

June 2019

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and others

St. Augustine OBSERVER

NEWS INFORMATION FOR & ABOUT RESIDENTS OF Southern St. Johns County FL

SASIA Scholarship Awards for 2019



(From left to right) Jonathan Crist, Quinn Wood, Charlotte McCleary, David Lazar and Colton Forkush.

The St Augustine South Improvement Association was honored to award five deserving St. Augustine South High School graduates with the SASIA Scholarship Award for 2019. The Seniors, along with their family and friends, were hosted at a celebration event on Wednesday, May 15th at the St Augustine South Community Center. We wish them all the best in their upcoming educational studies and future careers.

St. Augustine Music Festival Announces Full 2019 Concerts



The St. Augustine Music Festival (SAMF) returns for its 13th summer season of free classical music concerts in the historic Cathedral Basilica of St. Augustine. Six performances are staged over two weekends, (Thursday, Friday, and Saturday), June 20-22 and June 27-29, with all concerts starting at 7:30 pm.



Jorge & Jin Kim Pena

Founded in 2007 by Jacksonville musicians Jorge A. Peña and Jin Kim-Peña, the festival welcomes audiences as varied as its concert programs. Classical music "newbies" mingle with seasoned aficionados, true to the festival's mission to educate, elevate, and entertain all through great music, regardless of ability to pay for a ticket. Individual and corporate donors support the festival financially to keep the concerts free to the public. (continued on page 9)

St Augustine South Improvement Association Celebrates 60th Anniversary



St Augustine South Improvement Association recently Celebrated a 60th Anniversary with a day of Neighborhood Food, Fun and Friendship on April 27th at the St Aug South Community Center. Over 250 people enjoyed a picture perfect day with a Cook-Out, Music by Mike Monahan & friends, Raffles, Business Partner Displays and Games. (including a bounce house and face painting for kids) Our neighborhood Fire Department Squad and Sheriff Officers provided time for special appearances to mingle with the crowd. Sponsors of the event included: Burkhardt Sales & Service, Moultrie Dental Clinic, Flowers by Shirley, Dan Kennedy @ Endless Summer Realty, Wildheart Boutique and Bailey's Health & Fitness. We would like to thank everyone who came out to Celebrate with us for this special St Augustine South Neighborhood Event!!

What's Inside The Observer This Month...

- *St. Augustine Shores:* March Board Minutes, Annual Meeting May 3rd
- *St. Augustine South:* SASI Celebrates 60th Anniversary and Awards 2019 Scholarships.
- *In the Law:* Helping Your Millennial Children Plan for the Future
- *Computer Corner:* FACT: Microsoft will not call you!
- *Financial Focus:* Vacation & Retirement: Different Goals Require Different Investment Strategies
- *Sheriff's Corner:* Boating Safety
- *Civic Association:* June Full of Amazing Acts at Music by the Sea
- *Diaries of a Shores Grand-Dad*
- *Stroke & Aphasia Recovery*

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1965 A1A South #120
St. Augustine, FL 32080-6509

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SAN SAVINO, A HOMES BY DELTONA COMMUNITY
400 VENECIA WAY, ST. AUGUSTINE, FL 32086
904-797-6565 | sansavinohomes.com

St. Augustine Observer

Published monthly for residents and visitors of St. Augustine, Florida area
1965 A1A South #120 • St. Augustine, FL 32080-6509
Email: clifflogsdon@att.net • Online: www.StAugustineObserverOnline.com

Cliff Logsdon
Publisher/Editor

(904) 607-1410
Email: clifflogsdon@att.net



The purpose of the St. Augustine Observer is to serve residents of St. Augustine area Communities.

First priority will be given to reporting news and activities of the residents of the St. Augustine local communities, and other news and events that directly affects the St. Augustine area. Second priority will be given to articles of general interest as space permits.

Information should be received by the 15th of the month in order to appear in the following month's issue. Articles or information may be sent to the St. Augustine Observer, 1965 A1A South #180, St.

St. Augustine Shores Community Calendar

The Shores Service Corporation
Shores Homeowners Association
(904) 794-2000

www.staugshores.org

Shores Monthly Meetings

- Shores Service Corporation monthly meetings are held on the second Thursday of each month. Meetings are at 7 p.m. at the Riverview Club.
- Conquistador Condominium Board meetings are held on the fourth Monday of each month at 6

Augustine Florida 32080-6509. Information may also be e-mailed to clifflogsdon@att.net.

All material submitted to the Observer is subject to editing. Publishing of submitted letters and information is at the discretion of the publisher. Views and opinions expressed are those of the writer and do not express the viewpoint of the publisher or editorial staff of the Observer.

The Observer's acceptance of advertising does not constitute an endorsement or approval of any product or services by the Observer or its staff. It is agreed that the Observer and its staff will not be held liable for information provided herein by submitters/advertisers, including pictures, graphics, websites and/or emails listed, that may have the potential to constitute fraud or other violation of law including copywriting infringements. The publisher reserves the right to refuse advertising that does not meet the publication's standards.

p.m. at the Riverview Club.

- Fairview Condominium Board meetings are held on the second Tuesday of every other month at 4 p.m. at the Fairview Condo club house.

- Greens Condominium Board meetings will vary. Contact Jeff Edwards at Sovereign-Jacobs at 904-461-5556.

- Casa Bella Condominium 2019 Board Meetings: March 18th- 6pm (Annual Meeting), April 15th- 6pm, May 6th- 6pm, June 17th- 6pm, July 15th- 6pm, August 19th- 6pm, September 16th- 6pm, October 21st- 6pm, November 11th- 6pm, December 16th- 6pm. For Information contact Ellen Lumpkin at 904-461-5556.

St. Augustine South Community Calendar

St. Augustine South Improvement Assoc.
709 Royal Rd. St Augustine, 32086
email: staugsouthimpassoc@gmail.com
www.staugsouth.com

SASIA Board Members

President - Julie Bruijn
1st VP - Alan Chappell
2nd VP - Dave Whitaker
Secretary - Ruth Hope
Treasurer - Margo Geer
Board Member - Ryan Flagler
Board Member - Suzanne Godbout
Board Member - Robert Kennedy
Board Member - Daniel Kennedy
Board Member - Frances Lundberg
Board Member - Joe Satterelli

SASIA Meeting 3rd Wednesday 7:00 PM

Please join us and bring your ideas on how to improve our wonderful neighborhood! Connect with us on our Facebook.com and NextDoor.com pages: St. Augustine South Improvement Association.

Monthly Meetings at Clubhouse

DAV Meeting -3rd Tuesday of the month DAV monthly meeting at 7pm.

Bingo - Every Thursday at 1pm except Holidays, light lunch, from 11:30 to 12:30. Open to the Public.

Yoga - Join Registered Yoga Teacher Emily Flagler for Gentle Flow Yoga on Thursdays 5:30 - 6:30! Just bring your yoga mat, towel, and water. Try your first class for free!

Did You Get Your Copy of the Observer?

The St. Augustine Observer newspaper is delivered free by US Mail to Shores & South Communities and other selected smaller neighborhoods in Southern St. Johns County areas by U.S. Mail.

Current mailing postal routes are C007, C015, C017, C028, C035, R031, R014, R015, R006, R043, and R039 to over 7,200 homes. Postal Routes do change occasionally, call or email me if you do not get your paper.

Free copies are also available at the Riverview Club office and the Main & Southeast Libraries or free download form www.StAugustineObserverOnline.com.

If you are not in the current mailing areas, contact clifflogsdon@att.net or 904-607-1410 for an annual agreement for one year to cover postage for \$12. The paper is free and made possible by our advertisers. Visit and thank them whenever possible.

Thank you, Cliff Logsdon, Publisher/Editor

Community Classifieds

The Observer offers *free community classified ads to Shores and South residents*. Classified ads will not be printed without a name, address and phone number included with the request. *Free ads Are Not to Promote a Business or Personal Service.*

Business, Services, seeking work and others may be placed in the classified section according to the following rate schedule: 1/2" (1-4 lines) \$5, 1" (5-8 lines) \$10, 1 1/2" (9-12 lines) \$15, 2" (13-16 lines) \$20. These Ads should be paid in advance before placed.

Send your ad and payment if required to Observer, 1965 A1A South #180, St. Augustine, 32080-6509. You may email your ad to clifflogsdon@att.net. Deadline for all ads is the 15th of every month for the next month's issue. Free ads up to 5 items only should be sent.

FOR SALE: 2 Carat Diamond Wedding DUO Ring \$1,500. Call (904) 547-2386

FOR SALE: Kayak, Splash II, 69 lbs, capacity 500 lbs., plus paddles and 2 snap-in seats. \$350 Has been stored inside. Grumman aluminum, 16 ft. canoe. It's been the family canoe for many years. \$100. Oval TV table, 50x27x20H, 2 glass shelves. \$25. All in very good condition. 797-4998

FOR SALE: Pasta roller, never used, veggie sieve never used, fry daddy, ice cream machine used once, Bread machine. Best offer on all. Call 904-797-9874

FOR SALE: Thule kayak racks in very good condition for the top of a vehicle. \$50. Call Paula at 802-291-3037

FOR SALE: 5 piece living room set. Rattan with floral cushions. 2 end tables, 1 coffee table all with glass tops and 2 love seats. Very good condition. \$495.00. Call Paula 802-291-3037

FOR SALE: 1. Sofa bed \$335. 2. Bedroom Set Queen Size 5 Pieces \$630. 3. Dining Set and China, 8 chairs plus 2 extensions and Pad \$270. 4. Bookshelf \$60. 5. Computer Cabinet dark cherry \$80. 6. Curio \$199. 7. Wheelchair new \$55. Call 423-928-0298

FOR SALE: High Wing Craftmaster Floral Chair with matching handcrafted Painted Cornice. \$150. 2 rounded foot stools with cushions. \$30. Call 904-794-4433

FOR SALE: Full size bed, solid maple headboard, footboard, with mattress, box springs and sheets. \$100. Call 904-417-3210

FOR SALE: Vintage & Antique Items: (1.) Framed & Matted Large Prints by Thompson Crowe #232/2500, Signed and dated 1984 by Artist. Excellent condition -overall 23"x32". Two black Labs 'Gone Fishing'—asking \$300. (2.) 1916 Mahogany Wooden beautifully preserved working Victor Victrola with assortment of records. -asking \$1,200. (3) Vintage Ceiling Light fixture from Estate in Atlanta...1930's -asking \$300. (4.) Vintage Roseville USA Vase almost 16" tall. asking \$300. (5.) Antique & Vintage Clock collection of five. Includes electric MAGIC clock-keeps time...all asking \$350. All items excellent condition. Serious Inquires. Call 513-288-7789

WANTED: Silver Coins, Gold and Jewelry at great prices. Call Mike at 904-540-2235.

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11:00 a.m. Contemporary Service

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\$20 Cash Pedicure!

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Mr. Joe Thomas

Recently Mr. Joe Thomas passed away. Joe contacted me last year about possibly working with the community newspapers. He had recently relocated here from New Mexico. Joe had a life of service to church congregations and recently been working in hospitality. Joe worked part time for the Observer making contacts within the community. He was a friend and an exceptional person. We will miss him.

Cliff Logsdon, Publisher/Editor

St. Augustine Shores Club News

June 2019 Riverview Club Calendar

JUNE DANCES: RSVP required: Call 904-794-2000 or www.staugshores.org/dance-rsvp
Guests: \$15.00/pp. ***BYOB***



EARLY SOCIAL
Frank Saffi
Saturday, June 8th
7:00 pm to 10:00 pm



MAIN SOCIAL
D. Owen & Tony T.
Friday, June 21st
7:00 pm to 10:00 pm

FREE for Activity Members, guests are \$5.00/pp/class.

Bridge Fridays 1:00 pm.



Bridge Lesson Summer break - classes will resume in September.

Chicago Bridge **Must have a partner to play**, Mon and Thu at 12:30 pm.

Card Game Group meets on Tuesdays, at 3:30 pm – 6:00 pm.

Mah Jongg Tuesday at 1:00 pm & Wednesday at 10:30 am.

Chair Yoga Class led by Nancy, Mon, Wed & Fri at 10:45 am.

Yoga Class led by Nancy, Mon, Wed & Fri at 9:00 am.
Yoga with Erin, Thursday at 5:30 pm.

Exercise Class Led by Marcia Tuesday and Thursday at 10:00 am.

Tai-Chi B-1 Thursday at 6:30 pm.; Tuesday class is on summer recess.

Dance Class Thursday at 2 pm—learn the Rhumba! Session-End Party
June 20th at 1:30 pm, classes will resume in September.

Line Dancing Monday at 6:30 pm and Wednesday at 10:00 am.

Zumba Tuesdays at 5:30 pm —Zumba with Mary Beth.

Writers in Tuesday June 11th and 25th at 1:00 pm in the Library.

the Shores For information call Donna at 794-0789.



Upcoming Events at the Riverview Club

Country Line Dance Party: Friday, June 14th (7pm to 10pm) – DJ Terry Hunter

Early Social: Saturday, July 6th (7pm to 10pm) – Entertainment by Tim Rippey

Main Social: Friday, July 19th (7pm to 10pm) – Entertainment by D. Owen & Tony T.

Riverview Club Events

FREE Stroke & Aphasia: Presentation by Thomas Broussard - Shores resident & stroke survivor. Tuesday, June 18th at 11:00 am. Learn how Aphasia affects a person's ability to express and understand written and spoken language. Thomas Broussard will share his experience after a stroke and how he developed his own recovery therapy.

Water Aerobics with Elsa: Monday, Wednesday & Friday @ 9:00 am – Must purchase pool pass.

FREE Introductory Fitness Pole Walking Clinic with Sheila Vidamour:

- Wednesday, June 12th at 12:30 pm – Meet at the Riverview Club.

- Pre-registration is required: to register call 904-540-1067, or email Sheila: walkyourpath406@aol.com.

Pole Walking is a fun and easy way to get a very effective and efficient total body aerobic workout! Please wear comfortable walking shoes and demo Walking Poles will be provided.

Rent our spacious & elegant ballroom space for your next event!



Main Hall 5,520 sq. ft.
& Commercial Grade Kitchen
Seating capacity: 250 people

Game Room 1,440 sq. ft.
Seating capacity: 55 people

Card Room 825 sq. ft.
Seating capacity: 40 people



- Weddings
- Birthdays
- Meetings
- Rehearsals
- Receptions
- Reunions
- Fund Raisers
- Anniversaries
- Baby Shower
- Dinner Dances
- Graduation Party
- Retirement Party
- Memorial Service
- Engagement Party
- Office/Holiday Party

RIVERVIEW CLUB
SAINT AUGUSTINE SHORES
790 Christina Drive
St. Augustine, FL 32086
904.794.2000

St. Augustine Shores Service Corporation April 11th Board Meeting Summary

"This Summary is an overview by the Observer Editor and is not the complete meeting minutes. Minutes are to be approved and posted at the Riverview Club and Association Website."

The St. Augustine Shores Service Corporation's Board of Directors meeting was called to order by President Austin Dietly at 7:00 P.M. Present: Vice President Thomas Filloramo, Director Phil Van Tiem, Director Leonard DiTomaso, Director Mike Amato, Secretary Nicolas Arocha. Absent Treasurer Claire Lorbeer. Quorum Established. the Invocation was given by General Manager Smith followed by the Pledge of Allegiance.

Motion made, seconded and approved the the minutes of February 26,2019 as presented by 5 yes votes and 1 no vote. Motion made, seconded, amended to include the 3 PUD documents that establish the committee and approved unanimously.

Tje Treasurers Report report was read by General Manager Smith.

Motion:

Director Mike Amato made a motion to approve the Treasurers report as read. General Manager Smith explained the increase in the operating fund and the increase in the reserve fund. Motion made, Seconded, and approved unanimously. The motion carried.

Managers' Report - Joseph H. Smith III Old Business - Progress on Board Goals

Curb Appeal – We are currently fertilizing the common grounds. Baker Company soliciting bids to jack and bore under the pavement on Shores and Christina to provide irrigation to the medians for plantings. BTI drilling has provided a bid for the entire area at \$14000.00

Safety and Security – The key access system project for the tennis courts is in progress. A handhole has been purchased. The meter can has been installed. Waiting on power to the meter can.

Pool Deck Litigation - The courts are backed up and we can't get a trial until May 2019.

Reserve Study Update - Dreux Isaac inspected the improvements to the Shores amenities. The study will be finalized in May.

Committee Reports

ACC Committee – Committee Co-Chair Steve Raff: The ACC held one meeting in the month of March. They looked at 14 applications: 2 Utility sheds, 3 Fences, 2 Florida Rooms, 2 Additions, 1 Porch Enclosure. A total of 10 approved. 4 new homes did not have the proper plans submitted so they were tabled until the next meeting and everyone was advised that they had to plant proper plantings and documents so they can be approved.

Variance request - 334 Cortez Drive to allow them approval without installing a sidewalk because of the elevation, location, and surrounding circumstances. No more homes will be built on the East side of the street and the one home that currently exists on the East side was not required to install a sidewalk. Mr. Raff has done some research on the Deed Restrictions and he feels that the Board does not have the authority to do a variance to the Deed Restrictions. Motion made, Seconded to approve the request with detailed report with this approval as to the reason it was approved so as not to establish a precedence. Motion approved unanimously.

Deed Restriction Committee – Kate Thomes: Door to door project complete. They covered 60 to 70 percent of the homes. Will have a final report at the June meeting.

PUD Committee – Secretary Nicolas Arocha. Secretary Arocha stated that the current memo from legal counsel dated April 11, 2019 confirms a number of things including the fact that this is very confusing. He stated that they met with one of the engineers from St. Johns County at Sevilla Drive and looked at the drainage that comes from the development that is East of Watson Road. He discussed the 45-year-old 48-inch corrugated metal pipe as the weak link to the drainage and stated that we are responsible for that pipe. He stated that the responsibility for the drainage is fractured. If we establish a program with the county it will be very beneficial and potentially a tremendous cost savings. The PUD Committee is focusing on identifying the drainage liabilities that are our responsibility. He would like to have a Professional Engineer do a study on the Dam so we can properly fund the Reserves.

Internal Audit Committee – Joan Stanton: They audited the employee review processes. They recommend a formal review on an annual basis. The presentation at the May meeting is to audit the process of collecting funds from members who attend the activities classes. Director DiTomaso inquired as to the number of people on the Audit Committee for voting purposes. He feels they need more qualified voting support.

Riverview Building and Grounds – Nicolas Arocha: Secretary Arocha discussed the spreadsheet. He feels the Board needs to approve the projects listed again. Motion made, Seconded, approved unanimously to let General Manager continue to work on the projects as he has been. General Manager Smith presented three bids for the front entrance project.

New Business

Home Office Applications - 733 Saco Court for the purpose of Sundown Graphic designs. Agrees to abide by County Ordinance 95 – 9. (continued on page 12)

"I only want cremation."

Flagler Memorial Cremation Society

669-1809

2600 Old Moultrie Road • St. Augustine

News Around Southern St. Augustine Area

Temple Bet Yam's Annual Pizza and Bingo Night!

FUN! FOOD! CASH PRIZES!

Join us for Temple Bet Yam's annual pizza and bingo night starting at 6:00 p.m. on Saturday, June 8th, at the Temple, 2055 Wildwood Dr., St. Augustine, just off SR 207.

For just \$15, participants of this fun-filled evening will be able to play at least ten games for cash prizes and enjoy a pizza dinner. Contact Carol Levy for ticket information at 954-895-7332.

St. Augustine Travel Club Meeting

by Peter Dytrych

The St. Augustine Travel Club will hold its next gathering on Tuesday, June 18, at 2:00 pm at the Southeast Branch Public Library, on U.S. 1 near SR206. We look forward to seeing you as we will cover SCOTLAND AND IRELAND

Highlighting the Gathering of the Clans in Scotland and covering Ireland coast to coast. No reservations are required. Any questions, please call Peter dytrych at 904 797-3736.

Wags and Whiskers Pet Rescue and Adoption

Address is 1967 Old Moultrie Road, Wags 'n Whiskers Parking Lot. The pet shelter is a volunteer organization sheltering and fostering pets (dogs and cats), and works with Petco as a venue for their adoption days. They are always looking for ways to raise funds as they neuter and provide all the pets with their necessary medical needs and tests before any pet is released to a new home. Also included is a chip for each pet. If you are ready to adopt a pet, please check their website for your next companion. Their website is www.wwpetrescue.org.

The next "Garage Sale" will be Saturday June 8th from 9 am to 1 pm at parking lot of Wags and Whiskers. If you are interested in selling, we ask for your \$10.00 donation. Bring your own table or tarp/blanket to display your merchandise. (There may be some tables available to borrow as a nice lady offered to bring extra tables for those of you who don't have one - limited.) Please call Lana Bandy at 317-450-0505 to reserve a spot. Would love to have buyers as well.....we need you! Thank you and hope to see you there.

Summer Book Sale Southeast Branch Library June 10 and 11.

Join The Friends of the Southeast Branch Library for our Summertime Lobby Book Sale. As always, hardcover and trade books will be \$1.00, while smaller paperbacks will be 50 cents. The Book Sale hours are Monday, June 10 from 10:00 am to 8:00 pm and Tuesday, June 11 from 10:00 am to 3:00 pm (or until sold out). Proceeds from the sale support library activities for children, young adults, and adults. The proceeds also support post-secondary scholarships for high school students who have volunteered at the Southeast Branch Library. This is your chance to stock up on your summer reading. Stop by and find your treasures!



St Augustine Genealogical Society Meeting

Monthly Meeting of SAOS is June 4th from 6:30 to 9:00 at Watson Realty, US1 South3050, St. Augustine, 32086. The featured speaker, hobbyist Allen Black, will give his Spiders and Stars talk on novelty Brassavola/Cattleya alliance breeding. If you are growing weary of the meristem, more of the same big, round cattleyas, if you want some that are different, unique, or exciting, this presentation is for you. With lots of beautiful pictures we'll talk about the rassavola species like B. cucullate, some primary hybrids and other wild and wonderful brassavola and cattleya alliance hybrids. Allen will be selling orchids. He's bringing seedlings of some of his most recent crosses. Bring your flowering orchids to exhibit on the ShowTable. We will have our normal raffle at the end of the meeting.

Keiki Club meeting is May 26th from 1-3pm at 6916 Cypress Lake Court. Sue will talk about how to decide which mix is best for your orchids, considering your growing area and watering habits. There may be some orchid keikis and divisions for you to mount and or pot up (one to a customer), bring a clay pot just in case. To cover the cost of supplies, there will be \$5 charge. If you have one or two of your own plants that need repotting, please bring them to Ace repotting clinic. The repotting crew is available to give you hands on tips on repotting at the monthly Ace RepottingClinics at Ace Hardware 3050 US 1 S. June 1st 9am to noon.

The first Saturday of the month from February through October, St. Augustine OSociety members will be available to talk to you, answer questions and help you repot orchids.

Writers In the Shores

The June meetings for Writers in the Shores will be on Tuesday the 11th and again on the 25th. The chosen subject is to be "It wasn't planned this way" and, is suggested for this month's topic to write about on the 25th Come join us, you just might like us ! Everyone is welcome and we would like to invite anyone who loves to write. You do not have to be a member. We meet on the 2nd and 4th Tuesday each month, at 1pm here at the Riverview Club Library. We are a casual group who enjoy sharing their work and related discussion with each other. There are no officers, dues or requirements. All genres are encompassed. For information call Donna at 794-0789.

An Invitation to the Living With Cancer Support Group

Whether you're a patient, survivor or caregiver, this is your opportunity to talk about the day-to-day challenges of living with cancer in a group of people who can inspire, relate to and support you along your journey.

Meetings are the Third Wednesday of every month at 11:00 am on the first floor of the main Flagler hospital building Suite 1010. Please call 904-819-4693 (or 4742) for more information or to RSVP.



South East Library Opportunity to Join Library Friends

The Friends of the South East Library thank you for supporting our amazing library. Friends annual dues, book shop and book sales financially support activities for children, youth and adults. This year we have added a scholarship for graduating seniors who volunteer at our branch.

We are out in the community to increase awareness of all these activities and encouraging people (and businesses) to join the Friends but are also looking for "new Friends" to help us. We have hosted a "Friends table" at the Artisan Market on US1 S, Farmers Market at the Amphitheatre and will be at Publix's in June and are looking for "Friends" to help. It's fun!

Please consider sparing a few hours to help at the book store, book sales, donate used books for resale or help us with social media support (from your own home!) We provided substantial monetary support last year helping provide 432 children's programs, 90 teen programs, 331 adult programs and a host of special events totaling 22,227 participants and funded the purchase of 75 new meeting room chairs-yea!. Together our efforts make a difference! We would love (and need) your help!

Debra and Judi, Membership/Community Committee
Debra 860-966-7601 Judi 904-687-5438

Shabbat Play Dates at Temple Bey Yam

Beginning March 2nd, and the first Saturday of the month through June 2019, Rabbi Nadia will lead a Shabbat Play Date for parents and young children from 9:30 a.m. to 10:30 a.m. Come and make new friends and experience Shabbat in a fun and casual environment. Temple Bet Yam is located at 2055 Wildwood Drive, St. Augustine, just off SR 207. RSVP Ellen at rehsme@yahoo.com. ALL ARE WELCOME!!!!

To Mars and Beyond Vacation Bible School

Blast off with the first VBS to land on Mars! Kids become Voyagers on a journey through space, exploring where God's power can take them. They'll lift off to distant planets on special missions to collect power sources.

Along the way, they'll learn how God walked with heroes of the Bible, and that God is always with them. During the adventure they will enjoy out-of-this-world fun games, crafts, science, music and timeless Bible stories that inspire kids to give glory to God, who is able to do far beyond all that we could ask or imagine!



To Mars and Beyond Vacation Bible School is for children starting Pre-K 4 to 5th grade and rising 6th graders. Students entering the 7th grade can register as helpers. VBS is Monday thru Friday, July 22 - July 26, 2019 from 8:45 a.m.-12:00 p.m. There is no registration fee, but pre-registration is appreciated for planning supplies and snacks. Download the registration form at www.shoresumc.org. Shores United Methodist Church is located at 724 Shores Blvd, between the Shores Golf Course and Hartley Elementary. For more information, call 797-4416.

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News From Around St. Johns County

First Coast Card & Newcomers Club

FIRST COAST CARD PLAYING CLUB EVENTS

Tuesday, June 4th. Main Library, 1960 N. Ponce De Leon Blvd., St. Augustine. Start Time: 1P. Free.

Tuesday, June 11th. Coffee Cafe, St. Augustine. Start Time: 1P. Free.

Tuesday, June 18th. Ponte Vedra Beach Library. 1 Library Blvd., Ponte Vedra Beach. Start Time: 1P. Free.

Saturday, June 22nd. Lunch/Cards. Italian Cafe, St. Augustine. Arrival: 12:30PM.

Please Contact Club Organizers for Membership Information, RSVPs, And Questions: 904-829-0643.

FIRST COAST NEWCOMERS ADULT RECREATION CLUB EVENTS

Friday, June 7th. June Monthly Dinner/Trivia. St Johns Clubhouse, St. Augustine. Arrival: 6PM. Greg & Co.

Thursday, June 13th. Classic Rock N Roll Band Concert. Downtown, St. Augustine. Arrival: 6P. Free.

Monday, June 17th. Winners Dinner/Trivia Evening. Mexican Restaurant, St. Augustine Beach. Arrival: 5:45P. Dessert Furnished.

Wednesday, June 26th. Dinner/Let's Play Bingo. PizzaRest., St. Augustine. Arrival: 5:30P. Winners-Food Cash Certificates.

Sunday June 30th. June Monthly Games Day. Taboo, Rummykub, Yatzee, Bunco, More. Arrival: 1P. Coffee Cafe, Ponte Vedra Beach. Free.

To Join Our Established Club, RSVPs, And For Further Information Contact: 904-829-0643.

FREE Quit Smoking Now class

Looking to Quit Tobacco? Join us for a FREE Quit Smoking Now class at Flagler Hospital-Wellness Center. Classes meet once a week for six weeks starting on Tuesday, July 9, 2019 from 6:00pm-7:00pm. FREE patches, lozenges, and gum! FREE quit plan, workbook, water bottle, stress ball and more! Call Northeast Florida AHEC at (904) 482-0189 to register and learn about more classes near you.

Panache Salon + SPA

Raises \$4,000 for Matanzas Riverkeepers

During the month of April, Panache an Aveda, Store, Salon & Spa in St. Augustine Beach hosted Earth Month events to support the Matanzas Riverkeepers. The salon staff met their goal of raising \$4,000 for the nonprofit organization dedicated to ensuring a clean and healthy Matanzas River. The events included an eco-friendly pop-up shop at the salon as well as a mini film festival at the Corazon Cinema and Café comprised of three environmentally-focused films.

"We had help from so many businesses in town including Corazon Cinema and Café, Island Prep, Southern Horticulture, Fit Mama's Tribe and Boutique, Southern Realty, VeloFest, Saint Augustine Film Festival, and Spanish Dutch Convoy," explained Kristy Weeks, founder and owner of Panache. "Our fundraising efforts became a great community event - community helping community. It was heartwarming to reach out to fellow business owners, ask for their help, and be welcomed with an 'Of course!' and a smile."

PHOTO: Kristy Weeks, founder and owner of Panache (left), and Michelle Vijgen, owner of Spanish Dutch Convoy (right), present Jen Lomberk, Executive Director and Riverkeeper for Matanzas Riverkeepers (middle), with \$4,000 in donations.



St. Augustine Ballroom Dance Association On Summer Break Until September

The St. Augustine Ballroom Dance Association has gone on summer break for the months of June, July and August. But exciting things start happening again with the Saturday, September 14th dance.



Get ready for a pirate and Caribbean theme dance with beautiful dance music provided by Debbie Owen and Tony T. A 45 minute dance lesson will start off this special evening at 6:15pm. After the lesson, dance the night away from 7 to 10pm. As usual, hors d'oeuvres, desserts and coffee will be served throughout the evening. The cost will remain the same, just \$20pp.

Come as a pirate if you like. Or, the guys could wear a tropical shirt with white pants and the ladies could show off a tropical looking dress. Be creative and look forward to an evening of fun.

So, mark your calendar for Saturday, September 14th. When time comes to make a reservation, call Dennis or Mary Larimore at 904-825-4902. For more information, and to see pictures, visit facebook.com/sabdastaug.

Picture Caption: The accidental twins. From left: Joanann Muller and Hatsue Wright.

St. Augustine Jazz Society Meetings

St. Augustine Jazz Society monthly Jazz Jam, Royal St. Augustine Golf Club, 301 Royal St. Augustine Pkwy., off SR 16 the last Sunday of each month, except December, 2:00-5:00 p.m. Open to the public. Admission is \$7.00/non-members. A non-profit, money goes for scholarships to St. John's County jazz band members in middle, high school, and college. Live music from local and famous musicians and vocalists, dancing, drinks for purchase. www.staugjazzsociety.org for more info on scholarships and jazz jams. Contact Jamie Lee, Vice President, 904-237-9268.

Vessel Safety Checks starts National Safe Boating Week

Flotilla 14-7 kicks off National Safe Boating week in 2019 by spreading out their talent among several local marinas, Rivers Edge, City Marina, Doug Crane Boat Ramp and Lighthouse Boat Ramp. They conducted Vessel Safety Checks given by their certified Vessel Examiners and sponsored by the US Coast Guard and the US Power Squadron. Twenty-three VSC's have been performed to date during this year's starting weekend.

"The nationally sponsored Vessel Safety Check program puts a volunteer's, trained set of eyes on your safety equipment right at the dock or boat ramp. We answer questions and impart boating safety information about right on the spot for each vessel we inspect.

"Requirements vary according to the size and type of vessels and it's important to know what is the correct and complete set of required and optional equipment for your vessel so that you can be safe on the water, wherever you go," says Candeletti, the Flotilla Commander and Staff Officer for the Safety Check Program in the Flotilla.

Members of Flotilla 14-7 speak with Vessel Owners about the Coast Guard and Power Squadron sponsored free Vessel Safety Check (VSC) program. Twenty-three

VSC's have been performed to date during this year's starting weekend.

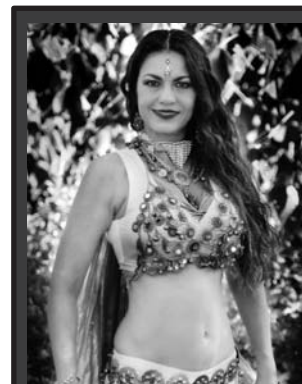
Bill Candeletti (on the right) just completed Mr. James Schock's vessel, "The nationally sponsored Vessel Safety Check program puts a volunteer's, trained set of eyes on your safety equipment right at the dock or boat ramp. We answer questions and impart boating safety information about right on the spot for each vessel we inspect," says Candeletti.

The Coast Guard Auxiliary is the uniformed volunteer component of the U.S. Coast Guard and supports the Coast Guard in nearly all its service missions. The Auxiliary was

created by Congress in 1939. For information about Flotilla 14-7 see, www.mysafeboating.com. For more information about the US Coast Guard, please visit www.cgaux.org.



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“Stroke and Aphasia Recovery”

Dr. Thomas Broussard Speaks at Riverview Club

Dr. Thomas Broussard, Jr., three times stroke survivor, will speak during Aphasia Month (June 2019) about “Stroke and Aphasia Recovery” at the St. Augustine Shores Riverview Club on Tuesday, June 18, 2019 at 11:00 AM. Complimentary refreshments will be provided.

The most common cause of aphasia (when you lose your language) is stroke (about 25-40% of stroke survivors acquire aphasia). It can also result from head injury, brain tumor or other neurological causes. A person with aphasia may have difficulty retrieving words and names, but the person’s intelligence is basically intact.

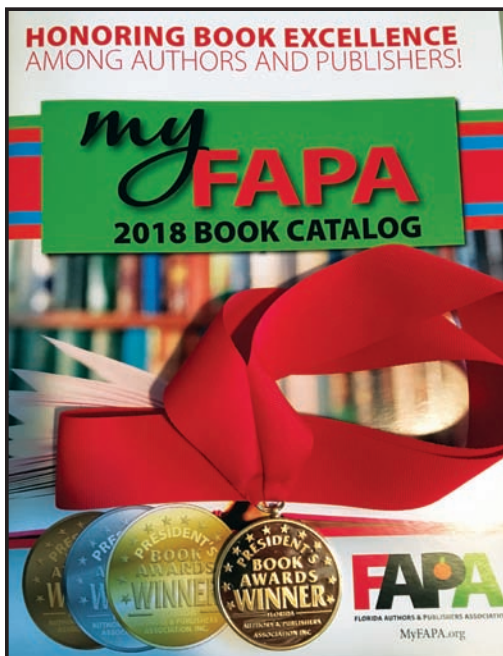
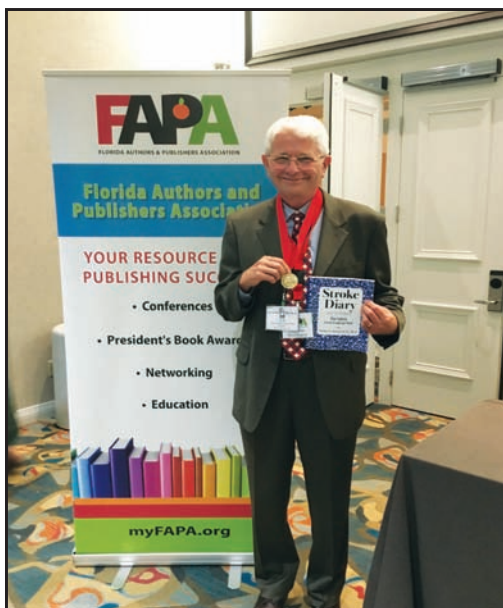
Aphasia affects about two million Americans and is more common than Parkinson’s Disease, cerebral palsy or muscular dystrophy. Nearly 180,000 Americans acquire the disorder each year. However, most people have never heard of it.

Dr. Broussard had his first stroke and aphasia in 2011. He could not read, write or speak well but kept a 500 page diary even though he couldn’t write. He wrote his diary using graphs, charts and metaphorical drawings with text that made no sense.

He got better with his own, accidental therapy. He has written several books, and speaks around the country about stroke and aphasia recovery. He will discuss the process of how he lost his language, how he got it back and how our brains learn from experience-dependent neural plasticity.

Thomas G. Broussard, Jr., Ph.D. is an author, educator, and public speaker. He has often been called the Johnny Appleseed of Aphasia Awareness. He is a U.S. Naval Academy graduate and received his Ph.D. at The Heller School at Brandeis University, Waltham, MA. Stroke Educator, Inc. is committed to aphasia awareness in every state. For more information, call 207-798-1449 or visit www.strokeeducator.com.

Stroke Diary, Just So Stories, How Aphasia Got Its Language Back (Vol III) was awarded a Gold medal by the Florida Authors and Publishers Association (FAPA) 2018 President’s Awards.



Wildflower Meadow Group

It’s definitely Spring in the wildflower meadow. The Mimosa strigillosa (powder puff) and coreopsis are in full bloom and cover large areas in the meadow. If you walk by the meadow you can’t miss seeing all the spring colors. Look a little closer and you’ll see a lot of butterflies; and if you listen closely, you’ll hear the bees bussing around the powder puff, but don’t worry. The bees are only interested in the flowers, won’t bother people walking by, and didn’t bother us when we working among them.

“Powder puff” (bottom left) are creeping into lawn areas outside the meadow and prove it survives and blooms after regular mowing. Prickly pear are taking turns blossoming their bright yellow flowers but there are tiny flowers, like Eryngium baldwinii, close to the ground that you won’t see unless you look closely. “Ladies tresses” (left) are a little more apparent but still easy to miss, since they’re small and often solitary. By the way, we’ve seen more of them this spring than in previous years. Who is to say why? There are so many variables.

All and all the meadow has done some fine work this spring. It does far more than we can and we don’t give ourselves the credit it deserves. We give it space, pull out lawn grasses, and plant suggestions but the meadow decides what to accept, when, and where.

That’s one of the things that make it a meadow, not a garden, and the lesson we learn over and over again is “Let it be.”

We hope you will join us at our next meeting the first Saturday in June. We meet at the meadow near the Riverview clubhouse at about 8:30. We’re an informal group without officers or dues and occasionally visit parks and nurseries.

We’re open to suggestions and new ideas about to enhance the wildflower meadow. Call Claire at 904-826-5366 or Cindy at 904-797-3931 for more information.



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Helping Your Millennial Children Plan for the Future

by Marcus Thompson, Associate Attorney
Jackson Law Group
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Baby Boomers who have worked hard to manage their finances have children who are of the age to either carry on their financial success and hard work or lose it all. The best gift a parent can give to themselves and their child is to help their children organize and manage their affairs. Millennials were not raised under the same conditions as Boomers, therefore, it is understandable that Boomers can be frustrated by their lack of control over all aspect of their children's financial lives.

To gain a bit of control in an uncontrollable situation, offering to pay for your child's estate plan can be a helpful step to ensure that your legacy will continue after you are gone.

Consider the following when broaching the subject.

1. Communication. The right context and communication between parents and millennial children is key to avoid hurt feelings.

2. Respect. Boomers must respect boundaries once the estate plan is completed. They may have paid for the estate plan, but that does not mean (continued on page 12)



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"Diaries of a Shores Grand-Dad"

by Dirk Schroeder

If there is ever a perfect time to write the Diaries of a Shores Grand-Dad it's when your daughter-in-law has just delivered a new baby girl. What's even more magical is the moment when your first granddaughter sees your second granddaughter for the very first time - how absolutely precious. This is what "Grand-Life" is all about!

So "Papa" and "Gaga" now have little Laurel in our lives and one more reason to bond with her beautiful family. I wonder if she will also call us Papa and Gaga - these names came organically for her older sister, Claire. It cannot be taken for granted that mothers and their babies naturally do well throughout the pregnancy and delivery. Our hearts go out to our friends Peggy Accurso and Louise Brown. Louise's daughter passed



away the same day as when Laurel was delivered in a rare pregnancy complication while her newborn son was saved in the process. I cannot imagine the anguish that the entire family is experiencing. If you have not seen the Go Fund Me on Facebook or the News story about the family it is truly heart-wrenching. You just never know what direction your life will take from one day to the next and you have to stop assuming everything will be just fine. Also, seeing our tiny and completely dependent granddaughter reminds me of how fragile life can be.

On a different note, the Schroeder Shores Voting-Block just expanded to a total of four votes - Kathy and each of our boys are now homeowners in the Shores. That's not to say that we'll all vote the same way but we do love living here and take pride in our respective neighborhoods. Our youngest, Matthew, just became the latest Schroeder to own a home within the community. With Matt being a new neighbor, you think about how you never know who your direct neighbors are going to be; will they be friendly or gruff, keep to themselves or in your face, be overbearing or outgoing. Will they force you to avoid them or invite you over or will you just have to learn to get along. If you've ever had tropical fish and bought Cichlids - new neighbors are a lot like that. If you have a bunch of Cichlids in a tank they all pick out their individual territories. If you throw a new one in there, the whole fish tank can get out of sorts with fights breaking out and a few casualties in the end. Unlike people, Cichlids are a whole lot more aggressive and the dominant make typically get to decide who lives and dies.

St. Augustine Music Festival

2019 Concerts

(continued from page 1)



SAMF creates world-class concerts with professional musicians of the highest caliber. Many of the musicians are members of the Jacksonville Symphony Orchestra. SAMF, the largest, free festival of its kind in the United States, has become a beloved summer "must-do" in Northeast Florida's cultural life. Its concerts have been featured on National Public Radio's "Performance Today."

This year's event will feature Mozart's Violin Concerto No. 5 with St. Augustine favorite **Nigel Armstrong** (pictured below), the beautiful Adagio for Strings by Samuel Barber, Dmitri Shostakovich's powerful Chamber Symphony for Strings in C Minor, and Arnold Schoenberg's Transfigured Night.

For more information, visit StAugustineMusicFestival.org. Cathedral Basilica of St. Augustine is located at 38 Cathedral Place in downtown St. Augustine, FL. Follow on social media: Instagram@staugmusicfest and Facebook @staugmusicfest. If you are interested in becoming a sponsor (continued on page 12)

Everyone in our San Savino neighborhood has been terrific - no Cichlids here!

In the last edition of "Only You Know and I Know", I wrote about Food Combining and I just want to report that I've gotten some very positive feedback about that article. Also, I have personally gotten back on the Food Combining habit and am already losing weight and getting my energy levels up. It works. If you missed it, Cliff posts all of the past issues of the Observer online so you can go back and check it out at <https://observer.vpweb.com/>. Cliff does a great job with this publication. I hope that he can keep it going for years to come. On that positive note, I wish everyone, as always, a Sunshine State of Mind.

ONLY YOU KNOW & I KNOW

With the recent articles about development along Wildwood Drive, I thought that it would be a good time to write about some of the history and such near that stretch of roadway.

- Wildwood Drive is bounded by US 1 and State Road 207 (East and West) and by Moultrie Creek to the North with neighborhoods connecting nearly down to Watson Road to the South.

- This area has a rich history dating back well before the 1800's - Treaty Park, for example, is named for The Treaty of Moultrie Creek between the U. S Gov't and 17 groups of Seminole Indians. A marker is at Treaty Park today. It established a 4 million acre reservation for Indians in Central Florida. The treaty was eventually broken and led to a one of the costliest Indian wars in US history. It was signed in 1823 and was a National event.

- The Moultrie Church and Wildwood Cemetery (at carter Road) has history going back to 1877 - unmarked graves of soldiers and local St. Augustine residents rest in "God's Little Acre"

- Other Houses of Worship on Wildwood Drive include the Good News Church, The Heritage Baptist Church and Temple Bet Yam.

- The Osceola Capture Site is located off Wildwood Drive. In 1837, during the Seminole Indian War, Osceola and 70 of his braves were seized under a white flag and taken to our fort. Osceola would die in captivity in Fort Moultrie,

South Carolina a year later.

- King's Road - King's Road was laid by the British in 1772 and 1775 in the general location of where US 1 is today (at the Eastern end of Wildwood Drive).

- Even though it was originally built in 1989, the Publix at Wildwood was completely rebuilt in 2006. The Li'l Champ (now Circle K) corner store was already there in 1984. Predating both of these stores is the "Shores Stop" in 1972.

- Treaty Park was donated 48 Acres to St. Johns County by the late K.S. Toney of Blowing Rock, S.C. in the 1980's. He owned hundreds of acres around the park and his heirs recently sold some of his last holdings.

- A Traffic Study was completed in 2013 for all of Wildwood Drive. Right-of-Way varies from 66' to 100' in width. Several areas were identified for improvements. Their study found that between 2008 and 2013, the time of day with the most crashed was at 8 AM. (3 PM and 4 PM were close behind).

- It has been said the quite a number of vineyards were active along the Southern banks of Moultrie Creek yet history on this is somewhat elusive. Let me know if you have history on it.

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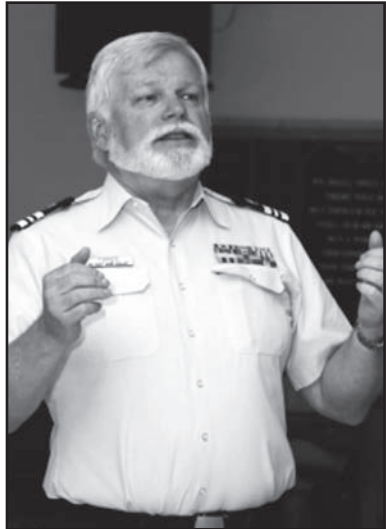



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“ I Got Caught Wearing My Life Jacket” Campaign Begins!

Flotilla 14-7 announces the start of the new campaign to recognize kids who wear their life vests. This program began at the start of National Safe Boating Week, 17 May, 2019.

William Candeletti, Flotilla Commander, gratefully accepted a donation from the Elks Lodge 829 Charity Coordinator, Connie Sarnowski and Secretary Mike Rathman for T-shirts that fund the program conducted by the flotilla to reward young boaters.



Harry Tipper speaks about “I Was Caught.....” to Elks Club Members.

“We welcome this opportunity to spot kids ages 7 and up in our area, wearing their life vests at, on or near the water and recognize them for doing so. In providing more personal interaction and kids, we believe that kids will help carry the message forward, perhaps involving their parents to do likewise,” said Mr. Candeletti speaking at the event. “We keep a careful watch on accidents and casualties throughout the US. Sadly, Florida leads the nation in boating fatalities. It has the lowest mandatory age for life vest wear with low rates for teens and young adults, demographically. Our intention is to use this new, locally developed program to increase voluntary wear rates among those kids and teens, now at the outset of the boating season.”

Mr. Harry Tipper, Program Coordinator for Auxiliary Division 14, also addressed the meeting about the program’s goals and origination. “We expect that with the help of fantastic organizations like the Elks Club, we can spread the importance to wear safety gear, bringing this positive message to all boaters in the Coast Guard’s 7TH District. In a word- WearItFlorida!”

The Coast Guard Auxiliary is the uniformed volunteer component of the U.S. Coast Guard and supports the Coast Guard in nearly all its service missions. The Auxiliary was created by Congress in 1939. For information about Flotilla 14-7 see, www.mysafeboating.com. For more information about the US Coast Guard, please visit www.cgaux.org.



Plaque Presentation to Elk Lodge 829 from USCG Auxiliary Flotilla 14-7. L. to R.: Harry Tipper, Connie Sarnowski, Bill Candeletti, Mike Rathman, Carmen Gautille, Bill Hall III

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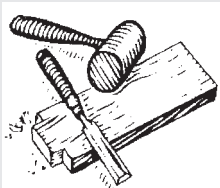
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Shores April 11th Board Meeting Summary

(continued from page 4)

Motion made, Seconded and approved unanimously.

Deed Violation Report - General Manager Smith presented the report. Last months report and this month's report have 2 repeats.

Member Comments

Director DiTomaso inquired about a pending lawsuit in the Conquistador. He wanted to know if we have responded. Affirmative General Manager Smith contacted the owner.

Charlene Field RV site. General Manager Smith explained the situation at the RV Compound and the history of the investigation into the drainage.

Director DiTomaso stated that our documents state that we conduct our annual meeting by Roberts Rules of Order, so the meeting does not get out of hand.

Director Amato inquired about the temporary site being used by G&H Underground. Meeting Adjourned

St. Augustine Music Festival 2019 Concerts

(continued from page 9)

or donating to the 2019 season of the St. Augustine Music Festival, please visit StAugustineMusicFestival.org or contact us at SAMFnews4u@gmail.com. (Pictures by Dennis Ho).

This Year's Musical Offerings

Thursday, June 20 at 7:30 p.m. SIMPLE BEAUTY

Join us for Simple Beauty, the opening theme of the 13th Annual St. Augustine Music Festival, featuring the clean simplicity of Wolfgang Amadeus Mozart and the beautiful melodies and harmonies of Franz Schubert. Selected works of music include Mozart's Violin Concerto No.5 in A major, K.219 and Schubert's Symphony No.5. Tonight's performance will feature SAMF favorite and soloist, violinist extraordinaire Nigel Armstrong.

Friday, June 21 at 7:30 p.m. PERCUSSION FEST

A roaring collaboration of percussionists Kevin Ritenauer and Joseph Becker, Percussion Fest will feature Dream by John Cage, Clapping Music by Steve Reich, Cross Hatch by Toru Takemitsu, and so much more including Bach, Andy Akiho and Gene Koshinski.

Saturday, June 22 at 7:30 p.m. HOPE, JOY, AND LOVE

With a theme of Hope, Joy, and Love, we will open the first Saturday evening of the 13th Annual St. Augustine Music Festival with Mozart's String Quintet No.3 in C major, K.515 and later Arnold Schoenberg's Verklärte Nacht (Transfigured Night), Op.4, which is based on a poem by Richard Dehmel about a woman who changes from despair to hope, from grief to joy, through an act of love.

Thursday, June 27 at 7:30 p.m. A MUSICAL PARTY WITH FRIENDS

On the second Thursday evening performance of our 13th Annual St. Augustine Music Festival, we present a theme of A Musical Party With Friends featuring Mozart's Quintet for piano, oboe, clarinet, horn, and bassoon in E flat major, K.452 as well as Mahler's piano Quartet in A minor, and Beethoven's Septet in E flat major, Op.20 for clarinet, horn, bassoon, violin, viola, cello, and bass.

Friday, June 28 at 7:30 p.m. PIANO EXTRAVAGANZA

For our second Friday evening performance of the 13th Annual St. Augustine Music Festival, we present a piano solo by Scott Watkins as well as music by Schubert, Hanson, and Liszt's "St. Francis Walking on the Waves" and "Transcendental Etude No.9."

Saturday, June 29 at 7:30 p.m. AROUND THE WORLD

For the closing performance of the 13th Annual St. Augustine Music Festival, we present a theme of Around the World featuring "An English Suite" by Sir Charles Hubert Parry, Barber's "Adagio for Strings" in Memory of SAMF violist Colin Kiely, and music by Shostakovich and Carl Nielsen.



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Helping Your Millennial Children Plan for the Future

(continued from page 8)

they are entitled to see the child's documents.

3. Timing. It may be easiest to bring the subject up when your child has a child or when your family goes through the loss of a family member and the need for an estate plan becomes more evident to a Millennial.

An Estate Plan should not be limited to one particular generation, it should be used to put everyone's mind at ease, parent and child alike.

Marcus Thompson is an Associate Attorney at Jackson Law Group. The firm focuses in practice areas such as tax, real estate, business, estate planning, and community associations. He received a Bachelor of Arts in Journalism – Advertising from the University of Georgia and J.D. from Stetson University College of Law.



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Computer Corner

by Steven Aldrich
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FACT: Microsoft Will Not Call You!

If someone calls you out of the blue and claims they are with Microsoft, JUST HANG UP.

Since I wrote my article titled "I want my refund" (Sept 2018) the frequency of these scam phone calls has increased, and the cost is mounting. The worst case I have encountered was a person scammed out of \$8,000.

Many of my clients cite receiving these calls many times a day for weeks on end. Most often it is a robo-call, but sometimes there is a real person on the phone. The phone numbers are never the same since the scammers use sophisticated rerouting to falsify their caller-ID. So you cannot block a number and expect that to help.

Here is what Microsoft says about protecting yourself against tech support scams:

- Microsoft does not send unsolicited email messages or make unsolicited phone calls to request personal or financial information, or to provide technical support to fix your computer.

- Any communication with Microsoft has to be initiated by you.

- If a notification appears with a phone number, don't call the number. Error and warning messages from Microsoft never include a phone number.

- Microsoft technical support will never ask that you pay for support in the form of Bitcoin or gift cards.

Point 2 above needs to be emphasized: ALL communication with Microsoft MUST be initiated by YOU. Microsoft will never call you unless you have expressly requested it.

Point 3 above means that if you get a popup message on your computer which includes a phone number to call, it is NOT Microsoft and is a scam.

Most (if not all) of these scam calls lead to the caller requesting remote access to your computer. Never fall prey to this tactic. If you get an unsolicited call that leads to the caller asking for access to your computer, please simply hang up.

If you have fallen victim to any scam where remote access was granted, it is important that you quickly change passwords. Especially those which are for financial, shopping, and email websites. It is trivial for a scammer to acquire all of your saved passwords while remotely accessing your computer.

The simplest way to avoid trouble is to never provide an unsolicited caller with remote access to your computer.

Steven Aldrich is a technology advisor with decades of experience as an IT Director and is the owner of First Coast Computer Services. Contact Steven if you need a trusted advisor to come to your business or home and help with your technology. See my ad on this page. Steve@fccspro.com or (904) 479-5661.

Financial Focus

Information Provided by

Edward Jones

Vacation & Retirement: Different Goals Require Different Investment Strategies



To achieve any of your financial objectives, you need to save and invest – that much is clear. But just how you save and invest may differ from goal to goal. Let's look at two common goals to see the differences in your savings and investment strategies.

The first goal we'll consider is a dream vacation – one lasting a couple of weeks or more, possibly to an exotic locale. So, for the investments you've designated to fund this vacation, you need two key attributes: liquidity and low risk. The liquidity requirement is pretty self-explanatory – you want to be able to get to your vacation funds exactly when you need them, and you don't want to be slapped with some type of early withdrawal or tax penalty.

The low-risk part of your vacation strategy means you want investments that won't drop in value just when you need to sell them to use the proceeds for your trip. However, you need to be aware that those types of stable-value investment vehicles likely will not offer much growth potential. As you may know, the investments with the greatest possible rewards are also those that carry the highest degrees of risk. Yet, by starting to invest early enough in more conservative investments, and putting away money regularly, you may be able to compensate for the lack of growth opportunities.

Now, let's turn to your other goal – retirement. When you are saving for retirement, your primary objective is pretty simple: to accumulate as much money as you can. Consequently, you will need a reasonable percentage of your portfolio devoted to growth-oriented investments.

But what's a reasonable percentage? There's no one-size-fits-all solution – the amount of growth investments in your portfolio should be based on several factors, including your age, risk tolerance and projected retirement lifestyle.

Furthermore, this percentage may need to change over time. When you're just starting out in your career, you may be able to afford to take on the greater risk that comes with having a higher percentage of your portfolio in growth investments. But as you get closer to retirement, you might want to begin shifting some dollars toward more conservative vehicles – you don't want to be over-exposed to the volatility of the financial markets just when you need to start selling investments to help fund your retirement.

Nonetheless, you won't want to give up all growth investments, even during your retirement years. You could spend two or three decades as a retiree, and over that time, inflation could take a big toll on your purchasing power. To counter this effect, you will need to own some investments that have the potential at least to equal, and ideally outpace, the cost of living.

The examples of taking that extensive vacation and enjoying a long retirement illustrate the importance of recognizing that you will have many goals in life – and you'll need to prioritize and plan for them, sometimes following significantly different investment strategies. When you do, you'll give yourself a better chance of reaching your destinations.

This article was written by Edward Jones for use by your local Edward Jones Financial Advisor.



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Edward Jones - It's Time for Investing to Feel Individual.

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St. Johns County Sheriff's Corner

By David Shoar, St. Johns County Sheriff

Boating Safety

It's great to be sheriff of a county that has so many wonderful assets. Among the top recreational opportunities is both saltwater and freshwater boating. There are very few places in Florida where boats can be launched on the Intracoastal Waterway with access to the ocean and then just a couple of dozen miles to the west you can launch into the St. Johns River for some of the finest boating in the nation. St. Johns County is truly a Mecca for boaters.

Our Marine Unit partners with the Florida Wildlife Commission as well as the U.S. Coast Guard to enforce boating regulations and to promote safe boating. Unfortunately, on occasion, our dive team and aviation unit are also called upon to look for victims of boating accidents or to hunt for missing watercraft or people. So this month I would like to suggest some rules for safe boating.

First and foremost be weather wise. Check the forecasts for possible storm activity and if you are bound for the ocean determine if the surf conditions

may have waves that could put your size boat at risk of capsizing. No matter where you may be boating if you notice darkening clouds, changing winds and sudden drops in temperature, play it safe and head for shore.

Develop a float plan. Inform a family member, friend or the staff at your marina where you are going and how long you intend to be gone. You should also give them the name of the captain and all passengers, boat type and registration and the types of communication and signal equipment you have on board.

Use common sense. Be alert at all times and operate at a safe speed for the conditions you encounter. Be sure to follow the navigational buoys and markers that have been placed for your safety. Steer clear of larger vessels that may not be able to stop and turn in time to avoid collisions. Make sure there is another person on board who is familiar with all aspects of the boat's operation, handling and safety equipment who could get back to

shore in case the primary skipper is injured or incapacitated in any way.

It is required by the U.S. Coastguard that personal flotation devices (PFD) or as they are most commonly known, lifejackets, of the proper size be on board for everyone on your boat. In Florida, children under 5 must wear a correctly sized PFD whenever the boat is moving. All boats larger than 16 feet must also have a float that can be thrown should someone fall overboard. Did you know that a majority of victims who drown after a boat is in an accident or capsizes were recovered not wearing a lifejacket?

In Florida anyone born on or after January 1, 1988 who operates a vessel powered by 10 horsepower or more must pass an approved boater safety course and have in his/her possession a photographic boating safety education identification card issued by the State Wildlife Commission.

Lastly, a word of caution about alcohol use while boating. Boat operators under the influence of alcohol double the odds for being involved in an accident. Most alcohol related boating accidents do not result from collisions but from falls on deck or overboard. In Florida boat operators found to have a blood alcohol content .08 or higher will be charged with a BUI. For boat operators under the age of 21 that BAC level for charges drops to .02.

I truly enjoy boating in the waters of our beautiful county and I hope you do as well. Thank you for reading my monthly columns and I always welcome and appreciate your comments and suggestions. You can also find much more information on a variety of topics from your Sheriff's Office website at www.sjsso.org. Be sure to sign up for the Sheriff's Office social media sights on Facebook, Twitter, Instagram or Next Door, and you are sure to receive important updates anytime. My email address is dshore@sjsso.org. I look forward to hearing from you and have a safe and fun summer.



St. Augustine Beach Civic Association

by Bill Jones, President
www.thecivicassociation.com

June Full of Amazing Acts At Music by the Sea

Our four Music by the Sea shows set for June all deserve a 5 Star rating! June 5th Music by the Sea presents a multi-talented musician and singer who just happens to be one of the best slide guitar players on the planet. The amazing Peter Karp has chosen to make our venue the first stop on

his CD release tour. This Americana artist plays a wide variety of music with a heavy blues-rock feel. Learn more at www.peterkarp.com. Food on June 5th will be provided by By Design Catering. The rest of the June schedule is loaded with talent too! On June 12th MBTS celebrates the 80's with the band Slang and food by LaStrada Italian Restaurant. On June 19th

you'll meet a group of musical educators from Ohio that are trying to break into the Nashville music scene. The Josh Stewart Band plays a variety of country-rock with a few originals sprinkled in too. Food on June 19th is from Obi's Fillin' Station. We wrap up June with a band that needs no hype. On June 26th, MBTS welcomes "Those Guys" playing a mix of classic and southern rock and food by Sporks!

Season 17 of Music by the Sea enjoyed the largest opening night crowd in our history. Please remember parking in and around Pier Park is limited. Our free shuttle is the easiest way to attend our concerts. Please park at St

Augustine Beach City Hall or Ron Parker Park and hop aboard the shuttle. It runs continuously from 5:45 until 9:45 PM. Bring your cooler, beach chairs and your dancing shoes!

Civic Association members heard from Susan Phillips, Director of Tourism Promotion with the Visitors & Convention Bureau at our May meeting. Ms. Phillips shared lots of data about new hotels coming to our county and where the tourists are coming from. It was interesting to learn that Jacksonville / Duval County provide the largest number of overnight bookings. So while we attract people from all over the country, it seems our beautiful beaches, concerts

and other attractions are really appreciated by our close neighbors.

We thank the over 300 people that are already 2019 members of the Civic Association. Your membership supports our all, volunteer organization and the good works we do. In addition to being part of our now nearly 50-year-old organization, many businesses offer discounts to our members. Individual membership is just \$15 per year, Family & Company memberships are just \$25. You may join online at www.sabca.org or you can get your card at The Sunshine Shop on Beach Boulevard or at Tim's Wine Market in Sea Grove.



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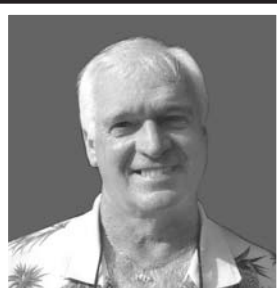


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