Dr. Sunil Joshi
2016 President of the Duval County Medical Society

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How is this different from other senior living options that are in the market today? Smaller is always better. Personalized service at its best. Upscale Personal Care Homes can accommodate only 6 residents. That affords very personalized care. Not only is personalized care on the physical level exceptional but also on the administrative level as well. The administration can boast of a dedicated staff that holds various degrees. We have over 30 years of health care experience, two individuals with Masters in Healthcare, one Certified Public Accountant, Business Degrees in Economics and Business Administration. One even serves as a Trustee on the Board of Stetson University in Deland Florida. That is a lot of power to service 6 residents. We dare anyone to compare our residential setting to any other personal care home in Jacksonville area. We love to give tours in order to have potential residents take the opportunity to look under the hood, kick the tires, etc. to see if what we represent upon inspection is abundantly obvious.

What are your biggest challenges in this business?

Ironically we have found the biggest challenge is getting family members to consider a smaller home like environment for their loved ones assistance. Getting people to see that it is so much better to age in place where there is the ability to live within a thriving home within a subdivision, versus living in an institution. A place where young families, middle age families, and older families all come together and share the neighborhood together. Upscale Personal Care Home is located in a home not in a special building built to house our senior loved ones. We believe keeping seniors plugged into the community can have a profound effect on one’s well being, cognitively and socially. Watching our residents stroll the neighborhood is heart warming. Our residents are included within and integrated into the community. Unlike senior institutions we do not have to make pre-arranged trips to go outside of a compound for brief once a week stimulating visits somewhere - everyday is stimulating within a living breathing thriving organism like a family neighborhood.

What are your plans for the future of the Upscale Personal Care Home?

It is our hope and desire to expand on the concept of intimate small group personalized care. It is our sincere desire to see those who have daily assistance needs not feel like they have been put out to pasture. But rather to feel like they have made a transition that feels like and upgrade as oppose to a downgrade. Upscale Personal Care Homes need to fill our capacity before moving to additional areas. Once filled we are ready to continue building on this concept of small homes, which we firmly believe in. We plan to continue our efforts to share our message in print, media, tours, conventions, fairs, word of mouth, etc. spreading the news of a better way for your loved ones.

What do you see as trends in the industry?

As the population ages they are demanding more services, and more choices. Resulting in assisted living communities having to change with the times. We feel well poised to respond to the changes required to remain competitive. Because we are smaller we can respond, change, add, stretch, remove, expand, enhance, etc. much faster than larger communities. For those smaller communities, like Upscale Personal Care Homes who have the capacity, this advantage should hopefully allow exponential growth.

How did you find yourself in this industry and business specifically?

In all honesty this has been on my heart to do for over 35 years. However my husband and I took a detour and have been running several different types of businesses for many years. We also teach entrepreneurship classes at colleges. Over the years I did not know how, when, or what specifically I would do in this arena. However when a friend mentioned to my husband her interest in starting a personal care home he knew of my desire to work with seniors and those with disabilities. The light bulb went off for me. I realized this is what I had been called to do. Upscale Personal Care Homes became the reality I had felt in my heart for years but never knew the specifics.

What have you learned from your clients so far with this experience?

This may be hard to believe but the answer to this question is simple - laughter! Our residents taught me this. Sometimes it has been unknowingly on their part. It truly is a medicine and makes the heart merry. Sometimes they surprise me with a happy word before I had an opportunity to lift them up. I have learned that if I keep the joy up their pain seem a little further away. Also if my clients hearing is not so great, my singing brings smiles. Although I am not sure if they are smiling at my happy tunes or if they are smiles of -“the poor dear really thinks she can sing”.

A Conversation With Owners Regina Henderson and Glenn Henderson
Introducing Dr. Sunil Joshi, 2016 President of the Duval County Medical Society

Dr. Sunil Joshi was installed at the 2016 Duval County Medical Society President at the 163rd Inaugural Ball and Annual Meeting on December 4, 2015. He has been a member of the DCMS for more than ten years and has been actively involved with the DCMS Board of Directors. He has also served as the Editor-In-Chief for Northeast Florida Medicine, the only peer-reviewed County Medical Society journal in Florida.

Born and raised in Jacksonville, Dr. Joshi is proud to be living and practicing in his hometown. He is a partner at Family Allergy Asthma Consultants, with four locations in Jacksonville, Ponte Vedra and Fleming Island.

Dr. Joshi attended the University of Florida College of Medicine, where he took his first big leap into leadership. He served as his medical school class president from 1995-1998. During that time his fellow classmates nominated him for the Student Hippocratic award, which is given by the medical students to “a classmate who represents honor, dignity, and a genuine passion for all those seeking medical care.” Dr. Joshi was honored to give the student address at his graduation on May 23, 1998. During the ceremony, his classmates presented him with The Most Valuable Person Award, which recognized his significant contribution to education, advancement of student issues, and his desire to help the class become more successful.

After graduation, Dr. Joshi returned to Jacksonville for the Mayo Clinic Internal Medicine Residency Training program. He completed his residency in 2001 and served as chief resident in 2001-2002. The honors continued during this time period. Dr. Joshi received the Golden Apple Teaching Award and the Antonelli Award, given to the “most outstanding senior resident.”

Dr. Joshi continued his education at the University of Rochester in New York where he received his Allergy/Immunology fellowship training. He completed this training in 2004.
Along with his work at Family Allergy Asthma Consultants, Dr. Joshi is actively involved in other areas of the medical community. He is the Immediate Past-President of the University of Florida Medical Alumni Association, a Past-President of the Florida Allergy Asthma Immunology Society and serves on the Board of Directors for the Florida Chapter of the American Lung Association. He also helps educate residents and medical students at The Mayo Clinic regarding allergic and immunologic diseases.

Dr. Joshi shares his expertise with the public by providing interviews for news organizations on a variety of health topics. He has appeared locally on WJXT, First Coast News, Action News and WJCT. He has also authored numerous columns for The Florida Times-Union and has appeared on national news outlets including CNN and MSNBC.

Dr. Joshi was honored by Jax 4 Kids as “Best Allergist” in 2011, 2012, 2013 and 2015. He has also been recognized by Jacksonville Magazine as one of the city’s “Top Doctors” in 2014 and 2015.

When Dr. Joshi is not at his practice, you will find him spending time with his wife, Manisha, daughter, Saloni, and son, Sohan. As a family they enjoy cheering on the Jacksonville Jaguars and Florida Gators. Avid football fans, the Joshis are also involved with the Jaguar’s “Bold City Brigade.”

Q & A with the new DCMS President

Q: What inspired you to go into medicine? How did you choose your specialty?
After starting college, I realized that choosing a profession that gave back to others while also challenging the mind would be the most fulfilling. By practicing medicine, physicians not only diagnose and treat medical conditions, but also try to prevent illness as well. Every patient is different from the next and this adds variety to the daily workload.

I chose Allergy/Immunology (A/I) as a specialty because it allows me to treat both children and adults with very common medical conditions that affect quality of life. With training in A/I, an allergist is able to diagnose, treat and prevent many allergic diseases. With immunotherapy, some allergic diseases can even be cured. There is a great deal of research in immunologic diseases and the incidence of allergic diseases continues to rise. Thus, A/I is an important field with an exciting future.

Q: Why do you believe organized medicine is so important?
Physicians are uniquely qualified in keeping people healthy and, when ill, treating them so that they stay healthy. There are many forces in play that make it more and more difficult for these trained professionals to focus on treating patients. Organized medicine (such as the Duval County Medical Society) works to truly look out for the best interests of patients while encouraging increased patient choice and access to health care.

Q: Do you have a role model?
I don't have just one role model as there are many people who have influenced me in many different aspects of my life. I feel as if I learn from almost everyone I interact with on a daily basis. Through the years I have modeled my behavior after my parents, my wife, teachers and many professors. In my professional life, no one has
influenced me more than Dr. Sudhir Prabhu and Dr. Mike Mass. As my senior partners, I learned how to balance time in the practice with family responsibilities from these two fine gentlemen. I will always be indebted to them and will model my career after them for decades to come.

Q: What piece of advice would you give to residents, fellows and young physicians?
When I meet with young doctors, I always encourage them to remember how they felt the day they received word about their admission to medical school and why they chose this terrific profession to begin with. Just like anything they will do in life, there will be ups and downs in medicine. However, if they always do what is the best interest of their patients, they will have a successful and satisfying career that will bring them more joy than anything else they could do for a living.

Q: Why do you encourage physicians to join the Duval County Medical Society?
As the oldest and largest medical society in Florida, the DCMS has been helping physicians care for the health of this community for 163 years. It is the only medical organization in Northeast Florida that represents every physician in the area. Through legislative efforts, advocacy, education and leadership, the DCMS has a role for any physician that would like to be involved. Nothing that this medical society does can be accomplished without its members. With the ongoing flux in health care, now is a critically important time to support local organized medicine like the DCMS.

Q: Where do you see yourself in 10 years?
Over the next decade, I hope to still be looking out for the best interest of our community in many different ways. Ultimately, I would like to be more heavily involved in ways to make Jacksonville an even better place to live. As a young child growing up in Duval County, I dreamed of someday being Mayor of this growing city. I am hoping that I will be able to chase that dream sometime in the next 10 years.
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Spending winters in the U.S. is a beautiful experience, to say the least. There are numerous winter holiday destinations that one can choose from.

**Lake Tahoe, California**
A great destination for a winter vacation in the US is Lake Tahoe. You can book a good resort nearby the lake. It’s situated at the border of Nevada and California, and is an ideal destination for couples.

**Yellowstone National Park, Wyoming**
The Yellowstone National Park in Wyoming is a fascinating tourist spot, very popular, and ideal for a vacation in winter.

**Wisconsin Dells, Wisconsin**
The small town of Wisconsin Dells attracts tourists for spending their winter vacations in the best way. The main attraction is Golf of Dells; the exotic Great Wolf Lodge makes a wonderful stay during the winters.

**Orlando, Florida**
One of the best destinations to enjoy with your family in winter is Orlando. The evening is enchanting, and you can take immense pleasure in the Theme Park attraction, dining exotic cuisines, shopping, besides many other activities.

**Hawaii**
Hawaii is quite an affordable place to spend a couple of days in winter. Sun and sand awaits you here.
San Diego, California
Spending in San Diego is a great way to savor the winter season. There are numerous tourist spots all around. You can enjoy whale watching, which is a famous tourist attraction. This is the season when they migrate from the Bering Sea to Baja California, and the view is simply amazing.

Harrisburg, Pennsylvania
Pennsylvania is also a beautiful winter destination for its picturesque beauty. You can make a short tour with your family to Hershey’s Chocolate Land.

Winter Park, Colorado
Winter Park in Colorado has some brilliant winter sports. Such an adventure packed trip will definitely trigger the energy in you for wanting more and more fun.

Grand Canyon, Arizona
Grand Canyon is a vintage destination for winter vacations for families. This place has a warm climate which you can enjoy the most during the winter.

Key West, Florida
Plan a Key West vacation, and enjoy diving, snorkeling, kayaking, and sightseeing. For those who want to explore the island, one can hire rental boats and charters.

Haystack Rock, Oregon
Haystack Rock is popular for the 235 feet tall monolith that can be explored by all visitors. It is a popular place for bird life, and a delight to explore tide pools, along with watching different species of seabirds.
SURVEY RESULTS: Patient Experience with Doctors

By Erica Verrillo

ProHealth conducted a survey about patient experiences with doctors.

For patients with illnesses that are not universally accepted as "legitimate" among conventional physicians, a trip to the doctor can be fraught with difficulties. Patients typically ask themselves, "Will the doctor listen to me?" "Will the doctor make any helpful suggestions? Or will the doctor simply ignore my concerns?"

Problems arise even when a trip to the doctor is not imminent. Because doctors, in general, spend little time with their patients it may take years to get a diagnosis and appropriate treatment. During this time, the patient may experience a steady decline, along with the frustration of not knowing what is causing it.

These kinds of difficulties have often been described by patients, who report that a trip to the doctor is among their most stressful experiences.

Survey Results

A total of 229 people took the survey. Of these, roughly half had a primary diagnosis of fibromyalgia. A little over 35% had been diagnosed with ME/CFS, and about 12% had been diagnosed with other chronic illnesses, including scleroderma, rheumatoid arthritis, lupus, diabetes and hypothyroidism.

A significant percentage of the responders had been ill for more than 20 years (32.5%). But, with the exception of three people, all had been ill longer than two years.

The largest group of the responders (41%) waited between two and four years to receive a diagnosis. Twenty percent, however, had to wait more than 10 years to be diagnosed. Roughly half (47.6%) saw two to four doctors before they were diagnosed. A little over a quarter (25.8%) saw between five and seven doctors. Nearly 20% saw more than ten physicians before getting diagnosed.

Despite the complexity of their conditions, only 36% of the survey responders were being treated by a specialist. The majority (64%) were not. Perhaps in keeping with the lack of specialist care, most responders made relatively few visits to the doctor. The majority (42.7%) had made only one to four visits to the doctor over the course of the previous year.

The low number of visits correlates with time spent with the doctor. Thirty-eight percent of the survey responders said their doctor typically spent less than 10 minutes with them. Nearly 40% said their doctor spent between 10 and 20 minutes with them. Less than a quarter reported consults lasting more than 20 minutes.

While half of the responders said they felt their doctor listened to them, only 23.8% reported that their doctor was “very knowledgeable.” Nearly 40% reported “minimal knowledge” and roughly 10% reported that their doctor did not feel their illness was real.

The percentage of doctors making helpful treatment suggestions correlated precisely with how knowledgeable the doctor was, with 23.7% reporting that their doctor usually made helpful suggestions. Nearly half of the responders (46.4%) said their doctors never or rarely made helpful suggestions.
Follow-up was sporadic. Only 37% of patients received follow-up, while 48.1% never or rarely received follow-up. The majority (64.3%) of patients did not receive a call back from their doctor if they had a question.

Lack of follow-up, combined with minimal amount of time spent with patients, limited specialist care, and general lack of knowledge on the part of physicians, resulted in a low rating for medical care. Most patients (51.6%) rated their medical care as “poor” or “very poor.” Roughly 25% reported their care as being “good” or “excellent,” and about 6% reported not receiving any care at all for their primary diagnosis.

In general, this survey reveals that while many physicians may have a good bedside manner (i.e. they listen well), they do not provide the services that are essential to chronically ill patients. Most do not make helpful treatment suggestions, which is most likely due to minimal knowledge of their patients’ condition.

The paucity of doctors specializing in ME/CFS and FM no doubt contributes heavily to patient dissatisfaction, leading to relatively few visits, and, for some patients, no care at all.

For a population with chronic illnesses, the lack of adequate care can be devastating. While this survey was relatively small with only 229 responders, it confirms the results of larger surveys which also reveal inadequacies. Based on this and other surveys, it is clear there is a failure on the part of the medical care system to care for this population.
Eat, Drink and TASTE your way through St. Augustine’s delicious historic culinary influences on the ORIGINAL Savory Faire Food Tour! This award-winning 3 hour VIP tasting adventure is the city’s very first ‘foodies’ tour started a decade ago and will indulge your senses at renowned local restaurants and unique eateries. Spend the afternoon exploring quaint downtown alleys and taking in all the sights, while tasting farm fresh ingredients that inspire local chefs... from Tapas to desserts. Your City Walks Culinary Guide explains how certain foods made their way to the New World and played a role in shaping the foodie scene here in the nation’s oldest city. Enjoy the historic district’s best hot-spots for food, friends and fun. You’ll be presented with a special selection from the chef at each of the places we visit, created specifically for your tour. Multiple hearty tasting venues will include sit-down restaurants, cafes, gourmet food boutiques, and more. There’s might not be a better way to experience Saint Augustine and all of its cultural flavors than the City Walks Savory Faire Food Tour. This tasting experience departs daily at 1:30pm. Price is $59 per person, with wine pairings priced separate for guest convenience. All guests receive complimentary bottled spring water. Their web site is: www.staugcitywalks.com

Here are some reviews from tripadvisor.com

**Great Food, Wine, and some history of St Augustine**
We spent a lovely afternoon with Ed on the Savory Faire Food Tour. While visiting unique restaurants with amazing Mediterranean food, Ed provided local knowledge, food facts, and the perfect wine pairing for the cuisine. There is so much history in St Augustine and it is best enjoyed while sipping delicious wine and eating exquisite cuisine..

**“WOW...”**
Amazing day from our guide Ed. He was very good with all history information of the town but also into pacing the tour as well. Escargots and seafood crepes was yummy ... Great experience in beautiful St Augustine

**“Highly recommend it!”**
This was my first experience on a food tour and I can't wait to go on another. In fact, the next time I’m in St. Augustine I may go on this one again. Our tour guide, Ed, was friendly, knowledgeable, and helped to make the experience amazing. The food at each stop was an experience.

**“A must try!!”**
Ed was a fantastic tour guide. He was very informative and very personable and kept us entertained and well-fed! The optional wine pairings were also on point. I definitely recommend to anyone looking to experience the best kept secrets of St. Augustine. Thanks for a great afternoon!

**“Fun and Food!”**
Our guide Maggie was simply excellent. Great humor and a great story teller. We were so full by the end of the tour we couldn't eat dinner. We had never been to the restaurants before. We had rigatoni bolognese at Nonna’s Trattoria. Good job! We went to Athena for flaming goat cheese and Gyro. Great job.
“Food was plentiful!”
Haven’t had that much food in a very long time! The tour was the BEST! Shawna was our guide and not only adorable, but full of knowledge (grew up here) It is a 3 hour walking tour but all restaurants are very close together. I was told they change up the restaurants periodically so I hope you get a chance...

“Great tour of the city”
This tour gives you the opportunity to visit many different places. All the food was excellent!! Our tour guide, Alan, was very knowledgeable. Our only complaint was we sat at some places too long and didn’t stay long enough at others (The Ancient Olive). We would definitely do this tour again.

“Good but unfortunately not for repeat visitors”
We did this tour a couple of years ago and really enjoyed it. We had gotten it through groupon and it was worth the price they had - definitely not worth the “regular” price though. I saw another groupon recently and bought it again, hoping that after 2 years the stops would be different

Savory Faire Tour in St. Augustine
The eleven of us had the best time on this tour!! Would recommend to anyone (although small children may find it tough). The guide’s knowledge of the city’s history was an added bonus to the wonderful food found at 6 different eateries. Everyone raved about the quality of the tastings we enjoyed. Go on an empty stomach!!

“We’re all about that food, ‘bout that food (and the wine)”
Every city we stay in we do a foodie tour. It’s the best way to learn a little about the history of the city, see some architecture, and find out the best places to dine. Our guide Ed was really into what he does. He’s very knowledgeable and well-traveled. Great experience.
How To Become A Millionaire

By Daily Capital

According to a study conducted by The Boston Consulting Group, there are approximately 5.3 million, millionaire households in America as of year-end 2013. The country with the second highest number of millionaire households is Japan with roughly 1.4 million. Another study from Spectrem Group in Chicago highlights roughly 8.2 million millionaire households in America. Whatever the true number is, there are plenty of millionaires among us and the figure continues to grow.

Although being a millionaire isn’t what it once was due to the skyrocketing price of tuition, gasoline, food, and housing, becoming a millionaire is still part of the American dream. With a median retirement balance of only $3,000 among all households, achieving millionaire status is not easy.

Today we profile a millionaire named Jeff to gain some insights into how the top 3% of our population beat the odds. Was luck a primary factor? What was their percentage savings rate? What was their big break? How did they invest? Did they marry rich or inherit their money? All these questions and more will be answered in our series.

Without further ado, please take a look at Jeff’s profile and our Q&A below about his journey to millionaire status.

MEET JEFF, A MANAGER AT A LARGE REGIONAL BANK

Name: Jeff
Age: 39
Title: Commercial Bank Lending Manager
Years At Job: 9
Income: $180,000 a year

Estimated Net Worth: $1.3 million
Diversification of Net Worth: 40% property, 35% stocks, 25% in CDs and cash.
Occupation: Lending Manager
Industry: Finance
Location: Southern California
Education: BA in Economics from UC Berkeley
Sex: Male
Single Or Married: Married
Average Savings Rate: 35% of after tax income
Lucky Breaks: Bought $15,000 of Google 10 years ago that is now worth about $130,000. Found a job right out of college and managed to find another job for a 50% raise two years later. Bought first property in 2000 and another in 2003.

Big Mistakes: Buying a new Mustang with a loan at the age of 26 for $28,000 that could have been invested it in the market and grown to $65,000. Not negotiating as aggressively as he should have for a raise and promotion during his second job resulting in around $80,000 in lost income over three years.

Investment Strategy: Dumbbell approach. Very aggressive for 25% of his investments, conservative for the other 25% and balanced for the remaining 50%.

QUESTIONS & ANSWERS

Daily Capital: Did you ever think you’d be a millionaire, or be a millionaire so quickly?
Jeff: Ever since I was in middle school, I always thought I would...
be rich one day because of all the people I met traveling around the world thanks to my dad's job at The World Bank. That said, I never thought I would achieve millionaire status before age 40. Property is what really accelerated my net worth along with a consistent 35% savings rate.

**Daily Capital: What do you think about the trend towards job hopping? Why and how were you able to stay at one firm for nine years?**

Jeff: When I first graduated from school, I didn't know what I wanted to do with my economics degree. I tried working for a research organization for a year, and then I joined a small boutique investment bank. After several years of working 80 hours a week I got tired and downshifted to a commercial regional bank where I've been ever since. I don't make as much, but I'm happy because my day ends by 6pm. There's never a need to work weekends, and I'm helping good people get loans to fund their dreams.

I'm a proponent of jumping around until you find something you really love to do. Life would be so sad if you had to go through the motions every day just for a paycheck and health care. Work isn't perfect, but it pays enough and provides a good amount of mental enrichment and purpose. Once you find a place that consists of good people, try and stay there for as long as possible until you no longer recognize the organization due to a shift in strategies or management. The 401(k) matching, company stock, and goodwill you build over time becomes very valuable.

**Daily Capital: Do you think it's better to include your primary residence as part of your net worth or not?**

Jeff: It's more conservative not to include your primary residence as part of your net worth, but I do because it's an asset I saved up for which can be sold. If the government was to tax me on my net worth, I would obviously exclude my primary residence and argue that it's an illiquid asset because I've got to live somewhere. The solution is to have two net worth calculations.

**Daily Capital: Please tell us more about how your net worth is divided?**

Jeff: After taking my wallops during the financial crisis, I've become more careful in how I invest my money. Roughly 40% of my net worth ($520,000) is in real estate, which consists of one rental property and my primary residence. Another 35% ($455,000) consists of a diversified portfolio in equities. I'm a big believer in keeping investment costs as low as possible. Finally, another 25% ($325,000) of my net worth is in CDs yielding roughly 2.5% or $9,375 a year. The CDs are not a great return, but I sleep well knowing that I'll have at least $325,000 if the stock markets and property markets implode.

**Daily Capital: What does your wife currently do?**

Jeff: She is CEO of our household and two young children. She gave up a career in finance after our second child was born. Without my wife, we wouldn't have been able to achieve the net worth we have today. Her work is easily worth $80,000 – $100,000 a year.

**Daily Capital: What’s your advice on how to become a millionaire?**

Jeff: It really takes a focused desire to make money. How many times have you taken out some money at an ATM and wondered where all the cash went just a couple days later?

When you have a desire to make money then you'll naturally study subjects that help you understand strategies to make money. You'll also enter professions that tend to pay more as well. I think everybody would like to make more money, but I don't think everybody is doing everything possible to try and make more money. Being a teacher is wonderful. Unfortunately, it's very difficult to earn an outsized income as a teacher. There are clearly professions that pay handsomely such as medicine, engineering, banking, law, management consulting, and high tech. Look for a profession that best suits your interests.

Being disciplined in your savings and investing process is also a must. You can make a million dollars, but if you spend a million and one dollars a year you'll go broke. I encourage everybody to save at least 20% of their after tax income come rain or shine. The more you make, the more you should try to save.

Sooner or later your savings and investment returns will compound to larger figures. Be on the right side of inflation by investing in assets that will help you build wealth.

**Daily Capital: Do you think it's harder or easier to become a millionaire today?**

Jeff: Unfortunately, I think it's a lot of bunk said by people who are already rich and successful such as Steve Jobs during his commencement speech. The better advice is to go work in fields where you are most needed and most wanted. In your spare time, work on your passions. Many people have moonlighted while working to pay the bills and have gone on to do great things.

**Daily Capital: Do you think of the mantra, “Follow your passions and the money will follow?”**

Jeff: Obviously, many people get loans to fund their dreams.

On the flip side, globalization really hurts wages as we've seen the median household income decline from $57,000 ten years ago to just $51,000 today. Employees are getting squeezed, but employers are becoming wealthy. Hence, the solution is to figure out how to become an asset owner.

The internet is clearly one of the best ways to meet growing demand. The tricky part is coming up with an idea that sticks. Money is as cheap as its ever been with the 10-year yield at 2.7%. My advice is to leverage cheap money to buy assets that are proven to inflate over time e.g. property, public companies, and corporate bonds.

**THE EVENTUAL MILLIONAIRE**

Deloitte Consulting and Oxford Economics projects there will be roughly 20.6 million millionaires by the year 2020. That's roughly 5.5% of the entire estimated US population. Thanks to inflation, free financial tools by the likes of Personal Capital, and increased education on wealth management, chances have never been better for Americans to reach millionaire status. Hope you will be one of them!
A Roundtable Discussion on the Luxury Residential Real Estate Market

Our Panel Of Experts

Kathleen Floryan
Broker Associate with Ponte Vedra Club Realty, the oldest real estate company at the Beach, Certified Luxury Home Marketing Specialist and Certified New Home Construction Specialist.

Fred Miller
CEO and Broker/Owner of Fred Miller Group. The Miller family has enjoyed living and working in Northeast Florida since 1911. Their four generations of business ownership and community involvement gives them a unique perspective on a wide range of properties throughout the area as their real estate firm has enjoyed above average growth over its 21 years.

Jack McCarthy
Broker Associate with Berkshire Hathaway HomeServices Florida Network Realty. He was the first Realtor on Florida’s First Coast to be recognized and listed in Who’s Who in Luxury Real Estate. Since 1996 Jack McCarthy has sold more waterfront and estate properties along the First Coast than any other Real Estate Broker.

What do you feel was the biggest story in luxury real estate in 2015?

KATHLEEN  Luxury is definitely “HOT” for sales in NE Florida. Currently there are 3 properties for sale in the greater Jacksonville area over $10 Million. In 2015, over 200 single family homes were sold with the price tag of $1 Million and above versus 173 sold in 2014 and of those there were only 3 homes sold over $4 Million. Five homes sold in the $4 Million price range in 2015. Also in 2015, 21 condominiums sold over $1 Million with the highest sale price in Marabella in Jacksonville Beach for $2,300,000 with 5315 square feet. There were 12 Vacant Land sales over $1 Million for single family residences in 2015 with the highest price being on Neck Road in Ponte Vedra Beach for $3,400,000.

FRED  After seven years of depressed luxury home values, 2015 marked perhaps the most encouraging recovery yet, and 2016 offers continuing appreciation in values. For example, our firm sold an oceanfront home in 2013 for $6.2 million, which had been on the market for four years starting at $14 million.

JACK  The record setting high prices that were reached in the New York, Miami and Vancouver luxury condo markets

How would you characterize the luxury real estate market in Northeast Florida right now?

KATHLEEN  It is HOT and getting HOTTER as the above statistics demonstrate and with more than 1000 people moving to Florida every day, the likelihood of very wealthy people just discovering the taxes, schools, and quality of life is not going to change too quickly. We are seeing large production builders jumping confidently into the luxury market not fearing a lack of buyers and also building on spec homes in Nocatee, Pablo Creek Preserve and Atlantic Beach. And ever popular Arthur Rutenberg, now creating a new home on DIEGO ISLAND just south of Palencia while they continue to build in the final phase of Palencia called Costa Del Sol.

FRED  The luxury home market is definitely improving, with fewer properties on the market and ready buyers who are seeking

JACK  Strong, but buyers are not happy with what they are finding on the market. Their preference is to build as opposed to settling for homes that don't suit their lifestyle.
Do you see “hidden gems” locations that are under the radar that buyers should consider when searching for a luxury property?

KATHLEEN Definitely along the St. Johns River front and in Mandarin you will find new custom luxury homes being built. Popular custom builders are continuing to do well in communities like Pablo Creek Preserve, Atlantic Beach Country Club and Palencia; Ponte Vedra Beach still continues to demonstrate a ceaseless penchant for new luxury home construction. On Ponte Vedra Boulevard alone there were 12 new home permits pulled since January 1, 2015.

FRED Sellers and their lenders are too thorough to allow many “hidden gems.” The reality is that each owner has unique and differing staying power. A good Realtor can help you find that perfect investment.

JACK Yes. The Intracoastal area in Palm Valley along Roscoe Boulevard there is still a lot of vacant land as well as other properties with functionally obsolete houses where it makes sense to build new luxury homes.

What trends do you see changing in the coming year?

KATHLEEN There will be a continued focus on “In-Fill Building and Development”, in other words the tear down and rebuild of existing single family homes that have aged and the highest and best use of the land is now worth more than the structure. The value in the land closest to the Beaches and to the Intracoastal waterway and St. Johns Riverfront still have great demand and low inventory.

FRED With our growing local economy, amazing waterfront opportunities and perfect climate, the First Coast luxury market should remain a hot spot for years to come.

JACK Buyers moving away from the Mediterranean and traditional style home and towards the lighter, brighter clearer lines of coastal contemporary designs.

What gives you concern and what gives you optimism about the luxury property market?

KATHLEEN Scarcity of land and location limits where a luxury homes can be built. The demand is high at this time and sometimes the right property is not on the market at the time the buyer is willing to buy forcing them to go to another area of Florida. That said, we will continue to be in a seller’s market cycle (low inventory plus rising prices) for a few years yet to come.

FRED The valuation of real estate in the near future will be tied to the direction of the economy, including interest rates, which will be discussed in great depth during this election year. The luxury market will partly be influenced by differing philosophies of government in our country. Too much regulation and taxes stifle growth.

JACK The coming election, based upon who wins.

What advice would you give to someone who is in the market for a home or investment in the high end property market?

KATHLEEN Research your builder carefully whether the home is new construction or a resale. Use a professional Realtor to help advise you. Your choice of home inspectors is also critical as not all are qualified to evaluate luxury homes. You may need multiple inspectors such as roofing contractors, HVAC specialists, Electrical and Plumbing contractors, Structural Engineers, Interior Designers, Architects and, Real Estate Attorneys. A certified new home specialist like myself can help you navigate the process of building a new home, site selection, builder selection, costs, material and finish selections.

FRED An experienced real estate professional can assist prospective buyers through the process of finding and purchasing a luxury home to fit their criteria.

JACK The value curve of waterfront properties [ocean and Intracoastal] can be extreme. Land values can change greatly from one lot to the next; While the true values of similar existing homes along the same street may vary by as much as one hundred or two hundred dollars a square foot. My advice is that you need a Realtor with a unique set of skills and expertise to guide you through the buying or selling process.

Todd S. Philcox has joined Jacksonville Boat Club as Director of Business Development.

Todd has enjoyed a career locally in marketing and sales with Horizon Promotional Products. Prior to that he worked in the financial services industry in New York with LaBranche and Bear Stearns & Co. His professional career began as a quarterback in the National Football League for 10 years including a season with the Jacksonville Jaguars in 1996. He continues to serve with the Jacksonville Jaguars Ambassador Group. Todd is a USCG licensed captain and avid boater and fisherman.

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And all with decreasing reimbursement for services rendered.

How do I comply with all of this AND still provide quality patient care, with a smile? Because if I don't smile, just the right way, Twittersphere goes wild with my lack of sensitivity for the patients because I only care about money.

So, should I cave in and sell-out to the local hospital?

For many physicians, selling-out to the local hospital seems like the only alternative to deal with government intrusion into the private practice of medicine. However, if you value your freedom (both in how you practice medicine and when and where you practice), if you value your entrepreneurial spirit, if you value the ability to generate income on anything but face-to-face patient visits, if you want to decide whether or not to take certain insurance payors or participate in Medicaid, or if you value your right to determine your office hours and what time you go home, then consider the following alternatives to your current practice environment.

1. Integrated Group Practice. Size matters. There is strength in numbers. An integrated group practice joins multiple practices together under one tax identification number. The physicians use their cumulative size and strength to negotiate together with insurance companies, suppliers, vendors, etc. Most modern integrated group practices utilize a divisional accounting approach, which allows the practices to self-govern while taking advantage of being part of a large entity. Integrated group practices have proven to be successful for thousands of physicians taking part in large single specialty organizations and in multispecialty organizations. Integrated group practices use the power of numbers to negotiate on equal footing with insurance companies, hospitals and ACOs. Integrated group practices also allow the physicians to jointly share in ancillary services, such as diagnostic imaging, laboratory, physical therapy and others.

2. Independent Physician Association (IPA). This is a "scaled down" version of the integrated group practice. With an IPA, each practice maintains its independence (and maintains its unique tax identification number). The IPA provides a list of services to the member practices for a fee. These services typically include contractual negotiations, billing, payroll, employee benefits, IT, consulting services and legal and accounting services. By grouping together, these costs can be spread out amongst multiple practices and many physicians, lowering the overall cost to each physician/practice. Successful IPAs can provide the foundation for participation in ACOs or risk contracts. The limitation with an IPA (as compared to an integrated group practice) is that the physicians of the multiple practices cannot combine to negotiate with the payors. Rather, the IPA negotiates a contract and goes to each participant of the IPA to either accept or reject the contract. This negotiation technique has proven less successful than all of the physicians joining together as a single economic entity and either accepting or rejecting the contracts at once. Notwithstanding the inability to negotiate together, IPAs have been successful in improving the leverage and benefits of its physician members.

3. Concierge. Concierge practices historically have been available to primary care physicians, but there is no reason that the concierge model cannot work for other specialties, including cardiology, neurology and others. The concept behind a concierge plan is to decrease patient volume and increase the time spent with each patient, all while maintaining or increasing the practice revenue. Patients prefer the high-touch, high-contact approach provided by the concierge physician. The patient feels important, not 1 of 25 or more patients that must be seen in a day by the physician. In exchange for this high level of service, the patient pays an annual fee to the physician.

Some concierge practices go complete concierge. This means that they take no insurance. They rely on the annual fee plus fees charged to patients for services provided throughout the year. Other practices maintain use of insurance. The patients pay the annual fee, but insurance pays for services rendered throughout the year.

There are options to selling your practice to the local hospital. The above are three options to consider, although other options are available, depending on your location and specialty. For more information regarding this article, please contact Rick Reznicek at (904) 567-1061 or Rick@RezLegal.com.
How To Buy A Turntable

LPs are groovy again; here’s what you need to know about buying a decent turntable

by Steve Guttenberg
@AudiophilacMan

Records, aka LPs, have been around since the 1950s, so there are lots of them out there. I’ve bought great records for a buck or two at thrift shops and yard sales, and found them on the street for free, but records aren’t yesterday’s news; lots of young bands are releasing LPs. The way things are going, the LP will probably outlast the CD as a mainstream format.

Speaking of yard sales and thrift shops, you can probably find dirt cheap turntables in those places, but the chances of finding a turntable in good working condition there are small. Turntables are fairly delicate devices, and there are lots of ways they can go bad that might not be immediately obvious. That’s why I don’t recommend buying used turntables, unless you know the owner and he or she can verify its condition.

All turntables have a base, platter, bearing, and motor, and most budget turntables also have a tonearm. Turntables and phono cartridges are mechanical devices designed to convert the tiny wiggles of a record groove into sound, so turntables can be extremely sensitive to vibrations in your room. Springy wood floors and rickety furniture supporting a turntable won’t yield the best sound. As for the turntable itself, solid construction is important, flimsy plastic turntables should be avoided. The better turntables sound better because they’re “quieter,” and add less of their own sound from their motors, bearings, and are less susceptible to “feeding back” the sound of the music that’s playing in the room. The difference in sound quality between cheap, plastic turntables and higher-quality ones can be dramatic.

Direct-drive “DJ-style” turntables are less finicky about where they’re placed than belt-drive turntables, but belt-drive designs tend to sound better. Almost all high-end turntables are belt-drive designs. It takes a long time, five to 10 or more years, for a belt to wear out. The tonearm holds the phono cartridge that plays the record. The cartridge has a tiny diamond stylus that traces the groove, which contains the actual analog waveforms of the music that will be reproduced by your speakers or headphones. Most turntables have a cuing device for lifting and lowering the cartridge stylus on and off the record.

There’s a counterweight at the back end of the tonearm that is used to adjust the tracking force of the cartridge. Phono cartridges require a specific amount of downward force, typically 1 to 2 grams, to work properly. The amount of downward force varies from one cartridge to the next; the tonearm counterweight is used to adjust this downward force. The tracking force needs to be adjusted by you, and the method also varies from one turntable to the next; check the instructions on how to do this. Some turntables also have an “antiskate” adjustment; again, consult the owner’s guide on how to properly use that function.

Some turntables come with phono cartridges preinstalled, but if your turntable does not, I recommend Grado and Shure cartridges. Prices start around $40.

One other setup tip: your turntable will work better if it’s perfectly flat or level; use a bubble level you can buy at a hardware store to make certain your turntable isn’t tilted at an angle. A sturdy stand, table, or furniture is preferable to wobbly ones.

Music Hall MMF-2.2wh turntable

Music Hall
The turntables I’m describing here are pure analog models, not USB turntables you hook up to a computer. If you already own
an AV receiver with a phono input, just connect the turntable's left and right channel cables to the inputs. Some turntables also have a third ground wire; if yours has the extra wire, it should be connected to the ground connector, usually a small threaded knob on the receiver's rear panel near the phono connectors. If the receiver lacks the ground connector, just attach the turntable's ground wire to any chassis screw on the receiver's back panel. Some inexpensive turntables have built-in preamps and don't need separate preamps; that's nice, but those sorts of turntables won't sound as good as the better turntables I refer to later in this blog.

If you don't have a receiver with a phono input, or want to buy one of the better turntables, you'll need to buy a separate phono preamplifier. Prices start under $20, but I'd recommend investing $100 or more for a really decent phono preamp to get great sound.

The Pro-Ject Debut Carbon Turntable
If you're searching for a great turntable that won't break the bank, the Pro-Ject Debut Carbon ($399) is the one to buy. It looks great in gloss black, red, green, blue, yellow, light gray, or white, and its tone-arm uses a carbon tube. I've had good experiences with Pro-Jects in the past, but Michael Fremer, a bona fide turntable guru, recently raved about the Carbon. He summed up his review with this remark: "I don't know what else comes close for $399, especially now that Pro-Ject includes the $99 Ortofon 2M red [phono cartridge]."

Rega and Music Hall also make great-sounding turntables, prices start around $300.
I also discovered that while France makes great Chenin Blanc, it is South Africa where you find the best examples. Yes, I dearly love Chateau D’Epire’s laser edged and flinty Savennieres and the Champalou’s exotically perfumed Vouvray, but to enjoy those wines you need to spend at least $20.

When dollars count I look to South Africa; be it from Brewer Raats, Mulderbosch or this example from Adi Badenhorst. With their examples you get all the complexity and structure but for less than an Andrew Jackson. Chenin Blanc became popular in South Africa at the turn of the 19th century, but primarily as a neutral base for distilling into brandy. In youth the vines produce relatively dull wines, but with age their roots wind deep into the earth and extract some special complexity. Since brandy production is a lot lower than it was prior to the 1980’s many postapartheid wineries were able to purchase acres of old vines for relatively low prices. Most of the old vines are also bush pruned and dry farmed, meaning no trellises or irrigation, so they are naturally low yielding and their grapes are intensely flavored. What is fascinating about South African Chenin Blanc is that every winemaker has a different take on what makes the best examples.

When you crack the cap on this wine I would recommend pouring it into a decanter and waiting for a few minutes before tasting. Chenin Blanc, like Viognier and the Coteaux du Languedoc Rouge

Chateau de Lascaux

Languedoc Rouge

Ok, Coteaux du Languedoc was not my first pick when I think of “fun” holiday libations. Hmm. Drinks great. Lots of complexity and definite sense of place. Cool story and this one you can serve with almost anything too. There is so much to say about this wine and space is really limited so here goes. The Cavalier family have owned this land for 13 generations and the current caretaker is Jean-Benoit, who took over in 1984, shortly after finishing his degree in agriculture. Prior to 1990 the family sold all their grapes to a local co-op but Jean-Benoit rebuilt the property and added a winery. I purchased their very first vintage, 1991, when I was working for Dexter’s. The property sits in a small valley at the base of the Cevennes Mountains, in the heart of the Languedoc region, south of Costieres de Nimes. The estate is very close to the caves of Lascaux where there are paintings made by prehistoric man depicting Kermit Lynch tasting from barrel and asking for his cuvee to not be filtered
This valley enjoys a unique climate, with protection from the two big wind events of the south, the Mistral which howls up the Rhone Valley and the Tremontagne that ravages the Pyrennes. They also receive a little more rain than the rest of the Languedoc as moisture-laden Mediterranean winds condense before crossing the Cevennes. This is helpful as the soils are very similar to those of the Rhone Valley, with plenty of sand and tumbled rock laying on top of a bed of limestone. It is a poor medium and so the vines are naturally very low yielding and without the extra rain would likely not survive. It is a beautiful drive into this winery as it is surrounded by 300 acres of undeveloped forest. Jean-Benoit has developed an isolated biosphere for his estate and although he does not adhere to biodynamic viticulture everything is done as natural as possible. At harvest all the grapes are destemmed and fermentations take about three weeks, in concrete tanks. After the wine is assembled and aged in large oak cuve for fourteen months and the wine is of course unfiltered. The final blend for those keeping score is 60% Syrah 35% Grenache 5% Mourvèdre. When you open this bottle you definitely have to decant it for a half hour before serving. To drink it any sooner will only rob you of the whole experience. The color is ruby and it displays a nice thickness as the tears roll into the glass. The nose is classic Provençal, with notes of cooked cherry and plum, oil cured black olive, blood orange peel, bay leaf, thyme and oregano. On the palate it is a relatively dense wine with soft tannins and moderate acidity. The finish is quite long and develops even more as the bottle is open. Drink this wine with lamb chops, skirt steak, beef stew or with a nice plate.

Tim Varan and Brock Magruder opened Tim’s Wine Market in October, 1995 at the original location in Orlando, Florida. Based on twenty years of buying experience, each year Tim samples over 4000 wines to select only a few hundred each year for the Tim’s Wine Market stores. Tim’s Wine Market has a local store in Ponte Vedra Beach, owned and operated by Emery and Jean Clance. www.Timswine.com

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A woman went to the doctors office, where she was seen by one of the new doctors, but after about 4 minutes in the examination room, she burst out, screaming as she ran down the hall.

An older doctor stopped her and asked what the problem was, and she told him her story. After listening, he had her sit down and told her to go relax in another room.

The older doctor marched down hallway to the back where the first doctor was and demanded, “What’s the matter with you? Mrs. Terry is 63 years old, she has four grown children and seven grandchildren, and you told her she was PREGNANT?”

The new doctor continued to write on his clipboard and without looking up said, “Well, yes I did! But I bet her hiccups are gone now!”

I was caring for a woman from Kentucky and asked, “So, how’s your breakfast this morning?” “It’s very good, except for the Kentucky Jelly. I can’t seem to get used to the taste,” the patient replied. I then asked to see the jelly and the woman produced a foil packet labeled “KY Jelly.” --Dr. Leonard Kransdorf, Detroit, MI

During a patient’s two week follow-up appointment with his cardiologist, he informed me, his doctor, that he was having trouble with one of his medications. Which one?” I asked. “The patch. The nurse told me to put on a new one every six hours and now I’m running out of places to put it!” I had him quickly undress and discovered what I hoped I wouldn’t see. Yes, the man had over fifty patches on his body! Now the instructions include removal of the old patch before applying a new one. --Dr. Rebecca St. Clair, Norfolk, VA
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