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SOUTHERN EXPOSURE SPOTLIGHT

SunFest Announces 2017 Lineup

SunFest, Florida's largest music, art and waterfront festival announces the lineup for the 35th annual event. The national headliners include: Blink-182, Weezer, Macklemore & Ryan Lewis, Widespread Panic, Marshmello, Snoop Dogg, Dirty Heads, Ziggy Marley, Tori Kelly, Flo Rida, Steve Winwood, Ben Harper & The Innocent Criminals, Breaking Benjamin, 3 Doors Down, X Ambassadors, Fetty Wap feat. Monty, Rachel Platten, Jon Bellion, Tinashe, Kaleo, St. Paul & The Broken Bones, The Strumbellas, The Naked and Famous, Loverboy, Stick Figure, Christopher Cross, Marc E. Bassy, Wavves, Night Ranger, Declan McKenna, Filter, Thirdstory, Ambrosia, Taylor Bennett, Lillie Mae, Thomas Wynn & the Believers, Leilani Wolfgramm, Magic City Hippies, Tayla Parx, and Ocean Park Standoff. The 2017 festival will be held May 3 to 7 along the beautiful, scenic Flagler Drive in Downtown West Palm Beach.

"Music lovers will enjoy this year's lineup," said SunFest

Executive Director Paul Jamieson. "We have put together a schedule with all types of music from rock, pop and reggae to hip-hop and EDM. People love music festivals because it's about the live experience, something you can't get anywhere else. With its location and experiences, SunFest is one of the most unique settings to enjoy acts you love and discover new ones."

Also scheduled to perform at SunFest are regional and local acts: Alex Di Leo, Chemradery, Joe Galaxy, Luxury of Company, Madame Mayhem, Meresha,

Southern Exposure Spotlight on page 2



CHARITY GOLF EVENT

2017 Honda Classic At PGA Resort

Report and Photos by Penny Sheltz

The Honda Classic brings the world's best PGA Tour players to PGA National Resort & Spa in Palm Beach County, providing a week of entertainment for the entire community.

Feb. 20 to 26, brought 144 players competing for a \$6.4 million dollar purse. The Winner's Share is \$1,152,000 with defending Champion Adam Scott (70-65-66-70 - 271).

PGA National Champion Course is a Par 70; 7,110-yard course with over 1,600 volunteers assisting at the Honda Classic. This is a premier professional sporting event, but the ultimate goal is to positively impact youth in need. The net proceeds from the event benefit South Florida

Charity Golf Event on page 3



FUNDRAISING EVENT

BallenIsles Charities Foundation Sets New Fundraising Record

Awarding Half-A-Million Dollars To Local Charities

By Mark Hopkinson

BallenIsles Charities Foundation (BICF), the Palm Beach Gardens 501(c)(3) nonprofit organization with a mission of "Making a Difference" in the community, has awarded \$500,000 in financial grants to 42 local nonprofits and civic organizations.

The donations surpass its previous fundraising efforts and bring the foundation's total charitable contributions

Fundraising Event on page 4



BallenIsles Charities Foundation President Mark Freeman presents a BICF financial grant to the National Council of Jewish Women Palm Beach Section President Joanne Sinisky. At left is Judy Traub, vice president, Community Services NCJW Palm Beach Section and at right, Janet Fabricant, director NCJW Palm Beach Section.



FUNDRAISING EVENT *from page 1*

since its inaugural fundraiser to more than \$1.7 million.

The foundation's "Making a Difference" financial grants were awarded at its annual ceremony on Feb. 28 at BallenIsles Country Club.

"Each of the deserving organizations which were carefully vetted and then selected to receive a financial grant, undertakes extraordinary local community programs. The record funds raised are a credit to the generosity of BallenIsles members and residents, the tireless contributions of all our volunteers and the terrific local businesses and corporate sponsors that support the foundation's mission of "Making a Difference" in our local community," BallenIsles Charities Foundation President Mark Freeman said.

The foundation, which is staffed entirely by volunteers, is directed by a seven-person Board of Directors, including two Board members of the BallenIsles Country Club, two Board members of the BallenIsles Community Association, and three individuals holding leadership roles in the foundation.

"This could not have been accomplished without the dedication of our hardworking volunteers and the management and staff of BallenIsles Country Club and the Community Association," Freeman added.

BICF renders financial and in-kind support to area organizations providing civic, educational programs, health and human services and support for the environment. Several of this year's beneficiaries were



Jennifer Gottlieb and her 7-year-old son Cole in an adaptive stroller with BICF President Mark Freeman. The BICF financial grant will provide Clinics Can Help with new pediatric adaptive wheelchairs to children with special needs.



BallenIsles Charities Foundation Vice President and Events Chair Mary Ann Champlin with military service dog Tanker and Paws 4 Liberty Executive Director Heidi Spirazza. Paws 4 Liberty is one of few nonprofit organizations in Florida using animal-assisted therapy to help veterans achieve functional independence and a better quality of life. The BICF grant to Paws 4 Liberty will fund service dog training.

receiving grants for repeat years from the foundation.

Designated beneficiaries of the BICF grant awards included Adopt-A-Family of the Palm Beaches, where the foundation's grant will provide school clothes, supplies and personal hygiene items for homeless children that are cared for by the Homeless Resource Center. The BICF financial grant to Habitat for Humanity of Palm Beach County, provides funding for The Weitz Construction Academy at Seminole Ridge High School to build a Habitat home.

At Paws 4 Liberty, the BICF financial grant will fund Service Dog Training for Veterans and the dogs that assist them in their daily lives. Allamanda Elementary School, in Palm Beach Gardens, will be able to purchase popular and favorite author series and series books to third-, fourth- and fifth-grade classrooms.

In addition, the financial grants awarded will help fund the City of Palm Beach Gardens Police Department's purchase of emergency rescue equipment such as breaching tools and harnesses. Palm Beach Gardens City Hall's hosting of the BallenIsles Performance Series at Veterans Hall was also funded by a BICF financial grant.

"We particularly



BICF Director and Grants Committee Chair Bob Anton with In Jacob's Shoes Operations Director Maddy Chusid.



Zachery Zweig (center), brother of Jacob S. Zweig, in whose loving memory the In Jacob's Shoes Foundation was formed, loads a truck with shoes for children in need. The BICF financial grant will help the In Jacob's Shoes Foundation provide new or refurbished shoes to children in need.

thank our hundreds of residents contributing at the Diamond, Platinum, Golden and Silver levels as well as our event participants and other donors,"

BICF's President Mark Freeman said.

"Whether you give your money, your time or both, what you do is critical to us achieving the foundation's mission of 'Making a Difference,'" he concluded.

Nestled in the heart of Palm Beach Gardens, BallenIsles is highly regarded as a unique, private residential community with a distinguished history. Home to some of the world's top professional athletes and business leaders, it boasts three championship courses with 54 holes of golf, 22 world-class tennis courts and a state-of-the-art Sports Complex.

The complete list of the 2017 Designated Beneficiaries of BallenIsles Charities Foundation are:

- Adopt-A-Family of The Palm Beaches Inc.
- Allamanda Elementary School
- Alzheimer's Community Care
- Back To Basics
- Boys & Girls Clubs of Palm Beach County Inc.
- Busch Wildlife Sanctuary
- Caridad Center Inc.
- Carson Scholars Fund
- Center For Child Counseling
- Childnet
- Children's Home Society of Florida
- Clinics Can Help
- Feed The Hungry
- First Tee of The Palm Beaches
- Grandma's Place

Fundraising Event on page 6



Paws 4 Liberty Executive Director Heidi Spirazza, BICF Director Bernard Strauss and Marine veteran Joe Rainey with service dogs Tanker and Ezra. The BICF grant to Paws 4 Liberty will fund service dog training at Paws 4 Liberty for veterans and their dogs.

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 Jack The Bike Man Inc.
 Kidsafe Foundation
 Mccarthy's Wildlife Sanctuary Inc.
 National Council of Jewish Women Palm Beach Section
 Palm Beach County Food Bank
 Palm Beach Gardens City Hall
 Palm Beach Gardens Police Department
 Palm Beach Harvest
 Palm Beach State College Foundation
 Paws 4 Liberty
 Pediatric Oncology Support Team Inc. (POST)
 Pinnacle Kids
 Renaissance Learning Academy
 Renaissance Learning Center
 School District of Palm Beach County
 Seagull Industries For The Disabled
 Symphonic Band of The Palm Beaches
 Team First-Pal
 The Arc of Palm Beach County
 The Children's Healing Institute
 The Jacob S. Zweig Foundation, In Jacob's Shoes
 Urban Youth Impact



BICF Residential Development Chair Dan Goldwasser (center) is flanked at left with Habitat for Humanity of Palm Beach County Grant writer Susanna Laurenti; Director of Development, Joshua Daniel; and at right by Habitat's Amy Brand, chief development officer; and Habitat's CEO Bernie Godek.



BICF Development Chair Richard Meyers presents a BICF financial grant to Palm Beach Gardens Police Department Chief Stephen Stepp, along with Palm Beach Gardens Police Department Assistant Chiefs Clint Shannon and James Stormes.



BallenIsles Charities Foundation Board of Directors George Wicker, treasurer; Richard Meyers, development chair; Steven Funk, director; Bernard Strauss, director; Mark Freeman, president; Mary Ann Champlin, vice president and events chair; Bob Anton, secretary and grants chair; and Jack Cook, director. Not pictured: Dan Goldwasser, residential development chair; Ken Horner, governance chair; President Emeritus Fred Corrado.

FINANCIAL FOCUS

Plan For Health Care Costs During Retirement

By Sally Sima Stahl

When you retire, some of your expenses may go down – but health care is not likely to be one of them. In fact, your health care costs during retirement may well increase, so you may want to plan for these costs well before you leave the work force.

How much can you expect to spend on health care during your retirement years? Consider these statistics:

- A 65-year-old couple who retired in 2016 will need about \$288,000 (in today's dollars) during retirement just to pay Medicare Parts B, D and supplemental insurance, according to HealthView Services, a company that provides health care cost projections for financial services firms. If out-of-pocket costs such as deductibles, co-pays, hearing, vision and dental are included, the lifetime figure rises to about \$377,000 in today's dollars.

- The national average for a private room in a nursing home is more than \$92,000 per year, according to a survey by Genworth, an insurance company. And the services of a home health aide cost more than \$45,000 per year, according to the same survey. Medicare typically pays very little of these costs.

To cope with these expenses, you'll want to integrate them into your overall retirement saving and investing strategies. Knowing the size of a potential health care burden may help motivate you to put as much as you can afford into your 401(k), IRA and other retirement accounts. Even when you're retired, part of your portfolio should be devoted to growth-oriented investments, such as stocks, to help pay for rising



health care costs. It's true that stocks will always fluctuate, and you don't want to be forced to sell them when their price is down. However, you can help yourself avoid this problem by also owning a good mix of other investments, such as investment-grade corporate bonds, government securities and certificates of deposit (CDs), whose value may be more stable than that of stocks.

Another way to help defray the costs of health care is to work part-time a few years after you had originally planned to retire. This added income can help you delay tapping into your IRA and 401(k), thus giving these accounts a chance to potentially grow further. Plus, you may be able to put off taking Social Security, and the longer you wait until you start collecting benefits, the bigger your checks will be, at least until they top out at age 70.

These suggestions may help you meet many of your typical medical costs during retirement, but what about long-term care expenses, such as an extended stay in a nursing home or the need for home health care assistance? As mentioned above, these costs can be enormous. Fortunately, the financial marketplace does provide some cost-effective solutions for long-term care – solutions that may help you avoid "self-insuring." A financial professional can provide you with some recommendations in this area.

It's probably unavoidable that your health care costs will rise, and possibly keep rising, when you're retired. But by being aware of these expenses years in advance, and by following a diligent saving and investment strategy – one that may also include a long-term care component – you can improve your "financial fitness" for dealing with health care costs.

Call me for a free portfolio review at (561) 748-7600, Sally Stahl, AAMS, 1851 W. Indiantown Rd., Ste. 106, Jupiter, FL 33458. This article was written by Edward Jones for use by your local Edward Jones Financial Advisor.



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