



FLEET BEAT

VOL. 33 No. 9

THE FLEET LANDING RESIDENTS' NEWSPAPER

November 2023

The 2024 Budget Explained

By Enith Vardaman



LtoR: Helen Atter, Josh Ashby, Cynthia Hack



LtoR: Lindsay Norman, Kathy Long, Eileen Theis



Bill Struck (l) and Bob Walters

As always, a large number of residents attended the "Annual Budget Presentation," held this year on October 25 in Johnson Hall.

The presentation was preceded by an hour during which residents and members of the Board of Directors had an opportunity to mingle.

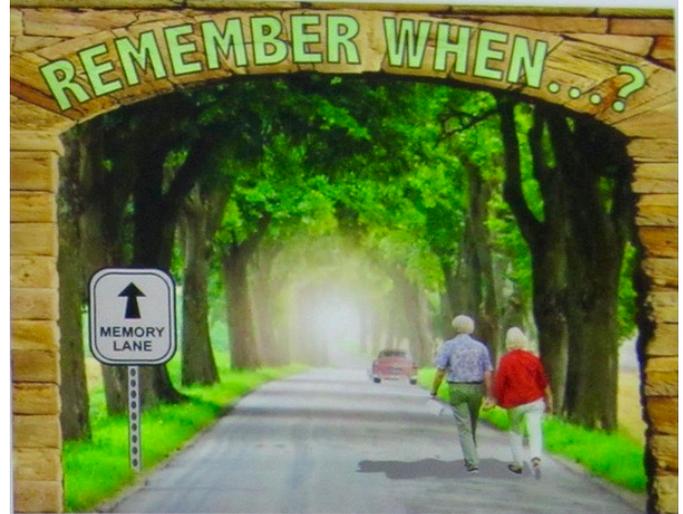
Executive Director Josh Ashby introduced Helen Atter, who chairs the Board of Directors. A board member since 2010, Atter's term on the board is expiring in the first quarter of next year. She has an especially personal connection to Fleet Landing because it has been home to members of her family over a number of years.

Atter asked board members to introduce themselves
(continued on page 12)

2023 Follies! Better Each Year

By Howard Burdick

Photos by Ed Hollender and Janet Silvester



Bob Armacost and Julia Pet-Armacost

With a cast and supporting crew of 125 residents, Julia Pet-Armacost and Bob Armacost staged another extravaganza over a matinee and two evening performances, October 23-25. The process for the 2023 Follies began shortly after last year's performances, with selection of a theme, and then addition of songs and skits throughout the year. In early September, the Armacosts with the assistant directors (more about them on page 15), conducted auditions to match singers and speakers with appropriate acts, and ensure that all volunteers had a part in the show. Rehearsals, which were scheduled to minimize time required for any one act, transitioned from sit-down, talk/sing throughs to on-stage practice (and practice—most of us have discovered that rote memory is not as routine as in days of yore). The week of October 16 was particularly busy with dress rehearsals to smooth out performances and timing.

(continued on page 14)

October Residents' Council Meeting

By Howard Burdick

Residents' Council President Eileen Theis convened the October 17 meeting in Johnson Hall. She introduced residents Kathy and Walter Kraslawsky, who have volunteered for a second time to be co-chairs of our annual participation in the Salvation Army Red Kettle Campaign. They briefed those present on the procedures to volunteer as ringers, notifiers, or substitutes—with the hope that we will match or exceed our award-winning donation total of \$16,629 in 2022.

Management Review. Executive Director Josh Ashby reviewed several ongoing campus projects, including crosswalk striping. Fleet Landing has purchased a striping machine.

Council Reports.

Vice President Bob Peterson outlined plans for our Veterans Day activities.

Safety and Security. Peterson reported kudos from the Atlantic Beach Fire Department chief for the Safety and Security Department's handling of a recent electrical smoke emergency in the 2000 building.

Treasurer's report. Reporting for Treasurer Charles Winton, Peterson noted continuing sound financial results across the board. Financial details may be reviewed in our library.

Human Resources and Marketing. Ernie Bio said the Campus Leader of the Month was Jay Jernigan, Maintenance Manager (Exterior). Maintenance Technician Wade Westbrook was September Staff Member of the Month. Lobster Tale submissions numbered 302! Marketing is busy with many activities for potential residents.

Wellness and Transportation. Nancy Russell introduced new drivers Braydon West and Whitney Johnson, noting that Transportation is now fully staffed. She reminded residents to consult Calendar Central to keep informed about activities.

Housekeeping and Dining. Lynette Beitz reminded residents to help laundry staff by enclosing the slip with their name and address in their laundry bag. She walked those present through use of the new Currents ordering kiosk, and she encouraged residents to enjoy the recently opened Breakers. Applications to serve on the 2024 Dining Committee are available on Fleet Link and from the concierge.

Healthcare. Ann Bell reported that Health Services Education and Programs Manager Brittany Keenom was seeing volunteers to assist with activities for residents in assisted living and skilled nursing.

Facilities. Ken Hollinga took those present on a pictorial tour of the campus, noting several areas not frequently seen by residents. He also reviewed several ongoing projects, including new mulch, new top soil for resident raised gardens, and improvements to campus drainage and irrigation. There is a new basketball hoop, and Peterson has made bluebird houses.

Resident Suggestions. Russell reported on 12 suggestions, which are too detailed to cover here. They may be read in the council minutes posted throughout the campus and on Fleet Link under "Residents' Council."

Resident Questions/Comments. The response to a question provided an explanation of the difference between emergency pendants that are effective campus-wide and pendants given to healthcare facility residents and effective only in those buildings.

The next meeting will be on November 21, at 2 pm.

Editor's note: FLEET BEAT seeks to avoid repetition of information found elsewhere in this issue.

Sustainability at Fleet Landing

By Bernadette Miron

Frances Jones led a discussion on sustainability at the October 28 League of Women Voters (LWV) Fleet Landing unit meeting. Sustainability means fulfilling the needs of the present without endangering the ability of future generations to meet their own needs. The group brainstormed ideas on how Fleet Landing can save energy and water as well as lower pollution. The cordgrass one sees across campus and around the 8000 building is a native plant requiring less maintenance than traditional grass planting. Native plants are an important element of sustainability.

The LWV unit hopes to create a list of attainable sustainability goals that it can share with the Fleet Landing community.

The next meeting of the LWV Fleet Landing unit will be on January 27, 2024, at noon in the Windward Commons classroom. Guests are welcome.

FLEET BEAT STAFF

Production

Editor.....	Enith Vardaman
Copy Editor	Fran Patterson
Copy Editor	Barbara Trevaskis
Photographer	Ed Hollender
Photographer.....	Ann Bell
Photographer and Reporter	Dita Domonkos

Reporters

Victoria Freeman	Carolyn Stoner
Daniel Barry	Howard Burdick
Maureen Miller	Kristin Perry
Isobel Spink	Carol Smith
Nancy Lundgren	Sally Nielsen
Patricia Payne	Bo Smith

Chet Davis (Roving Reporter)

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 www.fleetlanding.com. Sign into the resident portal and click on "Menu" and then "Publications." Issues can also be found under "Publications" on Fleet Link. A complete run of back issues can be found in the Dinda Library.

2023 Residents' Gift Fund Announced

By Charles Winton

The Residents' Council kicked off this year's Residents' Gift Fund drive at its September meeting with a goal of \$775,000. Last year, 613 Fleet Landing residents contributed almost \$770,000. The purpose of the fund is to provide a year-end gift to our deserving hourly employees in appreciation for all that they do to support our lifestyle at Fleet Landing.

Gift amounts are based on actual hours worked, excluding overtime. Last year, we were able to distribute \$775,000 to the 410 employees who were continuing with us, and who had enough work hours to qualify for a gift from the fund. The Residents' Council distributes the checks at the staff Holiday Party to be in time for the holidays. The suggested contribution amount this year is \$1,325 to \$2,650 per resident, or \$2,650 to \$5,300 per couple, depending on your means. Contributing to the fund is voluntary, but the council encourages all residents to participate within their financial means. Last year individual contributions ranged from \$50 to \$15,000.

Contributions are collected year-round, but until November 22, extra collection boxes have been placed at the concierge/reception stations in the Coleman Center, Windward Commons, Leeward Manor, Derfer, and North Point. In his report at the September council meeting, Treasurer Charles Winton noted that if you ate out five nights a week you would be spending \$100 per month (or \$1,200 per year) for server tips alone, and servers are less than 10 percent of the hourly staff who address resident needs daily. So please consider that in deciding your contribution level for this year!

October Board of Directors Meeting

By Enith Vardaman

The Board of Directors October 4 meeting was held in closed session, with Chair Helen Atter presiding. The information below was supplied to FLEET BEAT by Executive Director Josh Ashby.

The Board of Directors reviewed its completed biennial effectiveness survey. The overall sentiment was that the board was operating at a highly effective level using non-profit governance best practices.

The board reviewed year-to-date financial results, and management presented the 2024 operating budget, which had been heavily impacted by the cost of property insurance. The board approved a 4.5 percent monthly fee increase and a property insurance surcharge of \$332 per month per unit. If ongoing efforts to find less expensive property insurance are successful, the surcharge will be reduced or eliminated.

The Strategic Planning Committee reported on the planning timeline for Nocatee. The next major milestone will be completion of the design development construction cost estimate, which is due by the end of the year.

Blair Crimmins and the Hookers

By Carol Smith



Blair Crimmins and the Hookers took Fleet Landing by storm recently (literally) when they arrived on the rainy, windy afternoon of October 12. Folks who braved the weather were treated to a fantastic concert of ragtime, Dixieland jazz, and even some rock and roll. The Hookers performed on drums, trombone, trumpet, bass, and keyboard while Crimmins played the banjo, beginning the concert with a classic New Orleans sound. It became clear why the group has opened for acts such as Preservation Hall Jazz Band and Old Crow Medicine Show.

A prolific songwriter, Crimmins shared several of his original compositions, including "It's All Over Now," which he wrote for his wife when they got engaged. All of Crimmins's vocals were supported with flawless accompaniment by the band. Appropriate for a musician who began his career in Atlanta, Crimmins treated the audience to a rousing rendition of "Georgia on My Mind."

While many in the audience declared that it was their favorite concert of the year, others were heard to remark on Crimmins's "adorable hairstyle."

Weathering the Storm?

Bob Hunter, a resident of Sirius Court, snapped this photo of a great egret during Idalia's visit on August 30. Residents and staff of Fleet Landing were happy that Hurricane Idalia reached our area at only tropical storm strength. Hunter's humorous suggestion about the bird's attitude: "Hurricane? What hurricane?"



Executive Director's Quarterly Briefing

By Enith Vardaman

Residents gathered in Johnson Hall on October 19 for the final "Coffee and Conversation With Josh" of 2023.

Financial Results

Executive Director Josh Ashby began by displaying a chart of the budget, 2023 average, and September 30, 2023, occupancy rates for independent living, assisted living, memory care, and skilled nursing. All levels of care have been performing well.



Ashby reported revenue, expenses, and operating income figures as of September 30. He explained the positive revenue variance of more than \$2 million above the budgeted figure, citing two non-operating (non-controllable) variances: investment income of some \$1.5 million and charitable contributions of over \$1 million. Much of the positive expense variance was attributable to three one-time items: a dividend from Fleet Landing's health insurance carrier, the successful outcome of a property tax appeal, and additional Employee Retention Tax Credit funds received. The revenue and expense variances resulted in a positive operating income variance of over \$3 million above budget. When the revenue and expense variances are taken into account, revenue is below budget by about \$300,000 (attributable to less than actuarially predicted contract settlement fees), and expenses are below budget by some \$125,000, resulting in operating income of about \$179,000 below budget. Ashby forecast revenue for the rest of 2023 as close to budget, and expenses at some 1½ to 2 percent over budget because of the property insurance increase of \$200,000 per month for the final quarter.

Resident Survey Update

Beginning with August of this year, Fleet Landing policy is to survey all independent living residents at the same time twice yearly. Surveys will be issued on March 1 and August 1. The March survey coincides with the performance review period for managers and leaders, allowing incorporation of resident feedback into performance evaluations. Resident feedback from the August survey will allow prioritizing of how to allocate resources in the following year's operating budget. Survey feedback is reviewed regularly by senior leaders, and results are reported monthly to all staff and semi-annually to the Board of Directors.

The August 1, 2023, survey, sent to 673 residents, received 404 responses. The response rate of 60 percent was significantly higher than the national average response rate of 43.6 percent for similar businesses.

Ashby then discussed the net promoter score, which

rates responses to the question, "How likely are you to recommend this facility to your family and friends?" Responses are given on a scale of 0 to 10. The score is equal to the percentage of promoters (ratings 9 and 10) minus the percentage of detractors (ratings 0 to 6). (Ratings 7 and 8 are considered passives.) The score can range from minus 100 to 100. There are four positive levels: Above zero is good, above 20 is favorable, above 50 is excellent, and above 80 is world class. Fleet Landing's net promoter score, based on surveys conducted in the period from January to March 2023, was 43.9, and the August score was 68.5.

The survey also allows for comments. In the category of successes, Ashby cited comments showing satisfaction with living at Fleet Landing. Other comments, which showed where there were opportunities for improvement, centered around the food.

Ashby stated that the key to improving resident satisfaction was restoring staffing levels to pre-pandemic quantity and quality. Overall staffing levels and staffing levels of certified nursing assistants and independent living servers (the two categories with the most impact on residents) have risen from June 2022 lows (82 percent, 73 percent, and 75 percent respectively) to October 2023 levels of 94 percent (overall staffing) and 93 percent (certified nursing assistants and independent living servers)—essentially back to normal.

Ashby stated that the highest priority going forward would be dining. Completion of the construction of LakeView will play the most significant role. A return to normal dining capacity with expanded kitchen facilities and increased staffing levels will allow time to dine and for food quality concerns to be addressed. A reset of Currents Marketplace to operate in a manner more consistent with the original design intent, which was a fast casual environment with high-quality made-to-order meals, is expected early next year. A return to normal dining capacity will allow reevaluation of the use of reservations.

The Coleman Center Renovation

Ashby's Coleman Center status report included photos, the most dramatic of which were of work underway to install the new staircase. He also cited the timing of various milestones in the project, ranging from completion and opening of the poolside bathrooms (late November 2023) to completion and opening of LakeView (July 2024). Completion of the entire project is anticipated in July/August 2024.

Miscellaneous

There had been no new questions to add to the Nocatee FAQ (frequently asked questions) guide. Previous questions and responses can be found on Fleet Link. Look under "Publications," then "Memos & FAQs," and then "Administration Memos." A paper copy can be requested from the concierge.

Fleet Landing has engaged Studio 121 to provide

(continued on next page)

Executive Director’s Quarterly Briefing

(continued from preceding page)

interior design services for the lakeside apartment buildings. Refreshes to common spaces will include furniture, lighting, finishes, signage, and more. Resident survey and focus groups were recently completed in the 2000 and 3000 buildings. In January 2024, residents of those buildings will be able to select from two options for design schemes, with work to begin soon after. The design phase for the 1000 and 4000 buildings is anticipated to begin in 2024, with implementation in 2025.

Work on the 8000 Building ceiling replacement project began in late September. Residents who choose to have their ceiling replaced will be moved to another apartment in the 8000 Building while the work, which takes approximately four weeks, is being done. Up to 35 apartments will be included in the project, and four to six can be worked on simultaneously. The entire project is expected to take seven months to complete.

The 8000 Building first floor handrail installation was to start imminently.

Design and development of the campus-wide signage project is nearing completion. Implementation is anticipated in spring/summer 2024.

Re-stripping of the crosswalks was underway.

Several campus projects were slated to be completed quite soon: the Personal Emergency Response System (PERS) audit and refresh, replacement of the croquet court turf, and repair of a 2000 Building elevator.

Ashby noted three events that will have taken place by the time you are reading this: a World Affairs Council lecture, the Fleet Landing Follies (see articles on pages 19 and 1 respectively), and the Eleventh Annual Spinnaker Society Celebration Dinner (look for an article in the December issue of *FLEET BEAT*).

On a sad note, Ashby announced the death of staff member Rebecca Hartis. Cards may be left with the concierge for delivery to the family.



By popular demand, a photo of the Ashby children. They are at Latham Plaza in Jacksonville Beach. LtoR: Connor, Vivian, and Cosette.

Navy Birthday Celebration

Fleet Landing observed the 248th birthday of the US Navy on October 13 with a traditional flag raising ceremony at the Flag Plaza.



Peace Corps Reunion

By David Miron

David and Bernadette Miron had a 60th Reunion in Kansas City, MO, with their Peace Corps Colombia Educational Television Project Group. Fifteen of the original fifty visited the Truman Library, the only WWI museum in the US, and other sites. Here they are at the Union Station Kansas City.



Windward Commons Art Exhibit

Fleet Landing artists—26 in all—have been busy. Their subject matter and media vary widely, and some contributors are displaying more than one work in the exhibit that was hung in Windward Commons in October. It will be up until the the second or third week of January. *FLEET BEAT* photographer Ed Hollender had the challenge of photographing all 46 items and their accompanying labels. Below is one work by each artist.



Left: Stella Bratcher's "Waterfall Around the Bend."
Right: Julia Pet-Armacost's "Busy Bee."



Left: Patricia Payne's "Bridge Over Calm Water."
Right: John Hen's "Procida, Italy."



Left: Craig Miller's "Guard Dog—Hope Town, Bahamas."
Right: Carl Tungli-Giese's "Portrait of Jane."



Left: Frances Jones's "Marseille Tiles."
Top right: Sally Pitard's "Fisherman's Point."
Bottom right: Tom Dames's "West Quoddy Light."



Left: Glenn Perry's "Above the Sognefjord, Norway."
Center: Monica Coté's "Dreaming of Sandcastles."
Right: Barbara Milon's "Virginia Autumnn."



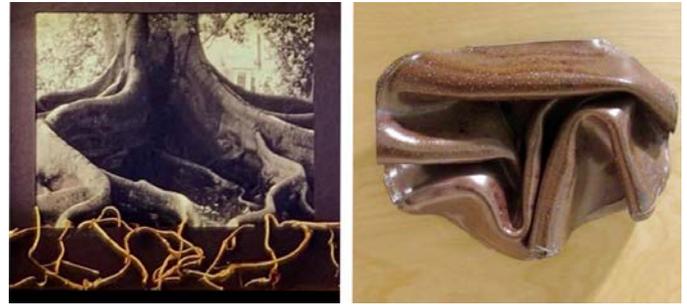
Left: Gayle Banks's "Nicole and Her Pet Goose."
Right: Judy Barton's "Feed the Birds."
(continued on next page)

Windward Commons Art Exhibit

(continued from preceding page)



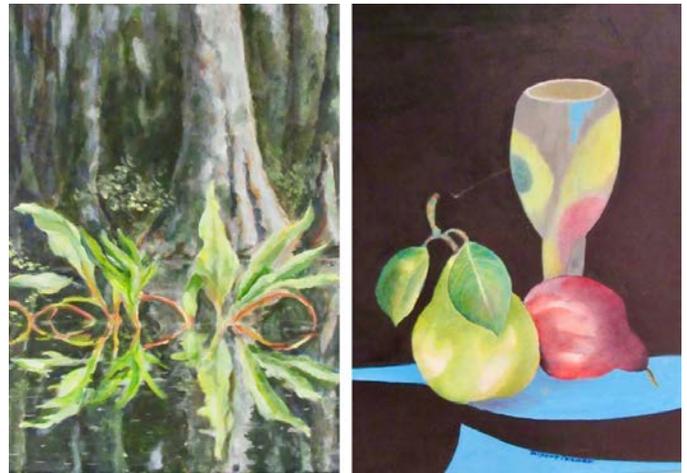
Left: Richard Lundgren's "Let's Do Lunch."
Right: Lynn Blakemore's "The Last Garden."



Left: Paula O'Bannon's "Family Roots."
Right: Veronika Jenke's ceramic "Folded II."



Left: Sarah Lamont's "Exotic Blooms."
Right: Patricia C. Murray's "Lily Pads."



Left: Bo Smith's "Deep Swamp."
Right: Imogene Coleman's "To Good Health."



Left: Carol Bowser's "Florida Sunset."
Right: Jackie Stack's "Rookery Residents: Tricolor Heron #2."



Left: Ann Brodt's "Theotokos—Mother of Tenderness."
Right: Susan L. Hubbard's photograph "Peony."

Chess Club News

By Richard Wong

The Chess Club meets on Tuesdays at 1 pm-3 pm in the Windward Commons lobby.



White to move and win

Military Ball

By Isobel Spink

Photos by Ann Bell, Ed Hollender, Pete Pitard, and Isobel Spink



Johnson Hall, which was turned into a ballroom on October 6, was aglow with sequins, cummerbunds, beautiful jewels, and lots of gold braid. Those that could still fit into their uniforms wore them, standing with pride. The ladies were in full regalia, and the evening was unforgettable.

After a welcome from Bob Armacost, Howard Burdick noted the Missing Person Table, and chaplain Beryl Hubbard gave the invocation.

The Military Ball Committee, headed by Armacost and including Howard Burdick, Bill Crossley, Sharyn Jenkins, Bunky Johnson, and Bob Springer, really knows how to put on a party! The table decorations, designed by Kay Craft and Mary Kay Ormsby and put together with the help of Julie Rochelle and Nancy Sander, were gorgeous. Each table sported a flag of all the military services.

The food was excellent, especially the dessert, and the Steve Chapman Trio's music encouraged scores of attendees to the dance floor. Chapman has played at several of these earlier soirées. Kudos also to the Fleet Landing staff, who supported this annual spectacular.

Pat Kluever was honored and thanked for all he does for the Military Officers of America Association (MOAA), and, of course, we stood when our military service song was played. We were on our feet for our National Anthem, as always. After the service marching songs, the dancing resumed until 9 pm. As I was leaving, many attendees were dancing with the staff, who had made a mass and grand appearance to great applause.

What a lovely and memorable evening.



LtoR: Ruth and Lin Smith, Bob Armacost and Julia Pet-Armacost



Jackie Mears, Karen and Dick Sturtevant, Bunky Johnson



Bob and Debbie Springer, Anna and Ernie Bio



Larry and Nancy Sander, Pat Kluever



*John and Susan Coman, Bob and Dana Neal
(continued on next page)*

Military Ball

(continued from preceding page)



These are the people who helped make the event such a success.



Lois and Jim Karr, Howard Burdick



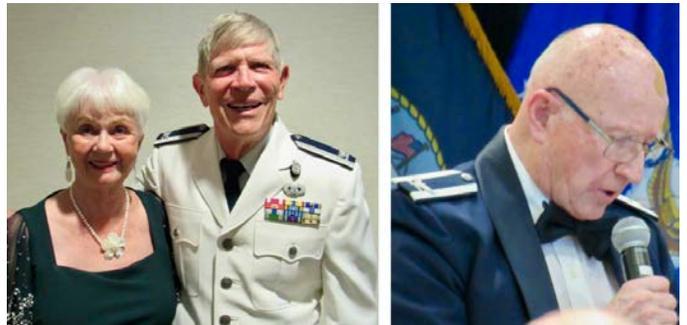
Tom and Ivy Suter, Mike and Martha Marchetti



Jan and Neil Walsh, Jerry and Mary Bowles



Larry and Louise Magner, Tom and Ursula Dames



Eunice and John Rogerson, Beryl Hubbard



Libby and Randy McDonald, Marily and Bob Peterson



From left around table: Ann Bell, Frank and Rae Donnelly, Ernie and Teddi Young, Isobel Spink



Paul and Karen Schlamm, Giles and Eileen Norrington



*Mike and Chris Stortz, Jay and Dale Ransom
(continued on next page)*

Military Ball

(continued from preceding page)



Carole and Dick Terseck, Bob Brown and Vicki Moon



Pete and Sally Pitard, Gerry and Miles Nogelo



Carol Neville and Bill DiFilippo, Gail Sharp and Bill Spicer

The Ultimate in Golf Carts?

Isobel Spink snapped this photo of Randy McDonald in his 1931 Model A Ford coupe, which he refers to as his golf cart.



Camp Milton Historic Preserve

Photos by Janet Silvester

Residents who went on the October 26 tour of Jacksonville's Camp Milton Historic Preserve enjoyed both a history lesson and a nature walk. Camp Milton, originally an encampment for Confederate troops during the Civil War, was eventually captured by Union forces. The tour group learned about the history of the preserve and enjoyed its flora and fauna while hiking its trails. They topped off the visit with a picnic lunch.



The Humdingers Concert

By Carol Smith

Photos by Ann Bell, Janet Silvester, and Enith Vardaman



The Humdingers came to town on the afternoon of October 27 and entertained an enthusiastic Johnson Hall audience with their lively barbershop quartet songs. Nobody was surprised to learn that each of the members of the quartet had, at one time, performed with the Dapper Dans in The Magic Kingdom at Disney World.

Opening the program with their antique Deagan organ chimes, the group broke into song with “Walking Down Main Street USA” as they reminisced about their days at Disney World. After introducing themselves as the “best barbershop singers within two blocks,” they sang “Swanee River” while accompanying themselves once again on the organ chimes.

Everyone appreciated the instruction they gave in

barbershop singing. After introducing the term “polecats” (songs known by all barbershop singers), they demonstrated how the four voices build on each other to harmonize in four parts.

In addition to the vocal harmony, the quartet entertained with their funny one-liners and occasional tap dancing. During “The Sidewalks of New York,” they vocalized the sounds of a merry-go-round calliope.

Following a standing ovation, The Humdingers left the audience wanting even more with their encore of “Life Would Be A Dream.” When asked if Fleet Landing residents would like them to return for a doo-wop songfest, they received great applause, and after the program concluded, many rushed to Mary Faria, Manager of Wellness Services, to encourage her to invite them back soon.

Blue Angels

Photos by Ann Bell, Ray Boyd, Isobel Spink, and Dick Sturtevant

The US Navy’s Blue Angels were visible in the skies above Fleet Landing and beachside at Atlantic Beach on October 20-22. Fleet Landing photographers were busy capturing the traditional impressive formations and contrails.



The 2024 Budget Explained

(continued from page 1)

by speaking about their background and role on the board. Those who could be present were resident members Kathy Long and Lindsay Norman, Bob Walters (he and his wife are members of the Atlantic Club), Treasurer Bill Struck, and Eileen Theis, who as Residents' Council President, attends board meetings. A recurring theme in the remarks of Atter and the other board members was that this was a hardworking and caring board. Not all residents may know that there is no financial compensation for serving on the board.

In Atter's remarks, she said that the board takes very seriously its responsibility for the financial health of Fleet Landing now and in the future. The most critical impact on the 2024 budget has been the unprecedented cost increase for property insurance. She believes that the board has developed a rational approach and the best that can be done at this time. She also emphasized that this was the start of an ongoing effort to deal with the problem.

Controller Cynthia Hack described the budgeting process, which begins in July with a forecast for the balance of the year and assumptions for the following year. No costs of the Nocatee project were included. Factors considered include occupancy by level of service, entrance fee receipts and refunds, investment income, quality and menu of services, and inflationary factors, with insurance, wages, and supplies all currently having a significant impact. A first draft of the budget is produced using the assumptions and forecast. A second, more detailed draft, is produced by department managers based on an approved set of assumptions. After two to three reviews of those budgets, a third, consolidated draft budget is separately reviewed by the administration. A final draft budget is formulated and presented to the Finance Committee of the Board of Directors for review. 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 in alignment with the financial goals of Fleet Landing.

Hack noted that Chapter 651 of the Florida Statutes required residents to be given 60 days notice of any change in monthly service fees. It also requires that residents be provided information regarding expense increases when the monthly service fee increase exceeds the Consumer Price Index (CPI) for the Southern Region-Size A. The CPI Southern Region-Size A for the 12 months that ended September 30, 2023, was 4.5 percent.

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 (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 profitability goals are leading indicators that predict future performance, while the other two goals are lagging indicators that measure past performance.

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 \$279,065,336.

- They build cash reserves to protect Fleet Landing from an uncertain future, such as natural disasters, economic downturns, or, as recent experience has shown, a once-in-a-lifetime global pandemic. Example: Large losses in 2022 were funded with reserves, not with increased monthly service fees.

- 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 \$98,262,000.

Before beginning his presentation on the 2024 operating budget, Ashby thanked Hack for all her work on the budget. He then displayed a series of scary headlines under the heading "The world in which we live (and operate)!" There were headlines about increases in property insurance costs and wages.

Ashby displayed a pie chart showing the percentages of various expense categories in the 2024 budget of \$61,842,000. By far the largest percentage (43 percent) was allocated to the category of wages, payroll taxes, and benefits. Other categories included consumables, utilities, taxes and insurance, repairs and maintenance, and interest. Significantly, taxes and insurance had increased from 6 percent of the expense budget in 2023 to 9 percent in 2024.

A second pie chart showed the categories, with percentages and amounts, making up the \$5,300,000 increase over the 2023 expense budget. Property insurance accounted for 45 percent (\$2,400,000) of the increase; wages and benefits, 44 percent (\$2,335,400); depreciation, 9 percent (\$500,000); and "other," 2 percent (\$65,000).

Ashby explained in detail the situation with property insurance. Fleet Landing's property insurance runs from September 1 to August 31. The cost for the period beginning September 1, 2022, was \$921,041, while

(continued on next page)

The 2024 Budget Explained

(continued from preceding page)

the cost for the period beginning September 1, 2023, was \$3,341,492. Moreover, this \$2.4 million increase was accompanied by a \$60.3 million reduction in coverage. After attempting to obtain coverage from 43 different insurance carriers, Fleet Landing had to go with Citizen's, which was established by the state of Florida as the insurer of last resort.

Ashby discussed reasons why property insurance is so expensive. A chart of weather/climate disaster events with losses exceeding \$1 billion for various periods since 1980 showed a significant increase in such events in the last five years. On average, there have been 18 events per year during that period, and the average cost per year has also increased. Moreover, through September 30, there had already been 24 events in 2023. The other factor driving property insurance costs is Florida's "culture of litigation." Florida accounts for only 9 percent of homeowners insurance claims, but 79 percent of homeowners insurance lawsuits.

Turning to revenue, Ashby discussed budgeted occupancy. Independent living, assisted living, and memory care are budgeted at full occupancy. Skilled nursing is budgeted at 70.2 percent. Higher levels of occupancy in skilled nursing increase costs. The total number of people served per day is budgeted at 855, and unit sales are budgeted at 36.

A pie chart was also used to show 2024 revenue sources, which are budgeted to total \$63,920,000. The largest source is independent living (46 percent). Other sources are skilled nursing (8 percent), assisted living (12 percent), memory care (3 percent), home health (3 percent), amortized entrance fees (20 percent), and investment and other (4 percent). Insurance surcharge (4 percent) is a new category explained below.

Ashby announced fees for 2024. The monthly service fee increase for both independent living and healthcare residents will increase by 4.5 percent, which is in line with the CPI inflation rate for our region. The cost of property insurance has been isolated from the monthly service fee increase and will be assessed at \$332 per month per unit. The advantage of this approach is that the surcharge can be reduced or eliminated if alternative insurance coverage can be obtained at a lower cost in the future. If the surcharge remains in effect for the full 12 months of 2024, the fee increase would total 10.3 percent. Fleet Landing is conducting an exhaustive search for alternative property insurance coverage. Progress on the search will be reported monthly to residents.

Ashby reviewed the history of monthly service fee increases for two periods of Fleet Landing's existence. For the entire 34 years the annual average is 4.14 percent, and with the surcharge, becomes 4.31 percent. The average for the period beginning in 2015 is 3.55 percent, and with the surcharge, 4.13 percent. For Fleet

Landing, the cumulative annual increase for the last 10 years is 33.50 percent, while for nonprofit senior living the figure is 35.91 percent.

In summary, 2024 revenues are budgeted 9.2 percent higher than 2023, expenses 9.4 percent higher, and operating income 4.3 percent higher. Of the four board financial goals mentioned above, only the goal for days cash on hand will not be met in the 2024 budget.

Editor's note: The video recording of the presentation is available on Fleet Link under "Video Library" and then "Annual Budget Presentation." The slides from the presentation are available on Fleet Link under "Fleet Landing Presentations" and then "Annual Budget Presentation."

Celebrating Our National Parks

Photos by Ann Bell



LtoR: Grant Livingston, Gary Bremen, Mark Woods

On October 18, a group of Fleet Landing residents got to attend a special event at the Ribault Club on Fort George Island, FL. Retired park ranger Gary Bremen and singer songwriter Grant Livingston brought to our area "Songs and Stories of Our National Parks," a program they have performed nationwide. It originated in 2016 as part of the centennial celebration of the national parks.

Florida Times-Union columnist Mark Woods is the author of *Lassoing the Sun*, a book about his year spent in various national parks. In his October 18 column, which was about the origins of the program to be performed by Bremen and Livingston, Woods said that he had been asked to speak at the event.

2023 Follies! Better Each Year

(continued from page 1)

The show opened with a short video highlighting the Follies theme of “Remember When” and featuring quick shots of bygone products and notable national performers. Following a welcome from the Armacosts, Julie McLaughlin sang a couple of verses of “Try to Remember.” As Larry Rose, Carol Silcox, Nancy and Terry Sullivan, Naomi Towson, and Nancy Wright joined in, the whole cast proceeded into the auditorium, also singing.

Ensuing acts were introduced by “speakers,” couples at a corner table on stage, with appropriate historical reminiscences. Wright and Rose introduced the initial set of acts, which began with a Children’s Shows Medley (Howdy Doody, Mickey Mouse, and Mr. Rogers) sung by Chet Davis, Jeff Doherty, John Rogerson, and Carol Smith. They were accompanied by the world-famous Fleet Landing Kazoo Band. A Cowboy Shows Medley followed (Davy Crockett, Back in the Saddle, and Happy Trails), performed by Dan Barry with his banjo, Bob Huhta, Mary Steinke, and Howard Burdick. “In the Mood,” featuring Eunice Rogerson on sax and the Fleet Landing Band was next. Karen Sturtevant (piano), band leader, was joined by Tom Dames (clarinet), Jim Katsikas (percussion), Pet-Armacost (flute and dulcimer), Ivy Suter (violin), Armacost and Guy Van Syckle (guitars), Richard Wong (electric guitar), and Charles Winton (musical arrangements). The band was a mainstay throughout the show—particularly a non-stop performance by Sturtevant! An energetic tap dance troupe followed. They danced to “Singing in the Rain,” which was choreographed with yellow umbrellas. “Good Ship Lollipop” was sung by Sue Myers and Barry with his ukulele. A soothing rendition of “Whatever Will Be, Will Be” was nicely sung by Sandi Smith and Steinke before a commercial break featuring Karen Hollinga, Mary Kay Ormsby, and Burdick, who challenged the audience to remember some long-ago commercials.

The next set of acts, introduced by reminiscences from Pete Lendrum and Ron Myers, led off with “This is Your Life,” a spoof, emceed by Dames, about several humorous aspects of life here at Fleet Landing. An Elvis special, “Johnny B. Goode,” was energetically performed by Bob Chrisman and Sue Myers, accompanied by Van Syckle and Wong on guitar and Sarah Rogers and Yim Wong with “GO” signs. The Beatles—Barry, Hubbard, Sergei Ourusoff, John Rogerson, and Van Syckle, with guitar, belted out “She Loves You” and “I Want To Hold Your Hand.” We were then taken to the Orient with a relaxing Tai Chi Fan Form rendition of “Butterfly Garden” with impressive timing of fan movements. An exuberant “It’s My Party” was sung by Joyce Ezell, McLaughlin, and Sandi Smith. Van Syckle, with guitar and chorus, then belted

out the Beach Boys classic “Fun, Fun, Fun.” Next was another dance, a very lively Charleston. “Fly Me to the Moon” was sung by Sue Myers, Sandy Roth, Ourusoff, Kristin Perry, and Walter Kraslawsky, ending this set of acts. A second commercial break with Davis and Silcox aimed at additional bygone products.

McLaughlin and Maureen Miller provided the introduction to the third set of acts, which began with an ensemble of dueling mountain dulcimers playing “Deliverance.” A nicely harmonized “Mr Sandman” featured Ezell, Roth, and Sandi Smith. Huhta and John Rogerson singing “Tom Dooley” brought back memories of the Kingston Trio. Kurt Medina emceed a “Golden Age of Comedy” panel, proving that comedy can be clean as well as funny. A medley of *West Side Story* songs (“Maria,” “Tonight,” and “Somewhere”) was beautifully sung by Ourusoff and Pet-Armacost. Martyrs Lincoln, King, and Kennedy were remembered in “Abraham, Martin, and John” sung by Hubbard, Carole Watson, and Sandi Smith. Everyone perked up to a trio of folk songs (“Walk Right In,” “Green, Green,” and “Turn, Turn, Turn”) with Rose, Barry and his banjo, Van Syckle, Armacost, and Terry Sullivan on guitar, and Jeannie Sullivan on ukulele. A final commercial break with Dames and Steinke ended the third series.

The final acts, introduced by Sue Myers and Joe Ruthenberg, led off with a rousing Hustle - Ballroom Dance, with all the cast attired in California Highway Patrol uniforms. Director Emeritus John Johnson, joined by Ezell, captivated us with “Plant a Radish.” A Love Medley (“Everybody Loves Somebody,” “Love and Marriage,” and “Unforgettable”) featured Chrisman, Hubbard, Ourusoff, Carol Smith, Watson, and Wright. A very romantic “The Way We Were,” was rendered by McLaughlin, Nancy Patterson, Perry, Steinke, Towson, and Roth. Next was a rousing “God Bless the USA,” with Rose, Burdick, Chrisman, Ezell, John Rogerson, Huhta, Bob Mills, Ourusoff, Silcox, and Van Syckle. The audience was invited to sing along. A curtain call featured the Armacosts singing “We’re So Glad We Had This Time Together” as the entire cast filed in to sing “so long.”

The featured performers named above also sang in choruses supporting other acts. Some danced or appeared in comedy acts as well. Additional chorus members were Bill Query, Bill Spicer, Karen Habell, and Nancy Sullivan. Others who danced were Imogene Coleman, Sandy Bousquet, Deirdre Dwyer-Jones, Susan Helberg, Sandy Martin, Maureen Miller, Dian Russell, Sandy Taylor, Pam Robbins, Anice Froberg, Nancy Stein, Linda and Rich Gottlick, Gail Sharp, Julie Korsog, and Mike Singleton. Additional comedy act participants were Nancy Brown, Eileen Theis, Miles Nogelo, and Lory Doolittle. The Kazoo Band featured Nancy Carter, Robert Freeman, Rich Gottlick, Carolyn Johnson, Karen Keegan, Libby and

(continued on next page)

**2023 Follies!
Better Each Year**

(continued from preceding page)

Randy McDonald, Isobel Spink, and Terry Voynik. The dueling dulcimer group was made up of Bowser, Coleman, Robert and Victoria Freeman, Sandy Pawek, Pet-Armacost, Carol Smith, and Jackie Stack.

Assistant Directors for the show were Sue Myers (costumes and cueing and herding performers), Larry Rose (speaking roles), and Steinke (choreography). Steinke was aided by Habell, Hollinga, and Sharp. Russell (head), Barbara Hill, Silcox, and Jeannie Sullivan handled costumes. The stage crew comprised Andrea and Chet Davis, Don Cooper, Mary Kluever, Kraslawsky, Lendrum, Louise Lones, Craig Miller, and Sandy Pawek. Lighting was managed by John Pawek and Paul Schlamm, sound by John Coman, slides by John Lones, set design by artist extraordinaire Craig Miller and the Armacosts, photography by Ann Bell and Ed Hollender, and video by Megan Clemensen and Douglas O'Brien.

As you can see, several residents performed in multiple roles, reflecting their talent and commitment to all of us. Next year's show will be staged on October 14, 15, and 16. Be there!



The speakers

2023 Follies in Pictures

Photos by Janet Silvester, Ed Hollender, and Ann Bell



Children's Shows Medley



Partial view of the Fleet Landing Band



Cowboy Shows Medley



"Try To Remember"



*"Singing in the Rain"
(continued on next page)*

2023 Follies in Pictures
(continued from preceding page)



"Good Ship Lollipop"



"Whatever Will Be, Will Be"



"This Is Your Life"



"Johnny B. Goode"



Beatles Medley



Butterfly Garden - Tai Chi Fan Form



Charleston



"Fly Me to the Moon"



Dueling Dulcimers



"Mr. Sandman"
(continued on next page)

2023 Follies in Pictures

(continued from preceding page)



"Tom Dooley"



"Plant a Radish"



Golden Age of Comedy



Love Medley



West Side Story Medley



"The Way We Were"



"Abraham, Martin, and John"



"God Bless the USA"



Folk Songs Medley

These events, which came too close to the *FLEET BEAT* publishing deadline, will be covered in the December issue.

- UF Whitney Lab for Marine Bioscience GuidedTour
- Year-end Charitable Giving & Tax Law Presentation with Chip Tousey
- Monthly MOAA Presents
- New Resident Mix & Mingle Mixer Halloween Edition

Welcome Aboard

4114 **Miriam Putterman** (July '23)

Miriam came to the US as a young girl in 1947. Her parents had emigrated from Czechoslovakia to Chile, where she was born. They emigrated again to the US because her family had relatives in New York City. Miriam attended Barnard College. After college, she spent over a year at two kibbutzim in Israel.



On her return from Israel, she worked at the Rockefeller Institute and then at the biochemical lab at Yale University. There she met her husband, Jerry, who was working towards his Ph.D. in molecular biology and biochemistry.

Over the years, work took them to several locales. They both worked for Abbott Laboratories in Illinois. In Miami, FL, where their son was born, Jerry worked for the Papanicolau Research Center. In Rockville, MD, Jerry worked for Gillette, and Miriam worked for the National Institutes of Health as a computer systems administrator. Their daughter was born while they lived there. In the New Haven, CT, area, Jerry worked for a succession of organizations, and Miriam worked as a computer systems administrator at Yale.

After they both retired in 2004-2005, they ushered at several local theaters, travelled, and took cruises. On one cruise, they stopped in Chile, and Miriam visited the city where she lived as a young girl.

Miriam found out about Fleet Landing from her son, who lives in Jacksonville Beach. She started making plans to move here after Jerry passed away. She swims, plays bridge, goes to exercise classes, and is interested in joining a book club.

—Kristin Perry

8320 **Nelda and Dick Keith** (July '23)

Nelda, a Kentucky native, attended college and graduate school there (B.A. from Eastern Kentucky University and M.A. from Murray State University). She taught elementary school in Kentucky. Dick was born in New York City. He has a B.A. from Dartmouth and an MBA from its Tuck School of Business. After college he enlisted in the Marine Corps Reserve. His civilian career brought him to Kentucky, where he met Nelda on a blind date.



Dick worked for International Paper, Boise Cascade Company, and the Bradford Exchange. The last named, a direct mail company that sourced its products from Europe and the Far East, required him to travel frequently.

After retirement in 2000, the couple lived on their Island Packet 35-foot sailboat. Besides sailing within the United States, their sailing trips took them to Canada, the Bahamas, Mexico, Belize, and Honduras.

In 2006, they moved into a house in the Villages of Vilano, FL. Dick was on the board of directors of the homeowners association for eight years and president for two of those years.

The Keiths spend their summers in Boothbay Harbor, ME, where they own a condo. At Fleet Landing, Dick plays pickleball, uses the gym, and is an active member of the Jacksonville Ski Club. Nelda has started exercise classes and is looking for a fun book club.

They have high praise for Fleet Landing's facilities, residents, and staff. They said the staff even talked to their dog, Bode, a cairn terrier, named for US Olympic skier Bode Miller.

—Kristin Perry

2109 **Bob Palfy** (August '23)

Although Bob was born in New Jersey and earned his degree in general engineering (BE) from Stevens Institute of Technology, he spent the first 42 years of his career in Maryland. He arrived at Fleet Landing from Maryland via a three-year interlude at the Ocean Blue apartment complex on Mayport Road, where many Fleet Landing residents live while they are on the waiting list.



He began his career building control room and team training simulators for the Singer Company's Link Simulation Systems Division. They included the Trident submarine combat team simulator and the control room simulator for the Savannah River Plant in South Carolina. He moved on to Computer Sciences Corporation and worked on the Federal Aviation Administration air traffic control system and the Nuclear Regulatory Commission document management system. He then proceeded to work on multiple task order contracts for the National Aeronautics and Space Administration (NASA), providing planning and cost analysis for robotic satellite missions and President George W. Bush's Mars Exploration Vision for going to Mars. He continues working remotely for NASA, reviewing robotic mission proposals, and he has his own consulting company.

While living in Columbia, MD, he worked on local issues, and he is interested in the local politics of Atlantic Beach. His sister, brother-in-law, and their children live in the Atlantic Beach area, and another sister lives in Satellite Beach, FL. He enjoys fishing, golf, and bowling. He would like to start a Fleet Landing bowling league.

—Kristin Perry

(continued on next page)

Welcome Aboard

(continued from preceding page)

8133 Barbara Galloway (August '23)

As the founder and first owner of The BookMark bookstore in Atlantic Beach, and living in Atlantic Beach for 34 years, Barbara, together with her husband, Charles, was an active part of the community.



After growing up in Toronto, Canada, she attended Kansas State University, where she received her B.S. and M.S. degrees. In 1978, she moved to Columbus, OH, for an Ohio State University Ph.D. in education and literature. There she met her husband, who was a professor of non-verbal communications at Ohio State. In 1989, the Galloways moved to Atlantic Beach, where Charles became

Vice President of Academic Affairs at the University of North Florida (UNF). In 1990, Barbara opened The BookMark.

Barbara's mother, Nan Chapin, lived in the 4000 building at Fleet Landing before moving to The Nancy House. Charles resided in The Nancy House from 2018 to 2020. When moving here, she felt like she was moving home.

Moses, Barbara's Chesapeake Bay retriever, has been her supportive companion for the past six years. They are looking forward to a new adventure at Fleet Landing.

—Kristin Perry

Walter Isaacson on Elon Musk

By Bo and Ellie Smith

Walter Isaacson spoke to the World Affairs Council (WAC) at the University of North Florida (UNF) on October 23, and his presentation was simulcast to a large audience at Johnson Hall. Isaacson, Professor of History at Tulane, has been CEO and Chairman of CNN and an editor of Time Magazine. He is an engaging storyteller and a well-known author of several biographies, including *Elon Musk*, a New York Times #1 bestseller and his topic for this night.

Isaacson shadowed Musk for two years, documenting every part of his routine, and even so, he found Musk a hard read. We felt he best described the man in snapshot form: An apostle of risk who considers risk a vital virtue that is grossly lacking in America today. A man with a tremendously high psychic pain threshold. A man who would save the world and not care about the fallout along the way. Regardless of the magnitude of a task, he expects success and can accept a certain amount of failure. Mistakes, even big mistakes, are part of the price. He is a fiercely focused problem solver with great engineering vision, but little appreciation for the human condition. An accomplished nerd, he identifies himself as being on the autism spectrum.

Musk used seed money from his investment in PayPal to found Tesla, moving the world away from gasoline powered cars. From there he founded SpaceX, expecting to colonize Mars, and founded Starlink to provide global mobile phone service. He founded Neuralink to help people with paralysis communicate by computers with their brain waves. He bought Twitter, now X, ostensibly to promote unfettered free speech. He cofounded OpenAI and is deeply invested in high-speed vacuum tube trains and carbon sequestration. And he famously smoked marijuana on *The Joe Rogan Experience*, a podcast.

We felt Isaacson came closest to summarizing Musk's success by explaining that he doesn't spend his time running his companies—others do that. He spends his time manically focused on solving problems others either don't see or consider intractable. Isaacson left us to wrestle with this thought: It's not about the machine. It's about building the machine that builds the machine.

The next WAC lecture was scheduled for November 14. Michael Oren, a former ambassador to the United States from Israel, and a former member of the Knesset will be speaking on "Israel and the Middle East: Navigating Complexities." Attendance was again at UNF or at the simulcast in Johnson Hall.

Bridge News

By CeCe Lichtenstein

The Duplicate Bridge Club at Fleet Landing has a number of very experienced players as well as beginner/novice and intermediate-level players. Even those with considerable experience rarely score in the stratosphere percentage-wise, but recently four have done exceedingly well.

So, now for the kudos: Nancy Stein and Rona Brenner posted above 70 percent in September. Even higher were Kay Craft and Vicki Coward, who posted 75.9 percent on Monday, October 2. The American Contract Bridge League (ACBL) has a column in its monthly bulletin specifically to praise and acknowledge 75 percent and above players—an indication of how extraordinary 75.9 percent is. Unfortunately, because Fleet Landing only permits residents to play in our game, ACBL doesn't recognize "limited" (those games that are *not* open to just anyone). If you see Craft or Coward, be sure to congratulate them!

ACBL members acquire "Master Points" and advance to various levels based on points acquired for those levels. Recently, Jerry Brenner became a "Silver" Life Master, having acquired at least 1,000 points. The Fleet Landing game is sanctioned, which means ACBL members are awarded Master Points if their percentage in a game is sufficiently high. The level is determined by ACBL, not the person directing the game.

October WELLInspired Learning Series

By Victoria Freeman



LtoR: Deborah Gordon, Ashley Cordero, Sue Dukes

The speakers at the October 4 WELLInspired Learning Series talk were Ashley Cordero, Assisted Living and Skilled Nursing Administrator, and Dr. Deborah Gordon, Home Health Administrator and Director of Rehab. Wellness Services Director Sue Dukes spoke at the October 18 session. The talks were held in Johnson Hall.

Medicare Coverage

The presentation by Dr. Deborah Gordon and Ashley Cordero consisted of three parts: Medicare and You, Therapy and Medicare Services, and Home Health Services.

Medicare and You

Gordon and Cordero described several parts of Medicare. Part A (hospital insurance) helps cover inpatient care in hospitals as well as skilled nursing, hospice, and home health care. Part B (medical insurance) helps cover services from doctors and other healthcare providers, outpatient care, durable medical equipment such as wheel chairs and walkers, and a number of preventive services such as yearly wellness visits. Part D (drug coverage) helps cover the cost of prescription drugs. Medicare Part C refers to Medicare Advantage Plans, which by law cover Medicare parts A and B. Medicare Advantage plans, which are run by private insurance companies, may be less expensive than Original Medicare because of restrictions on where care can be received and limitations on illnesses covered. They often include basic dental and vision coverage as well as Part D coverage. The speakers displayed and discussed helpful charts comparing the differences between Original Medicare and Medicare Advantage.

Medicare open enrollment runs from October 15 to December 7 annually. During this time changes can be made in choices among Original Medicare, Medicare Advantage plans, and drug coverage. Any changes take effect January 1 of the following year.

The “New in 2024” Medicare items include lower costs for insulin, coverage for managing and treating chronic pain, and better mental health coverage.

Medicare has a “What’s Covered” App that is available for download at both the App Store and Google Play.

Therapy and Medicare Services

Physical therapy can be effective in improving strength, mobility, and balance to help an aging individual build confidence in staying active. Occupational therapy helps patients improve their fine and basic motor skills, strength, dexterity, and their range of motion, making daily tasks, such as dressing, eating, and bathing, much easier. Speech therapy can address speech, language, memory, voice, and swallowing issues.

Therapy services can be provided in short-term rehab and long-term care as well as through outpatient and home health services. In order to be covered by Medicare, these services must be under a plan of care certified by a physician or a nonphysician practitioner (a healthcare provider who is not a physician, but who practices in collaboration with, or under the supervision of, a physician). Services must be reasonable and necessary, i.e., effective for the patient’s condition and require the skills of a qualified therapist.

There are criteria for determining whether therapy services on an outpatient basis or through home health should continue to be provided. These include changes in a patient’s physical or mental status and changes in the ability to perform activities.

Home Health Services

Fleet Landing’s Home Health Department is among the home health agencies providing the Medicare home health benefit. The benefit includes part-time skilled nursing care, durable medical equipment, and physical, occupational, and speech language therapy. There must be a plan of care established by a physician, and the patient must be homebound. The criteria for being considered homebound include that a considerable and taxing effort is required in order to leave home.

Gordon and Cordero also noted free screenings available at Fleet Landing. In-person screenings, which do not require an appointment, include testing on dexterity, balance, cognition, and grip strength. In-home screenings, available by appointment only, include mobility, home safety, and balance. For more information, contact Lily Hurtado at ext 7750.

Editor’s note: Space constraints allow for only a summary of what was a detailed presentation. For more information see the slides on Fleet Link under “Fleet Landing Presentations,” and then “WELLInspired Learning Series.”

Mindful Eating

Sue Dukes described the attributes of mindful eating: awareness, intention, distraction-less, and food focus, such as savoring and appreciating.

She encouraged individuals to be aware of hunger. Hunger is normal. It is years of dieting that has taught us to ignore hunger cues. The belly growling is an attempt of the body to communicate.

Individuals experiencing constant hunger should
(continued on next page)

October WELLInspired Learning Series

(continued from preceding page)

consider what they are eating. The key message is to incorporate a protein in each eating episode. Fiber and healthy fats are important also.

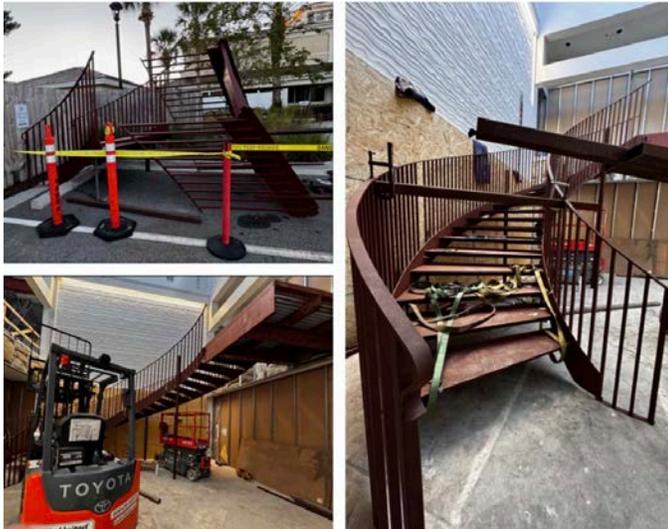
Dukes discussed hunger and satiety cues. Meals that are high in carbs and low in protein encourage overeating. Eating not too much and not too little helps to better control cravings. The hunger/satiety scale rates the feeling of fullness from 1-10, with 10 being full to the point of feeling sick. Dukes recommended staying between 3 (stomach is beginning to growl) and 6 (slightly/pleasantly full). She encouraged a ten-minute pause after eating before the decision is made to eat additional food. After ten minutes, the brain has connected with the belly, and additional food might not be necessary.

Dukes advised against skipping meals to save calories as that is bound to backfire.

Dukes's other recommendations included slowing down when eating; journaling one's exercise and eating habits; choosing nutritious foods, not just emotionally satisfying foods; weekly meal planning; and the use of technology such as smart watches and behavioral trackers.

Staircase Skeleton

FLEET BEAT photographer Ann Bell has a knack for being in the right place at the right time for getting interesting photos. She took these pictures on October 19 as the new staircase in the Atrium began to take shape. Her use of "skeleton" to describe the new staircase was appropriate to the season.



In Memoriam

Marti Batey
1942-2023
Bill Somora
1933-2023

Phil Howe
1936-2023
Pat Van Liere
1936-2023

Cedar Point Preserve

Photos by Janet Silvester

On October 10, Fleet Landing residents enjoyed a nature hike combined with a history lesson. The guided hike at Cedar Point Preserve, located on Jacksonville's Black Hammock Island, took them on a path through a hardwood forest. During the hike, they viewed a salt marsh and walls constituting the ruins of the plantation established by William Fitzpatrick in 1795. The tasks of enslaved people included boiling tons of salt from seawater. The plantation's owners supplied salt to the Confederacy during the Civil War.



The hikers



Hiking the trail



View of the salt marsh



Fitzpatrick Plantation ruins

Summer and Fall Travelers

Pete and Sally Pitard, Harry Sweeney, Jelena Gill, Bill Copley, and Suzanne Montgomery got together in early August in Banner Elk, NC.



Resident Bobbie Fost arranged an early October cruise from Lisbon, Portugal, to Malta. Of the ten residents who went on the cruise, Fost, Dita Domonkos, Anita Taylor, and Karen Farrell stayed an extra three days to tour Malta. Farrell took the photos below.



Left: Dita Domonkos, who as a FLEET BEAT photographer is usually on the other side of the camera, is shown here with a waiter in a restaurant in Malta. Right: Fost, Domonkos, and their Maltese guide.

Chips & Putts

By Isobel Spink

Five teams enjoyed a gorgeous, windy October 17 at Jax Beach Golf Club for our monthly scramble.

Bob Neal provided money and prizes afterwards at The Annex, and we all look forward to the day we can have a FLAG (Fleet Landing Association of Golfers) Tournament dinner. A score of 70 and 2 birdies earned first place for Team 1, captained by Price Schwenck, with Harry Sweeney and Bobbie Fost. Second—in a playoff—was Team 3 with Paul Donohue, Captain; Syd Jenkins; Paul Mocko; and Isobel Spink, scoring 70, 3 birdies, and 1 eagle. Rick Rochelle captained the third-place team, with John Rietveld (Atlantic Club) and Sharyn Jenkins, who scored 72 and 3 birdies.

Syd Jenkins scored big time, winning the men's long

drive as well as getting closest to the pin. Sharyn Jenkins won the women's long drive. Isobel Spink, with a hole-in-one, took the ladies' closest to the pin, and after four months of no winners, won a healthy purse.

Team 2 with Dave Smith, Captain, Bob Neal; Maura Kelly; and Ray Dymond (Atlantic Club) took fourth place with 72 and 1 birdie, and fifth place went to Team 4, with Captain Jerry Bowles, Bob Hunter, Dick Beltson, and Julie Rochelle, scoring 73 and 2 birdies.

As usual, it was a fun time of camaraderie and sport, and the weather made it even better.

New Friends

Photos by Alisa Blanchard

Exercise Physiologist Alisa Blanchard reported that her October 6 Beach Walk group and October 20 Cruise N Coffee group had the opportunity to make some new friends.



Flagler College

By Enith Vardaman

Residents traveled to St. Augustine on October 3 for a guided tour of Flagler College. The college is a blend of the past and present, with a nod to its coastal location. The main building of the college, built by Henry Flagler in 1888 as the Ponce de Leon Hotel, is now listed as a National Historic Landmark. Founded in 1968, Flagler College is a private liberal arts college, offering 33 undergraduate majors and one master's program.



Overview of the main building



Electric lights were wired by Thomas Edison. Bulbs were placed in these figures to look like fire coming out the dragon's mouth.



Tour group in front of statue of Henry Flagler



Ponce Dining Hall



*Left: Closeup of mosaic with seashells.
Right: Elaborate carvings of a coastal theme.*



There are numerous Louis Comfort Tiffany crystal chandeliers and stained glass windows.

Jacksonville Really Has Art History

By Nancy Lundgren



"I originally planned to talk about medieval art today, but recently came across a story that was just too good to pass up," Dr. P. Scott Brown, art history professor at the University of North Florida, confessed, "and I hope you find it as fascinating as I do." Thus began the story of "When Jacksonville Was the Center of the Art World."

When Brown, who has a Yale University Ph.D. in the history of art, learned that the Museum of Contemporary Art (MOCA) in Jacksonville would celebrate its 100th anniversary in 2024, he wondered whether that meant Jacksonville had actually exhibited a collection of contemporary art in 1924. That question led him to an ongoing investigative research project that he shared with Fleet Landing residents on Friday, October 13. It was a lucky day for anyone in the audience.

Between 1870 and 1930, many well-known artists (e.g., Thomas Moran, Winslow Homer, George Catlin, Martin Johnson Heade, John Singer Sargent) often visited Florida and painted local landscapes for wealthy families who wintered in the area. The landscape of North Florida is actually one of the most common landscape subjects in American art.

In 1924, Jacksonville was briefly the center of the art world when the Women's Club and Jacksonville Fine Arts Society (the historical precursor of MOCA) opened an exhibition of 200 works of art from some of the most important avant-garde artists of the 20th century. The exhibition included works by George Ault, Peggy Bacon, Charles Demuth, John Dos Passos, Wood Gaylor, Thomas Hart Benton, Walt Kuhn, Yasuo Kuniyoshi, Adelaide Lawson, Pablo Picasso, Diego Rivera, Katherine Schmidt, Joseph Stella, Isabel Whitney, and others. The event was one of many extraordinary, but long-forgotten, pieces of Jacksonville art history.

Marydelle Hoyt, chair of the Women's Club's Art Department in 1924, believed that this exhibition could help create a permanent art culture in Jacksonville. She took it upon herself to support three young women in doing this: Rose Tharpe, Louese Washburn, and Edith Harrison, each highly educated by one of this country's leading art institutions—the Pratt Institute, the Chicago Art Institute, and Cooper Union.

The Fine Arts Society exhibition was second only to

the 1913 Armory Show (an exhibition, also known as The International Exhibition of Modern Art, held in a New York City armory and in Chicago and Boston) in its importance for modern art, and it marked the beginning of the modern art movement in the South. It also established MOCA Jacksonville as the second museum of modern and contemporary art in the country.

Brown hopes to re-create the 1924 exhibition by identifying each work of art and each artist involved in the show. He describes the show as an important part of Jacksonville art history, and one he thinks should be memorialized.

2023 Jacksonville Senior Games

By Enith Vardaman; photos by Alisa Blanchard



Given the busy schedules of Fleet Landing residents, it was impossible to get a single group shot with everyone in it.

Top (LtoR): Richard Wong, Peggy Steck, Paul Donohue, Dave Russell, Carl Tungli-Giese, Miles Nogelo, Jim Stephenson, Nancy Stein.

Bottom: Carl Tungli-Giese, Miles Nogelo, John and Eunice Rogerson. (not pictured: Gail Sharp)

Fleet Landing was well represented at the Forever Fit 50 & Beyond: Jacksonville Senior Games, held this year from September 29 to October 8. Ten residents participated, often earning medals.

Cycling: Paul Donohue (silver medal and bronze medal), Dave Russell (gold medal and silver medal), and Peggy Steck (two gold medals)

Pickleball: Eunice Rogerson (gold medal and silver medal), John Rogerson (silver medal), Gail Sharp (gold medal), Nancy Stein (gold medal), Jim Stephenson (gold medal), and Richard Wong (bronze medal)

Track & Field: Miles Nogelo (three gold medals and two silver medals) and Carl Tungli-Giese (gold medal)

Basketball: Nogelo (two gold medals)