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File Photo/Palatka Daily News

Sam Carr stands in front of a display about William Bartram and his travels in the 1700s to what is now Putnam County.

By: Brandon D. Oliver Palatka Daily News

any people might see retirement as a time to kick up their feet, sit back, relax and do as little work as possible. Sam Carr is not like most people.

Having been retired from Ford Motor Co. for about 15 years, the Satsuma resident has his home on the St. Johns River and a boat to reach places in Putnam that a land vehicle can't travel. But his obligations keep him busy to the point where he doesn't have endless time to be a man of leisure.

For years, Carr has been keeping himself occupied by helping highlight and preserve the natural areas of Putnam County. He originally got involved with the Friends of Dunns Creek State Park, eventually becoming president. He could reach the park by boat and fell in love with the area, he said.

And then, he has said, one organization led to another and so on until he got involved with the Bartram Trail in Putnam County, which takes travelers to areas 18th-century explorer William Bartram visited during his travels in the American Southeast.

"From (Friends of Dunns Creek), then I joined the Putnam County Waterways Committee," Carr said. "And it was under the Waterways Committee that we created the Bartram Trail in Putnam County. That's how I wound up with all this stuff."

CONTINUED ON PAGE 6



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COVER STORY

Carr Continued from page 4









File Photos/Palatka Daily News

Clockwise: Sam Carr, the president of the Bartram Trail Society of Florida, stands in front of a Bartram Trail kiosk that shows the locations the 18th-century explorer visited in what is now Putnam County; During a previous Bartram Frolic, a William Bartram living history actor educates children about life and nature in the 1700s; Jim Sawgrass of the Florida Muskogee Creek Tribe acts as The Long Warrior to educate schoolchildren during a previous Bartram Frolic in Putnam County; Sam Carr holds a picture of the banks of the St. Johns River as he is named St. Johns River Advocate of the Year in 2019.

The Bartram folks have been steadfast about making as many people as possible aware of the explorer and his treks through Florida. The Bartram Trail in Putnam County consists of 31 places on land and along the St. Johns River where Bartram visited. Local officials have commissioned maps, kiosks and other media to direct people to the historic landmarks.

Their hard work paid off in 2016 when the National Park Service federally recognized the trail as the Bartram Trail in Putnam County National Recreation Trail.

Having helped spearhead the Bartram movement in Putnam County, Carr is trying to establish a Bartram Trail in the other six counties – Alachua, Clay, Duval, Nassau, St. Johns and Volusia – Bartram visited in the 1700s. Putnam and the other six counties are affiliates of the Bartram Trail Society of Florida, of which Carr is the president.

Through the Northeast Florida Regional Council, Carr sent a request to the National Park Service to visit Northeast Florida in hopes of establishing trails federally designated trails in the other six counties. Park Service officials met at the St. Johns River Center on Nov. 7 and visited the other counties to get a firsthand look at what was and what could be.

Not only is Carr seeking federal designations in all seven counties, but he also plays a part in hosting an annual event to teach people about the areas Bartram visited. The Bartram Frolic began in 2015 and has become immensely popular with local and visiting residents.

"We do it once a year," Carr said. "And it's migrated from Labor Day to Earth Day. This year, it's going to be the weekend after Earth Day."

The Frolic features living history actors, boat tours, and



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many opportunities for people to get active and learn more about Old Florida.

He said organizers set up the festival to be more of an educational experience rather than feature vendors like other festivals. Probably their proudest accomplishment, Carr said, is the St. Johns Riverkeeper, Putnam County School District and Bartram Trails Society of Florida partnering to create an educational program for kids during the Frolic.

"And so, every year, all second graders get to come down to the riverfront and meet our living history actors and get to ride on the Pride of Palatka riverboat," Carr said, noting about 4,000 second graders have visited the Frolic. "This is exactly what we want to do at it."

Carr also spreads joy to local children in a different way. For more than five years, Carr has made numerous appearances in Putnam County as Santa Claus.

He began his career as Jolly St. Nick when officials from the Putnam County Library System asked him to assume the role for their annual Cookies with Santa. Carr admits to being nervous when first donning the suit, but he has leaned into it and looks forward to spreading holiday cheers every year.

"They were the ones that asked me to be there because they had a Santa suit," Carr said of library officials. "And so, at 210 pounds, I put on the suit, and that was my first Santa Claus." He plans to make at least eight appearances as Santa this year. He will play Santa in the Palatka Christmas Parade, which takes place Nov. 24, and he will attend Sensitive Santa to visit children with autism.

Carr realizes he keeps himself busier than the average retiree, but he enjoys staying active and serving his community. It provides a sense of duty, Carr said, but mainly, it's fun.

"I'll be honest with you: it's so much fun and I enjoy doing it," he said. "And, again, the people are remarkable that you run into."





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Engaging hobbies for seniors

The value of hobbies is undeniable. A 2014 study published in the Journal of Occupational and Organizational Psychology found that employees who engaged in creative hobbies outside of work were more creative on work projects and had a better attitude on the job, while a separate study published in Psychosomatic Medicine in 2009 reported that individuals who engaged in enjoyable leisure activities had lower blood pressure and a smaller waist circumference.

The myriad benefits of hobbies is good news for seniors, many of whom have ample time for leisure activities. Whether seniors are retired or still working but free from the responsibilities of parenting, the following are some fun and engaging hobbies to fill that free time.

- Cooking: Years spent hustling and bustling through the daily grind of personal and professional obligations might have forced individuals to embrace cooking that emphasized convenience over culinary skill. Now that there's more time to embrace one's inner Emeril, seniors can look to cooking classes or take the self-taught route and purchase a new cookbook filled with delicious recipes. A well-cooked homemade meal can provide a sense of accomplishment and affords seniors an opportunity to control the ingredients in the foods they eat, which can be important for individuals with health-related dietary restrictions.
- Writing: Many successful individuals have penned their memoirs after long, notable careers and lives. While individuals needn't follow suit with the goal of making their memoirs public, writing can be a great way for seniors to document their own lives and the lives of their families. Interest in genealogy has risen considerably in recent years, as easily accessible websites

like Ancestry.com and 23andMe.com have made it easier than ever for individuals to learn where they came from. Seniors can contextualize the information provided by genealogy websites by writing about their personal experiences and sharing what they know about the lives of their parents, siblings, grandparents, and other family members.

- Gardening: Seniors looking for hobbies that get them out in the great outdoors need look no further than their own backyards. Gardening can benefit the body in myriad ways. According to the Mayo Clinic Health System, gardening can burn as many calories as working out in the gym. In addition, the MCHS notes that individuals who grow their own fruits and vegetables are more likely to include those foods in their own diets, thus saving them money at the grocery store and also increasing their intake of nutrient-rich foods.
- Swimming: Swimming is an ideal exercise for seniors, as it's low-impact but still a great way to utilize the entire body. A 2007 study published in the journal Quality of Life Research found that water-based exercise improves older adults' quality of life and decreases disability. A separate study published in 2008 in The Journal of Sports Medicine and Physical Fitness found that water-based exercise can improve or help to maintain bone health in post-menopausal women.

These are just a few of the many hobbies seniors can pursue as they look for positive and fun ways to spend their free time.

> Article courtesy of Metro Creative Graphics.



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Investing is often portrayed as something people need not worry about after retirement. The theory that people should avoid risk as they approach and reach retirement age makes sense, as the unknown of investing can expose aging individuals to losses that compromise their ability to live comfortably on fixed incomes.

Though conventional wisdom regarding financial risk and aging still makes sense, the effects of inflation over the last year-plus have highlighted how important it can be for seniors to keep growing their money even after they retire. Fortunately, various strategies can help seniors grow their money without exposing them to considerable risk.

• Look into high-yield savings accounts. Interest on savings accounts was once a great way for individuals to grow their money. But interest rates on standard, no-minimum-balance accounts are now so low that the growth in interest is negligible. However, individuals with sizable savings, such as seniors, can explore high-yield savings accounts. High-yield savings accounts offer much higher interest rates than standard accounts. The rules governing eligibility to open such accounts differ between financial institutions, but many mandate that account holders have high minimum balances, typically in the neighborhood of \$250,000. So

long as account holders maintain that minimum balance, they can accrue penalty-free interest without exposing their money to the risks of the market.

- Consider other exclusive bank accounts. High-yield savings accounts are not the only way seniors' banks may be able to help grow their money without necessarily taking on market-related risk. Products such as Chase Private Client CheckingSM offer exclusive perks, including a dedicated client advisor who can work with seniors as they navigate life changes, including retirement.
- Consider low-risk investments. Risk aversion is not the same thing as risk avoidance. It's wise for seniors to be averse to risk, but they can still consider low-risk investments like short-term bonds as a means to growing their money in retirement. Low-risk investments can be vulnerable to inflation, not unlike money sitting in a savings account. However, certain short-term bonds, such as Treasury Inflation-Protected Securities, are designed to mirror inflation, which makes them an option worthy of consideration for seniors who have been concerned by the ways inflation has affected their financial status in recent years. According to the Department of the Treasury, the principal of a TIPS can go up or down over its term. When the bond reaches maturity, if the

principal is higher than the original amount, bond holders get the increased amount. If the principal is lower at maturity, bond holders still get the original amount.

Seniors looking to grow their money after retirement can consider a host of options that can make them less vulnerable to inflation.

> Article courtesy of Metro Creative Graphics.







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Travel was once a key component of the picture working professionals created of their ideal retirements. While the COVID-19 pandemic put many retirement travel plans on hold in recent years, jetting off to distant locales is once again on retirees' radars.

A 2022 survey from AARP found that individuals 50 and over were poised to not only get back on the road, but also spend significantly more money on travel. Prior to the pandemic, Americans 50 and over spent \$7,314 annually on travel, according to data from AARP. By spring 2022, individuals in that same age bracket indicated a readiness to spend \$8,369 on travel.

Eagerness to get back on the road, in the air or on the high seas could make it easy to overlook some principles of safe travel. However, such an oversight could lead to complications that could make it hard to enjoy time away from home. The following tips can reduce the likelihood that seniors encounter trouble while traveling.

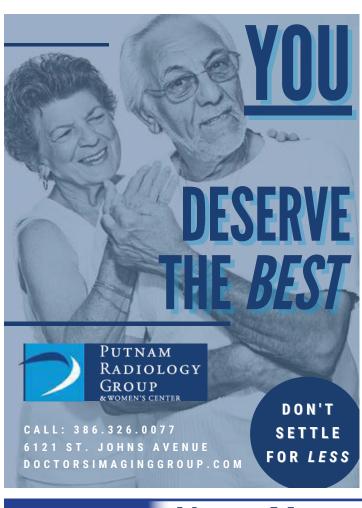
- Determine if any health issues are affecting your desired destinations. The Centers for Disease Control and Prevention has a website devoted to travel vaccines (cdc. gov/travel/page/travel-vaccines), and that page can be an invaluable resource for individuals planning a vacation. What's more, the CDC even provides a specific list of destinations and the latest travel health notices for each of those nations. That list, accessible at cdc.gov/travel/destinations/list can help seniors determine if there are any health-related safety issues in countries they hope to visit.
- Speak to your physician. A pre-trip consultation with a physician can uncover any issues that might arise while you're away. Such issues may be easily managed

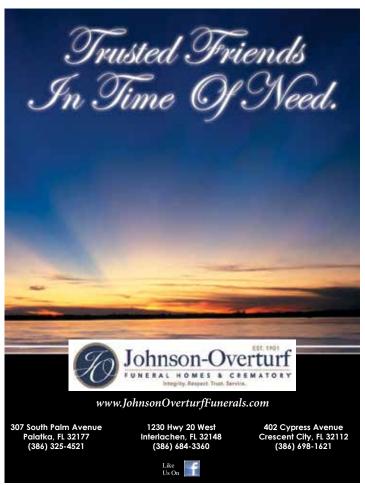
for domestic travelers who are not planning to visit any especially remote locations, but they will not necessarily be as easily navigated when traveling overseas. Physicians can recommend certain vaccinations or measures to ensure your health while away. In addition, a pre-trip doctor visit is a great time to refill prescriptions that you will need while you're away.

- Take financial precautions as well. Of course, not all travel-related concerns are medical. Finances also require some pre-trip attention. Inflation has caused a sharp spike in the price of various commodities since the start of 2022, so travelers should study up on the cost of food and attractions at their destination to ensure they have enough money to enjoy themselves. Baggage costs have risen significantly in recent years, so seniors traveling on a budget may want to pack less and do laundry while traveling in an effort to save money. In addition, the unpredictable nature of travel since the onset of the pandemic has underscored the utility of travel insurance. Seniors can look into travel insurance that could reimburse them in the case of delays or cancellations.
- Privately share your itinerary. Prior to departing, share your itinerary with friends and family. Avoid sharing the itinerary on social media platforms, which can make you a target for criminals at home and at your destination. The itinerary should include where you're staying, the dates you're visiting certain locations and the dates of activities you'll be engaging in on your trip.

Seniors rediscovering the joy of traveling can take various measures to make their trips more safe.

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