FLEET BEAT

VOL. 36 No. 9 THE FLEET LANDING RESIDENTS' NEWSPAPER November 2026

Annual Budget Presentation–and a Farewell

By Enith Vardaman





Cynthia Hack and Josh Ashby





Ari Jolly and Matt Thompson

The Annual Budget Presentation is usually preceded by a social gathering of residents and those Board of Directors members who can be present, but this year's event, held in Johnson Hall on October 30, was special. It was an opportunity to bid farewell to Chief Financial Officer (CFO) Cynthia Hack, who was retiring after almost 15 years of outstanding service to Fleet Landing. Sometime in the future Hack will be welcomed back, as she and her husband will have joined the Atlantic Club.

Josh Ashby, CEO of Fleet Landing Atlantic Beach, led off the formal part of the event with a tribute to Hack. He said that her contributions to the present- day success of Fleet Landing went well beyond her efforts that made this community financially stronger. She responded to needs outside her official duties. He summed this up by saying that she was instrumental in teaching staff the culture of our community and commitment.

Hack spoke briefly, expressing gratitude for the trust placed in her and noting what an important part of her life Fleet Landing had been. She will miss people, but not such events as audits. Her plans for the

(*continued on page 17*)

Love Is in the Air: The 2026 Follies

By Guy Bond

Photos By Ed Hollender, Ann Bell, and Janet Silvester



More than 100 Fleet Landing residents spent two busy months preparing for the October 19, 20, and 21 performances of "Love Is in the Air." During this lively exploration of love in its many forms, the audience for the 2026 Follies met Venus, the Goddess of Love (Buffy Wells), Sheriff Woody from *Toy Story* (Randy McDonald), Miss Ellaineous (Jackie Smith), Captain Stubing of *The Love Boat* (Bob Morris), and Sonic Boom Boom (Sue Myers), a curious visitor from the planet Vulcan, and Security Guard (Jim Condon).

The production brought together a remarkable range of volunteers led by co-directors and musical director Bob Armacost and Julia Pet-Armacost, and associate director and scriptwriter Myers. Assistant directors were Dian Russell (costumes) and Mary Steinke (choreography). Peter Lendrum served as announcer throughout the production. It is impossible to name all contributors, but they included members of the Follies Band, choreographers, musicians, costume and makeup designers, graphic artists, stage crew, and sound and lighting technicians, among many others.

The show opened with Pet-Armacost and Armacost welcoming the audience and remembering former cast member Jeff Doherty, who recently passed away. This year's production was dedicated to Karen Sturtevant, who has retired after 15 years of service as pianist and band leader, enriching many Fleet Landing musical groups and events.

(*continued on page 20*)

October Residents' Council Meeting

By Howard Burdick

Residents' Council President Carol Smith convened the October 20 meeting in Johnson Hall. She reminded those present of the report by the resident focus group on the campus master plan. It is available on Fleet Link under the Residents' Council tab. She introduced resident Walter Kraslawsky. He and his wife, Kathy, will once again chair Fleet Landing's participation in the Salvation Army Red Kettle Campaign. He noted that last year 128 residents volunteered 245 hours while collecting $27,000 and earning first place among local groups.

Management Perspective. Executive Director Matt Thompson reviewed items discussed at the October 13 "Coffee and Conversation: Community Insights." (See article on page 5.)

Council Reports.

Vice President. Jackie Smith reviewed the upcoming Veterans Day observances and the illustrious career of resident Colonel Sharyn Jenkins, who personified service as an Air Force Flight Nurse. [She was also the first lady chairman of our Military Ball Committee, hired by your reporter.] Smith encouraged veterans and spouses and children of veterans to submit memories for Fleet Landing's *Voices of Our Veterans* publication. Submissions should be emailed to VOVFleet@gmail.com or placed in social box 116. This publication can be found on Fleet Link under the Residents' Council tab, and a copy is in the Dinda Library.

Treasurer. Lynette Beitz reported that the Residents' Gift Fund was approximately one-third of the way toward the goal of $900,000.

Human Resources/Marketing. Skip McAlexander reported that Jessica Cuetos, formerly of the Remodeling team, had joined the Sales and Marketing team. There were ten new hires in September. Catches of the Month for extraordinary service were Jason McLaughlin, Dining Room Manager - Mainstreet Dining, and Adriana Farrell, Chef de Cuisine - Mainstreet Dining. Staff Member of the Month was Josie Galvan of Health Services Housekeeping.

Wellness/Transportation. Randy McDonald called attention to a number of upcoming events, including a trip to Jacksonville's Greek Festival on November 14 and to a performance of *Les Misérables* by the Douglas Anderson School of the Arts on November 15. Under the auspices of Fitness, a four-week disco dancing class was underway. Don Graham is Transportation's newest full-time driver. A new A/V system will be installed in the Windward Commons second floor classroom by the end of the year.

Health Services. Joy Miller provided a Health Services Committee update, citing tips and educational materials that will be added to the Health Services tab on Fleet Link. They include health services admissions guidance and frequently asked questions about the continuum of care at Fleet Landing. She reminded residents that the WELL*Inspired Learning* series provides information on health and wellness topics, while the WELL*Inspired Discovery* series will cover general topics to help residents navigate Fleet Landing's continuum of care. Miller also cited important forms, such as emergency contacts and health surrogate designation, that can be kept on file by Fleet Landing.

Safety and Security/Housekeeping/Dining. Dave Russell discussed telltale signs of a scam and a personal experience of an attempted scam. There have been three recent Safety and Security hires. He reminded residents of stop sign compliance. He described the role of the Dining Committee. A Saturday brunch is coming to Currents soon. Breakfast at Currents will be discontinued, and breakfast offerings at the Coffee Shop will be enhanced.

Facilities. Jim Dobson discussed recent "Zone Blitz" preventive maintenance inspections, regular zone inspections, and some of the problems found. He also highlighted a safety issue involving the plaza deck leak in the 8000 Building.

Communications. Secretary Shann Purinton reviewed 10 resident suggestions. They are too detailed to report here, but the complete text of the suggestions and responses can be found on Fleet Link in "Residents' Council Presentations" under the "Residents' Council" tab. Summaries of each suggestion and the management response may be reviewed in the council minutes, which are also posted under the "Residents' Council" tab as well as at various locations around campus.

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

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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 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 14 meeting was held in closed session, with Chair Ari Jolly presiding. The information below was supplied to FLEET BEAT by Josh Ashby, CEO of Fleet Landing Atlantic Beach.

The Board of Directors welcomed Lydia Le, Fleet Landing's new chief financial officer.

The year-to-date financial results showed Fleet Landing still on firm financial footing.

The board reviewed and approved the 2027 budget, with a 4 percent increase in the monthly service fee.

The board received the semi-annual report of key performance indicators: financial performance, resident satisfaction, and staff engagement. All indicators were above goal.

Management provided an update on the campus master planning project, focusing on healthcare utilization for the current and future population.

2026 FLiCRA Statewide Conference

By Harry Sweeney

Overview

The FLiCRA Board of Directors, Delegates and Annual Membership conference was held on October 15 in Pompano Beach, FL. It was hosted by John Knox Village, a continuing care retirement community (CCRC). Fleet Landing's Chapter Vice President Harry Sweeney and Delegate Jelena Gill attended the meeting. There were well over 150 state board members, delegates, and guests in attendance.

The Florida Life Care Residents Association (FLiCRA) gives Florida's CCRC residents a strong, unified voice. It advocates for residents' rights, quality of life, and financial security through active engagement with Florida legislative and regulatory agencies to strengthen protections and promote responsible oversight. FLiCRA is based in Tallahassee, with chapters throughout Florida and approximately 13,000 members in 58 licensed CCRCs. Since its inception in 1989, FLiCRA has been responsible for, and participated in, many legislative efforts that benefited CCRC residents.

Featured Presentation

Ken Shanahan, President of FLiCRA's state Board of Directors and a resident of John Knox Village, presided over the meeting. He introduced the guest speaker, AV Powell, Actuarial Consultant for the Senior Living Industry. His speech was titled "Future Proofing & Creating Solvent Continuing Care Contracts." For 40 years, Powell has been instrumental in developing actuarial science as it relates to the continuing care retirement industry.

The focus of his speech was evaluating the risks contained in each of four types of continuing care contracts in common use today. He was not discussing the creditworthiness of the provider. Rather, he concentrated on the risks in case the contract funding is not sufficient to cover future costs of service, effects of refundable options, and the reduction or elimination of health service levels. This subject is relevant now because of the bankruptcies of several Florida CCRCs in recent years.

Meeting of Board, Membership and Chapter Delegates

Shanahan updated the board and delegates on the following matters: long range planning, membership growth and education, and reaching out to CARF, a nonprofit accreditor of health services providers.

The minutes from the 2025 membership meeting were presented and approved. The Treasurer's report was presented to the membership.

The 2027 budget was presented along with a proposed annual dues increase for singles from $22.00 to $25.00. Other dues categories were increased pro rata (couples $40, lifetime single $220, and lifetime couple $355). After discussion, the dues increase was approved as well as the 2027 operating budget.

Shanahan introduced the candidates for the Board of Directors. After the approval of the new board, its members elected their officers. Shanahan was reelected as president.

After introducing the reports of Regional Directors, Shanahan announced that four of the Directors had completed their terms and thanked them for their contributions. The terms of the just elected Directors were to commence at the conclusion of the 2026 meeting.

2027 Legislative Session

The final agenda item was an update on the reform of Chapter 651 of the Florida Statutes, the law that governs CCRCs. Last year, the state board formed a Work Group of four members of the board in conjunction with LeadingAge Southeast (a nonprofit organization serving senior living providers) and FLiCRA's legislative consultants, to develop reforms of Chapter 651.

In the 2026 Florida legislative session, a bill encompassing the Work Group changes was submitted alongside the Florida Office of Insurance Regulation's own changes. The reforms included oversight of certain management contracts, resident contracts, resident councils, clarification of responsibilities when affiliates are involved, increasing resident governance, and providing regulators with earlier warning tools. The bill did not pass, and the effort has continued.

The Work Group members spoke at the meeting and indicated that they have had numerous drafts of the reform bill and are continuing to make progress on the issues.

Editor's note: AV Powell's presentation can be found on YouTube. Search under "FLiCRA Keynote." The slides from his presentation can be found on FLiCRA's website. Go to flicra.com and then "News/ Events." While you are on the FLiCRA website, you can sign up to receive the FLiCRA E-Newsletter.

Lydia Le, Chief Financial Officer

By Chet Davis

Fleet Landing and Polaris have welcomed Lydia Le, CPA as Chief Financial Officer.

Le, born in California, was raised in the Jacksonville area. She attended First Coast High School, where she was class valedictorian. An accounting graduate of the University of North Florida (UNF), Le also holds an MBA from UNF.



Le and her family live in Jacksonville's St. Nicholas neighborhood. She and her husband have four children. One just graduated from the University of Florida, two are in college, and their youngest is a high school junior. As the children have gotten older, Le has started going on little adventures. Her favorite so far was rappelling down a waterfall in Costa Rica. She also really enjoyed serving on the board of Big Brothers Big Sisters.

When asked what attracted her to Fleet Landing, Le responded that she was drawn to its purpose and mission, and the opportunity to make a meaningful difference. This fit well with her 20+ years of experience strengthening operations, improving performance, and increasing value.

After her early weeks on campus, Le said she was excited to be here and has especially appreciated the warm welcome she has received from both staff and residents.

Jessica Cuetos, Senior Living Advisor

By Chet Davis

In this newly established position of Senior Living Advisor, Jessica Cuetos will support the Sales and Marketing team in each of our communities. She will handle online and telephone inquiries and guide potential residents through the initial inquiry process, as they learn about Fleet Landing communities and the life plan model. She will explain community offerings, timelines, and waitlist processes, and direct them to the right community and Senior Living Counselor based on their needs and goals.



Residents may remember Cuetos from her prior role as the Health Services New Resident Coordinator, where she helped current and new Fleet Landing residents through remodeling and move-in as they transitioned to Leeward Manor, North Point, or The Nancy House.

Cuetos was born in Indianapolis, IN, but raised in Jacksonville. A Florida State University graduate, her career began in the nonprofit sector at Sister Cities of Fort Lauderdale. She later returned to Jacksonville, where she worked in real estate, new construction, and custom closet design and home organization. Cuetos and her two sons live across the Intracoastal. During her year at Fleet Landing, she has found our staff and residents to be most welcoming. She appreciates the opportunities to learn, grow professionally, and contribute to an organization whose mission she is proud to support.

Repotting Orchids

By Victoria Freeman; photo by Shann Purinton



John Taylor and Susan Lehr

On October 16, resident Susan Lehr led a workshop for ten orchid lovers on the subject of repotting orchids. It was also the initial use of the new potting table in the raised garden plots.

The idea for a repotting table came from the realization that many residents here receive orchids as presents from friends, often with beautiful blooms. Six months later nothing is left but a bare stem. Repotting, which the orchid owner hopes will encourage new blooms, is a messy process, frequently occurring in the kitchen sink or on the shower floor.

Resident John Taylor saw that orchid owners needed a better place to repot their orchids. He and Shann Purinton purchased the repotting table.

Credit for the first repotting program goes to: Director of Wellness Wendy Griffin for helping make the arrangements and Woodworker Jim Dobson for helping erect the table. Bill Copley, who was expected to be the presenter, ended up with the flu in Canada, so he could not be there. His recommendation of Lehr saved the day.

Lehr, an eloquent expert, emphasized the wisdom of heavy watering on repotted orchids for only about three days. Overwatering is the archenemy of orchids. She says bark is a better medium for repotting than moss. A slow release of granular fertilizer is preferred.

Resident Mary Donohue left the presentation smiling and saying, "Now I know how to pamper my orchids."

Coffee and Conversation: Community Insights

By Enith Vardaman



Josh Ashby (l) and Matt Thompson

The final "Coffee and Conversation: Community Insights" of 2026, held in Johnson Hall on October 13, featured two speakers: Josh Ashby, CEO of Fleet Landing Atlantic Beach, and Matt Thompson, Executive Director Fleet Landing Atlantic Beach.

Financial Results

Ashby began with the occupancy figures for independent living, assisted living, memory care, and skilled nursing as of August 31. The long-term trend of essentially full occupancy continued in the first three categories. Skilled nursing was close to the desired lower occupancy rate. He emphasized the enormous amount of work that goes into maintaining such high occupancy, as people are constantly moving in and out of various levels of care. Atlantic Club membership now stands at 766 families (more than 1,000 people).

As of August 31, revenue was significantly above budget, thanks largely to investment income, and expenses are below budget, which is common at this point in the year. The resulting operating income is well above budget.

The two lender-required financial covenants, debt service coverage ratio and days cash on hand, were well above requirements: 2.69 versus the required 1.20 for the former and 568 versus 180 for the latter.

Solara Care Solutions: Employee Gift Fund

After the creation of Solara Care Solutions as a separate company, its staff (therapists, home health aides and nurses, and certified nursing assistants) were no longer directly employed by Fleet Landing and became ineligible for distributions from the Residents' Gift Fund. A separate Solara Employee Gift Fund has been established as a means of continuing to show appreciation for the approximately 75 affected employees. This constitutes about 15 percent of the employees previously receiving Residents' Gift Fund distributions. It was suggested that residents consider allocating 15 percent of their planned contribution to the new Solara Employee Gift Fund and 85 percent to the Residents' Gift Fund. A check made out to Solara Care Solutions can be delivered to the Coleman Center office of Michelle Barth, Executive Director of Philanthropy. If she is not there, the check can be put in an envelope and slipped under the door. Details about this new gift fund can also be found in the memo that was placed in residents' social mailboxes.

Miscellaneous

Ashby recognized new Chief Financial Officer Lydia Le. (See article on page 4.) She is replacing Cynthia Hack, who is retiring after almost 15 years. He said that residents would have an opportunity to bid farewell to Hack and welcome Le just before the annual budget presentation scheduled for October 30.

The Fleet Landing Atlantic Beach master planning project is focusing on healthcare facilities to replace Leeward Manor and Derfer. The development and actuarial consultants are aiding in determining the correct healthcare environment size for the current population as well as expansion flexibility for the future population. This issue must be resolved before moving on to other aspects of the master plan. It is anticipated that the results of the healthcare planning effort can be reported in the spring of 2027.

Polaris and Solara, which have been operating out of trailers at North Point and Nocatee, have rented office space in The Jessie, a building in downtown Jacksonville that formerly housed the main branch of the public library. It was purchased by the Jessie Ball duPont Fund over ten years ago to provide subsidized office space for nonprofits. Polaris and Solara will join 32 other mission-driven nonprofits working to make Jacksonville a better community.

Fleet Landing is working with the Downtown Investment Authority to understand what development of a Riverside campus might look like, but the process is going more slowly than anticipated. If the process is not complete by January, the project will not go forward.

Ashby closed by reporting that the Fleet Landing Golf Classic, which was twice postponed because of the recent rains, had been rescheduled for November 16. Support for the tournament from Fleet Landing residents and business partners has been strong. All of the funds raised go to staff scholarships.

Resident Satisfaction Surveys

Thompson began with a report on the semi-annual resident satisfaction surveys conducted for health services residents (July 28 to August 10) and independent living residents (August 18 to August 31).

He outlined survey uses: Survey feedback is regularly reviewed by senior leaders. Results allow prioritization of management initiatives and can be used for decisions on resource allocation. Departmental performance results are part of the management process for organizational leaders. Results are reported to the Board of Directors and to staff.

The response rate to the survey was 51.8 percent (496 responses from 957 surveys sent out). Although the response rate was in line with the rate for high-performing communities, Fleet Landing's response rate

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Coffee and Conversation: Community Insights

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continued its decline of recent years. The cause of the decline is not known, but an effort will be made to improve the response rate.

The next topic was the net promoter score (NPS), which is derived from responses to the survey question, "How likely would you be to recommend this facility to your family and friends?" Thompson discussed two different scales for ranking the NPS, which ranges from minus 100 to positive 100 in both cases. The scale used by NRC, the organization that does Fleet Landing's surveys, has four categories ranging from "Needs Improvement" to the top category of "Excellent,"which begins at a score of 70. The scale of Bain & Company, which Fleet Landing will follow, has five categories ranging from "Improvement Needed" to "World Class." A score of 50 to 80 is"Excellent," and any score above 80 is "World Class." Fleet Landing's NPS, has shown steady improvement in recent years, and the August 2026 score of 80.8 is in the top category of both scales. A further breakout showed the health services NPS to be 73.7 and the independent living NPS to be 82.6.

Responses are measured against benchmarks, and Thompson cited three rated above the benchmark (services supporting residents' well-being and the overall rating of food in independent living, and staff care about loved ones in assisted living). He also cited three below the benchmark (keeping residents informed about activities and addressing residents' concerns promptly for independent living residents, and keeping skilled nursing residents informed about their care).

The survey elicited 270 written comments (86 printed pages). Breaking down the comments, Thompson noted that 41.90 percent were exclusively positive; 31.90 percent, a mixture of positive and citing of areas needing improvement; and 26.30 percent, characterized as constructive.

Thompson cited some of the comments showing what residents value about Fleet Landing. A common theme was that moving here remained one of the best decisions made. Also interesting were comments presenting different perspectives on the same topic. Examples: "Food — Much improved in the last couple of years," and "Food quality has hit a 12-year low." "I am very pleased in the direction we are going at Fleet Landing," and "I am beginning to feel that the identity of Fleet is changing…"

Measures that management could take in response to specific feedback were also cited. Examples: Onboarding and sponsor resources could be reviewed in response to the comment that new residents have a lot to learn and sometimes have to figure things out themselves. Capacity, scheduling, and access for high-demand programs could be evaluated in response to the comment that popular activities, classes, and events are sometimes running out of space.

Campus Project Updates

The 1000 Building refresh is essentially complete, and the elevator refurbishment is complete in the 1000 Building and well underway in the 4000 Building. The procurement process for items needed for the 2027 Leeward Manor refresh is about to begin. Enhancements are planned for the 8000 Building plaza deck, and the problem of continued leaks will be addressed. The bike pavilion is nearing completion! The Legacy Trail has tested the meaning of "final approval." A date has been scheduled for a review of the project, which is supposed to indeed be the last of the final approvals. Fleet Landing is ready to proceed.

Miscellaneous

The updated *Resident Handbook* has been sent to the printer and will soon be posted on Fleet Link. There will also be a memo explaining all the substantive changes. The new phone system has been implemented and is generally working well.

The Derfer Pavilion has been recognized by Medicare as a high-performing facility—a designation for which only 12 percent of nursing homes nationwide qualified. Derfer is now entitled to a Risk-Based Survey, a type of inspection that is more focused, requiring less time on site and a smaller inspection. This could make the inspection by Florida's Agency for Health Care Administration, which is expected soon, less burdensome. Fleet Landing is seeking reaccreditation from CARF, an international accreditor of healthcare-related organizations, and the only accreditor of continuing care retirement communities (CCRCs) in North America. Only about 10 percent of CCRCs meet the accreditation criteria. CARF representatives will conduct a survey on campus on November 4, 5, and 6. Renewal of Fleet Landing's already long-term CARF accreditation is expected. Florida's Office of Insurance Regulation has completed its triennial audit of Fleet Landing. Although the written report has not yet been received, Thompson has been told via conference call that the results were very positive.

Sales and Marketing Manager Connie Wheat is retiring at the end of December after 26 years at Fleet Landing. While essentially all residents know her and will be happy for her, she will also be missed.

After noting several October events covered elsewhere in this issue and announcing that Christmas decorating was coming soon, Thompson concluded on a personal note: He will miss this year's Christmas Party on December 11 because he will be receiving a Ph.D. in healthcare administration at Oklahoma State University's commencement ceremony.

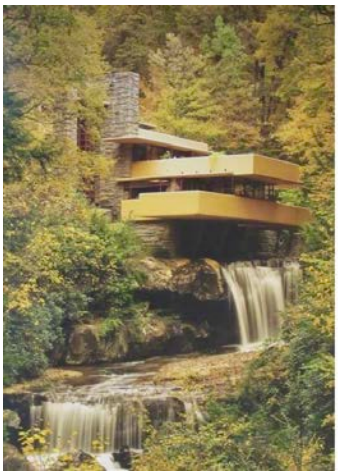
Editor's note: The slides for "Coffee and Conversation: Community Insights" can be found on Fleet Link. Go to "Fleet Landing Presentations" and then "Coffee and Conversation."

Art Exhibits

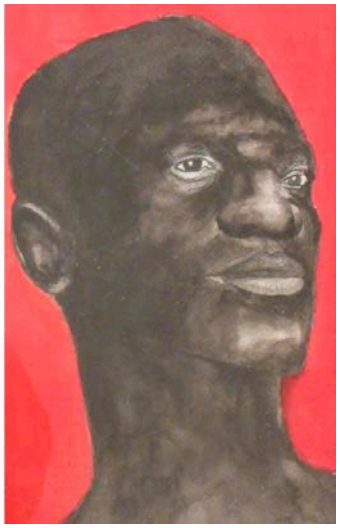
Photos by Ed Hollender

The current Windward Commons and Lake View exhibits give residents the opportunity to view the works of 28 Fleet Landing artists. The exhibits feature paintings, photography, and even a bit of artificial intelligence. Below is one work by each artist

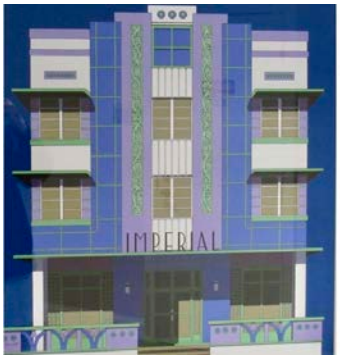
Windward Commons Exhibit




Left:'Robert Wells's "Falling Water." (photography)
Right: Richard Lundgren's "Bringing the Buoys Home."

Left: Bo Smith's "Ibis in Moonlight."
Right: Judith B. Struck's "Presence."





Left: Lynn Blakemore's " Sorry, Susan. No Porch Plants."
Right: Pat Murray's " Shrimp Boats Are Coming."




Left: Susan Hubbard's Roseate Spoonbill Preening." (photography)
Right: Phillis Harrell's "Time To Shine."




Left: Frances T. Jones's "Camellia."
Right: Gayle Banks's "Somewhere in Provence."




Left: Tom Dames's "Stille Nacht."
Right: Sandra Roth's "On the Street Where You Live."




Left: Julia Pet-Armacost's "Sanibel Island 2026."
Right: John Hen's "Koala."

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Art Exhibits

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Left: Glenn Perry's "Carpenter Gothic Style."
Right: Carol Bowser's "Like Monet."




Left: Patricia Payne's "A Peaceful; Place."
Right: Kristin Perry's "Morning Mooring."





"Left: Ann Brodt's "Christ the Divine Architect."
Right: Tom Bramble's "Flowers."




Left: Craig Miller's "St. Croix - Siesta."
Right: Imogene Coleman's "Big Apple."

Lake View Exhibit




Left: Donna Mobley's "Reminisce of Thunderbolt, GA.
Right: Sarah Lamont's "Enchanted Sky."




Left: Paula O'Bannon's "Frosty Fall Morning in the Angus Cattle Pasture.'
Right: Betty Thompson's "Hidden City."




Left: Charles Winton's "Self Triangulation."
Right: Sandy Bousquet's "Paddle Battle — A Flight of Fancy." (digital multimedia and AI)

Veggie Talk

By Victoria Freeman

Amanda Searle, University of Florida (UF) Master Gardener, spoke to a full house at the Annex on October 7. Her topic was growing vegetables in Florida —not surprisingly an environment very different from New Jersey and Iowa, the previous garden sites for

(*continued on next page*)

Veggie Talk

several residents using Fleet Landing's raised garden plots.

Searle provided extensive handouts covering the fall/winter season. She also stressed that all of her recommendations were scientifically verified by UF's Agricultural Department. She encouraged Fleet Landing gardeners to ask future gardening questions of its own master gardener, resident Victoria Freeman, or call UF's Institute Of Food And Agricultural Sciences hotline, 904-255-7450.

Pink Pickle

By Mary Durkin

To support Breast Cancer Awareness Month, 17 Fleet Landers got together on October 22 to play in the "Pink Pickle" round-robin pickleball tournament directed by Skip McAlexander. There were five rounds of play, each ten minutes long, with players rotating partners for each round. Mary Pat Lynch recorded all the scores and kept track of the complicated scoring system.

First place was a tie with Guy Van Syckle and Mike Foster, and Jay Seward came in third, each taking home a Fleet Landing canvas bag. Carl Tungli-Giese and Andy Granuzzo also got a bag each as a prize. Everyone had a fun morning on a beautiful fall day playing games for a few hours with friends.





LtoR: Carl Tungli-Giese, Mike Foster, Guy Van Syckle, Skip McAlexander, Jay Seward, Andy Granuzzo





VOX Returns

By Carol Smith





After a year-long absence, VOX returned to Fleet Landing on October 15, and fans were eager to welcome back one of their favorite local bands! From the opening notes of "Mrs. Robinson," the Johnson Hall dance floor was packed, and the energy never let up. With a lineup featuring plenty of favorite tunes from the '70s, VOX had residents tapping their toes, singing along, and dancing. It was rock 'n' roll at its best, and a terrific afternoon of music, memories, and fun!

2026 Military Ball

By Isobel Spink

Photos by Ed Hollender and Sandy Bousquet



Table ready for guests



The people who worked to make the evening a success

What a fabulous party! On October 9, one hundred sixty-two people mingled outside the Johnson Hall auditorium, having a cocktail while waiting to take their tables. It was marvelous to see the large group of men and women who could still fit into their awesome military uniforms, with medals and gold braid in full abundance. The ladies were also dressed "to the nines," many in long dresses with myriad sequins and beautiful designs.

Military Ball Committee Chair Bruce Osborne welcomed the crowd and thanked all who served. Bunky Johnson explained the Missing Person Table, and after singing the National Anthem, the Rev. Dr. Lin Hutton gave the invocation. Serving on the Military Ball Committee with Osborne were Bob Armacost, Sharyn Jenkins, Bob Springer, and Johnson, and they certainly know how to put on a party.

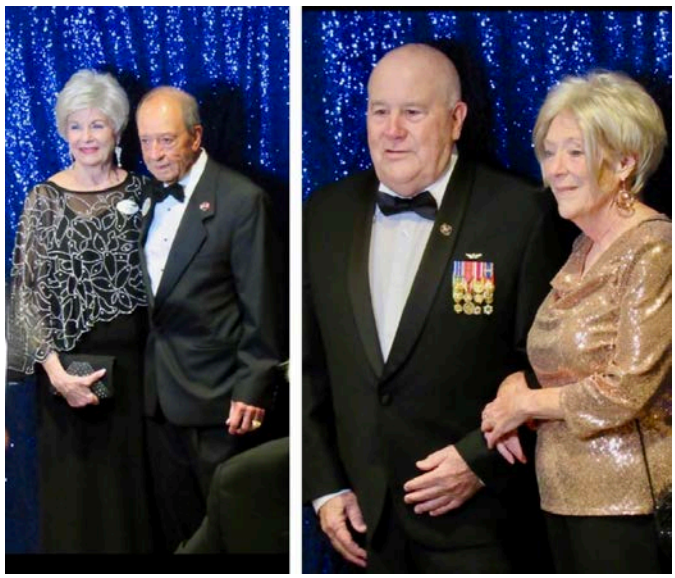
Following dinner, Fleet Hearts was recognized for all the good work it does for so many. Kay Craft was thanked for her gorgeous table centerpieces. We all stood when our service marching song was played, and the entire crowd joined in singing "God Bless America."

It was truly a night to remember, featuring a delicious dinner, an elegant dessert, and wine at every table. The Robbie Eccles Band played familiar favorites that kept the crowded dance floor lively all evening.

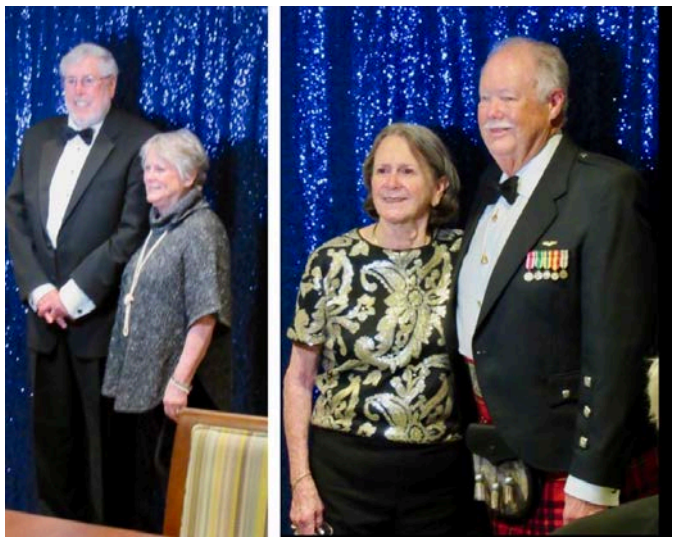
Later, the large group of staff members in crisp white shirts and black pants joined the festivities. We even enjoyed a line dance. It was a spectacular evening from start to finish, and kudos to the huge staff that made this night possible.



The scene at Johnson Hall



LtoR: Meg and Dante Capurro, Bruce and Cyndee Osborne



LtoR: Rick and Julie Rochelle, Libby and Randy McDonald

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2026 Military Ball

(continued from preceding page)



Seated: Sandy Bousquet (l) and Sally James. Standing, LtoR: Sarah Lamont, Terry Voynik, Esther Haywood, Barbara McGill.



Lto R: SkipMcAlexander, Ann Bell, Chet Davis

Navy Birthday Flag Raising

Photos by Ann Bell

Fleet Landing residents gathered at the Flag Plaza on October 13 to celebrate the 251st birthday of the US Navy with a flag raising ceremony. Navy veterans and spouses posed for a photo with the Navy Flag. After a prayer by Tom Atkins the team of Randy McDonald, Chet Davis, and Jim Karr raised the US, 250th birthday, and Navy flags. Management support was provided by Campus Operations Manager Byron Pennington and the exterior maintenance team (cleaning the plaza and setting up the chairs), Campus Security Assistant Manager Mary Hughes, and Michele West Stevens and Coleman Dining Services (breakfast snacks and refreshments).





A Less Common Wildlife Sighting

Although there may be snakes making their home at Fleet Landing, they are not often seen. Kathy Vanderbeck spotted this one sunning itself on a bush along a walkway to the 8000 Building.



Chamber Music Shines at Fleet Landing

By Nancy Lundgren









The San Marco Chamber Music Society (SMCMS) continues to delight Fleet Landing residents with its talented musicians and diverse program selections. Its October 5 performance in Johnson Hall carried on that tradition. Founders Eric and Ellen Olson were joined by flutist Sophia Jean, clarinetist Giovanni Bertoni, and pianist Scott Watkins.

The concert opened with Eric on oboe and Ellen on viola performing a surprise piece that was not listed in the program: Four Miniatures for Oboe and Viola by Sándor Balassa, a Hungarian composer. The unfamiliar work was beautiful and provided a compelling introduction to the afternoon's varied selections.

Mozart's *Kegelstatt Trio* featured piano, clarinet, and viola in a delightful three-movement performance. *Coastal Kaleidoscope (*piano flute and oboe) by Alyssa Morris offered a contrasting tempo and sound, winding its way through two of the three movements of an engaging and evocative composition. The finale, *Caprice on Danish and Russian Airs* (piano, flute, oboe, and clarinet) by Camille Saint-Saëns, showcased the composer's inventive use of both Danish and Russian melodies.

These concerts have become a cherished tradition at Fleet Landing, thanks to the generosity of Walter and Cynthia Graham. The SMCMS will return to campus in January with another program of chamber music.

TAPS: A Military Farewell

By Chet Davis





Pat Kluever (l) and Bruce Osborne



Three Fleet Landing residents who were military veterans died in the third quarter of 2026: Captain Mickey Miefert, USN (Ret.); Captain Dean Veremakis, USN (Ret.); and Navy veteran Jeff Doherty. They were honored at the quarterly TAPS ceremony on October 4. Inclement weather caused the event to be moved indoors to Breakers rather than being held at the Flag Plaza.

Pat Kluever presided over the ceremony, which began with the Navy Hymn ("Eternal Father, Strong to Save") followed by a prayer delivered by Chaplain Lin Hutton. Bruce Osborne struck the ceremonial bell as the name of each of the deceased was read. The veterans present rendered a hand salute as TAPS was played, paying final tribute to the fallen.

Beach Walk

Photo by Mary Faria



Two canine participants joined the October 2 beach walk.

Iron Chef Finale

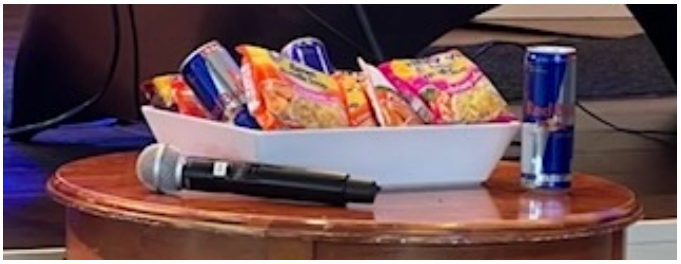
By Patricia Payne
Photos by Patricia Payne and Ed Hollender




Chef Dre (l) and Chef Dustin




Left: Elvis Burrows.
Right: The panel, LtoR: Chris Gotschall, Anita Taylor, Matt Thompson.



Secret ingredients



Chef Dre's dish (l) and Chef Dustin's dish




Sample dishes for residents

The first annual Fleet Landing Iron Chef competition culminated on October 23 in a spirited cook off between Mainstreet Executive Chef Dustin Wigglesworth and Lakeview Chef de Cuisine Andre Dawkins, known as Chef Dre. We learned that Chef Dustin mentored Chef Dre as he developed his professional skills and that they've "been talking lots of smack to each other for ages."

The panel of judges was made up of Dining Services Executive Chef Chris Gotschall, Executive Director Matt Thompson, and resident Anita Taylor. Their job was to judge each dish on presentation, taste, use of ingredients, and creativity.

Senior Director of Food and Beverage Elvis Burrows kicked off the event by introducing the contestants and announcing the secret ingredients: Red Bull and ramen noodles. Red Bull is the product of an Austrian company and is a stellar source of caffeine, sugar, and taurine. The ramen packets in the basket included shrimp, pork and four chicken flavors. Fun fact: Each package contains 117 feet of noodles.

Chef Dustin prepared short ribs with a Red Bull hoisin glaze served over a Japanese pancake latticed with Kewpie mayo and garnished with a toasted ramen sesame crumble. Cabbage in the pancake added nutrition and texture to the dish.

Chef Dre prepared duck breasts pan seared in brown butter, served with sweet potato ramen gnocchi and broccolini. He shared that the key to successful gnocchi is choosing the right binder. For this dish, he used crème fraîche and duck fat with the ground ramen. Fresh thyme enhanced the flavor. The duck was incredibly tender!

As they cooked, the chefs answered questions from the audience. Chef Dustin explained that Fleet Landing's success in providing residents with such a broad range of dining experiences is having the right people in the right positions. Our culinary teams enjoy the opportunity for creativity and learning from each other in a supportive and healthy environment, which differs from "the real world." Funny how that comment parallels how many residents feel about living here. As for dining outside of Fleet Landing, he recommended checking out the evolving and innovative restaurants in San Marco, Riverside, and Avondale. Chef Dre, when asked what he finds most challenging about his job, specified "trying to implement residents' feedback." He smiled when he said that he enjoyed the challenge. Both chefs are excited about having a Culinary Institute of America center in Jacksonville.

As the dishes were prepared, plated and served to the panel, Dining Services chefs and staff prepared sample dishes and distributed them to the residents.

For the final contest, residents' votes were added to the panel vote to determine the winner. Long story short, Chef Dustin prevailed over Chef Dre in a close contest.

Murals of Palatka

Photos by Mary Faria



The tour group in front of a mural of Annie Oakley, who visited Palatka in 1891 for Remington shooting demonstrations

The city of Palatka, FL, has found a unique way of telling its history: Over thirty murals depicting historic structures, railroads and transportation systems, life along the St. Johns River, and important moments, people, and cultural influences have been painted on downtown buildings. On October 26, Fleet Landing residents enjoyed a walking tour to view these murals.











FLEET BEAT News

By Enith Vardaman; photo by Shann Purinton

Traditionally, *FLEET BEAT* staff members took turns doing distribution to the social mailboxes. When Karen Farrell was president of Fleet Landing's FLiCRA chapter, she found that her grandchildren thought distributing the quarterly FLiCRA newsletter to the social mailboxes was a lot of fun. Her offer of having them do *FLEET BEAT* distribution was gratefully received, and clearly they enjoy the task.



Karen Farrell and her grandchildren. Back: Paulo and Reagan Farrell, and front, Eva Farrell

With this issue, we welcome Nancy Cunningham to the *FLEET BEAT* staff. You can find her article about the New Resident Mix and Mingle on page 23.

Fleet Hearts News

By Carol Smith



Residents who delivered T-shirts to Rethreaded, LtoR: Sally Ann Williamson, Marilyn Lawson, Chris Stortz, Shann Purinton, and Sally Hutchinson



Paxon School for Advanced Studies Army JROTC members wearing their new T-shirts

Fleet Hearts members are as busy as ever, with ongoing projects that make a difference in the lives of others. At their October meeting, members announced a new holiday initiative: Volunteers will visit Salvation Army facilities to help decorate the store and other buildings for Christmas.

Another beloved holiday tradition will continue this year as Fleet Hearts volunteers decorate Christmas trees for residents of Avante Nursing Home in Jacksonville Beach. The festive trees will bring a touch of Christmas cheer to residents who will enjoy them throughout the holiday season.

Fleet Hearts members recently delivered more than 80 pounds of T-shirts donated by Fleet Landing residents. To date, the community has contributed over 300 pounds of shirts to Rethreaded, a worthy nonprofit dedicated to helping survivors of human trafficking rebuild their lives through employment, support, and new opportunities.

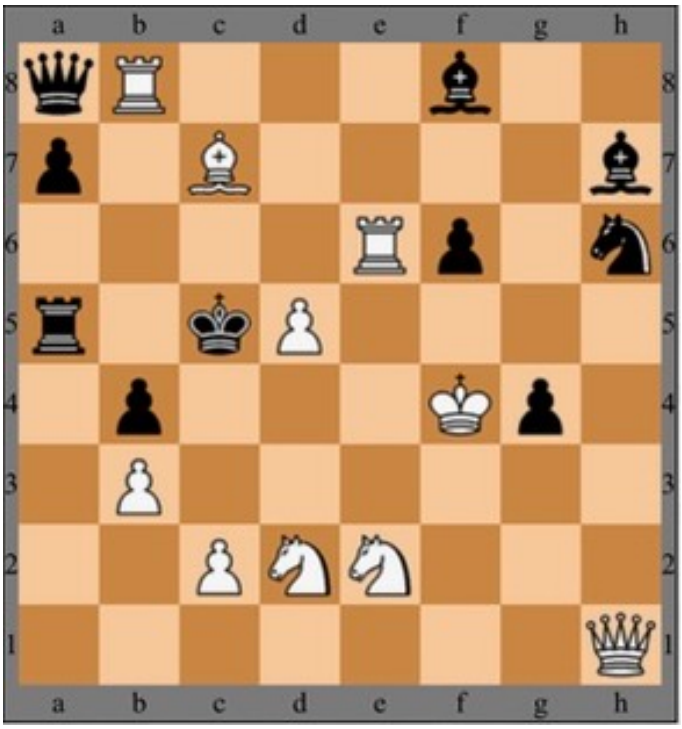
Fleet Hearts also recently purchased T-shirts with the Paxon JROTC logo for members of the Paxon School for Advanced Studies Army JROTC.

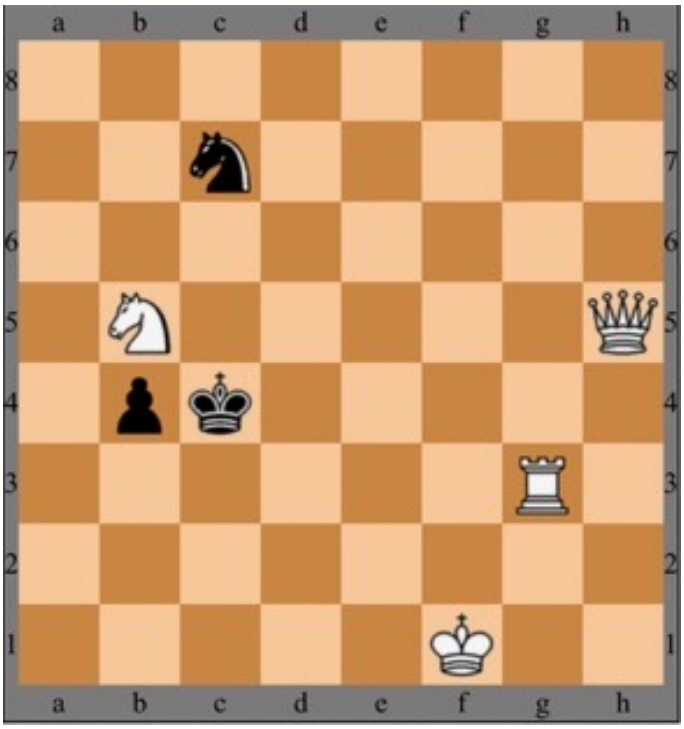
Through these projects, Fleet Hearts continues to demonstrate how a little time, a generous spirit, and a caring community can make a meaningful difference in the lives of others.

Chess Club News

By Richard Wong

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





Fall Festival at Micanopy

By Maureen Miller
Photos by Maureen Miller, Julia Pet-Armacost, and Mary Faria

















As Fleet Landing's big bus crossed US 441, flanked by what appeared to be miles of bumper-to-bumper parked cars, one could easily see the Micanopy (accent on the third syllable) Fall Festival is popular.

After a two-hour drive, a portion along back roads of "old Florida," Driver Marie Claire Allen pulled up close to the festival entrance where 22 of us, along with our leader, Wellness Manager Mary Faria, disembarked. While it was good to be on our feet, we quickly learned that this was not going to be a leisurely stroll among vendor booths, but rather a shuffle through the multitude of folks, who had come from near and far for this festival.

With only three hours to explore over close to 500 vendor booths—lining the main street and a number of side streets—there was a lot to take in!

Under moss-draped oaks, one passed booths filled with handmade crafts and specialties of all kinds: jewelry, plants, wind chimes, dog collars and treats, leather goods, clothing, woodworking, honey, spreads, barbecue and hot sauces, and more. And interspersed were food trucks: Greek, barbecue, snow cones, ice cream, juices, lemonade, and sodas.

Begun as a community celebration organized by local nonprofit groups, this festival has evolved and grown over the years. Advertised as a family event, there was something for all ages, including face painting. Being Halloween, one saw a variety of families in costume, as well as a great group of "witchy" musicians outside a cafe.

For those of us who needed a break, there were the town shops, cafes, and restaurants to explore as well as the "free cold water" lovingly offered by members of the First Baptist Church.

In the end, some of us thought three hours was just the right amount of time, and some long to revisit this town and its surrounding attractions in quieter moments. Another trip suggestion, Mary?

In Memoriam

Bill Burg
1929-2026

Annual Budget Presentation–and a Farewell

(*continued from page 1*)

future include lots of travel, tennis, and golf—and learning to play mahjong.

Ashby introduced Ari Jolly, Expert Counsel for Florida Blue and Chair of Fleet Landing's Board of Directors. She paid tribute to Hack on behalf of the board, expressing its gratitude for the confidence that Hack was serving in her capacity as CFO with absolute integrity, excellence, and commitment. Jolly said that Hack presented the CFO's report, an important part of board meetings, with finesse and professionalism, providing answers to all questions.

Jolly characterized the Fleet Landing's Board of Directors members as diverse, talented, and committed, working well together with their different and impressive skill sets. She then asked the board members present to introduce themselves by stating how many years they had served and what their committee assignments were.

Turning to the budget, Jolly emphasized that it reflected the board's commitment to the long-term viability of Fleet Landing. She said the budget balanced the needs of our community today with the responsibility to preserve and strengthen it for the future. She asked Matt Thompson, Executive Director Fleet Landing Atlantic Beach, to present the budget. She closed her remarks with praise for Ashby. She said that he was held in high esteem by city leaders, and that he was one of the best CEO's she has ever worked with.

Thompson began by describing the arduous process of creating the budget. July and August saw the creation of department budgets. Those budgets went through several upper-level management reviews during August and September to produce a combined budget. That budget was presented to the Finance Committee of the Board of Directors on September 30. Upon approval by that committee, the budget was presented to the overall board and received approval on October 14.

In discussing operating activity and entrance assumptions, Thompson said that the budgeted occupancy rate remained the same across all levels of care, but the payer mix in healthcare had been adjusted to reflect experience. Earned entrance and contract settlement revenue is budgeted at a 1.5 percent increase, reflecting an average entrance fee increase of 7 percent annually over the past two years. Contract closings were expected to number 32, bringing in over $16 million in net entrance fee proceeds—a figure 3.7 percent above the 2026 budget.

The property insurance surcharge, which ended in mid-2026, is a welcome omission from the 2027 budget. Salaries and benefits account for 44 percent of the budgeted increase in operating expenses. Most employees received a 3.5 percent wage adjustment. Some received a larger adjustment for reasons that included keeping wages competitive for positions held by high quality individuals.

Thompson displayed a chart showing five financial goals of the budget: debt service coverage ratio, days cash on hand, net operating margin, adjusted net operating margin, and total excess margin. The chart showed these goals benchmarked against either the 50th or 75th percentile of continuing care retirement communities (CCRCs) accredited by CARF. The chart also compared the budget with the medians of Fitch, the bond rating organization. The goals matter because, taken together, they are a measure of how well Fleet Landing is doing financially now, and how financially sound it is for the future.

The monthly service fee increase for 2027 will be 4 percent. Chapter 651 of the Florida Statutes, the law governing CCRCs, requires department cost-center reasons when the monthly service fee increase exceeds the increase in the Consumer Price Index for All Urban Consumers (CPI-U), South Region, Class A (population over 2.5 million). That figure rose 3 percent for the 12 months ending September 2026. Fleet Landing is in Class B/C (a lower population size), which had a CPI-U of 3.7 percent for the same timeframe—a more appropriate comparison.

Thompson displayed a series of charts: Fleet Landing's monthly service fee history, the impact of the insurance surcharge, the fee increase compared with the CPI-U, and the fee increase compared with both the CPI-U and the Employer Cost Index (ECI). Other charts made comparisons with other nonprofit senior living and comparisons with local facilities. One of those charts showed that in the period from 2014 to 2027, Fleet Landing's annual fee increases compounded grew by 6.7 percent less than those increases in similar communities. Another chart made two comparisons: the Fleet Landing Atlantic Beach weighted average independent living monthly fee with Fleet Landing Nocatee and Vicar's Landing, and a further breakdown of the monthly fee per 1,000 square feet for Fleet Landing Atlantic Beach and Vicar's Landing. In both cases, Fleet Landing Atlantic Beach was the least expensive.

The next series of slides presented details of the 2027 operating budget, beginning with occupancy assumptions: essentially full occupancy for independent living, assisted living, and The Nancy House, and less than full occupancy, but at the maximum desired occupancy level for skilled nursing.

In the slide showing revenue budgeted at $69.05 million, the largest source by far was independent living monthly service fees. The sizes of the other sources, in descending order were earned entrance fees, assisted living, skilled nursing, investment income, The Nancy House, contract settlement fees, and other.

Expenses were budgeted at $66.86 million. In the

(*continued on next page*)

Annual Budget Presentation–and a Farewell

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slide showing expenses by cost center, the largest amount went to debt costs and depreciation. The largest amount by department went to Food and Beverage. Next came Health Services, Campus Operations, and Administration. The smallest amounts went to Wellness and Sales and Marketing.

A slide showed the 2027 budget difference from the 2026 budget in allocations for those same cost centers. All showed an increase except Sales and Marketing, which decreased by $96,000. Adjustment of wages was a main cause of increases. Other factors included a rise in food costs, the cost of electricity, and staff training and development. The decrease was the result of lower campus advertising because of the shift of selected expenses to Polaris.

Overall, the 2027 budget exceeded the 2026 budget by 3.4 percent ($2.18 million).

Thompson cited other aspects of the budget. These included the fact that payroll and benefits (wages, payroll taxes, employee insurance, and retirement benefits) were the single biggest driver of increases in the 2027 budget: $644,000 (2.7 percent) over the 2026 budget. There would be a slight decrease (1.01) in the budgeted full-time equivalents (FTEs). Capital improvement investments were budgeted at $11.75 million, and the positive net cash flow was budgeted at $0.75 million.

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."

October MOAA Meeting

By Chet Davis



LtoR: Julia Pratt, Clay B. Tousey III, Tom Atkins, Melissa Riely, Patty Chicoine

The Fleet Landing-based Historic Mayport Chapter of the Military Officers of America Association (MOAA) sponsored the biennial Survivor's Seminar on October 27. The featured speaker on the panel discussing the issue was elder law and estate planning attorney Clay B. Tousey III. Other members of the panel were Julia Pratt, Executive Director, Solara Care Solutions; Captain Tom Atkins, Chaplain Corps, USN (Ret.); Resident Support Coordinator Patty Chicoine; and Melissa Riely, Director, Nursing and Veteran Services at Senior Helpers, an in-home senior caregiving organization.

Tousey, who is known to many residents from previous appearances at Fleet Landing, discussed his formula for survivors, starting with Stop: In Florida, you do not need to meet deadlines immediately. Take time to focus on family. Tousey's second point, Drop, focused on preserving asset portability by filing an estate tax return. The final point, Roll, covered fundamental estate planning: naming beneficiaries on 401(k)s and insurance policies and giving survivors access to bank accounts. As he has in past presentations, Tousey stressed the need to identify all assets before a crisis and determine how they will be distributed well before the need arises.

Tousey, an excellent speaker, fielded questions from the Johnson Hall audience. Other panel members discussed how their services might assist survivors.

The session was video recorded with the goal of having the recording available in a few weeks. Residents can contact Pat Kluever to learn how to access the video when it is ready.

October WELL*Inspired Learning* Series

By Victoria Freeman



LtoR: Megan Long, Ashley Cordero, Julia Pratt, Nick November, Patty Chicoine

There was a new question and answer format for the WELL*Inspired Learning* series 2027 Medicare presentation on October 21. A panel was made up of Solara Care Solutions Executive Director Julia Pratt, Health Services Administrator Ashley Cordero, Resident Support Coordinator Patty Chicoine, Director of Rehabilitation Dr. Nick November and Skilled Nursing Intake Coordinator Megan Long, Questions appeared on slides and the appropriate individual answered.

A principal source of information is the *Medicare & You 2027* handbook. October 15 to December 7 are the Open Enrollment dates when individuals can change coverage. New coverage begins January 1.

Long-term care insurance was discussed, but much of the presentation focused on a comparison of Original Medicare versus Medicare Advantage plans in areas such as access to doctors and other providers, therapy, home health, drug coverage, and more. The example for coverage of skilled nursing at Fleet Landing after the required three-night hospital stay showed complications with coverage by Medicare Advantage plans.

All of the panel participants are available to answer questions in their area of responsibility.

Art Club Reception

By Patricia Payne









The Art Club's 2026 fourth quarter campus show featured a Dining Services-catered reception at the Windward Commons venue on Sunday, October 11. For the first time, Atlantic Club artists were invited to attend. We know who they are because, for the last several years, we have been permitted to invite them to join our art classes that haven't been filled by our residents. We enjoyed welcoming about five Atlantic Club artists into our community, allowing resident artists to mingle with artists on the waitlist. One couple moved to a nearby neighborhood so they could get involved with their prospective community as soon as possible! We look forward to including waitlist artists at future receptions.

Bridge News

By CeCe Lichtenstein

There are many clubs at Fleet Landing. Duplicate bridge, while not technically a club, is open to any and all Fleet Landing residents as well as Atlantic Club folks. There are several bridge groups, but only two that are sanctioned by the American Contract Bridge League (ACBL). The sanction allows players who are competitive to gain master points and rise in the ranks of all competing players, but bridge is a terrific game that challenges the brain, even without choosing to compete.

The sanctions at Fleet Landing restrict participation to those who live here or are in the Atlantic Club. We have a number of new residents and lots of Atlantic Club members. We happily invite any of them who like to play bridge to join one of the groups here.

One of the fully sanctioned groups plays on Mondays at 12:30 pm in the Windward Commons second floor classroom. It is recommended that you have a partner, but we may be able to match you up if you need one. The primary contact for this game is Dottie Mann (phone number 252-573-8345). A second sanctioned game is played on the first Saturday of the month at 12:30 pm, also in the second floor classroom of Windward Commons. Contact for this game is Bobbie Fost (phone number 904-557-6503). Another duplicate game, but not sanctioned, is on Wednesdays at 1 pm. It is very good for those of all levels who are interested but not especially competitive. This game is organized by Richard Titus (phone number 714-315-1726). For more information pertaining to any of these games, it is best to contact the person listed above in charge of the game in which you are interested. Be sure to leave a voicemail message if they are not at home.

Let's Paddleboard!

Text and photo by Chet Davis



On October 2, Vickie Rose and Paul Mocko led a practical paddleboarding session on Lake Constellation. Participants were Carl Tungli-Giese, Ann Bell, and Bill Bass. After a safety tutorial, all participants went on the water, first kneeling on the boards, then standing if they so desired. How many will become paddle boarders is open to question.

Love Is in the Air: The 2026 Follies

(*continued from page 1*)

The amusing plot for the show revolved around the landing of Sonic Boom Boom's spacecraft on Lake Constellation. She had heard transmissions about love and stopped to investigate. Since Vulcanites have no emotions, love was a fascinating mystery. She then learns about many facets of love: arranged marriage and wedding traditions in Chinese culture, heartbreak, the love of long-time married couples, of country, and of children. She is also introduced to friendship. Boom Boom discovers that she, too, is experiencing the unfamiliar emotion of love. Stubing is the object of her affection, but with her intergalactic mission calling, she is reluctant to confess her feelings to him before departing. Miss Ellaineous and Venus come to the rescue, revealing Boom Boom's secret to the captain. He rushes off to find her before she leaves, arriving just in time. Together, the new couple announces their plan to spread love throughout the universe—a fittingly romantic finale to Boom Boom's earthly lesson in love!

The plot unfolded in acts involving song, dance, instrumental music, poetry, and a skit. Vocal soloists Bob Chrisman, Julie McLaughlin, John Rogerson, Carol Silcox, Joyce Ezell, Morris, John Rietveld, Chris Dahlgren, Steinke, Guy Van Syckle, Pet-Armacost had able vocal backup. Dance numbers included line, Tai Chi Fan, hula, tap, and ballroom. One of four poems read was written by Fleet Landing's own poet, Robert Howard. Players of dulcimers and other stringed instruments performed music of Appalachia. Skip McAlexander served as host for The Not-So-Newlywed Game skit and Tom Dames led the act demonstrating love of country.

Longtime residents have watched the Follies grow from a relatively simple talent show into today's ambitious production that creates a memorable performance. Fleet Landing administration provides facilities and some administrative support for the Follies, while resident contributions are the primary source of funds to make the production possible. Donations pay for stage and sound equipment, costumes, and props as well as improvements to the show. This year brought a major sound system upgrade. This was an important step forward, and the team expects to get even more from it with experience. Lighting has also improved. Further lighting enhancements would help Johnson Hall shine as a first-class theater. Resident support can help make that next step a reality.

Above all, the Follies depend on the dedication of the directors, cast, and crew. But no small group can do everything forever. New volunteers are always needed, and talents set aside years ago can be dusted off and put to good use. The Follies welcomes anyone who wants to participate in any role and at any level. Working side by side turns acquaintances into friends and deepens friendships already formed. In the process, Fleet Landing becomes an even more special place.

A video of this year's production should soon be available on YouTube. Search for "Fleet Follies."



Julia Pet-Armacost and Bob Armacost



LtoR: Captain Stubing, Sonic Boom Boom, Sheriff Woody, and Security Guard



Left: Miss Ellaineous (l) and Venus.
Right: The happy couple.

(continued on next page)

Love Is in the Air: The 2026 Follies

(*continued from preceding page*)



"Love Is in the Air"



"Sea of Love"



"Venus"



"You've Got a Friend in Me"



"Grey Cat" and "Old Blue" Medley



"Can't Help Falling in Love With You"



"Chapel of Love"



"Chinese Wedding—TaiChi Fan"

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Love Is in the Air: The 2026 Follies

(*continued from preceding page*)



"Heartaches by the Number"



"The Not-So-Newlywed Game"



"Ragged Old Flag"



"Crazy Little thing Called Love"



"Teach Your Children"



"The Gift of Love"



"L-O-V-E"



"Thank You for Being a Friend"

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Love Is in the Air: The 2026 Follies

(*continued from preceding page*)



"Love Is a Many-Splendored Thing"



"What the World Needs Now"

New Resident Mix and Mingle

By Nancy Cunningham

Photos by Ed Hollender and Jennifer Arsenault

About a dozen new residents were welcomed to Fleet Landing with a dessert reception in Johnson Hall on October 22. Halloween ghost cookies and witches' brew chocolate cups were among the beautiful display of sweets. The table gave new residents a look at how good food service is at Fleet Landing.



Wendy Griffin

Director of Wellness Wendy Griffin introduced management staff members, who spoke briefly about their roles. Griffin then read a non-work-related fact about each and asked the audience to guess who was described. Did you know Catering and Special Events Manager Louis Gonzales was once a fashion model?

Everyone present, newcomers as well as residents, broke into groups to play a Halloween-themed trivia game that required using mobile phones. Playing in groups brought residents together with newcomers and perhaps was an amusing indication of the importance of having a mobile phone for communications while living at Fleet Landing.

Most of the new residents moved to Fleet Landing from Florida locations, including Jacksonville and Neptune Beach. One person is from Tennessee and the couple farthest from their former home is from Grand Rapids, MI.



Ghost cookies and witches' brew chocolate cups





Two of the trivia groups

Architecture in Outer Space

By Bo Smith

Ariel Ekblaw opened the latest series of presentations for the World Affairs Council of Jacksonville (WAC) on September 28. The talk was held at the University of North Florida (UNF) and simulcast to Johnson Hall. Her title was "The Future Beyond Earth: How Space Innovation Is Transforming Science, Technology, the Global Economy, and Life on Our Planet." It was an enthusiastic look at our future in space fueled by a blend of science, imagination, human-friendly architecture, and entrepreneurial opportunity.

Ekblaw earned her doctorate from MIT in 2020 and

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Architecture in Outer Space

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is founder and CEO of Aurelia Institute, a business dedicated to bringing "…humanity's space exploration future to life." The dramatic fall in the cost of reaching space will allow a burst of experimentation, invention, and innovation. The problem now is not how to get there, but how to build real estate that humans want to occupy and where science can occur. The International Space Station (ISS), having already spent 25 years in operation, is scheduled for deorbiting in 2031. As remarkable as the ISS is, it is not friendly to long-term habitation and is tiny in terms of the demand for space science. Ekblaw eagerly imagines the opportunities offered by outer space, that vast area that begins just 62 miles above our heads, far closer than Daytona Beach. The bottleneck, as she sees it, is building human-friendly places for people to live and work—real estate in space.

Ekblaw quickly caught our attention by having us imagine sending a compact pallet of programmed panels into space, freeing them together, and having them self-organize into a geodesic sphere, a structure that can be scaled to whatever size is needed for habitation or research. The belief is that the principles of self-organization in nature can be used to construct habitations in space. Since it is not feasible to transport large prebuilt structures into space, why not send compacted programmed parts instead and let them do the construction? She envisions laboratories, gardens, and attractive living spaces: a new frontier for humans.

Jake Sullivan on The State of the World

By Bo Smith

Jake Sullivan spoke to the Jacksonville World Affairs Council (WAC) on October 13 at the University of North Florida (UNF), and his talk was simulcast to Johnson Hall. His topic was "The State of the World in 2027: Major Developments, Crises, and Opportunities," Sullivan is a former National Security Advisor who served four years in the Biden Administration. In addition, he has held a number of senior roles in the State Department and White House. He holds a B.A. and J.D. from Yale and an M.Phil. from Oxford, where he was a Rhodes Scholar.

Typically, WAC speakers follow a pattern of insight and prediction based on experience and expertise in their subject. Sullivan provided insights, but he avoided predictions. Instead, he described the world as in a "plastic moment" in which the present world order has no set form, and the question is where we will be when the form is set. The form will be largely shaped by the major events of the day, which he sees as a standoff in the US-Iran war and its destabilizing impact on the world economy; Washington threatening the confidence of our long-time allies; and understanding and coping with the race to AI dominance.

The broader issue overlying the reforming of the world order is the competition between China and the US. The "plastic moment" provides opportunities for China to advance, particularly in AI, which we seem to fear, and they see as an opportunity. Sullivan made it clear that China's goal is to overtake the US economy, and it believes it can use our present attitudes to that end. Our foreign policy must be guided by understanding this threat.

Fleet Landing is a sponsor of the WAC, and this allows us to attend their Global Issues Evenings in person at UNF or by simulcast in Johnson Hall. The next speaker is Sebastian Mallaby, on December 1. His topic is "The Infinity Machine: Demis Hassabis, DeepMind, and the Quest for Superintelligence."

Islands in Lake Constellation

The floating islands, placed in Lake Constellation to improve its health by reducing nutrients, bacteria, and algae, continue to thrive.



Photo by Bob Hunter

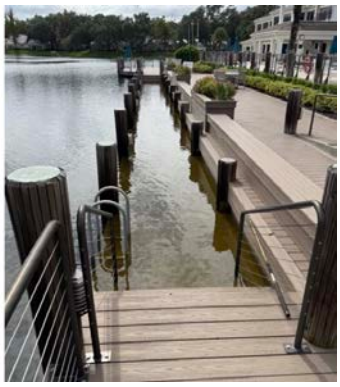


Photo by Rae Donnelly

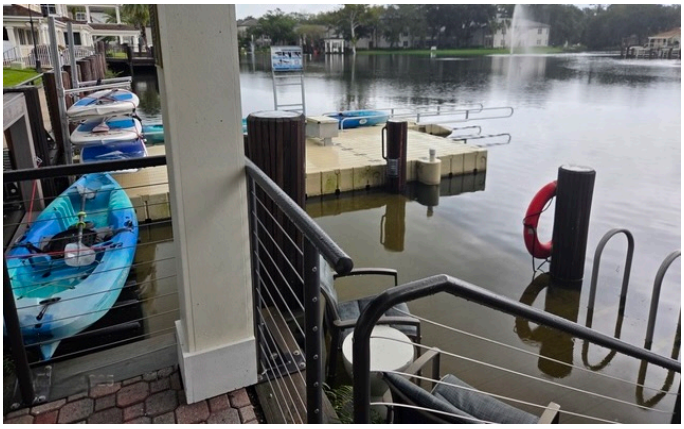
Mother Nature and Lake Constellation

Opposite effects of the work of Mother Nature were on display at Lake Constellation in October. The heavy rains around October 7 caused the lake to rise. October 23 brought a reminder of what beautiful sunrises and sunsets can be seen at the lake.

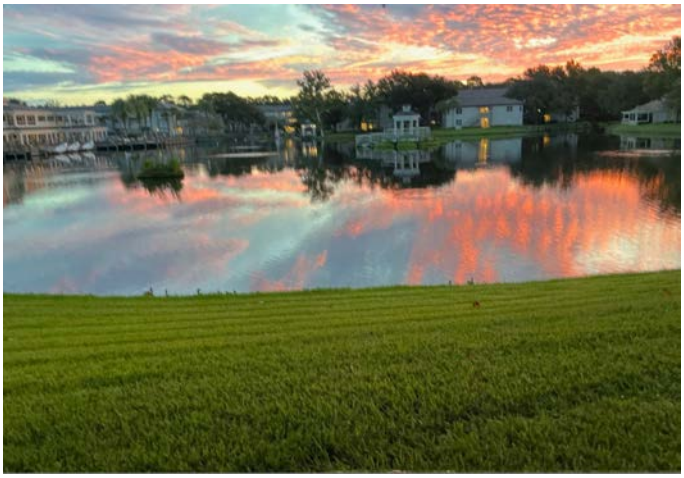




Left: The dock at the gazebo by the 1000 Building was partially under water.
Right: The lower level of the dock in front of the Coleman Center and pool was under water.
Photos by Jackie Smith



It is hard to see, but the dock to the right of the kayak/ paddleboard launch area was under 8 inches of water.
Photo by Chet Davis



Mother Nature at her finest
Photo by Phillis Harrell

SpaceX Rocket Launch

Photos by Ann Bell, Paul Donohue, Linda and Tom Holloman, and John Taylor

In the early hours of October 13, SpaceX launched a Falcon 9 rocket from Cape Canaveral. It was carrying cargo destined for the International Space Station. The rocket created an amazing celestial phenomenon that was visible right here at Fleet Landing: the "jellyfish cloud" caused when the pre-dawn sunlight hit the rocket's exhaust that had formed ice crystals in the upper atmosphere. Our always-prepared photographers captured photos, beginning with the first sighting of the rocket.















October Farmer's Market

Photos by Ed Hollender

Fleet Landing's quarterly Farmer's Market, held this time on October 29, always draws a crowd to Johnson Hall. The usual Dining Services display of colorful fruits and vegetables, tasty cheeses, and enticing breads led to lines at the checkout table. Outside vendors offered foodstuffs, including honey, granola, and scones as well as non-edibles such as plants, jewelry, and soaps.

















Celebrating Halloween

By Enith Vardaman

Photos by Ed Hollender, Ann Bell, Sandy Bousquet, Sarah Lamont, Dottie Mann, Shann Purinton, and Jackie Smith. AI assistant Carl Tungli-Giese

Halloween celebrations at Fleet Landing kept our Fleet Landing photographers busy. As is evident from the list above, other photographers were hard at work too. The Halloween Happy Hour at Breakers brought out cleverly costumed residents and staff. As you will see below, an AI-enhanced photo created an interesting combination of three residents in costume. There is a photo to show that clever staff costuming continued during meal delivery on Halloween, and staff creativity was on display during the annual pumpkin decorating contest. Finally, as always, there were lots of fun decorations at residences.

























(*continued on next page*)

Celebrating Halloween

(*continued from preceding page*)































