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Wine Talk HIGHLIGHTS FROM A GLORIOUS TRIP IN TUSCANY

Courtesy of timswine.com

For those who follow me on Instagram (@timswinemarket) and FaceBook (@timswinemarketorlando) you probably saw the amazing trip I helped to host in Tuscany, along with Art in Voyage (@travelinstyle). We stayed at Villa Laura, which is the farm restored by Diane Lane's character in the movie Under the Tuscan Sun. It was a magical setting and a great home base for our travels.

During this trip we visited six wineries, all in the middle of harvest. All of our hosts were very gracious and showed tremendous patience with me as I guided our eleven guests through the process of converting grapes into wine. We were lucky enough to visit small and large, family owned wineries and see the process through several different lenses.



At each visit we tasted several different wines, typically those available to us in the US. We also purchased a few bottles, often those not available in the US, for dinner each night back at the villa. It is al-

ways wonderful to taste the wines with the people who make them, but there is also a reward in seeing how they work with food as well. After all, the essence of Italian wine is to compliment food.

Below is a list of wines that were standouts for me during our trip. They are all available at the Orange Avenue store and can be ordered by your local TWM if you want to try them. (To be fair to the wines not listed, many are not yet available so I will feature those later in different clubs and weekly features.)

2016 Felsina Chianti Classico (\$29)

2013 Felsina Chianti Classico Riserva "Rancia" (\$59)



For many years this has been one of my favorite Chianti estates. Their vineyards are in the southernmost zone of Chianti Classico, Castelnuovo Berardenga. This area lies closest to Siena and is lower elevation than the rest of the Clas-

sico zone, so the wines typically show great power.

The 2016 just arrived and is an excellent introduction to the powerful side of these wines. This bottling is aged in large botti for year, then bottled and held for an additional six months in

bottle. It offers a dynamic combination fresh and tart cherries, new car leather and forest floor mushrooms. You can drink this wine now or cellar it for up to five years.

The 2013 Rancia is a single vineyard bottling, at one of the highest elevations in the zone and a perfect southwest exposure. This bottling is aged in new French oak barriques for eighteen-twenty months, then bottled and allowed to rest another six before release. Here the fruit is darker, with notes of blackberries intertwined with the tart cherries, as well as dried straw, tamarind and spice cake aromas. The feel on the palate is dense but framed quickly by firm tannins. This wine will be best from 2020 through 2030.

2015 Selvapiana Chianti Rufina (\$22)

2013 Selvapiana Chianti Rufina Riserva "Bucherchiale" (\$45)

On our second day we traveled to the northern-most, and highest elevation, area for Chianti Classico, the sub-zone of Chianti Rufina. This is in no way to be confused with the mass-production brand, Ruffino. Selvapiana is one of the oldest, and most respected properties in the zone, with winemaking and management directed by Federico Giuntini, the sixth generation of the family. The wines here are a little lighter than those of Felsina, but show incredible finesse.

Their base level Chianti Rufina is aged in large, Slovenian casks for one year. There was no Riserva Bucherchiale made in this vintage so the bottling has a little more stuffing than their typical bottling. The nose is marasco cherries, violets, candied orange peel, dried blackberries and a very subtle hint of all-spice. On the palate it is very silky and balanced, with moderate weight, high acidity, and faintly obvious tannins. Good 2018-2023.

The impressive 2013 Bucherchiale, which Federico considers the best since 2009, is from a single vineyard, which faces southwest for perfect exposure. This wine displays a sweeter, more obvious blackberry, raspberry jam quality, with notes of tarragon, chocolate covered orange peel and a kiss of porcini mushroom. On the palate it is nicely dense, with intergrated but high tannins, moderate acidity. Drink 2022-2033. (I have tasted several 20+ year old examples and this wine ages magnificently.)

2015 Podere Ciona Semifonte (\$22)



Made by the engaging Lorenzo Gatteschi, with help from his parents, this is a tiny estate producing incredible wines for the money. Every offering is limited and this is the current wine to arrive in the

US. It is a blend of 82% Merlot and 18% Alicante Bouchet, aged in large oak for a year.

As a "super Tuscan" this wine delivers a different nose than a

wine made of Sangiovese. The bouquet is red licorice, candied cherries, milk chocolate and rose petals. On the palate it shows a nice concentration of fruit, with soft tannins and lowish acidity that frame it into the finish. Only 120 bottles available.

After visiting this estate and tasting through their impressive line-up again, I stand by my belief this is the best value in serious Tuscan wine you can buy for near term enjoyment. Owner Federico Carletti has grown this from fifty acres he inherited from his father to now more than 900 acres, and yet every wine offers incredible quality, and value.

Their flagship wine is produced from higher elevation vineyards near the village of Montepulciano, and aged in equal parts large botti, 400 liter tonneaux and 225 liter barriques for 14 months. It is a blend of 85% Sangiovese and the balance in Colorino, Canaiolo and Merlot. It shows notes of ripe black figs, candied cherries, sage, cedar, allspice and caramel. On the palate it shows good texture, with moderate acidity and tannins. Drink 2018-2028.

2013 Casanova di Neri Brunello di Montalcino "White Label" (\$79)

2013 Casanova di Neri Brunello di Montalcino "Tenuto Nuovo" (\$125)

2015 Casanova di Neri Pietradonice (\$89)



I do not believe there is a hotter estate in Montalcino, and perhaps all of Tuscany, than Casanova di Neri. Giacomo Neri and his sons oversee every step of the production of their wines, using only estate grown grapes from their extensive vineyard holdings.

Their White Label is the wine found Giovanni Neri first made in 1971. It is produced from vineyards near the winery on the southeast side of the town of Montalcino. This wine is aged for four years in botti, then a year in bottle before release. It shows a rich nose of old leather books, cinnamon and clove, white chocolate, fennel seed, birch syrup and luxardo cherries. The feel on the palate is very dense and concentrated, with firm but integrated tannins and moderate acidity. Drink 2023-2033.

Their highly rated Tenuto Nuovo is a single vineyard bottling from a vineyard Giacomo purchased in 1985, in defiance of his mother. It is a site located north of the town of Montalcino and was not considered ideal for ripening Sangiovese. Twenty years later, various vintages have received numerous 100 point ratings and the 2004 was the Wine Spectator Wine of the Year. Talk about a bet paying off! This bottling is aged for 48 months in French tonneaux (400 liter barrels) and a year in bottle. It is a bigger wine than above, with rich notes of dark chocolate, caramel, graham cracker, cinnamon, baked dark cherries, clove,

dried figs and a kiss of balsamic syrup. On the palate it is very dense and powerful, with firm tannins that are nicely integrated, with moderate acidity. Drink 2023-2043.

Finally, and new to our lineup, is their Cabernet Sauvignon, Pietradonice. This wine is a single vineyard site south of the town and is 100% Cabernet Sauvignon. It is aged for 18 months in barriques, of which 25% are new. It shows an enticing combination of cooked black currants and black cherries, herbs de Provence, lavender and dark chocolate. Texturally it is extremely dense and broad, with firm tannins but bright acidity.

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Meet the Tech-Savvy Upstarts Who Think They Can Finally Give Realtors a Run for Their Money

Marketwatch.com



Is a revolution finally coming to real estate?

A few years ago, Chad Torstenson decided to sell his house. His experience, he said, was “fairly typical.” A real-estate agent came to his home with a contract, a photo shoot was done, and a sign went up in the front yard.

“With the press of a button, the home was online and buyers began touring the home,” Torstenson said. “However, my listing agent was not giving the tours, the buyer’s agents were. After the home sold, I realized that my agent did very little to earn his share of (the commission),” he said.

Unlike most people who buy or sell a home, feel bruised by the steep transaction costs, and then walk away vowing never to move again, Torstenson decided to do something about it. Torstenson is an emergency room doctor – a profession where it’s fair to say inefficiencies and participants who don’t pull their weight aren’t tolerated.

He began to think about what he calls “the value of the Realtor to the consumer,” and the more he researched, the more convinced he became that professional real estate agents are redundant.

“For-sale-by-owner is not for everybody,” Torstenson told

MarketWatch, “but if we were able to solve some of the friction points and educate the community that they can do it, empower them to do it, then we said, this needs to happen in the real estate market.”

“This” became a company called ShowPal, which launched in Torstenson’s home city of Des Moines just in time for the 2018 selling season, funded by friends and family. At a time when internet technology, the “sharing economy,” and penny-pinching households have remade nearly every consumer experience from trading stocks to buying plane tickets, ShowPal and a few other upstarts like it may be the answer to – finally – modernizing the buying and selling of real estate.

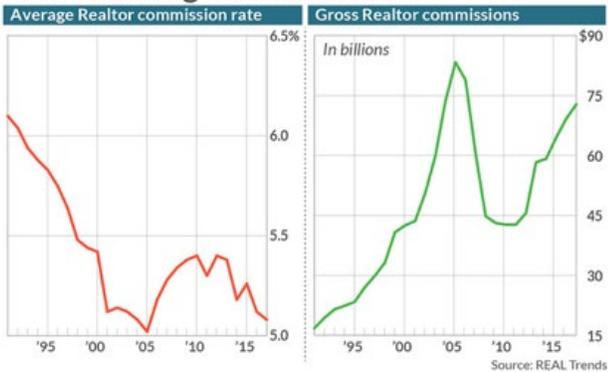
ShowPal’s model is a “graduated services” approach. For \$999, homeowners get an appraisal and market analysis, a photo shoot, a yard sign, a listing on Zillow and Trulia, and the services of an attorney for closing documentation. For a few hundred more, sellers also get what might be the company’s secret sauce: a security service that allows interested buyers in for private showings or open houses. And the \$1999 “ultimate” package gets the listing on the Multiple Listing Service, the industry-controlled database of housing inventory for sale.

It’s a model whose time has come, said Ben Harris, formerly the chief economist to Vice President Joe Biden and now a lecturer at the Kellogg School of Management, who’s written quite a bit about real estate market inefficiencies. In a 2011 research paper, for example, Harris demonstrated that for anyone selling a home that had been owned for four years or less, the transaction costs were the biggest expense associated with homeownership.

“There’s really no economic justification for not allowing the a la carte menu,” like the ShowPal model, Harris said in an interview. “I think there’s a real potential there just because technology has changed how we search for homes.” But he and other observers are aware it’s not a lack of economic justification that often holds back the adoption of new business models, it’s entrenched interests. In the case of the housing market, that’s Realtors.

“It’s a market defined by failure, not working the way it should,” Harris said. “This is why they call Realtors a cartel. There is some evidence that they will consciously steer clients away from FSBO or even away from deals with brokers that offer lower commissions.”

Real-estate agent commissions



The National Association of Realtors, the mighty Washington lobby boasting 1.2 million members across the country, declined to comment for this story. An industry group called the Accredited Seller Agency Council did not respond to requests for comment.

Daren Blomquist, who follows real estate business models as lead spokesman for Attom Data Solutions, takes a long view of ideas like Torstenson's. "FSBO has been in and out of vogue at different cycles," he said. "It looks like this is taking another run at seeing if FSBO can be more efficient and gain more traction than in the past."

Torstenson argues that the ShowPal model is "resilient no matter what market you're in:" in a buyer's market, sellers need to watch every penny, whereas if homes are flying off the market, there's no reason to pay a commission. But Blomquist thinks agents "really do show their value" for whichever side of the transaction is under pressure, meaning that while sellers might be able to go it alone now, that could soon change.

"I think it's great that there's a lot of brain power and innovation directed at the real estate market right now and think this could be a great solution for many sellers. But there are reasons that FSBO has not gained as much traction as some might have expected in the past," he said.

Among them: "as a seller, you have to be driving the process. That's difficult. Folks that are selling their homes have busy lives and jobs and sometimes more than anything you rely on a Realtor to just keep the process moving forward." That didn't stop Katie Fischer and her husband Andrew from trying to go the FSBO route this summer. They weren't quite ready to move – the couple is having a home custom-built in a school district that seems like a better fit for their two young pre-schoolers – but hated to let the red-hot Des Moines market pass them by.

The couple spent several weeks trying to get their home listed on Zillow, a process Fischer called "a bit of a mess." ShowPal saw the Zillow ad and reached out to Fischer.

Fischer has high praise for the company's support and communication, and she loved ShowPatrol, the company's on-site showing service, noting that trying to do an open house yourself is "super awkward."

The Fischer home was in contract within a month, and would have been sooner, except that the couple purposely priced the house higher than appraisals had suggested, both because they thought they might get lucky in a strong market, and because they were in no rush to move.

One of the most surprising outcomes of Fischer's experience may be that the offer she accepted came from a buyer represented by a Realtor – meaning she and Andrew paid that broker's 3% fee. "There was just a little bit of a comfort level" with knowing that the buyer had been vetted by a professional, Fischer told MarketWatch, even though ShowPal will also help with that part of the process. Even after paying that commission, Fischer estimates the family saved nearly \$9,000 in the transaction, and hundreds more at closing.

Another newish player, REX, offers what it calls a "full service, low fee" approach. The amount any seller pays is always 2%, and if a buyer wants to work with his or her own agent, that professional must accept those terms. As an alternative to that uncomfortable conversation, the Los Angeles-based REX will provide one of its own on-staff, salaried brokers to any buyer. "We never ask anyone to go without representation," REX spokesman Eric Rothman said. REX has been around since 2015 and is currently raising a Series C round of funding.

REX also differs from ShowPal in that it "Uber-izes," in Rothman's words, the showing process.

Showing requests go out to a pool of real estate agents who've agreed to work on a fee-for-service basis, and the first agent to respond gets to do the visit and collect the fee. REX also avoids the MLS altogether, relying not just on listing aggregators like Zillow and Trulia, but on direct Google searches as well.

For many industry participants, the Multiple Listing Services – there are over 800, all locally owned and operated – may be as ripe for disruption as the role of the agent. "We're getting closer to a tipping point where the MLS is losing relevance," Daren Blomquist said.

ShowPal's Torstenson is more blunt. "While it has value to the Realtor, I'm not sure it has value to the consumer," he said. And he believes consumers are driving the activity on the buyer's side of the transaction by browsing sites like Zillow.

Victor Lund is founding partner of WAV Group Consulting and an industry veteran. The MLS has big advantages over consumer-focused media like Zillow, Lund contends. Zillow and sites like it aggregate listings from the MLS, so in hot markets would-be buyers get an advantage by watching the MLS for new listings. In fact, many local organizations are now pre-marketing properties that are “coming soon,” Lund said, meaning only Realtors and their clients get a sneak peek at tomorrow’s listings.

Right now, only Realtors have access to the MLS, and many, but not all, MLSs are owned by Realtor associations. What’s more, many states have what are called “minimum service requirements,” which sound consumer-friendly, but tend to preserve the monopoly of the incumbent system, in the eyes of observers like Harris. As he puts it, “It’s an example of states allowing cartels to exist. People should definitely have the right to purchase a la carte services if they want it.”

Lund acknowledges that the built-in advantages to that closed system only persist as long as the current state of play does. If disruptors like ShowPal and REX – and other innovations, like companies that buy homes from consumers – gain a foothold, the MLS monopoly may be shaken.

REX’s goal is for a 20% market share of homes \$300,000 and up in the top 70 markets in the U.S., according to Rothman. With only five closings under his belt since starting up in May, Torstenson still aims high: he believes ShowPal can garner 15% of the business in any metro market within 24 months of launching there. The company is about to launch a Series A round of funding.

But Lund thinks that if real estate were ready for disruption, it would have been more disrupted by now. “The only answer I have is that consumers trust their Realtor and everybody has a friend, a brother, a sister who’s a Realtor,” Lund said. “They don’t want the headache. They want someone to take care of it for them. 70-80% of a Realtor’s business comes from a repeat or a referral customer.”

Lund predicts a “single-digit percentage of consumers” will flock to the graduated-services model of companies like ShowPal and REX, “but the majority are going to continue to do it the way they do it because it works. There’s a lot that local real estate agents do that don’t show up in economic calculations.”

Torstenson has little patience for those arguments. “In many cases, gosh, it would just be cheaper to also hire a therapist,” he said when asked about the hand-holding many real-estate agents do for skittish clients.

He sees real estate as no different than other behemoth markets that are now being dragged into the 21st century, like car-sharing and short-term home rentals have been upended by Uber and AirBNB. And for now, there are still opportunities for real-estate agents to offer their services on a contract basis for ShowPal transactions.

“We don’t think the value proposition of a Realtor is zero. We think it’s approaching zero, but it’s not zero yet,” Torstenson added.



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How to Reach Your Sphere of Influence When It Matters Most

By Maddie Jostol, Senior Marketing Manager, moxiworks.com



Timing is everything. 75% of sellers and 68% of buyers end up working with the first agent they get in touch with (NAR). So, unless you're already in flow with someone, it's unlikely you'll win their business. And that's out of pure lack of visibility. You weren't their first. It's no longer good enough to be able to be found, but instead, you need to be actively communicating with your sphere of influence (SOI) in order to stay top-of-mind. This way, the next time one of your contacts is even toying with the idea of making a move, you're the first one they'll call, and you'll be there to help before they even consider working with another agent. Growing and nurturing your sphere of influence is a key tactic to business growth in today's competitive landscape. Focusing on driving repeat and referral business could make all the difference in reaching your income goals and growing your business. A typical REALTOR receives 12% of their business from repeat clients, and 17% through referrals (NAR). Agents who do not make the effort to market to their sphere of influence are likely leaving money on the table. Growing and maintaining your personal database is a high-quality source of business that shouldn't be overlooked.

Tips for reaching your sphere of influence

The art of long-term nurturing can feel daunting, but it doesn't have to be as all-consuming as it may seem. The key is to apply a combination of timely, personal touchpoints with set-it-and-forget-it marketing programs. In order to effectively stay top-of-mind with your sphere of influence, the first step is to get a system in place that will support all of your marketing and sales activities. Embrace a system, whatever that system is. Any technology tool is only effective if you actually use it. If you're just getting ramped up with MoxiEngage, here are some resources for getting started.

An easy set-it-and-forget-it marketing method that is a no-brainer for agents is to sign your contacts up for automated market snapshots. If you're a MoxiEngage user, you know this as Neighborhood News. This type of automated marketing keeps you in flow with your contact database in a rel-

evant, useful way, without you having to do a thing. When consumers receive market snapshots of their local market with your face on it, they'll be reminded of who their real estate expert is and be appreciative of the high-value report that keeps them in touch with what's happening in their own neck of the woods.

For more personal touchpoints, leverage data to keep tabs on everyone in your sphere of influence and build stronger relationships. Typical agents have hundreds of contacts in their database, so keeping up with what's happening in everyone's lives isn't quite realistic. Insights, for example, is the predictive analytics tool available to MoxiEngage users that augments an agent's database with public records data so they can get to know everyone in their sphere of influence better, faster. Most

importantly, it pings you when someone in your sphere is likely to list so you can prioritize who you follow up with. When you have hundreds of people to stay in flow with, it's vital that you find a way to prioritize who you should reach out to, check in on, and follow up with today in order to win more business tomorrow.

Special dates are another a great excuse to reach out to your old clients and contacts. Holidays and annual reminders are a great set-it-and-forget-it tactic, while reaching out to congratulate them on personal special dates such as house-versaries, birthdays, and anniversaries reminds them that they're a priority.

To closing and beyond with your sphere of influence

Closing a sale is only the beginning. Once you delight your clients with outstanding service, you want to stay in touch with them long after the sale, remaining their go-to real estate expert so that next time they're thinking of buying or selling a home (or they're talking to a friend who is), you're the one who comes to mind. Get a system in place, along with scalable marketing tactics, that enables you to effectively keep track of everyone in your sphere of influence, so you can grow that influence, and in turn, grow your real estate business.

One of These Cars Will be the Best Car to Buy in 2020

Motorauthority.com

It's the most wonderful time of the year. It's that time when we get to look back at all the new vehicles that have launched in the last year, reflect, and decide which vehicles left a lasting impression. It's time to discuss Motor Authority's Best Car To Buy 2020 nominees.

Over the last year we've driven a host of new and significantly updated vehicles. Some were powered by gasoline, while others had a battery pack and a plug.

This year's list of contenders started with more than 20 vehicles including luxury SUVs and coupes to sedans and hatchbacks. From there the herd was thinned quickly. Some vehicles weren't going to launch in time to qualify for this year's award (see you next year, Ford Mustang Shelby GT500 and Chevrolet C8 Corvette) while others were hard to find or didn't rise to the top.

After hours of debating, arguing, discussing, voting, arguing again, and bruising some egos, we ended with the six. These six represent the best of the best. Each stands out for its driving dynamics, power, design, value, passion, and engineering.



2019 BMW 8-Series Convertible - Best Car To Buy 2020

BMW 8-Series: The 8-Series returned and replaced the 6-Series. BMW has fleshed out the lineup with turbo-6 and turbo-8 power, along with a coupe, convertible, gran coupe, and M8 models. With long, lean sheet metal, loads of power regardless of engine choice, and a luxurious cabin, there's no question why the 8-Series made the cut this year. It's exactly what you want a GT to be.



2020 BMW Z4 - Best Car To Buy 2020

BMW Z4: The Z4 is new this year and is related to the Toyota Supra. Opt for a BMW badge and it's convertible only. The engine options range from a 2.0-liter turbo-4 to a turbo-6, and both have a flat torque curve and mean exhaust note paired with a shark-like design up front. With this new Z4, BMW finally rekindles what made the Z3 special with its smaller purer, ambitions.



2019 Hyundai Veloster N - Best Car To Buy 2020

Hyundai Veloster N: The second-generation Hyundai Veloster is sportier than the first generation, and the new N model goes further. With a track-ready suspension, quicker steering ratio, and 2.0-liter turbo-4 with 260 horsepower, the Veloster N is the business. It's also only available with a 6-speed manual transmission, which immediately warms our hearts. Hyundai didn't chase performance numbers, it chased driving feel and we say: mission accomplished.



2019 Mercedes-AMG GT 4-Door - Best Car To Buy 2020

Mercedes-AMG GT 4-Door Coupe: Let's be clear: This isn't a coupe. It has four passenger doors. Technically, it's a hatchback version of the CLS, which is a fastback version of the E-Class. Lost yet? Stick with me. This big hatchback is all AMG with either a twin-turbo inline-6 (not the engine you really want here) or a twin-turbo V-8 (bingo) it has moves that need to be experienced firsthand to be believable. On the racetrack it hustles around corners, eats apexes, and devours straights. It's also heavy and never feels small. It's AMG's vision of what a Panamera should be.



2020 Porsche 911 - Best Car To Buy 2020

Porsche 911: There's a new Porsche 911 this year. Yes, it looks a lot like the last 911, and the 911 before that. Evolution is a beautiful thing. The 992 911 brings with it a new interior, more power, more technology, and an unflappable chassis. In many regards it's still the benchmark by which sports cars are measured. There's no real question as to why the 911 makes the cut this year, and if there is, feel free to drop a note in the complaint box. Wherever that is.



2020 Toyota Supra - Best Car To Buy 2020

Toyota Supra: The legend has returned after what seems like forever (Note: Or 13 years). The new Supra is very little Toyota and very much a BMW. Every body panel wears a BMW part number, even the Toyota badge has a BMW part number. The interior is cribbed straight from the BMW parts bin, and there's a full iDrive infotainment system. But at least it has a turbo-charged straight-6 with the right sounds, even if it isn't a 2JZ.



10 Ways You Must Secure Your New Holiday Tech

BY JAMES GELINAS, KOMANDO.COM

The holidays are over and folks across the country are enjoying their high-tech gifts from friends and loved ones. This year the deals on gadgets were hot enough to melt the winter snow!

But with so many gifts being exchanged, it's important to remember all tech and gadgets need to be set up — and doing so improperly can be dangerous for your privacy and security.

No matter what you got beneath the tree this year, there are some basic steps you can take to ensure your tech is working safely.

1. Stay ahead of hackers



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This one should go without saying, but it's always worth repeating. Hackers are relentless when it comes to designing tools and methods to steal our information.

When a bug or a security flaw is discovered, you can bet hackers will be all over it like flies on honey. That's why updating software and firmware is critical to safeguarding your devices and data.

When vulnerabilities are found, software and hardware developers work quickly to patch them so customers stay safe. Ignoring these updates means leaving holes in your system for hackers to get in.

2. Register your devices

This will be more specific to each device, but it's always worth visiting your product's official website and registering it with the manufacturer. This lets them know who bought the product, what warranty services are available and what support options they can provide you.

It can also help you recoup your device in the event that a hacker does take over, or worse.

Because each product has a different process, it's a good idea to check the user manual to see if any product registration info is available.

3. Back up all your old data

When you get a new device, don't just start fresh. Back up and transfer your old data to your new gadget.

Accidents happen, but when data is lost you can't piece it back together again. A detailed backup is one of the most important things you can do with your technology products.

Whether it's a smartphone, tablet, laptop or video game console, creating a backup will preserve your private data in the event of a disaster, and can help you pick back up again — even if you move to a new device.

Plus, if your backup is secure, threats like ransomware become meaningless. Always back up your data no matter what.

4. Add your emergency contacts and set them as Favorites



© Ymgerman | Dreamstime.com

It's great to unwrap a smartphone or tablet. They give you the tools to communicate with anyone no matter where you are. That's why it's vital to add your emergency contacts in case disaster strikes.

When you add emergency contacts to your phone, odds are they'll be mixed in with your regular ones. There's no special marker or process to make them "emergency contacts," so make them stand out as VIPs on your device. You'll also want to set them as Favorites for speed-dial access.

On iPhone, simply open the Phone app and tap Favorites on the bottom left corner of the screen. Then tap the + icon in the upper left corner and select your preferred emergency contacts.

On Android, open the Phone app and tap Favorites in the bottom left corner. Then, tap Add on the top right corner of your screen and select the contacts you wish to add to your favorites. You can also add any contact to Favorites from within

the Contacts app by tapping the Star icon in upper right corner.

5. Create strong, secure logins

Weak passwords are the bane of cybersecurity experts everywhere. In fact, they're one of the top causes for hacks globally, and millions of bad passwords are already on record for hackers to use and abuse.

Despite the urgency, it's not super difficult to create strong passwords — but it requires some creativity. Avoid using your own name, or simple, common expressions that others would guess easily. Include numbers that aren't personal to you and consider substituting letters with numbers.

6. Stop your new smart TV from spying on you

Smart TVs are hot gifts everyone loves, but did you know there's someone behind the scenes watching your viewing habits? Smart TVs deploy a feature called ACR, or "Automatic Content Recognition."

ACR scans the programs you watch and sends the data back to streaming services and marketing firms so they can advertise to you.

This is annoying and intrusive, and also one of the reasons smart TVs are so cheap nowadays. Fortunately, you can disable this feature. The steps will be different for every brand, so

7. Set up your smart speaker to delete recordings



© Jdjuancimail | Dreamstime.com

A huge scandal erupted when it was revealed that Amazon was recording users and transcribing the data on Alexa products. But it's far from the only company doing this. Google and Facebook are equally guilty of relying on user recordings to improve their respective AI.

Fortunately, each of these platforms offers a method to disable or remove recordings at your convenience, but most users aren't aware of how to do it. These companies are banking on that for the sake of their software development, but there are multiple ways to configure your smart speakers for maximum privacy.

8. If you got a Ring, don't bother using the Neighbors app

Thanks to Ring Video Doorbells, Amazon now controls one of the nation's largest surveillance systems — and people willingly paid for it.

But the biggest risk Ring users face is the fact that coordinates for their homes and offices are made public, thanks to Ring's built-in Neighbors social network. If you make a post to Neighbors, that alert is publicly visible and can be shared with everyone from law enforcement to dedicated snoops.

If you avoid posting to Neighbors, you will enjoy more privacy along with your Ring doorbell.

9. Manage privacy settings

Just like smart TVs, streaming devices keep tabs on your viewing experience to better target you with ads and marketing. Fortunately, you can turn this off no matter which brand you use.

Roku: Open Settings, then Privacy, followed by Advertising and check the Limit ad tracking option.

Apple TV: Open Settings, then General, followed by Privacy and turn the Limit Ad Tracking option on.

Amazon Fire Sticks: Open Settings, then Preference, followed by Privacy Settings and turn off the Interest-based Ads option. This will limit your device's ability to track your viewing habits and will keep your private media time between you and your family.

10. Remove all the bloatware

© Torian Dixon | Dreamstime.com

Mac users are lucky. Unlike PC folks, they don't have to worry about useless bloatware apps that come packaged from the manufacturer (unless, of course, you really hate the built-in Calculator and Calendar apps of MacOS.).

Thankfully, Windows 10 features a settings menu that lets you pick and choose the apps you want to keep on your system, making it easy to eliminate programs you'll never use.

Bonus: Whatever you do, hang on to that box!

This is an unsung bit of holiday advice, but it can potentially save you hundreds of dollars when things don't quite go as expected.

When returning any item, the box is the second most important thing to hang on to besides the receipt. Many stores won't even accept returns without it, and keeping the box gives you a handy storage container in case you need to put your gadget away.

Plus, boxes for tech gear tends to contain important information like serial numbers and product codes — both of which are necessary to register your product and get tech support. Plus, if you ever sell your device secondhand, having a box adds more value to your product and can help put even more money in your pocket when it's time to recycle.

How to Write a Winning Real Estate Agent Bio in 10 Steps

By Chris Linsell, theclose.com

We get it, writing is not a craft that everyone is skilled in. And while we aren't talking about writing the great American novel here, writing a real estate agent bio can be tricky business if you don't know where to start.

Don't get discouraged; we've got your back! We'll give you a list of the elements your bio needs, some examples of Realtors who have cracked the code and gotten it right, and even a couple of templates you can use today to write your very own real estate agent bio.

If writing a real estate bio is new for you, we're here to help with the Ten Commandments of a great real estate bio.

To get you started, here are ten rules that everyone writing a real estate agent bio should follow. Remember, your bio is your chance to introduce yourself to a prospective client, to share what you are all about, and to give them your history and direction all at once. This is valuable, *ahem*, real estate, so choose each of these words carefully.

1. Thou Shalt Use a Quality Headshot



Unless you're Annie Leibovitz, don't use a photo that you took yourself. Pay a pro who can give you great advice about lighting, clothes, makeup, etc. You know the feeling you get when someone says, "I'm just going to sell this house FSBO?" Photographers get the same feeling when you say, "I'll just use a photo from my Facebook page."

2. Thou Shalt Not Sell Services



Your bio is a place to tell your story, not sell your services. People are coming to your bio because they want to know about who you are. The services you offer are plastered all over the rest of your website and media, no need to use valuable line space for that sort of thing.

3. Thou Shalt Connect Thou's Bio to Thou's Community

Very, very few of us run a real estate business that isn't rooted in a particular community. Real estate is a hyper-local venture, and even though you may work in different cities and towns, you are still a local SOMEWHERE. People crave connection with those who they identify with. Talk about where you are and why it matters to you.

4. Thou Shalt Keep it Short and Sweet



According to the smarty-pants researchers at Chartbeat, about 50% of readers who land on text (like your bio) won't make it past having to scroll on their phone. Every word counts, so keep it short, concise, and on topic. If you can keep it under 200 or 300 words (that's about two or three paragraphs), you're in good shape.

5. Thou Shalt Share Your Journey

A big part of the reason people read your bio is to see if they identify with you. Share a little bit of where you've come from and what brought you to real estate. If you have something compelling to say about the future, share that too.

6. Thou Shalt Provide a Glimpse Of Your Life Outside of Real Estate



Your readers don't need to know your high bowling score or the precise mixture of gin and tonic your prefer (1/3 Bombay Sapphire, 2/3 tonic water, and lime). Just a little peek behind the curtain of your life helps to humanize and give readers a continuously clearer picture of who you are as a person.

7. Thou Shalt Not Forget Thou's Social Media Links



Remember, you aren't selling services here, but a well written bio is itself an implicit call to action. When someone reads your bio, you want them to say, "Wow, this is the sort of person I want to work with." Don't forget to include social media links and your contact information so readers can follow through on that urge.

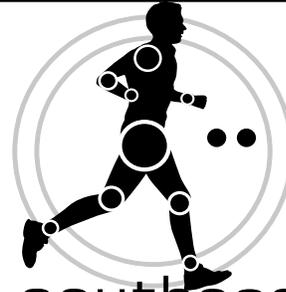
8. Thou Shalt Tell the Truth

This seems obvious enough to not have to actually include it here, but hear me out. You aren't embellishing a resume, you're telling YOUR story. If you embellish the truth a little bit to sound more successful than you are, there will inevitably be a time when someone calls you out on it. The repercussions from that sort of social and credibility damage run deep, so don't do it!

9. Thou Shalt Not Forsake the Ideals of Thou's Company
 Undoubtedly, your managing broker spent a lot of time (and money) investing in establishing the ideals and foundations the business is built upon. As a member of that team, your ideals and story should be consistent with the company's. Use their clout and brand development to enhance your own narrative.

10. Thou Shalt Scrutinize Thou's Final Product

All your hard work to tell a great story about yourself will go down the drain if readers are distracted by silly things like spelling or grammar mistakes. Have someone (or multiple someones) read your bio and give you some feedback. Edit, make changes, chisel it down to its strongest and best form.



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29 Real Estate Blogs Every Realtor Should Read in 2020

Written by Meg Prater, bog.hubspot.com



Realtors, you know you can't be good at your jobs if you're not plugged into the industry. But you also can't start a real estate business -- or grow the one you have -- if you're stuck behind a computer spending hours each week reading. It's important to get the industry news, trends, and marketing advice you need quickly, so you can get back to what real estate is all about -- helping your clients.

So, I've put together a carefully curated list of the best real estate blogs to follow in 2020. Pick five of your favorites and commit to following them each week. You'll feel more connected to your industry and have the ability to offer more value to your clients. Happy reading!

1. Zillow Porchlight

Best for: Homebuyers

This consumer-focused blog gives clients a great pulse on what's hot in housing and rental markets, how to build home equity, and what they should know about new legislation affecting homeowners.

2. CRE Online Blog

Best for: Real estate investors

Have an ear to the ground on what real estate investors are acting on in the current market. CRE Online offers tips on avoiding common real estate mistakes, mastering rental properties, and choosing an investment strategy that's right for you.

3. McKissock

Best for: Real estate agents, real estate appraisers

Want to grow your appraisal skills and real estate career? McKissock is a great place to start. Learn about real estate tax laws, appraisals of specific home types like senior housing, and even how to balance parenting with a real estate career.

4. Keller Williams

Best for: Real estate agents

Gathering leads, real estate marketing and personal branding, and even training opportunities -- Keller Williams' Blog has it all. Get inspired with hand-curated TED Talks, learn about the latest in real estate regulation, and find out how to grow your business on this comprehensive blog.

5. Fundrise Education

Best for: Real estate investors

Whether you're making your first or your 15th real estate investment, Fundrise has helpful how-to articles and opinion pieces to help you make the right choices for now and tomorrow.

6. Housing Wire

Best for: Real estate agents, real estate investors

Your one-stop-shop for industry news, Housing Wire will feed you the latest trends in interest rates, finance, and regulation. Impress your clients with valuable information that will help them make educated decisions about the market.

7. The BiggerPockets Blog

Best for: Homeowners, real estate agents

Get authoritative articles on real estate investing, personal finance, real estate marketing, and more. Landlords, first-time homebuyers, and agents will all find helpful resources on the BiggerPockets Blog.

8. Speaking of Real Estate

Best for: Real estate agents

The official blog of the National Association of Realtors®, this destination offers fresh insights on real estate policy, possible violations, and home equity loans. Their no-frills approach is refreshing and trustworthy in today's crowded internet landscape.

9. Inman

Best for: Real estate agents

Are you a tech-obsessed realtor? You'll love the Inman Blog. Find out what's new in real estate technology and what the biggest agencies in the U.S. are doing. This is a resource for the modern realtor, so if you're keen to learn the latest trends in homebuying you'll feel right at home.

10. Redfin Blog

Best for: Real estate agents, homebuyers

Redfin has a huge database of homebuyer information they share regularly on their signature blog. From local news to national real estate analysis, realtors and homebuyers will find something interesting here.

11. Information Services Blog

Best for: Real estate agents

Don't have time to scour dozens of websites for the latest realtor-relevant news? This National Association of Realtors® Blog offers weekly roundups of the most important articles you need to read. If you only choose one of the blogs from this list to follow, this should be the one.

12. Real Estate - The New York Times

Best for: Real estate agents, homebuyers

Sure, it's New York-centric, but you'll also get interesting insights into the global market, think-pieces on where the industry's headed, and helpful articles on trends the Times' experts are spotting.

13. Realest Blog

Best for: Real estate agents, homebuyers, landlords

Learn the ins and outs of real estate -- whether you're buying, selling, renting, or already own. Realest has articles everyone can learn from along with helpful, local-specific news and information.

14. Forbes Real Estate

Best for: Homebuyers, owners, real estate investors

Offering unique peeks into the global real estate market, financial advice for homebuyers and sellers, and deep-dives into local markets, the Forbes Blog offers something for agents and buyers alike.

15. Invest Four More

Best for: Real estate investors

This straightforward blog is packed with real-life advice and hard-learned lessons about house flipping and investment. Whether you're entering the rental world or considering your first flip, this blog has the unvarnished information you need.

16. The Business Journals Residential Real Estate News

Best for: Real estate agents, homebuyers

This is your hub for interesting real estate stories, global viewpoints, and financial advice. You won't find depth on any one subject here, but you will find interesting pieces on national real estate projects, struggles homebuyers are currently facing, and news on huge real estate deals.

17. The Close

Best for: Real estate agents

This site is designed to give agents, teams, and brokerages actionable, strategic insights from industry professionals they can trust. Learn about real estate marketing, lead generation, the latest technology available, and team-building strategies.

18. Century 21® Real Estate Blog

Best for: Homebuyers, sellers

Whether you're wondering what home project will give you the most return on your investment, how to combat clutter in your current home, or how to throw a great party, this blog has the inspiration you need to turn your current house into a beautiful home or lucrative investment.

19. REtipster

Best for: Real estate investors

Want to be a part-time real estate investor while still having plenty of time and space to live your life the way you want? This blog aims to help you do just that.

20. Jason Fox

Best for: Real estate agents

Fox's self-titled blog offers cutting-edge marketing tips, practical advice on how to manage homebuyer expectations, and tips on how to reach younger homebuyers. The depth of advice and practical marketing tips you'll find here are both valuable and authentic.

21. The RE/MAX Blog

Best for: Homebuyers, sellers, owners

Send your buyers and sellers here for practical tips on preparing for an open house, budgeting for a first home, or the perks and challenges of living in a tiny home.

22. Cornerstone Home Lending Blog

Best for: Real estate agents

This glossy site offers realtors advice on how to approach uncomfortable conversations, news about mortgage rates, and practical articles on how to make the most of your time as a busy realtor. If you need a quick, feel-good read that will give you immediate,

actionable step, this is a great place to start.

23. Sotheby's International Realty

Best for: Luxury real estate agents, window shoppers

Sotheby's luxury living blog is as aspirational as its clientele. Head here for luxury real estate headlines, posh destination roundups, and development spotlights on high-end global sales.

24. Trulia's Blog

Best for: Homebuyers, sellers

Trulia's blog is a treasure trove for homebuyers and sellers. With a separate "Money Matters" section to help buyers obtain good credit scores and save for their first home, and other subsections on housing market analysis, the economy, and affordable homebuying -- Trulia has interest pieces and expert insights you won't find anywhere else.

25. Keeping Current Matters

Best for: Homebuyers

This is another all-around resource for homebuyers and owners. You'll find information on VA loans, advice on what to do in a bidding war, and information on which states have the most affordable homes.

26. Rentonomics

Best for: Homeowners, real estate investors, renters

Rentonomics offers important perspective on residential segregation, the affordability crisis, and multifamily construction. If you're considering moving into a rental property or putting one on the market, this blog is where you should start.

27. Geek Estate Blog

Best for: Real estate investors, real estate agents

If you're interested in learning from some of the biggest names in the real estate industry, Geek Estate is where you should go. Sean Harper, Marc Rutzen, and Steven Wynands are just a few of the giants featured on this site.

28. Norada Real Estate Investments

Best for: Real estate investors

Learn how to be successful in real estate investment with tips from Norada. Whether you're interested in condominium investment, rental properties, or national investment opportunities, there's something for you on this blog.

29. The Better Homes and Gardens Real Estate Blog

Best for: Homebuyers, owners, and sellers

This lifestyle resource offers tips for staging your home, throwing a great party, and even planning an outdoor oasis. They also have professions Q&A which offers the advice you need before listing your home.

Blogs like this can help realtors feel connected to their peers, the industry, and their consumers. Find your favorites to follow and share some with your prospects or clients to establish value and authority.

Terrifying Encounters from Real-Life Appraisers

By: McKissock



Property appraisal is not typically thought of as a “dangerous” profession per se. However, personal safety is definitely something to consider when preparing for an appraisal inspection. We recently asked our real estate appraisal community on Facebook, “What’s the scariest thing you’ve encountered during an on-site property inspection?” The answers we got from real-life appraisers range from surprising to funny to startling—to downright terrifying.

Mold and critters

Mold is one of the common environmental hazards you may encounter when inspecting a residential dwelling. Apparently cats and mice (and possibly other small critters) are another issue to look out for. Commenters said they’ve witnessed:

- “An entire interior coated in black thanks to a flooded basement and 4 years of vacancy.”
- “A disgruntled foreclosed upon homeowner sprayed the house down with water and turned the heat on full blast and closed up the house. Needless to say, there was ‘discoloration’ or ‘a mold like substance’ everywhere.”
- “Hundreds of cats in the master bedroom. Master bathroom had a mountain of feline feces. Same house had cock-

roaches running along walls and ceiling through cobwebs—in daylight. Cute little old lady and her daughter lived there.”

- “Mouse infested house. The walls of the basement looked like they were moving, but it was just mice. The owner (yup occupied) had kitty litter boxes full of mouse poison that was replaced daily and traps everywhere.”

Unsafe, unsanitary, and just plain creepy

As an appraiser, you may occasionally come across properties with safety and sanitation issues. And you may encounter homes that are just flat-out creepy. These next comments will remind you to tread lightly (and maybe wear a safety mask?) when entering an unknown or vacant dwelling:

- “Twice I’ve walked into a front door and almost fallen into the crawl space because there was no floor or subfloor.”
- “Flooring that crumbled under every step.”
- “Manufactured home sitting on the ground, dirt under what was left of the carpet. Occupied.”
- “Hoarding.”

- “Biohazard’ on carpet of very nice house where homeowner killed himself.”
- “Bloody bullet holes in a wall.”
- “Satanic messages on walls of vacant house.”

Threatening animals

In addition to critters like mice and cats, appraisers have also encountered larger, more threatening animals. Scariest run-ins with animals include:

- “A horse that wanted to fight me.”
- “Multiple dogs that want to fight me.”
- “12’ Alligator. Got within 4’. Then heard growling. Sales Office ‘forgot’ to tell me there was a gator guarding her nest in the rear yard of one of the model homes.”
- “Six Rottweilers attacking me when I was 8 months pregnant.”

Threatening (or potentially threatening) humans

Humans can also make you feel unsafe during an on-site inspection. Scary run-ins with people include:

- “Random strangers approaching me at foreclosed houses.”
 - “A homeowner who proudly proclaimed that their town had no people of color.”
 - “Most recently a grown man high as a kite was hiding in the basement and jumped out at me as I started to go down the stairs in a house that was supposed to be empty.”
- Drugs and illegal activity

Commenters reported that they’ve seen:

- “Drug paraphernalia and empty food wrappers in a house that was supposed to be vacant for the prior 3 years.”
- “Squatters cooking methamphetamine in the basement of a foreclosed house.”
- “Drug dealing in rear yard and prostitution on all four floors of the house next door while inspecting a foreclosure....”
- “Pot growing under lamps in the basement with a very scary owner who said I wasn’t supposed to go in the basement.”

Guns and booby traps

The presence of guns is another very scary issue that you may run into. Commenters’ scary stories include:

- “House had guns all over the place. Not in cases or anything, just laying around. The homeowner was agitated and wouldn’t let me see several rooms.”

- “When the front door lock didn’t work we went to try the back door...a shotgun was set to fire if that door was opened!”

Other notable (but not-so-scary) encounters

Of course, not all appraisers have encountered such scary or extreme situations while on the job. These stories are relatively mild or even funny:

- “Well I was going to say when a dog bit me. But all the other answers make mine sound not so bad!”
- “I’m with you! I was going to say when I got into a ‘vacant’ home and presumably homeless people panicked and ran out of the house. But yeah I guess that’s nothing!”
- “Wow, I haven’t seen anything, apparently! I was going to jokingly tell about the life size boudoir photo I saw, while standing next to the (clothed) subject.”

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The Absolute Best Places to Ski in North America This Winter

By Noelle Alejandra Salmi, matadornetwork.com

Ski resorts from Vermont to California to British Columbia are slated to open for the season at the end of November, which means it's time to start making those winter skiing and snowboarding travel plans. While there are plenty of trendy ski destinations that get a temporary buzz, they don't always last to the next season, and even some of the mainstays aren't all they're cracked up to be. To guarantee the most epic ski vacation this year, travel to the ski areas in the United States and Canada that actually live up to the hype.

First, a note on season passes

Your choice of mountain might be dictated by whether or not you've already purchased an Epic Pass or IKON Pass, both of which grant access to several of the mountains on this list. Last season we wrote about planning ski trips around your ski pass. If you don't want to go all in on a season pass, the Mountain Collective Pass doesn't give you unlimited access to its mountains but does offer steep discounts.

If you don't have any pass, be sure to buy your lift tickets online in advance. While lift prices can change by day of the week and week of the month, it's always cheaper to buy online than heading to the ticket window on the morning you plan to ski.

1. Aspen Snowmass — Aspen, Colorado



Ski passes: Ikon, Mountain Collective

Aspen conjures images of ritzy snow bunnies, significantly overpriced cocktails, and pretension so strong you could smell it from Glenwood Springs. Full disclosure, all of those things are present in Aspen. But it's what happens between the lines, underneath the façade of trophy homes and Gucci purses, that makes a visit to this mountain town memorable. First, there's the terrain itself. The first chair at Aspen Mountain after an overnight snowfall is the stuff powder dreams are

made of: wide-open fields of steep, rolling terrain accessed by high-speed lifts within walking distance of downtown.

If you're there for a while, few ski destinations offer the diversity in terrain of Aspen. Beyond Aspen Mountain, Snowmass alone is enough to keep freeride enthusiasts busy for a week or more. Buttermilk has Colorado's top family-friendly terrain and the X-Games terrain park that brings in top pros each January. Aspen Highlands is steep and offers access to Highlands Bowl, often ranked among the bucket-list ski hikes of North America. No matter which mountain you're on, those million-dollar views of the surrounding 14,000-foot peaks are enough to stop you in your tracks.

2. Whistler Blackcomb — Whistler, British Columbia



Ski pass: Epic

The largest ski resort in North America, with over 8,000 skiable acres, Whistler Blackcomb keeps adding superlatives to the list. It built the world's highest gondola off the ground in time for the 2010 Winter Olympics, making it really easy to hop between the resort's two mountains: Whistler and Blackcomb. Yet with so much to ski on each mountain alone, you could spend days on just one of them and not ski it all.

Whistler Mountain has plenty of wide-open bowls that are great for beginners and intermediates. Then again, many have called its Saudan Couloir chute one of the scariest runs in the world. They clearly haven't climbed up Spanky's Ladder on Blackcomb Mountain to access off-piste runs on Ruby and Sapphire Bowls. While those gemstone-named zones usually have great snow, signage is limited, and cliffs are aplenty — so go there with someone who knows the area. Whatever level skier you are, you can fuel up on some of the best on-mountain lunch options we've tried in North America.

Off the mountain, Whistler Village is so packed with great restaurants and bars that Vancouverites will come up for a weekend of partying alone. You've also got miles of cross-country and snowshoe trails, spas, yoga studios, and dozens of other activities — from sleigh riding to zip lining.

3. Jackson Hole Mountain Resort — Teton Village, Wyoming



Ski passes: Ikon, Mountain Collective

Officially, Jackson Hole is named as such because the town of Jackson is surrounded by towering peaks on all four sides and resembles a hole in between them. Unofficially, its name refers to the fact that once you get here, it's nearly impossible to convince yourself to go back home. Beyond some family-friendly runs at the base, Jackson Hole Mountain Resort is a playground for big mountain enthusiasts who typically have to ski up a backcountry peak to find terrain this good. Seeing packs of pro skiers and film crews crammed onto the chair, avalanche pack on their backs, en route to the resort's renowned backcountry access gates is just another Tuesday in Jackson.

Its most famous run, Corbet's Couloir, is a bucket-list drop for many dedicated skiers and boarders. Riding the tram past it up to Corbet's Cabin is also a must-do experience. The addition of the Teton Quad Chair in 2015 made even steeper, powder-filled terrain easily accessible, and because of the resort's sheer size and the fact that you're skiing in the least-populated state in the union, there's no stress over having to share it.

4. Sun Valley Resort — Sun Valley, Idaho



Ski pass: Epic

Sun Valley Resort opened in December 1936 with the world's first chairlift: the same single-rider style that Stowe adopted

shortly thereafter. The hotel itself was a glamorous affair that attracted Hollywood types like Marilyn Monroe and Cary Grant. Warren Miller, the father of the ski film, was a ski bum in Sun Valley — which may explain why he always included an element of the itinerant ski-bum life in his films.

But you don't go to Sun Valley for the history. You go for some of the driest, powderiest snow on the continent. The home of corduroy (skiing, that is, not pants) doesn't have as many of the steep runs that you'll find, say, in neighboring Wyoming — but Sun Valley's Bald Mountain does have big long cruisers and consistent pitch the whole way down. If you like doing big GS turns, this is the place. And after a day of big, sweeping turns, you can head back to that still-glittery lodge for a cocktail — Sun Valley is still a posh place, after all — or have a beer with the locals in the town of Ketchum.

5. Big Sky — Big Sky, Montana



Ski passes: Ikon, Mountain Collective

Montana is the last stand for the true Wild West ski bum, a place where half-toasted locals ride horseback down the middle of the street when the après action winds down. Big Sky is living proof that the 2001 movie *Out Cold*, arguably the greatest cinematic masterpiece of all time, took place in the wrong state. If Hangman's Peak were a real place, surely it would be here. As far as destination ski resorts go, none are quite as raw and unfiltered, nodding to the days when wearing a cowboy hat up the lift didn't automatically label you as a novice.

There's terrain for everyone, and unlike Colorado's Summit County, there's no worry of bumping elbows should your heelside turn go a little too wide. Like Jackson Hole to the south, carrying avalanche gear on your back is commonplace at Big Sky — just another die-hard en route to Big Couloir. It's a freeskier's paradise, and because it's Montana, that isn't going to change anytime soon.

6. Kicking Horse Mountain Resort — Golden, British Columbia



Ski passes: Ikon, Mountain Collective

The entire Eastern BC region seems to be the talk of the ski world these days, with eight ski resorts available along the Powder Highway. While they all offer runs for beginners and intermediates, this region is best known for really long runs; fluffy, untracked powder; and very steep lines. Of all of the resorts, Kicking Horse seems to be the buzziest of all.

Don't be fooled by the fact that Kicking Horse has but one gondola and three lifts. It has plenty of skiable acres and that gondola goes far: The mountain offers an astounding 4,133 feet of vertical. Trek on over to Super Bowl and you'll have a dizzying collection of double blacks to choose from. If you're worried about whether the Horse is too much for you, just know that you can stay closer in by Bowl Over or Crystal Bowl and take a blue or black run down (although even these blues don't skimp on incline). You can have lunch, or dinner, at Eagles Eye atop the mountain or head down to the crunchy mountain town of Golden for après beers at the Whitetooth Brewing Company.

7. Squaw Alpine — Squaw Valley, California



Ski passes: Ikon, Mountain Collective

Folks are sometimes surprised that California has produced so many Winter Olympians. In fact, Squaw Valley was the site of the 1960 Winter Olympics and was the home mountain of at least two gold medalists: alpine racer Julia Mancuso and freestyler Johnny Moseley, who can still be found on the mountain on great snow days. If you're lucky, Squaw will

reward you with a classic NorCal ski day: a night of snow-fall followed by a bluebird morning. When the Headwall lift opens up, it's a race to get to the untracked stuff first.

Buck the crowds and head over to Granite Chief, where you'll find excellent tree runs through the ponderosa pines. Or head to the KT-22 chair, Tahoe's most famous lift; it accesses a ridge, off of which are plenty of steep, mogul-dotted options. Since KT-22 starts at the base, it's kind of a thing to see how quickly you can lap its experts-only pistes.

The après scene is typical chill Californian, with big outdoor fireplaces and pitchers of beer. Go ahead and fill up on nachos because, despite the growing number of restaurants in Squaw, the food is just so-so. For lunch, Wildflour makes tasty sandwiches and the best chocolate chip cookies anywhere. If you want a great dinner, though, drive to Truckee.

8. Mammoth Mountain — Mammoth Lakes, California



Ski passes: Ikon, Mountain Collective

There was a time — the 1990s, in fact — when Mammoth Mountain was the hub of the snowboard social scene, home to a legendary and constantly evolving terrain park luring pros and providing endless fodder for the legions of youth flocking to a fast-growing sport. Even today, the massive resort south of Yosemite National Park is a beacon for boarders from across the country, with stickers of the famous Mammoth crown lining the backs of cars on nearly every freeway in Southern California, depicting drivers' burning desire to ditch the asphalt block for the high country steeps of the Sierra.

All the hype around Mammoth tends to paint an image of a haven for big-city teenage jibbers with pants drooping and headphones blasting, a place where worth is measured solely by how many spins one completes off the mega-booters in the park. This couldn't be further from the truth. In fact, Mammoth deserves every bit of recognition it gets. The mountain is huge and diverse, steep shoots dropping into wide-open bowls that lead into fast cruisers to the base. The views of the Minarets from "The Summit" are as unforgettable as dropping into Paranoid Flats on a pow day. Mammoth is a skier's universe all its own, and it's no wonder a coworking space was opened in the base lodge — people just don't want to leave.



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Bill Gates Recommends 5 Books to Enjoy This Winter

Courtesy of gatesnotes.com



The five books on my end-of-year list will help you start 2020 on a good note.

Because I'm a data guy, I like to look at my reading list and see if any trends emerge. This year, I picked up a bit more fiction than usual. It wasn't a conscious decision, but I seemed to be drawn to stories that let me explore another world. I'm currently trying to finish *Cloud Atlas* by David Mitchell before the end of the year (it's amazingly clever but a bit hard to follow). Along with *A Gentleman in Moscow* and *An American Marriage*, I finished *The Rosie Result* by Graeme Simsion and a terrific novel about a woman who deals with grief by bonding with a Great Dane. I even picked up a short story collection in David Foster Wallace's *Brief Interviews with Hideous Men*.

Maybe next year's end-of-year books post will finally include the Wallace novel I've been wanting to read for a while: *Infinite Jest*.

I chose five titles that I think you'll also enjoy reading. I think they're all solid choices to help start 2020 on a good note: **An American Marriage, by Tayari Jones.** My daughter Jenn recommended that I

read this novel, which tells the story of a black couple in the South whose marriage gets torn apart by a horrible incident of injustice. Jones is such a good writer that she manages to make you empathize with both of her main characters, even after one makes a difficult decision. The subject matter is heavy but thought-provoking, and I got sucked into Roy and Celestial's tragic love story.

These Truths, by Jill Lepore. Lepore has pulled off the seemingly impossible in her latest book: covering the entire history of the United States in just 800 pages. She's made a deliberate choice to make diverse points of view central to the narrative, and the result is the most honest and unflinching account of the American story I've ever read. Even if you've read a lot about U.S. history, I'm confident you will learn something new from *These Truths*.

Growth, by Vaclav Smil. When I first heard that one of my favorite authors was working on a new book about growth, I couldn't wait to get my hands on it. (Two years ago, I wrote that I wait for new Smil books the way some people wait for the next *Star Wars* movie. I stand by that statement.) His latest doesn't disappoint. As always, I don't agree with everything

Smil says, but he remains one of the best thinkers out there at documenting the past and seeing the big picture.

Prepared, by Diane Tavenner. As any parent knows, preparing your kids for life after high school is a long and sometimes difficult journey. Tavenner—who created a network of some of the best performing schools in the nation—has put together a helpful guidebook about how to make that process as smooth and fruitful as possible. Along the way, she shares what she's learned about teaching kids not just what they need to get into college, but how to live a good life.

Why We Sleep, by Matthew Walker. I read a couple of great books this year about human behavior, and this was one of the most interesting and profound. Both Jenn and John Doerr urged me to read it, and I'm glad I did. Everyone knows that a good night's sleep is important—but what exactly counts as a good night's sleep? And how do you make one happen? Walker has persuaded me to change my bedtime habits to up my chances. If your New Year's resolution is to be healthier in 2020, his advice is a good place to start.

Real Estate Agents: Are You Giving Your Clients Legal Advice? Here's What You Should Know

Craig Long, Esquire



to make the loan and the buyers cannot close. The buyers call their real estate agent and ask her what will happen if they do not close? Will they be liable to the seller and lose their large earnest money deposit? Will they be able to return the furniture they purchased for the new home and get a full refund?

Let's look at a few various responses the agent might give her clients. See if you can determine which response constitutes legal advice:

1. The seller will not have an issue terminating the contract and releasing the earnest money.
2. There is time yet to figure something out with your lender.

Think about the following scenario:

A newly married couple has excitedly embarked upon buying their first home and have hired a real estate agent to help them locate their new home. The husband and wife's respective parents have given them money for a large down payment. The couple called a mortgage lender and have been pre-approved for their loan. The mortgage lender happens to be a college friend of the wife and has assured them she can get them a loan given their strong down payment, incomes, and credit ratings. Believing they would have no problem obtaining a loan, they decide to make an offer on the home of their dreams contingent on obtaining financing. The seller accepts the buyers' offer over the other two offers they received. There is a 14-day due diligence period. Closing is scheduled 45 days from the date of contract. Furthermore, feeling confident, the buyers decide to put an earnest money deposit of \$15,000.00 down.

Due diligence goes well and the 14-day due diligence period lapses without an issue, leaving a month to go before closing. In the interim, the buyers buy new furniture for their new home, spending \$25,000.00.

The husband works as a programmer and a week before closing, is advised by his employer that the company is shutting down immediately and filing for bankruptcy. Two days before closing, the buyers' lender calls the employers of each of the buyers to verify employment. The husband's employer has a recorded voicemail greeting at the number the husband gave on his loan application that says the company has shut down and terminated all employees effective three days earlier. Because the husband is no longer employed, the lender refuses

3. Your failure to close will not be a breach of contract because the circumstance will qualify as a "force majeure" and be excused.

4. It should not be hard to still find you a home you can buy despite the circumstances.

The obvious question is, what is legal advice? Legal advice involves applying a certain, discreet set of facts to the law. To become licensed to sell real estate, agents essentially take a class in real property law, endowing them with enough knowledge to tempt them to advise their client on the legal implications of some set of facts existing.

In this hypothetical, scenario, the third response is legal advice. Force Majeure is a legal doctrine that excuses performance under a contract because of some event that is unforeseen and uncontrollable to the parties. However, for an event to constitute Force Majeure, it has to be the result of something defined in the contract. If not, the breach will not be excused, and whether the loss of a job qualifies requires legal judgment rooted in an understanding of the law of the doctrine of Force Majeure. Whether the job loss does or does not excuse performance is not the issue. The issue is the advice given under the third option by the real estate agent above is a legal opinion she better hope turns out to be accurate. However, she will not know until after a few years of litigation to avoid fingers being pointed at her by her clients for assuring them the job loss would be excused.

Put another way, legal advice involves applying the fact the husband lost his job and that his lender refused to go forward

with the loan and making a determination whether these facts fall under the Force Majeure provision.

Without the application of the facts to the law, there is no legal advice. One can state the facts. One can say what the state of the law is in a particular situation. It is the application of the fact to the law that creates legal advice. People make decisions based upon the legal advice they are given. In this instance, since the closing date had not yet come and gone, the buyers had time to possibly raise the cash and pay cash, but since their real estate agent assured them the failure to close would be excused, they may not have pursued alternative plans to close and expected the seller to refund the earnest money. However, most likely the seller would not do so claiming the buyers breached the contract. This would not be a pleasant place for the buyers to find themselves, because it would probably be a court of law that would decide the question.



A Realtor Used Craigslist To Say What Most Realtors Are Thinking (But Few Actually Say)

Lightersideofrealestate.com

Not everybody who posts to Craigslist is selling or seeking something; some use the platform to make a point. Such is the case with the anonymous Realtor who posted this “wanted” ad.

Realtor looking for people to do their job at a discount.

I am a Realtor and since people always expect me to cut my commission I assume they must also do their job, or provide their services, at a discount.

I am looking to hire all types of people to do all sorts of jobs for me, as long as I do not have to pay what you’re actually worth. I’m sure you have a lot of extra time on your hands and you probably make enough money anyway. Think about it, helping me will actually help yourself because I know a ton of people and I’ll tell them what wonderful (discounted) work you do.

So if you have a job or service you provide, and are willing to devalue your worth, please let me know because I’m sure I have work for you and will hire you in a second.

Feel free to email me with the service you can provide, when you can start, and please include references. I look forward to your discounted service.

Thanks,

Is it snarky? Absolutely.

Funny? You decide.

But one thing’s for certain: it’s rooted in the truth of what most real estate agents face on a regular basis.

Fact is, most people don’t really understand what they do to earn their commission and how they get paid. This causes the misconception that agents aren’t worth what they’re paid. Or that they live “high on the hog”.



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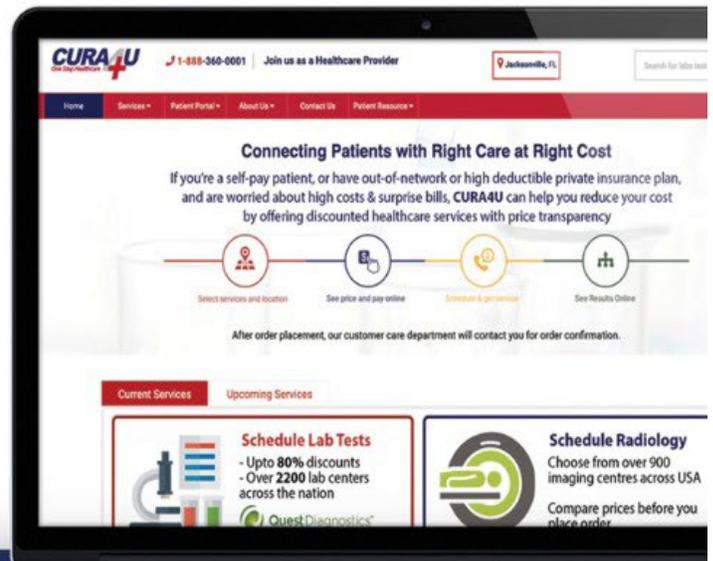
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