

November
2019

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St. Augustine OBSERVER

NEWS INFORMATION FOR & ABOUT RESIDENTS OF SOUTHERN ST. JOHNS COUNTY FL

RING IN THE HOLIDAY SEASON IN GRAND STYLE

Christmas on the River

TO BENEFIT COA'S CARE CONNECTION

SUNDAY, NOVEMBER 24, 2019 5PM-8PM



On Sunday, November 24th from 5 pm to 8 pm, Council on Aging (COA) will host "Christmas on the River," a festive kick-off to the holiday season at River House in downtown St. Augustine. Guests are invited to enjoy wine tasting from Carrera Wine Cellar, sumptuous hors d'oeuvres by d'Vine Cuisine, beer, wine, live music and shopping in a spectacular waterfront setting. All proceeds will benefit Care Connection, a COA program which provides multiple services that support seniors in maintaining their independence.

In addition to showcasing wreaths, trees and holiday décor, the event will feature local artisans showcasing unique gifts, jewelry, art and housewares. Guests will get a head start on their holiday shopping with vendors including Carrera Wine Cellar, Copperhead, Denise Gray Jewelry, Hands For Hope, Jackie Hird Photography, Judy Reyes, Mary Ann Miller, Miss Robin's Jewelry, Pockets of Sage, and the Perky Pelican Christmas shop.

The Flagler College cheerleaders will continue their tradition of overseeing the merriment, while Ed Matlin coaxes beautiful American standard melodies from the piano, and vocal group Vivace entertains with holiday carols.

COA's Care Connection program, which will benefit (continued on page 4)

Riverview Club November Social Dances

St. Augustine Shores (790 Christina Drive)

THE CHRIS THOMAS BAND

Sunday, November 3rd, 2019 – 6:00 PM to 9:00 PM

Chris Thomas is a professional vocal talent who is also an exciting entertainer fashioned in the way of the great performers of years gone by such as Sinatra, Martin, and Davis. He is a master entertainer and vocalist as well as a professional dancer whose mission is to bring big band music back into the mainstream for future generations to enjoy. You will also hear songs from the Motown era all the way up to today's contemporary favorites.



ZigZag DUO

Friday, November 22nd, 2019 – 7:00 pm to 9:00 pm



ZigZag Duo is a dynamic rocking VARIETY DUO from St. Augustine, offering professional quality LIVE entertainment playing music throughout the decades - Classic Rock, Oldies, Country, Easy Listening, Blues, Jazz, and Originals. Favorites to sing along and dance to!

All dances are BYOB and any snacks that you would like to consume. Guests are \$15.00/person. RSVP at website at: <https://www.staugshores.org/dance-rsvp>, or call (904) 794-2000.

St. Augustine Ballroom Dance Association



The St. Augustine Ballroom Dance Association will host its next dance on Saturday, November 9th from 7 to 10pm at the Riverview Club, 790 Christina Drive, in St. Augustine Shores.

A 45 minute dance lesson will be offered before the dance. It starts at 6:15pm and will be taught by dance instructor Michael Singleton from Jacksonville. After the lesson, dance the night away to the beautiful dance music and vocals of Carl Monte. Enjoy hors d'oeuvres, desserts and coffee served throughout the evening.

Guests pay just \$20pp, which includes the dance lesson. Appropriate attire for this dance is a dark business suit with tie, or a tuxedo for the men and a cocktail dress, gown or Palazzo style pants for the women.

For a reservation, call Dennis or Mary Larimoe at 904-825-4902. For more information and pictures, visit facebook.com/sabdastaug.

Picture Caption: Peter Canerossi and Hatsue Wright enjoying the dancing at the September dance.

What's Inside The Observer This Month...

- **St. Augustine Shores:** August 8th Board Minutes
Fall Yard Sale November 2nd
- **St. Augustine South:** Food Truck Friday and a Film - November 15th
- **In the Law:** Florida Leads the Way to Allow Electronic Wills
- **Computer Corner:** Thinking of a new Computer?
- **Financial Focus:** Be Creative When Withdrawing from Retirement Accounts
- **Sheriff's Corner:** Aggressive Driving
- **Diaries of a Shores Grand-Dad**
- **St. Johns Cultural Council Names New Executive Director**

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St. Augustine Observer

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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.

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.

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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

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!

St. Augustine South Upcoming Events

St. Augustine South Improvement Association
Watch the Observer, Next Door @ St. Aug South & our Face Book page for more information as dates approach.

November 15th
"Food Truck Friday and a Film"
At Community Center on Royal Road

December 14th
"Santa Visits St. Augustine South"
At Community Center on Royal Road

Community Classifieds

The Observer offers *free community classified listings for USPS selected addresses in Southern St. Johns County and paid subscriptions.* Classified ads will not be printed without a name, address and phone number included with the request. Free listings of 5 items or less should be sent. **Free ads Are Not for Business or Personal Service ads.**

Business, Service, seeking work, etc. may be placed in the classified section: (1-4 lines) \$5, (5-8 lines) \$10, (9-12 lines) \$15, (13-16 lines) \$20. These Ads should be paid in advance before placed.

Send your listing and payment, if required, to Observer, 1965 A1A South #120, St. Augustine, 32080-6509. You may email your ad to clifflogsdon@att.net. Deadline for all listings or ads is the 15th of every month for the next monthly issue.

FOR SALE: (1) Full size futon couch/bed, wood frame, some assembly required-instructions included, sheet set \$200. (2) Berkey (Big) water filter with 2 filters \$200. Lynne 516-319-9688-call or text.

FOR SALE: Cindy Crawford sofa, excellent condition. Beige, 3 seat & loose back cushions. \$300.00. Call 919-763-8551. C# 904-417-3807.

FOR SALE: Hummels, Wedgewood, David Winker Cottages, Smokers. \$5 - \$30 per piece or best offer. Call 904-417-3210.

FOR SALE: Delta Shaper w/stand, 50 + cutters, accessories \$400. Delta 10" compound miter saw. \$75. Call 207-467-5836.

FOR SALE: (1) Pier 1 hand hooked 5' x 7' torquoise, biege, lime green leaf motif 100% wool rug. Asking \$125. (2) Fine English China Tea Set. 13 piece Staffordshire Collection includes teapot spoons & tongs. Asking \$125. Call or text Loretta at 904-347-6418.

FOR SALE: (1) Set of Martex all white, queen fitted sheets (fitted, flat, pillowcases) with deep pockets. Like new. Clean, laundered, hardly used, no pets. \$12.00. (2) Sony Blu Ray Player, base speaker, 2 upright speakers (all wired). Model # BDVN790W. Can obtain wireless speakers through Sony to complete the "surround sound." Check the Sony site or call them. \$70.00 or best offer. Call 904 797-3736.

FOR SALE: (1) Glass and metal half-round console table. same as new: Heavy beveled glass. Very stylish. \$390.00 (2) 72" traditional floor lamp: \$35.00 (3) 2-Decorate columns: \$40.00 (4) 1- Wine rack table (16" glass table top) Holds 15 bottles,

32" high: \$50.00. Call Chris at 904-325-1588 or e-mail me at toteit1@aol.com for pictures.

FOR SALE: Case pocket knives, private collection 20+knives some in original boxes. \$2,450 or best offer. Call: 9047976501

FOR RENT: Conquistador Condo in St. Augustine Shores. 2br/2ba on ground level. Screened lanai overlooks swimming pool. View of ICW and Anastasia Island. Near tennis courts. Quiet and convenient. Available after Nov 30. \$1250/mo. Call 904-770-9174.

FOR RENT: Adorable 2BR/2BA first floor unit on pond w/fountain. Hardwood floors, granite countertops, open design, breakfast nook, laundry room, garage, lanai w/storage closet, gated community w/pool. Available 12/1. \$1450/month + \$1450 deposit. Contact Mary Anne at 904-687-4468.

WANTED: Looking for a forever home for a beagle -- young or adult or old? I'll take him or her! I just buried my 17 year young beagle...and he looked great! He was well taken care of. I find that I miss my beloved beagle I miss his howl, I miss his acute sense of smell, I miss his love of food, I miss his beautiful floppy ears and great big paws. Anyone have one to give away to a wonderful, caring home? Call 904-607-1410.

WANTED: I buy old record collections. I am not a re-seller but a serious listener. Your records will go to a good home. Call John 904-325-9802

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

Reach The Shores & The South By U.S. MAIL!

- Not thrown on lawns or driveways
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- No Subscription Required in some areas... call 904-607-1410 to advertise your business or service.



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.

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

St. Augustine Shores Club News

November 2019 Riverview Club Calendar

NOVEMBER DANCES: RSVP required: Call 904.794.2000 or www.staugshores.org/dance-rsvp
Guests: \$15.00/pp. *BYOB*



EARLY SOCIAL
The Chris Thomas Band
Sunday, November 3rd
6:00 pm to 9:00 pm



MAIN SOCIAL
ZigZag Duo
Friday, November 22nd
6:00 pm to 9:00 pm

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

- Bridge** Fridays 1:00 pm - Must have table of 4 to join.
- Bridge Lesson** Classes led by Nancy Thursdays at 10:00 am.
- 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.
A gentler form of yoga for those whom balance is an issue.
- Yoga** Class led by Nancy, Mon, Wed & Fri at 9:00 am.
Yoga with Erin, Thursday at 5:30 pm.
Bring a non-skid mat & wear comfortable clothing, class is geared to all levels.
- Exercise Class** Led by Marcia Tuesday and Thursday at 10:00 am.
- Dance Class** Practice Thursday, at 2:00 pm. *Class is cancelled until further notice.*
- Line Dancing** Monday at 6:30 pm and Wednesday at 10:00 am.
- Zumba** Tuesday at 5:30 pm —Zumba with Mary Beth.
- Writers in the Shores** Tuesday November 12th and 26th at 1:00 pm in the library.
For information call Donna at 794-0789.



Upcoming Events at the Riverview Club

Christmas Dinner Dance: Saturday, December 7th
(6pm to 10pm) – Entertainment by Frank Saffi Band

New Years' Social: Monday, December 30th, 2019
(7pm to 10pm) – Entertainment by Nostalgia

Riverview Club Events

SHORES FALL YARD SALE: Saturday, November 2nd, from 8:00am to 12:00pm

FREE Introductory Fitness Pole Walking Clinic with Sheila Vidamour

- Wednesday, November 13th 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.

St. Augustine Shores Service Corporation August 8th 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 called to order by President Austin Dietly at 7pm with all members except one in attendance. Pledge and invocation followed.

The minutes of August 8, 2019 were reviewed and approved a submitted.

Treasurers Report was presented and motion made, seconded, and carried to approve as read.

2018-2019 Independent Auditors Report was presented by Todd Neville, CPA. The Shores Service Corporation received a clean, unmodified audit opinion saying that in all material respects these financial statements are in compliance with generally accepted accounting principles.

Managers' Report was presented by Joseph H. Smith III.

Director Raff motioned, seconded by Secretary Winkles and carried that Mike Amato Chair the Legal Counsel Search Committee and that President Dietly and General Manager Smith be part of the committee.

Director Raff motioned, seconded by Vice President Filloramo and carried that all committee reports be attached to the minutes.

Director Raff motioned, seconded by Vice President Filloramo and carried to draft a policy that the associations credit card, issued to the General Manager, may also be used for purchases made specifically for St. Augustine Shores Homowners' business, in compliance with the Association's purchasing policy.

Secretary Winkles motioned, seconded by Vice President and carried that there will be no more legal options for the PUD committee.

Director Raff motioned, seconded by Vice President Filloramo and carried that we pro-rate for any member that moves out of the compound so we can make the spaces available for the waiting list.

Being no further business, motion made, second and carried to adjourn.

COA “Christmas on the River

(continued from page 1)

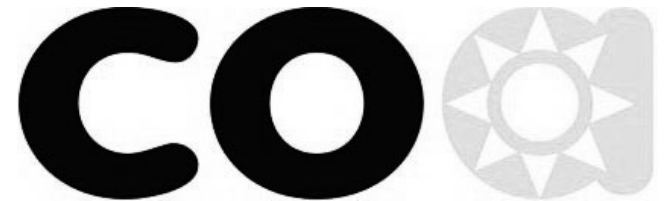
from the event, supplies crucial services that many elderly adults need to continue to remain in their own homes enjoying their independence. From minor home repairs, lawn services, energy assistance and prescription services, to the construction of wheelchair ramps, most of these services are not covered by current funding sources. Yet, these services help make the difference between being able to remain comfortably at home, or being forced to enter assisted living. The program is 100% donor funded and almost entirely powered by generous volunteers from the community.

“Christmas on the River allows us to do the work we do,” explained Michael

Large, the program's coordinator. “The holidays are a great time to offer a helping hand to our community's seniors – and this event will benefit them all year long.”

Tickets are \$60 per person until November 4th and \$65 per person after November 4th, and may be purchased by visiting COA's website at www.coasjc.org, or by calling 904-209-3700. A range of sponsorship opportunities are available to support the event from the \$250 Ruby level to the \$1,000 Diamond level. All sponsorships include numerous recognition opportunities and tickets to the event. Contact COA's Sandy Hollett for more information at 904-209-3700 or shollett@coasjc.org.

“Providing these services to our seniors is crucial to their independence and their happiness,” Becky Yanni, COA's Executive Director, explained. “I can't think of a better way to bring the community together during the holiday season than in support of such a worthy cause!”



Shores Fall Yard Sale!

Saturday, November 2nd

8 am - 12 pm

- Shores Residents: sign up for *space at the Shores office, or call 904-797-6441.
- Rain date: Saturday, November 9th

*You must provide your own table.



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



Wedding
Birthday
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Fund Raisers
Holiday Party
Class Reunion
Graduation Party

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

News Around Southern St. Augustine Area

Christmas Market Local Crafters and a Chili Cafe

The Shores United Methodist Women is hosting their annual Christmas Market on Saturday, November 16th from 8 a.m. to noon. Bring your Christmas Shopping List and browse and shop all the Market Stores for remarkable low prices!

The Bookstore has paperback and hardbound books, puzzles for all ages, games and children's toys. The Crafters' Showcase will feature handcrafted jewelry, fine handmade products of knitting and crochet items as well as other handmade articles by local crafters.

For the home, the Christmas Shop features handmade and commercial Christmas decorations and the "This & That" Thrift Shop offers a large selection of gently used household items. As you browse, stop by the Chili Cafe and enjoy refreshments with a bowl of hot chili with accompaniments and visit the Bakery Shop for a variety of delicious homemade baked goods and treats.

The Christmas Market will be held in the Christian Education Building on the church's campus. There is plenty of free and accessible parking. Proceeds from the UMW sale benefit local community charities. Shores United Methodist Church is located at 724 Shores Blvd, between the golf course and Hartley Elementary. For More information call 797-4416 or visit www.shoresumc.org.



VFW Post 2391 Texas Hold'em

On November 9th beginning at 2 pm the local VFW Post 2391 is having a Texas Hold'em. Entry fee is \$55.00 per person with entries limited. Stop in and see the Bartender to sign up. Food & snacks will be provided. Also 50/50 Raffles will be conducted. Proceeds will go to benefit St. Augustine Vets 4 Vets.

St. Augustine Travel Club Meeting

by Peter Dytrych

St. Augustine Travel Club - The next Travel Club will be held Wednesday, November 13 @ 3:00 P.M. at the Southeast Branch Public Library, US1 South at SR 206. The subject of presentation will be: FRANCE - BORDEAUX, DORDOGNE, CARCASSONNE, THE PYRENEES

Visiting the Bordeaux wine region, cruise the Dordogne River along the chateaux and picturesque villages, fairytale fortress at Carcassonne and the Pyrenees Mountains. The club is free to the public and no registration is required. Call Peter at 904 797-3736 if you have any questions.

St. Augustine Travel Club Cruise

The St. Augustine Travel Club will again be sailing the seas on Saturday, March 28 -April 4, 2020 on the beautiful Norwegian Breakaway out of Port Canaveral to the Eastern Caribbean ports of Tortola (British Virgin Islands), St. Thomas and Norwegian's private island Great Stirrup Cay in the Bahamas for a 7-day cruise. Prices start from \$972.35 per person, double occupancy, for inside cabin, inclusive of all port fees and taxes. Balconies and oceanviews are also available at additional cost. Book now with a \$250 p.p. deposit and receive \$100 per stateroom On Board Credit, Free Beverage Package and more. Call Peter, St. Augustine Travel Club at (904) 797-3736.

Happiness through the Holidays

by Cheryl Robertson, Clinical Hypnotherapist

I am hosting an free event at the Riverview Club on November 9th from 10am to 12pm. It is entitled, "Happiness through the Holidays." We all know that the holidays can be a stressful time for many of us and the reasons vary for each one of us. Join me on November 9th from 10am to 12pm for a free group hypnosis session designed to reduce our stress levels and help us to see the holidays as a special time to spend with family and friends.

Please bring a yoga mat, small blanket, and pillow as you will be laying on the floor for the session. Space is limited, so please reserve your spot by emailing me at cheryllrobertsonhypnosis@gmail.com.



Wildheart Boutique Special Holiday Events

Holiday Shopping Kickoff: Saturday, November 2nd, 11:00 am - 3:00 pm
Homemade Biscotti & Cider, Raffles, Gifts with purchase.

Black Friday Market: Friday November 29th, 10:00 am - 2 pm.
Sangria & Sweets, Fashion Show, Raffles, Special Offers.

Holiday Events at Wildheart Boutique
2769 US 1 South St Augustine (904) 436-3150
www.wildheartboutique.com

Writers In the Shores

The November meetings for Writers in the Shores will be on Tuesday the 12th and again on the 26th. The chosen subject is to be "Smarty Pants" and, is suggested for this month's topic to write about on the 26th 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 Johnson at 794-0789

Wags and Whiskers Pet Rescue and Adoption

Wags 'n Whiskers Pet Rescue and Adoption Garage Sale Saturday, November 9th, 9:00 a.m. to 1:00 p.m. We are doing our next fundraising garage for Wags 'n Whiskers. If you are interested in selling, we ask for your \$10.00 donation. Bring your own table or tarp/blanket to display your goods. This is one way we are raising money for this wonderful organization. We have been having more folks participate and more shoppers over the last few months. Call Lana Bandy at 317-450-0505 to reserve a space. If you are not interested in the garage sale, we would love for you to stop by to say hello and if you happen to have any extra cat food and/or kitty litter, the facility is always in need! The address is 1967 Old Moultrie Road, St. Augustine, across the street from the rear of the Lowes' building.

Hard Lox Cafe & Bingo

Bagels, nova, and schmear to enjoy while playing bingo! On Saturday night, November 9, at 6 p.m., join Temple Bet Yam, your friends, and the community for an evening of fun and food.

At just \$18 per person, you'll have 10 chances to win along with receiving cash prizes. Adults only. Contact Carol Levy at 954-895-7332 or Teresa Freedman at 774-994-2066 for more information and to purchase tickets.



Community News?

Do you have news, events or personal interest information that are relevant to our communities in Southern St. Johns County? Please forward them to the Editor for consideration for the monthly Observer.

Please contact Cliff Logsdon
email: clifflogsdon@att.net or call 904-607-1410



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10:00 a.m. Sunday School
11:00 a.m. Contemporary Service

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News From Around St. Johns County

The Garden Club of St. Augustine Announces 50th "Christmas Tour of Homes"

On December 8 from noon to 5pm, the Garden Club of St. Augustine, Florida presents their 50th Annual Christmas Tour of Homes. Ticket-holders will visit 6 homes in the Oldest City in the Continental U.S.A. Each home will be exquisitely decorated by Garden Club members. Ticket price is \$30 and includes Tea and Boutique at the River House. This is a walking tour. For those in need, free transportation will be provided.

Tickets go on sale October 1, 2019. Advance purchase is recommended as the event has "sold out" the last 8 years. For tickets, call Virginia at 904-466-7827 or purchase online at www.gardenclubofstaugustine.org. For more information, call Trudi at 904-686-9320.

FREE Quit Smoking Now Classes

There are many reasons to quit tobacco! Join us for a FREE Quit Smoking Now class at Flagler Health+ Wellness Center Building. Classes meet once a week for six weeks on Tuesdays, starting November 12, 2019 from 11:00am-12:00pm.

FREE patches, lozenges, and gum! Call Northeast Florida AHEC at (904) 482-0189 to register and learn about more classes near you. Location: 120 Health Park Blvd., St. Augustine, FL 32086

UF/IFAS "Living on a Few Acres" Workshops

The St. Johns County UF/IFAS Extension Office is hosting monthly "Living on a Few Acres" workshops through December. These workshops will provide participants with information on how to maintain their properties with or without animals. The following workshops will be held from 5:30 to 7 p.m. at the UF/IFAS Wind Mitigation Building, 3111 Agricultural Center Drive:

November 21 – Sheep and Goat Management Basics

December 19 – Backyard Poultry Management Basics

The workshops are \$5 each, and registration is required. For more information or to register, please visit www.livingonafewacresinsjcf.eventbrite.com, email timwilson@ufl.edu, or call 904.209.0430.

Old City Scrabblers

Join us for a low-key, friendly game of Scrabble! All skill levels welcome. Tables and game equipment provided. Tuesdays and Thursdays at 1:30 pm. We are located at the St. Augustine Record Building, One News Place (corner of Routes 312 and 207), St. Augustine, 32086. There is no fees involved. If you have questions please call Maggie Borst at 904-599-3456.

Florida Native Plant Society Chapter Meeting

Florida Native Plant Society Sea Oats Chapter will be meeting Tuesday, November 17 at 7:00pm. Our meeting will be held at the St. Augustine Beach City Hall, 2200 A1A, St. Augustine Beach. There are 35 Chapters in the State of Florida and we represent the St. Johns and Putnam Counties.

We are an environmentally conscious group that looks at the importance of native plant use to create and maintain biodiversity in the real Florida. Please join us. Free and open to the public. For additional information contact Judy Zinn 904 797 4998 or email seaots.fnps@gmail.com

Invitation to 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 hospital building Suite 1010. Our next group will meet on November 20, 2019. Please call 904-819-4693 (or 4742) for more information or to RSVP.



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First Coast Card & Newcomers Club

First Coast Newcomers Club Card Playing Dates:

Wednesday, November 6th. Restaurant Lounge. St. Augustine. Appetizer/Wine Sampling. Free. Arrive: 5:00P-8:30P.

Tuesday, November 12th. Main Library, Ponce de Leon, St. Augustine. Arrive: 12:50P-3:40P. Bring own snacks/beverages.

Saturday, November 23rd. Lunch/Cards. Mexican Restaurant. St. Augustine. Arrive: 1:00P-4:30P.

Tuesday, November 26th. Fall Festival Card Party! Main Library, Ponce de Leon, St. Augustine. Arrive: 12:50P-3:40P. Refreshment Table. Bring Treat To Share.

Please Contact Our Club Organizers for Venues, Addresses, & Yes RSVPs to: 904-814-9612.

First Coast Newcomers Club Recreation Event Dates:

Friday, Nov 1st. November Monthly Dinner/Trivia. St Johns Co. Golf Clubhouse. St. Johns Co. Arrive: 6:00PM. Join Our Trivia Team.

Sunday, November 3rd. Blithe Spirit Play. St. Augustine. Arrive: 1:30PM. Tickets: \$20.

Friday, November 15th. Dinner/Let's Play Bingo! Free-For CASH! St. Johns Co. Clubhouse. Arrive: 5:45P.

Monday, November 18th. Dinner/Family Feud Game. Clay Co. Restaurant. Arrival: 6:00P. Fleming Island.

Thursday, November 21st. Let's Play Mini Golf/Dinner-Fiesta Falls, St. Augustine Beach. Arrive: 5:15P-8P. Dinner. Cost: \$7.99 Seniors-61+. \$9.25 Adult.

Please Contact Our Club Organizer To RSVP Yes, How To Join Our Club, & For Questions To: 904-829-0643-Days/Evenings. No Texts. Smoke/Drug Free Club.

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.

Free Quit Smoking Class

Fall into Good Health by Becoming Tobacco Free!

Join us for a FREE Tools to Quit class at Wildflower Healthcare Clinic on Tuesday, November 26, 2019 from 3:00 - 5:00PM.

FREE patches, lozenges, and gum! FREE quit plan, workbook, water bottle, stress ball and more! Covers all forms of tobacco including smokeless and vaping.

Call Northeast Florida AHEC at (904) 482-0189 to register and learn more about classes near you.

Congressional Committee Advances Senior Bill with Arts Focus Grantmakers in the Arts

The U.S. House Education and Labor Committee began the process last week of reauthorizing the Older Americans Act (OAA). This law represents the primary dedicated Federal funding to support seniors through home- and community-based services.

This legislative effort also included an expanded focus sought by Grantmakers in the Arts (GIA) to ensuring seniors have access to and engage in cultural and arts experiences.

Meet Your New Neighbor

Cowan Financial Group, Inc. and Cowan & Pacetti, Inc. have relocated from downtown to 3275 US 1 South. The move provides expanded space, additional parking and drive through/drop off access from client vehicles. Selected original artwork from the St. Augustine Art Association's permanent collection will be displayed throughout the offices.

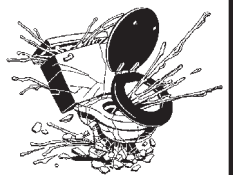
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Blazing Star



Swamp Sunflower



Golden Aster

This month I wanted to write about *blue curls*, *blazing star*, or *rattle box*, all of which are blooming early in October, but my Internet went down and I couldn't do any detailed research. So? I'll write a little about each.

Blue Curl (*Trichostema*) are growing near the north side of the path as you walk towards the Intercoastal, just before the path turns towards the sidewalk. They are annuals and biennials, which explains why there are more this year than last year. They like dry soil and sun to partial shade. Their stamens protrude past the petals which give the flowers their unique look. *Blazing star* (*Liatris*) are blooming between the path and the woods and in the lower meadow the flowers of *flat top golden rod* (*Euthamia Tenifolia*) are about ready to explode. By the way, these are not true golden rod; and if they were, neither are allergens. *The rattle box* (*Crotalaria spectabilis*) are not native but are related to those that are. They grew in meadow on their own and we're letting them be as they are.. Then there are *swamp sun flowers* (*Helianthus Angustifolius*), which are finally spreading. *Golden aster* (*Pityopsis graminifolia*) is another fall bloomer and soon bushy aster (*Aster dumosis*) will join in the fall display.

At the October monthly meeting we all worked, again, pulling out lawn grasses to make more room for the wildflowers, and I learned something else about a meadow. The individuals in our group have diverse backgrounds and political differences, but we see the beauty of a meadow and believe in the value of nurturing and preserving it. Oh, that there would be more wildflower meadows! By the way, again, the tall

grasses growing in the meadow are NOT lawn grasses. They are native blue stems.

We hope you will join us at our next meeting the first Saturday of the month. We meet at the meadow near the Riverview clubhouse at about 8:30. About once a month we drive to local parks or on back country roads looking for wildflowers, identifying, and photographing them. We're an informal group without officers or dues.

Call Claire at 904-826-5366 or Cindy at 904-797-3931 for more information.



Blue Curls



Rattle Box

St. Johns Cultural Council Names New Executive Director

The Board of the St. Johns Cultural Council (SJCC) has named Christina Parrish Stone as the next Executive Director of the Cultural Council effective December 1, 2019.

Barbara McNees, President of the Board stated, "Christina Parrish Stone brings to the organization her vision as an arts advocate. Her significant experience in place-making, community organizing and development, successful fundraising and event management will provide continued growth for the SJCC and the arts, culture and heritage mission. In addition, her financial and grants management skills will deliver the commitment of the Tourist Development dollars to ensure their effective use."



Christina has served as Executive Director of Friends of Hemming Park for the past two years. While she said the move is somewhat bittersweet — she wasn't looking to leave Hemming Park until Sterling Consulting, the search firm engaged by the Cultural Council, contacted her — she is delighted to join the Cultural Council:

"I can't imagine a better place to celebrate and support arts, culture and heritage than St. John's County, and I am honored to have the opportunity to do just that. My experiences at Hemming Park have taught me the unsurpassed importance of collaboration between organizations - private and public, large and small - to improve quality of life for both residents and visitors and to spark economic development within a community. I admire the work that the St. Johns Cultural Council has done in that regard, and I am fortunate to have time to learn from Andrew Witt - who has accomplished so much during eight years leading the SJCC - before his retirement. I look forward to working with Kathe O'Donnely and Hala Laquidara and the SJCC board to expand existing programs and create new opportunities for local artists and organizations throughout St. Johns County."

Parrish Stone joined the Friends of Hemming Park in November 2017. Before that she was Executive Director of Springfield Preservation and Revitalization Council for almost three years, and a practicing attorney for more than twenty years.

In her new job she'll work to spotlight areas of St. Johns that don't receive the attention they deserve - such as the agrarian-centric area of Hastings, - in addition to supporting the continued development of all of the County's arts, culture and heritage industry.

"People tend to think about St. Augustine or Ponte Vedra when they think about St. Johns," Parrish Stone said. "There are some rural areas, such as Hastings, that have a long history related to food and the farm-to-table movement. There are some great opportunities to celebrate that part of the County."

McNees further added, "Andy Witt as the first Executive Director of the SJCC served for the last 8 years. In that time, he built an organization that has successfully marketed arts, culture and heritage nationally and Internationally. He also developed a grants process for the local arts community to assist them with marketing dollars for their events and programs. He announced his intention to retire earlier this year in order to provide for a national search and orderly transition. We were fortunate to have his expertise and commitment to the arts community."

For more information, contact Andrew Witt, Executive Director at 904-808-7330, or awitt@historicoastculture.com.



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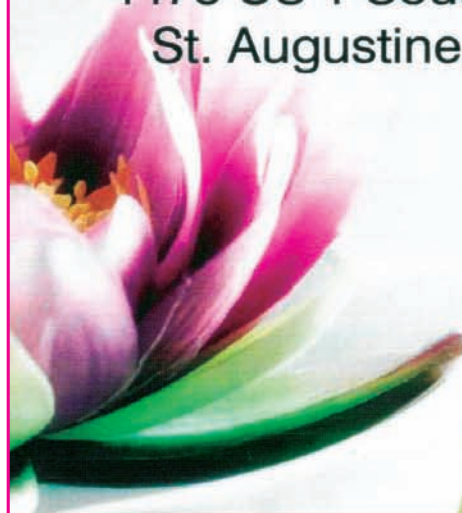
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- You are required to have Flood Insurance when you have a loan on your home and if you are in Zone "AE".
- If you are in the "AE" Zone you should have an "Elevation Certificate" to determine the "Finished Floor Elevation" (FFE)
- The Finished Floor Elevation (FFE) of your home, which can be determined by a surveyor, will

determine the cost of your insurance. If your "FFE" is below 9 FT your flood insurance may be expensive and if it's at 9 FT or higher it will be reasonable (typically below \$800/YR).

- If you are not in a AE Zone, you may still buy Flood Insurance.
- Flood Insurance will kick in when your area has been declared a Federal Disaster Area as a result of a storm or extreme flooding.
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"Diaries of a Shores Grand-Dad"

by Dirk Schroeder

Just in time for Halloween, this November Edition marks two years of the Grand-Dad Diaries. This paper will be the last before Thanksgiving so I wish that all of you are safe and healthy and able to enjoy time with your family over the Holiday. All of the Diaries can be found and read at <https://observer.vpweb.com/Observer-Issues.html>. I went back to the very first December 2017 Issue and it was introductory. The following seven issues, focused on describing the most important people in my life in one word – "A Lifetime in a Word". These seven issues are about timeless virtues: Compassion, Sacrifice, Discipline, Devotion, Faith, Purpose and Will. Other virtues that make us all better persons – patience, tolerance, respect, focus and hard work may be content for future Diaries.

Most people have their favorite outstanding memories with certain people, friends or family members. These are the memories that usually come to mind first and they are the ones that also last the longest. Take my older brother Ralph for instance: the best memory that I have with him is the summer he and I spent at sailing camp off the coast of Stockholm in 1974. Interestingly enough, it was also one of my best memories with my younger brother Sven (even though we had some phenomenal adventures here in St. Augustine). He and I got to return to the same Island in 1999 where Ralph and I had spent the summer 25 years earlier. Sven had gone to the sailing camp the following summer in 1975 and he knew that it was a special place. When he and I were able to go back to the Island and go to the same morning meeting at the flagpole at sunup followed by eating the same

breakfast of corn flakes over buttermilk and sugar and then sailing all morning in the same "J-11" sailboats that we sailed a quarter century earlier - now that was a lasting memory. While we were out sailing around, a group of Saab Viggen Jets flew overhead as if to welcome us back. We came back to harbor for lunch and the bug juice and sandwiches smelled and tasted the same as we could remember. That was a special trip – it was like someone sent us back in a time capsule and everything was unchanged. That's magic.

Speaking of trips, the one that my sister and I took to our old home in Ellenville, New York was most memorable. I drove up to DC to pick her up and then we drove up to Ellenville. Our mission was to box up the remainder of our family belongings to close up the house. It was the first house that we lived in when we came to the US. You talk about a time capsule – that house was left in the early 1970's and this trip was in the 1990's. We could not believe what was in style in the 1970's – the furniture, the wallpaper, the TV's and the décor. You talk about a time capsule; this house was it. We had a great time re-living the memories. We had time to go hiking to some of the old hangouts: the cave, 101 (a firepit between two benches at the top of Eastview Heights) and we watched a spectacular sunset at the Cragmoor cliffs. That reminds me – I should go and call her.

On that note, I encourage everyone to call your friends and family and reminisce. Share your favorite memories or maybe even go back to memorable places or simply break out an old photo album. Until next month, I wish you all, as always, a memorable Sunshine State of Mind.

Florida Leads the Way Revolutionizing Estate Planning by Allowing Electronic Wills

by Jesse Feldman, Esq.
Jackson Law Group
904-823-3333



Florida is leading the way in estate planning as a new bill is revolutionizing the way Floridians execute their last will and testaments. The Florida Legislature passed House Bill 409, which allows for electronic wills and electronic signatures starting January 1, 2020. Like a traditional will, an electronic will must be signed by the testator in the presence of two witnesses. An electronic signature is defined as "an electronic mark visibly manifested in a record as a signature and executed or adopted by a person with the intent to sign the record."

Witnesses may be present via audio-video communication technology. Audio-Video technology is defined as "technology in compliance with applicable law which enables real time, two-way communication using electronic means in which participants are able to see, hear, and communicate with one another." Will FaceTime be the future of will execution ceremonies?

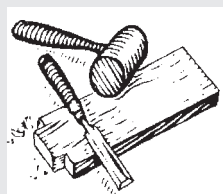
The new law does impose some

stipulations including the supervision of a notary public and special protections for "vulnerable adults." Additionally, the new law provides for electronic wills to be made self-proved by providing for safe keeping of the will by a qualified custodian. A qualified custodian is a wholly new concept the bill introduces as a means of protecting and ensuring the integrity of the will. Florida is one of only a handful of states to embrace technology in this manner and it will be very exciting to see how these changes improve our current system.

Jessie Feldman, J.D., LL.M. is an Associate Attorney at Jackson Law Group. She focuses in the legal practice areas of Tax, Estate Planning, and Elder Law. Ms. Feldman received a B.A. in Accounting from Florida Atlantic University, J.D. law degree from University of Miami School of Law, and LL.M Master of Laws in Taxation from University of Miami.

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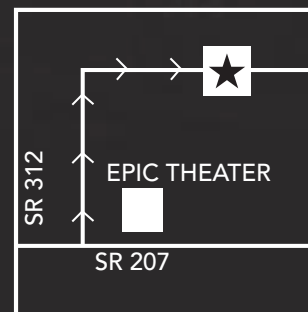
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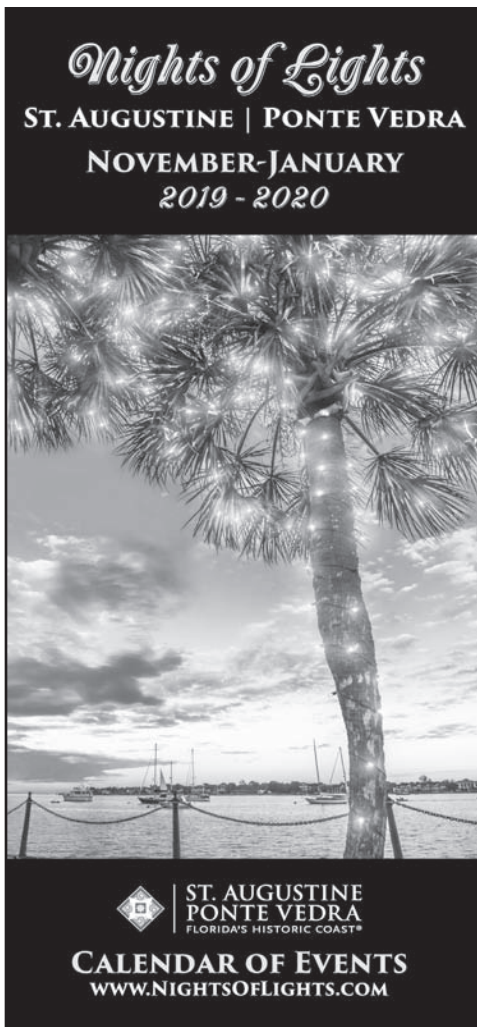
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The Nights of Lights Calendar of Events is now available digitally and includes events from November 2019 through January 2020 and you can access it here:

<https://joom.ag/jyte>.

The printed calendars will be available in early November and available to partners and to visitors at the Visitor Information Centers throughout St. Johns County, the Northeast Florida Regional Airport, Jacksonville Airport and other key rack locations.

You can also download the Night of Lights Calendar from the Observer website:

StAugustineObserverOnline.com

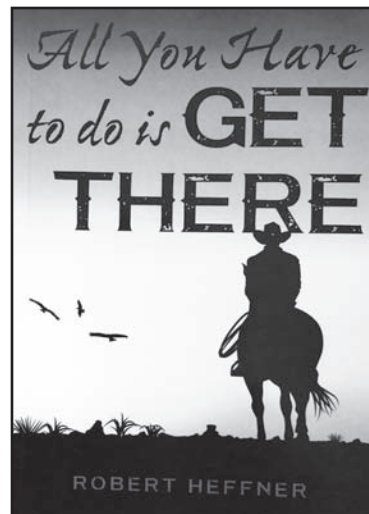
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The Observer is seeking a part time marketing person to reach local business organizations for promotion in the local community newspaper.

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Shores Local Resident Robert Heffner Publishes New Novel



Saint Augustines Shores resident, Robert Heffner, will have a book signing event on Friday, December 6 for his recently published second novel “All You Have To Do Is Get There.”

The novel, a work of historical fiction, is set in post Civil War Kansas during the rough frontier days of railroad building, buffalo hunters, and Indian Wars.

The author will also have available copies of his previous novel, “Alma’s Prayer,” a fictional adventure set in the Blue Ridge Mountains in the early days of the Civil War.

The signing event will be held in the Butterfield Garage gallery on King Street during the first Friday art walk of December. Both books are also available for purchase from major distributors online.

Changes Afoot At A Classic Theatre

With the Fall season, change is in the air and “A Classic Theatre” announces the retirement of its founder, Jean Rahner, and Technical Director, Tom Mangan from the Board of Directors.

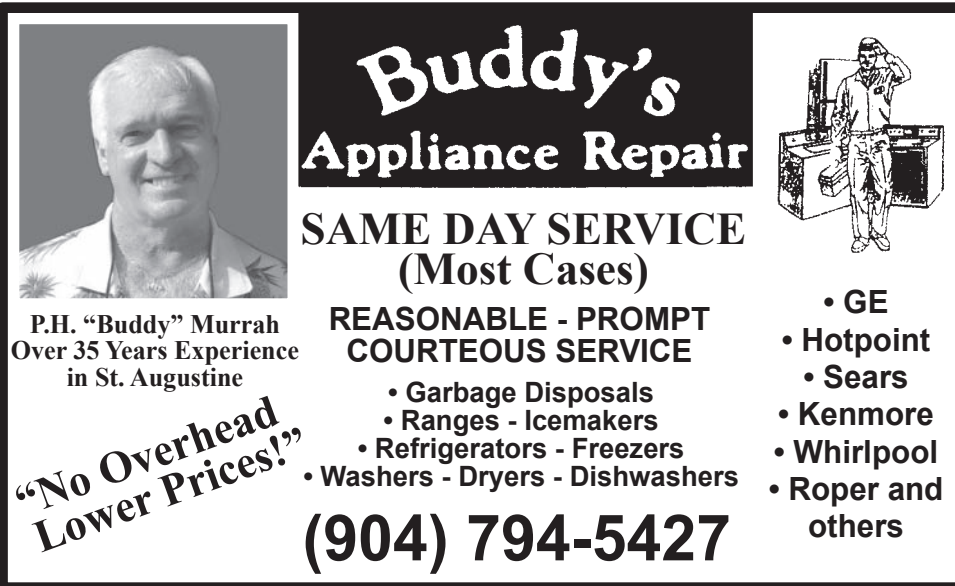
Jean Rahner founded A Classic Theatre in 2005 with a reading of the little-known “Marat/Sade” at the Cultural Center which was located at that time at St. Augustine Beach. That reading set the stage for her vision of creating historic, classic and original theater offerings for residents and visitors of St. Augustine.

Fast forward to 2019 and fourteen years later, ACT had become a full-fledged Florida non-profit 501(c)3 organization with over a hundred productions under its belt. Jean had fulfilled her vision of bringing remarkable original productions as well as many historic and true classic plays ... even some contemporary shows onstage.

Too many outstanding productions to name here, among them were the world premiere productions of “My Friend Zelma: Marjorie Kinnan Rawlings on Trial” by Dr. Michael Gannon (2010), “The Imperative” by Roger Rueff (2010), and the musical “Sweet Emmaline: The Musical Journey of Debbie McDade” by Deborah B. Dickey (2016).

Although Jean has formally retired from the Board of Directors, she is keeping connected with ACT by creating and chairing the ACT Advisory Committee. She is also on the board of First Coast Opera and is involved with the arts group that is working toward building a performing arts center in St. Augustine.

Tom Mangan joined ACT in 2014 and quickly became the man who created the light and sound magic. He loved the challenge of making that magic in the variety of locations ACT produced their shows. In those days, ACT was known as ‘the nomad theater of St. Augustine’ and it was a challenge indeed. Tom became a member of the ACT board in 2016. Although his “day job” was with a huge entertainment company located here in Florida, Tom always found time to create the lighting effects for ACT shows. He took it upon himself to travel to Las Vegas to attend a lighting training seminar and he became a certified lighting designer. His day job has become more demanding and takes him to New York City on a regular basis. We will miss Tom greatly but wish him well in his demanding position in the ‘real world.’



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St. Johns County Sheriff's Corner

By David Shoar, St. Johns County Sheriff

Aggressive Driving

All of us have been driving somewhere minding our own business when another motorist cuts us off in traffic or drives slowly in the left hand lane impeding our travel. The natural reaction to these behaviors is anger and frustration. Far too often this frustration is manifested in what we refer to as "road rage." Here are a few facts that we know about "road rage." First, as traffic increases in a particular area, there is a corresponding increase in "road rage" events. Obviously, there is no question that the volume of traffic in St. Johns County has and will continue to increase with the tremendous growth we are experiencing. Secondly, most people that engage in "road rage" events are everyday law abiding citizens who, under normal circumstances, would never enter into a confrontation with a stranger. Thirdly, "road rage" events usually involves young and middle age drivers. Finally, serious injury or death is always a potential outcome of a "road rage" event. Did you know that about half of all drivers who are subjected to aggressive driving behavior on the road respond with aggression of their own.

From the American Safety Council, the following statistics compiled from the NHTSA and the Auto Vantage auto club show that aggressive driving and road rage are causing serious problems on our roads. 66% of traffic fatalities are caused by aggressive driving. 37% of aggressive driving incidents involve a firearm. Males under the age of 19 are the most likely to exhibit road rage. Half of drivers who are on the receiving end of an aggressive behavior, such as horn honking, a rude gesture, or tailgating admit to responding with aggressive behavior themselves.

Over a seven year period, 218 murders and 12,610 injuries were attributed to road rage. A recent national survey revealed that 34% of those drivers who are confronted with an aggressive driver honk their horn at the subject. Another 27% yell, 19% give a hand gesture back and 17% flash their lights. Even 2% of those questioned stated that they attempted to run the aggressor off the road. Road rage is a two-way street.

If you are subjected to aggressive driving, often times the best way to ensure it does not get worse is to just ignore it.

The prevention of "road rage" events is everyone's responsibility. If you see an event of this type unfolding before you, do not hesitate to call law enforcement. The best method of prevention is not to become personally involved in a "road rage" event, but in the event that you are cut off in traffic or the victim of someone else's driving that may infuriate you, think before you act. Oftentimes just pulling off the road and out of traffic will calm you down. Here are some tips from the NHTSA if you should become confronted by an aggressive driver: Make every attempt to get out of their way. Do not challenge them by speeding up or attempting to hold-your-own in your travel lane. Avoid eye contact and ignore gestures. Report aggressive drivers to the appropriate authorities by providing a good vehicle description, license number, location and direction of travel. These high risk drivers climb into the anonymity of an automobile and take out their frustrations on anybody at any time.

The St. Johns County Sheriff's Office is committed to enhancing the safety on our roadways for our motorists, pedestrians and bicyclists. Our Traffic Unit continues to engage in the monitoring of "aggressive driving" and enforcing applicable traffic laws when indicated.

Please remember that law enforcement cannot solve the problem of "road rage" alone, this issue requires a commitment by all of our citizens. If you feel you are in danger or you witness aggressive driving, report the offender to your nearest law enforcement office or by calling 911.

If you have any questions on this or if you should have any future column ideas please feel free to email me at dshoar@sjsso.org. You can also find much more information on a variety of topics from your Sheriff's Office website at www.sjsso.org and 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.

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Computer Corner

by Steven Aldrich
904-479-5661

Thinking of a New Computer?

With Black Friday and Cyber Monday approaching, many folks are considering replacing their computer. There are a few primary reasons to consider a new computer. Let's explore them.

Older Computer: If a computer is over 5 years old, it may be time to begin thinking about a newer, faster computer. These folks should ensure that the new computer has these minimum specs: 8gb of Memory, Intel i5 (or equivalent AMD) Processor.

Windows 7: If you are still running Windows 7, you probably know that Microsoft will stop supporting it this coming January. Windows 7 will not stop working, it just won't get any more security updates. Lots of folks don't apply the current Windows 7 Security updates anyway. (I am NOT suggesting this is good practice) Don't be bullied into a new computer just because of all the news about Win 7 Support coming to an end.

Change to a Mac: Lots of folks are leaving the Windows world. Macs are easy to learn to use and suffer far fewer issues than Windows machines. They just work! There is a bit of a learning curve, but if you are getting a new computer that will be true even if you stay with Windows.

Change to a Laptop: Maybe it is time to have a bit more mobility in your computing.

Several of my clients have realized that whether they are evacuating for a hurricane or traveling to see family, a laptop is really handy. It's easy to grab it and the charger cable and go. Many of the laptops now have such high-resolution screens that even a 13" provides excellent visibility. If you really need a bigger screen, you can use a second monitor on the laptop as well.

No matter what the reason, if you are changing computers, you need to keep in mind all of the changes you are going to experience. Applications will need to be installed. Files will need to be moved. Shortcuts and bookmarks will need to be transferred. Things will be different in general, and this can be really disconcerting if not planned for.

It might be a good idea to stop by a few places and test out the computers on display. Then when the big holiday sales come around, you will know which you liked best.

Steven Aldrich - 3 decades experience as an IT Director and is the owner of First Coast Computer Services (www.fccspro.com). 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

Be Creative When Withdrawing from Retirement Accounts



Like many people, you may spend decades putting money into your IRA and your 401(k) or similar employer-sponsored retirement plan. But eventually you will want to take this money out – if you must start withdrawing some of it. How can you make the best use of these funds?

To begin with, here's some background: When you turn 70 ½, you need to start withdrawals – called required minimum distributions, or RMDs – from your traditional IRA and your 401(k) or similar employer-sponsored retirement plan, such as a 457(b) or 403(b). (A Roth IRA is not subject to these rules; you can essentially keep your account intact for as long as you like.) You can take more than the RMD, but if you don't take at least the minimum (which is based on your account balance and your life expectancy), you'll generally be taxed at 50% of the amount you should have taken – so don't forget these withdrawals.

Here, then, is the question: What should you do with the RMDs? If you need the entire amount to help support your lifestyle, there's no issue – you take the money and use it. But what if you don't need it all? Keeping in mind that the withdrawals are generally fully taxable at your personal income tax rate, are there some particularly smart ways in which you can use the money to help your family or, possibly, a charitable organization?

Here are a few suggestions:

- Help your grown children with their retirement accounts. Your grown children may not always be able to afford to "max out" on their IRAs. You might want to help them with any excess funds from your own retirement accounts. You can give \$15,000 per year, per

recipient, without incurring any gift taxes – an amount far higher than the current annual IRA contribution limit of \$6,000 (or \$7,000 for individuals 50 or older).

- Help your grandchildren pay for college. You might want to contribute to an investment specifically designed to build assets for college. A financial professional can help you choose which investments might be most appropriate. Of course, if your grandchildren are already in college, you are free to simply write a check to the school to help cover tuition and other expenses.

- Help support a charitable organization. Due to recent changes in tax laws, many individuals now claim a standard deduction, rather than itemizing. As a result, there's less of an incentive, from a tax standpoint, for people to contribute to charitable organizations.

- But if you'd still like to support a charitable group and gain potential tax benefits, you might want to consider moving some, or all, of your required distributions from your IRA to a charity. You can transfer up to \$100,000 from your IRA in this type of qualified charitable distribution, thus meeting your RMD requirements without adding to your taxable income. Furthermore, this move might keep you in a lower tax bracket. (Before making this transfer, though, you will need to consult with your tax advisor.)

Your RMDs can contribute greatly to your retirement income, but, as we've seen, they can do even more than that – so use them wisely.

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



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