



Beach Shop

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Volume 2 • Number 3 • April 2021

**SPECIAL
EDITION**

Hobe Sound Beach Shop's Turtle Times

Our History is a Treasure: Chapter Seven By Jan Otten

Did you know that $1 + 3 = 25$? So says local artist, Nadia Utto.

One cannot live in or visit Hobe Sound without seeing and enjoying the various murals that adorn many of the buildings along Bridge Road, Federal Highway and Dixie Highway.

So, how does $1 + 3 = 25$? The newest mural, #25, "Boardwalk to the Beach," is on the same building that showcases the #1 mural, "Hobe Sound Beach" and the #3 mural, "Ocean Jazz."

Since 2009 the Hobe Sound Mural Project has been a labor of love by renowned professional artist and muralist, Nadia Utto. Prior to 2007, though living in Hobe Sound, Nadia spent most of her days driving to West Palm Beach to work and to drop her daughter, Lexi, off at school. Once Lexi graduated from high school and headed off to college, Nadia was able to stay nearer to home and devote time to giving back to the community she lived in and enjoyed being a part of.

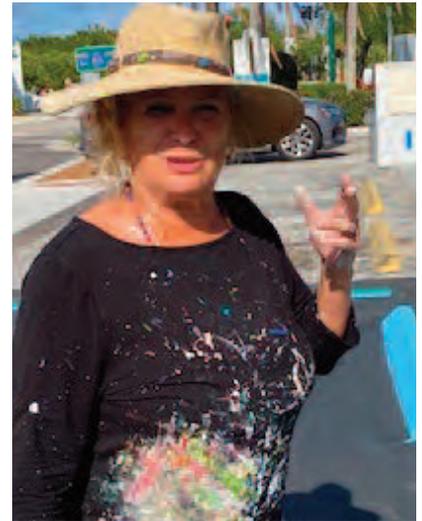
Nadia Utto had a vision! And in 2007 began putting her vision into reality with the "Mural Project." She formed a non-profit organization, Landmark Arts, Inc., including a 5-member board to organize and oversee its ongoing success with a mission to "Create Community Culture." The focus of the Mural Project was to transform the town with unique murals on the main corridors of Hobe Sound "by creating an outdoor gallery of beautiful walls, honoring our past history, present vitality and future promise."

Nadia researched other muraled cities around the world and felt this would be a great match for Hobe Sound and her personal gifted talent that she could share with her 'hometown' area. After two years, her husband Josef, finally said, "Enough research—start doing!!" And so she did! In 2009, after approaching the Chamber of Commerce with the finalized concept and receiving support for the endeavor, Nadia, along with other local artists, and in conjunction with the Hobe Sound Festival of the Arts, started the first mural on the east facing wall of the building housing Island Beverage at 9128 SE Bridge Road. During that first year, 5 more murals were completed along Bridge Road including the 3rd mural, this time on the west facing wall of the Island Beverage building. Now under the new ownership of Barbara McLaughlin, and home to the lovely **Hobe Sound Beach Shop**, the building became the

"canvas" for Mural #25 on the north facing front of the building.

Twelve years into the project a total of 25 distinctive murals have been completed along Bridge Road, Dixie & Federal Highways and Banner Lake Park. This has been accomplished and spearheaded by Nadia along with the sponsorship of building owners & tenants, general public support and the efforts of over 50 local guest artists and 100 community members.

Who is this Nadia Utto? Nadia is the overall project coordinator and lead artist for the Mural Project. She holds an MFA degree in sculpture/ceramics, and has over 60 national and international exhibitions to her credit, as well as over 20 years of experience painting commercial and residential murals. Nadia has lived in Hobe Sound for more than 30 years and is married to master carpenter, Josef Utto.



Nadia Utto

Josef has been the overall project's most important support. He has been involved from morning till night, from site preparation, priming, painting, parades, patience, logistics and technical assistance. Nadia and Josef are the team that make these lovely murals possible.

There are many ways to enjoy the Hobe Sound Murals:

- By Bike. (If need be, you can rent a bicycle from Village Bike & Paddle)
- By foot or by car
- For your convenience, see map enclosed in this edition of **Turtle Times**.

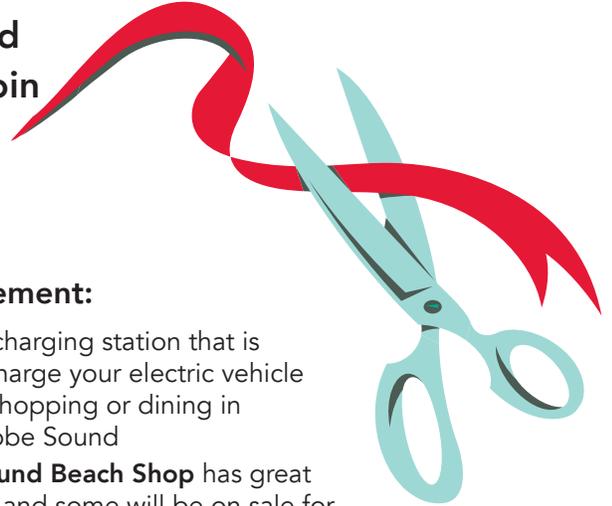
Or sign up for:

- An artist guided interactive tour by foot, bike, car, van or trolley for a small group, club or other special event.

continued on page 4

Stroll on the New Boardwalk at the Hobe Sound Beach Shop and Join Us for a Momentous Occasion

The Hobe Sound Beach Shop, Island Beverage and Landmark Arts invites the community to come and join us for a huge celebration and ribbon cutting at **9128 SE Bridge Road on Saturday, May 1st at 4:00pm.**



We have much to be thankful for and want to share our excitement:

- The road construction is finally done
- Barbara McLaughlin has purchased the building – come meet “the 3 Seaside Siblings” and the Beach Shop staff
- Mural #25 has been added to our building (and it’s gorgeous)
- Meet the artists Nadia Utto and Nicole Galluccio
- Pick up an extra copy of the *Turtle Times* that includes a map of all Hobe Sound Murals
- See the new charging station that is available to charge your electric vehicle while you’re shopping or dining in downtown Hobe Sound
- The **Hobe Sound Beach Shop** has great merchandise, and some will be on sale for this occasion
- Enjoy some light refreshment, meet some of your neighbors, stroll the new boardwalk and start collecting your **Booty coins**

RSVP would be great, but if you’re not sure of your schedule just pop around on that day anyway, we’ll be glad to see you.

Call us to RSVP or for more information at **772-245-8940** or email jan@hobesoundbeachshop.com

We hope to see you there,
Barb Kleine McLaughlin • George Kleine • Jan Kleine Otten

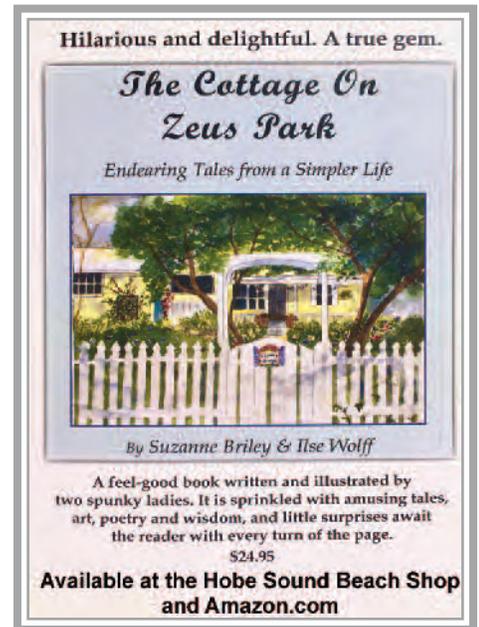
Living and Laughing in Zeus Park

By Suzanne Briley and Ilse Wolff

Suzanne Briley is a celebrity of sorts in the neighborhood around Hobe Sound’s Zeus Park. You may have attended one of the intimate piano concerts she hosts in her charming cottage across the street. Or you may have bought a painting from one of the artists who dab and gab in Suzanne’s cavernous barn.

One of the artists is Ilse Wolff, who was quick to share Suzanne’s curiosity, love of classical music, penchant for impractical jokes and a general joie de vivre. In fact, when the Covid crisis was getting the rest of us dumpy and grumpy, these two “women of a certain age” decided to – Voila! – compile a book that would slap the virus upside the head and make people smile.

For over a year the two collected a collage of paintings, poetry, recipes, Hobe Sound historical snippets and funny stories that point the way toward living a gracious ‘Old Florida’ lifestyle in a frantic, frazzled age. The result is “The Cottage on Zeus Park,” a petite-sized coffee table book that brims with reasons to make you feel better about what’s happening in your own backyard. Did you know about “Yappy Hour” in the park and what happens when Gretta the pig comes to visit? Did you know that just down the street is the husk of a wartime dance hall where a jealous husband gunned down his rival? Have you taken time to see the “Sistine Ceiling” of paintings in our own Presbyterian church?



The Cottage is full of ways to open your eyes to your own possibilities: how to make mulberry muffins, how to design a rain barrel that waters your garden, and how to turn dried coconuts into colorful fish. Maybe you can’t sip wine in a tree house, but you’ll delight in watching Suzanne and Ilse drink a toast to the good life in theirs.

Remember their motto: “It’s never too late to have a happy childhood.”

Come into the Hobe Sound Beach Shop to purchase this special fun, colorful and entertaining book. Join us for a “Meet the Authors” book signing event on Saturday, April 24, 2021, 2pm-4pm

Real Estate Corner

Having been a licensed Realtor in the Hobe Sound area for the past 22 years I get lots of questions concerning Real Estate!

I would like to share some of the more common ones with you today!

1. How's the real estate market Today?

My answer! Great! It's always great! Of Course, the real answer requires some probing. Which market are you looking at, Residential or Commercial, Sellers or Buyers, Rental, Investment, Business, Land etc.? Usually someone asking that question has a specific area of interest, and then a more detailed explanation can be given.

2. Is it a good time to sell my home now?

Up north in the cold country, November through February might not be the best months to list your home, but spring through fall are great months to sell. Here in Florida, every month is good. Today, in the spring of 2021, there are still a lack of homes in the Hobe Sound market and that will give sellers the advantage of selling their home quickly and for a good price!

3. I'm renting an apartment now, should I buy a home of my own?

The answer is if you are planning on staying in the area, then owning your own home has many advantages. It is an investment, with the difference being the money you paid for rent to live now, will go to yourself instead, as an investment in the future as well as having some tax advantages!

4. How much money will I need down to buy a home of my own?

That answer depends on many factors, and the first step toward purchasing a home is to speak with a mortgage broker as there are many incentives and programs that can be customized to your present financial situation. Becoming pre-approved for a mortgage by a lending institution is the first step to buying a home? Right now, with low mortgage rates would be a great time to buy!

A knowledgeable Realtor is the most valuable asset you can have on your team! He or she is the one person you can rely on to guide you through the entire process of searching for and finally purchasing a home, or listing and selling your home for the best fair market price.

It is the Realtor's job to make sure that that you are educated on everything happening from start-to-finish in the process, and to provide a stress-free and happy outcome!

Just Saying!

Rich Otten, PSA, C2EX

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APOLOGY TO THE ALGOZZINI FAMILY

We at **Turtle Times** would like to acknowledge that we made a couple of errors in the article written as our Chapter 5 in our History series relating to the Algozzini family.

Most importantly, Phil Algozzini's sister Elaine Gedamke has not passed away. We apologize for that misleading information which had previously been given to us in error.

In addition, we were not aware that Phil's niece, Roxanne Howard, carries on the family legacy with an online opportunity to purchase the fine tropical clothing once available in their store. You can find their fashions at tropaholic.com.

Our History is a Treasure: Chapter Seven continued from page 1.

Contact Nadia at 561-762-9202 or nadiautto@comcast.net. For more information visit www.nadiautto.com.

Guest artist for Mural #25 is Nicole Galluccio, visual artist from West Palm Beach. She has a working studio/retail space at Zero Empty Spaces in Renaissance Commons, Boynton Beach. Nicole works with a vast color palette and explores the idea of color and its effects on emotion. Her work intends to stimulate happiness and positive emotional response. Oftentimes she

explores nostalgic and whimsical themes to engage her audience.

On Saturday, May 1st at 4:00pm Landmark Arts, The **Hobe Sound Beach Shop** and Island Beverage will come together to celebrate Mural #25 with a ribbon cutting to honor the newest mural, new ownership of the building and the charging station available to anyone who owns an electric vehicle and needs a charge while shopping or dining in downtown Hobe Sound. Be sure to join the celebration for a chance to stroll the new "Boardwalk to the Beach," meet the artists, meet building owner Barbara McLaughlin and her staff, enjoy some light refreshments and see the amazing inventory that abounds in the **Hobe Sound Beach Shop**. And you'll want to take advantage of exceptional sales happening on this special occasion.



Before and After



UPCOMING HOBE SOUND BEACH SHOP SPECIAL EVENTS

Mark your calendar so you don't miss these dates:

Meet and Greet the Authors and Book Signing

Suzanne Briley and Ilse Wolff
The Cottage on Zeus Park

Saturday, April 24, 2021, 2:00pm-4:00pm



Meet and Greet, Ribbon Cutting, Light Refreshments!

Celebrate the newest mural on Bridge Road, Meet the Artist,
Celebrate the newest ownership of 9128 SE Bridge Road
building and the electric vehicle charging station

Saturday, May 1, 2021 at 4:00 pm



Meet and Greet Some Special Critters

from the Hobe Sound Nature Center with Debbie Fritz-Quincy
Saturday, May 8, 2021 at 10:30am-1:00pm



ArfArt Saturday

Bring your dog in and let him produce a work of art
On canvas or tee shirt

Saturday, May 15, 12:00pm-3:00pm



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Chapter Seven

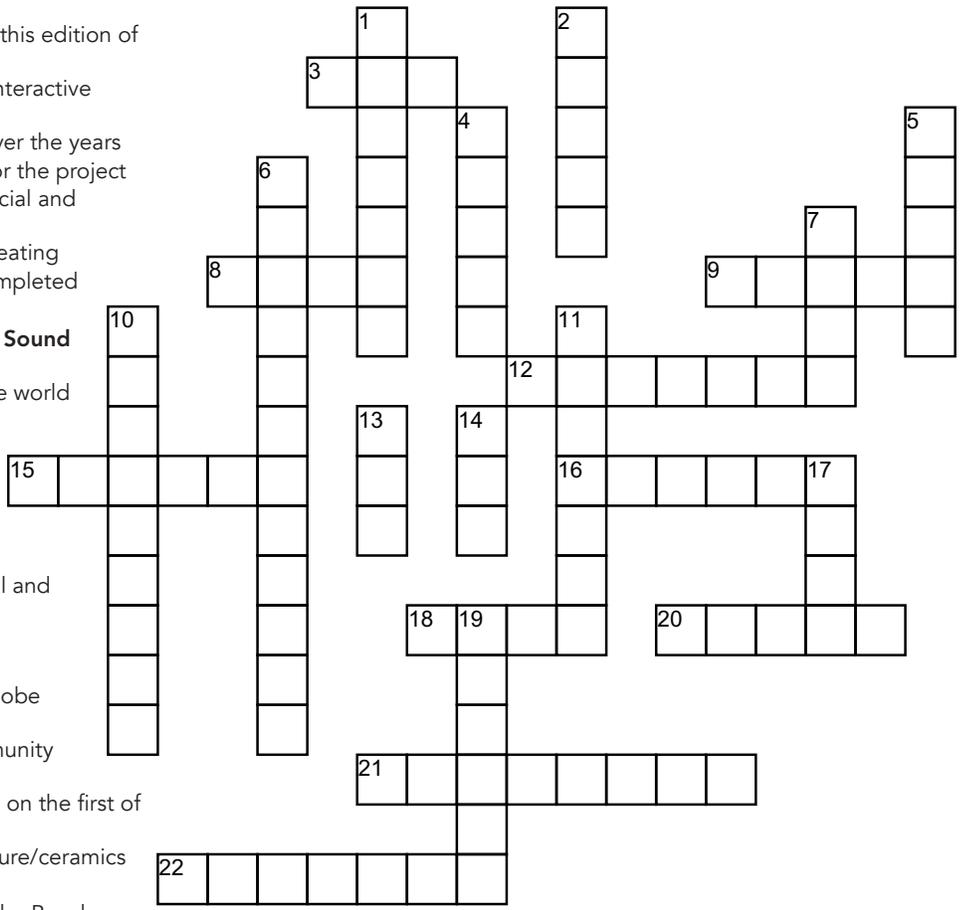
Hint: All Answers Can be Found in the Chapter Seven Article.

Across

3. What helpful mural information can you find in this edition of **Turtle Times**
8. You can enjoy the murals by bike, foot, car or interactive guided what
9. There have been over 50 what kind of artists over the years
12. Building owners & tenants were a great what for the project
15. Nadia has over 20 years experience in commercial and residential what
16. Number of years the Mural Project has been creating
18. During the first year how many murals were completed
20. Which direction does Mural #25 face
21. What kind of station can be found at the **Hobe Sound Beach Shop**
22. Nadia researched what kind of cities around the world

Down

1. The mural project creates a beautiful outdoor art what
2. How many murals are on the **Hobe Sound Beach Shop** building
4. Nadia's husband's name
5. To her credit Nadia has over how many national and international exhibitions
6. Nadia Utto is what kind of artist
7. Which facing wall has Mural #3
10. The murals are found along the main what of Hobe Sound
11. Landmark Arts, Inc's mission is to Create Community what
13. The ribbon cutting and celebration will be held on the first of what month
14. What kind of degree does Nadia hold in sculpture/ceramics
17. Which facing wall has Mural #1
19. What is the name of the Beverage business in the Beach Shop building



What in the world is arf art?

You have a pup that you absolutely love! You go for walks together, he greets you when you arrive home, he plays with you in the yard and maybe, just maybe, he even sleeps on your bed, keeps you warm, cuddles with you when you're lonely or afraid, or just need a hug. Yes, your dog is your best friend because no matter what, he unconditionally gives you love.

Now imagine if you could have something special that only your pet can create for you and you can keep as a remembrance long after he has crossed over the rainbow bridge.

Well, there is!! George, at the **Hobe Sound Beach Shop**, has created a method whereby your dog can actually create a piece of art for you, unique to your furry friend. It can be on canvas for framing or on a tee shirt you can actually wear. Amazingly, your dog will not come away with paint all over his paws, he will have fun, you will have a unique experience watching him create "Arf Art" just for you.

Come to the Hobe Sound Beach Shop on Saturday, May 15th between noon and 3:00pm and experience "Arf Art". It's guaranteed to entertain and amaze! Give your best friend the opportunity to present you with a memorable gift you will cherish forever.



Hobe Sound Murals

● = Mural ● = Future ● = Other



"Today's Flavor is"



"Four Seasons"



"Rivers of Faith"



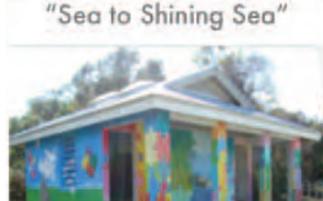
"Bluewater Heaven"



"Endless Summer"



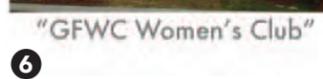
"Sea to Shining Sea"



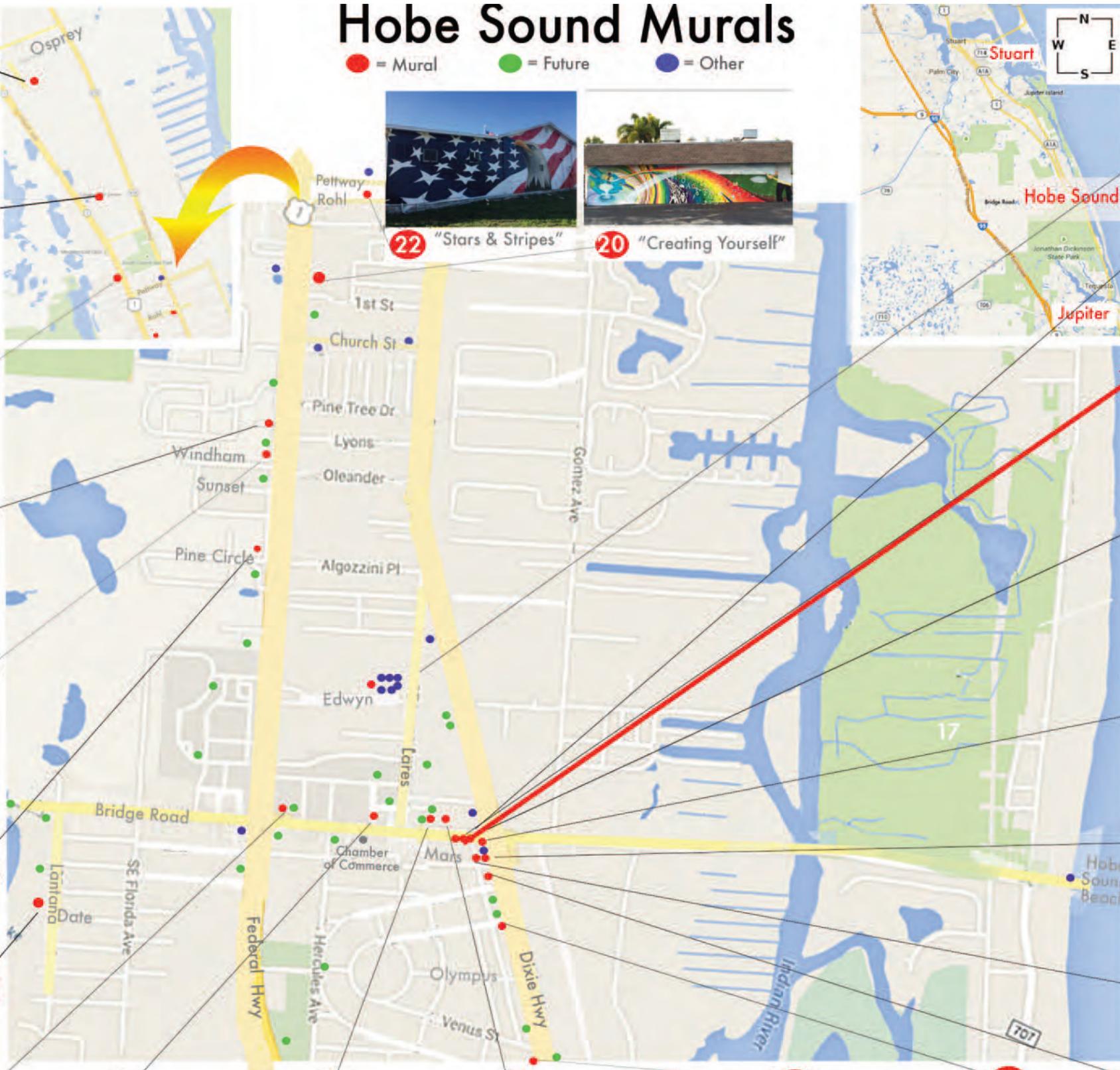
"It Takes A Village"



"GFWC Women's Club"



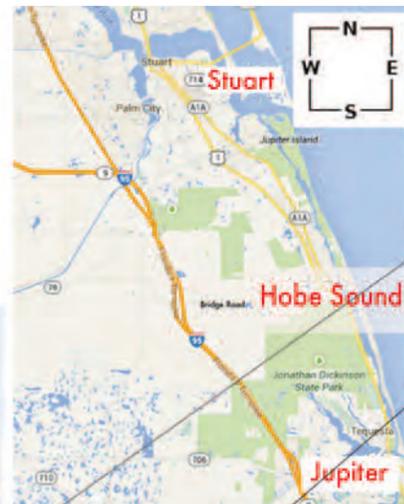
"Old Florida"



"Stars & Stripes"



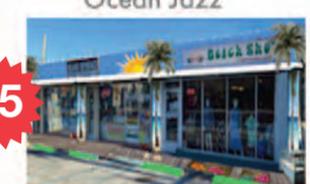
"Creating Yourself"



"Color My World"



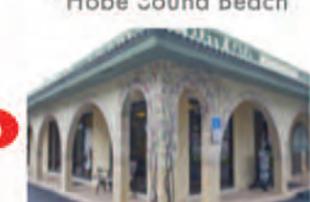
"Ocean Jazz"



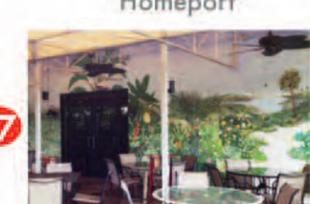
"Boardwalk to the Beach"



"Hobe Sound Beach"



"Homeport"



"Garden Quilt"



"Taste of the Tropics"



"Pineapples Past & Present"



"Old Florida"



"Home Sweet Home"



"Hurricanes 2004"



"J's Paradise"



"All Aboard for Art"



"Pineapples Past & Present"

Tour the murals Find the answers

- ___ #1 How many Coconuts?
- ___ #2 Find the Rubber Duckie!
- ___ #4 Find the famous wave!
- ___ #5 Where is the key?
- ___ #6 Where is the Paw Print?
- ___ #7 What's unique about Puzzle Shapes?
- ___ #8 How many "Pillars" of Community?
- ___ #10 Species extinct in this mural?
- ___ #11 How many Birds are there?
- ___ #12 Today's Flavor is....?
- ___ #13 What kind of RV is camped?
- ___ #14 Find the Shell!
- ___ #15 Military Branch represented?
- ___ #16 Find the Hummingbird!
- ___ #17 How many People have Painted?
- ___ #18 Find 2 African Bird Species!
- ___ #19 Who do the various Flowers represent?
- ___ #20 Find Charlotte's Web!
- ___ #21 What is unusual on the Beach?
- ___ #22 When was the current Flag designed?
- ___ #23 Where does the River start?
- ___ #24 Find 2 Stars!
- ___ #25 Find the "Booty Coin!"

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Whether you are a small business with one or two employees, or a large business with many employees, you want your colleagues to make their best appearance when interacting with your customers. Customer service is primary in acquiring and retaining clients. Besides being polite and helpful your employees should always look their best as well. The **Hobe Sound Beach Shop/Tees Please** is ready and able to help you achieve that goal.



If you already have a logo or need a logo created for you, we can help. We can print a few shirts or thousands if that be the need. We work with suppliers who offer shirts in every price point, every style, every color so that we can match your requirements.

Are you part of an athletic team? Tees Please can have your players looking their best and scoring big points for appearance. Is your family planning a reunion? Does the new bride and/or groom want special gifts for their wedding party to remember the bachelor party or bridesmaid's night out, or maybe special bride and groom shirts so everyone knows who the happy couple is?? And of course, Grandma and Grandpa want a shirt or maybe a tote bag with a photo of their grandchild.



If you're looking for a special and unique gift, how about bringing in a photo and have it printed on a shirt, an apron, a tote bag, a mug. Yes, Tees Please can do just one or a whole bunch for any special occasion or business meeting. THE ONLY LIMITATION IS YOUR IMAGINATION!!

The **Hobe Sound Beach Shop/Tees Please** was founded on printing custom tee shirts and has evolved into much more. Come in and talk to us and learn how we can help you and your crew look your best and further promote your business while serving your customers. Or let us help you make any occasion truly special! We're here 7 days a week and ready to serve.



Chapter Seven Answers

Across

3. What helpful mural information can you find in this edition of **Turtle Times** MAP
8. You can enjoy the murals by bike, foot, car or interactive guided what TOUR
9. There have been over 50 what kind of artists over the years GUEST
12. Building owners & tenants were a great what for the project SUPPORT
15. Nadia has over 20 years experience in commercial and residential what MURALS
16. Number of years the Mural Project has been creating TWELVE
18. During the first year how many murals were completed FIVE
20. Which direction does Mural #25 face NORTH
21. What kind of station can be found at the **Hobe Sound Beach Shop** CHARGING
22. Nadia researched what kind of cities around the world MURALED

Down

1. The mural project creates a beautiful outdoor art what GALLERY
2. How many murals are on the **Hobe Sound Beach Shop** building THREE
4. Nadia's husband's name JOSEF
5. To her credit Nadia has over how many national and international exhibitions SIXTY
6. Nadia Utto is what kind of artist PROFESSIONAL

7. Which facing wall has Mural #3 WEST
10. The murals are found along the main what of Hobe Sound CORRIDOR
11. Landmark Arts, Inc's mission is to Create Community what CULTURE
13. The ribbon cutting and celebration will be held on the first of what month MAY
14. What kind of degree does Nadia hold in sculpture/ceramics MFA
17. Which facing wall has Mural #1 EAST
19. What is the name of the Beverage business in the Beach Shop building ISLAND

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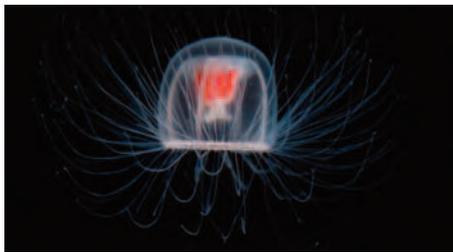
Custom Framing Doesn't Need to be Expensive!

So What's in a Number?

After all these years of being asked questions about sea turtles, one that ranks among the most common is how long they may live. The answer, even today, remains the same: we just don't know! That surprises many people, considering how much we have learned about their lives, and given the various advanced techniques that are now available to peer into the microscopic structures of various organs and body parts and even the deterioration of genetic material. Though we may figure it out someday, for now the potential life-span of a sea turtle remains one of their most enduring mysteries.

In order to explore this topic further, it's important to understand what factors contribute to the phenomenon of aging, or senescence. The process is ubiquitous in nature, and is generally defined as the gradual deterioration of the metabolic functions required for a single organism to survive and reproduce. On a cellular level, the unavoidable buildup of metabolic by-products (e.g. "free radicals" of oxygen) eventually disrupt critical chemical pathways just enough to cease their function, resulting in the death of the organism. Obviously, however, there must be more to the story: those processes appear to affect different organisms in different ways; for example the oldest fruitfly around may only be a few months old, while other species regularly survive to exceed 100 years of age, and much, much more. There's "Methuselah", an ancient bristlecone pine in the White Mountains of California, who as of 2016, reached at the ripe old age of 4,848; there's "Ming", the 405 year-old giant clam; "Jonathan" the 150+ year-old Galapagos tortoise; and most mysteriously of all, the Immortal Jellyfish, who simply reverts back to its larval form when things get tough and starts its life all over again, apparently as many times as it wishes to.

There remains a big distinction, however, between life span and life expectancy. The former refers to an individual organism's potential, while the latter describes what typically occurs throughout it's population, and is defined as the age at which half of the population remains alive. This measure of survival takes into consideration the 'real world' of constant competition among organisms for resources. For example, the life-expectancy of a person in colonial America was 28 years, while today it hovers around 80, largely due to the development of vaccines and anti-parasitic medications. Infectious diseases and parasites were (and still are) directly competing with humans, and their gradual demise has tilted the tables strongly in our favor. Sadly, the most recent example is covid-19, which, according to the CDC, in barely one year's time reduced the projected life-expectancy in the U.S by one full year from 78.8 to 77.8 years. Nonetheless, nobody makes it past 120 or so, and many wouldn't want to be around that long anyway!



Amazingly, the Immortal Jellyfish (*Turritopsis dohrnii*) can revert back to its larval stage and start a new life all over again if injured or threatened. Photo credit: Takashi Murai

A little Trivia from Dictionary.com

effulgent [ih-fuhl-juhnt, ih-fool-] adjective
shining forth brilliantly; radiant.

The new mural on the front façade of the **Hobe Sound Beach Shop** drenches the eye in effulgent color.

Sea turtles, remarkably, have embraced their survival challenges with an extremely unusual strategy. For decades, ecologists have recognized that among the continuum of reproductive strategies, most species fall under two general categories; those that 'live fast and die young', and those that grow slowly and delay reproduction. These strategies are often linked to the environment in which the species lives. In highly variable and unpredictable environments, it's smart to reach maturity quickly and have as many kids as possible before whatever 'disaster' is surely soon to next befall them; knowing that relatively few will survive before they have to start all over. In more stable environments, species tend to grow larger, live longer, delay reproduction, and often invest in the wellbeing of their offspring through protective behavior. Oddly, sea turtles have managed to straddle the fence here; they grow slowly, delay reproduction, and live long lives in the relatively stable marine environment, but also place exorbitant numbers of eggs in highly unstable environments (a.k.a. tropical beaches) that, individually, have a very slim chance of survival. There are few organisms that have such a large gap between life expectancy and span; most sea turtles live just a few hours, while the lucky few may be among the longest-lived organisms on Earth.

So, back to the original question...why has aging a sea turtle been so elusive? It boils down to their physiology. Some organisms produce things called annuli, which are anything visible that represent a particular time span, in some cases a year. That's what tree rings are, each represents an annual growth season. Count them up, and there you have the age of the tree. Want to know how old a cow or dog is? Take a microscopic look at their teeth, and wallah, there it is. How about a fish? Take a look at their ear bones; or use the ear wax, eye lens, or baleen of a deceased whale to determine how old it was when it died. Unfortunately for us, sea turtles don't keep a record of growth seasons (beyond the most recent 8 years), nor do they have teeth, ear wax, or any other known annuli that we can refer to for the exact answer. So we do what we can to come up with our best estimates based on the life-history clues of sea turtles and their closely-related species. Given what we do know about their growth rates (time to maturity), results from long-term tagging studies, and borrowing a bit from the world of freshwater and terrestrial turtles, we can conclude that sea turtles very likely exceed 60 years of age, with the distinct possibility that they, much like us, with a little luck, are capable of enjoying perhaps 80-100 trips around the sun before passing on. Sure, someday it might be neat to know the real answer, but I think there's something kinda cool about how tightly they keep their secret!

Submitted by **Larry Wood, Ph.D.**

Research Coordinator

National Save The Sea Turtle Foundation

www.savetheseaturtle.org



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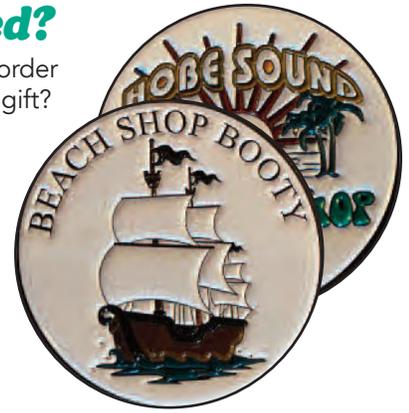
How many beach shop booty coins have you collected?

Believe it or not—the Booty Coins are going like crazy! Everyone loves them, and we've had to reorder three times already. How many do you have? Are you ready to turn in your 25 coins and get your gift?

What? You don't know about this very special promotion going on at the **Hobe Sound Beach Shop**? Well, here's the scoop:

- For every \$10 you spend receive an awesome "BOOTY" coin
- When you've collected 25 coins, turn them in for a special collectible gift
- Choose a set of 4 collectible mugs or 6 shot glasses with designs only for "BOOTY" collections
- Spend \$100 or more in one shopping trip and receive a unique handcrafted Treasure Chest in which to stockpile your "BOOTY" coins
- Turn in your 25 "BOOTY" coins and keep the Treasure Chest to begin collecting again

*This offer applies to walk-in retail customers only. It does not apply to large quantity custom tee shirts orders.



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Gopher Tortoises

Gopher tortoises are one of the most frequently reported wildlife sightings at Jonathan Dickinson State Park. These reptiles aren't just fun to look at—they are a critical component of their ecosystem. Let's look at some of the reasons protecting them is so important.

You may have heard gopher tortoises referred to as a keystone species. This is because the burrows they construct benefit many other species in their habitat. Approximately 350 other species take advantage of the gopher tortoise's construction skills.

These beneficiaries, called commensal species, use the burrows for protection. Because gopher tortoise burrows remain a relatively stable temperature, they are good refuge from extreme weather conditions. The burrows also provide a safe place for wildlife to shelter during a passing fire. Some of the commensal species that enjoy these advantages are eastern diamondback rattlesnakes, gopher frogs, indigo snakes and the Florida mouse.



Because so much wildlife relies upon the gopher tortoise for its own survival, it is critical that these tortoises are protected. Designated a threatened species in Florida, gopher tortoises face

a variety of challenges. Human development has meant habitat loss and increased fatal traffic encounters for the tortoises.

What can you do to help?

- Drive mindfully and observe posted speed limits and wildlife crossing signs.
- Never disturb a burrow.
- Do not touch gopher tortoises unless safely moving them from one side of a road to another, in the direction they were heading.
- If you have a burrow in your yard, visit FWC's website for recommendations on making your property more gopher tortoise friendly.
- Remember that gopher tortoises are meant to be on land, and don't ever put one in the water—they may not be able to get out.

April 10, people all over Florida celebrated Gopher Tortoise Day. Here at Jonathan Dickinson State Park, we don't let a day go by without taking a moment to appreciate our shelled friends. They are truly worth celebrating!

Laura Adams

Park Services Specialist
Jonathan Dickinson State Park



Financial Corner Test Your Knowledge of College Financial Aid – Part 2

Financial aid is essential for many families, even more so now in light of COVID-19. How much do you know about this important piece of the college financing puzzle? This article continues where last month's article left off. For Part 1 you can refer to the **Hobe Sound Beach Shop's** March 2021 issue.

3. My child won't qualify for aid because we make too much money

Not necessarily. While it's true that parent income is the main factor in determining aid eligibility, it's not the only factor. The number of children you'll have in college at the same time is a significant factor; for example, having two children in college will cut your EFC in half. Your assets, overall family size, and age of the older parent also factor into the equation.

Tip: Even if you think your child won't qualify for aid, there are still two reasons to consider submitting the FAFSA. First, all students, regardless of family income, who attend school at least half-time are eligible for unsubsidized federal Direct Loans, and the FAFSA is a prerequisite for these loans. ("Unsubsidized" means the student pays the interest that accrues during college, the grace period, and any loan deferment periods.) So if you want your child to have some "skin in the game" by taking on a



The fafsa relies on current asset information (as of the date you fill out the form) and income information based on your tax return from two years prior, referred to as the "prior-prior year." For example, the 2021-2022 FAFSA relies on information from your 2019 tax return.

small student loan, you'll need to submit the FAFSA. Second, the FAFSA is always a prerequisite for college need-based aid and is sometimes a prerequisite for college merit-based aid, so it's usually a good idea to submit this form to maximize your child's eligibility for both.

4. We own our home, so my child won't qualify for aid

It depends on the source of aid. The FAFSA does not take home equity into account when determining a family's expected family contribution, so owning your home won't affect your child's eligibility for aid. The FAFSA also excludes the value of retirement accounts, cash-value life insurance, and annuities.

Tip: The CSS Profile does collect home equity and vacation home information, and some colleges may use it when distributing their own institutional need-based aid.



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