. The serving staff jumped in, showing off their own dance moves and infectious energy, ending the night on a joyful note.



Left: Dana and Bob Neal.



Right: Marily and Bob Peterson.



Left: Estelle Davis and John Rietveld.



Right: Bob Armacost and Julia Pet-Armacost.



Left: Karen and Dick Sturtevant.



Right: Randy and Libby McDonald.



Left: John and Katie Mitchell.



Right: Ruth and Lin Smith.



Left: Dave and Dian Russell.



Right: Jackie Smith takes a picture of Ed Fahy (l) and Dave Smith.

The Reality Thief Returns: Brad Barton at Johnson Hall

By Bo Smith

Photos by Bo Smith and Enith Vardaman



Judy and Brad Barton



A large group gathered in Johnson Hall on October 7 to enjoy a magical performance by Brad Barton: The Reality Thief. This was his fourth show at Fleet Landing—a free treat for us when he visits our neighbor and his mother, resident Judy Barton.

He began with two quick requests: a raise of hands of those who had never seen him perform, and then a raise of hands of those who were seeing his show for the first time—followed up by the quip, “seems about 50-50” That silly moment united the audience in a big “huh?” and we knew to relax—this will be fun. Barton’s magic tricks and mentalism are wonderfully performed. They mystify and leave us wondering how he does that or how he could have known that. But the true magic is his ability to blend magic and humor and to establish an immediate and friendly bond with the audience. He drew several of the grandchildren in the audience into the show, instinctively knowing we would be charmed by kids, and we were. Several adults were drawn in as well.

I mentioned that Brad Barton is Judy Barton’s son. But this time his visit and presentation were a special gift from him to his mother on a milestone birthday. Thanks and happy birthday, Judy.

Return of Bold City Classics

By Carol Smith

Photos by Ed Hollender and Mary Faria



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Return of Bold City Classics

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When Fleet Landing residents learn that Bold City Classics is coming to town, they pull their dancing shoes out of the closet and prepare for a lively evening. So, with the announcement of its program in Johnson Hall on October 30, folks were ready to dance and tap their toes to music of “Motown Through the Ages.” Always a favorite, the musicians were cheered and urged to come back again soon.

October MOAA Meeting

By Chet Davis



LtoR: Bruce Osborne, Rory Diamond, and Jackie Smith, plus George

Bruce Osborne presided over the October 27 meeting of the Historic Mayport Chapter of the Military Officers of America Association (MOAA). The guest speaker at this elected official town hall was Rory Diamond, who represents the Beaches on the Jacksonville City Council. Resident Jackie Smith introduced Diamond, who updated residents on current City Council issues and his priorities.

Diamond, a national voice for veterans, is the former CEO of K9s for Warriors and the founder of Fire Watch, a nonprofit that seeks to prevent veteran suicide.

Diamond's concerns include the growth of the city budget, the funding of nonprofits managed by City Council members, questionable grants and tax breaks for developers, and the Jacksonville Transportation Authority's efforts to bring driverless public transporta-

tion to downtown Jacksonville. Diamond believes that Beaches' tax dollars are being used for downtown Jacksonville, with little or no expenditures in our local communities. He mentioned the issue of senior housing, asserting that many seniors are no longer able to afford to keep their homes in the Beaches.

Diamond vows to pursue his principles as a fiscal conservative, even if he is outvoted 18 to 1 on many occasions.

Cello and Piano Concert

By Enith Vardaman



The October 10 Cello and Piano Concert featured Tao Lin, a pianist already familiar to Fleet Landing audiences, and Aaron Merritt, a cellist appearing here for the first time. Merritt provided background information on each piece for the Johnson Hall audience.

The duo began their program with “Allegro Appassionato” by Camille Saint-Saëns, a brief, lively piece that definitely lived up to its name. The second composition was Beethoven's two-movement Sonata for Cello and Piano No. 2 in G minor. The first movement began with a lovely adagio and transitioned into an allegro. The tempo increased dramatically in the rondo and allegro of the second movement.

The final composition was Sonata for Cello and Piano, Op. 27 in three movements by French composer Louis Verne (1879-1937). The organist at Notre-Dame de Paris from 1900 until his death, he is primarily known for his works for the organ. Befitting a work composed by someone who both played the organ and composed for it, the Sonata is a complex work. As with the previous two pieces performed, the interplay between the two instruments made for a wonderful listening experience.

Fleet Landing residents are indeed fortunate to have so many opportunities (three in October alone) to hear fine classical music performances right here on our campus.

Hike Into History: New Berlin and More

By Mary Durkin

Photos by Mary Durkin and Nancy Russell

On October 7, a busload of Fleet Landers went on a walking tour of New Berlin, a community on Dames Point that has a varied history dating back to the Civil War. Founded in the 1850's, it was a thriving fishing and shipbuilding community until the 1950's, when the Jacksonville Port Authority dredged the St. Johns River to create manmade Blount Island, cutting the community off from the major fishing industry. Despite many like communities along the river being diminished during the 20th century, New Berlin is still home to residents who operate their fishing fleets from its waterfront.

The New Berlin Cemetery is proof of how far back the community goes, with gravesites dating to 1854. Dr. Maureen McCormick, Florida State College at Jacksonville history professor, gave us the historical background of the cemetery, which is still in use today, with flowers evidence of a recent burial. There are two sections of the cemetery, a White section, and an African American section run by the Bethel AME Church of New Berlin. Although plotted side-by-side, each section has its own entrance off the main road, signifying the social stratification of the time.

Our next walk into history was to the Yellow Bluff Fort Historic State Park, led by Felicia Boyd of the Timucuan Parks Foundation, which is the largest urban parks system in the country. The site was an important military encampment during the Civil War, when as many as 250 Confederate soldiers manned guns and cannons to stop Union ships from coming down the St. Johns River. Historic cannons and plaques are now placed among picnic tables so that visitors can enjoy the sense of nature and history.

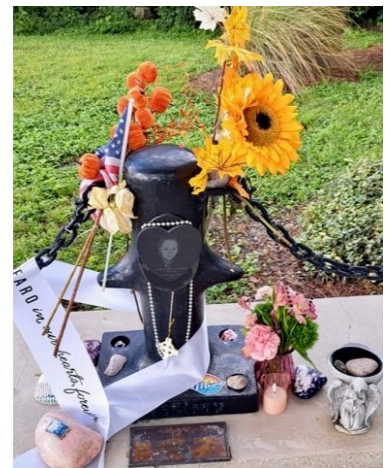
Before visiting New Berlin locations, our first stop of the morning was at the El Faro Memorial in Dames Point Park at its southern tip under the north approach to the Dames Point Bridge (officially the Napoleon Bonaparte Broward Bridge). The El Faro was a container ship that carried cargo between Jacksonville and San Juan, Puerto Rico. It had a crew of 33, 14 of whom were from Jacksonville, and it was lost at sea in October 2015, when it steamed into the eyewall of Hurricane Joaquin. Dr. Alan Bliss, CEO of the Jacksonville History Center, told us the history of the ship, the many missteps that caused the disaster, and the results of naval investigations. The Memorial site is a tranquil but somber scene of 33 bollards, one for each crew member, uniquely decorated by family members who still attend to them 10 years after the disaster. Bliss is scheduled to give a presentation on the El Faro at Fleet Landing, so look for the upcoming date on Calendar Central.



Left: Alan Bliss. Right: El Faro Memorial.



Plaque showing the El Faro and its intended route from Jacksonville to San Juan, Puerto Rico



*Left: Line of decorated bollards.
Right: An individual decorated bollard.*



*Tour group at the New Berlin Cemetery
(continued on next page)*

Hike into History: New Berlin and More

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Left: Maureen McCormick. Right: Felicia Boyd.



Left: The New Berlin Cemetery is still in use, with a burial as recent as May 2025.

Right: New Berlin waterfront.



Left: Sign for the Yellow Bluff Fort State Park.

Right: The former site of one of the cannons in the park.

Fleet Landing in the News

By Enith Vardaman

October saw multiple contributions to the "Letters to the Editor" section of *The Florida Times-Union* by people with Fleet Landing affiliations. The first was by Board of Directors Chair Ari Jolly in the October 5 edition. There were two such contributions in the October 19 edition: a joint submission by Jolly and Executive Director Josh Ashby and another by residents Bernadette and David Miron.

Fall Board Social

Photos by Ed Hollender and Janet Silvester

In the hour preceding the October 29 Annual Budget Presentation, residents and Board of Directors members mingled over refreshments in the area outside Johnson Hall.



Latin Jazz

By Carol Smith



Johnson Hall was alive on October 8 with sizzling rhythms and vibrant energy provided by the Angel Garcia Jazz Ensemble. Joining Garcia on keyboard were Juan Rollan on saxophone and Stan Piper on bass. All had performed together with LPT, a 10 year old band billed as Ambassadors of Salsa Music in Jacksonville. The ensemble produced a complete and full sound with two percussionists who added the Latin rhythm. The addition of vocalists Michelle Manzo and Goliath Flores added to the program, which captivated the audience for an hour and a half of delightful Latin jazz.

Minimally Invasive Treatment for Chronic Pain

By Patricia Payne

Are you living with chronic pain but want to avoid surgery? If attendance at Dr. Maggie Garcia's October 9 presentation is any indication, you have plenty of company. Some audience members were Garcia's patients, and many had prior surgical or pain management experiences.



Garcia is an interventional pain management specialist at Jax Spine & Pain Centers. She prioritizes interventional over medication-based pain management, stressing that patients can always continue treatment with medications and major surgery to address any remaining issues. She is affiliated with

Baptist Medical Center Jacksonville and Baptist Medical Center Beaches.

Garcia's informative presentation detailed common sources of low back and leg pain involving vertebrae, discs, compression fractures, peripheral neuropathy, and failed surgeries. She highlighted the importance of matching symptoms with imaging findings and not relying solely on MRI results.

Garcia explained diagnostic and therapeutic procedures to mitigate knee, hip, and shoulder pain as well as back pain. Procedures include joint stabilization exercises and devices, disc augmentation, radio frequency ablation to kill nerves that chronically emit pain signals, spinal cord stimulation (injections to moderate pain signals or block them from reaching the brain), and filling injured or collapsed discs to repair fractures.

Garcia stressed that accurate diagnosis based on an individualized assessment (physical exam, imaging, and the patient's medical history) is critical to treatment success. She uses live X-ray (fluoroscopy) during procedures to precisely target problems. She credits her success in treating chronic pain to the use of technology from Boston Scientific, a biotechnology and biomedical engineering firm and a manufacturer of medical devices.

A lively question and answer session followed the presentation. Attendees learned that spinal cord stimulation can be trialed, and it has shown positive results in treating Parkinson's-related tremors. Several patient testimonials were shared, and questions were raised about effectiveness and screening for procedures like ablation and spinal cord stimulation. Garcia reminded the audience that chronic pain management success depends on continuing consultations with your medical professionals as well as continuing procedures.

The Really Big Bird Show

By Nancy Lundgren; photos by Richard Lundgren



Birdwatchers at work



Snowy egret foot raking

Fleet Landing birdwatchers met at Hanna Park on October 4 for what turned out to be a day full of surprises. The weather was perfect—a chamber-of-commerce day that just kept getting better.

It was migration season, so the birds were plentiful. Our resident guides (Ken Hollinga, Mike Marchetti, Paul Mocko, and Frances Edwards) identified several types of warblers: parula, prairie, black-throated blue, palm, and yellow, to name a few. The group officially spotted more than 36 different birds that day, but the bonus for this outing was two spectacular bird events.

The first took place at a small pond where 16 or more snowy egrets crisscrossed the pond again and again while dragging their bright yellow feet across the water. This technique is called “foot raking” and is used to stir up small fish, which then swim into the path of the egret's bill. It was a first-time birding experience for us and absolutely fascinating to watch.

The second event, a high-speed bird chase, happened later over a large lake. A peregrine falcon, flying high above the trees, spotted a turkey vulture flying low over the water. The falcon made its move toward its target, swooping down to hover over the vulture. Then with an over, under, and around series of air-diving maneuvers, the falcon forced the vulture into a wild evasive action aerial loop. It was exciting to follow both birds as the falcon chased and the vulture evaded. The vulture finally escaped.

Birdwatching at Hanna Park never disappoints. The next field trip is scheduled for November. Watch for the announcement on Fleet Link in the Birdwatching Club Wall Comments.

October WELLInspired Learning Series

By Victoria Freeman



LtoR: Julia Pratt, Ashley Cordero, Lisa Leifheit

Ashley Cordero, Assisted Living and Skilled Nursing Administrator, and Julia Pratt, Senior Director of Health Services, spoke about “Medicare and You: 2026 Updates” on October 15 in Johnson Hall. They also introduced Lisa Leifheit the new Home Health Liaison.

Pratt described Original Medicare. It is made up of Part A, hospital insurance, and Part B, medical insurance. Part D (drug plan) can be added separately. You can use any doctor or hospital that takes Medicare, anywhere in the US. Original Medicare can be combined with a supplemental insurance plan for additional coverage.

Hospital care is measured in benefit periods, which are related to the number of days in a row you get care. The costs vary. Short-term skilled nursing requires a qualifying three-night hospital stay and a physician’s order.

What’s new in 2026? If you have Part D, your out-of-pocket expenses will be capped at \$2,100. Once that cap is reached there is no copayment for covered Part D drugs. Early detection such as colorectal screenings are prioritized. Medicare now covers monthly advanced primary care management services, which means that your doctor or other health care provider coordinates and tailors care to your needs. Requirements include 24/7 access to a care team. Check with your primary care provider to see if they offer these services.

Going digital is a recommended option. Go to or create your secure medicare.gov account. This will give you electronic access to documents such as Medicare Summary Notices and the annual *Medicare & You* handbook.

Medicare Advantage (Part C) plans are offered by private insurance companies. They include Original Medicare parts A, B, and usually D. There are often additional benefits, such as dental, vision, and hearing. However, restrictions may include a requirement to use only doctors and other providers who are in the plan’s network and service area. They may also require referrals to see a specialist as well as pre-authorization for certain services or supplies. Many plans cap out-of-pocket expenses.

October 15 to December 17 is the period during which you can change your Medicare coverage. January 1 is when your new coverage starts. January 1 to March 31 is the period when you can switch to a different Medicare Advantage plan or to Original Medicare and

join a separate Medicare drug plan.

The speakers displayed slides with side-by-side comparisons of Original Medicare and Medicare Advantage. They also discussed how these plans work at Fleet Landing. They stressed that every Medicare Advantage plan is different. Short-term rehab and outpatient therapy are in network with Blue-Cross and Aetna. Home Health is not in network with any Medicare Advantage plans, but there is an effort to add some. Getting coverage for skilled nursing after a three-night hospital stay and a doctor’s orders is more complicated with Medicare Advantage plans. The patient is responsible for any services not covered by a plan.

The slides from this presentation offer many more details. The presentation can be found on Fleet Link. Go to “Fleet Landing Presentations” and then WELLInspired Learning Series.”

Fleet Landing Croquet Club News

By Mike Foster and Ernie Bio

Photos by Anna and Ernie Bio, Maureen Linden, and Carol Smith



Newly elected officers, LtoR: Ernie Bio, Mike Foster, Nancy Russell, Joan Foster



*Final evening play of the year
(continued on next page)*

Fleet Landing Croquet Club News

(continued from preceding page)



Mixer participants

The quarterly meeting of the Fleet Landing Croquet Club (FLCC) was held on September 9, with 25 members in attendance. The election committee of Lory Doolittle and Nancy Russell submitted a slate of officer nominees for the 2025-2026 season: Ernie Bio, President; Mike Foster, Vice President; Nancy Russell, Secretary; and Joan Foster, Treasurer. With a unanimous vote, all were elected.

Bio was also excited to announce the growth in membership over the past year. Master Trainer John Neyhart reported that while manning the club table at the September 3 Club Fair with Ernie and Anna Bio, 12 residents and one returning club member expressed interest in joining FLCC. Neyhart also announced he would be conducting beginning croquet classes covering rules and strategy. Anyone interested should contact him.

Maureen Linden, Club Games Events Coordinator, announced night games would end in October, and morning games would begin on Tuesdays and Thursdays at 9 am and Saturdays at 10 am. The mixer would be held on the second Saturday of each month. Linden also reported the court lights were functioning and come on at dusk. New court porch furniture and fans had been ordered.

Susan Titus, Celebration Event Coordinator, reminded members about signing up for the November 4 dinner meeting, and about the Fleet Landing National Croquet Day Celebration to be held on Saturday, June 6, 2026. She expressed the wish that someone else would step forward and take over her assignment.

Following the close of business, everyone enjoyed, once again, a delicious buffet as well as talk about all the exciting exploits on the court.

The FLCC wrapped up its final evening of play for the year under a spectacular sunset that painted the sky in shades of gold and rose. Members arrived in their

traditional whites, ready for a few friendly games before season's close. Good-natured competition carried into the twilight, followed by glasses of wine shared among friends.

Sixteen players (four teams) braved the cool, wet, and windy morning of Saturday, October 11, to hit the courts and kick-start a season of Mixer play. This type play gives club members an opportunity to get to know each other better and enjoy each other's company in a friendly and mildly competitive game. Each player selected from a container a chit which indicated the color ball and assigned team. This took place before each 30-minute play, resulting in a variety of team makeup combinations and competition during the three games played.

Rainbow Bonanza

Residents fortunately had their cameras at the ready on October 19.



Dick Sturtevant took this picture from the front door of his home on Polaris Court.



Jackie Smith spotted a double rainbow (the second one is faint). She was looking across the lake from the 3000 Building.

Gabriel Martins, Rising Star Cellist

By Nancy Lundgren

On October 17, Brazilian-American Gabriel Martins



(b. 1998) performed a solo cello program that lived up to his reputation as one of the “30 under 30” Rising Stars (Classic FM press release). He has been described as having established himself as one of the world’s most compelling young musicians, and his talent was front and center that afternoon.

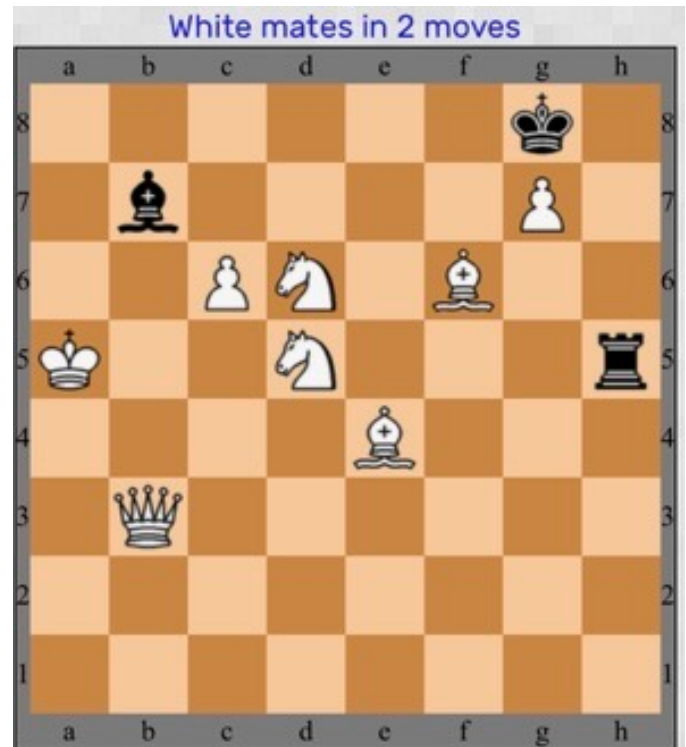
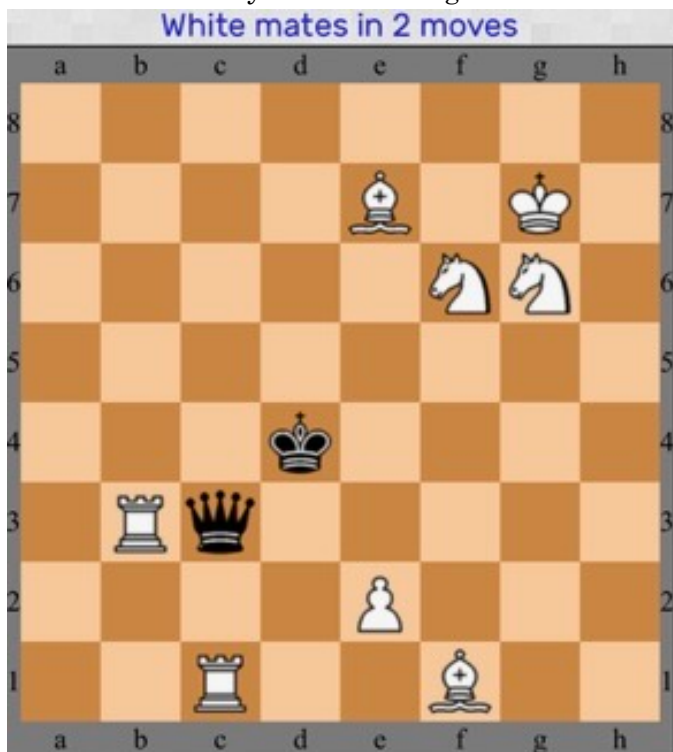
He began with J. S. Bach’s Chaconne from Violin Partita No. 2 in

D Minor, using his own arrangement, which had a rich, warm, and mesmerizing sound. Martins then played 7 Preludes, Op. 5 that he composed in 2024. Each Prelude differed from the others and yet produced a continuity of music that expressed passion and complexity.

The final piece, Hungarian composer Zoltán Kodály’s Sonata for Solo Cello, Op. 8, was the crown jewel of his program. Seeing Martins’s bow and fingers fly over the cello strings was amazing to watch, but even better to hear. He seemed to become one with his cello. It was an extraordinary performance. Bravo!

Chess Club News

By Richard Wong



*Solutions come as a surprise sometimes.
The Chess Club meets Tuesdays at 1 pm in the
Windward Commons lobby. Enjoy!*

Lake Constellation Islands Update

Photo by Rae Donnelly



*Yellow blossoms are making the islands in Lake
Constellation more colorful.*

Library Notes

By Enith Vardaman

The library thanks its recent donors: estate of Rick Cueroni, Judy and Jack Harris, John Hedge, Don Husmann, Lorie Holmes, Dottie Mann, Pat and Skip McAlexander, Suzanne McKnight, Bernadette and David Miron, estate of Sally Pitard, Elena and Dave Rigg, Fred Shipley, and Isobel Spink.

Reminder: If you have borrowed a book, please do not re-shelve it yourself. Returned books should be placed on the cart located between the library office and the library. A book shelved in the wrong place may prevent someone else from finding it.

The 2026 Budget Explained

(continued from page 1)

year. Factors considered include occupancy by level of service, entrance fee receipts and refunds, investment income, quality and menu of services, and inflationary factors, with wages, supplies, and insurance currently having a significant impact. The 2026 budget is a consolidation of Fleet Landing and Polaris Endeavors. All other entities (Home Health, the Endowment Fund, Fleet Landing at Nocatee) have separate budgets. After department heads and their senior leaders create a first draft budget, followed by a second, more detailed version, Hack consolidates those budgets. A review by Hack, Ashby, and Chief Operating Officer Brian Weiss yields a final consolidated budget, which is presented to the Finance Committee of the Board of Directors. The Finance Committee recommends any adjustment in fees to the full board for consideration. The board makes fee adjustments when necessary to produce financial results consistent with the financial goals of Fleet Landing.

Hack described the four financial goals set by the board to ensure the long-term financial health of Fleet Landing:

- To achieve a net operating margin and net operating margin adjusted (resident revenue versus resident expense) at or above the 75th percentile for accredited continuing care retirement communities (CCRCs). (a profitability measure)
- To maintain a total excess margin (all sources of revenue such as investment income) at or above the 50th percentile for accredited CCRCs. (a profitability measure)
- To maintain days cash on hand at or above the 50th percentile for accredited CCRCs. (a liquidity measure)
- To maintain a debt service coverage ratio at or above the 50th percentile for accredited CCRCs. (a capital structure measure)

The first two goals are leading indicators, while the second two are lagging indicators. The margin goals in the 75th percentile are there because strength in those margins is an indication of long-term strength.

Hack cited three reasons why the goals were important:

- They ensure that Fleet Landing has adequate resources to provide contractually obligated services and care in the future. The cost of future services to the current resident population is \$289,490,095.
- They build cash reserves to protect Fleet Landing from an uncertain future, such as natural disasters, economic downturns, or, as recent experience has shown, once-in-a-lifetime global pandemics.
- They allow Fleet Landing to accumulate the required resources to be able to invest in the existing campus both now and in the future. Capital spending

for the last ten years totaled \$105,343,000.

Hack noted that Florida law required residents to be provided information regarding expense increases when the monthly service fee increase exceeded the Consumer Price Index (CPI) for the Southern Region - Size A. The CPI Southern Region-Size A for 12 months ended September, 2025 is 2.3 percent. Our area is in Size B/C (population of 50,000 to 1,500,000), whose CPI for this timeframe is 3 percent. Fleet Landing provides this information even when the increase does not exceed the CPI.

Hack then turned to the 2026 operating budget, beginning with expenses. A pie chart showed the percentages of various categories in the 2026 expense budget of \$64,781,200, an increase of \$3 million over the 2025 budget. By far the largest percentage was allocated to the category of wages, payroll taxes, and benefits (44 percent), with depreciation and amortization being the second largest category (18 percent). Other categories included consumables, utilities, taxes and insurance, interest, and repairs and maintenance. A second pie chart allowed comparison of the same categories in the 2025 budget.

Hack displayed a chart citing the sources of the largest expense increases in the 2026 budget, both in dollar amount and as percentage of the total expense increase. Payroll cost and depreciation were the two highest figures, followed by lower figures for repairs and maintenance, interest, and "other." There was a 15.3 percent (\$469,000) decrease in the combination of property taxes (Fleet Landing successfully contested valuation) and property insurance. She also displayed a chart further breaking down the payroll cost categories of wage adjustments, normal salary increase, benefits, Food and Beverage/Remodeling headcount increase, and overtime, again by both dollar amount increase and percentage of total increase. Another chart showed the increase or decrease in the number of staff in Food and Beverage, Remodeling, IT, Health Services Administration, and Administration. Food and Beverage and Remodeling had the highest headcount increase (4.6 and 4 respectively). The purpose of the higher headcount in Remodeling is to allow a quicker turnover of units. The headcount in Health Services Administration went down by three, and in Administration, it went up by two, with the dollars involved exactly offsetting each other.

Turning to revenue, Hack began by displaying a chart showing budgeted figures for occupancy levels, number of persons served, and units sold for 2026 in comparison with 2025. The principal differences are a one-person increase in skilled nursing occupancy and a decrease in the number of units to be sold (32, down from 38). This is in response to the fact that the number of units available for sale in 2025 will turn out to be 25 or 26, not the budgeted 38.

A pie chart illustrated 2026 revenues budgeted at \$67 million. At 47.2 percent, independent living makes
(continued on next page)

The 2026 Budget Explained

(continued from preceding page)

up the largest source of revenue in keeping with the fact that independent living residents make up the largest portion (81 percent) of the population. The second largest source of revenue is amortized entrance fees (21.2 percent). Skilled nursing, assisted living, memory care, investment and other, and the property insurance surcharge make up the rest of the sources of revenue. The monthly service fee increase across all levels of care will be 4 percent. The property insurance monthly surcharge will remain at \$61. The next opportunity to adjust the surcharge will be in June, following property insurance renewal in late May.

Using a series of charts, Hack reviewed monthly service fee increases over Fleet Landing's 36-year history. The average annual monthly service fee increase for the last 36 years was 4.12 percent (4.18 percent when the property insurance surcharge is included), while the average Consumer Price Index for All Urban Consumers (CPI-U) has been 2.7 percent. However, because Fleet Landing's costs are heavily weighted toward staffing, Hack said a better comparison was with the Employment Cost Index (ECI), which was usually about a half a percentage point above the CPI.

Hack displayed charts benchmarking monthly service fees with peers nationally and with two local peers. The *Ziegler CFO Hotline* cites a cumulative annual increase of 40.18 percent for the last 10 years, while the Fleet Landing figure for the same period is 39.25 percent. The weighted average comparison of monthly service fees for 2025 shows Fleet Landing at \$4,870, with one peer at \$5,934, and the other at \$6,653.

In closing, Hack noted that of the board's financial goals mentioned above, the 2026 budget met only days cash on hand. According to the figures available at the time the board approved the budget, three of the five goals would have been exceeded. Updated figures, which were received after approval, reduced the number to one. In the question and answer period, Ashby said improvement in meeting the goals would be a long-term process. The master plan now being developed aims to determine the proper balance between healthcare facilities (there is now excess skilled nursing capacity) and independent living, which drives more economic resources.

Editor's note: The slides with all of the charts from the presentation are available on Fleet Link under "Fleet Landing Presentations" and then "Annual Budget Presentation."

World Affairs Council Presentation: Midnight in Moscow

By Bo Smith

Ambassador John J. Sullivan spoke to the World Affairs Council (WAC) at the University of North Florida (UNF) on October 21, and his talk was simulcast to Fleet Landing. He is a former Deputy US

Secretary of State and served as ambassador to the Russian Federation from 2020 until 2022, under both the Trump and Biden administrations.

Sullivan titled his talk "Midnight in Moscow," suggesting that our current dealings with Russia, Vladimir Putin, and the war in Ukraine are facing a new day. As a preface, he warned that even straightforward negotiations with Russia are difficult, laden with politics, bureaucracy, and motives that are often opaque or difficult for Americans to appreciate. The Ukraine situation is framed in Russia as a patriotic endeavor—a national requirement to make the empire whole again and to save the world from the Nazis that run the Ukrainian regime. Fighting Nazis recalls the national bravery of the Russian people in WWII and is a powerful (untrue in this case) battle cry. We were cautioned not to expect the "new day" to be painless.

Sullivan touched on several aspects of the Ukrainian war. Here are a few takeaways: Putin and his quest are popular, and he has no intention of accepting an outcome short of victory. Sullivan favors updated sanctions because the present sanctions are basically a rallying point. He believes that allowing Ukraine to use Tomahawk missiles would strengthen Russian resolve. Putin won't respond with nuclear weapons—that would be interpreted by the Russian people as an unacceptable attack on what they believe to be the homeland. He also cautioned to be careful of hoping that Putin soon departs the stage, as there are potentially worse replacements in the wings. Sullivan didn't say much about the need in Europe for Russian oil, but one of his final comments sticks in my mind, paraphrasing: Those in Europe who fret about losing Russian oil don't really understand the threat that Russia poses to them.

The WAC provides a series of informative presentations at intervals throughout the year. Fleet Landing is a sponsor, and this allows us to attend lectures in person at UNF or in Johnson Hall by simulcast. The next WAC presentation is on Monday, January 12, 2026, at 7 pm. Andrew Ross Sorkin will be speaking on the 1929 Wall Street crash. Sign up on Calendar Central if you plan to attend at UNF.

TAPS Ceremony

Text and photos By Chet Davis

The practice of holding a ceremony honoring veterans who have died in the previous quarter began this year under the leadership of Pat Kleuver, president of the Historic Mayport Chapter of the Military Officers of America Association (MOAA). The October 5 ceremony was the first to be held at the Flag Plaza as intended. Inclement weather caused the previous two observances to be held indoors.

The ceremony began with a prayer. A bell was tolled after the reading of the name of each of these residents: Colonel Don Adkison, USA (Ret.); Captain James (Jim) Freeman, USA; Lieutenant Colonel Donal

(continued on next page)

TAPS Ceremony

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(Don) Kavanagh, USAF (Ret.); Lieutenant Colonel Angerau “Woody” Ormsby, USAF (Ret.); Commander William (Bill) Query, USN (Ret.); Private First Class Harold (Duane) St. John, USMC.

The event closed with the sounding of “Taps,” accompanied by a hand salute.

This is a moving ceremony and one that renders final honors to our veterans.



Pumpkins As You’ve Never Seen Them

Creativity is always on display at the annual Staff Pumpkin Decorating Contest. Beginning on October 30 and ending at 10 am on October 31, everyone could view this year’s entries in the Therapy Garden and vote for a favorite. The winner was announced on the afternoon of the 31st.



Environmental Services had the winning entry

Navy 250th Birthday Celebration

By Enith Vardaman

After recent windy and rainy days, October 13 dawned with sunshine and pleasant temperatures—perfect for celebrating the US Navy’s 250th birthday. About 50 residents gathered at the Flag Plaza for a flag raising ceremony, treats, and socializing.



More of the entries below:



Mix and Mingle With A 'Scary' Theme

By Carolyn Stoner; photos by Ed Hollender and Carolyn Stoner

Halloween 2025 was celebrated in spooktacular style at the final Mix and Mingle of the year, which was held at Johnson Hall. Residents showed off their creativity with fun and imaginative costumes, and eight new neighbors were warmly welcomed into the community.

Our newest residents, Lynn Budach and Ron Bryan, Sharon and Kent Carter, Cathy and Rob Fisher, Evelyn (Eve) Glidewell, Louis (Branch) Harding, Linda (Lin) Hutton, Dave Lucas, and Bill Roth, were introduced to the group and joined in the Halloween festivities.

The costume contest brought plenty of laughs and friendly competition. First place went to Paula O'Bannon as a pool noodle; second place was awarded to The DuBose duo for their clever portrayal of Dr. Freud and his Freudian Slip; and third place went to Randy McDonald as the ever-memorable Spam Man.

A big thank you to the Wellness team for organizing such a lively event, complete with delicious hors d'oeuvres and a spectacular desserts display created by our talented pastry chef, Belle Camacho.



Winners of the costume contest



2025 Fleet Landing Follies

(continued from page 1)

Peter Lendrum, as announcer, worked as the Wicked Witch's podcast engineer and introduced the convention entertainment, while Clint Coneway projected accompanying slides onto the screens.

The many vocal numbers featured solo parts for Bob Chrisman, Julie McLaughlin, John Rogerson, Carol Silcox, Beryl Hubbard, John Rietveld, Ivy Suter, Guy Van Syckle, Joyce Ezell, Bob Huhta, Joe Levy, Kristin Perry, Armacost, and Pet-Armacost as well as a host of supporting vocalists. Of course, since this was a Dream Makers convention, most of the well-known songs had "dream" in the title ("Life Is But a Dream," "Dream Lover," "The Impossible Dream," and many more). Another number, "All I Have To Do Is Dream," combined the talents of the Dulcimers and four singers. Variety was on display in the dance numbers: tap and line dance, tango, tai chi, and swing. Two comedy skits, "Dream Jeopardy" (script by Myers) and "We've Got an App for That" (script by Tom Dames) got lots of laughs. The Fleet Landing Follies Band, under the leadership of pianist Karen Sturtevant, provided accompaniment throughout.

During the finale, the entire cast gathered at the front of the auditorium as the Rocky Theme ("Gotta Fly Now") played. The Follies concluded with the cast and audience singing "Fleet Dreams" to the melody of the Eurythmics song "Sweet Dreams."

This Follies had it all: a clever theme, talented performers, and superb support for all the behind-the-scenes tasks. A common sentiment was that this was the best Follies ever.



*Left: Jackie Smith and Howard Burdick.
Right: Jim Condon.*



Fleet Landing Follies Band



*Left: Kathleen Halperin (l) and Sue Myers.
Right: Randy McDonald and Mary Steinke.*



*Getting ready:
Left: Makeup. Right: Polishing a tap shoe.*



Peter Lendrum (l) and Clint Coneway



*Ready to go on for the opening number
(continued on next page)*

2025 Fleet Landing Follies

(continued from preceding page)



2025 Follies opening number: "When You Wish Upon a Star"



"Dream"



"I Hope You Dance"



Dreams line dance: "Shh Boom"



Dream Jeopardy



"California Dreaming"



Ballroom Tango



"Jailhouse Rock"
(continued on next page)

2025 Fleet Landing Follies

(continued from preceding page)



"Dream a Little Dream of Me"



"All I Have To Do Is Dream"



"Puttin' on the Ritz" tap dance



"I'll See You in My Dreams"



"Life Is but a Dream"



"Dream Lover"



"We've Got am App for That"



Tai Chi Fan Dreams
(continued on next page)

2025 Fleet Landing Follies

(continued from preceding page)



"The Impossible Dream"



"Over the Rainbow"



"I Have a Dream"



Rocky Theme



"Chevy 55" Swing Dance



"You'll Never Walk Alone"

The Next Fleet Landing Campus?

Charles Bond Jr., son of residents Guy and Reva Bond, used AI to generate this picture of Fleet Land, a community made famous by the 2025 Follies.



October Residents' Council Meeting

By Howard Burdick

Residents' Council President Julia Pet-Armacost convened the October 21 council meeting. She reported on the results of the recent vote on whether to eliminate the requirement for men to wear jackets in Lake View from November through March. Of the 75 percent of residents who voted, 55.8 percent wanted to retain the requirement, so it will remain in effect.

Pet-Armacost introduced Kathy and Walter Kraslawsky, who reported that participation in the Salvation Army Red Kettle Campaign would run from December 1 through 2 pm on December 24. The addition of bellringing on Saturdays this year is expected to significantly increase our award-winning fundraising performance in this project. Signup sheets are in the Coleman Center lobby.

Management Review. Chief Operating Officer Brian Weiss noted the success of the October 3 Military Ball. He reviewed the status of a number of indoor and outdoor projects underway on campus. Complete information can be found in the council minutes available in the Dinda Library and posted on bulletin boards around campus and on Fleet Link under "Resident's Council."

Vice-President. Carol Smith reported that the house re-roofing project was proceeding at a good pace, as the condition of roofs was much better than anticipated. She also previewed Veterans Day events, and encouraged all prior service members to submit uniformed photos for inclusion in a photo loop shown before the Veterans Day Program.

Treasurer. Lynette Beitz reviewed continued very positive financial results. Details are available in the Dinda Library. She said that the Residents' Gift Fund, which was picking up steam, had a goal of \$875,000 and 95 percent participation.

Marketing and Human Resources. Smith, reporting for Skip McAlexander, reported continued high occupancy across the board and Atlantic Club membership of 677 households. Staff turnover remains very low, with 13 new hires in September. Staff Member of the Month for September was Nelson Colina Leal of Interior Maintenance. Our Catch of the Month for October was Dawn Cecil of Housekeeping.

Wellness and Transportation. Ken Hollinga reviewed a bonanza of activities through mid-November. He also discussed the scheduling and routing of our newly established Shoreline Shuttle to take residents for errands and escapes along 3rd Street.

Health Services/Safety and Security. Judy Solano reviewed factors in choosing between Medicare and Medicare Advantage plans. Safety and Security staff have developed a plan to identify each bicycle on campus and weed out those abandoned or no longer needed and may be given to charity. She reported on the upcoming semiannual Personal Emergency Response

System (PERS) comprehensive examination and maintenance program.

Dining Services/Housekeeping. Dave Russell reminded residents to be timely when asking for rescheduling of annual housekeeping appointments. He also reviewed recent special events, including the Chef Spotlight with Main Street Executive Chef Dustin Wigglesworth. He described how menu updates are developed. Resident can have input via the online comments in the "Dining" section of "Fleet Landing Forms" on Fleet Link. Russell cited September statistics on the number of entrees served by dining option. At 5,833 entrees served, Currents topped the list!

Facilities. Smith, reporting for Stephen Dick, displayed slides with photos of the zone representatives and maintenance staff participating in the 3000 Building, 4000 Building, and 100 Block inspections.

Communications. Secretary Shann Purinton reviewed six suggestions and management responses. The complete text of the suggestions and responses can be found on Fleet Link. Go to "Residents' Council" and then "Residents' Council Presentations."

In Memoriam

John Cannon
1927-2025

Susan Edwards
1931-2025

Bruce Robbins
1950-2025

Richard Cueroni
1930-2025

Stephanie Kuhling
1933-2025

Carl Wasserman
1935-2025

Arlen Yokley
1937-2025

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All the news that fits...

Contributions to FLEET BEAT are welcome. Please place copy or any comments you may have in box 1107 at the Coleman Center. Neither letters to the editor nor anonymous submissions are published but we are, of course, mindful of your comments. Issues of FLEET BEAT can be found at fleetlanding.com. Sign into the resident portal and click on "Menu" and then "Publications." Issues can also be found under "Publications" on Fleet Link.

October Board of Directors Meeting

By Enith Vardaman

The Board of Directors October 8 meeting was held in closed session, with Chair Ari Jolly presiding. The information below was supplied to FLEET BEAT by Executive Director Josh Ashby.

Residents' Council President Julia Pet-Armacost presented the perspective of each Residents' Council member on current events at Fleet Landing.

The Board of Directors received an update on financial results, which were in compliance with all bond requirements.

The 2026 operating budget presented to the board included a comparison of historical monthly service fee increases to historical annual inflation. The comparison revealed that monthly service fee increases exceeded annual inflation by 1.5 percent. A comparative analysis of Fleet Landing at Atlantic Beach indicated that monthly service fees were significantly below local competitors. The budget was approved with a monthly service increase of 4 percent.

The board received the semi-annual report on the key performance indicators of financial stewardship, resident satisfaction, and staff engagement. All three exceeded the board's threshold for performance and were consistent with results of the recent past.

FLiCRA Holds Statewide Conference

By Enith Vardaman

Most often, the Florida Life Care Residents Association (FLiCRA) has held its annual statewide conference at a continuing care retirement community (CCRC) much farther south or west in Florida. Attendance would require an overnight stay, limiting the number of Fleet Landing chapter members able to attend this half-day conference. The one previous exception in this reporter's memory was when the conference was held at Fleet Landing in 2018. This year was a second exception: Vicar's Landing in Ponte Vedra Beach hosted the conference on October 16, and nine Fleet Landing FLiCRA chapter board members attended.

Patricia Burdsall, president of the FLiCRA state board, presided over the meeting. (Her late husband, Milt, also served as board president.) The guest speaker was Dr. Katherine C. Pearson, Professor of Law, Pennsylvania State University, Dickinson Law. Her specialty is elder law. She addressed a variety of topics ranging from CCRC contracts to scenarios in the event of a CCRC insolvency. A video of her presentation can be found on FLiCRA's website (flicra.com) under the News/Events tab.

One topic was of particular interest to attendees at the conference: the Florida CCRC Workgroup made up of representatives from LeadingAge Southeast (speaking for owners/operators) and from FLiCRA (speaking for residents). The workgroup was formed after the defeat of

the controversial bill introduced by Florida's Office of Insurance Regulation (OIR) in the 2025 Florida legislative session. (See *FLEET BEAT*, March 2025, page 1, and May 2025, page 11.) OIR is the agency that administers Chapter 651 of the Florida Statutes, the law governing CCRCs. The announcement of the formation of the workgroup stated that its focus would be "ensuring that Florida's CCRCs remain financially viable, offering stability and security to both residents and communities." It further stated that this collaborative effort would "evaluate current regulatory frameworks and identify opportunities for improvements that better protect the interests of CCRC residents and their financial investments." FLiCRA state board members serving on the workgroup spoke at the conference. They bring impressive credentials to the effort.

A major objection to the 2025 OIR bill concerned provisions that threatened the priority of lenders and investors in the event of a CCRC bankruptcy, receivership, or insolvency. The result of the threat to lenders' security interests would have been significantly higher interest rates that would increase borrowing costs, or it could even make financing or refinancing unavailable. If it became more difficult and expensive to fund essential projects, the added costs would have to be passed on to residents. FLiCRA members of the workgroup have proposed Texas CCRC lien law as a model for a solution. It places residents subordinate only to lenders of funds for financing or refinancing in the event of a CCRC bankruptcy.

The workgroup has also proposed a revamp of the Governors' Continuing Care Advisory Council. This ten-member body is currently appointed by the governor. The proposal is to transfer the appointment function to FLiCRA and LeadingAge Southeast. The structure of the council would remain the same: There would be four members who were CCRC residents, and the other six members would be a mix of providers (e.g., owner, operator, CEO, executive director), a certified public accountant who does a lot of work in the CCRC arena, and someone with financial expertise (e.g., an investment banker, a lender like Ziegler, or an actuary) involved in the CCRC marketplace. FLiCRA and LeadingAge Southeast would like the council to resume the role it played a number of years back. One of its four to six annual meetings was devoted to such matters as marketplace trends. In other meetings, when necessary, it collaborated with OIR, providing timely expertise in helping troubled communities get back in good standing.

The workgroup's legislative proposal was still a work in progress. OIR was working separately on a new version of a CCRC bill, but its provisions were not yet known. The 2026 Florida legislative session will run from January 13 to March 13.

Other items of note from the conference:

- There are two new FLiCRA chapters, one at Arlington at Naples, and the other at Sinai Residences

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FLiCRA Holds Statewide Conference

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in Boca Raton.

- Currently six educational modules of interest to CCRC residents can be found on FLiCRA's website under the Education tab. Topics include "Financial Information and Disclosures" and "651 The Basics." State board member Cindy Barber, a resident of Gulf Coast Village in Cape Coral, is spearheading the effort. She reported that there would be more modules.

- Burdsall was retiring from the board. Ken Shanahan, a resident of John Knox Village, Pompano Beach, was elected by the board as its new president.

An October Octet for Fleet Landing Residents

By Nancy Lundgren



The October 23 San Marco Chamber Music Society Concert featured eight Jacksonville Symphony musicians: Eric Olson and Daniel Rios (oboe), Giovanni Bertoni and Patrick Graham (clarinet), Jordon Brokken

and Anthony Anura (bassoon), and Kevin Reid and Kate Caliendo (French horn). They comprised the entire woodwind section (minus the flutes) of the orchestra.

Ellen and Eric Olson, founders of the Society, opened the concert with a Latin touch, playing a viola and oboe duet, "El Choclo" (The Corn Cob) by Argentine composer Ángel Villoldo (1861-1919). This lively tango set the tone for the next composition.

"Dos Danzas Latinas" is a term for musical pieces that are inspired by Latin American dances like the habanera and samba. Nancy Galbraith (b. 1951) composed the one performed. Her version was a two-movement suite for wind octet that contrasted a seductive habanera with a vibrant samba.

Then a change of pace as the octet moved into Four Lyric Pieces by Edvard Grieg (1843-1907). "Shepherd Boy" brought a pastoral sound and interesting woodwind interplay. "Wedding Day at Troldhaugen," a gem that Grieg wrote in celebration of his 25th wedding anniversary, was a lovely tribute.

The octet ended the program with Mozart's Serenade #12, K. 388. The opening chords were strong and solemn, performed at a dignified tempo in a minor key. The Andante brought a deeper expressive style. The Minuet was a canon, with the oboes carrying the melody and the bassoons answering one bar later. The closing Allegro was a set of variations on the theme.

A beautiful concert, graciously sponsored by Walter and Cynthia Graham.

Bridge News

By CeCe Lichtenstein

Every so often, the American Contract Bridge League (ACBL) sends a "happy-gram" to let me know who in our club has moved up in the ranks. Congratulations to Kay Craft, who is now a Gold Life Master. That level means she has accumulated master points in excess of 2,500. That takes a lot of really good play and winning. Of course, bridge is a partnership game, so she also has good partners in her "corner."

Another Fleet Lander who was noted is Charlie Steele, who spends some of his time in Georgia. Charlie is moving up in the novice ranks and hoping to get to Life Master, which requires 500 master points.

We want to welcome a couple of seasoned bridge players who recently moved to Fleet Landing. Kent and Sharon Carter moved from the Orange Park area to Fleet Landing. In doing so, they dissolved their bridge club, but we definitely are happy to have them here.

The Monday duplicate bridge group is struggling to maintain sufficient numbers to have a rip-roaring game. Fleet Landing has had a number of folks ailing, which has caused a shortage of players. We definitely understand that one's health is more important than bridge, so we hope that with the fall weather, more folks will be in town rather than off on trips or doctors visits.

Art Exhibits

By Enith Vardaman and Patricia Payne

Fleet Landing artists have two venues for displaying their works: the first-floor exhibit space in Windward Commons and the wall outside Lake View. Now there is seating at the latter if residents wish to linger longer to enjoy the art work. The new exhibits, hung in October in both places, feature 26 artists, some of whom are exhibiting more than one work. The featured artist is Sally Pitard, who passed away in September.

FLEET BEAT photographer Ed Hollender had the challenge of photographing all 47 works and their accompanying labels. Below is a photo of one work by each artist.

Breaking News: Starting in 2026, the Art Club will present a new show every three months instead of every four months. Another bonus: A November Adele Grage exhibit was canceled, so the Fleet Landing show will be installed on November 17, earlier than originally scheduled. The show will be ready for viewing on November 19.

Windward Commons



Left: Sally Pitard's "Pygmy Rabbits (Endangered)."



Right: Nancy LaGoy's "Missing Dog."



Left: Gayle Banks's "Amelia."



Right: Paula O'Bannon's "L'Accident de la Palette."



Left: John Hen's "Flamenco."



Right: Sarah Lamont's "Smile. (wool and cotton)."



Left: Richard Lundgren's "Gardeners of Giverny."



Right: Imogene Coleman's "Neighborly."



Left: Craig Miller's "Hope Town, Bahamas, Harbor Entrance."



Right: Tom Dames's "Mission."



Left: Patricia Payne's "A Bit Surreal, Isn't It?"



Right: Phillis Harrell's "Carnegie's Greyfield Inn on Cumberland Island."



Left: Bo Smith's "Hang in There."

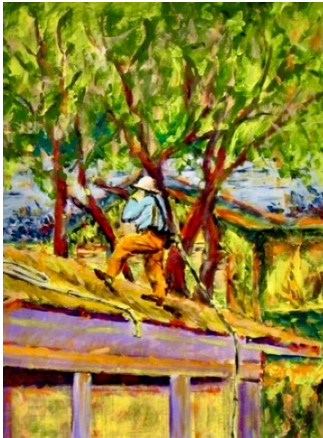


Right: Hugh Wilson's "Tug 'Drum Point' on the Piscataqua River, Portsmouth, N.H."

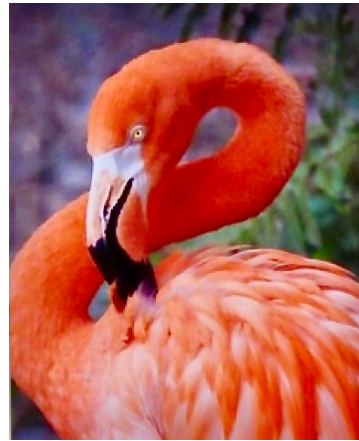
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Art Exhibits

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Left: Kristin Perry's "Roofing Is Hot Work."
Right: Frances Jones's "Cabbage."



Left: Susan Hubbard's "Flamingo." (photography)
Right: Peggy Holz's "Lizard and Bougainvillea."



Left: John Rogerson's "My Wild and Wacky Dental School Classmates, Class of '78."
Right: Barbara Milon's "The Barns of Aberdeen."



Left: Robert Wells's "Cadeaux de la Terre." (photography)
Right: Lynn Blakemore's "Canopy."



Editor's Note: These paintings can be best appreciated when viewed on Fleet Link. Go to "Publications" and then "FLEET BEAT."



Left: Carol Bowser's "Ephemeral Wonder."
Right: Julia Pet-Armacost's "Good Morning Atlantic Beach."



Lake View



Left: "Ann Brodt's "Theotokos."
Right: Jackie Stack's "Pair of Egrets."



Oktoberfest Celebration

Fleet Landing always finds fun ways to observe Oktoberfest.



An Oasis In Paradise

By Dan Barry; photos by Craig Miller



Sixteen residents sought an unexpected sanctuary on October 29, joining resident Maureen Miller for a “Forest Bath” deep within Howell Park. Forest bathing is not a hike or a simple walk in the woods. The pace is slow, not fast. We began by turning off our phones and moving deliberately, quietly, in order to notice things. Miller offered a sincere promise: If we noticed with intention, the forest would find a home inside us.

The irony was immediate: repose found in a small, marvelous, and surprisingly quiet 8-acre park just across the street from the bustle of Atlantic Beach Town Hall. And yet, there we cultivated a meaningful relationship with nature. Our session began with a simple distinction: Miller would be merely our guide; the forest, she stated, would be “our therapist.”

Soon, we became aware of subtle patterns, such as the wide palm fronds that resembled calm, open human hands, their slow swaying a soothing, insistent motion urging us to let go and find peace. As a certified Association of Nature and Forest Therapy (ANFT) Guide, Miller issued a half dozen “invitations” to engage a specific sense—touch, smell, sight, sound, or taste—to feel the breeze on our skin, listen to the brook and the birds, and observe the movement of the trees.

Slowly, she explained, what we observed would provide a new appreciation for the forest, nature, and a practice we could readily apply in our daily lives. The discovery of a nifty pocket park so close to home was revelation enough for some, but to have our initial engagement with it be such a delightful sensory awakening was even more gratifying. The journey culminated in a quiet tea ceremony. Afterwards, over a light lunch, we shared our individual awakenings before Marie Claire Allen drove us back to Fleet Landing, our senses still heightened.

Fleet Hearts News

Text and photo by Carol Smith

The Fleet Hearts were busy during the month of October. The Salvation Army had to send two trucks for the pickup on the 6th, which kept Judy Hagenbeck, Julie Rochelle, Dana Neal, and Sue Tucker hustling throughout the community most of the day.

Under Carolyn Stoner’s direction, eight volunteers helped transport residents in the healthcare buildings to the Follies matinee on October 20. They assisted in seating everyone and then returned them home safe and sound.

On October 24, Bob Hunter organized an enthusiastic group of costumed Fleet Hearts for the Trunk or Treat at The Arc Jacksonville Village, an affordable, independent-



Kay Craft and friend at Trunk or Treat

living neighborhood for adults with intellectual and developmental differences. They passed out candy that had been donated by Fleet Landing residents and received tons of smiles and “thank you” in return.

14th Military Ball

By Carolyn Stoner



A table set for guests and the Dining Services staff who helped make the event such a success

The 14th annual Fleet Landing Military Ball was alive with a panoramic glow of glitz and glamour at Johnson Hall on October 3. Ladies and gentlemen numbering 160, dressed in their finest, were greeted at a reception for photographs and drinks prior to the main event.

Tablecloths were in patriotic colors of red, white, or blue, and flags representing each branch of the military were the centerpiece of each table.

This year's ball paid special tribute to our Vietnam veterans. The Robbie Eccles Trio saluted each branch of the military with its service marching songs, then ended with "God Bless America." Chairman Bob Springer paid homage to the "empty chair" for the POWs and those who died in battle. A moment of silence was observed for those who had passed away since last year.

These men and women who proudly served in the military continue to share their wisdom and talent with residents of Fleet Landing and with the local community as they give back in many local worthy causes.

Personal reflections were highlighted as to why this event was special and meaningful: "I can still fit into my uniform I wore 60 years ago." Other responses: "the authentic proud patriotism," and finally, "because my wife told me it was special!"

The Military Ball Committee and the incredible culinary, wait, and concierge teams truly outdid themselves. Every detail—from the food to the music—made the evening a wonderful tribute to our military retirees and their families.

The program ended, and the dance floor and aisles were filled with dancers to classic tunes from their era. The serving staff jumped in, showing off their own dance moves and infectious energy, ending the night on a joyful note.



Left: Dana and Bob Neal.



Right: Marily and Bob Peterson.



Left: Estelle Davis and John Rietveld.



Right: Bob Armacost and Julia Pet-Armacost.



Left: Karen and Dick Sturtevant.



Right: Randy and Libby McDonald.



Left: John and Katie Mitchell.



Right: Ruth and Lin Smith.



Left: Dave and Dian Russell.



Right: Jackie Smith takes a picture of Ed Fahy (l) and Dave Smith.

The Reality Thief Returns: Brad Barton at Johnson Hall

By Bo Smith

Photos by Bo Smith and Enith Vardaman



Judy and Brad Barton



A large group gathered in Johnson Hall on October 7 to enjoy a magical performance by Brad Barton: The Reality Thief. This was his fourth show at Fleet Landing—a free treat for us when he visits our neighbor and his mother, resident Judy Barton.

He began with two quick requests: a raise of hands of those who had never seen him perform, and then a raise of hands of those who were seeing his show for the first time—followed up by the quip, “seems about 50-50” That silly moment united the audience in a big “huh?” and we knew to relax—this will be fun. Barton’s magic tricks and mentalism are wonderfully performed. They mystify and leave us wondering how he does that or how he could have known that. But the true magic is his ability to blend magic and humor and to establish an immediate and friendly bond with the audience. He drew several of the grandchildren in the audience into the show, instinctively knowing we would be charmed by kids, and we were. Several adults were drawn in as well.

I mentioned that Brad Barton is Judy Barton’s son. But this time his visit and presentation were a special gift from him to his mother on a milestone birthday. Thanks and happy birthday, Judy.

Return of Bold City Classics

By Carol Smith

Photos by Ed Hollender and Mary Faria



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Return of Bold City Classics

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When Fleet Landing residents learn that Bold City Classics is coming to town, they pull their dancing shoes out of the closet and prepare for a lively evening. So, with the announcement of its program in Johnson Hall on October 30, folks were ready to dance and tap their toes to music of “Motown Through the Ages.” Always a favorite, the musicians were cheered and urged to come back again soon.

October MOAA Meeting

By Chet Davis



LtoR: Bruce Osborne, Rory Diamond, and Jackie Smith, plus George

Bruce Osborne presided over the October 27 meeting of the Historic Mayport Chapter of the Military Officers of America Association (MOAA). The guest speaker at this elected official town hall was Rory Diamond, who represents the Beaches on the Jacksonville City Council. Resident Jackie Smith introduced Diamond, who updated residents on current City Council issues and his priorities.

Diamond, a national voice for veterans, is the former CEO of K9s for Warriors and the founder of Fire Watch, a nonprofit that seeks to prevent veteran suicide.

Diamond's concerns include the growth of the city budget, the funding of nonprofits managed by City Council members, questionable grants and tax breaks for developers, and the Jacksonville Transportation Authority's efforts to bring driverless public transporta-

tion to downtown Jacksonville. Diamond believes that Beaches' tax dollars are being used for downtown Jacksonville, with little or no expenditures in our local communities. He mentioned the issue of senior housing, asserting that many seniors are no longer able to afford to keep their homes in the Beaches.

Diamond vows to pursue his principles as a fiscal conservative, even if he is outvoted 18 to 1 on many occasions.

Cello and Piano Concert

By Enith Vardaman



The October 10 Cello and Piano Concert featured Tao Lin, a pianist already familiar to Fleet Landing audiences, and Aaron Merritt, a cellist appearing here for the first time. Merritt provided background information on each piece for the Johnson Hall audience.

The duo began their program with “Allegro Appassionato” by Camille Saint-Saëns, a brief, lively piece that definitely lived up to its name. The second composition was Beethoven's two-movement Sonata for Cello and Piano No. 2 in G minor. The first movement began with a lovely adagio and transitioned into an allegro. The tempo increased dramatically in the rondo and allegro of the second movement.

The final composition was Sonata for Cello and Piano, Op. 27 in three movements by French composer Louis Verne (1879-1937). The organist at Notre-Dame de Paris from 1900 until his death, he is primarily known for his works for the organ. Befitting a work composed by someone who both played the organ and composed for it, the Sonata is a complex work. As with the previous two pieces performed, the interplay between the two instruments made for a wonderful listening experience.

Fleet Landing residents are indeed fortunate to have so many opportunities (three in October alone) to hear fine classical music performances right here on our campus.

Hike Into History: New Berlin and More

By Mary Durkin

Photos by Mary Durkin and Nancy Russell

On October 7, a busload of Fleet Landers went on a walking tour of New Berlin, a community on Dames Point that has a varied history dating back to the Civil War. Founded in the 1850's, it was a thriving fishing and shipbuilding community until the 1950's, when the Jacksonville Port Authority dredged the St. Johns River to create manmade Blount Island, cutting the community off from the major fishing industry. Despite many like communities along the river being diminished during the 20th century, New Berlin is still home to residents who operate their fishing fleets from its waterfront.

The New Berlin Cemetery is proof of how far back the community goes, with gravesites dating to 1854. Dr. Maureen McCormick, Florida State College at Jacksonville history professor, gave us the historical background of the cemetery, which is still in use today, with flowers evidence of a recent burial. There are two sections of the cemetery, a White section, and an African American section run by the Bethel AME Church of New Berlin. Although plotted side-by-side, each section has its own entrance off the main road, signifying the social stratification of the time.

Our next walk into history was to the Yellow Bluff Fort Historic State Park, led by Felicia Boyd of the Timucuan Parks Foundation, which is the largest urban parks system in the country. The site was an important military encampment during the Civil War, when as many as 250 Confederate soldiers manned guns and cannons to stop Union ships from coming down the St. Johns River. Historic cannons and plaques are now placed among picnic tables so that visitors can enjoy the sense of nature and history.

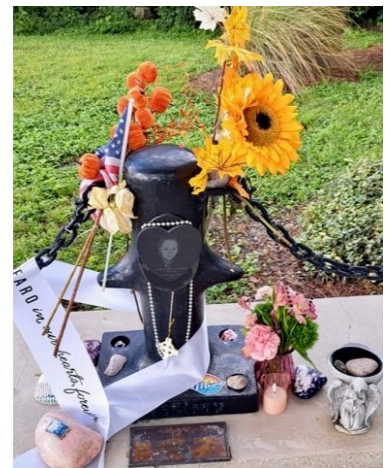
Before visiting New Berlin locations, our first stop of the morning was at the El Faro Memorial in Dames Point Park at its southern tip under the north approach to the Dames Point Bridge (officially the Napoleon Bonaparte Broward Bridge). The El Faro was a container ship that carried cargo between Jacksonville and San Juan, Puerto Rico. It had a crew of 33, 14 of whom were from Jacksonville, and it was lost at sea in October 2015, when it steamed into the eyewall of Hurricane Joaquin. Dr. Alan Bliss, CEO of the Jacksonville History Center, told us the history of the ship, the many missteps that caused the disaster, and the results of naval investigations. The Memorial site is a tranquil but somber scene of 33 bollards, one for each crew member, uniquely decorated by family members who still attend to them 10 years after the disaster. Bliss is scheduled to give a presentation on the El Faro at Fleet Landing, so look for the upcoming date on Calendar Central.



Left: Alan Bliss. Right: El Faro Memorial.



Plaque showing the El Faro and its intended route from Jacksonville to San Juan, Puerto Rico



*Left: Line of decorated bollards.
Right: An individual decorated bollard.*



*Tour group at the New Berlin Cemetery
(continued on next page)*

Hike into History: New Berlin and More

(continued from preceding page)



Left: Maureen McCormick. Right: Felicia Boyd.



Left: The New Berlin Cemetery is still in use, with a burial as recent as May 2025.

Right: New Berlin waterfront.



Left: Sign for the Yellow Bluff Fort State Park.

Right: The former site of one of the cannons in the park.

Fleet Landing in the News

By Enith Vardaman

October saw multiple contributions to the "Letters to the Editor" section of *The Florida Times-Union* by people with Fleet Landing affiliations. The first was by Board of Directors Chair Ari Jolly in the October 5 edition. There were two such contributions in the October 19 edition: a joint submission by Jolly and Executive Director Josh Ashby and another by residents Bernadette and David Miron.

Fall Board Social

Photos by Ed Hollender and Janet Silvester

In the hour preceding the October 29 Annual Budget Presentation, residents and Board of Directors members mingled over refreshments in the area outside Johnson Hall.



Latin Jazz

By Carol Smith



Johnson Hall was alive on October 8 with sizzling rhythms and vibrant energy provided by the Angel Garcia Jazz Ensemble. Joining Garcia on keyboard were Juan Rollan on saxophone and Stan Piper on bass. All had performed together with LPT, a 10 year old band billed as Ambassadors of Salsa Music in Jacksonville. The ensemble produced a complete and full sound with two percussionists who added the Latin rhythm. The addition of vocalists Michelle Manzo and Goliath Flores added to the program, which captivated the audience for an hour and a half of delightful Latin jazz.

Minimally Invasive Treatment for Chronic Pain

By Patricia Payne

Are you living with chronic pain but want to avoid surgery? If attendance at Dr. Maggie Garcia's October 9 presentation is any indication, you have plenty of company. Some audience members were Garcia's patients, and many had prior surgical or pain management experiences.



Garcia is an interventional pain management specialist at Jax Spine & Pain Centers. She prioritizes interventional over medication-based pain management, stressing that patients can always continue treatment with medications and major surgery to address any remaining issues. She is affiliated with

Baptist Medical Center Jacksonville and Baptist Medical Center Beaches.

Garcia's informative presentation detailed common sources of low back and leg pain involving vertebrae, discs, compression fractures, peripheral neuropathy, and failed surgeries. She highlighted the importance of matching symptoms with imaging findings and not relying solely on MRI results.

Garcia explained diagnostic and therapeutic procedures to mitigate knee, hip, and shoulder pain as well as back pain. Procedures include joint stabilization exercises and devices, disc augmentation, radio frequency ablation to kill nerves that chronically emit pain signals, spinal cord stimulation (injections to moderate pain signals or block them from reaching the brain), and filling injured or collapsed discs to repair fractures.

Garcia stressed that accurate diagnosis based on an individualized assessment (physical exam, imaging, and the patient's medical history) is critical to treatment success. She uses live X-ray (fluoroscopy) during procedures to precisely target problems. She credits her success in treating chronic pain to the use of technology from Boston Scientific, a biotechnology and biomedical engineering firm and a manufacturer of medical devices.

A lively question and answer session followed the presentation. Attendees learned that spinal cord stimulation can be trialed, and it has shown positive results in treating Parkinson's-related tremors. Several patient testimonials were shared, and questions were raised about effectiveness and screening for procedures like ablation and spinal cord stimulation. Garcia reminded the audience that chronic pain management success depends on continuing consultations with your medical professionals as well as continuing procedures.

The Really Big Bird Show

By Nancy Lundgren; photos by Richard Lundgren



Birdwatchers at work



Snowy egret foot raking

Fleet Landing birdwatchers met at Hanna Park on October 4 for what turned out to be a day full of surprises. The weather was perfect—a chamber-of-commerce day that just kept getting better.

It was migration season, so the birds were plentiful. Our resident guides (Ken Hollinga, Mike Marchetti, Paul Mocko, and Frances Edwards) identified several types of warblers: parula, prairie, black-throated blue, palm, and yellow, to name a few. The group officially spotted more than 36 different birds that day, but the bonus for this outing was two spectacular bird events.

The first took place at a small pond where 16 or more snowy egrets crisscrossed the pond again and again while dragging their bright yellow feet across the water. This technique is called "foot raking" and is used to stir up small fish, which then swim into the path of the egret's bill. It was a first-time birding experience for us and absolutely fascinating to watch.

The second event, a high-speed bird chase, happened later over a large lake. A peregrine falcon, flying high above the trees, spotted a turkey vulture flying low over the water. The falcon made its move toward its target, swooping down to hover over the vulture. Then with an over, under, and around series of air-diving maneuvers, the falcon forced the vulture into a wild evasive action aerial loop. It was exciting to follow both birds as the falcon chased and the vulture evaded. The vulture finally escaped.

Birdwatching at Hanna Park never disappoints. The next field trip is scheduled for November. Watch for the announcement on Fleet Link in the Birdwatching Club Wall Comments.

October WELLInspired Learning Series

By Victoria Freeman



LtoR: Julia Pratt, Ashley Cordero, Lisa Leifheit

Ashley Cordero, Assisted Living and Skilled Nursing Administrator, and Julia Pratt, Senior Director of Health Services, spoke about “Medicare and You: 2026 Updates” on October 15 in Johnson Hall. They also introduced Lisa Leifheit the new Home Health Liaison.

Pratt described Original Medicare. It is made up of Part A, hospital insurance, and Part B, medical insurance. Part D (drug plan) can be added separately. You can use any doctor or hospital that takes Medicare, anywhere in the US. Original Medicare can be combined with a supplemental insurance plan for additional coverage.

Hospital care is measured in benefit periods, which are related to the number of days in a row you get care. The costs vary. Short-term skilled nursing requires a qualifying three-night hospital stay and a physician’s order.

What’s new in 2026? If you have Part D, your out-of-pocket expenses will be capped at \$2,100. Once that cap is reached there is no copayment for covered Part D drugs. Early detection such as colorectal screenings are prioritized. Medicare now covers monthly advanced primary care management services, which means that your doctor or other health care provider coordinates and tailors care to your needs. Requirements include 24/7 access to a care team. Check with your primary care provider to see if they offer these services.

Going digital is a recommended option. Go to or create your secure medicare.gov account. This will give you electronic access to documents such as Medicare Summary Notices and the annual *Medicare & You* handbook.

Medicare Advantage (Part C) plans are offered by private insurance companies. They include Original Medicare parts A, B, and usually D. There are often additional benefits, such as dental, vision, and hearing. However, restrictions may include a requirement to use only doctors and other providers who are in the plan’s network and service area. They may also require referrals to see a specialist as well as pre-authorization for certain services or supplies. Many plans cap out-of-pocket expenses.

October 15 to December 17 is the period during which you can change your Medicare coverage. January 1 is when your new coverage starts. January 1 to March 31 is the period when you can switch to a different Medicare Advantage plan or to Original Medicare and

join a separate Medicare drug plan.

The speakers displayed slides with side-by-side comparisons of Original Medicare and Medicare Advantage. They also discussed how these plans work at Fleet Landing. They stressed that every Medicare Advantage plan is different. Short-term rehab and outpatient therapy are in network with Blue-Cross and Aetna. Home Health is not in network with any Medicare Advantage plans, but there is an effort to add some. Getting coverage for skilled nursing after a three-night hospital stay and a doctor’s orders is more complicated with Medicare Advantage plans. The patient is responsible for any services not covered by a plan.

The slides from this presentation offer many more details. The presentation can be found on Fleet Link. Go to “Fleet Landing Presentations” and then WELLInspired Learning Series.”

Fleet Landing Croquet Club News

By Mike Foster and Ernie Bio

Photos by Anna and Ernie Bio, Maureen Linden, and Carol Smith



Newly elected officers, LtoR: Ernie Bio, Mike Foster, Nancy Russell, Joan Foster



*Final evening play of the year
(continued on next page)*

Fleet Landing Croquet Club News

(continued from preceding page)



Mixer participants

The quarterly meeting of the Fleet Landing Croquet Club (FLCC) was held on September 9, with 25 members in attendance. The election committee of Lory Doolittle and Nancy Russell submitted a slate of officer nominees for the 2025-2026 season: Ernie Bio, President; Mike Foster, Vice President; Nancy Russell, Secretary; and Joan Foster, Treasurer. With a unanimous vote, all were elected.

Bio was also excited to announce the growth in membership over the past year. Master Trainer John Neyhart reported that while manning the club table at the September 3 Club Fair with Ernie and Anna Bio, 12 residents and one returning club member expressed interest in joining FLCC. Neyhart also announced he would be conducting beginning croquet classes covering rules and strategy. Anyone interested should contact him.

Maureen Linden, Club Games Events Coordinator, announced night games would end in October, and morning games would begin on Tuesdays and Thursdays at 9 am and Saturdays at 10 am. The mixer would be held on the second Saturday of each month. Linden also reported the court lights were functioning and come on at dusk. New court porch furniture and fans had been ordered.

Susan Titus, Celebration Event Coordinator, reminded members about signing up for the November 4 dinner meeting, and about the Fleet Landing National Croquet Day Celebration to be held on Saturday, June 6, 2026. She expressed the wish that someone else would step forward and take over her assignment.

Following the close of business, everyone enjoyed, once again, a delicious buffet as well as talk about all the exciting exploits on the court.

The FLCC wrapped up its final evening of play for the year under a spectacular sunset that painted the sky in shades of gold and rose. Members arrived in their

traditional whites, ready for a few friendly games before season's close. Good-natured competition carried into the twilight, followed by glasses of wine shared among friends.

Sixteen players (four teams) braved the cool, wet, and windy morning of Saturday, October 11, to hit the courts and kick-start a season of Mixer play. This type play gives club members an opportunity to get to know each other better and enjoy each other's company in a friendly and mildly competitive game. Each player selected from a container a chit which indicated the color ball and assigned team. This took place before each 30-minute play, resulting in a variety of team makeup combinations and competition during the three games played.

Rainbow Bonanza

Residents fortunately had their cameras at the ready on October 19.



Dick Sturtevant took this picture from the front door of his home on Polaris Court.



Jackie Smith spotted a double rainbow (the second one is faint). She was looking across the lake from the 3000 Building.

Gabriel Martins, Rising Star Cellist

By Nancy Lundgren

On October 17, Brazilian-American Gabriel Martins



(b. 1998) performed a solo cello program that lived up to his reputation as one of the “30 under 30” Rising Stars (Classic FM press release). He has been described as having established himself as one of the world’s most compelling young musicians, and his talent was front and center that afternoon.

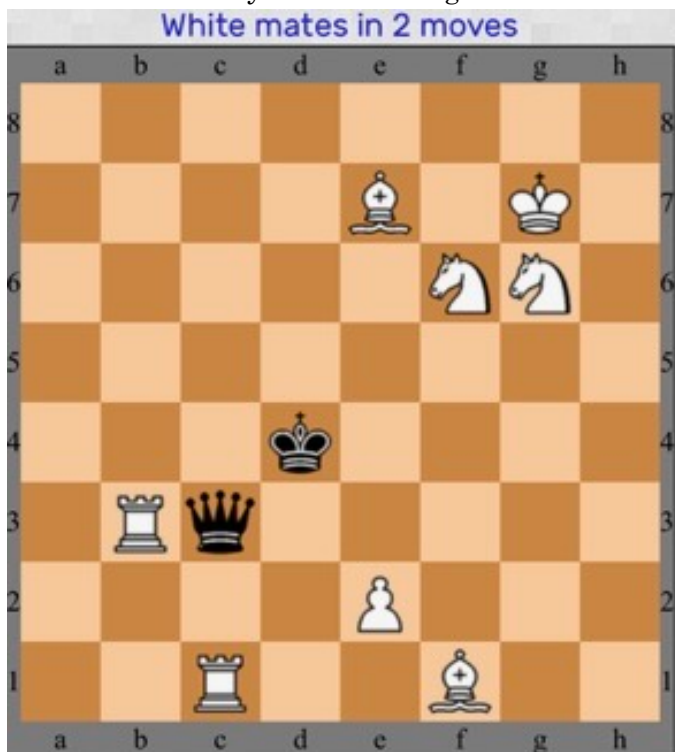
He began with J. S. Bach’s Chaconne from Violin Partita No. 2 in

D Minor, using his own arrangement, which had a rich, warm, and mesmerizing sound. Martins then played 7 Preludes, Op. 5 that he composed in 2024. Each Prelude differed from the others and yet produced a continuity of music that expressed passion and complexity.

The final piece, Hungarian composer Zoltán Kodály’s Sonata for Solo Cello, Op. 8, was the crown jewel of his program. Seeing Martins’s bow and fingers fly over the cello strings was amazing to watch, but even better to hear. He seemed to become one with his cello. It was an extraordinary performance. Bravo!

Chess Club News

By Richard Wong



Solutions come as a surprise sometimes.

The Chess Club meets Tuesdays at 1 pm in the Windward Commons lobby. Enjoy!

Lake Constellation Islands Update

Photo by Rae Donnelly



Yellow blossoms are making the islands in Lake Constellation more colorful.

Library Notes

By Enith Vardaman

The library thanks its recent donors: estate of Rick Cueroni, Judy and Jack Harris, John Hedge, Don Husmann, Lorie Holmes, Dottie Mann, Pat and Skip McAlexander, Suzanne McKnight, Bernadette and David Miron, estate of Sally Pitard, Elena and Dave Rigg, Fred Shipley, and Isobel Spink.

Reminder: If you have borrowed a book, please do not re-shelve it yourself. Returned books should be placed on the cart located between the library office and the library. A book shelved in the wrong place may prevent someone else from finding it.

The 2026 Budget Explained

(continued from page 1)

year. Factors considered include occupancy by level of service, entrance fee receipts and refunds, investment income, quality and menu of services, and inflationary factors, with wages, supplies, and insurance currently having a significant impact. The 2026 budget is a consolidation of Fleet Landing and Polaris Endeavors. All other entities (Home Health, the Endowment Fund, Fleet Landing at Nocatee) have separate budgets. After department heads and their senior leaders create a first draft budget, followed by a second, more detailed version, Hack consolidates those budgets. A review by Hack, Ashby, and Chief Operating Officer Brian Weiss yields a final consolidated budget, which is presented to the Finance Committee of the Board of Directors. The Finance Committee recommends any adjustment in fees to the full board for consideration. The board makes fee adjustments when necessary to produce financial results consistent with the financial goals of Fleet Landing.

Hack described the four financial goals set by the board to ensure the long-term financial health of Fleet Landing:

- To achieve a net operating margin and net operating margin adjusted (resident revenue versus resident expense) at or above the 75th percentile for accredited continuing care retirement communities (CCRCs). (a profitability measure)
- To maintain a total excess margin (all sources of revenue such as investment income) at or above the 50th percentile for accredited CCRCs. (a profitability measure)
- To maintain days cash on hand at or above the 50th percentile for accredited CCRCs. (a liquidity measure)
- To maintain a debt service coverage ratio at or above the 50th percentile for accredited CCRCs. (a capital structure measure)

The first two goals are leading indicators, while the second two are lagging indicators. The margin goals in the 75th percentile are there because strength in those margins is an indication of long-term strength.

Hack cited three reasons why the goals were important:

- They ensure that Fleet Landing has adequate resources to provide contractually obligated services and care in the future. The cost of future services to the current resident population is \$289,490,095.
- They build cash reserves to protect Fleet Landing from an uncertain future, such as natural disasters, economic downturns, or, as recent experience has shown, once-in-a-lifetime global pandemics.
- They allow Fleet Landing to accumulate the required resources to be able to invest in the existing campus both now and in the future. Capital spending

for the last ten years totaled \$105,343,000.

Hack noted that Florida law required residents to be provided information regarding expense increases when the monthly service fee increase exceeded the Consumer Price Index (CPI) for the Southern Region - Size A. The CPI Southern Region-Size A for 12 months ended September, 2025 is 2.3 percent. Our area is in Size B/C (population of 50,000 to 1,500,000), whose CPI for this timeframe is 3 percent. Fleet Landing provides this information even when the increase does not exceed the CPI.

Hack then turned to the 2026 operating budget, beginning with expenses. A pie chart showed the percentages of various categories in the 2026 expense budget of \$64,781,200, an increase of \$3 million over the 2025 budget. By far the largest percentage was allocated to the category of wages, payroll taxes, and benefits (44 percent), with depreciation and amortization being the second largest category (18 percent). Other categories included consumables, utilities, taxes and insurance, interest, and repairs and maintenance. A second pie chart allowed comparison of the same categories in the 2025 budget.

Hack displayed a chart citing the sources of the largest expense increases in the 2026 budget, both in dollar amount and as percentage of the total expense increase. Payroll cost and depreciation were the two highest figures, followed by lower figures for repairs and maintenance, interest, and "other." There was a 15.3 percent (\$469,000) decrease in the combination of property taxes (Fleet Landing successfully contested valuation) and property insurance. She also displayed a chart further breaking down the payroll cost categories of wage adjustments, normal salary increase, benefits, Food and Beverage/Remodeling headcount increase, and overtime, again by both dollar amount increase and percentage of total increase. Another chart showed the increase or decrease in the number of staff in Food and Beverage, Remodeling, IT, Health Services Administration, and Administration. Food and Beverage and Remodeling had the highest headcount increase (4.6 and 4 respectively). The purpose of the higher headcount in Remodeling is to allow a quicker turnover of units. The headcount in Health Services Administration went down by three, and in Administration, it went up by two, with the dollars involved exactly offsetting each other.

Turning to revenue, Hack began by displaying a chart showing budgeted figures for occupancy levels, number of persons served, and units sold for 2026 in comparison with 2025. The principal differences are a one-person increase in skilled nursing occupancy and a decrease in the number of units to be sold (32, down from 38). This is in response to the fact that the number of units available for sale in 2025 will turn out to be 25 or 26, not the budgeted 38.

A pie chart illustrated 2026 revenues budgeted at \$67 million. At 47.2 percent, independent living makes
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The 2026 Budget Explained

(continued from preceding page)

up the largest source of revenue in keeping with the fact that independent living residents make up the largest portion (81 percent) of the population. The second largest source of revenue is amortized entrance fees (21.2 percent). Skilled nursing, assisted living, memory care, investment and other, and the property insurance surcharge make up the rest of the sources of revenue. The monthly service fee increase across all levels of care will be 4 percent. The property insurance monthly surcharge will remain at \$61. The next opportunity to adjust the surcharge will be in June, following property insurance renewal in late May.

Using a series of charts, Hack reviewed monthly service fee increases over Fleet Landing's 36-year history. The average annual monthly service fee increase for the last 36 years was 4.12 percent (4.18 percent when the property insurance surcharge is included), while the average Consumer Price Index for All Urban Consumers (CPI-U) has been 2.7 percent. However, because Fleet Landing's costs are heavily weighted toward staffing, Hack said a better comparison was with the Employment Cost Index (ECI), which was usually about a half a percentage point above the CPI.

Hack displayed charts benchmarking monthly service fees with peers nationally and with two local peers. The *Ziegler CFO Hotline* cites a cumulative annual increase of 40.18 percent for the last 10 years, while the Fleet Landing figure for the same period is 39.25 percent. The weighted average comparison of monthly service fees for 2025 shows Fleet Landing at \$4,870, with one peer at \$5,934, and the other at \$6,653.

In closing, Hack noted that of the board's financial goals mentioned above, the 2026 budget met only days cash on hand. According to the figures available at the time the board approved the budget, three of the five goals would have been exceeded. Updated figures, which were received after approval, reduced the number to one. In the question and answer period, Ashby said improvement in meeting the goals would be a long-term process. The master plan now being developed aims to determine the proper balance between healthcare facilities (there is now excess skilled nursing capacity) and independent living, which drives more economic resources.

Editor's note: The slides with all of the charts from the presentation are available on Fleet Link under "Fleet Landing Presentations" and then "Annual Budget Presentation."

World Affairs Council Presentation: Midnight in Moscow

By Bo Smith

Ambassador John J. Sullivan spoke to the World Affairs Council (WAC) at the University of North Florida (UNF) on October 21, and his talk was simulcast to Fleet Landing. He is a former Deputy US

Secretary of State and served as ambassador to the Russian Federation from 2020 until 2022, under both the Trump and Biden administrations.

Sullivan titled his talk "Midnight in Moscow," suggesting that our current dealings with Russia, Vladimir Putin, and the war in Ukraine are facing a new day. As a preface, he warned that even straightforward negotiations with Russia are difficult, laden with politics, bureaucracy, and motives that are often opaque or difficult for Americans to appreciate. The Ukraine situation is framed in Russia as a patriotic endeavor—a national requirement to make the empire whole again and to save the world from the Nazis that run the Ukrainian regime. Fighting Nazis recalls the national bravery of the Russian people in WWII and is a powerful (untrue in this case) battle cry. We were cautioned not to expect the "new day" to be painless.

Sullivan touched on several aspects of the Ukrainian war. Here are a few takeaways: Putin and his quest are popular, and he has no intention of accepting an outcome short of victory. Sullivan favors updated sanctions because the present sanctions are basically a rallying point. He believes that allowing Ukraine to use Tomahawk missiles would strengthen Russian resolve. Putin won't respond with nuclear weapons—that would be interpreted by the Russian people as an unacceptable attack on what they believe to be the homeland. He also cautioned to be careful of hoping that Putin soon departs the stage, as there are potentially worse replacements in the wings. Sullivan didn't say much about the need in Europe for Russian oil, but one of his final comments sticks in my mind, paraphrasing: Those in Europe who fret about losing Russian oil don't really understand the threat that Russia poses to them.

The WAC provides a series of informative presentations at intervals throughout the year. Fleet Landing is a sponsor, and this allows us to attend lectures in person at UNF or in Johnson Hall by simulcast. The next WAC presentation is on Monday, January 12, 2026, at 7 pm. Andrew Ross Sorkin will be speaking on the 1929 Wall Street crash. Sign up on Calendar Central if you plan to attend at UNF.

TAPS Ceremony

Text and photos By Chet Davis

The practice of holding a ceremony honoring veterans who have died in the previous quarter began this year under the leadership of Pat Kleuver, president of the Historic Mayport Chapter of the Military Officers of America Association (MOAA). The October 5 ceremony was the first to be held at the Flag Plaza as intended. Inclement weather caused the previous two observances to be held indoors.

The ceremony began with a prayer. A bell was tolled after the reading of the name of each of these residents: Colonel Don Adkison, USA (Ret.); Captain James (Jim) Freeman, USA; Lieutenant Colonel Donal

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TAPS Ceremony

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(Don) Kavanagh, USAF (Ret.); Lieutenant Colonel Angerau “Woody” Ormsby, USAF (Ret.); Commander William (Bill) Query, USN (Ret.); Private First Class Harold (Duane) St. John, USMC.

The event closed with the sounding of “Taps,” accompanied by a hand salute.

This is a moving ceremony and one that renders final honors to our veterans.



Navy 250th Birthday Celebration

By Enith Vardaman

After recent windy and rainy days, October 13 dawned with sunshine and pleasant temperatures—perfect for celebrating the US Navy’s 250th birthday. About 50 residents gathered at the Flag Plaza for a flag raising ceremony, treats, and socializing.



Pumpkins As You’ve Never Seen Them

Creativity is always on display at the annual Staff Pumpkin Decorating Contest. Beginning on October 30 and ending at 10 am on October 31, everyone could view this year’s entries in the Therapy Garden and vote for a favorite. The winner was announced on the afternoon of the 31st.



Environmental Services had the winning entry

More of the entries below:



Mix and Mingle With A 'Scary' Theme

By Carolyn Stoner; photos by Ed Hollender and Carolyn Stoner

Halloween 2025 was celebrated in spooktacular style at the final Mix and Mingle of the year, which was held at Johnson Hall. Residents showed off their creativity with fun and imaginative costumes, and eight new neighbors were warmly welcomed into the community.

Our newest residents, Lynn Budach and Ron Bryan, Sharon and Kent Carter, Cathy and Rob Fisher, Evelyn (Eve) Glidewell, Louis (Branch) Harding, Linda (Lin) Hutton, Dave Lucas, and Bill Roth, were introduced to the group and joined in the Halloween festivities.

The costume contest brought plenty of laughs and friendly competition. First place went to Paula O'Bannon as a pool noodle; second place was awarded to The DuBose duo for their clever portrayal of Dr. Freud and his Freudian Slip; and third place went to Randy McDonald as the ever-memorable Spam Man.

A big thank you to the Wellness team for organizing such a lively event, complete with delicious hors d'oeuvres and a spectacular desserts display created by our talented pastry chef, Belle Camacho.



Winners of the costume contest



2025 Fleet Landing Follies

(continued from page 1)

Peter Lendrum, as announcer, worked as the Wicked Witch's podcast engineer and introduced the convention entertainment, while Clint Coneway projected accompanying slides onto the screens.

The many vocal numbers featured solo parts for Bob Chrisman, Julie McLaughlin, John Rogerson, Carol Silcox, Beryl Hubbard, John Rietveld, Ivy Suter, Guy Van Syckle, Joyce Ezell, Bob Huhta, Joe Levy, Kristin Perry, Armacost, and Pet-Armacost as well as a host of supporting vocalists. Of course, since this was a Dream Makers convention, most of the well-known songs had "dream" in the title ("Life Is But a Dream," "Dream Lover," "The Impossible Dream," and many more). Another number, "All I Have To Do Is Dream," combined the talents of the Dulcimers and four singers. Variety was on display in the dance numbers: tap and line dance, tango, tai chi, and swing. Two comedy skits, "Dream Jeopardy" (script by Myers) and "We've Got an App for That" (script by Tom Dames) got lots of laughs. The Fleet Landing Follies Band, under the leadership of pianist Karen Sturtevant, provided accompaniment throughout.

During the finale, the entire cast gathered at the front of the auditorium as the Rocky Theme ("Gotta Fly Now") played. The Follies concluded with the cast and audience singing "Fleet Dreams" to the melody of the Eurythmics song "Sweet Dreams."

This Follies had it all: a clever theme, talented performers, and superb support for all the behind-the-scenes tasks. A common sentiment was that this was the best Follies ever.



*Left: Jackie Smith and Howard Burdick.
Right: Jim Condon.*



Fleet Landing Follies Band



*Left: Kathleen Halperin (l) and Sue Myers.
Right: Randy McDonald and Mary Steinke.*



*Getting ready:
Left: Makeup. Right: Polishing a tap shoe.*



Peter Lendrum (l) and Clint Coneway



*Ready to go on for the opening number
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2025 Fleet Landing Follies

(continued from preceding page)



2025 Follies opening number: "When You Wish Upon a Star"



"Dream"



"I Hope You Dance"



Dreams line dance: "Shh Boom"



Dream Jeopardy



"California Dreaming"



Ballroom Tango



"Jailhouse Rock"
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2025 Fleet Landing Follies

(continued from preceding page)



"Dream a Little Dream of Me"



"All I Have To Do Is Dream"



"Puttin' on the Ritz" tap dance



"I'll See You in My Dreams"



"Life Is but a Dream"



"Dream Lover"



"We've Got am App for That"



Tai Chi Fan Dreams
(continued on next page)

2025 Fleet Landing Follies

(continued from preceding page)



"The Impossible Dream"



"Over the Rainbow"



"I Have a Dream"



Rocky Theme



"Chevy 55" Swing Dance



"You'll Never Walk Alone"

The Next Fleet Landing Campus?

Charles Bond Jr., son of residents Guy and Reva Bond, used AI to generate this picture of Fleet Land, a community made famous by the 2025 Follies.

