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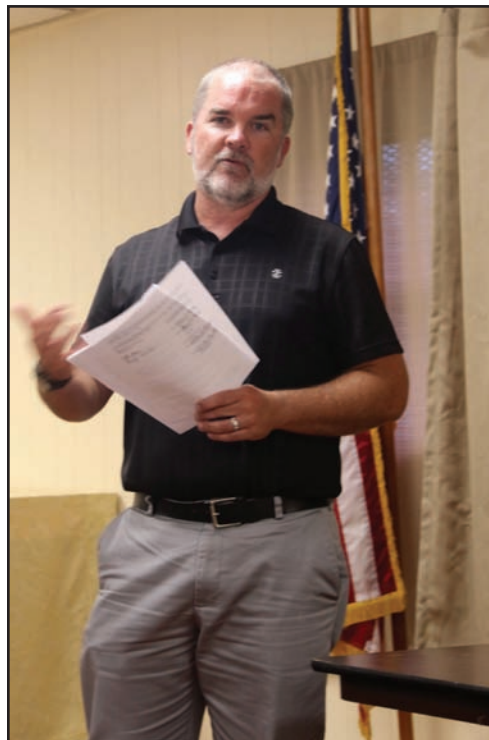
St. Augustine OBSERVER

NEWS INFORMATION FOR & ABOUT RESIDENTS OF ST. AUGUSTINE, FL

Waterfront Park Discussed at SASIA

By: Shirley Jennings

St. Augustine South residents are showing a renewed interest in improving and protecting the several parks and boat ramps in the neighborhood. Specifically concerned with Waterfront Park, a group of residents, Friends of Waterfront Park, hope to put together a plan to work with the County and St. Augustine South Improvement Association to enhance the park. In light of this goal, Teddy Meyer, St. Johns County Parks and Recreation Facilities Manager attended the June 20 meeting of the SASIA to answer questions regarding the maintenance and management of the park. Many of the attendees were unaware that all the property from just north of the Douglas Crane Boat Ramp, all the way along Shore Drive on the water side, to past the South Boat Ramp is all part of the Shore Drive Waterfront Park. None of it is private property.



Teddy Meyer, St. Johns County Parks & Recreation Facility Manager
Photo by Terry Jennings

Mr. Meyer explained that responsibilities for the park are split between three departments, Parks and Recreation, Road and Bridge, and Facilities Maintenance. In the past, there have been issues about residents clearing property and cutting trees, etc. within the park. Meyer explained that residents are not allowed to cut trees or brush, and clearing foliage to improve the view is not allowed. The County is responsible for that, and residents should work with the appropriate county department to accomplish desired maintenance. (continued on page 5)

National Night Out August 7th, 2018 Hosted by St. Augustine Beach Police Department

National Night Out is an annual community-building campaign that promotes police-community partnerships and neighborhood camaraderie to make our neighborhoods safer, more caring places to live. National Night Out enhances the relationship between neighbors and law enforcement while bringing back a true sense of community. Furthermore, it provides a great opportunity to bring police and neighbors together under positive circumstances.



Millions of neighbors take part in National Night Out across thousands of communities from all fifty states, U.S. territories and military bases worldwide on the first Tuesday in August. Neighborhoods host block parties, festivals, parades, cookouts and various other community events with safety demonstrations, seminars, youth events, visits from emergency personnel, exhibits and much, much more.

National Night Out is hosted by the St. Augustine Beach Police Department, August 7 from 5pm-8pm at the St. Augustine Beach Pier, 350 A1A Beach Boulevard, St. Augustine Beach. But other local law enforcement agencies and emergency services will be on hand as well. St. Johns County Sheriff's Office, St. Augustine Police Department, St. Johns Fire Rescue, St. Augustine Fire Rescue, Fish and Wildlife, the Florida Department of Law Enforcement, and the Florida Highway Patrol will be there to just name a few. Other agencies like Emergency Management, Seniors Against Crime, and multiple other non-profit agencies will be there as well. (continued on page 9)

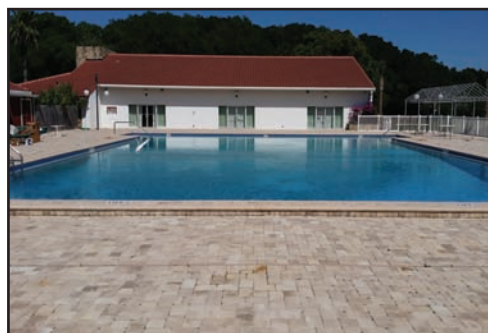


2018 Shores Water Aerobics Class



Come on! Join the Miss Elsa and her Amazing and Awesome Water Aerobics Class! The class is free for pool members of the Riverview Club. Classes are very Monday, Wednesday and Fridays from 9:00 - 10 am through October 31st (weather permitting).

Come join us as we exercise, stretch and sing - Daisy, Daisy, Take me Out to the Ball Game - our way to a fun and happy experience. Any questions, please contact our very special instructor, Elsa at 904-377-3731.



What's Inside The Observer This Month...

- **St. Augustine Shores:** June 14th Board Update
- **St. Augustine South:** Craft Night August 24th
- **Health Update:** Don't Be Fooled
- **Computer Corner:** Tha Last Line of Defense
- **Financial Focus:** Consider these Financial Tips for Single Women
- **In the Law:** Shipwrecks & House Bill 631
- **Sheriff's Corner:** Back to School Safety
- **Fire Prention Corner:** Hording & Fire Reducing the Risks
- **Civic Association:** Greed or Fuzzy Math? You be the Judge
- **Diaries of a Shores Grand-Dad**

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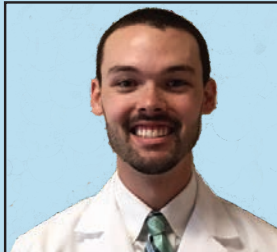
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The purpose of the St. Augustine Observer is to serve residents of St. Augustine area Communities. First priority will be given to reporting news and activities of the residents of the St. Augustine local communities, and other news and events that 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 Steven Sheremeta at Sovereign-Jacobs at 904-461-5556.

- Casa Bella Condominium Board 2018 meetings- March 14th (Annual Meeting) - 6:30 pm, April 11th, 6:30 pm, May 9th, - 6:30 pm, September 12 - 6:30 pm, October 10th, - 6:30 pm, November 11th - 6:30 pm, December 12th - 6:30 pm.

St. Augustine South Community Calendar

The St. Augustine South Improvement Association
 709 Royal Rd
 (904) 794-5129

Reporter: Shirley Jenning 904-377-1668
 email: staugsouthimpassic@gmail.com
 www.staugsouth.com

SASIA Board Members

Jenna Cuzick – President
 Sara Gaudino – 1st Vice President
 Julie Bruijn - 2nd Vice President
 Margo Geer – Treasurer
 Ed Olsen – Secretary
 Andre D'Elena - Board Member
 Rob Kennedy - Board Member
 Frances Lundberg - Board Member
 Chad Razey - Board Member
 Joe Satterelli - Board Member

Monthly Meetings at Clubhouse 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.

"Our very special guest that evening will be **Dirk Schroeder**, the very popular area realtor with Century 21 St. Augustine Properties. He will discuss the local real estate market. Dirk is an entertaining and informative speaker, and you will be glad you attended. The meeting is at the clubhouse, 709 Royal Road and starts promptly at 7 PM. Hope to see you there."

Women of the Moose-1101 - 2nd and 4th Thursdays "Women of the Moose-1101" meet at 7pm.

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

Vietnam Vets Meeting - 4th Tuesday of the month Vietnam Vets meet at 7pm.

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

"Craft Night" August 24th

SASIA invites you to their first "Craft Night" on Friday, August 24. This get-together will help you get to know your neighbors better in an informal setting. At the same time, you can create a nice craft to enhance your home. SASIA hopes to hold such informal gatherings on a regular basis in the future. For more details on Craft Night, visit www.staugsouth.com.

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The Observer offers *free individual 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: Frigidaire upright frost free freezer or refrigerator just by pushing the T OR R works perfect \$225.00 Call 904-217-4315.

FOR SALE: Love seat for sale. \$50 or best offer. Great condition! Treadmill is great shape. \$75 or best offer. Call 904-392-6605

FOR SALE: Country Pantry and Wash stand. Great condition. \$100 each. Or \$170 for both. Or reasonable offer. Call 904-392-6605.

FOR SALE: Large Dining Room Set. Includes 4 chairs. \$200. Call 904-599-4164.

FOR SALE: Mac PowerPC G5 desktop computer. Lot of software. Very good condition. \$125. Call 904-607-1410.

FREE: 2 outdoor chairs, metal frames with synthetic woven inserts. Neutral color. Call 319-541-7545.

WANTED: Thredmill. Call 794-2471.
WANTED: Silver Coins, Gold and Jewelry at great prices. Call Mike at 904-540-2235.

WANTED: I buy record albums and CDs. Entire collections of just selected few. I am a collector for my own enjoyment not a re-seller. Call John at 904-325-9802.

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St. Augustine Shores Club News

August 2018 Riverview Club Calendar

AUGUST DANCES - Dance Club Members: FREE, Guests: \$15.00/pp
EARLY SOCIAL - Saturday, August 4th - 7:00 pm to 10:00 pm. Entertainment by Nostalgia. *BYOB* Hosted by: Diego & Evelyn Rodriguez

MAIN SOCIAL Saturday, August 25th - RSVP: call 904-794-2000 or at www.staugshores.org/dance-rsvp.
 7:00 pm to 10:00 pm. Entertainment by Phil Farino

BYOB Hosted by: Frank and Jackie Phillips

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

Bridge - Fridays 1:00 pm.

Bridge Lesson - Classes will resume in September.

Chicago Bridge - Must have a partner to play, Monday and Thursday at 12:30 pm.

Card Game - Card game group on Tuesdays, at 3:30 pm - 6:00 pm; Come and share your favorite card game: 500, Euchre, Pitch, Pinochle, Canasta, etc.

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

Chair Yoga - Monday, Wednesday & Friday at 10:45 am. A gentler form of yoga for those whom balance is an issue. Wednesdays class offers a 30-minute floor stretches after class!

Yoga - Mondays, Wednesdays and Fridays at 9:00 am. Bring a non-skid mat & wear comfortable clothing. The class is geared to all levels.

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

Tai-ChiTai-Chi - Thursday at 7:00 pm. Learn the principals of Tai Chi with John Doody and help your overall health and well-being!

Dance Class - Social Dance classes will resume in September.

Line Dancing - Every Monday at 6:30 pm and Wednesday at 10:00 am. Class is FREE for Activities & Dance Club Members.

Zumba - Tuesdays at 5:30 pm. Low-impact Zumba with Mary Beth. Come sweat, lose weight, meet people, and have a blast!

Writers in the Shores - There will be no meetings of the Writers in the Shores for July or August. Meetings will resume in September - have a great summer! For information call Donna at 794-0789.

Upcoming Events at the Riverview Club

Early Social Dance - Sunday, September 9th (6pm to 9pm) - Entertainment by Ernie

Main Social Dance - Saturday, September 22nd (7pm to 10pm) - Entertainment by Frank Saffi

Riverview Club Events

AUGUST DANCES - Dance Club Members: FREE, Guests: \$15.00/pp
 RSVP: call 904-794-2000 or at www.staugshores.org/dance-rsvp.

EARLY SOCIAL Saturday, August 4th
 7:00 pm to 10:00 pm Entertainment by Nostalgia

MAIN SOCIAL Saturday, August 25th
 7:00 pm to 10:00 pm Entertainment by Phil Farino

Exercise Class - Led by Marcia Tuesday and Thursday at 10:00 am. Low impact standing and chair exercises. Get in shape for the summer!

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

TAI-CHI Class - Thursday at 7:00 pm. Learn the principals of Tai Chi with John Doody and help your overall health and well-being!

FREE Introductory Fitness Pole Walking Clinic with Sheila Vidamour

• Wednesday, August 8th 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.

Free Self-Sabotage & Subconscious Mine Event - August 25th from 10am to 12pm
 Space is limited, so please RSVP by 8/18/2018. I can be reached at 904-814-9169 or cheryllrobertsonhypnosis@gmail.com.

Free Belly Dancing Class with Gina Marie - Introductor class meets weekly on Thursdays at 3:00 pm. Come learn how!



St. Augustine Shores Service Corporation June 14th 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 James O'Such at 7:00 P.M. Present: Treasurer Claire Lorbeer, Director Philip Van Tiem, Director Thomas Filloramo, Director Leonard DiTomaso, Secretary Nicolas Arocha. Absent Vice President Austin Dietly. Quorum Established. The Invocation was given by General Manager Smith followed by the Pledge of Allegiance.

Approval of the Minutes of May 10, 2018 was approved unanimously. The Treasurers Report was accepted for audit. General Manager Smith explained the decrease in the operating fund and the increase in the reserve fund.

General Manager Smith presented 2 collection issues. The homeowner has a past due balance of \$337.00 and requests a payment plan to pay off the debt and stay current for 12 months. They will make an initial payment of \$59 and then \$58 for the next 11 months to pay off their balance of \$697. Motion made, seconded, and carried to approve the payment plan as presented. Second homeowner currently owes \$3970. In May they requested to waive attorney fees and now request a 3-year payment plan at \$142.30 initially and then \$140 a month for the next 3 years. Request denied the request and to explain to the homeowner that we have a 12-month guideline to pay off accounts in arrears.

Managers' Report - Joseph H. Smith III

Progress on Board Goals

Curb Appeal - Installed Brown Mulch at the RVF. New identification markings at the Boat/RV Storage yard. Boat/RV Storage Inventory complete. Drainage ditch behind East Bianca cleaned. Working with St. Johns County for reimbursement on irrigation and direct drill charge at 84 Shores Boulevard. Installed fish cutting stations and a few rod holders on the pier. Secretary Arocha inquired if we have a contract with Yelton for the pier reconstruction. The Board approved the project based on the wording in the proposal, signed and returned the proposal. He feels we need a letter from Yelton that he has inspected the pier and that it is within the acceptable guidelines of construction and that it will not fail within the next couple years. He is concerned about the movement on the pier. Motion made, seconded to get a letter from Yelton that everything is done in accordance with good standards and that he has inspected the pier and there is nothing wrong with it and there is nothing to worry about it is normal swaying. Question raised on cross bracing. Suggestion to get an independent Structural Engineer to examine the pier to make sure it is structurally sound. General Manager Smith explained that he has a structural engineer coming to look at the pool deck and he will inquire with him. Motion on the floor seconded and passed.

Committee Reports

ACC Committee - The ACC held one meeting in the month of May. They approved: 1 driveway extension, 7 fences, 2 new homes, 1 screen room, 1 swimming pool enclosure, 1 utility shed, Total YTD 137

Riverview Building and Grounds - There was no meeting in May. Requested like to get a bid from Sir Grout. Discussion on Dreux Isaac Study. Inquired about insurance for Scouts working on our grounds. Our liability covers us for injury on the grounds. Inquired about a bike rack near the pier.

Deed Violation Report - The report was presented to the Board.

Directors Comments

Secretary Arocha inquired about the renewal of the Landscaping Contract.

He commented on the increased attendance.

Director DiTomaso also commented on the increased attendance.

Treasurer Lorbeer commented on the people who park on the sidewalks.

President O'Such welcomed Director Leonard DiTomaso, who was chosen by majority vote of the Board of Directors to fill the vacancy on the Board at this evenings 6:00 meeting.

Members Comments

Comment on the dogs that run around the Riverview grounds without a leash.

A request for a park at the South end of the community.

Inquired about marketing for Deed Restriction Amendments. She wanted to know if we could collect proxies or votes early.

Charles Bouton resigned from the Deed Restriction Amendment Committee and motion for Kate Thomes to chair the committee and approved unanimously by the Board.

Comment on attendance and to inquire to the attorney on information to distribute for Deed Restriction Amendments.

Meeting Adjourned.



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News Around Southern St. Augustine

St. Augustine Travel Club Meetings by Peter Dytrych

The Travel Club will be on summer recess for July and August. Wishing you a safe and pleasant summer. We will be back again in September at the Southeast Branch Public Library and will make an announcement at the appropriate time. Any questions, please feel free to contact Peter Dytrych at (904) 797-3736.

Temple Bet Yam Trivia Night

What is the best way to test your knowledge and have fun? Come to Trivia Night at Temple Bet Yam, 2055 Wildwood Drive just off SR 207, St. Augustine on Saturday night August 18 at 6:00 p.m. Tickets are \$18 per person and the kids under 16 participate for free. Food and prizes are included. Call Carol or Bernie for information and reservations at 904-461-5190 or Bernie.levy@att.net.

“Craft Night” at SASIA Clubhouse

SASIA invites you to their first “Craft Night” on Friday, August 24. This get-together will help you get to know your neighbors better in an informal setting. At the same time, you can create a nice craft to enhance your home. SASIA hopes to hold such informal gatherings on a regular basis in the future. For more details on Craft Night, visit www.staugustine.com.

First Coast Card & Newcomers Club July Events

First Coast Card Club:

Wednesday, Aug. 1st. - Coffee Cafe, St. Augustine. Bring Snacks to share. 1PM. RSVP To Club.

Tuesday, August 7th. - Ponte Vedra Beach Library, 101 Library Blvd., Ponte Vedra Beach. Just Off A1A. Guests Welcome. 1PM.

Thursday, August 16th. - Anastasia Island Library-124 Sea Grove Main St., St. Augustine Beach. Guests Welcome. Bring snacks to share. 12 Noon.

Friday, August 24th. - Cards/Lunch-12:30P. Restaurant St. Augustine. Cards: 1:30 PM -3:30P. Limited 10. RSVP To Club.

Tuesday, August 28th. - Main Library, 1960 N. Ponce De Leon Blvd., St. Augustine. Guests Welcome. 1PM.

Meet more card players at our Community Libraries Every Month. Your Support Is Appreciated. Contact Lea at: 904-829-0643 for more information and verification of events.

First Coast Newcomers Club Of Northeast Florida:

Saturday, Aug. 4th. - Trivia Evening. St. Johns-Off CR 210. Arrival: 6P Dinner. 7PM Trivia-Greg. Played here before—Nice Venue! Limited 10. RSVP To Club.

Sunday, August 12th. Annual Sawgrass Clubhouse Guided Tour 4PM Free. Chef Buffet Supper 5PM. Ponte Vedra Beach, FL. Limited 10. RSVP To Club.

Saturday, August 18th. Historic Scout Camp Museum Tour. Off Hwy. 17. Time: 10:30 AM Free. RSVP To Club.

Friday August 31st. Games Day. Lunch 1P. Games 2 PM-4:30 PM. Game Parlor, St. Augustine. Next door. RSVP To Club.

Meet friends in our community every month. Contact Our Club On How To Join And Verification of all club events to: 904-829-0643.

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Waterfront Park Discussed at SASIA

(continued from page 1)

Several residents have expressed concern with the infrequency of county mowing, indicating they would like to mow themselves. Meyer indicated the county doesn't have a problem with residents mowing, as long as they cut to appropriate height, not too short. Many of these issues have to do with erosion. If grass isn't cut correctly, or brush and trees are removed indiscriminately, erosion issues can become critical. Individuals are encouraged to consult with County personnel to establishing appropriate guidelines before mowing.

Mr. Meyer said that Parks employee Kelly Ussia will be developing a plan for the entire park over the summer. She will speak at the September meeting of the SASIA to discuss the park and answer questions.

On another matter, in response to a question about the County establishing fees at the boat ramps, Meyer indicated that a complete assessment of all the ramps in the county is under way, and no decision has been made on that issue. He also addressed concerns of residents living near the Douglas Crane ramp, regarding possible expansion and increased traffic, again referring to the assessment and said that no plans for expansion are in the works. He promised to keep residents informed of any future plans for that location as well as all the parks and expressed the County's willingness to work with SASIA in any way they can, as we endeavor to improve our neighborhood.

The members expressed deep appreciation for Mr. Meyer's presentation and look forward to further communication and cooperation with the County.

Writers In The Shores

By Donna Johnson

There will be no meetings of the Writers in the Shores in August. Meetings will resume again in September as we have before on the 2nd and 4th Tuesday, at 1 pm here at the Riverview Club Library. Come and check us out, everyone is welcome and we would like to invite anyone who loves to write. You do not have to be a member. 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. Have a great summer and we'll see you again in September!

“Self-Sabotage & Subconscious Mind” with Ceryll Robertson Hypnosis

Free event at the Riverview Club on August 25th from 10am to 12pm

The subject is "Self-Sabotage and the Subconscious mind." The session will include a short, guided meditation for relaxation, then a discussion about the causes and effects of self-sabotage and then finishing with a group hypnosis session to remove any emotional blocks.

Please wear comfortable clothing, bring a yoga mat, small blanket and a pillow for added comfort, as you will be in a lying position.

"Self sabotage is like a game of mental tug of war. It is the conscious mind versus the subconscious mind where the subconscious mind always eventually wins."-Bo Bennett-Hynotherapy has been scientifically proven to be able to transform emotions and beliefs that are stored in the subconscious and to clear emotional blocks that may be limiting a person's true potential. My wish for every client, is peace, wisdom and joy.

Space is limited, so please RSVP by 8/18/2018. I can be reached at 904-814-9169 or cheryllrobertsonhypnosis@gmail.com.

St. Augustine Orchid Society Monthly Meeting “Cattleyas”

Steve "The Orchid Specialist" Hawkins, St. Augustine Orchid Society

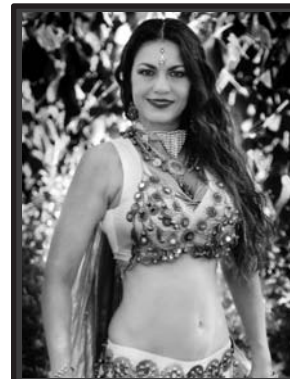
St. Augustine Orchid Society members grow all different kinds of orchids, but the enduring favorite is Cattleyas judging by the plants on the show table. Our featured August speaker is Steve, who will talk about growing Cattleyas. He will talk about watering, fertilizing, light air and repotting. He will also answer any questions you may have about growing cattleyas.

Steve's career began with a few orchids on the windowsill in a Kansas farmhouse at the age of 15. After graduating college with a degree in horticulture, Steve started at Rod McLellan in San Francisco, first as a grower and later as a hybridizer and sales manager. He opened his own nursery, The Orchid Specialist, in Apopka, until relocating to St. Augustine this year.

August 7 Monthly Meeting- Cattleyas

TIME: 6:30 - 9:00 pm at Watson Realty Conference Room, 3505 US 1 South St. Augustine, 32086

Plant Clinic is August 4 at Ace Hardware. Representatives of the SAOS will be available at Ace Hardware at 3050 US 1 South from 9 am to 1 pm.



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News From Around St. Johns County

Quit Smoking Classes

Now is your time to become Tobacco Free! 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, August 21, 2018 from 11:00am-12:00pm. 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.

Wags 'n Whiskers Pet Shelter Buy a Table Spot Flea Markets

Wags 'n Whiskers, 1967 Old Moultrie Road, St. Augustine, will have their next garage sale on Saturday, August 11, from 8 a.m. to 1:00 pm to raise funds for the rescue/adoption center. This is a volunteer organization sheltering and fostering pets (dogs and cats), and works with Petco as a venue for the 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 or foster a

pet, please check their website for your next companion. Their website is ww.petrescue.org (not www).

Sellers are asked to call Lana Bandy at 317-450-0505 to reserve a spot. Sellers provide their own tables. The cost is \$10.00 to participate; but outside of that fee, all monies you raise are yours to keep.

Wags 'n Whiskers will also have a table or two selling items that have been donated to them, and can use help manning those tables. We could use volunteers at these garage sales. You can volunteer as well as sell your items!

Have a Delicious Meal & Support Council on Aging in September!

The Columbia Restaurant has again chosen COA as one of the charitable organizations to benefit from its 21th Annual Columbia Restaurant Community Program.

We are asking our community to "Dine Out" for either lunch or dinner during the month of September and earn money for the Council on Aging.

All you need to do is simply dine at the Columbia Restaurant – afterwards you will receive a "ballot" with your meal check. Mark the Council on Aging as your charity of choice and a portion of your bill will be donated to COA.

Thank you for making a difference in the lives of the older adults in St. Johns County!

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COA Golf & Gala August 26th & 27th

The Championship Golf and Gala is the biggest and most important fundraiser for Council on Aging. It raises funds for numerous programs and services, like Meals on Wheels, four senior centers, transportation, Adult Day Care, Coastal Home Care, Prescription Assistance, and so much more. These services and programs allow older adults to live independently in their home. They may even be life-saving in some cases.

COA is in need of participants, donations for the auction, and sponsors. We are seeking donations of new items or experiences (cruises, family vacations, collectibles, artwork, antiques, etc.) Perhaps you have a very special talent and/or service which you would like to donate. We will be grateful for all items and services that will bring bids from our 300+ patrons in attendance. In recognition of your gift or sponsorship, you will be named in our COA Championship Gala program. For more information or to donate, please contact Cindy Walker at 904-209-3687 or cjwalker@stjohnscoa.com



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“Booze Cream” Event at Cheezees Grill August 21st

End your summer right! Join Cheezees Grill on Tuesday, August 21st from 5pm-close for our Booze Cream Event. It is sure to be a night of fun. Enjoy music, live belly dancing, great food, and of course, be the first to try of our new signature adult milkshakes. Made with Home made Ice Cream, the Mimosa Floats and Chocolate Martinis will be a sure way to get the party started. Give both flavors a try. Follow our Facebook page for more information on our Booze Cream Events and future events at Cheezees Grill.

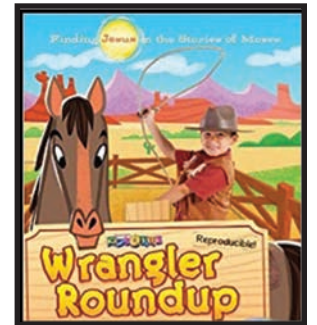
“Wrangler Roundup”

Children’s 13-Week Fall Camp

The children’s “Exploring LIFE Program” of Shores United Methodist Church is offering a new camp for fall 2018. Join us for the fun and excitement of the Wild West at Wrangler Roundup! Parents plan now to have your child participate in the fun of Wrangle Roundup—a 13-week camp adventure in Discovering Jesus in the Stories of Moses. Kids will learn about the ULTIMATE gifts God provides for members of his family!



Each Wednesday from 6:00 p.m. to 7:30 p.m. in the Christian Education Building, your child is invited to a time of Bible Stories, Games Galore, Crafts, Creative Art, Missions and more! Children will enjoy an evening meal of pizza, fruit, dessert and drinks.



Wrangler Roundup begins Wednesday, September 5, 2018. Wrangler Roundup is for children starting Pre-K 4 to 6th grade. Sign up your child today by calling the church office at (904)797-4416 or visit our website www.shoresumc.org.

SASIA Cleans Up South Community

By: Shirley Jennings
Photos: Julie Buijn

About twenty hearty souls gathered one very hot Saturday morning in June to do some much needed spring cleaning around St. Augustine South. They braved the extreme heat to scour the neighborhood for litter, and as you can see from the pictures, they found many bags worth of carelessly discarded trash.

SASIA plans to have regular cleanup days, and we invite you to join us in our future endeavors to keep our neighborhood neat. We also invite all residents and visitors to hold on to your trash and place it in trash containers at the boat ramps or at home. Thanks for your help, good neighbors.

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Shipwrecks and House Bill 631

by Tim Pribisco, J.D.
Jackson Law Group
904-823-3333

This Spring, St. Johns County residents, along with visitors across the county, flocked to an area of a state protected beach in Guana State Park. With help from national news coverage, the visitors came to lay eyes on a 48-foot section of a once sunken ship which is believed to date back to the 1700's. Had this amazing artifact washed up later this year on a privately-owned stretch of beach, subject to an ordinance establishing the customary public use of that part of the beach, the passing of House Bill 631 on March 8, 2018 could have allowed a private owner of beach to prevent the public from viewing the wreckage.

House Bill 631 limits the government's ability to infringe upon privately held stretches of our beaches. While the state generally owns the property under navigable waters up the mean high- water mark, private citizens can own land down to the mean high-water mark. According to the Florida House of Representative's final analysis on the Bill, a governmental entity is now prohibited from adopting or keeping in effect an ordinance or rule establishing customary use of privately owned dry sand areas. Furthermore, a governmental entity seeking to establish the customary use of privately owned lands is required to adopt, at a public hearing, a formal notice of intent, provide notice to affected parcel owners,

and file a complaint with the circuit court to determine whether the land is subject to the customary use doctrine.

The passage of the Bill came after our courts became flooded with cases concerning the government's ability to limit or infringe upon private ownership of portions of the beach. An example of the types of cases the Bill seeks to prevent is a Volusia County lawsuit which challenged the governments' ability to establish beach driving lanes over privately held portions of beach. Courts will still have a role in deciding whether customary use of privately held beach trumps private land rights but will act more as a check on whether the government is properly claiming a customary use of privately held beach. If a shipwreck washed ashore upon a section of privately owned beach where the government's argument for customary use failed, those seeking to enjoy a first-hand glimpse of the ship wreck could be considered trespassers!

Let's hope the next shipwreck doesn't wash up on an area of beach subject to House Bill 631.

Tim Pribisco is an associate attorney at Jackson Law Group. His primary practice areas are business and real estate litigation. He received a Bachelor of Arts degree from Bridgewater College and J.D. from Florida Coastal School of Law.

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Food by ByDesign Catering
- Aug 29-Duffy Bishop Band
Food by Purple Olive

St. Augustine Beach Civic Association
find out more at www.sabca.org

@ St. Johns County Pier Park

The Wednesday Market
Wednesdays 8am-12:30pm
Rain or Shine

National Night Out

(continued from page 1)



There will also be exhibitors, child safety education information, DNA kits, emergency vehicles, law enforcement personnel, giveaways and more. We will have multiple different vehicles from the different agencies for you to see and even sit in including the SJSO Chopper, an FHP trooper vehicle, and SABPD car. We will also have multiple safety demonstrations and exhibits for you to view. One year, FHP came out with a machine

to show you how not wearing your seat belt can put your life at risk.

You'll be able to visit with law enforcement personnel, take photos with them and their vehicles, and learn more about what it is they do. There will be K9s on site who would love some scratches too! Complimentary food and beverages are donated by our long time community partners Oasis and Sunset Grille.

This family-friendly event gives kids of all ages a chance to get up close look at some of the equipment that law enforcement uses to keep them safe. Whether it's a vehicle, a motorcycle, a chopper, or a K9 and a robot - this is their chance to see it all in person. It also gives you a chance to talk with the law enforcement officers and deputies. Ask questions if you have them, have conversations and get to know them. Our goal is to increase awareness about law enforcement and promote policecommunity partnerships throughout our entire county. See You There! For more information, please contact St. Augustine Beach Police Department at 904-471-3600.



"Diaries of a Shores Grand-Dad"

by Dirk Schroeder

In nearly all of the previous issues of the Diaries, this Grand-Dad wrote about the most significant people in my life and of their "Lifetimes (or virtues) in a Word". It was essentially a summation of their lives in a word so that these lifetimes could be learned from and not be forgotten. There is one more word that I would like to add to the list and yet it has not one person associated with it and that word is "Joy".

I woke up this morning and I thought to myself, "Is this going to be another ordinary day? Is this another one of those days where I can predict almost completely what I will be doing and when? What am I going to do about this? Am I not the Granddad with the will power to change all that?" That's how I started out. And then, I remembered about "Joy".

"Joy", as defined by Dictionary.com, is "a deep feeling or condition of happiness or contentment, something causing such a feeling or a source of happiness and an outward show of pleasure or delight". None of us wish to be remembered as the person who was without joy in their lives, like old Ebenezer Scrooge.

In the movie "The Bucket List" is when Morgan Freeman and Jack Nicholson are sitting on top of one of the Egyptian pyramids at sunset, Freeman asks the key question of Nicholson, "Have you found Joy in your life?" and more importantly, "Has your life brought Joy to others?". To have Joy and to bring Joy to others - that is true fulfillment. For most people, it may be easy to say that they have had abundant happiness in their lives and for me that is true (even more so now as a Granddad). The question of having brought joy to others can be answered by those around you; family, friends and acquaintances.

So Life isn't all about you after all - it's about everyone around you. This outward social interaction is what connect us - without it we're relatively empty. There is some basic skill involved. For example; being interested in others' lives means that you need to use the gifts that you were born with - two ears and only one mouth (not the other way around). That is difficult for a lot of people. Another basic skill - making an effort to maintain communication with your family, friends and acquaintances. This means that you have to pick up the phone, email or, better yet, go visit people (not the other way around). Don't always expect that it is others who need to bring joy to you - it feels better when you beat them to the punch (surprise them). Another skill is not to be so serious all the time; that can choke the life out of many relationships. Go and do things together - that's another way to create happiness.

Staying clear of politics and religion is highly recommended; instead of a separation of the state and the right to worship you might experience a separation of your friends and family. Your faith may bring you and your family personal (continued on page 11)



DID YOU KNOW

With all of the Development that is taking place you may be wondering, "How are people getting approvals for all of this?" "Why is land being stripped left and right?" - great questions.

In 1985, the Florida Legislature knew that Florida would grow exponentially so they passed the "Growth Management Act of 1985" - it's main missions were to curb "urban sprawl" and to contain the proliferation of wells, septic tanks and absorption fields. The Dep't. of Community Affairs (DCA) was to oversee and the review the Act. All of the Counties and Cities (municipalities) had to submit their respective growth management plans to the DCA for approval. St. Johns County (SJC) got their plan approved in late 1989. SJC mapped out where existing water and sewer lines were located and what type of existing land uses and development areas were in place and where they were located. Then they drew a map to provide incentives to develop in the "Infill" areas and those areas where central utilities and services were located and heavy restrictions in the outlying areas (those urban areas without central services).

The Land Use Map (which is accompanied by the growth

management manual/land development regulations) was released in 1990 and has been amended many times - some by owners/developers request and some by statute - the Counties and Cities are required to review their plans regularly.

Many property owners already have development rights based on the Land Use Map and there is little that the PZA and the Commissioners can do to object. Yet, when Land Use "Amendments" come before them and a development is considered "sprawl" or may not have sufficient services those can be denied.

Why are developers taking down so many trees? The codes for drainage and storm water runoff are the main reason that trees need removal - to provide home sites that are above road grade. It is not that developers want to strip the land - it's that they may be forced to do it to meet drainage requirements.

If you ever have questions about anything real estate related please ask an expert. Remember, I didn't make the rules but I stay informed about what the rules are.



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Wild Flower Meadow Group

by Cindy Taylor

Last month in my article I listed some of the flowers in bloom and two days after I sent it to the editor there were new ones. One is the wood sage (woodland germander); and in the more than sixteen years since I worked in the meadow, I never saw it more prolific. Wood sage love wet soil and with all the rain we've had it's a wood sage year. I especially like this flower because it attracts pollinators and butterflies and they're sage - wise.

More new blooms are ironweed, gaura, fire bush, rosinweed, butterfly pea, horseweed, Michaux's croton, salt and pepper bush, ludwigia, phoebanthus, black-eyed Susan, partridge pea, and porterweed. Other flowers still blooming as I write this are honeysuckle vine, coreopsis, spiderwort, false dandelion, Mimosa strigillosa, Eryngium baldwinii, gaillardia, Spanish needle, dune daisy, wild petunia, frog fruit, beauty berry bush, and Fakahatchee grass.

Unfortunately for the meadow, lawn grasses thrive from rain too, but we're not giving up. We pull them out as we can, to give the wildflowers more space and sun, and it's a never-ending task. High temperatures limit the time we can spend doing it at any one time and there's something in that to learn. It helps to focus on only a part so we can see improvement after working a couple of hours. We can see what we did, at least as much as what still needs to be done. The small parts are as important as the whole and little by little we can make a difference.

A special thanks to Ellen Paul who made the signs for the meadow and Ellie, from the office, who printed and laminated flyers for the ID box on the fence.

We occasionally visit state and county parks and welcome newcomers, even if you want to come only on the outings. Our group meets the first Saturday of each month at 8:30 AM by the Riverview Club House. Our goal is to preserve the wildflower meadow and learn about native plants, especially those that grow in this location. We're an informal group without officers or dues and hope you will join us. Call Claire at 904-826-5366 for more information.



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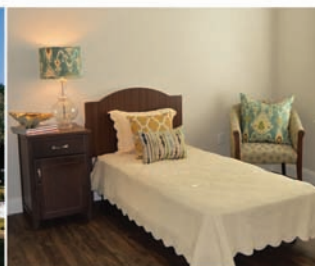
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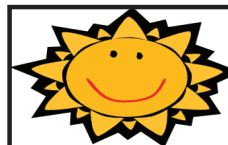
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Computer Corner

by Steven Aldrich
904-479-5661

The Last Line of Defense

In this last month I have seen an upswing in fraudulent "tech support" scams. One client asked me "Why doesn't Apple stop these guys from using their Logo and scamming me?" I was unable to give an answer that made the client feel any better.

I suggested that he call his Credit Card Company and get the charges reversed. Which he did. But, the bad guys had unfettered access to the sensitive information on his computer for over 2 hours. All of his passwords and financial data had to be changed. Then we made sure that no lingering malware was left behind by the scammer.

Companies can go after scammers, but seldom are they caught. Monetary recovery is not in the cards either. The scammers are getting smarter, faster, and sneakier in their approach. We need to become more diligent and watchful, or we will likely fall victim to a scam.

The fact is that each of us is that last line of defense against fraudulent activity.

Here are a few basic ways to protect yourself:

If a screen comes on your computer that tells you that something has gone wrong and you should call a phone number shown on the screen, NEVER call that number! NEVER!

Simply shut the computer off (even if it tells you not to) and call a reputable LOCAL technician.

If you get a call telling you that something is wrong with your computer, HANG UP. Don't engage, and don't worry. If you are unsure about what to do, call a reputable LOCAL technician.

Microsoft or Apple will NEVER post a message like that on your computer. They will NEVER call you on the phone to tell you that there is something wrong with your computer. If you see such a message, or if someone calls you, you can be 100% certain that it is NOT Microsoft or Apple on the other end of the phone. Neither is it a legitimate business.

The Last Line of Defense against scammers is us. We are the weak spot in the chain of defense.

No company, or anti-virus software can protect us from allowing a scammer access to our 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.

St. Johns County Sheriff's Corner

By David Shoar, St. Johns County Sheriff

Back to School Safety



This month I would like to remind all of our citizens as well as visitors that schools will be back in session this month which means that our children will be going to and from school daily. District wide students return to the classroom on 10 August. I would ask all of you to take extra time and be extremely careful in school zones as well as at bus stops. In heavily traffic areas, motorists should plan on longer commutes and follow the speed limit in School Zones. Deputies will be at school zones throughout the county to monitor those zones and to address any violations accordingly. Drivers need to be advised that speeding fines are doubled if they occur in a school zone. Deputies will also be in unmarked vehicles seeking any motorists who pass stopped school buses while loading or unloading students. Remember ALL traffic in both directions must come to a complete stop for school buses that are stopped, displaying the "stop" signal. Motorists traveling in the opposite direction are exempt from stopping if the roadway is separated by a median of at least five feet wide. These infractions will be strictly enforced.

Motorists are also reminded to take extra precaution at school bus stops where eager youngsters, many riding the bus for the first time, may dart into the street as the bus arrives. Here are some safety rules to pass along to children that ride a school bus. Arrive at your bus stop at least five minutes early and stand at least ten feet away from the roadway. Be sure to wait until the bus stops, the door opens and the bus driver says it's alright to enter before stepping onto the bus. Be careful that

clothing with drawstrings and book bags with straps or dangling objects do not get caught in the handrail or door when exiting the bus. Walk in front of the bus, never behind the bus. Remember if you can't see the bus driver, he or she cannot see you. After getting off the school bus, stop at the edge of the bus and look both ways before crossing. If you were to drop something beside the bus, make sure to you tell the driver before attempting to pick it up.

Students who walk to school should do so on a sidewalk if it is available. If there is no sidewalk, students should walk against the flow of traffic and be sure to cross at marked crosswalks. Those who ride a bicycle should remember to ride with the flow of traffic and follow all traffic signs and signals. Remember students are required to wear a bicycle helmet. Now that schools will soon open for another year, please take the extra time needed and watch out for our most precious resource, our children.

As I close this month, I would like to remind you that there is a wealth of information that you can obtain by visiting our website at www.sjso.org. Feel free to email me with any questions you may have as well as any topics you would like to see addressed here at dshoar@sjso.org. You can also download our App by searching for the St. Johns County Sheriff's Office in your "App" store. Also, if you sign up for the Sheriff's Office social media sights on Facebook and or Twitter you will be sure to receive important updates anytime. Thank you for taking the time to read these messages.

"Diaries of a Shores Grand-Dad"

(continued from page 9)

joy but I really don't know too many people that can say that politics brought them joy or brought their families closer.

It certainly is a whole lot easier to bring joy to others when you are a happy person inside. Maybe you need to remind yourself of all of the reasons that you should be happy in your life (tank up a little) - revisit the great experiences that you've had, the good people in your life, the laughs that you've had, the travels together. Going out to bring joy to others will fill up your happiness tank quickly. Be careful though, sometimes your idea of what brings joy to others isn't their idea of joy at all. Different people are motivated by different things; some by affection, others by material things and yet others simply by your willingness to spend time. The only thing to add to all of this is there is an assumption that one has good health because without it, joy can be compromised quickly.

Thinking back on the words of a lifetime: compassion, sacrifice, discipline, devotion, faith and purpose - these can all be tied into the "deep feeling or condition of happiness and contentment" that defines Joy. This is how I get to tank up - simply through the memories of those people around me with whom I've shared happy times.

And that's how my day changed from just another predictable day to one where I leave the house with a great attitude and arrive at the next door with a smile in anticipation of making someone else's day better. On that note, I wish you all as always, a Sunshine State of Mind.



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Don't Be Fooled

By Rob Stanborough
PT, DPT, MHSc, MTC, CMTPT, FAAOMPT
First Coast Rehabilitation
(904) 829-3411

I am often asked how much weight should I use during exercise and how many reps/sets should I do? My answer is simple: use as much resistance as you can move safely and correctly through the full range of motion, and do as many reps as you can to the point of fatigue without compensation. Put even more simply - fatigue your system so it is challenged but avoid compensation to prevent injury.

Admittedly, I am not as regular with my exercise as I should be. I grew up playing soccer in high school and college. After that, and putting on several post college pounds, I took up running. Life and injury gently nudged running out of my schedule to the point where I was not exercising at all. Several years ago, after learning of my

family's history of high blood pressure and consulting my doctor, I took up swimming. I thought swimming would be great. Water is always relaxing and swimming is easy on the joints. The resistance of the water is constant so I should get a good work-out, etc, etc; the benefits are endless. However, I had no idea the transition I would face going from land based exercise to water.

All the things I had learned and heard about swimming are true. Swimming and/or aquatic exercise is a great way to strengthen, condition and stay healthy. The force of the water opposes the force of gravity. Just as the force of gravity is constantly pushing me down, which I've written about in previous columns, the force of water constantly pushes me up. Buoyancy uniformly lifts

my body, decreases joint compression and enables me to exercise with less stress to my joints surfaces but don't be fooled. Just as the water provides uniform buoyancy - it also provides uniform or constant resistance AND more importantly, it does not allow the storing and use of "potential energy."

During walking, running or lifting weights my body produces energy and force to create a motion. As I lift my foot to walk or I lift a weight, I must produce energy to produce the movement. When my foot hits the ground or when I lower the weight, energy from the movement itself is absorbed and briefly stored in my tissues to be re-used as a spring. It is an incredibly efficient system to help with movement. Although the first repetition is difficult because I have to generate raw energy to create movement, and the last is tough due to fatigue, at least I can benefit from potential energy in the middle. Unfortunately, this is not so with swimming or aquatics.

Swimming and/or aquatic exercise does not allow such use of potential energy. The water steals my energy. Sure I can use my legs to push off the wall but this is met with the constant

resistance of the water. I am able to keep myself moving using various strokes but as soon as I stop moving my arms or legs I stop. It seems almost unfair as I watch my energy move away from me through the ripples of the water. To keep moving I have to keep generating more, and more, and more energy.

So, although swimming and aquatics are fun, enjoyable, a great/safe workout routine for the joints, and a safe and constant work-out for the muscles, don't be fooled. Swimming and/or aquatic exercise can make you sore and tired just as much, if not more than any other form of exercise. Follow the same considerations you would for any other form of exercise: consult you MD and PT. Follow a regular and progressive exercise routine. Allow your body time to adapt and change with the routine and don't overdo it the first few times.

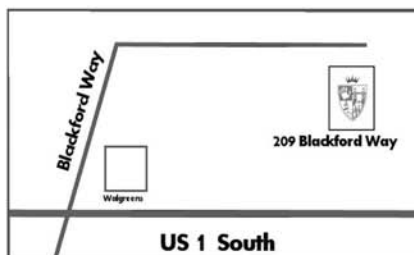
Rob Stanborough is a physical therapist serving St. Augustine for nearly 10 years. He is president and co-owner of First Coast Rehabilitation, as well as co-author of *Myofascial Manipulation: Theory & Application*, 3rd ed by Proed Inc. He is certified in manual therapy, a Fellow of the American Academy of Orthopaedic Manual Therapists and has presented on the topic of soft tissue dysfunction in a variety of venues. Read previous columns posted on www.firstcoastrehab.com.

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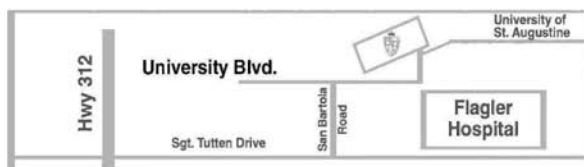
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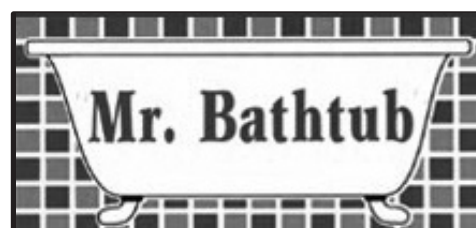
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Fire Prevention Corner

By Robert Growick, Division
St. Augustine Fire Department
Chief/Fire Marshal

Hording & Fire Reducing the Risks

Hoarding and Fire: Do you have a person in your life who may be a hoarder?

Hoarding is a condition where a person has persistent difficulty discarding personal possessions. The large amount of possessions fill the home and prevent the normal use of the space. Living space becomes cluttered. It may be unusable. Hoarding brings distress and emotional health concerns.

Why Hoarding Increases Fire Risks

- Cooking is unsafe if flammable items are close to the stove or oven.
- Heating units may be too close to things that can burn. They might also be placed on unstable surfaces. If a heater tips over into a pile, it can cause a fire.
- Electrical wiring may be old or worn from the weight of piles. Pests could chew on wires. Damaged wires can start fires.
- Open flames from smoking materials or candles in a home with excess clutter are very dangerous.
- Blocked pathways and exits may hinder escape from a fire.

How Hoarding Impacts First Responders

Hoarding puts first responders in harm's way.

- Firefighters cannot move swiftly through a home filled with clutter.
- Responders can be trapped in a home when exits are blocked. They can be injured by objects falling from piles.
- The weight of the stored items,

especially if water is added to put out a fire, can lead to building collapse.

• Fighting fires is very risky in a hoarding home. It is hard to enter the home to provide medical care. The clutter impedes the search and rescue of people and pets.

How Can You Help Reduce the Risk of Fire Injury

- When talking a person who hoards, focus on safety rather than the clutter. Be empathetic. Match the person's language. If they call it hoarding, then you can call it hoarding.
- Help the residents make a home safety and escape plan. Stress the importance of clear pathways and exits. Practice the plan often. Exit routes may change as new items are brought into the home.
- Install working smoke alarms in the home. Test them at least once a month.
- Reach out to community resources. Talk to members of the fire department to alert them of your concerns. They may be able to connect you with members of a hoarding task force for additional help.

FACT FOR THE DAY!

Hoarding affects 4-percent of the population. It is estimated that 40-percent of object hoarders also hoard animals. In the United States 3,500 animal hoarders are reported yearly, affecting at least 250,000 animals.

Financial Focus

Information Provided by
Edward Jones

Consider These Financial Tips for Single Women



If you're a single woman, most of your financial challenges and aspirations may resemble those of single men. Men and women face the same economic stress factors of modern life, and both groups have similar financial goals, such as the ability to retire comfortably. But women still face specific obstacles. You need to be aware of these challenges – and do everything you can to overcome them.

For example, women still face a wage gap. In 2017, women earned 82% of what men earned, according to the Pew Research Center. However, the wage gap narrows among younger workers, and may even disappear for highly educated women, especially those in the STEM fields – science, technology, engineering and mathematics.

Another financial concern for women is connected to their role as caregivers. Women spend an average of 12 years out of the workforce to care for children, elderly relatives and even friends, according to an estimate by the Social Security Administration. Other studies report different figures, but all the evidence points to women being the ones who take time off from work to care for loved ones. This means fewer contributions to Social Security, 401(k)s and other retirement plans.

Faced with these and other issues, what can you do to help yourself move toward your important goals? Consider these steps:

Develop good financial habits. Establishing good financial habits can pay off for you throughout your lifetime. These habits can include maintaining a budget, keeping your debts under control, and putting aside some money for a "rainy day."

Take advantage of available opportunities. If you work for an organization that offers a 401(k) or similar plan, contribute as much as you think you can afford. At the very least, put in enough to earn your employer's matching contribution, if one is offered. And every time your salary goes up, increase the amount you invest in your plan. Also, think about opening an IRA, which, like a 401(k), can offer tax-advantaged investment opportunities. If you have children, you'll also want to explore college savings vehicles, such as a 529 plan.

Educate yourself about investing – and get professional advice. Some people think investing is just too complex and mysterious to be understandable. Yet, with patience and a willingness to learn, you can become quite knowledgeable about how to invest, what you're investing in and what forces affect the investment world. And to help you create an investment strategy that's appropriate for your goals, risk tolerance and time horizon, you may also want to work with a financial professional.

Discuss financial issues with your future spouse. If you get married or re-married, you'll want to discuss financial issues with your new spouse. Specifically, you'll want to answer questions such as these: What assets and debts do each of you bring to the marriage? Do you plan to merge your finances or keep them separate? Are your investment styles compatible? Do you have similar long-term goals? You and your new spouse don't need identical views on every financial topic, but you both need to be willing to work together to advance your common interests. Ultimately, you have a lot of control over your own financial future. And making informed choices can help make that future a bright one.

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

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St. Augustine Beach Civic Association

by Bill Jones, President
www.thecivicasociation.com
**Greed or Fuzzy Math?
You be the Judge**



On July 18th the Board of County Commissioners who voted unanimously to give The Wednesday Market to a for profit company starting October 1st. As most of you know the Market was the creation of the Civic Association almost 20 years ago. The Market for years has funded Surf Illumination, Taste of the Beach, sponsorship of City events, numerous community donations and the iconic Music by the Sea free concerts. The money generated will now be split between the operators of the market and the County's General Fund. There is no commitment by the County to put any of this money back into our City.

The County issued an RFP (request for proposal) and then had five random county employees rate the four proposals. There are several issues with the process but we'll address the two biggest issues in this column, due diligence and the business plan.

Did the County and the other private companies do any due diligence? The answer is no! All three private companies submitted proposals that would increase the number of vendors by 30%. What the County and the others didn't know the Civic Association actually shrunk the market by 30% after Salt Life opened and old Beachfront Resort closed. These events meant the loss of 50 plus parking spaces within walking distance from the Pier Park. Traffic on Market day got more hectic. After meetings and conversations with former Police Commander Jim Parker, we voluntarily shrunk the market and added a police officer in part of what used to be off season. While these decisions reduced our revenue, it was absolutely the right thing to do for the community. So now more vendors will need parking thus reducing parking for patrons.

Now let's get into the numbers of the winning business plan. You've already heard about a 30% increase in vendors, now factor in 50% increase in rent and a 10% reduction in the market's hours of operation. Are there really 90 small businesses that can thrive under these budget conditions? If there was a parking garage nearby or a trolley system in place to accommodate more shoppers then maybe this plan would work. Cost of goods will certainly go up and those who enjoyed some of the great bargains our vendors offered will now pay more or look elsewhere. A number of our long time vendors have already indicated they won't be staying beyond September 30th.

The SABCA Board of Directors is loaded with good people and there is well over 100 years of practical business experience between us. While we're not perfect and we could be wrong, we find ourselves wondering about the business acumen of those who prepared the RFP and evaluated the applications without regard to our well known parking issues. So what do you think, is it greed or fuzzy math?

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