

money

AIR TRAVEL

For some passengers, new warnings bring new hurdles

Story, F-2

Driverless transit vehicles could replace Skyway rail



Vasilis Karavidas, a test and operation engineer for Easy Mile, talks to passengers about his company's autonomous vehicle. The Jacksonville Transportation Authority and World Class Jax worked with Easy Mile to demonstrate an autonomous vehicle that took passengers around a course under the Hart Bridge approach alongside Gator Bowl Blvd. on March 8. (Bob Self/Florida Times-Union)

JTA plans would place routes in existing business locations

By Drew Dixon
drew.dixon@jacksonville.com

Samantha Bass said Intuition Ale Works has been drawing steady crowds for the most part since it opened last year on Bay Street in the thick of Jacksonville's sports complex. But business could always be better, especially if there are additional transit options for customers.

So when Bass along with others at the brewery saw Jacksonville Transportation Authority officials demonstrating an autonomous vehicle across the street earlier this month, she said the transportation concept could only bring an additional boon to Intuition.

"The parking situation down here can be a little bit tricky, especially on event [game or concert] days," said Bass, the assistant taproom manager at Intuition. "I think having a transit system that allowed people to park elsewhere pos-

sibly practically for free or for less money could save \$25 or \$30 that you pay just to park near the stadium.

"I think that would help us a lot to bring people over here. They wouldn't have to worry about parking," Bass said.

And that's exactly the economic impact JTA officials see the autonomous vehicles providing for the local business community.

While the agency showed how the driverless vehicles work on March 8, as the rounded red-and-black vehicle navigated its way seamlessly through the parking lot across from Intuition, the broader plans call for extension of routes that will ramp off of the existing Skyway rail system. The JTA board voted in February to move forward with development plans to replace the current rail cars with the autonomous vehicles that

TRANSIT continues on F-4

Business districts targeted by autonomous Skyway

Jacksonville Transportation Authority officials are already beginning plans to extend the existing Skyway people mover in downtown with autonomous vehicles. Those driverless vehicles would ramp down off the existing Skyway tracks and extend well into several business districts on Jacksonville's north and south banks of the city's core.



Note: Not intended to show street alignment. That will be determined in project development with public input. Source: JTA. Steve.Nelson@jacksonville.com



sunday notebook

roger bull

Indoor 6x6 soccer fields are coming to Baymeadows

Plans are under way to build a large, indoor soccer facility in the Baymeadows area. It'd go in at the end of Baymeadows Way West, off of Philips Highway and about a mile north of Baymeadows Road. The 7.87 acres of vacant land are up for rezoning before Jacksonville City Council.

It's going to be a 50,000-square-foot facility, said Ciaran McArdle, the co-founder and CEO of XL Sports World, who has a Scottish accent that fits his name well. It will include two 6x6 turf soccer fields as well as fields for futsal, a version of soccer played on a hard surface.

XL Sports has seven locations along the East Coast, from Maine to Orlando, and has been adding two a year lately. McArdle said it will have its own leagues as well as rent space to other teams and even other sports. Eventually, outdoor fields will be added, he said.

The total price tag is \$5 million and it will take about a year to build.

Downtown dining

In case you missed the story last week, Morton's the Steakhouse is opening a restaurant inside Hyatt Regency Jacksonville Riverfront hotel. It closed its Southbank location five years ago and it's going into a space left vacant when Plaza III closed in 2009.

Mandarin

Howdy Russell has worked for The Loop, for Larry's Giant Subs and has been an investor in Maple Street Biscuit Co. Now he's opening his own restaurant for the first time.

Jumpin Jax House of Food is going into the spot on San Jose Boulevard in Mandarin recently vacated by Red Elephant Pizza. It will serve salads, chicken sandwiches, burgers and pizza, he said, that you can order and pick up at the counter. His partners also have experience. Charles Moles was with The Loop, Panera Bread and Maple Street, while Chris Fusco owns five Larry's Giant Subs franchises in town.

Russell said they're shooting for opening the first of May.

More dining

Both **Dickey's Barbecue Pit** restaurants closed quietly last month. The San Jose Boulevard location opened in 2012, but the one on Bonneval Road, just off Butler Boulevard and Philips Highway, had only opened a couple of months ago. The Dallas-based chain had 78 franchises in 2007 and 600 by 2017. According to Entrepreneur.com, the investment to open a franchise ranges from \$280,819 to \$481,819.

And permits were issued for:

11825 San Jose Blvd., new Waffle House, \$250,000, 1,635 square feet, Waffle House Inc.
13423 Beach Blvd., ten-

NOTEBOOK continues on F-4



The planned XL Sports facility on Baymeadows Road would feature two indoor soccer fields. (Source: XL Sports.)

Affluence and online shopping are correlated

By Sarah Halzack
The Washington Post

There's no doubt online shopping is a wave roiling the retail industry — and our culture, for that matter.

But it's a wave that's not sweeping up all shoppers in quite the same way.

According to new data, the rise of online shopping across the United States is rather uneven, with more affluent states marching more quickly toward a lifestyle in which buying happens on a screen instead of at the mall.

Adobe, whose software runs under many retail websites, analyzes data on billions of website visits to create its Digital Price Index, a real-time snapshot of online consumer spending. Analysts there studied digital shopping patterns over a one-year period that ended in February 2017. Their measurements included state-by-state breakdowns of growth in total e-commerce spending, as well as online spending per person.

The Adobe research revealed substantial choppiness in year-over-year growth rates in total spending. For example, states near the coasts such as



Amazon.com packages are scanned on a conveyor belt before they are shipped out from a fulfillment center in Phoenix. (AP Photo/Ross D. Franklin)

New Hampshire, Oregon, Rhode Island, New Jersey and California saw some of the strongest surges in online shopping. (Big pickups weren't limited to the eastern and western seaboard; Texas and Mississippi also posted robust e-commerce growth.)

Maryland saw an 8 percent increase in spending, and Virginia saw a 7 percent uptick.

Meanwhile, online spending retreated or held steady in a handful of states, including Idaho and South Dakota.

But things get especially interesting when per-person online spending is plotted against the most recent Census Bureau figures for state-level median income.

A noticeable correlation in the data suggests that affluent consumers are adapting to online shopping especial-

SHOPPING continues on F-4

Health savings accounts poised for a major expansion

By Chad Terhune & Julie Appleby
Kaiser Health News

Health savings accounts are poised for a major expansion by Republicans in Washington, D.C., and that could mean millions more customers — and fees — flowing to a handful of companies.

Investors are betting on it, bidding up shares of HSA provider HealthEquity by about 35 percent since the November election. It's one of the best performing stocks on Wall Street since Donald Trump won the White House.

Another big beneficiary might be Optum Bank, the industry leader, with more than 3 million of these accounts and about \$7 billion in assets it manages for consumers. It's owned by

the nation's largest health insurer, UnitedHealth Group.

For years, these companies and others have been lobbying lawmakers for changes that could become reality with a Republican-controlled Congress and Trump administration.

The GOP health plan reflects the party's broad consensus for giving more Americans access to HSAs, which allow people to put aside money tax-free for medical expenses.

"There is an excitement in the business now," said Steve Neeleman, founder of Utah-based HealthEquity and a former trauma surgeon. "There are definitely things Washington can do to make HSAs more entic-

ACCOUNTS continues on F-4

TRANSIT

Continued from F-1

would break from the Skyway limitations and penetrate deep into business districts of the city's commercial core.

The current Skyway route runs from San Marco along the south bank across the St. Johns River and then runs mainly from the Prime F. Osborn Convention Center to just north of Hemming Park.

The proposed routes for the autonomous vehicle extension of that service stretch well into Riverside's Five Points area to the west and all the way to the Sports Complex to the east. It also runs along Main Street to the north in Springfield to UF Health and well into San Marco along Hendricks Avenue.

"It's about connecting those places," said Brad Thoburn, JTA vice president of planning, development and innovation.

Thoburn said the current Skyway vehicles are essentially obsolete and would cost too much to expand the current rail system that only runs slightly more than two miles.

The autonomous vehicles that were on display this month are simply concept vehicles called the Easy Mile EZ10 and hold maybe half a dozen people or so. Thoburn said there are another half-dozen autonomous vehicle manufacturers JTA could choose from.

After that, the conversion of the existing elevated structure would involve adding off and on ramps for the autonomous vehicles and removing a center beam that the existing people movers use. The plan could take several years to actualize, but Thoburn said it would be a huge economic boon to downtown.

"When you think about what's here, Daily's Place [amphitheater under construction] and Intuition, it



This is a rendering of the proposed system, utilizing autonomous vehicles, that Jacksonville Transportation Authority staff is proposing to the board to replace the aging Skyway system. (Rendering provided by JTA)

may be just a little too far for people to walk," Thoburn said, adding the autonomous vehicles negate those hurdles.

The JTA plan also calls for autonomous vehicles to make regular stops at designated locations every two minutes instead of every six minutes with the current system.

"That changes the role of transit," Thoburn said. "If I know it's going to get me where I want to go and I don't have to wait for it, I'm going to use it."

Jacksonville City Councilman Jim Love, who represents the Riverside and Avondale areas, said he's already on board with the concept of autonomous vehicles. He likes the JTA plan because those vehicles would run to designated stops every one to two minutes as opposed to six minutes with the Skyway and even longer with JTA bus routes.

"It will eliminate a lot of my problems in Riverside; parking and traffic," Love said. "I believe that it's going to help all businesses that are on the route, and eventually it will expand."

There is already plenty of access to Riverside and Avondale through the JTA bus system. But Love said autonomous vehicles add

a different dimension and connection to businesses, especially for areas with restaurants and nightclubs.

"It will bring people into downtown and downtown people out to Riverside and San Marco," Love said. "It's going to reduce the number of DUIs."

"I believe in the future these autonomous vehicles will be theme vehicles. They'll have themes to them like Star Wars, or there could be a bar inside some of the vehicles," Love said.

While autonomous vehicles could provide a solution to the parking issues on game and concert days in the sports complex area, Bass said they would also usher in new customers to Intuition on days when there are no events at Veteran's Memorial Arena, the Baseball Grounds or EverBank Field.

"The downtown area is sometimes the last place people really think to go in Jacksonville," Bass said. "There's a lot of stuff going on Riverside and the San Marco area where people would rather gravitate towards."

"If people knew that there was a downtown transit system that they could use to get here on

non-event days, it could help business traffic a lot better," Bass said. "On the non-event days, it can be pretty slow."

Just this month, Jacksonville Jaguars' Shad Khan unveiled plans for a possible overhaul of the shipyards area along Bay Street that could include various attractions ranging from hotels to restaurants to entertainment centers to other amenities.

Khan's plans are one of only three different plans submitted to the city for consideration but if any redevelopment is to occur, that would only lead to more need of the autonomous vehicle system, said Harold Samms, manager of JTA Skyway operations.

"I don't think it adds urgency. But I think we're planning for it," Samms said. "It's not an afterthought."

Ultimately, Samms said JTA does not want to implement the autonomous vehicle system first and then hope people gravitate to it — a mistake made with the original Skyway system. Rather, the plans as of now are specifically designed to run the driverless vehicles where the businesses already exist.

Drew Dixon: (904) 359-4098.

ACCOUNTS

Continued from F-1

ing to a broader market."

Health savings accounts were introduced in 2003 in legislation championed by President George W. Bush. Enrollment has grown steadily to nearly 21 million accounts with \$41 billion in assets, according to the Devenir Group, a research and consulting firm that tracks the industry.

Still, that number is a small fraction of the 178 million people who have health insurance through their jobs or purchase it on their own.

Industry officials are eager to reach new markets, including baby boomers in Medicare and enrollees in the military's Tricare system, for whom — under current law — HSAs are off-limits. They also want to manage larger accounts that generate more revenue. Republican proposals in Congress could help accomplish both.

Proponents say consumers with HSAs may be more judicious in using services and seeking lower prices because their own money is at stake. Backers also like the tax breaks: There's no tax on the funds' investment gains or on withdrawals if spent on medical care. But critics note this treatment favors the wealthy, as those with lower incomes often struggle

to afford health care and have little to set aside in savings accounts.

A 2015 study found that high-income households were considerably more likely than low-income to contribute to HSAs. The highest-income tax filers were also substantially more likely to fund their accounts fully.

Under current law, HSA accounts must be paired with a high-deductible health plan. Individuals can contribute as much as \$3,400 annually, or \$6,750 for families. Unused balances roll over to the following year, and consumers can take the account with them when they leave an employer.

Some employers contribute to HSAs on behalf of their employees.

The House Republican plan proposed to nearly double the HSA contribution limits to \$6,550 for individuals and \$13,100 for families beginning in 2018.

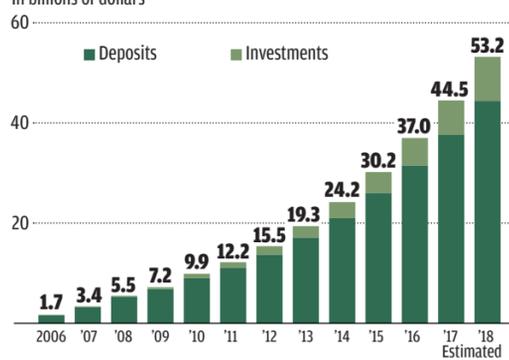
The over-65 market in Medicare is a prime target for expansion.

"That is a great population that has the potential to save and really take more control over their health care," said Eric Remjeske, president of the Devenir Group.

Kaiser Health News is a national health policy news service. It is an editorially independent program of the Henry J. Kaiser Family Foundation.

Health savings account assets

In billions of dollars



Source: Devenir Research

Tribune News Service

NOTEBOOK

Continued from F-1

ant build-out for **Kimbe Restaurant**, \$90,000, 1,500 square feet, The Shrout Companies.

Beaver Street

The grand opening for the **Beaver Street Veterans Villas** will be Wednesday, April 19. The facility, a project of the Clara White Mission, will provide 16 furnished apartments for veterans in need of housing. A VA Outreach office will be on the ground floor of the building that dates back more than 100 years.

Green Cove

AutoZone is opening its first store in **Green Cove Springs** in the Magnolia Layne Shopping Center on North Orange Avenue. The auto parts store is expected to open in May. Two other new tenants in the center: **Boost Mobile** and **T-Mobile**.

Permits

615 Houston St., demolition of two-story building, \$54,000, 6,100 square feet, Cross Environmental Services. Beneficial Communities is planning a **72-unit apartment building** for low-income seniors on three parcels it bought last year for \$975,000.

8381 Dix Ellis Trail, renovations for **Resource Solutions Center**, \$363,049, Knight & May Contractors, LLC.

1036 Dunn Ave., renovation of façade at **Highland Square**, \$26,000, Skyline Construction.

7000-7027 Butterfly Court, 14 new townhomes in **Bayberry at Bartram Park**, \$156,000 each, Pulte Homes.

4001 Hendricks Ave., interior remodel of **Hendricks Avenue Baptist Church** chapel, \$66,500, 1,448 square feet, Tom Trout Inc.

16236 Normandy Blvd., metal building with offices, restrooms, break room and storage for **Eagle LNG**, \$419,499, 2,880 square feet, Harrell Construction. Eagle LNG is building a liquefied natural gas plant to supply



The west facing side of the soon to be opened Beaver Street Veterans Villa's, a project of the Clara White Mission at the intersection of North Broad Street and West Beaver Street. (Bob Self/Florida Times-Union)

Crowley Maritime's ships. The plant will have a capacity of 200,000 gallons a day.

2952 Dunn Ave., tenant build-out for **Big Chances** internet arcade, \$12,500, Prism Design & Construction.

12380 Mandarin Road, new two-story single-family home, \$2,017,923.00, 8,608 square feet, Able Management. The 1.87-acre riverfront property with a house built in 1940 sold for \$785,000 in 2010. That house was torn down last year.

7709 Alton Ave., new office building for **D&D Gas**, \$190,000, E&R Enterprises of North Florida.

2403 Atlantic Blvd., new chapel for **Assumption Catholic Church**, \$341,315.00, 1,214 square feet, Lighthouse Construction of North Florida.

5133 San Jose Blvd., tenant build-out for **Higher Pixels**, \$86,900, 4,696 square feet, Course Contracting.

10911 Old St. Augustine Road, new two-story building for **River City Science Academy**, \$2.2 million, 35,059 square feet, Summit Construction Management. The charter school paid \$3 million for the former Seventh Day Adventist Church early last year. A previous building permit was issued for \$2.8 million in renovations to the existing building.

10601 San Jose Blvd., tenant build-out for **Uptown Cheap skate**, \$120,000, 3,365 square feet, DHP Construction. The used clothing and accessory store is going into Mandarin Landing, which is anchored by Whole Foods Market. The company had more than 50 franchise locations, but the only one in Florida is in Broward County.

3610 Holly Grove

Ave., new two-story single-family home, \$1.3 million, 4,267 square feet, and 990-square-foot garage, \$300,000, Jeffrey E. Schaefer Master Builder. The 1-acre lot with a 1,600-square-foot home on Goodbys Creek sold for \$274,000 in February.

2715 Alexia Drive, swimming pool for **Red Hawk** community, \$119,458, O.R. Dicky Smith & Co. The 144-home community is going in just south of Kernan Middle School.

8119-8138 Brothers Walk Lane, four new homes in **Hartsfield Oaks**, off Hartsfield Road in Arlington, \$75,000 each, D.R. Horton.

9501 Crosshill Blvd., tenant build-out for **Coldwell Banker**, \$50,000, 1,283 square feet, Builders Construction Services.

4651 Salisbury Road, tenant build-out for **Jim Moran Institute for Global Entrepreneurship**, \$44,813, 1,491 square feet, JMB Contracting. It's operated by the Florida State University College of Business.

Sales

Russell and Mary Baker paid \$1,258,600 for the 4,739-square-foot home on the river at **4420 Ortega Forest Blvd.** It was built in 1986 and last sold for \$735,000 in 1994.

Doreen Properties and Requa LLC of Los Angeles paid \$1.2 million for the 10,800-square-foot shopping center at **9585 Regency Square Blvd. N.** Mark and Elizabeth Barnette paid \$1,150,000 for the 4,274-square-foot home on the river at **4031 Timuquana Road.** It was built in 1958.

roger.bull@jacksonville.com, (904) 359-4296

SHOPPING

Continued from F-1

ly quickly. Luiz Maykot, a data analyst at Adobe Digital Insights, said a number of factors could be shaping the difference, including that low-income shoppers are less likely to have credit cards, which are table stakes to participating in online shopping.

The data illuminate other interesting lessons, too. For example, Alaska and Hawaii are affluent states that don't fit the pattern of having strong per-person online spending. Maykot said such a result probably reflects the fact that shipping to those states can be pricey and relatively slow — factors making online shopping less attractive.

The research also offers hints that perhaps relative affluence is not the only factor that informs people's disparate adoption of online shopping.

Taken together, the data help provide valuable context for how to think about the business strategies of some of the biggest names in retail. For example, Amazon.com's same-day delivery service is largely concentrated in affluent cities. Sure, that's in part because the economics are better when customers are clustered close together. But this information also suggests Amazon is first trying to make this a habit among the kinds of shoppers who are already dependent on e-commerce.

Similarly, people sometimes ask how Wal-Mart could possibly sustain its more than 4,000 U.S. stores in the digital era. This research helps explain that: That tower of Amazon boxes outside a big-city condo building each evening may not be a good proxy for how people are shopping in say, rural Tennessee. Even

if some people are doing less of it these days, there is still enormous appetite for shopping in brick-and-mortar stores.

Yet Adobe's findings suggest there are ways to attract different kinds of shoppers — including low-income ones — to the digital channel. Consider what Adobe observed during the holiday season when it came to purchasing TVs. Researchers looked at how many televisions were bought online during November and December in each state, and then looked at what share of those purchases were made during the week of Black Friday — the period when discounts ran highest. States with lower median incomes tended to see a larger share of TVs bought in that period, suggesting that value pricing was important in getting those consumers to fill their digital shopping carts.

Bankrate.com

Florida Times-Union

Deposit & Loan Guide

Check rates daily at <http://jacksonville.interest.com>

Institution	Int Chking	Money	3 mo	6 mo	12 mo	18 mo	24 mo	36 mo	60 mo	Phone / Website
	Acct	Mkt Acct	CD	CD	CD	CD	CD	CD		
	Min	Min	Min	Min	Min	Min	Min	Min	Min	
Atlantic Coast Bank	0.11	1.26	0.30	0.35	0.45	1.00	0.76	1.01	2.27	877-504-5332 <small>www.AtlanticCoastBank.net</small>
Check out our Bonus Money Market product!										
EverBank	0.25	0.61	0.50	0.71	1.26	1.23	1.35	1.52	2.00	877-680-1052 <small>www.EverBank.com</small>
1-Year Intro APY on eligible accounts - Open an account today!										
First Florida Credit Union	0.35	0.35	0.24	0.34	0.77	0.81	0.90	1.13	1.50	877-407-2979 <small>www.firstflorida.org</small>
Call for special rates.										
Synchrony Bank	NA	0.85	NA	NA	1.35	1.25	1.60	1.75	2.30	800-869-3813 <small>www.myoptimizerplus.com</small>
Great Rates + Safety = Peace of Mind. Member FDIC.										
Synovus Bank of Jacksonville	NA	1.20	0.10	0.25	0.25	0.30	0.35	0.50	0.85	866-405-4683 <small>www.SynovusBankJax.com</small>
New money only for CD & MMKT specials. Call Now! 904-641-6756										
VyStar Credit Union	0.10	0.31	0.41	0.51	0.81	0.86	1.11	1.25	1.90	877-593-2409 <small>www.vystarcu.org</small>
New 15 month CD up to 1.30% APY										

Legend: Rates effective as of 3/24/17 and may change without notice. All institutions are FDIC or NCUA insured. Rates may change after the account is opened. N/A means rates are not available or not offered at press time. Yields represent annual percentage yield (APY) paid by participating institutions. Fees may reduce the earnings on the account. A penalty may be imposed for early withdrawal. Banks, Thrifts and credit unions pay to advertise in this guide which is compiled by Bankrate.com, a publication of Bankrate, LLC. ©2017. To appear in this table, call 800-509-4636. To report any inaccuracies, call 888-509-4636. •http://jacksonville.interest.com