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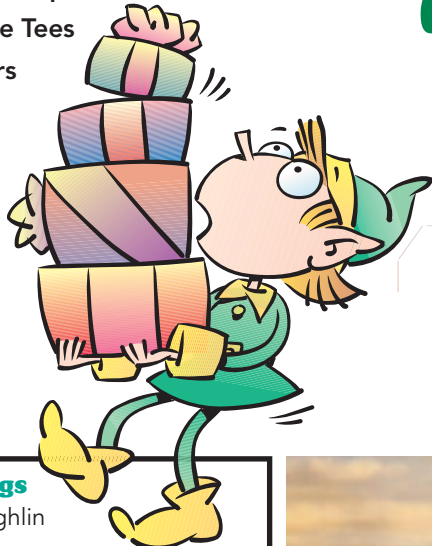
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Hobe Sound Beach Shop's Turtle Times

Our History is a Treasure:

Chapter Twelve *By Jan Otten*

Each time I reach down into the Treasure Chest that is filled with Hobe Sound History I come up with something new and exciting. This time I pulled up a dinosaur. "What?" you say! "In the last article you reported that there are no dinosaur bones found in Florida because this peninsula was under water at the time those beasts roamed the earth!" Well, this dinosaur is very special and came to be in recent times. "Dunkin the Dinosaur" is the mascot for the amazing Hobe Sound Early Learning Center (HSELC.) He came to be sometime in the 1980s when he first appeared on a float in the Hobe Sound Christmas Parade. More about Dunkin later.

The Hobe Sound Early Learning Center is a private, nonprofit center, with a current capacity of 150 children. The Center is governed by a Board of Directors consisting of parents and members of the community. They are open Monday through Friday from 7:00 AM to 6:00 PM providing services to families. Attendance can be full time or part time and breakfast, lunch and afternoon snack are provided. In addition to a regular pre-school curriculum the programs include fitness, music, and art.

In the late 1950s and early 1960s Jupiter Island was a well-established winter home to many wealthy families from northern climates. Having hired many of their workers from the Banner Lake community the Jupiter Islanders came to realize that there was a hardship for their helpers who had children and needed a safe daycare environment so they could be away from home to work on the Island. The Hobe Sound Company (Reed family) generously donated land on Gomez Avenue to the Community Chest to be used for a non-profit childcare center. This donation came with a "reversionary clause" stating that if the land was ever to be sold ownership would revert to the Hobe Sound Company. Eventually the property was available to purchase at a very fair price by the school and is currently owned by the HSELC.

In 1962 a Quonset hut (possibly from Camp Murphy) was set up on Gomez Avenue on the donated land right across the street from the Hobe Sound Elementary School, and with Gertrude Pettway as the first Executive Director, the Humpty Dumpty School was opened. In 1965 the school was incorporated and became the Hobe Sound Child Care Center. In 1969 a new building was constructed on the donated land and funded by



Dunkin the Dinosaur

the Hobe Sound Community Chest. By 2012, the 50th anniversary of the school, with the focus more on pre-school education than simply childcare, the organization was renamed The Hobe Sound Early Learning Center (HSELC).

There were many transitions through the years, in names, buildings and financial support. In June 1984 an employee went home and accidentally left a ceiling fan running. Sadly, the building caught fire and was completely destroyed. Because it was summer the Elementary School across the road allowed the Child Care Center to use classrooms to continue their programs until a new building could be constructed. As soon as school resumed, they moved up to the Civic Center on Olympus Street. When the "new" center opened later in 1984 it had 3 classrooms, a kitchen, and an office. By the late 1980s they had a waiting list and so in about 1991 four new classrooms were added. In 2020 the "Head Start" program became part of the school and more classroom space was needed. A modular building was brought in, and this added 2 classrooms. Currently a waiting list with as many names as there are already registered students means expansion plans continue for two more modular buildings in 2022 bringing in three more classrooms and an office complex.

In 1988 approximately 40 Jupiter Island residents created an endowment for the Center. The income, along with help from the Hobe Sound Community Chest, enables the Board to keep

continued on page 4

The Star of the Show

Typically, the articles I contribute to the Turtle Times are generated by my interests in the biology of sea turtles and how they fit into our larger environment and history. Though my career has now steered me into primarily a research role, it actually began as an environmental educator. Given the theme of this issue, I thought I'd try to convey the importance of education in the process of species recovery. I've often reminded students who want a career 'saving' sea turtles that there are two, often separate parts to the formula - there are the biologists who seek the details of how the species operate, and educators/conservationists who translate that information to private entities, governmental entities, and the general public to enact meaningful legislation and conservation programming.

Throughout my years as an environmental educator, I saw first-hand the 'power' the sea turtles seem to magically possess to engage even the most disinterested folks. Way too many times to recall I would notice an obviously indifferent chaperone or other tag-along get gradually 'sucked in' to the conversation, and after unintentionally getting up-close to the turtles and hearing a few interesting details about them often ended up asking the most questions. Ultimately, however, it was the kids we were hoping to engage, and I must say, it wasn't very hard to do! While professionals often call them "charismatic megafauna" (a.k.a. "cool critters"), I like to more generally consider sea turtles as ambassadors of the marine environment whose natural likability allows us to instill a sense of stewardship among our audience. I'll never forget the older gentleman who once told me that he now carefully removes his hooks from the turtles he catches while fishing instead of



cutting the line because "my granddaughter would never forgive me if I didn't."

In most of the country, pretty much the only exposure people have to the ocean is through some sort of media outlet. When I was a child, Jacques Cousteau's specials on TV were among the only sources available with information about the marine environment, and of course "Jaws" kept me up a few nights (even though I knew perfectly well that Pittsburgh is a very safe 500 miles from the nearest ocean). The challenge of bringing the wonder of the oceans to landlocked audiences has always been huge for educators, and here's where sea turtles, along with a few others (e.g. whales, dolphins, sharks) come in as big

heroes. It's obvious but sometimes overlooked that these animals don't live in their own 'vacuums' out there, and they're really only the stars of a show who's supporting cast is so large it can barely even be counted. Though perhaps not as captivating, this vast array of other species are no less deserving of our protection, and can benefit greatly from the 'hand-me-downs' from protective measures that were targeted at the more popular species. For example, it has been the public's desire to protect sea turtles - not shorebirds, horseshoe crabs, sand fleas, or tiger beetles - that has strongly shaped how Florida's coastline is managed, yet they all benefit under that umbrella of protection.

For those of us lucky enough to live near the ocean, the task is a little easier. Given the wonderful resources available in our local communities to educate people of all ages, our children will (hopefully) grow up with a strong appreciation for the ocean wonders that surround us. Though it's been said in many forms by many authors, Native American Chief Seattle summed it up pretty well: "We do not inherit the Earth from our ancestors - we borrow it from our children", which is why passing along a respect and urgency for protecting our environment to our kids is so vitally important.

Submitted by Larry Wood, Ph.D.

Research Coordinator

National Save The Sea Turtle Foundation

www.savetheseaturtle.org



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Year-End Tax Planning Tips

You may be able to reduce your tax liability if you consider adopting these tax strategies before year's end.

Few words can dampen the cheer and optimism of a New Year like taxes. Let's face it, the time for holidays, time off, and family should be celebratory, not burdensome. But if you approach taxes with an eye toward reducing your liability for next year, the concept becomes more amenable. And indeed, there are numerous tax-savings strategies that you can implement that could potentially reduce your tax obligations. Let's take a look.

Turn Losses into Gains

If you anticipate that your investments will yield short- or long-term capital gains, you can offset these with realized capital losses, according to the IRS.

For assets that you hold less than a year, the gains (short-term) are taxed at ordinary rates from 10% to 37%, which you can offset with short-term losses. Similarly, for assets that you hold longer than a year (long-term), the gains are taxed at a top rate of 20%, which you can reduce by long-term capital losses.¹ If your losses exceed your gains, you can deduct up to \$3,000 in capital losses against your ordinary income on that year's tax return, while carrying forward unused losses, if any, to future years.

Accordingly, you might consider avoiding short-term gains, since these are taxed at higher rates. If you are anticipating a short-term gain, either offset them with short-term losses, or else consider holding onto the assets for at least a year, when they become long-term assets.

Review your portfolio and estimate your gains and losses. Most capital gains and losses are triggered when you sell the asset, offering you control over the event. However, others—mutual funds, for instance—are difficult to predict as they are comprised of numerous assets. Assess those assets that have performed well and those that have incurred losses. If there are under-performers that can cover your gains, it will help minimize your capital gains tax.

Also, it is advantages to elect losses before gains, as you can carryover unused losses to future years. Capital gains are taxed in the year in which they are realized.

Avoid the Net Investment Income Tax

The IRS assesses a 3.8% tax on unearned income for high-income taxpayers, which applies to single taxpayers with a modified adjusted gross income of \$200,000 or more and for those who are married and filing jointly with a modified adjusted gross income of \$250,000 or more. This increases the top rate on most long-term capital gains to 23.8%, which applies to interest,

dividends, royalties, and rents, among other items (collectively called "net investment income").

Assets that do not fall under this net investment income classification and thereby avoid the 3.8% additional tax include distributions from IRAs or qualified retirement plans, annuity payouts, and income from tax-exempt municipal bonds. Consider these distinctions to avoid additional tax liability.

Looking Forward

As the tax laws change frequently, consult a tax or financial professional to assess ways that you can manage your tax burden.

Tracking #1-05080982

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This material is for general information only and is not intended to provide specific advice or recommendations for any individual. There is no assurance that the views or strategies discussed are suitable for all investors or will yield positive outcomes. Investing involves risks including possible loss of principal.

This information is not intended to be a substitute for specific individualized tax advice. We suggest that you discuss your specific tax issues with a qualified tax advisor.

This material was prepared by LPL Financial, LLC.

¹ According to IRS Publication 550, Investment Income and Expenses, you can offset long-term gains with net short-term capital losses, too, in certain instances. See <https://www.irs.gov/forms-pubs/about-publication-550>.

Steven W. Landwersiek

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Holiday Trivia: In which year was the first Christmas tree lit up in the Rockefeller Center?

What is the name of George Bailey's guardian angel in *It's A Wonderful Life*?

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Our History is a Treasure: Chapter Twelve continued from page 1

tuition relatively low and to grant scholarships to families in need. Through the years the support of the Community Chest and generous contributions by local residents the school was able to upgrade its facility; most recently with high-impact windows for storm protection and a high-tech security system. There is a bus for field trips purchased with a generous gift from residents of Loblolly, a butterfly garden dedicated to Mrs. Joseph Reed for her many years of support, oak trees planted by the Jupiter Island Garden Club and playground renovations, to name a few.

For twenty-nine years, from March of 1993 until her projected retirement date of February 4, 2022, Mary King as Executive Director, has led the school through many of its phases and successes. One of Mary King's proudest accomplishments during her tenure was the implementation in 2014 of the Conscious Discipline Program. This curriculum builds team connections among the staff members and creates positive methods of discipline for the children in their care. Its principles include "mistakes are an opportunity to learn, and conflict is an opportunity to teach."

The Hobe Sound Community Chest was owner of the Learning Center until the Chest's board began doing more outreach away from Hobe Sound directly and they made a decision to "spin off" ownership of the school. In the early 2000s the Center began to scramble to write grants, develop relationships with "giving" people, find appropriate insurance and all things needed to take ownership of their organization. The Board and parents stepped up to the plate creating fundraising opportunities and helping to keep the school on track without missing a beat.

Through the years the HSELC has greatly impacted the lives of literally thousands of Hobe Sound residents. It allows parents to be able to go to work and know their children are well cared for in a safe environment and are being prepared with the skills necessary to succeed in school and to be able to reach their highest potential. As soon as a couple discovers that they are pregnant they register their child for the school—get on that waiting list! Currently there are 15 people on the Board of



First Lady Barbara Bush visit to HSELC classroom.

Directors and at this moment there are 10 lead teachers and 15 assistant teachers. The age range of children in their care goes from one year and walking to five years and ready for kindergarten.

With Mary's retirement changes once again are happening. A new Executive Director, Dr.

Tracey Maccia and a CEO, Tom Weber, have been hired to fill the shoes of the long-time and much beloved, Mary King.

A memorable moment in the history of the Center was a visit in 1992 by then First Lady, Barbara Bush, wife of President George H. W. Bush whose mother had a home on Jupiter Island. One of the Board members was related to Mrs. Bush and invited her to come and read to the children, which to the delight of all, she gladly did.



Mark these dates on your calendar for some fun and exciting events happening in Jonathan Dickinson State Park as 2021 winds down and the New Year 2022 begins:

Every Friday in December we will be having our guided nature walk. The walk is from 2:00-3:30 and begins at the Kimbell Education and Visitor Center.

Saturday December 4th: A five mile guided nature hike along the parks green trail. Please meet at the Ranger Station Parking Lot.

Saturday December 11th: 1 mile guided nature walk. Meet at Kimbell Education and Visitor Center.

Wednesday December 1st and 15th: Scrub Jay Walks are back! The first and third Wednesday of each month. Walks begin at 9:00 am at the small parking lot on the way to Pine Grove campground.



Kirrin Peart

Florida Department of
Environmental Protection
Jonathan Dickinson State Park
Park Services Specialist
kirrin.peart@dep.state.fl.us
Office: 561-745-5551



For more
information please
contact the Kimbell
Education and
Visitor Center at
561-745-5551.

And now we revisit the story of the mascot symbol of this little school, Dunkin the Dinosaur. Dunkin, who was created by Jupiter Farms resident, Davis Walton, was funded by a Jupiter Island resident, appeared in the Hobe Sound Christmas Parade, and then found a home in the yard next to the school. Soon Dunkin was the subject of photographs and became the symbol of joy for the youngsters who attended the school. Sadly, Hurricane Wilma in 2005 destroyed the original model and the school held a solemn fife musical "goodbye." They contacted the craftsman who made the original icon, and he duplicated the image. Although the first Dunkin lasted for more than 20 years, Dunkin #2 hasn't quite made it that long and has collapsed onto his side and is, for the moment, resting a bit lopsided in his "garden." And now, Dunkin #3 has been added to the front of the building—he's a bit smaller and has no spots, but he proudly represents the Hobe Sound Early Learning Center continuing its legacy to the Hobe Sound community, a true treasure on the Treasure Coast.

A Little Bit About Mary King

Mary grew up and was educated in Ohio. She graduated from Walsh University in North Canton, Ohio with a bachelor's degree in elementary education. When she arrived in Florida in February 1983 her teaching certificate was not valid here, so she began a career in the field of banking. About the time her daughter, Emily and her son, Charlie, came along she began doing in-home daycare. In March 1993 when the Hobe Sound Child Care Center was expanding, Mary was hired as the Executive Director, the role she has successfully fulfilled for 29 years. Mary has been married to her husband, Charles "Chuck" King for almost 40 years and they now have two grandchildren, Adaline Jane who is 2 ½ and Clinton Michael who will soon be 1. Upon her retirement and with their grandchildren living in New York State, Mary and Chuck are looking forward to having

more time to spend with them. We all know that staff and students at the Hobe Sound Early Learning Center will greatly miss Mary, but everyone is happy for her and wish her many joyful years enjoying the little ones in her own family. But have no fear, Mary is not moving away and will certainly still be an integral part of this community.

Thank you, Mary King, for your many years of dedicated, devoted, and exceptional care of the children and families of Hobe Sound. You have made an impact on generations of people who call Hobe Sound home!!



Mary King



Real Estate Corner: "How is the Real Estate Market Doing, Rich?" is the most frequent question I get as a Realtor!

My answer is always "Great". However, it has slowed a bit and to quote Lawrence Yun, Chief Economist from the National Association of Realtors, this is his answer to that question!

"All markets are seeing strong conditions and home sales are the best they have been in 15 years, Yun said. "The housing sector's success will continue, but I don't expect next year's performance to exceed this year's. An unknown, he said, is how remote work opportunities will play out in the future and advised that the industry keep that in mind.

"We are only in the first innings of work-from-home options," Yun said. "People have not fully digested the work-from-home-flexibility model yet in determining home size and locational choice."

Yun said even though there may be a decline in sales in 2022, he still forecasts home sales will outdo pre-pandemic levels. His prediction, he noted, is based on an anticipation of more inventory in the coming months. That supply will be generated, in part, from new housing construction—already underway—as well as from the conclusion of the mortgage forbearance program, which in turn will cause a number of homeowners to sell.

"With more housing inventory to hit the market, the intense multiple offers will start to ease," Yun said. "Home prices will continue to rise but at a slower pace."

While real estate has thrived, Yun says there are signs that a more normal and predictable market is on the horizon. Home sales have surged over the past year in an uncharacteristic manner, many receiving multiple bids after only being on the market for a short period. However, the housing sector will settle down but at above pre-pandemic levels.

As of today, there are only 58 active residential listings in our zip code of 33455 and according to the latest census bureau our population is 14,003 people. Out of the 58 homes for sale 12 are priced under \$400,000 (this includes 10 mobile homes), 2 homes under \$500,000 and the majority up, up, and away to \$22,400,000.

Listing inventory is still low, and demand is still high!

Merry Christmas and Happy Holidays to all.

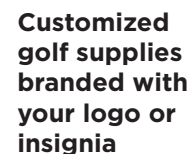
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29	30	31	1	2	3	
5	6	7	8	9	10	

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GUEST CONTRIBUTOR

Conquering Public Speaking Fears

I was afraid of public speaking! Whenever I thought of speaking in front of an audience, my inner voice told me, "Lorna, you can't!" It was, indeed, a great dilemma for me. Fear and anxiety would pour cold water on my desire to speak to an audience and I would tell myself, "I'm not confident enough to utter a few words." But believe me, my perception was totally wrong.

Public speaking is an art like all other crafts. So, I realized that I needed to find an artist who would help me learn the ins and outs of this great "art of public speaking." I had not to look here and there to learn the required skills of public speaking because a qualified organization was already there to help me sharpen my public speaking and leadership abilities. With the hope of becoming a qualified speaker I immediately joined the local Toastmasters Club, Hobe Sound Toasters.

Upon joining Toasters, I came to know that I was not the only person on the earth who was coping with pressure, anxiety, and lack of confidence as a public speaker. Many other people were in the same boat with me. However, my need to improve my public speaking skill is great because I am part of many organizations and frequently must engage with individuals, groups, and community members. Fortunately, Toastmasters is the right place for overcoming obstacles and capitalizing on my public speaking talent. Becoming a Toastmasters member proved a turning point in my life and offered me enough opportunities to learn and grow as a robust speaker.

It's no secret that when you learn anything, you need a space and, in my case, Toastmasters was that space which I was desperately looking for to take my confidence in public speaking to the next level. Toastmasters has helped me overcome my fear of the public and I have received much-needed feedback from my peers and Toastmasters experts. I had the chance to accept the help of a mentor who pointed out certain unstable spots that I needed to work on, and his guidance proved most helpful in accomplishing my desired goals. My mentor really wants me to achieve towering success and his support and encouragement knows no barriers or bounds for me in this regard. As a result, an introvert person like me who was afraid to talk in front of a small group of people has been able to perform better with much confidence.

Therefore, how has Toastmasters played a crucial role in cultivating me as a public speaker with extraordinary leadership traits?

- Toastmasters has helped me gain confidence, overcome anxiety, and enabled me to emulate other speakers to eventually become a better speaker. Standing in front of an audience is no trivial thing. It requires guts and tons of confidence, it offered me a platform to express my thoughts without fear.
- Toastmasters has helped me learn how to express myself in front of different audiences. I have met many amazing people in my local Toastmasters community. Being practically in touch with people I am able to get the hands-on experience which has boosted my confidence and helped me to remove feelings of anxiety. Thus, I not only cultivated and developed my oratory skills but have befriended some cool people at Toastmasters meetings and events.
- An even greater advantage of joining Toastmasters for me was that I got the opportunity to watch many

speakers performing and have begun to emulate their style. It has been a great experience for a beginner like me who lacked confidence and knowledge.

- The most valuable thing that I learned was to SMILE. Yes, everyone wore a smile on their faces around me and so why shouldn't I? A smile makes you feel happy, it bears great value. Keep in mind and as the saying goes "a smile begets, a smile" and this makes the environment all round good.

In conclusion, I would say that my journey as a speaker has just begun, I will keep exploring and learning new things, I am a "lifelong learner". This year I'm Club Secretary and I love my role. I'm getting the opportunities to speak to my audience and overcome a fear that stopped me from taking the first leap.

If I can, why can't you? It is your turn, go ahead and join Toastmasters to carve out a smooth path for your public speaking and leadership career.

NOTE: Toastmasters is a 97-year-old international organization located in over 145 countries with an estimated 364,000 members and 16,000 clubs worldwide. All club meetings follow similar protocols and procedures. The worldwide home office for Toastmasters International is located in Englewood, Colorado. You can find out more about them by visiting toastmastersinternational.org or for more information about Hobe Sound Toasters at 1206922.toastmastersclubs.org or call Rich Otten at 561-385-3715.

Lorna Moodie, GRI, PMN, PSA, MRP, AHWD

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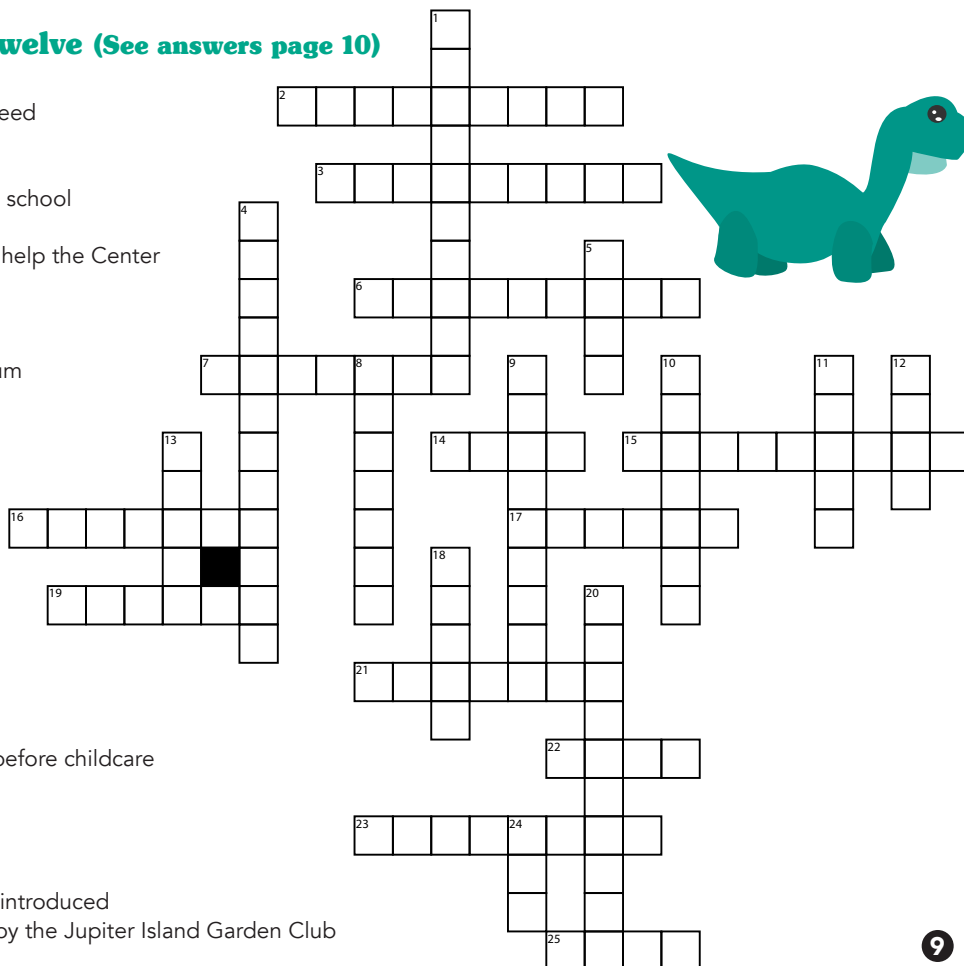
Our History is a Treasure: Chapter Twelve (See answers page 10)

Across

2. What kind of garden is dedicated to Mrs. Joseph Reed
3. HSELG helps children reach their highest what
6. New program begun in 2020
7. Last name of first Director, Gertrude, of the original school
14. In what state was Mary King educated
15. In 1988 40 Jupiter Island residents created what to help the Center
16. Kind of building added to the school in 2020
17. HSELG Mascot's name
19. In what did the first dinosaur appear
21. Music, Art and what are part of the HSELG curriculum
22. What destroyed the building in June 1984
23. The community that gifted the school with a bus for field trips
25. First Lady Barbara Bush did what with the children

Down

1. Directly across the avenue from the HSELG is what school
4. The oldest students attending are five and ready for what
5. The Hobe Sound Company donated what to the center
8. Youngest age of attendees is one and doing what
9. Single purpose of original School
10. What field did Mary King begin her Florida career before childcare
11. HSELG is located on what Avenue
12. Retiring Executive Director's name is Mary what
13. Which hurricane destroyed the original dinosaur
18. What is missing from the new dinosaur
20. In 2014 a new program called Conscious what was introduced
24. The type of trees planted on the school's grounds by the Jupiter Island Garden Club



Our History is a Treasure: Chapter Twelve Answers

Across

2. What kind of garden is dedicated to Mrs. Joseph Reed - **Butterfly**
3. HSELCL helps children reach their highest what - **Potential**
6. New program begun in 2020 - **HeadStart**
7. Last name of first Director, Gertrude, of the original school - **Pettway**
14. In what state was Mary King educated - **Ohio**
15. In 1988 40 Jupiter Island residents created what to help the Center - **Endowment**
16. Kind of building added to the school in 2020 - **Modular**
17. HSELCL Mascot's name - **Dunkin**
19. In what did the first dinosaur appear - **Parade**
21. Music, Art and what are part of the HSELCL curriculum - **Fitness**
22. What destroyed the building in June 1984 - **Fire**
23. The community that gifted the school with a bus for field trips - **Loblolly**
25. First Lady Barbara Bush did what with the children - **Read**

Down

1. Directly across the avenue from the HSELCL is what school - **Elementary**
4. The oldest students attending are five and ready for what - **Kindergarten**
5. The Hobe Sound Company donated what to the center - **Land**
8. Youngest age of attendees is one and doing what - **Walking**
9. Single purpose of original School - **Childcare**
10. What field did Mary King begin her Florida career before childcare - **Banking**
11. HSELCL is located on what Avenue - **Gomez**
12. Retiring Executive Director's name is Mary what - **King**
13. Which hurricane destroyed the original dinosaur - **Wilma**
18. What is missing from the new dinosaur - **Spots**
20. In 2014 a new program called Conscious what was introduced - **Discipline**
24. The type of trees planted on the school's grounds by the Jupiter Island Garden Club - **Oak**



Holiday Trivia ANSWERS: In which year was the first Christmas tree lit up in the Rockefeller Center? **1933**
What is the name of George Bailey's guardian angel in *It's A Wonderful Life*? **Clarence**



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Williams
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Holiday Happenings in Hobe Sound

Thursday, December 2 –
Sunday, December 5

Hobe Sound Ministries Singing Christmas Tree

11295 SE Gomez Avenue

Doors open 6:00 PM,
Program begins 7:00 PM

Groups of 25 or more phone for
reservations

772-546-5696

No entry fee, donations appreciated



Friday, December 3

8th Annual Christmas Tree Lighting

Apollo School

9141 SE Apollo Street

6:00 PM

Free event, donations
appreciated



Saturday, December 4 Bridge Road Ribbon Cutting

SE Bridge Road

12:30 PM



Saturday, December 4

Hobe Sound Christmas Parade

Dixie Highway & Bridge Road

1:00 PM



Holiday Musicale

Bach's Children Music School's
Senior Chamber Ensemble

Apollo School

9141 SE Apollo Street

3:00 PM

No entry fee, donations
appreciated



Saturday, December 11

2nd Annual Men's Night

Hobe Sound Beach Shop

9128 SE Bridge Road

5:00 PM – 9:00 PM

Refreshments, free gift wrapping



Save the date

Saturday, January 15

Hobe Sound Chili Cook-off

Hobe Sound Early Learning
Center

11580 SE Gomez Avenue

11:00 AM – 3:00 PM

