

September
2017

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St. Augustine Homes Monthly
St. Augustine Shores
St. Augustine South

St. Augustine Observer

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

Plans Underway for The Christmas Tour of Homes



Plans underway for The Christmas Tour of Homes

The Garden Club of St. Augustine, Annual Tour of Homes, "Christmas in the Flagler Era" is a tribute to Henry Morrison Flagler. Flagler, a man of culture and vision, transformed a sleepy coastal town into the Winter Resort of America's wealthy. His beautiful buildings, roadways, fountains still grace our city making St. Augustine a beautiful place to live and visit.

The 10 garden Circles, which comprise the St Augustine Garden Club, will be decorating 6 homes in the historic downtown district, dating from the Flagler Period: two on Marine Street and one each on St. George Street,

Saragossa St., Bridge St., and Riberia St. with floral arrangements and Holiday greenery that reflect Flagler's style and elegance.

Tickets sales will start on Mon. Oct. 2nd at the following retail stores: Cash or Checks only at these locations: Carter's Jewelry, Anastasia Publix Plaza, Flowers by Shirley, US 1 North, Leonardi's Nursery, Anastasia Blvd., Tre Sebastian, A1A, Whetstone Chocolates, A1A, Southern Horticulture, A1A. Or online www.gardenclubofstaugustine.org with PayPal or credit cards. Phone sales paying by check call: 904-686-9320. For Credit card phone sales call: 904-342-2901.

Ticket Price \$30.00 includes: Transportation starting from The City Parking Garage, provided by Old Town Trolley, begins at 12:00p.m. (some walking will be required in the Historic District). Trolley service will not be available after 4:00 P.M.

An Afternoon Tea and Holiday Boutique will be held at the River House on Marine St. featuring handmade crafts and home baked cookies by the Garden Club of St Augustine. Entrance to 6 exquisitely decorated homes. Tour from 12:00 -5:00 P.M.



For three weekends this September, over 200 musicians, singers, songwriters, storytellers, poets and comedians will take part in the largest free music festival ever held in North Florida – the Sing Out Loud Music Festival, presented by Community First Credit Union and produced by the St. Johns County Cultural Events Division with support from St. Johns County Tourist Development Council, the St. Johns Cultural Council and the St. Augustine, Ponte Vedra, & The Beaches Visitors and Convention Bureau. The free, multi-day, multi-venue festival features national acts including Steve Earle & The Dukes, Lake Street Dive, Wolf Parade, Dirty Dozen Brass Band, Los Lobos and a dozen more in addition to a massive regional and local lineup. Today, the Festival announces the long awaited local and regional performers list, adds to the already stellar national artist lineup and reveals the St. Augustine venues hosting Sing Out Loud showcases throughout the nine day celebration of free live entertainment.

In a convergence of musical genres as wide ranging as Texas Outlaw Country, New Orleans Brass and Funk, Alternative Indie Rock, Americana, Bluegrass, Neo-Soul, Folk, Punk, Hip Hop, Spoken Word, Comedy and more, the Sing Out Loud Music Festival, now in its second year, has expanded to include over 200 national, local and regional acts playing showcases at nearly 20 St. Augustine venues during September 8 – 10, 15 -17 and 22 - 24. Venues including Tempo Bistro, Mardi Gras, Hoptinger, Café 11, The Front Porch, The Rosy Cheek, Push Push Salon and a showcase stage in Lincolnville have been added to this year's festival locations. A Kids Matinee and Spoken Word and Comedy Showcases will also be featured. The Festival is equally thrilled to announce the additions of legendary jazz musician and St. Augustine native Doug Carn, renowned Delta style bluesman Willie Green, gifted art-folk songwriter David Dondero, kid-approved animal party band Bears and Lions and folk lyricist Joey Harkum to the Festival Headliner lineup.

"The Festival represents an intersection of live entertainment and community," explains Ryan Murphy, director of the St. Johns County Cultural Events Division and coordinator of the Sing Out Loud Festival. "It is very exciting to provide this massive free music festival to the community; one that features such a high profile and eclectic lineup and shines a light on St. Augustine's vibrant performance scene. By interweaving emblematic national artists among the fabric of our local performers at multiple venues around St. Augustine, we've created a truly diverse and exciting festival." (see page 7)

Riverview Club Grandparenting Workshop

A workshop for finding fulfillment in grandparenting will be sponsored the Riverview Club in the Shores every Monday, beginning Oct 2nd ending Oct 30th, from 9:00 am - 11: am. five (5) consecutive weeks. Gain ideas and resources on how to make quality connections, share your experiences, and find fulfillment in one of life's most exiting gifts: grandchildren. You will understand your unique and influential roles and the effect of unconditional love and acceptance. Leave a legacy of Love, Faith and Life and learn why the grandparent/grandchild relationship is second in emotional importance only to the parent/child relationship. Grandparents are the family's connection to the past - the link to the heritage with personal stories, photos, family trees and traditions.

Grandchildren can be intimidating, adoring, weird, loving, sulky, snuggly, demanding,



deflating, and aggressive; they can also give you a longer and healthier life according to new research. Why not accept the challenge and join me, and other fellow grandparents in this interactive workshop and don't forget to bring the child within you. T.Robert Groleau, M.Ed., is a father of four and grandparent of ten. Originally from New Hampshire, Rob lives with his wife of 47 years in St. Augustine, FL. As a retired public-school teacher and military chaplaincy, speaker, consultant, Instructor at Rollins College, Florida and most recently a volunteer for Haven Hospice,

Rob has helped families create strong bonds and strengthen family relationships. Registration: Riverview Club, 790 Christina Drive, St. Augustine, FL 32086, Contact Ellie at (904) 794-2000 or email ellie@staugshores.net, Fee: \$25.00, Free to SA Shores Activities Club Members. Reserve a spot today!


What's Inside The Observer This Month...

- **St. Augustine Shores:** July Board Update
- **St. Augustine South:** Women of the Moose Dinner/Dance August 23rd "Massquerade Ball"
- **Health Update:** Headaches II
- **Financial Focus:** Diversify Your Investments/Consolidate
- **Computer Corner:** How long will my computer last?
- **In the Law:** Amidst traffic woes, Community & Homeowners Assoc. seek to take matters in hands
- **Civic Association:** County refuses to budge..Market in Doubt
- **Sheriff's Corner:** Offender Watch Program

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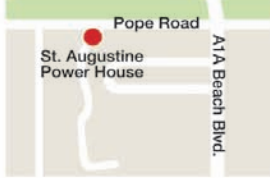
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The function of the St. Augustine Observer is to serve residents of St. Augustine areas Communities. First priority will be given to reporting news and activities of the residents of the St. Augustine local communities, and other news and events that 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 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 2016 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
 (904) 794-5129
 www.staugsouth.com
 Associate News Editor
 Joan Nizza 904-687-8726

- 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.

Board Member & Officers

Theresa Nizza – President
 Louis Zimmer – Vice President
 Keith Rowland – Treasurer
 Lynn Rowland – Secretary

Regular monthly meetings will resume at SASIA. September general meeting will be held on Wednesday Sept. 20, 2017 at 7pm. We will have speaker from "Habitat for Humanity", Melinda Everson. Refreshments will be served after the meeting.

SPECIAL EVENTS

Women of the Moose "Masquerade Ball"

Women of the Moose will host a "Masquerade Ball" on Saturday Sept. 23, 2017. Dinner at 6pm, dancing 7-11pm. Donation: Non-members \$10, Members \$12. Raffles, door prize, 50/50 drawing. Great food and lots of fun. BYOB and mixers. Call for reservations: Sandra 806-0535 or Theresa 794-5129.

Community Classifieds

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: His & Hers "Power Built" golf clubs for sale with bags. These clubs have only been used twice and are like new! \$200 for both or best offer. Call or text 904-392-9093 for this excellent buy and ask for Scott.

FOR SALE: (1) Power Mac G5 Tower Computer. 2 hard drives with software. Works great. \$100. I can send pictures. Call 904-607-1410. (2) Older Macbook G4 laptop. Works great. Has software. \$75. (3) Dell Desktop PC with software. Works great. \$75. Call 904-607-1410.

FOR SALE: I've given up mowing! Your chance to save! Black & Decker 20 inch corded lawn mower, 1 year old: \$60. Black and Decker corded string trimmer, 2 years old: \$30. Black & Decker corded metal edger, 1 year old: \$45. Call Tom at (904) 814-8087.

FOR SALE: Patchwork Quilts, handmade, Twin, 2 Queen, King, Like new. Best offer. 794-4226

FOR SALE: (1) Two beautiful antique walnut, drop leaf tables - one square - \$165; (2) the other table is oval with two leaves and six chairs - \$250. (3) Comfy chaise lounge covered with lovely aqua/rose pattern fabric - \$95. (4) Surround system with subwoofer & receiver - \$375. (5) Collection of original whimsical watercolor paintings - prices vary. Reasonable offers considered, as we are selling the house, moving into the RV and goin' travelin'! Call 904-797-5600 at home.

FOR SALE: (1) Jamis Citizen 1, bicycle, 5'-5'4" women, used a few times only, \$195 (2) Three-quarter length black leather jacket, women's large, \$79 OBO. (3) Keen hiking boots, women's 8.5 worn twice, \$69. (4) Beautiful Scully attaché case, Italian leather, pigskin lined, \$150. (5) Pennsylvania House oval coffee table, beautiful like new, \$65. All items in excellent condition. Stored in clean, odor-free home. Call 904.794.2594.

FOR SALE: (1) 5 foot table with 2 Leafs

to extend to 7 feet with 6 Chairs \$500.00 (2) Antique Desk beautiful \$300.00 (3) Side table with draw \$100.00 (4) Wicker and metal magazine holder \$40.00 (5) 6 foot Glass Shelving 5 shelves each \$75.00 each or \$200.00 for all 3 units. Other items available. Call 904-217-9843.

FOR SALE: 2009 Kawasaki Vulcan 900 motorcycle, Black, 4,000 miles, great condition \$3,300.00 call 772-913-356.

FOR SALE: Deep Well Injection Pump Motor. Myers 1 hp newly rebuilt, new controls, expansion tank and pressure gauge. Call 904-599-2598, leave message and time to call.

FOR SALE: Whirlpool Stack Washer/Dryer for sale- \$50.00. Call 904-797-4966

FOUND: Beige/cream colored little mouser (kitty). Adult, svelte, alert, loves the outdoors but needs a little hosting! Food, water and occasional visits inside would be great for this nature lover. Male.

LOST KITT: Beige/cream colored little kitty. Adult, svelte, alert, healthy, handsome, loves the outdoors but needs a little hosting! Food, water and a comfy sofa and window seat would be awesome for this nature lover. Male.

Announcement: Learn to draw, or to paint in oil or acrylic, or both. It's never too late. Private or semi-private. Instructor holds BFA, Painting, Certified Art Educator. 904.794.2594.

Announcement: Retired? Looking to learn Spanish for travel or for a new career? One-hour classes, one-on-one. 904-413-8407.

HELP WANTED: Accounting, Internet, Associate: Experienced in Quick Books, Ebay auctions, and updating website, Approx. 15 - 20 hours per week. Days and times can be flexible, \$12 hour. Contact Robert 904-315-9421 or email fstctycu@bellsouth.net

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St. Augustine Shores Club News

September 2017 Riverview Club Calendar

SEPTEMBER DANCES - Dance Club Members: FREE, Guests: \$15.00/pp

EARLY SOCIAL
6:00 pm to 9:00 pm
BYOB

Sunday, September 10th
Entertainment by Ernie
Hosted by: R. Gardner & L. Butler
RSVP at www.staugshores.org or call 904-794-2000



MAIN SOCIAL
7:00 pm to 10:00 pm
BYOB

Friday, September 23rd
Entertainment by Phil Farino
Hosted by: Dave & Charlene Field
RSVP at www.staugshores.org or call 904-794-2000

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

Bridge	Thursday at 10:00 am starting September 21 st .
Bridge Lesson	The class is geared to all levels. Thursdays at 10:00 -11:30 am, starting September 21st.
Chicago Bridge	Must have a partner to play , Monday and Thursday at 12:30 pm.
Card Game	Calling All Card Players! New 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. New: 30-minute floor stretches after class on Wednesdays!
Yoga	Mondays, Wednesdays and Fridays at 9:00 am. Bring a non-skid mat & wear comfortable clothing (no belts or anything tight around your waist). The class is geared to all levels.
Exercise Class	Tuesday and Thursday at 10:00 am.
Dance Class	Ballroom dance class with Dennis, Thursday at 2:00 pm, starting September 21st. Dance Class is FREE for Activities & Dance Club Members.
Line Dancing	Every Monday at 6:30 pm and Wednesday at 10:00 am.
Zumba	Tuesdays at 5:30 pm. Low-impact Zumba to protect joints. Come sweat, lose weight, meet people, and have a blast!
Writers in the Shores	Tuesday September 12 th and 26 th at 1:00 pm in the Library – topic for September 23 rd is "This was not supposed to happen." For information call Donna at 794-0789.

Check out the latest events at www.staugshores.org

Upcoming Events at the Riverview Club

Grandparenting Workshop: 5 Monday Sessions starting October 2nd at 9 – 11 am. Facilitated by Robert Groleau, M.Ed. – Free to Activities Club Members – register today!

Early Social: Friday, October 6th (7pm to 10pm) – Entertainment by Nostalgia

Main Social: Friday, October 20th (7pm to 10pm) – Entertainment by Tim Rippey

Riverview Club Events

September Dances

Dance Club Members: FREE, Guests: \$15.00/pp - ALL ARE WELCOME!
RSVP at www.staugshores.org or call 904-794-2000

Early Social Dance

Sunday, September 10th 6:00 pm to 10:00 pm Entertainment by Ernie *BYOB*

Main Social Dance

Friday, September 23rd 7:00 pm to 10:00 PM. Entertainment by Phil Farino *BYOB*

FREE Introductory Fitness Pole Walking Clinic

Wednesday, September 13th at 12:30 pm - Meet in the ballroom of 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.

Water Aerobics

Join-in the fun on Monday, Wednesday and Friday ? 9:00 am at the Riverview Club's Pool, led by Elsa. Low-impact water aerobics class for all fitness levels. Current Pool Pass is required.

Classes Back from Summer Break

Bridge Lesson: The class is geared to all levels. Thursdays at 10:00 -11:30 am, starting September 21st. Guests: \$5.00/pp - FREE for Activities Club Members.

Ballroom Dance: Learn to Ballroom dance with Dennis, Thursday at 2:00 pm, starting September 21st. Guests: \$5.00/pp - FREE for Activities & Dance Club Members.

Grandparenting

The Joys and Challenges of GRANDPARENTING, A workshop for finding fulfillment in grandparenting. 5-week workshop: When: Monday, October 2, 9, 16, 23, 30, 2017 9 am - 11 am Fee: \$25/workshop, Free to SA Shores Activities Club Members. Reserve a spot today! Where: Riverview Club, 790 Christina Drive St. Augustine, FL 32086

Craft Fair

Sunday, October 22, 2017 at the Riverview Club from 1pm – 4 pm.

St. Augustine Shores Service Corporation July 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 O'Such with all members present. June minutes were approved.

Treasurers Report

Read by Treasurer Lorbeer accepted for audit. General Manager Smith explained the increase in the operating fund and the increase in the reserve fund. General Manager Smith presented 1 collection issue. The homeowner requests a payment plan to pay off the \$740.32 debt and stay current for 12 months at \$62.00 per month. Motion made, seconded and carried to approve the payment plan as presented. Director Duncan inquired about the net income figure on the profit and loss statement.

Managers' Report - Joseph H. Smith III

Discussion Minimum Requirement for Activities Class Instructor Payment - The Board has set policy that an instructor will be paid if the class meets the minimum requirement of 10 participants per class and the instructor purchases liability insurance. There is a request to lower the minimum requirement on participation for the Belly Dancing Class. The General Manager recommends a stronger effort on recruiting and that we allow a grace period for new classes. The membership informed the Board that it is only a (6) six-week class. Staff cancelled the class prior to the meeting. The membership commented on participation at exercise class and that we should consider averaging out the minimum. Director Duncan suggests we go by the average and reduce the minimum to 5 participants. Motion made, seconded, and carried that we allow the class to continue and that we collect data on average participation.

Progress on Board Goals

Curb Appeal - The basketball court in Aragon Park has been lined and we are scheduled to install the goal. The entrance sign at Tuscany Ridge has been addressed. We have installed native plantings and will rework the flower box with stone. General Manager Smith provided the specifications and presented 3 bids to resurface the tennis courts per USTA guidelines and provide an inset pickle board court: Elite Court Construction \$15500, Court Surfaces \$14915, and Premier Tennis Courts \$16541. Director Duncan reminded the Board that we are obligated to maintain the amenities. There was discussion on securing the court and clearing the south side of the driveway for security reasons. Director Duncan stated that the Conquistador has used Court Surfaces several times and they provided a good product. Motion made, seconded, and carried to approve the resurfacing of the tennis courts including the inset pickle ball courts with funding from the reserves. Motion made, seconded, and carried to award the bid to Court Surfaces.

Safety and Security - St. Johns County is installing a sidewalk from the power lines to the San Savino entrance at the south end of the community on Shores Boulevard. The tree work to address security at the driveway to the tennis courts is scheduled.

Committee Reports

ACC Committee – General Manager Smith

Variations: (1) 133 Shores Boulevard – to bring his fence forward of the rear of the property to match the neighbors fence. Variance approved, (2) Thompson 673 Circa Court – to permit a lattice installed and attached inside the fence at the rear of the lot for privacy. President O'Such suggested he separate the fence from the lattice so it is a temporary structure. (3) 224 Baracoa Court – to install a fence forward of the rear of the house as was installed prior to them purchasing the house. ACC member Mike Amato stated that this resident cannot go to the rear of the house due to some existing concrete slabs. Motion made, seconded and carried. After further discussion motion, seconded, and carried to amend the variance to limit the distance to 10 feet from the front of the house.

Riverview Building and Grounds Committee – The committee is in the process of recruiting. They are meeting soon to establish their goals. All recommendations will be brought in front of the Board.

Home Office Applications - 112 Hondo Drive – for the purpose of changing their address for a home inspection and a pest control business. Motion, seconded, and carried for the home office

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

Directors & Membership Comments

Secretary Arocha stated his position on youth friendly activities. He feels we should pursue obtaining documentation regarding mutual easement/access agreements between the County, the Golf Course, adjacent properties, and the Service Corporation. Treasurer Lorbeer wants to open and expand Aragon Park and remove the chain blocking the parking lot. President O'Such asked the Board to provide ideas on what changes to the Deed Restrictions they would like to present to the membership. Director Van Tiem thanked those in attendance. There was comment on the pier repair project. There was inquiry about forcing members to install grass on their dirt yards. There was comment about Aragon park. There was comment about the Counties effort to remove the vegetation from the sidewalks. There was comment on crime and drag racing in the community. There is a request for extra patrols in the neighborhood and a traffic study on Domenico Circle. There is a request for additional security cameras. Meeting Adjourned.

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- Retirement Party
- Memorial Service
- Engagement Party
- Office/Holiday Party



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News Around Southern St. Augustine

Writers In The Shores

By Donna Johnson

Writers in the Shores meetings resume 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!

Shores United Methodist Church hosts "High Tea & Crafts" Event

The Sunset Circle at Shores United Methodist Church will sponsor "High Tea & Crafts" on Saturday, September 23, 2017 between 10 a.m. and 2 p.m. This free event will allow participants to sample a variety of traditional tea sandwiches, desserts, coffee and tea AND to learn a new craft or two. Areas will be set aside for crafting three different items that could be used as gifts. The event is free and reservations are appreciated but not necessary. Call the church at 797-4416 to save your seat!

Shores United Methodist Church is located at 724 Shores Blvd, between the Shores Golf Course and Hartley Elementary. Rev. Randy Strickland is the pastor. (www.shoresumc.org)

St. Augustine Travel Club

by Peter Dytrych

St. Augustine Travel Club Cruise - Southern Caribbean

The St. Augustine Travel Club will again be sailing the seas on Monday, November 27 to Thursday, December 7, 2017 on Norwegian Jade out of Miami, voted Best Overall, to the ports of San Juan, St. Thomas, Dominica Island, Barbados, St. Lucia, St. Maarten for a 10-day Southern Caribbean cruise. Prices start from \$921.09 per person, double occupancy, for inside cabin, inclusive of all port fees and taxes. Oceanview and balcony cabins are available at higher cost. Book now with a \$250 pp deposit and receive a choice of valuable amenities. Call Peter, St. Augustine Travel Club at (904) 797-3736 for more information and reservations.

St. Augustine Travel Club Annual Cruise - Eastern Caribbean

The St. Augustine Travel Club will again be sailing the seas on Sunday, April 8 to Sunday, April 15, 2018 on the Oasis of the Seas out of Port Canaveral to the ports of St. Maarten, San Juan and Labadee for a 7-day Eastern Caribbean cruise. Prices start from \$875.54 per person, double occupancy, for inside cabin, inclusive of all port fees and taxes. Oceanview and balcony cabins are available at higher cost. Book now with a \$250 pp deposit and receive a \$50 per cabin On Board Credit. Call Peter, St. Augustine Travel Club at (904) 797-3736 for more information and reservations.

St. Augustine Genealogical Society (SAGS)

General Session Meeting at Southeast Library September 16, 2017 at 1:00 p.m.

The St. Augustine Genealogical Society's September 16 general session meeting will feature an Introduction to Webinars by member Denise Olson. This presentation will include: Where to find Webinars, How to connect to a Webinar, How to participate in a Webinar, Apps required for participation, and will conclude with showing a 20-30-minute example of a taped webinar. The meeting will also include hands-on training on topics like Genealogy 101 for Beginners, FindAGrave.com, English and Irish genealogy, computer skills, etc. The public is always welcome at these meetings.

FREE Tools to Quit Smoking Class

Here is your chance to be tobacco free! FREE Tools to Quit Smoking class at the Good Samaritan Wild-Flower Clinic on Tuesday, September 12, 2017 from 5:30 pm - 7:30 pm. Free patches, lozenges, or gum! FREE quit plan, workbook, water bottle, stress ball and more. Call to register and learn about more classes near you: Northeast Florida AHEC (904) 482-0189

Temple Bet Yam Holds Membership Fair

by Jackie Witte

On Sunday, September 10, from 1 p.m. to 3 p.m., Temple Bet Yam of St. Augustine will hold a Membership Fair/Open House for prospective members and our newest members. Refreshments will be served.

Temple Bet Yam, located at 2055 Wildwood Drive in St. Augustine, is a warm, welcoming Reform congregation led by Rabbi Fred Raskind. The Temple was founded by fourteen families in 1993. Today, we have over one hundred families of traditional and interfaith backgrounds from St. Johns and surrounding counties who call Temple Bet Yam home. TBY has a vibrant Religious School directed by Lead Teacher Terry Cohen. It also supports many groups and activities to serve everyone's interests. From Men's Club, to Sisterhood, Social Justice, Lifelong Learning, choir, and social events, there's a lot to do.

Services are held twice a month with additional holiday observances and special events. To see what's happening each month, go to the calendar at templebetyam.org or call 904-819-1875.

St. Johns County Southeast Public Library & Genealogical Society Presents Connie Bradshaw

The St. Augustine Genealogy Society is partnering with the St. Johns Public Library, SE Branch, in a presentation by Connie Bradshaw on genetic genealogy or using DNA in genealogy research. This talk will take place on September 30, 2017, at 11:00 a.m. at the SE Branch Library. The public is welcome.

Connie Bradshaw is the owner of I Dig Your Roots, a research firm that focuses on genetic genealogy. She is a member of the Association of Professional Genealogists, the International Society of Genetic Genealogists, the National Genealogical Society, and numerous state and local genealogical societies.

After conducting over thirty (30) years of personal family history, Connie completed Boston University's Certificate Program in Genealogical Research in 2012 and opened her own research firm. She is the volunteer project administrator of three family DNA projects at Family Tree DNA, the family genealogist for the Historic Carson House located in Marion, North Carolina and coordinates several family reunions.

United Way Announces Emergency Food and Shelter National Board Program Funds

United Way of St. Johns County is pleased to announce that \$17,365.00 in federal funds has been awarded to St. Johns County through the Emergency Food and Shelter National Board Program. A local board made up of county, city, and human services agencies along with United Way of St. Johns County will determine how funds are to be distributed among emergency food and shelter programs in the local service area. The board is responsible for recommending agencies to receive funds in this cycle and, as well as, funds awarded in future cycles.

Under the terms of the grant from the National Board, local organizations, whether nonprofit or governmental, may apply. To receive funds, the organization must conduct an annual audit, practice non-discrimination, and have demonstrated the capability to deliver emergency food and shelter programs. Examples of how program funds can be used include the following: food (served meals or groceries), lodging in a mass shelter or hotel, one month's rent or mortgage payment, one month's utility bill and/or equipment necessary to feed or shelter people. Qualifying programs are urged to apply or gather additional information by contacting United Way of St. Johns County, jenny.harvey@unitedway-sjc.org or 904-829-9721. To learn more about United Way of St. Johns County, visit www.unitedway-sjc.org.

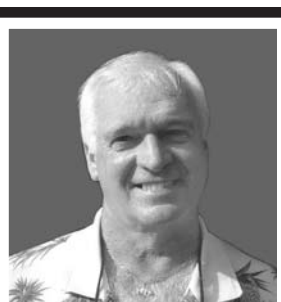
Book Festival Opens Youth Poetry Competition

The Florida Heritage Book Festival, Inc. presents a poetry competition for students in St. Johns County schools or, home-schooled in grades 6-12. The theme is Florida's Natural Resources and each participant must submit an original poem in English based on that theme. Poems are not to exceed 24 lines of text. Students will compete in one of two divisions: Middle school (grades 6-8) and high school (grades 9-12). Entry deadline is Friday, September 8th.

Winners will receive cash prizes and certificates sponsored by All American Air Charitable Foundation. Three prizes will be awarded in each division: First, \$100; Second, \$50; Third, \$25. Winners will present their poems at the Florida Heritage Book Festival on Saturday, September 23rd, at 2:20 p.m., at Flagler College Ringhaver Student Center, 50 Sevilla Street. Winning presentations will appear on the FHBF website, www.fhbookfest.com.

Poems will be judged based on originality, creativity, and artistic quality. Poems containing profanity, vulgarity or offensive material will be disqualified. The decision of the judges will be final. Contest rules and parental forms are available at www.fhbookfest.com. Printed rules and entry forms are available at all St. Johns County libraries.

Paper entries will be accepted at any St. Johns County library or bookmobile locations or, may be mailed to FHBF at PO Box 4011, St. Augustine, FL 32085 postmarked by September 8th. Winners will be announced by September 15th. For more information contact Debra Gibson, 827-6926, dgbison@sjcfl.us.



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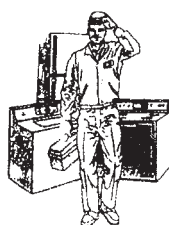
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News From Around St. Johns County

UF/IFAS Extension Seeks Vendors for the 2017 Datil Pepper Fall Festival

By Terra Freeman, terraf@ufl.edu

UF/IFAS Extension St. Johns County invites you to participate in the 2017 Datil Pepper Fall Festival! The festival will be held at St. Johns County Agricultural Center, which provides education to the public in the areas of agriculture, horticulture, family and consumer science, marine science and 4-H youth development. It will be located at 3125 Agriculture Center Drive, St. Augustine, FL 32092, on October 7-8, 2017. This landmark event is attended by more than a thousand people each year.

The festival will offer educational events, a food court, plant and rain barrel sales by St. Johns County Master Gardeners and a 4-H Youth Kids Zone. On Saturday, the very popular Datil Pepper Restaurant Cook-Off will showcase local chefs and their datil-inspired cuisine. For a dollar a sample, you can taste these culinary delights. Also on Saturday, there will be an amateur Datil Pepper Hot Sauce Contest for locals to compete with their favorite homemade hot sauces.

Participation in this local event will expose your business to a broader audience and make people aware that you support local community activities. If you would like to reserve a space for the festival, please call (904) 209-0430 for registration forms.

To get festival updates, please join our Facebook event page: <http://bit.ly/datfest17>. The Datil Pepper Fall Festival is supported by UF IFAS Extension, Central Florida Food Systems Program and Putnam-St. Johns Farm Bureau.

Historical Society Offers No-Cost Tour of Jewish St. Augustine

The St. Augustine Jewish Historical Society will mark the 452nd anniversary of the founding of oldest European city in the U.S. with a 2 hour walking tour of Jewish St. Augustine, starting at 10 a.m. Friday, September 8th, in the shade of the trees at the southeastern corner of the parking lot at Mission Nombre de Dios, 27 Ocean Avenue, at San Marco Avenue (State Route A1A). The tour will end at First Congregation Sons of Israel, 161 Cordova Street and involves a walk of 1.5 miles. Wear sunscreen and sturdy, comfortable walking shoes. Bring water. There is no charge for this tour, all are welcome, no advance arrangements need be made. For further information contact 804-914-4460.

A Classic Theatre Elects New President - Kathryn Masters



A Classic Theatre announces the election of Kathryn Masters as the new President of its Board of Directors effective September 1, 2017. ACT founder Jean Rahner is stepping down from her long tenure in this position, but she will continue to be an active member of the Board lending her valuable expertise and insight to the non-profit theater organization.

Kate joined A Classic Theatre in 2014, served in numerous roles - on and off stage - and became a member of the Board in 2016. Outside the theater, Kate is an attorney with her own law practice in St. Augustine, Masters Legal, P.A. Her areas of expertise are Consumer Law & Bankruptcy; Wills, Trusts & Estate Planning; and Probate & Trust Administration. Kate also serves as Secretary of the Board of Directors for the St. Johns Cultural Council, a non-profit agency devoted to developing arts, culture, and heritage in our community.

A Classic Theatre Hosts Gathering

ACT is hosting their annual Gathering on Thursday, September 21 at 6:30-7:30pm at the Art Studio located at 370 A1A Beach Blvd., St. Augustine Beach. www.beachartstudio.com/. All those interested in the theater in St. Augustine are cordially invited to come out and meet us... old friends, new friends... all are welcome. Refreshments and snacks will be served along with introductions to A Classic Theatre's Board of Directors and its new president, Kathryn Masters. You will also get first glimpse of ACT's plans for the 2017-18 season.

This is an opportunity to come out and get connected with ACT. There are opportunities for actors, directors, stage managers, backstage helpers and front-of-the-house volunteers. For more information contact us at aclassictheatre@hotmail.com or see www.aclassictheatre.org.

St. Johns River State College Offers Non-Credit Art Classes

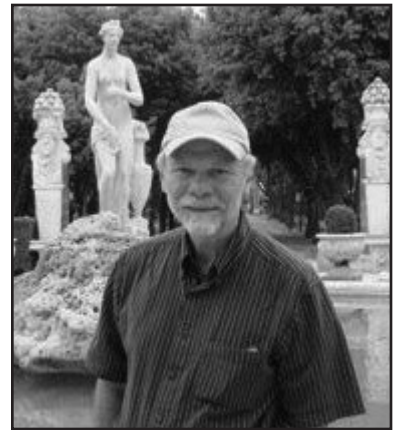
St. Johns River State College will offer art history and watercolor leisure courses this fall on the St. Augustine campus. The non-credit courses will be taught by local artist and Florida School of the Arts instructor David Ouellette.

Art History IA and Watercolor I will be offered. Art History IA class will meet on Tuesdays and Thursdays from 2:30 - 4:30 p.m. from November 2 through December 7 on the St. Augustine campus, Room S-114. Registration for the non-credit course is \$45.00.

The Watercolor I class will meet on Tuesdays and Thursdays from 2:30 - 4:30 p.m., from October 3 through October 31, on the St. Augustine campus, room S-132. Registration for the non-credit course is \$65.00; the class will be limited to 12 students.

There are no requirements or prerequisites to register for these courses. To register, download the continuing education registration form from the College website at www.SJRstate.edu/continuinged.html. Applications are also available on the St. Augustine campus in the administration building. The application and payment can be delivered in person to the St. Augustine campus or mailed to the Academic Affairs office at 5001 St. Johns Avenue, Palatka, FL 32177. For additional information, call (386) 312-4211 or email davidouellette@sjrstate.edu.

Local artist and Florida School of the Arts instructor David Ouellette will teach non-credit art history and watercolor courses on the St. Augustine campus this fall. There are no prerequisites required for registration. Applications are available online at www.SJRstate.edu/continuinged.html.



United Way of St. Johns County Accepting Applications for New Partner Agencies

Applications can be made until October 1, 2017, for nonprofits in St. Johns County that wish to become a Certified Partner Agency of United Way of St. Johns County. This application process is for organizations that are not currently a United Way Certified Partner Agency. For acceptance, the organization must be in compliance with all Eligibility Criteria and agree to comply with the Membership Standards as listed in the agreement document. Although there are additional items, the following must be included in the application: documentation that the nonprofit corporation is incorporated in Florida, 501(c)(3), authorization by the Florida Department of Agriculture and Consumer Services to solicit funds and the organization must provide human services to St. Johns County residents. Human services are those services provided directly to individuals or families experiencing difficulty in meeting their basic human needs. Visit bit.ly/2017partner to start the process of becoming a partner agency with United Way-SJC. If you have any questions, please contact Jenny Harvey at (904) 829-9721 or jenny.harvey@unitedway-sjc.org.

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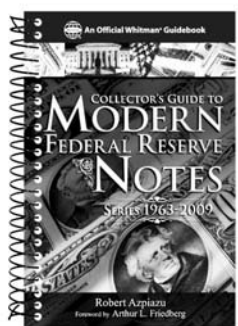


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Sing Out Loud Festival

(continued from page 1)

The detailed schedule with full performance lineups, set times and locations will be revealed the week of August 7. The initial local and regional artist lineup and participating venue roster can be found below and online at www.singoutloudfestival.com as well as the headliner lineup with the latest artist additions.

Local and Regional Sing Out Loud 2017 Artist Lineup (in alphabetical order): 86 Hope, Alex Peramas, Amanda Moon, Ancestros Cord, Ancient City Poets, Aslyn and the Naysayers, Belle and the Band, Belmont & Jones, Big Logic & The Truth Serum, Billy Buchanan, Bite Marks, Brandon Lucas, Brent Byrd & The Suitcase Gypsies, Brent McGuffin, Buffalo Rose, Casey Crawford, Catch the Groove, Charley Simmons, Chelsea Saddler, Chillula, Christian Powers, Christina Wagner, Claire Vandiver, Colton McKenna, Communist Radio, Company Man, Constant Swimmer, Cry No Mas, Davis Loose & the Loose Cannons, Debt Neglector, Denny Blue, Deron Becker, Dewey Via, Dillion, Divebar, DJ 3 Clops 1, DJ Raggamuffin, Dylan Nirvana, Ema Chiswell, Emma Moseley Band, Expert Timing, Folk Is People, Fond Kiser, Funk Butter, Ghost Tropic, Grant Paxton Band, Greg Ruggiero, Groove Orient, Guts, Hard Luck Society, Hardship Anchors, Have Gun Will Travel, Heat Rash, Heather Lee & Jordan Wynn, Hedges, I Came From Earth, I Like Dandelions, I-Vibes, Jackie Stranger, James DeFrates, Jim & Patty Springfield, Joe Rocco, Joey Caneva, John Dickie with Collapsible B, Jon Bailey, Katherine Archer, Katie Grace Helow, Kenny & The Jets, Kid You Not, Kim Brown, Kristopher James, Last Electric Rodeo, Lauris Vidal, Lawless Hearts, Light Elixir, Lis Williamson & Jim Quine, Lon & Lis Williamson, Lonesome Bert & The Skinny Lizards, LoveChunk, Marc Stone, Matt Fowler, Mental Boy, Michael Claytor, Michael Jordan, Mister Mellow, Mixed Media, MNBND, Mock Toxins, Mud Town, Mustard, Nerd Kill Overdrive, Nicholas Roberts, Nick Davis, Night Nurse, Not Quite Dead, Observatory, OK! Charlie, Paradox, Pellicer Creek Band, Pine, Ramona, Reel, Remedy Tree, Salt Driven Ride, Sam Pacetti, Scholars Word, Severed + Said, Shea Birney, Skin & Bonz, Sladical, Small Reactions, Solf, Stephen Pigman, Stono Echo, Sugarbeats, Sunset Monday, Telepathic Lines, Teresa Rose, The Bridge Street Vibe, The Dewars, The Dunehoppers, The Fire Water Tent Revival, The Grapes of Roth, The Groove Coalition, The Mother Gooses, The New 76ers, The Obscure Brothers, The Pauses, The Rubies, The Skinny, The Weighted Hands, The Wild Shiners, The Wobbly Toms, The Young Step, This Frontier Needs Heroes, Tim Savage, Timberwood, Todd & Molly, Tom McKelvey, Tough Junkie, Uncle Marty, Uncle Mosie, Waylon Thornton & the Heavy Hands, Wendy Kissinger, Whiskey Face, Will Blaylock, Willie Evans Jr., Worsen, Z.F. Lively with more bands to be added.



Participating Sing Out Loud 2017 Venues (in alphabetical order): Aviles Street, Café 11, Colonial Oak Music Park, Hoptinger, Limelight Theatre, Lincolnville Mardi Gras, Nobby's, Planet! Sarbez!, Push Push Salon, Tempo Bistro, The Front Porch at the St. Augustine Amphitheatre, The Rosy Cheek, The St. Augustine Amphitheatre with more venues to be added.

Headliner Sing Out Loud 2017 Artist Lineup (in order of appearance):

- September 9 – Lake Street Dive, Lucero, Matthew Logan Vasquez, Darren Hanlon, This Frontier Needs Heroes and Shelley Short
- September 10 – Steve Earle & The Dukes, Los Lobos and John Moreland
- September 15 – Dirty Dozen Brass Band, Doug Carn and Willie Green
- September 16 – Justin Townes Earle, Lydia Loveless, David Dondero, Wax Wings and Bears and Lions
- September 17 – The Infamous Stringdusters, Dave Simonett (of Trampled by Turtles), Joe Pug and Joey Harkum
- September 22 – Langhorne Slim and Mariee Sioux
- September 24 – Wolf Parade, Deer Tick and Blackfoot Gypsies

Stay up to date with all Festival updates by liking SingOutLoudSJC on facebook, visiting the official festival website at www.singoutloudfestival.com and downloading the Sing Out Loud Festival app to be released later this month!

Free Festival dates are September 8, 9, 10; September 15, 16, 17; September 22, 23, 24. Contact use at www.singoutloudfestival.com, www.facebook.com/singoutloudsjc or Dmarkovits@sjcfl.us (904) 209-3751 or Kara Pound, Sing Out Loud Festival Publicist, karaleepound@gmail.com.

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Wild Flower Meadow Group

by Cindy Taylor

One of our members was in England this summer and told us about the beautiful meadows she saw there. They were left alone to let nature do what it does and the grasses didn't overpower the wildflowers. There's a lesson there.

In a small area in our meadow I pulled lawn grasses away from the gaillardia and left alone another small area where gaillardia are blooming. Guess where the gaillardias look healthier. In some areas the lawn grasses are so thick nothing else can grow; but where flowers are blooming, we do better to let nature do as it wills. After all, this is a wildflower meadow, not a garden. How can we learn which native plants grow well here if we keep interfering? All the small animals and butterflies that find refuge and live here will be happier too.



In early August the spotted horsemint were putting on a beautiful show all across the meadow. It's a reflection they like where they are, with the draught earlier this summer and now the recent rains. By the way almost all of them are volunteers. See what happens when we let things be?

New blossoms this month are rattle box, partridge pea, cotton weed, and Florida elephant foot. Many of the flowers mentioned in previous articles are still blooming and more are blooming

whose names I don't know.

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 about 8:30 by the Riverview Club House. Our goal is to preserve the wildflower meadow, learn about native plants, and 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. Call Cindy at 904-797-3931 if you want to submit pictures of the meadow for our monthly article.



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Amidst traffic woes, Community and Homeowner Associations seek to take matters into own hands

by Jim Roche, Esq.
Jackson Law Group

Citizen surveys in St. Augustine continue to rank parking and traffic improvements as top priorities. However, the city government remains relatively limited in options to unilaterally alleviate traffic. Many major roadways in the city, such as State Road A1A and King Street, are controlled and maintained by state rather than local authorities.

While the city government and Florida Department of Transportation (FDOT) work to improve mobility in St. Augustine, many associations throughout the area face similar woes from the increase in traffic and population. However, the road for establishing laws governing association traffic can sometimes be a winding one.

If the streets within the community are public streets, or streets owned by a county or municipality, the association can contact law enforcement and request an increase in patrolling. However, if the streets are private, or owned by the association or other non-governmental entity, law enforcement may not have the authority to regulate traffic within the community absent an agreement with the association. Further, traditional enforcement options available to the association, such as imposing fines, suspending rights to use common areas and amenities, and initiating adjudicatory proceedings, may be insufficient to effectively curb speeding or dangerous driving in the community given many associations' limited resources.

Among other options, one to consider is contracting with law enforcement to enforce traffic regulations in the community. Although not without conditions and costs, residents are more likely to respect enforcement by police officers than by an association enforcement committee. Some of the conditions for the agreement with the county or municipality may include: reimbursement for the actual costs of traffic control; indemnification and payment for liability insurance benefiting the county or municipality; and installation of appropriate signage, which may be required to meet FDOT standards.

Community associations considering contracting with a county or municipality to regulate traffic within the community should consult with a Florida attorney. However, homeowners' associations governed by Chapter 720 of the Florida Statutes should be able to elect to have state traffic laws enforced within the community by local law enforcement agencies if a majority of the board of directors approves.

James Roche is an associate attorney at Jackson Law Group. His primary practice areas are condominium & homeowner association representation. He received his bachelor of arts from Flagler College and J.D. from The University of Tennessee.

St. Augustine Beach Civic Association

by Bill Jones, President
www.thecivicassociation.com



**County Administrator Refuses to Budge.....
Wednesday Market Future in Doubt**

In February after hearing from thousands of people, our County Commissioners gave us hope. The Wednesday Market might still have a home at Pier Park. At the Commission's direction the County Administrator Michael D Wanchick gave us an extension through January 31st. This was done at our request so we could hash out a new lease that would keep the market at Pier Park. After multiple conversations and a couple of meetings it has become evident the County wants the market moved.

The Civic Association asked several questions about why and what were the County's plans and to date we have no specific answers. We heard a couple of Commissioners mention some complaints about lack of parking. The Civic Association has been talking about parking and beach shuttles for nearly a decade. We've provided free shuttles for concerts, administered a parking and Pier Park Usage Survey at our expense. We've offered possible solutions and the answer has always been "the County doesn't have the money".

Here's a few things we know at this time. The County Administrator will not meet to discuss 3 different plans we have that would generate some income for the County. The County has mentioned Ron Parker Park as a possible location for the market. When we raised logistical concerns the County has no answer. The Amphitheater was mentioned as a possibility but no specifics about rent have been mentioned. We shared with the County that nearly two thirds of our patrons walk and ride their bikes to our market. Most said they like the market in the community and not a couple of miles up the road.

Here's what we don't know. Why does the County think that relocating an event that takes place on a weekday morning will solve their parking problems? Why does the County have money to pay for company to do a Parking Meter Study but not have anyone looking for money to open up 64 parking spaces on land the County already owns on Pope Road? Why has nothing been done about funding a beach satellite parking lot after Richard Goldman and the VCB identified a parcel of land for the project nearly a year ago? Why is the County not looking to the TDC for funds to renovate the Pier or fund trolleys or shuttles to move people up and down the already busy boulevard?

There are many questions but right now we are asking everyone to again contact the County Commissioners again. It should be noted that our District 5 Commissioner Henry Dean is a staunch supporter of the Market so please don't work him too hard. Please email or call the other commissioners. Their email addresses are; Chairman Jimmy Johns bcc1jjohns@sjcfl.us , Commissioner Jeb Smith bcc2jsmith@sjcfl.us , Commissioner Paul Waldron bcc3pwaldron@sjcfl.us , and Commissioner Jay Morris bcc4@sjcfl.us.

On a more positive note, the 2017 Taste of the Beach to benefit the Betty Griffin Center is set for Sunday September 17th. This year's event will again be held in the Pavilion at the St Johns County Pier Park from 12 noon until 1 pm.

Over a dozen local restaurants will again compete for bragging rights for the best entree, appetizer and desert on the Island. Please save September 17th and get ready to taste some great food, enjoy great music and enjoy soft drinks and adult beverages to help The BettyGriffin Center support the victims of domestic violence here in our community. The Civic Association is pleased to welcome the original "Those Guys" due as this years musical guests. Walt Kulwicki and Chris McVey started playing together as a due 25 years ago and will be celebrating their silver anniversary with us at the Taste.

This years participating restaurants so far include Sunset Grill, The Purple Olive, Amici Italian Restaurant, Salt Life Food Shack, Viola's Pizza, Pasta & More, Tide's Oyster Company, BlackFly the Restaurant, Dan Murphy's Irish Pub, Cold Calf Ice Cream and The Grower's Alliance Coffee Shop. More restaurants will be added in the next few days.

Patrons will purchase tickets for \$1 each and use those tickets for tastes of food and beverages. Items will cost anywhere between one and 4 tickets each. Restaurants will compete for bragging rights and our 12th anniversary etched glassware awards in these categories; Best Appetizer, Best Entree, Best Dessert, Judges Choice, People's Choice and Best Decorated Booth. Beer, wine and soft drinks will be available for purchase. The Civic Association thanks the volunteers from the St Johns Business Network who for the 5th straight year will be staffing the beer and wine booth for us again.

Please Like and follow our event on Face Book at Taste of the Beach St Augustine. If you'd like to volunteer or need more information on the Taste of the Beach please visit our website at www.sabca.org or send an email to our event co-chairs Andrea Samuels and Kim Stone at sabcivic@yahoo.com.

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Financial Focus

Information Provided by
Edward Jones

Diversify Your Investments But Consolidate Your Providers

You have probably heard that diversification is a key to investment success. So, you might think that if diversifying your investments is a good idea, it might also be wise to diversify your investment providers – after all, aren't two (or more) heads better than one?

Before we look at that issue, let's consider the first half of the "diversification" question – namely, how does diversifying your investment portfolio help you?

Consider the two broadest categories of investments: stocks and bonds. Stock prices will move up and down in response to many different factors, including good or bad corporate earnings, corporate management issues, political developments and even natural disasters. Bond prices are not immune to these dynamics, but they are usually more strongly driven by changes in interest rates. To illustrate: If your existing bond pays 2 percent interest, and new bonds are being issued at 3 percent, the value of your bond will fall, because no one will pay you full price for it. (Of course, it may not matter to you anyway, especially if you planned to hold your bond until maturity, at which point you can expect to get your full investment back, providing the bond issuer doesn't default.)

Here's the key point: Stocks and bonds often move in different directions. If you only own U.S. stocks, you could take a

big hit during a market downturn, but if you own domestic and international stocks, bonds, government securities, certificates of deposit and other types of investments, your portfolio may be better protected against market volatility, and you'll have more opportunities for positive results. (Keep in mind, though, that even a diversified portfolio can't prevent all losses or guarantee profits.)

So, it clearly is a good idea to diversify your investment portfolio. Now, let's move on to diversifying financial service providers. Why shouldn't you have one IRA here and another one there, or enlist one advisor to help you with some types of investments and a different advisor assisting you with others?

Actually, some good reasons exist to consider consolidating all your investment accounts with one provider. For one thing, you'll keep better track of your assets. Many people do misplace or forget about some of their savings and investments, but this will be far less likely to happen to you if you hold all your accounts in one place.

Also, if you have accounts with several different financial service providers, you might be incurring a lot of paperwork – and many fees. You can cut down on clutter and expense by consolidating your accounts.

But most important, by placing all your accounts with a single provider, possibly under the supervision of a single financial advisor, you will find it much easier to follow a single, unified investment strategy, based on your goals, risk tolerance and time horizon. You won't get conflicting advice and you'll receive clear guidance on important issues, such as the amounts you can afford to withdraw each year from your retirement accounts once you do retire.

Diversification and consolidation – one is good for building an investment portfolio, while the other can help you invest more efficiently and effectively. Put the two concepts together, and make them work for you.

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

Computer Corner

By Gary Herrick, Computer Professor
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How long will my computer last?

Greetings from Computer Professor – Yes, I am back in town for the year.

The threats/cons I have talked about the last few months are still very much real. The proper treatment and care of your computer are always going to be a factor, but this month I want to give you a general idea on how long things last in the computer world. I want you to realize this is an average and, by definition, you can do better or worse.

First laptops: The batteries in laptop are generally good for 2-3 years before you lose most of your running time. A totally dead battery is NOT good to have in your system as it overworks and overheats the charging adapter and power circuits. Hard drives, (where all your "stuff" is stored), average life is 3-5 years. They can start to fail a long time before they go dead or for the real lucky ones they can fail in an instant. Therefore, if you do not have a file backup routine establish to keep a copy of what is important to you on an external source by the second year – the stuff can't be that important to you. Other items on a laptop that fail but not as often: RAM, Screen, and motherboard. These items fail mostly from surges or over heating as well as an occasional drop or dip in the pool.

Desktops: they die mostly from cheap or no protection from loss of power. Surge protectors are little help. A battery backup (UPS) like a APC brand will put

six additional years onto your computer easily. Dust and heat buildup will kill power supplies and video cards.

Tablets/smart phones: Don't even look at the real cheap ones, you will throw them away soon. Buy covers for the open plugs, don't drop them, salt air at the beach will rust all metal in anything. Other than that, they probably be outdated and discarded before complete failure, with the exception of Apple, they tend to keep going longer – they better because you will pay much more for them.

Remember, if you buy a new Windows 10 computer – please get it setup correctly, you'll love it.



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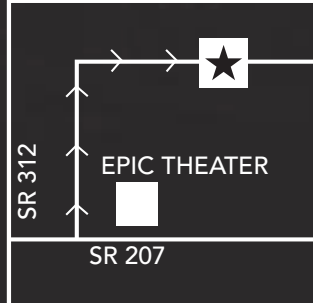
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St. Johns County Sheriff's Corner

By David Shoar, St. Johns County Sheriff

Offender Watch Program

Did you know that sex offenders or predators move an average of four times a year! It is this reason that our citizens want and need easy access to sex offender data so they can run neighborhood searches around their home and school. Many of you want to stay updated with emails and postal mailings whenever there is a change around them. In addition, 80-90% of us likely have a sex offender living within a one mile radius of our home, our children's school, and place of work. This month I would like to talk to you about a very important program we offer here at your Sheriff's Office. It is the OffenderWatch Program. This is an on-line tool to keep you better informed as to where registered sex offenders and predators reside in our county. This system will enable anyone with an Internet connection to search for registered sex offenders and predators within our county by name or address.

This program is two-fold: A geographic tool and an e-mail notification program. With the geographic tool, any address in the county can be entered into a search engine, and a map will be displayed showing full information on the location of any registered sex offenders or predators living within a mile radius of that address.

The email notification program allows any person to enter up to five addresses in the county into a database so that the Sheriff's Office can notify you of any offenders or predators who moves within one mile of that given address. To sign up for the OffenderWatch program, go to our website at www.sjso.org, and click on the Sex Offender and Predator tab and then the OffenderWatch link. Instructions will guide you through the process.

Also you will find safety tips for parents and children on our website. With recent events involving crimes against children, parents should remain diligent by knowing where their children are at all times. Be familiar with their friends and daily activities, especially on-line and whom they might be "talking" to. Help build self-esteem in your child, listen carefully to their fears, and be supportive in all your discussions with them. Replace your child's fear with knowledge and guide them in their decision-making. By practicing age appropriate life skills early this could assist them with more complex situations later. Teach them to trust their own feelings and assure them they have a right to say NO to what they sense is wrong. Choose substitute care givers carefully, and be alert to anyone who is paying unusual amounts of attention to your children or giving them inappropriate gifts. Teach your children that no one should approach them or touch them in a way that makes them feel uncomfortable. If someone does, assure them you are the person to discuss it with.

Some safety tips for young children include: Teach them about who they are including their full name, birthdate, complete address, phone number and their parents' full names. If a child is in a public place and they get separated from you, encourage and teach them to not to wander around looking but to go to a checkout counter, a security office, or lost & found. Have them tell someone in authority that they have become separated from their parent and need help in finding them. If possible, use the buddy system. It's more fun and there is safety in numbers. Don't wander the neighborhood after dark or while alone. If someone follows your child on foot or in a car, teach them to stay away from them and find a trusted neighbor or adult. Be sure to tell them not to talk with strangers, give directions or look for a lost pet from someone they do not know. Most importantly, if someone tries to take a child away, the best defenses are the child's legs and voices. Try to run and scream before they get too close and call 911 immediately.

There is a wealth of information on our website on this topic as well as on many other topics at www.sjso.org. Please feel free to follow the Sheriff's Office on Facebook and Twitter and of course email me with any questions or concerns at dshoar@sjso.org. Thanks for reading and stay safe!

Headaches II

By Rob Stanborough
PT, DPT, MHSc, MTC, CMTPT, FAAOMPT
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I see so many people with chronic headaches I can't help but update and rerun this previous column. Headaches are a common problem and their treatments vary based on the type of headache and pain. Although I've been fortunate enough not to experience migraines, I'm told they are excruciating. I've been told over and over the only thing that can be done is to lock oneself in a dark room to limit stimulus, take medication and hopefully sleep it off.

I have had sinus headaches but the headache I experience most is the tension-type headache, sometimes intense, sometimes mild. Sometimes the pain is on top of my head, the back of my head, across my forehead, in my cheekbones, behind my eye and even sometimes in my ear or jaw.

I know better but still the headaches usually follow an episode of poor posture, such as sitting at my computer. As I sit, the muscles in my neck tighten, produce trigger points and pain in my head. These little hyper-irritable spots in my muscles are painful to the touch and can produce hypersensitivity so much so that the warm water actually feels hotter on the left than the right even though I know it has not changed.

So if the trigger points are in the neck muscles, why does my head hurt? It's called referred pain, which can make the diagnosis complicated. Rubbing the area of pain neither makes my pain better or worse

because the problem is in the neck muscles not the head. Because trigger points are a source of pain, research shows they can trigger or exacerbate migraine-type head pain. Therefore, treating and minimizing trigger points can help minimize or reduce the intensity of a migraine.

Myofascial trigger points are easy to abate but treating the cause can take more time. This takes a reversal in work-related habits, study habits, or correcting muscle imbalances or moving joints. They can be treated using manual therapy, dry needling or a number of other techniques.

If you suffer from headaches, physical therapists trained in soft tissue manipulation and trigger point therapy can help, not just relieve the pain but to find the cause and correct the cause. The therapists at First Coast Rehab have been trained to do both. If you suffer from headaches, stop suffering. The solution may be a simple trigger point. Get help and make a change.

Rob Stanborough is a physical therapist serving St. Augustine for over 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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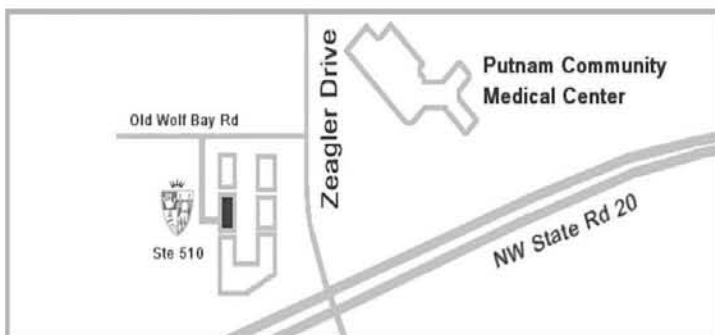
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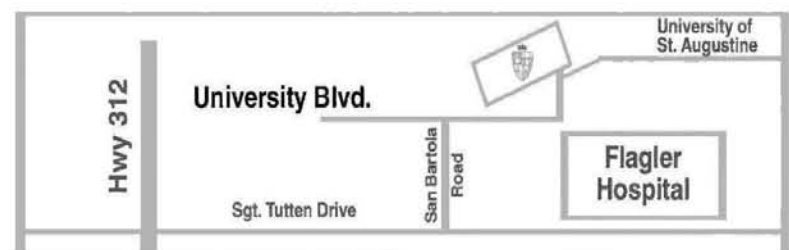


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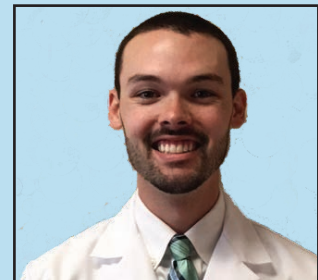
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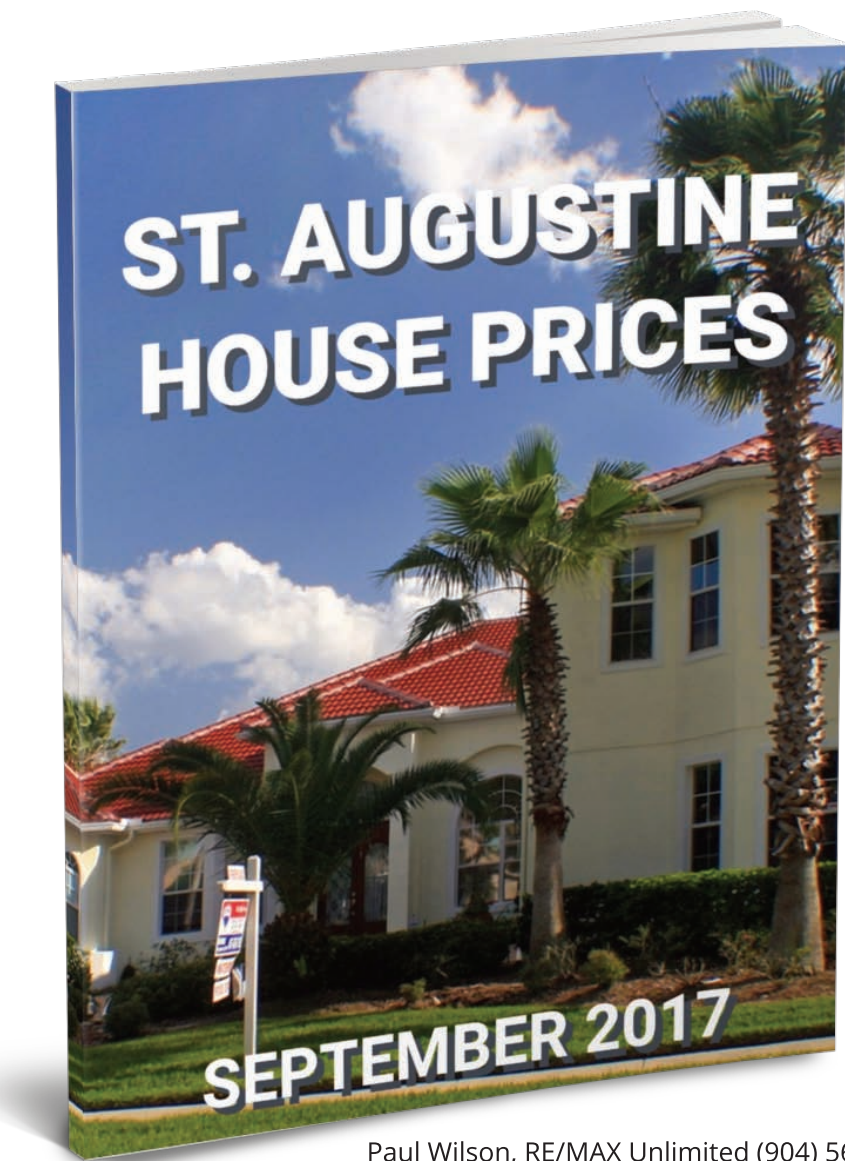


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