

March
2020

St. Augustine OBSERVER

US MAIL Home Delivery to over
7,200 Southern St. Johns County
Area Communities Monthly!!

St. Augustine Shores
St. Augustine South
Vail Point
Southwood
Grand Ravine
Winding Creek
Summer Breeze
Crescent Cove
South Walk
and others

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



The 39th Annual St. Augustine Lions Seafood Festival returns to the Ancient City for a three-day extravaganza of seafood, festival fare, arts & crafts, live music, kids' rides, and family activities. Founded in 1981, and with more than 20,000 people expected to attend in 2020, the Seafood Festival is the largest, oldest, and most family-oriented festival in the Ancient City.

The Seafood Festival will take place Friday, Saturday, and Sunday, March 20-22, at Francis Field in downtown St. Augustine. In addition to the incredible array of seafood for which the Festival has become famous, attendees can expect a show-stopping lineup of music and plenty of family-friendly activities for kids of all ages. Each day of the Festival will also present a wide range of family shows and activities, including meet-and-greets with famous Princesses, The Little Mermaid, and Superheroes; Nutter Interactive Percussion; and multiple presentations of Captain Mayhem Pirate Magic. Wrap up your visit with traditional festival fun such as face painting, balloon twisting, and a wide range of kids' rides.

Musical acts throughout the weekend feature a diverse selection of bands that will have you on the dance floor and get your toes a-tapping. "This year's musical entertainment is awesome," said Lion Dominic Mercurio, Festival Chairman. "We are excited to present these talented musicians on our main stage as part of the Festival's wider entertainment offerings. I encourage attendees to watch our website and social (continued page 7)

25 Years of Rhythm & Ribs

By Tatiana Diaz

The Annual Rhythm & Ribs Festival returns for its 25th year March 27-29 at Francis Field in Downtown St. Augustine.

"(Country music) goes really good with beer and barbecue," said Festival Director Samantha Fairlie, so this year's festival will have visitors dancing the night away with music from headliners Muscadine Bloodline and Easton Corbin. The lineup also features local up-and-coming classic country/honky tonk band Davis and the Loose Cannons.

This year festivalgoers can expect new dining areas to eat comfortably while enjoying the live music, an axe-throwing booth and a mechanical bull to take out their frustrations, a kids zone, outdoor vendors and arts and crafts.

Proceeds from the festival will benefit local and international charities supported by the Rotary Club of St. Augustine Sunrise.

"It's our one big event a year that we use to raise funds for all of the charities that we support locally and we have a couple charities that we support internationally," Fairlie said.

"So we provide a three-day weekend full of live music, barbecue, beer and fun with your neighbors and the people who come to visit town."

Charities benefited from the festival in the past include Betty Griffin House, Big Brothers Big Sisters of America, K9 for Warriors and more. A full list of past festival beneficiaries can be found on the festival's website. (continued page 12)



St. Augustine Ballroom Dance Association March 14th "Roaring Twenties"



Ballroom Dance Association will host its next dance on Saturday, March 14th from 7 to 10pm at the Riverview Club, 790 Christina Drive, in St. Augustine Shores.

This is a Roaring Twenties theme dance. So the guys are encouraged to dress as gangsters and the ladies as flappers. If that is not your style, then the appropriate attire is a dark business suit with tie for the men and a cocktail dress, gown or Palazzo style pants for the ladies.

A 45 minute dance lesson, by dance instructor Michael Singleton, will start at 6:15pm. After the lesson, dance the night away to the beautiful dance music of DJ. Jim. Enjoy hors d'oeuvres, desserts and coffee served throughout the evening.

Guests pay just \$20 per person. For a reservation to this special dance, call Dennis or Mary Larimore at 904-825-4902. For more information and pictures, visit facebook.com/sabdastaug. Pictured is Dancer instructor Michael Singleton, teaching the Bolero.

What's Inside The Observer This Month...

- **St. Augustine Shores:**
2020-2021 Budget Approved
Spring Yard Sale April 4th
- **St. Augustine South:**
Community Watch Partners
SASIA Upcoming Events
- **Computer Corner:** Tax Season Scams - Recognizing the telltale signs
- **Financial Focus:** Is a Managed Account Right for You?
- **Sheriff's Corner:** Senior Citizen
- **Diaries of a Shores Grand-Dad**
- **Free Tax Prep in St. Johns County by United Way**

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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

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

St. Augustine South Community Calendar

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

Monthly Meetings at Clubhouse

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

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

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

Tai Chi - Join Instructor Katie Monaghan for a donation based Tai Chi class on Tuesday's at 6:00PM.

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 #120, 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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p.m. at the Riverview Club.

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

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

- Casa Bella Condominium 2020 Board Meetings: March 16th- 6pm (Annual Meeting), April 20th- 6pm, May 4th- 6pm, June 15th- 6pm, July 20th- 6pm, August 17th- 6pm, September 21st- 6pm, October 19th- 6pm, November 9th- 6pm, December 21st- 6pm. For Information contact Ellen Lumpkin at 904-461-5556.

For more information please contact Katie at (904) 377-3390 or email at KatieMonahanTaiChi@gmail.com

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.

SASIA Board Members

- President - Alan Chappell
- 1st V.P. - Robert Kennedy
- 2nd V.P. - Dave Whitaker
- Secretary - Kate Anreise
- Treasurer - Margo Geer
- Board Member - Suzanne Godbout
- Board Member - Ruth Hope
- Board Member - Lindsay Ryan
- Board Member - Brad Hernandez
- Board Member - Jerri Sue Dawson
- Board Member - Dan Kelly

St Augustine South SASIA Upcoming Schedule of Events 2020

- March 14, Plant and Seed Swap: 11am – 2pm, 709 Royal Rd
We will have organic produce, grown in SAS, for sale at the plant swap!
 - March 18, SASIA Community Meeting, Speaker Chuck Lippi Arborist speaking on "Our Tree Canopy—our blessing and our challenge", 7:00pm 709 Royal Rd
 - March 20, Food Truck Friday with movie: 5:00pm - 7:00pm, 709 Royal Rd
 - March 28, Clothes Swap 709, Royal Rd
 - April 15, SASIA Community Meeting, Speaker to be announced, 709 Royal Rd
 - April 18, SASIA Annual Picnic, 709 Royal Rd
 - May 20, SASIA Community Meeting, Speaker to be announced, 709 Royal Rd
 - May 22, Food Truck Friday with movie: 5:00pm - 7:00pm, 709 Royal Rd
 - June 17, SASIA Community Meeting, Speaker to be announced, 709 Royal Rd
 - June 26, Food Truck Friday with movie: 5:00pm - 7:00pm, 709 Royal Rd
- For further details: look out for street signs and follow us on social media. Currently SASIA is on Facebook and posts to NextDoor; we will soon have a SASIA Instagram account!

Community Classifieds

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

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

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

FOR SALE: Big Berkey water filter \$200. Used 4 months. Call 516-319-9688.

FOR SALE: (1) Total Gym Premiere, attachments, accessories and DVD - \$250. (2) Oreck X21 Upright Vacuum, includes package of replacement vacuum bags- \$125. Call or text 904-377-1377.

FOR SALE: 4 new solid wood slatback dining chairs from Wayfair; black seat with white legs and back. (See "Reichard" design) \$30 each or 4/\$98. Call Scott 904-794-1299.

FOR SALE: Universal Exercise Bike. \$80 or best offer. Call 904-347-4899.

FOR SALE: Oak HI-Chair with cane seat/ has locking mechanism for for eating tray --well cared for \$100.00 Call (904) 814-8682.

FOR SALE: (1) Kitchenaid standing mixer new in box \$165. (2) GoGo Traveler, new \$850. (3) Hotpoint Washer \$125. (4) Hotpoint Dryer \$75. Call 904-687-9149.

FOR SALE: Ethan Allen chest, corner

hutch, night stand, office chest. \$50 each. Call 904-417-3210.

FOR SALE: Exercise Equipment: Nordic Track Treadmill \$350, Horixon Elyptical Machine \$150, Nordic Track Weight Machine \$300, Items in good condition with booklets & pads. Prefer sell all for \$700 but can individually. Call 904-797-2057.

YARD SALE: Multi-family, April 4th 8am-2pm, Corner San Bruno/Remo. Wmns clothes, shoes, purses, home decor, elec, lamps, rollaway bed.

ROOM FOR RENT: \$155 weekly. \$575 deposit. Pay 1/2 water & 1/2 electric. No pets. Located in the Shores. Call 904-347-0890.

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

WANTED: Silver Coins, Gold and Jewelry at great prices. Call Mike at 904-501-1449.

St Augustine South Reflections

By Ruth Hope, SASIA

For folks living in St Augustine South, Shore Drive Water Front Park is our pride and joy! Most of us don't have the pleasure of opening our front windows and doors and seeing the Matanzas River and salt marsh, but very many of us regularly walk, run, cycle, skate—alone or with friends, our children or dogs—along Shore Drive. On mild days, Shore Drive is a vibrant and friendly place where everyone smiles and greets each other and many stop to chat. Shore Drive resident Sheriff's Deputy, Robert Kennedy, quips that he recognizes all our left hands from our waving on our way out and all our right hands from waving on our way back home.

As well as delivering wonderful views of the water, the boats and the marsh, the Waterfront Park also provides shade and cool breezes when needed, and splendid sunrises and moonrises. St Augustine South Improvement Association has held community gatherings in the Waterfront Park and many folks— from far and wide—enjoy cookouts and the City of St Augustine municipal fireworks each Fourth of July.

Yet there is more to our Waterfront Park! Supported by the abundant oaks and other native vegetation, the Waterfront Park is a bird-watcher's paradise with osprey, bald eagles in the winter months, woodpecker, bluebirds, cardinals, jays and more commonly seen—even parakeets in the warmer months! We have barred owls, great horned owls and red shouldered hawks. The marsh supports egrets, heron, white and brown pelicans, roseate spoonbills, anhingas; while the baccharis and other shrubs along the water's edge hide yellow butts and a host of other warblers in the cooler months.

A path less traveled but equally charming is the board walk from the Moultrie Creek boat ramp through the natural parkland along the bluff by Moultrie Creek. This walk is handicapped accessible with dedicated handicapped parking space at the boat ramp. With all this abundance, we have much to be thankful for, to enjoy and protect for coming generations of neighbors and their children.



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St. Augustine Shores Club News

March 2020 Riverview Club Calendar

MARCH DANCES: RSVP required: Call 904.794.2000 or www.staugshores.org/dance-rsvp.
Guests: \$15.00/pp. Dance Club Members: Free ****BYOB****



Early Social
Tim Rippey
 Friday, March 6th
 7 pm to 10 pm



Main Social
The Chris Thomas Band
 Sunday, March 22nd
 6 pm to 9 pm

FREE for Activity Members, guests are \$5.00/pp/class (unless specified).

- Bridge** Fridays 1:00 pm - Must have table of 4 to join.
- Bridge Lesson** Classes led by Nancy, Thursdays at 10:00 am.
- Chicago Bridge** Must have a partner to play, Mon and Thu at 12:30 pm.
- Card Game** Group meets on Tuesdays, at 3:30 pm – 6:00 pm.
- Mah Jongg** Tuesday at 1:00 pm & Wednesday at 10:30 am.
- Chair Yoga** Class led by Nancy, Mon, Wed & Fri at 10:45 am.
 A gentler form of yoga for those whom balance is an issue.
- Yoga** Class led by Nancy, Mon, Wed & Fri at 9:00 am.
 Evening Yoga, Thursday at 5:30 pm.
- Exercise Class** Led by Marcia Tuesday and Thursday at 10:00 am.
- Dance Class** Class is cancelled until further notice.
- Line Dancing** Monday at 6:30 pm and Wednesday at 10:00 am.
- Tai-Chi** Beginner class Tuesday at 7:00 pm. By membership only,
NO DROP INS allowed.
- Zumba** Tuesday at 5:30 pm Zumba with Mary Beth.
- Writers in the Shores** Tuesday March 10th & 24th at 1:00 pm in the library.
 For information call Donna at 794-0789.



Upcoming Events at the Riverview Club

March Mah-Jongg Madness: Monday, March 2nd 10 am – 3 pm

Line Dance Party: DJ Terry, Friday, March 20th 7 pm - 10pm

Early Social: Traces of Gold, Saturday, April 4th 7 pm to 10 pm

Main Social: Reministyx, Friday, April 17th 7 pm to 10 pm

Riverview Club Events

Shores Spring Yard Sale!

Saturday, April 4th (8 am – 1 pm)

Shores Residents: sign up for *booth space at the Shores office,
 or call us at 904-797-6441. *You must provide your own table.

Rain date: Saturday, April 11th.

FREE Introductory Fitness Pole Walking Clinic with Sheila Vidamour

- Wednesday, March 11th at 12:30 pm – Meet at the Riverview Club.
- Pre-registration is required: to register call 904-540-1067, or email Sheila: walkyourpath406@aol.com.

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

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



Wedding
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 Graduation Party

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

St Augustine South Improvement Assoc (SASIA) General Meeting January 15, 2020

Sheriff's Office Program "Community Watch Partners"
 by Handy Caraway

Corporal Joshua Buck of the St. Johns County Sheriff's Office opened this meeting with about thirty residents of St. Augustine South with some good news. First, the employment of license plate readers in the county has been a "great success," and has resulted in the speedy recovery of many stolen vehicles and has led to arrests in other crimes, and, second, the Sheriff's Office partnering with the Neighbors by Ring program has updated the old Neighborhood Watch Program with twenty-first century technological clout.

The Neighbors program is provided by Amazon, and the Sheriff's Office is publicizing the program throughout the 300, or so, sub-divisions in our county.

Neighbors by Ring is a free smartphone app that makes moderated real-time crime and safety information submitted by citizens and law enforcement available to the public. Residents can report their observations of suspicious activity or public safety concerns through the app which makes it instantly accessible to law enforcement and others in their community, as well as share other information like lost pets, etc. These entries would be almost instantly available to anyone using the free app, which may be downloaded by texting "SJC" to 555888 on your smartphone. While some personal information is needed to register, users are anonymous to others.

Emergencies should always be phoned to 911 operators; non-emergency matters can be reported to the SJSO by calling (904) 824-8304. The concept is that if you "see something, share something."

Ring gives the SJSO access to the Neighbors Portal where law enforcement can view crime and safety posts from residents, send push notifications to users with police alerts in real-time, and view a map of Ring cameras and request footage to help solve crimes.

While not required to participate, the technology also makes doorbell cameras and other equipment available for purchase by the home owner. These cameras detect motion on your property and immediately alert you via your smartphone with two-way sound and video so that you can alert law enforcement if necessary. Corporal Buck may be contacted at jbuck@sjsso.org or (904) 209-2181.

A question was asked regarding installing cameras at the boat ramps in the parks. They were advised that they should contact the Parks & Recreation Department for following county guidelines and statues. The group was also advised that the Sheriff's Office is in the process of installing new Neighborhood Watch Signs.

The St. Augustine South Improvement Association meets at the community center, 709 Royal Road, monthly on the third Wednesday at 7 p.m. The association website is www.staugsouth.com. All St. Augustine South residents are encouraged to attend the monthly meetings to hear informative presentations like those of Corporal Buck.



March Mah Jongg Madness!

Date: Monday, March 2, 2019
Time: 10:00 am - 3:00 pm
Fee: \$25.00/person
Where: Riverview Club
 790 Christina Drive, St. Augustine, FL 32086



PRIZES for highest scores!
 Door prizes
 Lunch & beverages provided

LIMITED AVAILABILITY! For more information and to make your reservation, call Marcia no later than **February 21st** at 904-794-7888.

St. Augustine Shores Spring Yard Sale!

Saturday, April 4th
8 am - 12 pm

- **Rain date:** Saturday, April 11th
- **Shores Residents:** sign up for *booth space at the Shores office, or call us at 904-797-6441.

***You must provide your own table.**

St. Augustine Shores Service Corporation

Annual Membership Meeting 2020-2021

Friday May 1st, 2020 10:00 AM (doors open at 8:00 AM)

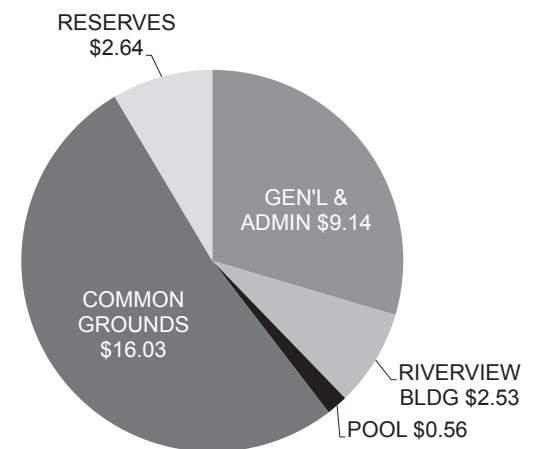
Main Hall Riverview Club, 790 Christina Drive, St. Augustine FL 32086

Approved Budget for the July 1, 2020 through June 30, 2021

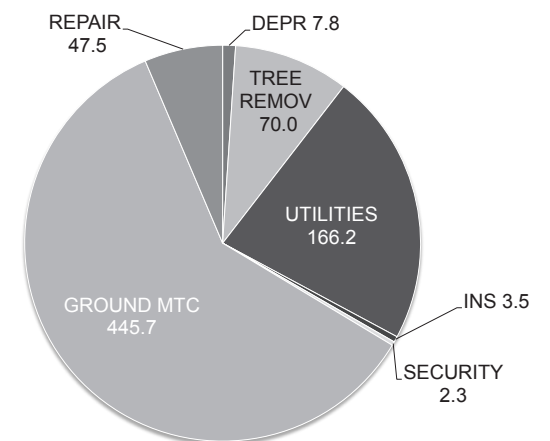
	GENERAL & ADMIN	COMMON GROUNDS	RIVERVIEW BUILDING	POOL	2021 TOTAL BUDGET	2020 TOTAL BUDGET	% CHANGE FROM 2020
REVENUE:							
MAINTENANCE FEES	\$1,274,810				\$1,274,810	\$1,238,400	2.9%
LEASE INCOME-COMPOUND		12,516			12,516	12,516	0.0%
ACC PERMITS	1,520				1,520	2,160	-29.6%
TRANSFER FEES	6,350				6,350	7,440	-14.7%
ESTOPPEL FEES	12,700				12,700	14,100	-9.9%
RIVERVIEW ACTIVITY FEES			49,812		49,812	48,558	2.6%
POOL FEES				49,129	49,129	47,627	3.2%
RIVERVIEW RENTALS			60,644		60,644	54,563	11.1%
COMPOUND RENTALS		61,200			61,200	66,960	-8.6%
OTHER INCOME	12,929				12,929	12,326	4.9%
TOTAL REVENUE	\$1,308,310	\$73,716	\$110,456	\$49,129	\$1,541,611	\$1,504,650	2.5%
EXPENSES:							
PAYROLL	\$186,339		\$35,705	\$23,000	\$245,044	\$235,449	4.1%
PAYROLL TAXES	15,026		2,878	1,856	19,760	19,040	3.8%
WORKERS COMP INSURANCE	2,681		514	1,104	4,299	4,127	4.2%
DISABILITY INSURANCE	1,872		360		2,232	2,232	0.0%
EMP MED/LIFE INSURANCE	58,341		15,724		74,065	64,970	14.0%
PENSION COSTS	12,657		2,454		15,111	13,408	12.7%
LIABILITY & PROP DAMAGE INSURANC	10,276	3,497	12,517	3,591	29,881	29,927	-0.2%
LEGAL SERVICES	5,000				5,000	5,000	0.0%
ACCOUNTING SERVICES	19,383		816	526	20,725	19,175	8.1%
OFFICE EXPENSE	29,126				29,126	26,394	10.4%
POSTAGE	10,357				10,357	10,355	0.0%
ANNUAL MEETING EXPENSE	13,515				13,515	13,311	1.5%
TRAINING	200			220	420	220	90.9%
SECURITY		2,296	2,391		4,687	3,384	38.5%
CONTRACT LANDSCAPE SERVICE		339,197			339,197	329,317	3.0%
REPAIR AND MAINTENANCE	921	21,424	22,735	5,795	50,875	55,843	-8.9%
TELECOMMUNICATIONS	4,548		516		5,064	4,638	9.2%
ELECTRICITY	1,206	163,819	12,931	5,787	183,743	179,036	2.6%
WATER	324	2,374	3,470	2,698	8,867	10,145	-12.6%
PROPANE			3,876		3,876	3,550	9.2%
TRASH SERVICE	5,960	11,084	5,310		22,354	21,131	5.8%
GAS AND OIL	2,781				2,781	2,995	-7.1%
SUPPLIES			3,932	19,378	23,310	26,138	-10.8%
OUTSIDE SERVICES	1,536	26,100	50,040	8,000	85,676	85,710	0.0%
MISC ADMINISTRATIVE EXPENSE	2,719				2,719	2,569	5.8%
MISC RIVERVIEW EXPENSE			7,693		7,693	7,521	2.3%
MISC COMMON GROUNDS EXPENSE		20,340			20,340	20,340	0.0%
RIVERVIEW ACTIVITY CLUB EXPENSE			38,828		38,828	35,458	9.5%
BAD DEBTS	14,276				14,276	6,759	111.2%
TAXES AND LICENSES	651		2,981	350	3,982	3,721	7.0%
LAKE TREATMENT		39,180			39,180	36,400	7.6%
TREE REMOVAL		70,000			70,000	64,600	8.4%
ANIMAL/PEST CONTROL		2,800			2,800	2,800	0.0%
PLANTS, MATERIALS AND MULCH		28,590			28,590	26,695	7.1%
COMPOUND COST		4,500			4,500	4,500	0.0%
SERVICE CHARGES/CREDITS	10,855		(10,855)		0	0	0.0%
DEPRECIATION	0	7,781	14,683	19,251	41,715	63,432	-34.2%
TOT OPERATING EXPENSES	\$410,550	\$742,982	\$229,499	\$91,557	\$1,474,588	\$1,440,290	2.4%
NON CASH EXPENSES	\$155	\$7,781	\$14,726	\$19,251	\$41,913	\$63,599	-34.1%
CASH SURPLUS/(DEFICIT)	\$897,915	(\$661,485)	(\$104,317)	(\$23,177)	\$108,936	\$127,959	-14.9%
RESERVE FUNDING					\$108,936	\$127,959	-14.9%
ACQUISITION OF NEW ASSETS					\$0	\$0	
FEE CHANGE						\$0	
INCREASE (DECREASE) PER UNIT PER MONTH							HOA increased .90¢/month

ST AUGUSTINE SHORES SERVICE CORP 2020 - 2021 BUDGET

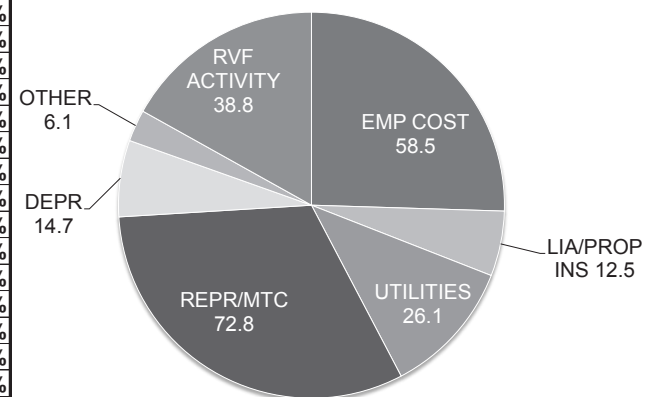
Allocation of \$30.90 Monthly Maintenance Fee



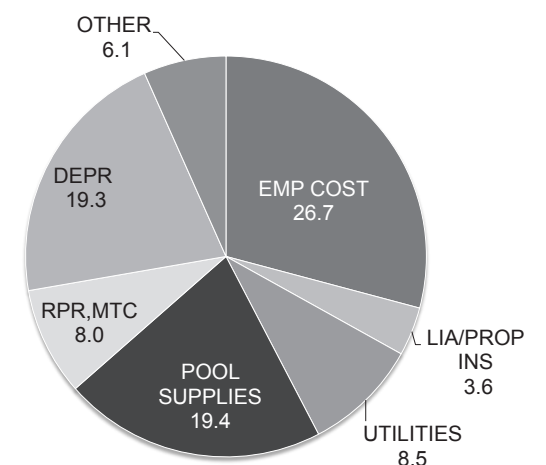
COMMON GROUNDS 2020-21 BUDGET \$743. (In thousands)



RIVERVIEW BLDG 2020-21 BUDGET \$229.5 (In thousands)



POOL 2020-21 BUDGET \$91.6. (In thousands)



News Around Southern St. Augustine Area

Shores United Methodist Church Spring Yard Sale & Bazaar

The United Methodist Women at Shores UMC will hold their annual Spring Yard Sale and Bazaar on Saturday, April 4 from 8 a.m. to 12:00 p.m. The sale will include Crafts, This and That, Household items, Linen, Jewelry, Books, Puzzles, Games, Toys, and Baked Goods. We are also serving Brunch so bring your family for a delicious meal. The Yard Sale and Bazaar will be held in the Christian Education Building, which is fully accessible and provides plenty of free parking.

All proceeds go to various local charities. Shores United Methodist Church is located at 724 Shores Blvd, between the Shores Golf Course and Hartley Elementary. Rev. Carolyn Westlake is the pastor. For more information, call 797-4416.



Temple Bet Yam presents its Gigantic Indoor Yard Sale!



Looking for household items, art work, furniture, electronics, toys, books, and more? Look no further! Come to Temple Bet Yam's gigantic indoor yard sale, to be held on Sunday, March 8, from 7 a.m. to 3 p.m. Don't miss this fantastic opportunity!

You can find us on 2055 Wildwood Drive, St. Augustine, next to Ray's Autobody, just off SR 207. For any information contact 904-679-4058.

Spring shuttle returns for festival season Free Park & Ride service begins Saturday, March 7

With spring just around the corner, the City of St. Augustine's popular weekend festival season returns. In order to help alleviate congestion and mitigate increased vehicular traffic in the downtown core, the City of St. Augustine and the three largest spring festivals will provide this free park and ride shuttle service.

The shuttle schedule is 8:00am to 11:00pm every Saturday, beginning on March 7 and ending on Saturday, April 11, 2020. The only weekend when service is also provided on Sunday is March 22, from 8:00am until 6:00pm. The shuttle is funded by the City of St. Augustine, Romanza's Celtic Festival, the Lions Seafood Festival, and Rotary Club's Rhythm and Ribs. For complete information, including a shuttle map, parking locations, and hours of operation, visit www.CityStAug.com.

The Census is coming April 1, 2020

The once-a-decade population housing count directly affects representation in government, determines the amount of funding our community receives over the next ten years, and provides necessary data to adequately plan future needs in St. Johns County, Florida, and across the United States.

Your response helps in making decisions about funding services and infrastructure including health care, senior centers, jobs, political representation, roads, and schools. Over \$675 billion flow back to local communities each year based on census data. For each resident not counted, St. Johns County will lose \$14,450 over ten years. With a population of approximately 250,000 people, that would be a loss of more than \$36 million to St. Johns County through the year 2030. Learn more and find out how you can BE COUNTED at www.sjcf.us/census.

Wildflower Meadow Group

by Cindy Taylor

Being that spring in the meadow is about to begin, I'm going back to another beginning: the wildflower meadow itself.

Back in 2002 a small group got together with The Shores Association and won approval to create space for a small meadow adjacent to the Riverview clubhouse. Before planting wildflower



seeds, the group hired a man to rototill the ground but didn't know then how much more they needed to do. If roots and seeds of lawn grasses aren't raked and removed, they grow into new grasses. The group planted wildflower seeds and it turned out some bloomed only

every other year. Other flowers the group thought would re-seed themselves, they had to re-seed when the flowers didn't reappear the following year. Other seeds grew and flourished in one area of the meadow and not in others. We learned how much difference the soil makes to plants and what a variety of soil there is in our limited area. Soil in the upper meadow is dry and sandy, while in the lower meadow it's richer and moist. We learned the effects of salt intrusion, which flowers need more sun, which need shade, which are natives, which aren't.

Gail Compton, one of the founders of the meadow, encouraged us with her knowledge and love of nature to appreciate what mother nature does on its own, how to nurture it, and how to just let it be. Now after eighteen years, we're still learning and still enjoying the journey.

We meet at the meadow near the Riverview clubhouse at about 8:30 the first Saturday of each month. Sometimes we drive to local parks or on back country roads looking for wildflowers, identifying, and photographing them. We're an informal group without officers or dues and hope you will join us. Call Cindy at 904-797-3931 for more information. PS: Does anyone know anything about making jam from honeysuckle vine? Please call.

Edward Jones Financial Advisor Sponsors Coffee Club

Geoffrey Nadler, local Edward Jones financial advisor, will host a coffee club at 9:00 am Wednesday, March 18th at Edward Jones branch office (4255 US 1 South, Suite 7, St Augustine, FL 32086).

Edward Jones, a Fortune 500 company headquartered in St. Louis, provides financial services in the U.S. and, through its affiliate, in Canada. Every aspect of the firm's business, from the investments its financial advisors offer to the location of its branch offices, caters to individual investors. The firm's 18,000-plus financial advisors serve more than 7 million clients and care for \$1 trillion in assets under management. Visit our website at edwardjones.com and recruiting website at careers.edwardjones.com. Member SIPC.

Homeport Christian Church Community Easter Egg Hunt April 11th

We will have a bounce house, snacks, a petting zoo and lots of fun. Saturday, April 11th from 2:00pm-3:30pm at Homeport Christian Church located at 5605 US Hwy 1 South St. Augustine, FL 32086 www.homeportcc.org

This event is free and open to the community. Toddler Egg Hunt will be at 2:30p (walkers to 2yrs.) Pre-school Egg Hunt will be at 2:50p (3y/o-5y/o) and the Elementary Egg Hunt will be at 3:10p. For information contact Candice Childers at info@homeport.org.



"Cleansing the Rainbow"

by Cheryl Robertson, Clinical Hypnotherapist

I am hosting a free event at the Riverview Club on March 14th from 10am to 12pm. I feel that we all have a "rainbow" inside each one of us. It is called our energy centers or Chakras. The event will begin with a discussion of each energy center and we will conclude with a group hypnosis session to clear and activate the chakra centers and open participants energy toward abundance and prosperity.

The free event will be held on March 14th from 10am to 12pm at the Riverview Club. Please bring a yoga mat, small blanket and pillow as you will be laying on the floor for the session. Space is limited, so please make your reservation by contacting me at cheryllrobertsonhypnosis@gmail.com.



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Seafood Festival

(continued from page 1)

media for the final schedule. And don't miss this year's event, because 'We're Havin' Fun Now!'"

Hours and Admission: Francis Field is located at 25 W. Castillo Drive, next to the Downtown Parking Garage and Visitors Information Center in the heart of St. Augustine. Festival hours are 3 pm to 9 pm Friday, March 20; 10 am to 9 pm Saturday, March 21; and 11 am to 5 pm Sunday, March 22. The Arts & Crafts village closes at sundown. Admission is \$5 for adults; children 12 and under are free. Food is purchased from the vendors and is not included with admission.



Free Parking and Shuttle: FREE parking with a shuttle to the Seafood Festival will be available Saturday and Sunday. Pickups take place every 20-25 minutes, and passengers are dropped off adjacent to the Festival. The shuttle will pick up from two parking locations on the north side of the city: at the St. Johns County Health Department, 200 San Sebastian View and at the North City Lot, 301 San Marco Ave.

More information on parking and shuttle service is available at www.lionsfestival.com. Pets are not allowed on Festival grounds, except certified service dogs. For more information, email admin@lionsfestival.com, visit www.lionsfestival.com, or follow us on Facebook: @staugustinelionsfestival.

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- Single Family sales volume for 2019 was at \$3,766,143,016 with a Total Number of Single Family sales of 9,475 - 7 % more than in 2018.
- There were 283 "new" condominium sales in 2019 (versus only 199 in 2018) and 1,305 "resale" condos (versus 1,329 in 2018). Combined dollar volume of new condos and resales totaled \$412,141,590; an increase of 10% over 2018.
- In 2019 in Florida, real estate sales accounted for

16% of the economy (that's more than tourism).

- If you ever need statistics for your subdivision and or property type or maybe you want to know the "absorption rate" of the homes or condos in your area and/or price range, I have access to that information and I can access that info in minutes. Forget Zillow - not only do they mislead people about market value, I have seen where in many cases they don't even have the correct square footage of your residence - stop relying on analytics and start relying on a local expert.


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"Diaries of a Shores Grand-Dad"

by Dirk Schroeder

So I have a confession to make: I was supposed to go to a Economic Development Committee (EDC) Quarterly Breakfast meeting last month and I blew it off. I just didn't feel like it was going to be time well spent. The guest speaker was, I'm sure, dynamic and loaded with valuable information. I opted instead to take a break from the morning rush out of the house and in to the office. That was a good call. My wife had an unexpected call from our oldest son and he was going to drop off the grand-girls unexpectedly. I was not due at the office until around 10-10:30 due to the EDC Breakfast so I opted to stay home and get some quality time with the grandkids instead.

I absolutely love our oldest grand-daughter and she knows it. Yet her little sister, who is just 5 months old, has been very clingy with her mother and had not warmed up to me quite yet. How do I know this? All I have to do is hold her and she starts screaming and that's especially true if her mother is in the line of sight. So this particular EDC Skip Day, we had a breakthrough - I was able to hold her without her screaming for a very long time. It was a milestone that has yet to be repeated but it was very enjoyable. As far as this Grand-dad is concerned, I confess that it was better than any guest speaker at the World Golf Village.

Last Diaries, I suggested that you try to do something special with your significant other (or friend) on Valentine's Day and on Leap Day (the 29th). I plan to take my wife out for a nice dinner on the 14th and I am going to try to take the entire day off with her on the 29th (which is a Saturday). I'm not sure what to plan yet but if the weather cooperates maybe we'll try to get out on the

water somehow. I'll let you know in the next Diaries.

They say that, "Every day is a Gift". This year, having an extra day is truly a gift. We tend to take many of our gifts for granted - family, friends and even life itself. And then there's time: the one thing we can't control. You can take the saying, "There's always tomorrow" and scrap that one. You may be able to control yourself around time but you can't control time. Make your extra day extra meaningful this year otherwise you'll have to wait another four years for another free day.

So here's a great way to make your extra day meaningful: help someone you know, let go of some of those old grudges (that may set you free) or forgive someone that may not deserve it (that may also set you free). Maybe think twice and speak once for a change. Lent is coming up and maybe you are looking to pledge giving up something. Here's a suggestion (speaking of setting yourself free); how about giving up talking about people behind their backs, giving up thinking of yourself first (even if it's just through lent) or how about giving up telling people what to do and how to do it. Maybe you can give up being so judgmental. I know what you may be thinking at this juncture - Dirk must have some personal experience with some of these items and you may be right. That's another thing you can do with your extra day and for lent - be honest with yourself and with others.

Here's to hoping you have a fantastic Leap Day and, by next issue, Spring will have already officially begun. On that note, I wish you all, as always, a Sunshine State of Mind!

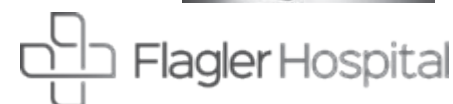
News From Around St. Johns County

Invitation to Living With Cancer Support Group

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

Meetings are the Third Wednesday of every month at 11:00 am on the first floor of the main hospital building Suite 1010.

Our next group will meet on Wednesday March 18, 2020. Please call 904-819-4693 (or 4742) for more information or to RSVP.



St. Augustine Travel Club Meeting

by Peter Dytrych

The St. Augustine Travel Club will be held on Wednesday, March 25 at 2:00 P.M. at 3pm at the Southeast Branch Library on U.S. 1 near SR 206. Our topic will be:

GARDENS AND PARKS OF EUROPE

Visiting formal and informal gardens in France, England, Italy, Spain, Austria, Germany, Czech Republic, Finland, Ukraine and Russia accompanied by music of Chopin, Beethoven, Dvorak, Handel, Tchaikovsky, Brahms, Bizet and others.

No reservations are required. We look forward to seeing you! If you have any questions, please contact me at 904 797-3736.

Wags and Whiskers Pet Rescue and Adoption

Wags 'n Whiskers Pet Rescue and Adoption Garage Sale Saturday, March 14th, 9:00 a.m. to 1:00 p.m. We are doing our next fundraising garage sale for Wags 'n Whiskers. If you are interested in selling, we ask for your \$10.00 donation. Bring your own table or tarp/blanket to display your goods. This is one way we are raising money for this wonderful organization. We have been having more folks participate and more shoppers over the last few months. Call Lana Bandy at 317-450-0505 to reserve a space. If you are not interested in the garage sale, we would love for you to stop by to say hello and if you happen to have any extra cat food and/or kitty litter, the facility is always in need! The address is 1967 Old Moultrie Road, St. Augustine, across the street from the rear of the Lowes building.

St. Augustine Orchid Society Meetings

by Yvonne Schimmel

The March meeting will be "Growing Specimen Plants" by Bill Thoms

Bill will talk about growing and showing Specimen plants. Bill Thoms and his wife, Doris Dukes, have been growing orchids around Central Florida for 40 years and have received almost every award granted by the AOS as well as more awards than anyone else in the world. His talks are spiced with funny stories and funny associations. Whether you grow thousands of orchids or only a few you will have a wonderfully entertaining time and be able to grow anything better.

Bring your flowering orchids to the show table. There will be plants available on the vendor sales and raffle tables. Friends and visitors are always welcome.

The meeting is Tuesday, MARCH 3, 6:30PM TO 9:00 at Memorial Lutheran Church-Enter Hall from Back Parking Lot 3375 US1 South
REPOTTING CLINIC

The first Saturday of the month from February through October St. Augustine Orchid Society members will be available to talk with you, answer questions and help you repot plants. The meeting will be MARCH 7- 9:00 to NOON at Ace Hardware on US1 South, 3050 US Highway 1 South, St. Augustine 32086.

Do You Have Community News?

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

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

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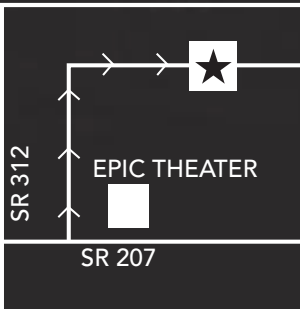
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News From Around St. Johns County

“About Boating Safety” First Course Offering in 2020

Flotilla 14-7 of the United States Coast Guard Auxiliary, in conjunction with the US Coast Guard offers the popular Boating Course, About Boating Safety (ABS). The first class of the year begins on March 7th.

“About Boating Safety” is a one day course designed to inform and instruct owners and passengers on recreational boats. It uses approved course materials which are furnished to the attendees. The ABS course is open to family members and individuals at the same local venue, the Northeast Florida Regional Airport Conference Center (NEFRA-CC) in the area beginning promptly at 0830 for each class available on the dates shown below. This course is approved for the state of Florida and given by certified instructors under the auspices of the US Coast Guard.



Any boat operator in the State of Florida, born after 1 JAN 1988, when operating a vessel powered by 10 horsepower or more, s/he must have in their possession a Florida Boating Safety Education Identification Card. Successful completion of this course will meet this obligation and the State of Florida will issue a Boater's ID card upon submittal of a completion by the Coast Guard certified Instructors. Savings on Boating insurance may also result for the owner's policies.

To sign up for this locally given course, you can view the Auxiliary web page at: <https://abs.mysafeboating.com> or consult the attached flyer for times, dates and sign up. For further information contact the Auxiliary course instructor, Bob Elliott Public Education Officer at pe@mysafeboating.com.

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

Parks & Recreation Summer Camp Registration

It's that time of year again! Our popular summer camp registration will be held March 2-13. Parents can sign up children ages 5-12 for our summer camp, which will be held at six locations around St. Johns County. Campers get to participate in a variety of activities including field trips, arts and crafts, and swimming. Entries for the drawing are accepted from 8 a.m. on March 2 through 5 p.m. on March 13.

Registration is not on a first-come, first-served basis. Names are drawn at random so all resident children entered have an equal chance at participation. The drawing will be held on March 23. You do not need to be present. Results of the drawing will be mailed out no later than April 6. For more info, contact Brian James at bjames@sjcfl.us or 904-209-0365.

9th Annual Old Town Art Show Returns Palm Sunday Weekend

Artists and fine craftsmen from the First Coast and around the country will once again converge at the Old Town Art Show, Palm Sunday Weekend, April 4th and 5th at Francis Field in historic downtown St. Augustine.

The Old Town Art Show will showcase nearly 100 outstanding artisans and master craftsmen who will be exhibiting their carefully created jewelry, pottery, paintings, fiber art, glass art, sculpture, photography, wood and much, much more. The show is a professionally juried art and fine craft event where each exhibitor is carefully selected with only the best work being accepted in each category.

Francis Field will become an extraordinary outdoor art gallery highlighting the true stars of the show; the artists. The person you meet in the booth is the visionary behind the work. Each is available throughout the show to discuss their work, share their stories and answer your questions. This is the perfect opportunity to explore a wonderful palette of diverse artwork. It is going to be a great event with something for everyone!

Be inspired! The Old Town Art Show, will be held Saturday, April 4th from 10 a.m. to 5 pm and Sunday, April 5th from 10 a.m. to 4 p.m. at Francis Field on Castillo Drive in downtown St. Augustine, FL. Admission is free! Parking is available in the Visitor's Center parking deck. Visit www.OldTownArtShow.com for additional information.



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25 Years of Rhythm & Ribs

(continued from page 1)

Volunteers are at the heart of the festival who put in around 2,000 hours each year to make the festival a success which Fairlie says is a way to give back to the community near and far.

"The festival is run exclusively by volunteers for the 25 years," Fairlie said. "It takes a little bit over 200 to 300 volunteers annually who come and fill all the positions that are needed to make that weekend happen and of course we have our rotarians who work on the festival all year round. So it's completely handled by the local community (and) helps give back to its community."

Pricing, parking, musical lineup, and more information on the festival can be found on the festival's website, rhythmandribs.net.



EMMA Concert Presents

“A Midsummer Night’s Dream” March 14th

EMMA Concert Association presents Dance Alive National Ballet Shakespeare's "A Midsummer Night's Dream" on Saturday, March 14th at 7:30 p.m. at Flagler College's Lewis Auditorium. The ballet is based on the Shakespeare play with selections from Felix Mendelssohn's Incidental Music. Bright, beautiful, and enduring, Dance Alive National Ballet is based in Gainesville and features an international roster of superb dancers and electrifying choreography.

"The second-to-last performance of our 2019-2020 season, 'A Midsummer Night's Dream,' is an amazing, must-see, two-part ballet focusing on the power of love," said Joanne Everett, President of EMMA Concert Association. "And the choreography is by the extraordinary George Balanchine, one of the most influential choreographers of the 20th century."

DANB's repertoire ranges from the quintessential classic Nutcracker to the cutting-edge movement of contemporary ballet. With an extraordinary group of dancers from all over the world, and dynamic leader and Artistic Director, Kim Tuttle, Dance Alive National Ballet has developed into one of the most distinguished and creative ballet companies in the Southeast. The group continues to develop innovative arts education programming and is involved in artist residencies, developing dance curriculum, and outreach performances for public schools.

Founded in 1966 by Mary Ellen Pofahl, and continued through the talents and efforts of daughters Judy Skinner and Kim Tuttle, DANB has become the premier touring company in the Southeastern United States. DANB aspires to enrich humanity by sustaining a professional ballet company of the highest caliber which strives for excellence in the fields of artistic creativity, performance, education, and community leadership.

EMMA Concert Association performances are held at Lewis Auditorium at Flagler College, 14 Granada Street, downtown St. Augustine. Tickets are \$40 per person. Price for children and students with school ID is \$5 per concert. Tickets can be purchased at emmaconcerts.com, by phone 904-797-2800, or by email EMMAinfo@bellsouth.net. Follow on Facebook @emmaconcerts and Instagram @emma_concerts.

First Coast Card & Newcomers Club

1) First Coast Newcomers Card Playing Dates:

Tuesday, March 3rd. Dinner/Diner. St. Augustine. Private Room. Arrive: 4:30P. Cards: 5:30P.

Tuesday, March 10th. Main Library. St. Augustine. Private Room. Arrive: 12:50P. Cards: 1P. Bring Refreshments To share. Free Event. Happy St Patrick's Day.

Wednesday, March 18th. WGV Restaurant. St. Augustine. Arrive: 5PM. Cards: 6P.

Tuesday, March 24th. Starbuck's Coffee. St. Augustine. Arrive: 5:15P. Cards: 5:30P.

Saturday, March 28th. Lunch/Cards. Tea Room Cafe. Fleming Island. Arrive: 1:30P. Cards-Coffee Shop: 2:30P.

Please Contact Our Club Organizers for Venues, Addresses, & To Yes RSVP: 904-829-0643. Phone Calls Welcome. Both Men/Women. Smoke/Drug Free Club.

2) First Coast Newcomers Recreation Events Dates:

Sunday, March 1st. Military Band/Chorus Concert. St. Augustine. Arrive: 2P. Free Event.

Friday, March 6th. Comedy Play. St. Augustine. Tix at the door. \$15. Arrive: 6:50P.

Tuesday, March 17th-60 Piece Community Band Concert. Orange Park.. Arrive: 6:20P. Free Event.

Sunday, March 29th. College Choir Concert. St. Augustine. Arrive: 2:20P. Free Event.

Please Call Our Club Organizer To RSVP Yes, How To Join Our Club, for Venues & Addresses To: 904-814-9612-Days/Evenings. Phone Calls/Texts Welcome. Both Men/Women. Smoke/Drug Free Club.



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St. Johns County Sheriff's Corner

By David Shoar, St. Johns County Sheriff
Senior Citizen Scams

The numbers are staggering. \$40 billion dollars! That is the estimated amount scammed illegally from over 25 million senior citizens across the country in just one year according to the Federal Trade Commission.

St. Johns County has nearly 50 thousand seniors and it is our job help protect them and their assets from a growing trend to target older citizens as easy marks for a variety of illegal schemes. The best way to do that is through education and this column is an important part of that effort. I hope you will read on. There are good reasons why seniors are good scam targets. They are more likely to have substantial savings, own their homes and have excellent credit ratings. They were raised to be polite and trusting and con artists take advantage of these good traits. Seniors are more likely to be home during the day and less likely to say no or hang up the phone. Not too long ago during one month, five of our fellow seniors in St. Johns County were duped out of over \$28,000 of their savings.

In my over 37 years in law enforcement there has been an explosion in technology resulting in wonderful new tools to help solve crimes and protect citizens from harm. Unfortunately these same advancements have opened new ways to identify specific age groups such as 65 and older as targets and to steal their hard earned money. Here are some of the most common "senior scams". Investment and work at home schemes: In an effort to supplement their fixed incomes seniors respond to these direct mail and e-mail ads. The investment invitations promise huge returns and usually require victim to sign up quickly. In working from home scams, whether it is stuffing envelopes, data entry or serving as a "mystery shopper" the offers that are not legitimate ask the applicant to send money up front to cover start up costs.

IRS & Tax scams: As we approach another tax season, please be aware of schemes that are designed to trick taxpayers into thinking they are receiving official communications from the IRS or others in the tax industry. They will seek information relating to refunds or personal information. Also we urge our neighbors to be aware of aggressive telemarketers impersonating IRS

employees. Targeted victims are told that they owe money to the IRS which must be paid promptly and with pre-loaded debit cards or wire transfers. If you receive a call from one of these aggressive callers, and if you owe or think you may owe Federal taxes, hang up and call the IRS directly at their published number: (800) 829-1040 to get accurate information.

Medicare scams: Seniors are called or e-mailed by someone who claims to be with Medicare saying some errors have occurred and they need updated information such as social security, bank account or credit card numbers. Medicare will never request personal financial information by phone or e-mail.

Lottery and sweepstakes scams: Typically a letter is sent to the victim announcing they are a big winner of a lottery or sweepstakes. There is either a request to wire money to pay the taxes and process the winning prize or the letter will even include a bogus check with instructions to deposit the check and then wire a portion of the prize back to cover taxes etc. When the check bounces the victim is out of that "tax money" or processing amount with little or no recourse because it was wired to an overseas account.

Unprofessional professionals: This con game is more prevalent this time of year. A knock on the door and unsuspecting seniors invite an unscrupulous roof repairer, termite exterminator, gas leak technician, air duct cleaner, or other shoddy home repair specialist into their homes. They often claim to have been working in the neighborhood and noticed or suspected similar problems with the victim's house.

Bereavement scams: These are the cruelest of all con games: The scammers take advantage of seniors who have recently lost loved ones, most likely a spouse, daughter or son by scouring the obituaries. They call the widow or widower or grieving parent claiming that their dear departed has outstanding debts that need to be paid immediately by check or credit card.

Grandchild in trouble scam: The con artist impersonates a grandchild to a senior who may have some hearing deficit or claims to be some sort of law enforcement or public

Free Tax Prep offered in St. Johns County by United Way

Free tax preparation, by certified tax preparers, is available to individuals and families with a household income of \$69,000 or less through RealSense, a partnership between United Way of St. Johns County and United Way of Northeast Florida.

United Way of St. Johns County offers this service to ensure that families and individuals can save the cost of tax preparation and benefit from a properly prepared return. One-on-one appointments are offered Mondays, Wednesdays, or Saturdays, depending on location beginning January 25, 2020.

RealSense appointments can be made online at bit.ly/realsense or by calling (904) 373-8671. Locations and dates/times are listed below:

- **Vystar Credit Union** - 3654 N. Ponce de Leon Blvd. Wednesdays 2:00 - 7:00 PM Saturdays 10:00 AM - 2:00 PM
- **Health and Human Services** - 200 San Sebastian View Mondays 10:00 AM - 5:00 PM

- **United Way of St. Johns County** - 117 Bridge St. Wednesdays 1:00 - 7:00 PM Saturdays 10:00 AM - 2:00 PM

Bring the following:

- * Driver's license or other photo I.D.
- * Checkbook for direct deposit of any refund(s)
- * Social Security cards (yourself and all dependents)
- * W-2 from each employer (no pay stubs)
- * Documentation of all other income
- * 1095-A if you received health-care coverage through the Marketplace

United Way of St. Johns County



United Way-SJC focuses on the building blocks that lead to a good quality of life - Education, Health and Financial Stability. United Way-SJC understands that together we build a collaborative relationship of residents, businesses, government and nonprofits working to meet the most pressing social service issues in St. Johns County, large and small. We all gain when children are successful in school, when people are healthy and when families are financially stable. Join us. To give, to advocate, or to volunteer, visit unitedway-sjc.org or call (904) 829-9721.

official giving details of the young person's financial or legal trouble that needs to be dealt with immediately. Wire the money now is the request to avoid sending the grandchild to jail or bailing them out of one.

Here is the best advice we at the St. Johns Sheriff's office can offer. Get all the information you can about any unsolicited request or offer of services then check out those facts and claims through legitimate sources such as the Better Business Bureau. Be suspicious of high pressure sales tactics or the need to make quick decisions regarding any financial transaction. Ask a trusted friend or relative for help. My office has deputies

who are specialists in crime prevention who will gladly provide you information. Check out our website at www.sjsso.org and click on the Programs tab, then scroll to the Safety Information tab. There is a section devoted to crimes against the elderly. In addition, you can register an Internet complaint as well as obtain valuable information from the Federal Government at www.ic3.gov.

I hope this information assists you and please pass it onto friends and relatives in an effort to fight scams, of course please feel free to contact me anytime at my e-mail address at dshoar@sjsso.org, and be sure to follow us on Facebook and Twitter.

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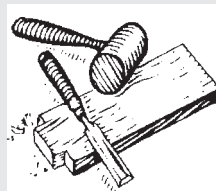
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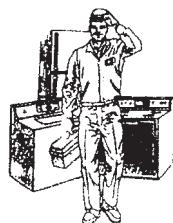
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Tax Season Scams - Recognizing the telltale signs

From IRS Tax Scams Consumer Alert webpage:

Thousands of people have lost millions of dollars and their personal information to tax scams. Scammers use the regular mail, telephone, or email to set up individuals, businesses, payroll and tax professionals.

The IRS doesn't initiate contact with taxpayers by email, text messages or social media channels to request personal or financial information. Recognize the telltale signs of a scam.

The two paragraphs above are at the top of the IRS webpage listing of the tax scams they have seen this season. The webpage is located here:

www.irs.gov/newsroom/tax-scams-consumer-alerts

Some of the scams listed are:

IRS-Impersonation Telephone Scams - This includes requesting immediate payment via credit and gift cards. The IRS never calls to demand immediate payment over the phone. Many of the scams utilize VRS to target the deaf and hard of hearing. This is a big portion of our population in St Augustine, the home of FSDB.

Scams Targeting Tax Professionals - Tax Professionals are being targeted with increased sophistication and the list of scams which target them is growing at an alarming rate.

Soliciting Form W-2 Information from Payroll and Human Resources professionals - Employers are urged to put into place protocols for sharing sensitive employee information. There are several new variations that focus on large scale theft of tax information from tax preparers, businesses and payroll companies.

Surge in Email, Phishing and malware schemes - The IRS has issued several alerts about the fraudulent use of the IRS name or logo. Just because something looks official does not mean it is. The IRS generally does not initiate contact with taxpayers by email to request personal or financial information.

Here is a list of things that the IRS will never do:

- Call to demand immediate payment using a specific payment method such as a prepaid debit card, gift card or wire transfer. Generally, the IRS will first mail you a bill if you owe any taxes.
- Threaten to bring in local police or other law-enforcement groups to have you arrested for not paying.
- Demand payment without giving you the opportunity to question or appeal the amount they say you owe.
- Ask for credit or debit card numbers over the phone.
- Request payment via gift cards.

Don't fall for scams via the phone, email or fax. If you receive anything that seems suspicious, or makes demands like those listed above, contact the IRS directly via the phone numbers found on www.irs.gov. Do not use the numbers or links found in the communication.

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.



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Financial Focus

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Is a Managed Account Right for You?



As an investor, you'll face many decisions over the years. How much should you invest? Where should you put your money? When is it time to sell some investments and use the proceeds to buy others? Some people enjoy making these choices themselves – but not everyone. Consequently, the type of investor you are will influence your thinking about whether to open a managed account.

As its name suggests, a managed account – sometimes known as an “advisory” account – essentially is a portfolio of stocks, bonds and other investments chosen by a professional investment manager who makes the buy and sell decisions. Typically, each managed account has an investment objective based on your goals, and you may have some voice in investment choices – for example, you may be able to request that the manager avoid certain investments. Or, you might still work with a personal financial advisor who can help you identify and quantify your goals, define your risk tolerance, and track changes in your family situation – and who can then use this information to help guide the investment manager's choices.

Beyond this basic structure, managed accounts can vary greatly in terms of administration, reporting, fees and minimum balance.

So, assuming you meet the requirements for a managed account, should you consider one? There's really no one right answer for everyone. But three factors to consider are cost, control and confidence.

Cost – Different managed accounts may have different payment arrangements. However, it's common for a money manager to be paid based on a percentage of assets

under management. So, if your manager's fee is 1% and your portfolio contains \$100,000, the manager earns \$1,000 per year, but if the value of your portfolio rises to \$200,000, the manager earns \$2,000. Because the manager has a personal stake in the portfolio's success, this arrangement could work to your advantage. Be aware, though, that other fees may be associated with your account.

Control – With any managed account, you will give up some, or perhaps all, of your power to make buy-and-sell decisions. If you have built a large portfolio, and you're busy with work and family, you may like the idea of delegating these decisions. And, as mentioned above, you can still oversee the “big picture” by either working through a financial advisor or, at the least, having your goals, risk tolerance and investment preferences dictate a money manager's decisions. But you will have to decide for yourself how comfortable you are in ceding control of your portfolio's day-to-day transactions.

Confidence – It's essential that you feel confident in a managed account's ability to help you meet your goals. And the various elements of a managed account may well give you that assurance. For example, some managed accounts include automatic rebalancing of assets, which, among other things, can help you achieve tax efficiency. Other features of a managed account – such as the experience and track record of the manager – also may bolster your confidence.

Ultimately, you'll need to weigh all factors before deciding whether a managed account is right for you. In any case, it's an option worth considering.

Edward Jones Financial Advisor Sponsors Coffee Club

Geoffrey Nadler, local Edward Jones financial advisor, will host a coffee club at 9:00 am Wednesday, March 18th at Edward Jones branch office (4255 US 1 South, Suite 7, St Augustine, FL 32086).

Edward Jones, a Fortune 500 company headquartered in St. Louis, provides financial services in the U.S. and, through its affiliate, in Canada. Every aspect of the firm's business, from the investments its financial advisors offer to the location of its branch offices, caters to individual investors.

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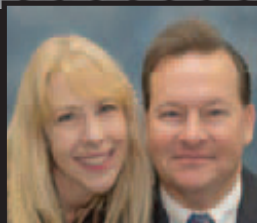
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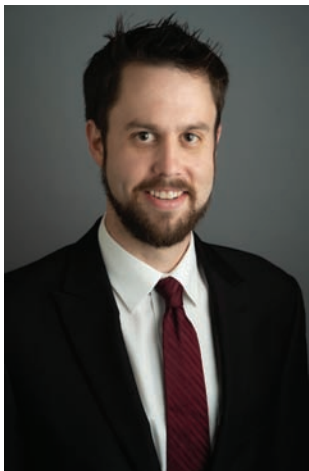
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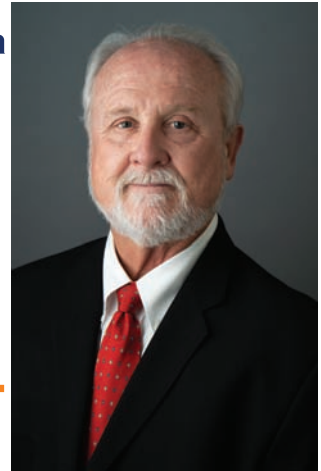
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