

October
2017

Have a Safe Halloween!



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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

Shores Resident Gives Community A "Spooktacular" Halloween Display



Shores resident Arch Rivenbark shows off his annual Halloween display in front of his house at 223 Estancia Street. Drive by and see the display after the last week in September.

Shores residents don't need to look at their calendar or notice a change to fall weather to realize its nearing Halloween....they just drive by Shores resident Arch Rivenbark's house and see his annual Halloween display to know trick or treat time is on its way. Arch, who starts planning his display months in advance, has over 100 humorous tombstones for neighbors and friends. Each year, Arch entertains his neighbors with the much anticipated display and has them all asking him "What are you going to put on my tombstone this year?" He invites everyone to drive by 223 Estancia Street to enjoy his display. You can find him off Lilly or Alhambra streets.



St. Augustine Ballroom Dance Association Celebrates 37th Anniversary

On Saturday, October 14th, from 7 to 10pm, the St. Augustine Ballroom Dance Association will celebrate its 37th anniversary, marking 439 monthly dances enjoyed by dancers throughout the St. Augustine area.

This gala celebration at the Riverview Club, 790 Christina Drive, in St. Augustine Shores will include lots of beautiful dance music, a reading of the association's history and a display of photos going back to the association's founding in October 1980. Members and guests will cut the cake, pour the Champaign and dance the night away. Hors d' oeuvres, desserts and coffee will be served throughout the evening. Pictured above are longtime Association Members Don Nelson and Inez McDonald, dancing the night away!

Guests pay just \$20. Appropriate guest attire is a dark business suit with tie, or a tuxedo, for the men and a cocktail dress of gown for the women.

For a reservation to this very special event, call President Dennis Larimore at 904-825-4902. For more information and to see pictures, visit facebook.com/sabdastaug.

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St. Augustine Observer
1965 A1A South #180
St. Augustine, FL 32080-6509



Joel Cunningham attached a picture of his "lifesaver cactus" that came from a cutting from his mom in Asheville NC. It took about five years for him to get it to bloom. The flower is the red circle about the center of the picture. We thought it was pretty neat!

What's Inside The Observer This Month...

- **St. Augustine Shores:** August Board Update
- **St. Augustine South:** Women of the Moose "A Country Halloween" Dinner/Dance Oct 28th
- **Health Update:** What is Dry Needling?
- **Financial Focus:** Consider Multiple Factors when Creating Retirement Plan
- **Computer Corner:** Fiding "Tech Suport Scam"
- **In the Law:** Post Hurricane Cleanup & Safety Tips for Community Associations
- **Avoiding Unlicensed Contractors** Following Hurricane Irma
- **Public Libraries Offer Free On demand Tutoring & Job Preparation Program**



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The St. Augustine Observer

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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.

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

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 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

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.

SPECIAL EVENT Women of the Moose "A Country Halloween"

Women of the Moose will host a "A Country Halloween" Dinner/Dance, Sat., October 28, 2017 at St. Augustine Clubhouse 709 Royal Road.

Dinner at 6 pm and dancing from 7 pm to 11 pm. Music by "The Sound" (Country Music Band) Donations: \$12.00 Members, \$15.00 non-members. BYOB and mixers. Costumes Optional.

For reservations and information call: Sandra 806-0530 or Theresa 794-5129.

Board Member & Officers

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

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: (1) Aluminum Handicap Wheelchair Ramp 36" x 36" x 2 1/2". \$325. (2)Pacan Kitchen Table & 4 Chairs. 2 leaf. \$100 (3) Gogo Elite Trailer 3 wheel power chair. New. \$895. 904-687-9149

FOR SALE: Jamis Citizen 1 bicycle, women's small 5'-5'4", used a few times only, \$195 (\$380). Three-quarter length black leather jacket, women's large, \$79 OBO. Keen hiking boots, women's 8.5 worn twice, \$69 (orig. \$135). Beautiful Scully attaché case, Italian leather, pigskin lined, \$150 (orig. \$300). Pennsylvania House oval coffee table, like new, \$65. Mahogany Duncan Phyfe style dining set 1940's, best offer. All items in excellent condition. Stored in clean, odor-free home. Call 904.794.2594.

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: (1) 5 Piece Ludwig Drum Set. All hardware. 5 Symbals and carring Cases. \$600 or Best Offer. (2) Aztec Stone Chess Set excellent condition. \$150 obo. (3) 22 x 26 black Luggage travel bag on wheels. Excellent condition. \$75 obo. (4) 95 Piece Decorating stainless steel Tips. \$75. (5) Cooking Fifty- Complete Reference by Chet Holden. \$100 obo. Call 904-794-5637.

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

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

FOR SALE: Deep Weld 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

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.

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.

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

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

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

October 2017 Riverview Club Calendar

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

EARLY SOCIAL Friday, October 6th
7:00 pm to 10:00 pm
BYOB
Entertainment by Nostalgia
Hosted by: Wyzan & Blount

MAIN SOCIAL Friday, October 20th
7:00 pm to 10:00 pm
BYOB
Entertainment by Tim Rippey
Hosted by: Sam & Diane Phillips



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

Bridge Thursday at 10:00 am.

Bridge Lesson The class is geared to all levels.

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. **Wednesdays class offers a 30-minute floor stretches after class!**

Yoga Mondays, Wednesdays and Fridays at 9:00 am. Bring a non-skid mat & wear comfortable clothing (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. 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 October 10th and 24th at 1:00 pm in the Library. For information call Donna at 794-0789.

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!

Annual Craft Fair: Sunday October 22nd, 1:00 pm – 4:00 pm.

Early Social: Sunday, November 5th (6pm to 9pm) – Entertainment by Chris Thomas Band

Main Social: Friday, November 17th (7pm to 10pm) – Entertainment by Reministyx

Check out the latest events at
www.staugshores.org

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

Friday, October 6th 7:00 pm to 10:00 pm Entertainment by Nostalgia *BYOB*

Main Social Dance

Friday, October 20th 7:00 pm to 10:00 PM. Entertainment by Tim Rippey *BYOB*

Annual Craft Fair

Get a jump start on your Holiday shopping by supporting our local Craters!
Sunday October 22nd 1:00 pm - 4:00 pm
Riverview Club's Ballroom: Rain or Shine!

FREE Introductory Fitness Pole Walking Clinic

Wednesday, October 11th 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.

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

Fall Shores Yard Sale

Saturday, November 4th, from 8:00am to 1:00pm, St. Augustine Shores' residents, call the office at 904-797-6441 to reserve your free spot! (Rain date: 11/11/17).

St. Augustine Shores Service Corporation August 10th Board Meeting Summary

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

The St. Augustine Shores Service Corporation's Board of Directors meeting was called to order by President James O'Such at 7:00 P.M. Present: Treasurer Claire Lorbeer, Director Philip Van Tiem, Director Thomas Filloramo, Director Jeremy Duncan, Secretary Nicolas Arocha. Absent Vice President Austin Dietly. July 13, 2017 minutes reviewed and 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.

Managers' Report - Joseph H. Smith III

Discussion on Amendments to the Declaration of Restrictions - The Board of Directors discussed Amendments to the Deed Restrictions to be presented to the membership: 6.01 Fence provisions, 10.08 Safe Harbor provisions, 11.03 Fee provisions. There was also discussion on combining the 8 Units into 1 Master set of Restrictions. Director Duncan motioned, seconded by Arocha, that move forward with amending the Declaration of Restrictions for a vote in May of 2018 and would like to ask that President O'Such, General Manager Smith, and Jerry Zinn Chairman of the ACC, meet with legal counsel to discuss these changes and report back to the Board. The motion carried.

St. Augustine Shores Activities Club Membership and Activities Participation -

There was discussion on lowering the minimum requirement of class participation for instructors to be paid. The minimum is currently 10 participants per class. General Manager Smith provided statistics on class participation. There are currently 190 members in the Activities Club. 123 are residents and 67 are non - residents. Chair Yoga, Yoga, Water Aerobics, Exercise, Zumba, and Ballroom Dance are the current activities and all are meeting the minimum requirement. Director Duncan recommends we keep the minimum at 10 for 7 months of the year and change the minimum to 5 for 5 months of the year. Motion made and seconded on the recommendation and seconded. There was comment from the membership on short term courses. There was comment on the teachers taking the initiative to recruit. 5 affirmative votes to approve the motion, 1 abstention Secretary Arocha. The motion carried.

Progress on Board Goals

Curb Appeal - The Basketball goal has been installed at the court in Aragon Park. The irrigation project in the median at Shores and Christina will commence this week. Tract A Unit 7 has been cleared to provide safety at the access to the tennis courts. The tennis court resurfacing project is complete and the courts are scheduled to reopen August 16. 215 Palm trees in the common areas of the Shores are being trimmed. The entrance to Tuscany Ridge has been planted and a paver wall will be installed.

Safety and Security - A combination lock will secure the courts and access is to be applied for at the office.

Operations - Treasurer Lorbeer would like to open Aragon Park and add amenities such as a grill, playground, picnic tables, lights, and benches. We need to provide a report to the Board on costs for these requests and on security for patrol of the area.

Committee Reports

ACC Committee – General Manager Smith

Variations: Lekas 691 Medina Court – request a variance to bring the fence forward of the rear of the house to enclose the side door to the garage with a black aluminum fence. Toni Lekas provided pictures. Director Duncan motioned to grant the variance. Seconded by Director Van Tiem. The motion carried. The ACC Committee held one meeting in the month of July and approved: 6 Fences, 1 Florida Room, 2 New Homes, 1 Screen Room, 3 Pools, 3 Sheds. Total 16, YTD 18

Riverview Building and Grounds Committee – Mary Arocha

The committee meetings will be held the 3rd Wednesday of every month. The first meeting will be on August 16th at 7:00 p.m. There are 6 members and they welcome new members.

Deed Violation Report - The report was presented to the Board. Treasurer Lorbeer commented on the landscaping looking good and the beauty of the bike paths and the shore birds. Director Van Tiem wanted an update on the pier. We are working on commencement of the project.

Board & Member Comments

Director Filloramo commented on the offer that Appleby's presented to donate 10% of each bill to the pier project for meals purchased by Shores residents on August 22. There is a request to trim the area between the Riverview Facility and the Canopy Park. There was comment on security in the Shores and maybe placing more cameras at the entrances to the Shores. Board Discussion on security solutions and speeding vehicles. Meeting Adjourned.

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- Office/Holiday Party

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News Around Southern St. Augustine

Writers In The Shores

By Donna Johnson

The October meetings for Writers in the Shores will be on Tuesday the 10th and again on the 24th. The chosen subject is to be "The Best In Me" and, is suggested for this month's topic to write about on the 24th. Come join us, you just might like us! Everyone is welcome and we would like to invite anyone who loves to write. You do not have to be a member. We meet on the 2nd and 4th Tuesday each month, at 1pm here at the Riverview Club Library. We are a casual group who enjoy sharing their work and related discussion with each other. There are no officers, dues or requirements. All genres are encompassed. For information call Donna at 794-0789.

St. Augustine Travel Club

by Peter Dytrych

Our next Travel Club will be held on Tuesday, October 10, at 3:00 pm, at the Southeast Branch Public Library. We will be covering European Train Journeys, Part 2, traveling across Holland and Switzerland. The Travel Club is free to all St. Augustine residents and their friends and no preregistration is necessary. We look forward to seeing you to learn more about this region of Italy. Any questions, feel free to call Peter Dytrych at 904 797736.

St. Augustine Travel Club Annual Cruise - April 2018

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.

VFW #2391 October Activities Calendar

Your Local VFW activities for October include the following:

- Sunday Breakfast from 8:30 a.m. to Noon
- Kiki Bar with Karaoke Sundays from 1pm to 5 pm
- Every Thursday -- Wings for 50 cents each and/or Dinner Special (it is announced every Sunday)
- 1st Friday -- Spaghetti Dinner

For information please call 904-797-5267. The VFW is located at 6184 US 1 South, St. Augustine.

Jewish High Holiday at Temple Bet Yam

Rabbi Fred Raskind and the congregation of Temple Bet Yam invite everyone to worship with them during the High Holidays. Temple Bet Yam is a warm and welcoming Reform Congregation located at 2055 Wildwood Drive, St. Augustine, FL 32086. For more information, call 904-819-1875 or visit www.templebetyam.org

- **Selichot:** Saturday, September 16, 5:00 p.m.
- **Erev Rosh Hashanah:** Wednesday, September 20, 7:30 p.m.
- **Rosh Hashanah day:** Thursday, September 21, 10:00 a.m., Children's Service, 9:00 a.m.
- **Erev Yom Kippur:** Friday, September 29, 7:30 p.m.
- **Yom Kippur day:** Morning Service, 10:00 a.m., Children's Service, 9:00 a.m. Afternoon Service, 3:00 p.m. Yiskor followed by Neilah, 4:15 p.m. Break-the-fast follows service.

For any question contact Jacqueline Witte, Publicity Chair, Temple Bet Yam 904-679-4058 or jackie1701@gmail.com.

Pumpkins, Prizes, and Candy in the Shores, Oh My!!!

by Jackie Witte

Shores United Methodist has announced activities to celebrate the return of fall to North Florida.

The Pumpkin Patch will open on Saturday, October 7, 2017 following the delivery of the pumpkins that morning. There will be mini-pumpkins, pie pumpkins and larger pumpkins of all sizes for sale. The Pumpkin Patch supports the local outreach ministries of the church. The hours of the Pumpkin Patch are Monday - Saturday 12 pm - 7 pm and Sunday from 10 am - 7 pm.

The Annual Fall Festival will be on Saturday, October 21, 2017 from 3pm - 6pm, with free food and games for the family to enjoy, including face painting and a ninja course. There will be fun for the entire family.

Trunk or Treat will be in the church parking lot from 5 pm - 7 pm on Halloween night, Tuesday, October 31, 2017. This is a fun safe place to bring children trick or treating.

Shores United Methodist Church is located at 724 Shores Blvd, between the Golf Course Clubhouse and Hartley Elementary. Sunday worship services are at 9 am (traditional) and 11 am (contemporary). Sunday School classes for all ages are at 10 am. All are welcome! Rev. Randy Strickland is the pastor. www.shoresumc.org



Huge Book Sale at Southeast Branch Library

An eclectic book sale presented by Friends of the Library Southeast Branch, 6670 U.S. 1 S., will be held in the large conference room Thursday, October 12, Friday, October 13, and Saturday, October 14. Hours Thursday and Friday will be 10 am to 4 pm. Saturday hours will be 10 am to 2 pm, with a special \$5 bag sale from noon to 2 pm. Bags will be provided and multiple bags may be purchased.

This sale will feature a large collection of art books and cook books. Most hardback books and trade softbacks, including fiction, nonfiction, bios, and miscellaneous, will be priced at \$1.00. Paperbacks will be priced at 3 for \$1.00. Collectable books or those of special value will be individually priced. Most DVDs and CDs priced at \$1.00 each, along with individually priced audio books. Most teens and young readers' books priced at 25 cents.

Friends of the Southeast Branch Library book sales benefit SE Branch library programs and services. 904-827-6900. Friends of the Library memberships available at the book sale.

St. Augustine Jewish Historical Society

Simone Broudy-Kilbourn MA, LMHC will discuss "Hearing the Voices of St. Augustine, Florida's First Congregation Sons of Israel Cemetery" at a special program sponsored by the to be held on Wednesday, October 18th from 4:00 until 5:30 p.m. at the St. Johns County Public Library, Main Branch, 1960 North Ponce De Leon Boulevard, St. Augustine, Florida 32084.

Most of Broudy-Kilbourn's collection of research documents and sources is now held at the University of Florida Smathers Libraries-Special and Area Studies Collections and is recognized as the most important source of St. Augustine Jewish History from the 19th, 20th and 21st centuries. Call 904-827-6940 for best directions. This event is open to the public. All are welcome. There is no charge. No advance arrangements are necessary. For further information call 804-914-4460.

Temple Bet Yam presents its Gigantic Yard Sale!

Looking for household items, art work, furniture, electronics, toys, books, and more? Look no further! Come to Temple Bet Yam's gigantic yard sale, to be held on Sunday, October 29, rain or shine, from 8 a.m. to 3 p.m. Don't miss this fantastic opportunity!

You can find us on 2055 Wildwood Road next to Ray's Autobody, just off SR 207.

In case of rain, the sale will take place inside the building.





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News From Around St. Johns County

First Coast Card Club Let's Play Cards!

The First Coast Card Club - Dates for October 2017

Tuesday, October 3rd-St Augustine Main Library, 1960 N. Ponce De Leon Blvd., St Augustine 1:30pm

Saturday, October 14th. Lunch: 12:30P. Let's Play Cards 1:30PM. St Augustine. Please Contact Club for Restaurant Name if you wish to attend this event and how many guests bringing for seating.

Tuesday, October 17th-St Augustine Main Library, 1960 N. Ponce De Leon Blvd., St Augustine 1:30pm

Wednesday, October 18th-Ponte Vedra Beach Branch Library, 101 Library Blvd., Ponte Vedra Beach. 1:30PM.

Wednesday, October 25th-Clayhill Branch Library-2245 Aster Avenue, Middleburg. 1:30PM

Thursday, October 26th-Anastasia Island Library-124 Seagrove Main St., St Augustine Beach. 12:00PM

We meet more interested card players in our community each month. Please call Lea at: 904-829-0643 for more information and verification.

St Augustine Jacksonville Newcomers Club Of Northeast Florida Events For October 2017

Sunday, October 1st. Boat Ride/Bartram Trail 1PM. Please make contact to Lea for Dock location cost, and to RSVP Yes to attend.

Monday, October 9th Trivia Evening. Dinner Arrival: 6PM. Trivia: 7PM St Augustine. Please make contact to Lea for restaurant name, address, and to RSVP yes to attend.

Tuesday, October 24th, Hike/Walk Mandarin. Park with Pier. Friendly Dogs welcome on leash. Please make contact to Lea for park name, address, and to RSVP Yes to attend.

Friday, October 29th, Annual Oktoberfest. Brewery Tour, German Food and Music. Jacksonville. Arrival time: 4PM. Please contact Lea for location, address, cost, and to RSVP Yes to attend.

Please call Lea at: 904-829-0643/904 for more information and how to Join Us!

St. Augustine Amphitheatre Ranked Top 50 Amphitheatre Venues Worldwide

The St. Augustine Amphitheatre was recently ranked at #11 in Pollstar's Mid-Year Ticket Sales Top 50 Report, and named VOID Magazine's "#1 in the 904" for Best Concert Venue in Northeast Florida. St. Johns County would like to congratulate the St. Augustine Amphitheatre for these accolades and invite residents and visitors to visit www.staugamphitheatre.com for more information on upcoming concerts and events.

For additional information, please contact: Michael Ryan, Director of Communications 904.209.0549 or Sarah Hand, Communications Specialist - 904.209.0557

FamCon: Family History Hints & Helps FREE Family History Support!

Family-friendly event, sharing tips on using FamilySearch.org to research and record your family history at no expense, as well as learning other ways to discover and collect your family's history.

The Church of Jesus Christ of Latter-day Saints. 500 Deltona Boulevard, St. Augustine FL 32086/ Sunday, October 15, 2017 from 6:00pm - 7:30 pm.

Quit Smoking Class at Flagler Hospital

Are you ready to be Tobacco Free and have a fresh start? FREE six- week Quit Smoking class at Flagler Hospital Wellness Center on Tuesdays, starting October 3rd through November 7th, 2017 from 6:00pm - 7:00pm. FREE patches, lozenges, and 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.

Disposing or Reuse of Sandbags from Hurricane Irma

St. Johns County, FL - As the water levels go down, cleanup begins and the proper disposal of sandbags becomes important. Residents who picked up sandbags in preparation for Hurricane Irma are encouraged to keep them for the remainder hurricane season and for future use. Sandbags may also be used as general fill or in areas such as lawns, landscape beds, or base for paving blocks. Sand or full sandbags will not be collected with regular garbage or yard debris. Emptied bags can be kept for reuse or disposed of with household garbage. For more information regarding Hurricane Irma recovery and response, please visit www.sjcf.us/hurricane or call the St. Johns County Emergency Management hotline at 904.824.5550.

St. Johns County Hurricane Irma Debris Collection Program

St. Johns County initiated the Hurricane Irma Debris Collection Program on Friday, September 15. Residents are encouraged to move all storm debris to the curb as crews will collect debris from the public right-of-way. The contractor will make multiple passes through various neighborhoods to ensure all storm-related debris is collected. The following guidelines will assist the County in expediting debris removal:

- Please place storm debris in the right of way at the curb
- Debris must be three feet from utility boxes, mailboxes, hydrants, and other obstacles.
- Debris collection crews will not pick up bags, containers, leaves, or small debris.
- Please separate vegetation from all other storm-related debris.
- Bagged vegetative debris (leaves) will be picked up on regularly scheduled garbage collection days.

No chemicals or hazardous waste will be collected curbside. Hazardous waste may be disposed of at the Tillman Ridge or Stratton Road Transfer Stations for disposal during standard operating hours. For more information regarding the Hurricane Irma Debris Removal program, please call 904.827.6980 or visit www.recyclestjohns.com.

Emergency Bridge Loan Program for Small Businesses Damaged by Hurricane Irma

The Florida Small Business Emergency Bridge Loan Program has been activated to support small businesses impacted by Hurricane Irma. The Florida Department of Economic Opportunity (DEO) will manage and provide short-term, interest-free loans to small businesses that experienced physical or economic damage during the storm.

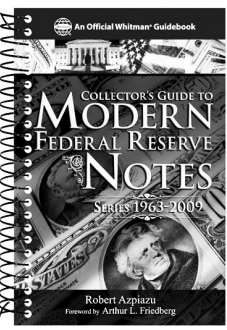
To complete an application by the October 31, 2017 deadline, or for more information on the program, visit www.floridadisasterloan.org. For questions regarding the Emergency Bridge Loan Program, contact the Florida Small Business Development Center Network at 850.898.3489 or email Disaster@FloridaSBDC.org. For more information regarding the impacts of Hurricane Irma, please visit www.sjcf.us/hurricane or call the St. Johns County Emergency Management hotline at 904.824.5550.

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Datil Pepper Fall Festival 1st weekend of October

The 10th annual Datil Pepper Fall Festival will be held Saturday, Oct. 7, and Sunday, Oct. 8, at the University of Florida Institute of Food and Agricultural Sciences Extension St. Johns County Agricultural Center.

The festival will run from 9 a.m. to 4 p.m. on Saturday and from 10 a.m. to 3 p.m. on Sunday. The center is located at 3125 Agricultural Center Drive in St. Augustine.



The event marks a decade of celebrating the county's official plant.

Saturday will feature the Datil Restaurant Cook-Off with datil pepper-inspired cuisine from some of St. Johns County's top local restaurants. Taste tickets are \$1 and go on sale at 11 a.m., 30 minutes before the cook-off.

Participating restaurants include South Beach Grille, Hurricane Patty's, The Reef, Hot Shots Bakery, Berndt Ends BBQ, the Hyppo Café, Walter's Reef Café, and 2 Creeks and Grille. Restaurants interested

in competing in the cook-off should contact Joanne Cooper, Family and Consumer Sciences Agent, at 904-209-0430.

The cook-off will be judged by both a professional panel of local celebrity chefs, food enthusiasts and county officials and by the public through the people's choice division in which festival attendees who buy taste tickets vote for their favorite dish. Restaurants will create an appetizer and entrée for the cook-off. Winners will receive cash and a trophy.

Saturday will also feature the Amateur Datil Pepper Hot Sauce Contest. Hot sauces recipes must be original, include datil, and be fresh and vacuum sealed according to USDA guidelines. Entries should be submitted to the UF/IFAS Extension St. Johns County Agricultural Center by 4 p.m. Thursday, Oct. 5.

Multiple entries are accepted per individual. A private panel of judges will decide the winning hot sauce, and a cash prize will be awarded.

On Saturday and Sunday, there will be workshops to build your own rain barrel and to learn how to compost, as well as the St. Johns County Master Gardener plant sale. The grounds will feature a variety of vendors and datil pepper products. St. Johns County Master Gardeners will be available to answer garden and lawn questions at their plant clinic and to lead garden and arboretum tours.

Educational opportunities will also be available to learn more about local agriculture, datil pepper production, Florida-Friendly Landscaping™, lawn irrigation, food safety, and more.

For children, St. Johns County 4-H will offer hands-on opportunities to learn about pollinator habitats and their importance to Florida agriculture, how to identify Florida birds, fall flower gardening, and backyard beetles.

UF/IFAS Extension St. Johns County is partnering with Putnam-St. Johns Farm Bureau to present this year's festival. Sponsors include Beach 105.5 FM, Endorphin Farms, Capital City Bank and Craft's Trophies and Awards.

The Datil Pepper Fall Festival is supported by the UF/IFAS Extension Central Florida Food Systems Program. To get festival updates, please join our Facebook event page: <http://bit.ly/datfest17>. Submission forms for the hot sauce contest can be found at <http://stjohns.ifas.ufl.edu>.



Winter Melon (pictured above), also known as ash gourd, is one of the crops included in the nearly 200 acres of Asian vegetables in St. Johns County that were damaged as a result of the high winds and inundating rainfall brought to the area by Hurricane Irma, yet one of the largest impacts for agriculture in the county will be for cabbage, broccoli and Brussel sprouts growers who will have to delay planting by 1-2 weeks, during the peak fall growing window, because of waterlogged soils. Small acreages of field corn and sweet potatoes were also impacted, Photo by Dr. Bonnie C. Wells, Commercial Agriculture Agent, UF/IFAS Extension St. Johns County.

St. Johns County Public Ramp Closures Due to Hurricane Irma

Flotilla 14-7 received notice from Saint Johns County (by way of their website) of the closure of several popular Public Boat Ramps.

"These closures also affect our ability to conduct Vessel Safety Checks as well as boaters' use of the facilities," according to William Gilchrist Vessel Examination Flotilla Staff Officer. "In one case a reopening was announced of 19 SEP 2017," Gilchrist noted.

"We are continuing to check with County officials to determine appropriate reopening dates for the remaining facilities."

Interested parties seeking Vessel Safety Checks are advised to go to our website to schedule them until further notice. Thanks for your interest in our Vessel Safety Program. <http://vsc.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

Public Libraries offer Free On-Demand Tutoring and Job Preparation Program

St. Johns County is excited to announce the launch of Brainfuse, an on-demand eLearning program for all ages and grade levels. Brainfuse is available at all St. Johns County public libraries, remotely at home, and on the go with the free Brainfuse mobile app. Brainfuse offers a wide variety of educational resources, including personalized live tutoring in core subjects such as math, reading, writing, science, and social studies, SAT preparation, and other academic content and support. Adults can also take advantage of Brainfuse through the Adult Learning Center, a suite specializing in basic skill building and career preparation, and JobNow, which offers real-time resume, interview, and career coaching services, and job search resources. Brainfuse is available for free to all library patrons, and librarians are available for assistance. For more information, please call 904.827.6935 or visit www.sjcpls.org.

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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 over-power 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.



Temple Bet Yam Partners with Limelight Theater on "The Full Monty"

by Jackie Witte

Temple Bet Yam, partnering once again with the Limelight Theater, presents the award winning musical, The Full Monty on October 14, 2017. This hilarious play, which takes place in Buffalo, NY, is presented in two acts, containing more than a dozen songs, which were Tony nominated for best musical, best book of a musical, and best original score and received the Drama Desk Award for outstanding music. It centers around six unemployed steelworkers who come up with a Chippendale-like act. Be prepared for a night of fun, food, and theater. For information and tickets, contact Terre Wallach at 904-826-0281 or email terretsp@bellsouth.net.



Join us at our 2017 Greek Festival - Oct. 13-15

Opa! Come join the fun and celebrate the St. Augustine Greek Festival and Arts & Crafts Fair 20th Anniversary! This is the cultural event of the year as Francis Field downtown St. Augustine is transformed into a virtual Greek village October 13-15, 2017. Enjoy delicious Greek food and pastries, traditionally-costumed Greek folk dancers, FREE Greek dance lessons, and live Greek music performed by the Hellenic Band all weekend long! Not to mention the Kid's Olympian Village (Kids area) with rides, games, and more!



New for this year, in honor of our 20th Anniversary, we will present daily cooking demonstrations. As a gift to our community and to ease the losses due to Hurricanes Matthew and Irma, we will be giving FREE admission. We thank you all for the past 19 years and look forward to seeing you this year! Greek Entertainment The Hellenic Band performs live all weekend in the main tent, and the Nisiotes and Asteria Greek dancers demonstrate the rich culture of Greek dance. Visitors can learn the steps and participate. This family-friendly event includes an outdoor marketplace and a Kids Center offering games, rides and activities. Vendor booths will be set up offering jewelry, arts and crafts and more. In addition, a selection of reading material on the Greek Orthodox

faith, icons and other unique items will be available for purchase.

Greek Food and Drink The Greek Festival offers an amazing array of Greek foods, pastries and beverages, including moussaka, dolmades, souvlaki, spanakopita and pastitsio. Many of the dishes are Legacy recipes provided by parishioners of Holy Trinity Greek Orthodox Church. Families looking for an alternative food option for their children will find gyros, hot dogs, and snacks on the kids menu. Visit the village Kafenio where visitors can relax and sip a Greek coffee while trying

out some favorite Greek pastries from the bakery. In the Taverna, Greek wine, cold beer and Greek lemonade will be available. Other not-to-be missed treats are saganaki (flaming cheese) and a variety of Greek desserts that include baklava and other delicious pastries.

Giving Back A portion of the proceeds will be going to the Wildflower Clinic. Admission: FREE

When: Friday, Oct. 13th from 4pm-10pm, Saturday, Oct. 14th from 11am-10pm, and Sunday, Oct. 15th from 11am-5pm.

Where: Francis Field is located at 29 W. Castillo Drive St. Augustine FL 32084 (behind the historic downtown parking garage). Sorry, no pets allowed. Only registered service dogs are permitted.

St. Augustine Shores

FALL

Yard Sale

When: Saturday November 4th
(Rain date, November 11th)

Time: 8:00 am - 1:00 pm

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Avoiding Unlicensed Contractors Following Hurricane Irma

After feeling the effects Hurricane Irma left behind for nearly 10 days now, the Property Casualty Insurers Association of America (PCI) today warned Floridians to continue to be aware of unlicensed contractors during the ongoing recovery process.

“As a Floridian myself, we know all too well the damage caused by a major storm, like Hurricane Irma, can be very overwhelming and can cause anxiety when dealing with how to go about hiring a vendor to help repair or clean up the damage to your property, whether it be your home, business or vehicle,” said PCI Florida Regional Manager Logan McFaddin. “That is why, we at PCI, are doing everything we can to make sure all Floridians who are in the recovery process know what to look for when hiring a reputable and trustworthy contractor to help you return to normalcy after a natural catastrophe.”

“As a part of the Consumer Protection Coalition, we are proud to be a part of the insurance villages that are currently going on around the state in the areas that were hardest hit by Hurricane Irma,” said McFaddin. “Not only do these villages serve to expedite the claims process and answer questions Floridians may have about their insurance, but also serve to provide detailed information on assignment of benefits (AOB) abuse. This type of abuse is when a lawyer or unlicensed contractor encourages you – the homeowner, business owner or auto owner – to sign away your insurance rights for them to quickly ‘help’ you recover from the damages. A lawyer or unlicensed contractor then turns around, often without your – the policyholder – knowledge and sues the insurance company, an abuse to the system in Florida that is contributing to increases in insurance premiums.”

“Before you hire a contractor, PCI encourages Floridians to make sure they hire a preferred, licensed contractor to avoid being caught in an AOB scam,” said McFaddin. “Some basic tips to be mindful of when hiring a vendor include: 1) contact your insurer at the beginning of the process, 2) always have a written, detailed contract, 3) do not believe anyone who says they are supported by the government, as the Federal Emergency Management Agency (FEMA) does not endorse any individual vendor or loan companies, and 4) avoid paying in cash so you have a record of your payment to the contractor.”

For more tips on how Floridians can avoid unlicensed contractors, please visit: <http://bit.ly/2w5qRzn>.

PCI promotes and protects the viability of a competitive private insurance market for the benefit of consumers and insurers. PCI is composed of nearly 1,000 member companies, representing the broadest cross section of insurers of any national trade association. PCI members write \$202 billion in annual premium, 35 percent of the nation's property casualty insurance. Member companies write 42 percent of the U.S. automobile insurance market, 27 percent of the homeowners market, 33 percent of the commercial property and liability market and 34 percent of the private workers compensation market.

The Eye Center Welcomes Dr. Megan Scott, Ophthalmologist



Dr. Megan N. Scott, Ophthalmologist has joined the Eye Center. Her scope of practice includes general ophthalmology, anterior segment related, cornea and external disease, oculo-plastic and orbital reconstructive surgery, and retinal disease.

Dr. Scott completed her undergraduate studies at the University of Texas, Austin. She received her medical degree from Emory University School of Medicine in Atlanta.

Dr. Scott served her internship at the University of Tennessee College of Medicine, Chattanooga; and a Ophthalmology residency at Baylor College of Medicine, Houston.

Her memberships include the Texas Ophthalmological Association, American Academy of Ophthalmology, and the American Society of Cataract and Refractive Surgery.

The Eye Center of St. Augustine has three locations in the area: 1400 U. S. Highway 1, in St. Augustine; 319 West Town Place in World Golf Village; and 14 Office Park Drive in Palm Coast.

To schedule an appointment with Dr. Scott, please call the U.S. Highway 1 office at 904-829-2286, or the World Golf Village office at 904-940-9200.

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<p style="font-weight: bold; margin: 0;">SHORES - THE GREENS</p> <p style="font-size: 0.8em; margin: 0;">2BR/2BA second floor condo in St. Augustine Shores. Kitchen has new SS appliances; updated floors and paint; screened lanai. No pets. Community pool. \$1,400 monthly.</p>	<p style="font-weight: bold; margin: 0;">PORTOFINO CONDO</p> <p style="font-size: 0.8em; margin: 0;">2BR/2BA plus den condo with eat-in breakfast nook, kitchen with granite and stainless, and open living-dining combo that looks out over the lanai with a view of the golf course. Master has walk-in closet with double vanity. Elevator and one space in parking garage with storage. \$1,675 monthly.</p>
<p style="font-weight: bold; margin: 0;">SHORES SAN SAVINO</p> <p style="font-size: 0.8em; margin: 0;">3BR/2BA block home with split floor plan, tiled living-dining, carpeted bedrooms and concrete block patio on a corner lot. Lawn service included in rent. No pets. \$1,450 monthly.</p>	<p style="font-weight: bold; margin: 0;">CONQUISTADOR CONDO</p> <p style="font-size: 0.8em; margin: 0;">2BR/2BA condo with panoramic intracoastal marsh front views. Rent includes basic cable and trash. Three community pools, tennis court, fishing piers and Shores golf course. \$1,400 monthly.</p>

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Post-Hurricane Irma Cleanup and Safety Tips for Community Associations

by Edward Ronsman, Esq.
Jackson Law Group

As communities in Northeast Florida work toward recovering from Hurricane Irma, we would like to share a few important reminders for condominium, cooperative and homeowner associations. While the task of repairing and cleanup is extensive, communities should be on the lookout for the following "scams":

- Beware of government "officials" coming to your community offering to perform inspections. Require documentation and contact information from any such individual.
- Many out of state "contractors" appear offering to do a free inspection of a roof or common areas and common elements. Ask for their licensing and contact information before entering into any contract for work.
- Do not execute an Assignment of Benefits ("AOB") without first contacting your insurance agent and attorney.
- Beware of any contractor requiring a large down payment for "supplies".

As part of the cleanup and repair process you are recommended to take ample photographs and/or videos, documenting the time and date, and who took the photograph or video. An experienced attorney should be utilized to review any contracts entered into by the Association and claims made on any applicable insurance policies.

Finally, here are some safety tips to consider for you and your residents:

- Many areas may be under a boil water notice. Check local government website and Facebook pages for updates that can help keep you safe.
- If residents are using a generator, be sure to confirm it is being used safely. Portable generators emit carbon monoxide and should not be used indoors, and may impact certain common elements in condominiums. You can find safety tips for generator use at the American Red Cross website.
- Do not allow residents to alter or modify common areas or common elements, even if damage has occurred. Only contractors engaged by the Association should perform work on common areas or common elements.

This is not an exhaustive list of safety tips, and you should consider checking updates with local government departments to stay aware of any hazards.

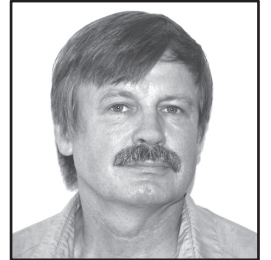
As you begin safely recovering in the aftermath of a hurricane, you will need to review your community's insurance policies and make sure you comply with any requirements for providing notice. Continue to document any damage with photographs of your property.

Seek professional legal advice as you begin your recovery process to ensure you have qualified professionals on the side of your condominium, cooperative, or homeowner association.

Ed Ronsman is a partner at Jackson Law Group. He represents hundreds of community associations as general counsel in Northeast Florida, and is a state-approved provider of Board Member Certification and Continuing Education courses for board members and community association managers (CAMs), as well as serving as President of the Northeast Florida Chapter of the Community Associations Institute (CAI).

Computer Corner

By Gary Herrick, Computer Professor
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Finding "Tech Support Scams"

Greetings from Computer Professor.

Instead of me warning about scams this month, I invite you to visit the following: <https://www.consumer.ftc.gov/>. Notice the .gov, this means it is a government agency website. If you want to try a new way to go directly to a website; follow these directions for Windows computers: NO mouse initially involved at all.

With your computer on, and looking at only your desktop, tap the windows key, usually the second key to the left of the space bar.

Type this address: <https://www.consumer.ftc.gov/> (YES just start typing) then press the enter key on your keyboard. Any typographical errors while typing and you will not go directly to the website, usually you will end up at

a search engine.

This should start your browser and go to the website, with rare exception. If you have your own way to go directly to a web address, that is fine; But, verify that the aforementioned address is in your address bar before doing anything more. Once there, in the upper right-hand corner of the website is a site search box. Click inside the box and type: "tech support scams" without the quotes, and press enter. This will take you to a search results page listing over 1,000 articles that are well worth reading. I believe if you read most of them that you will never get taken by a scam again. It is time for the innocent, hardworking people of the world to stop being lead and start leading.

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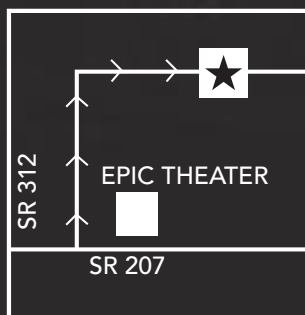
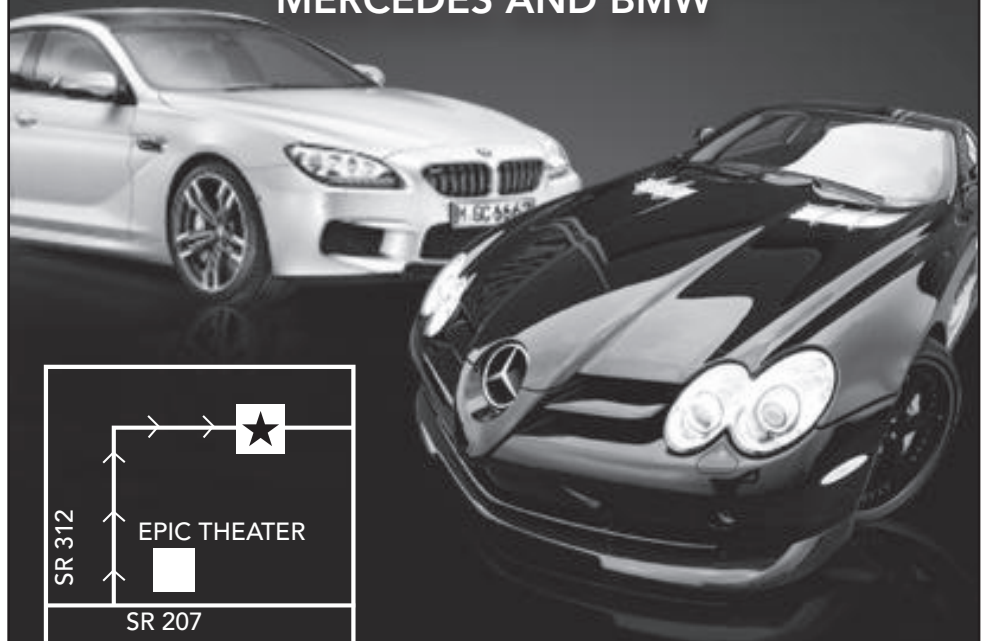
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Financial Focus

Information Provided by
Edward Jones

Consider Multiple Factors when Creating Retirement Plans

When you create your financial and investment strategies for retirement, what will you need to know? In other words, what factors should you consider, and how will these factors affect your investment-related decisions, before and during your retirement?

Consider the following:

- **Age at retirement** – Not surprisingly, your retirement date likely will be heavily influenced by your financial situation – so, if you have to keep working, that's what you'll do. But if you have a choice in the matter, your decision could have a big impact on your investment strategy. For example, if you want to retire early, you may need to save and invest more aggressively than you would if you plan to work well past typical retirement age. Also, your retirement date may well affect when you start accepting Social Security payments; if you retire early, you might have to start taking your benefits at age 62, even though your monthly checks will be considerably smaller than if you waited until your "full" retirement age, which is likely to be 66 or 67.

- **Retirement lifestyle** – Some people want to spend their retirement years traveling from Athens to Zanzibar, while others simply want to stay close to home and family, pursuing quiet, inexpensive hobbies. Clearly, the lifestyle you choose will affect how much you need to accumulate before you retire and how much you will need to withdraw from your various investment accounts once you do.

- **Second career** – Some people retire from one career only to begin another. If you think you'd like to have a "second act" in your working life, you might need

some additional training, or you might just put your existing expertise to work as a consultant. If you do launch a new career, it could clearly affect your financial picture. For one thing, if you add a new source of earned income, you might be able to withdraw less from your retirement accounts each year. (Keep in mind, though, that once you reach 70 ½, you will have to take at least some withdrawals from your traditional IRA and your 401(k) or other employer-sponsored retirement plan.) On the other hand, if you keep earning income, you can continue putting money into a traditional IRA (until you're 70 ½) or a Roth IRA (indefinitely) and possibly contribute to a retirement plan for the self-employed, such as a SEP-IRA or an "owner-only" 401(k).

- **Philanthropy** – During your working years, you may have consistently donated money to charitable organizations. And once you retire, you may want to do even more. For one thing, of course, you can volunteer more of your time. But you also might want to set up some more permanent method of financial support. Consequently, you might want to work with your legal advisor and financial professional to incorporate elements of your investment portfolio into your estate plans to provide more support for charitable groups.

As you can see, your retirement goals can affect your investment strategy – and vice versa. So, think carefully about what you want to accomplish, plan ahead and get the help you need. It takes time and effort to achieve a successful retirement, but it's worth it.

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

Know What You Are Signing for Repairs After Hurricane Irma

Insurance Commissioner David Altmaier is encouraging Floridians who are now dealing with the aftermath of Hurricane Irma and assessing damage to their homes and businesses to be aware of what they may be signing for repair work. A homeowner who has a loss may contact a contractor, water extraction company, roofer, or a plumber to assist with emergency repairs. After assessing the damage, the homeowner may be presented with a document to sign before repair work begins, which could also contain what is known as an Assignment of Benefits (AOB). If signed by the homeowner, it may give the repair vendor the right to exclusively communicate with the insurance company, negotiate and endorse insurance claim payments and file a lawsuit against the insurance company, with or without the homeowners knowledge. AOBs have been a cost driver leading to rising homeowners insurance rates across the state due to unnecessary litigation associated with certain AOB claims.

"As Floridians return to their communities and begin the tedious process of evaluating damages to their homes and property following Irma, it is vital that they pay attention to any requests that may involve an AOB," stated Commissioner Altmaier. "Homeowners are encouraged to file a claim directly with their insurance company to maintain control of the rights and benefits provided by their insurance policy in resolving a claim."

The following are a few tips to assist homeowners:

- Read your insurance policy and know what your responsibilities are following a loss.
- Contact your insurance company prior to signing any document that may contain an AOB.
- If the homeowner elects to sign the AOB, read everything carefully and do not feel pressured to sign it.
- Beware of language that allows all proceeds of the claim to be made to anyone other than the homeowner or the homeowners mortgage company.
- Do not sign the document if there are any blank spaces.

For more information, read the Office's "Post-Loss Assignment of Benefits (AOB) Fact Sheet" or visit the Office's "AOB Resources" webpage.

Oceanfront Resort Embassy Suites by Hilton Reaching Completion in St. Augustine Beach

Key International announced that it has topped off Phase I of construction of its highly-anticipated Embassy Suites by Hilton St. Augustine Beach Oceanfront Resort in Florida. The resort, which will serve as a preeminent business, leisure and event destination, is scheduled for delivery in the first quarter of 2018.

"We are thrilled to see this St. Augustine Beach resort come to life," said Diego Ardid, co-president of Key International. "Reaching this monumental construction milestone brings us one step closer to filling the need for a family-friendly resort product in this market, an unmatched beachfront location that couples an extensive collection of active and leisure amenities with modern finishes and dependable guest services."

Set adjacent to scenic Anastasia State Park and steps from the sand, the property will be one of the only upscale beach resorts in the St. Augustine market and one of only five beach-front properties with a resort designation under the Embassy Suites by Hilton flag. Boasting 535 feet of ocean frontage, it is poised to be a leading wedding, vacation and business destination, seamlessly integrating the natural beauty and sweeping ocean views of surrounding St. Augustine Beach, with the world-class comforts of Embassy Suites by Hilton.

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I have Anti-Virus, how did I get hacked?

Many home users and businesses have the feeling that they don't need to worry about Cyber-Security. They don't do things on their computer that are questionable, and they have anti-virus running on their computers. So, they feel that there is not much to worry about.

Simply trusting Anti-Virus apps to keep our computers safe is at best "wishful thinking". Especially if it is a free version. There are so many ways that the bad guys trick us into bypassing these defenses and "giving" them access.

What is a Phishing email? It is an email designed by the bad guys to make you think it's from someone you trust. They often create a good-looking replica of an official email from a bank, investment firm, or company like PayPal. Sometimes these are not well crafted and include poor grammar. But recently this fake email has taken on very clever and convincing form.

So, what can a person do to avoid being tricked? Here are a few recommended ways:

If you get an official looking email from your bank, do not click any links in the email. Instead, open up your browser and go to the bank's website by typing in the web address or using a bookmark you have created previously. Then confirm that it has the Security LOCK Icon. It will be green, and look like the lock below in the address bar.

If it sounds too good to be true, it probably is. You're previously unknown uncle in some far off land HAS NOT left you \$12 million dollars - Trust me, he hasn't.

Make sure that you update your software, including your anti-virus software. Most of the exploits are based on un-patched software and operating systems.

Have a trusted advisor that you can call when you have questions about how your computer is acting. If it begins to do things that don't seem right, get someone qualified to check it out.

Steven Aldrich is a technology advisor with decades of experience as an IT Director and is the managing partner at FCBC Computer Services. Working with trade associations, businesses, hospitals, and home users has provided a wealth of experience with the challenges and joys of technology. Contact Steven if you need a trusted advisor to come to your business or home and help with your computer security. Steve@fbcllc.com or (904) 479-5661

What is Dry Needling?

By Rob Stanborough
 PT, DPT, MHSc, MTC, CMPPT, FAAOMPT
 (904) 829-3411



Dry Needling (DN) is a technique used to treat trigger points by a variety of professionals. It is used by physical therapists in a number of countries and currently in 35 states. It is called "dry" needling because it does not incorporate medication. Instead, the muscle is systematically examined so the trigger point can be palpated and isolated. A solid filament needle is inserted to the depth of the palpated trigger point to elicit a local twitch response, indicating the palpation and treatment was accurate. Once it twitches, that trigger point is gone.

I have written about trigger points in previous columns. Janet Travell, MD to JFK defined trigger points as hyper-irritable spots found in a taut band of a muscle. They've been written about in medical literature as early as the 1800's but as with most things, we know a lot more now than we did then. Trigger points are not only painful but limit the length of a muscle, strength of a muscle, can alter the firing patterns of a muscles and can therefore be a significant cause of dysfunction. Physical therapists use DN primarily as a tool to treat dysfunction.

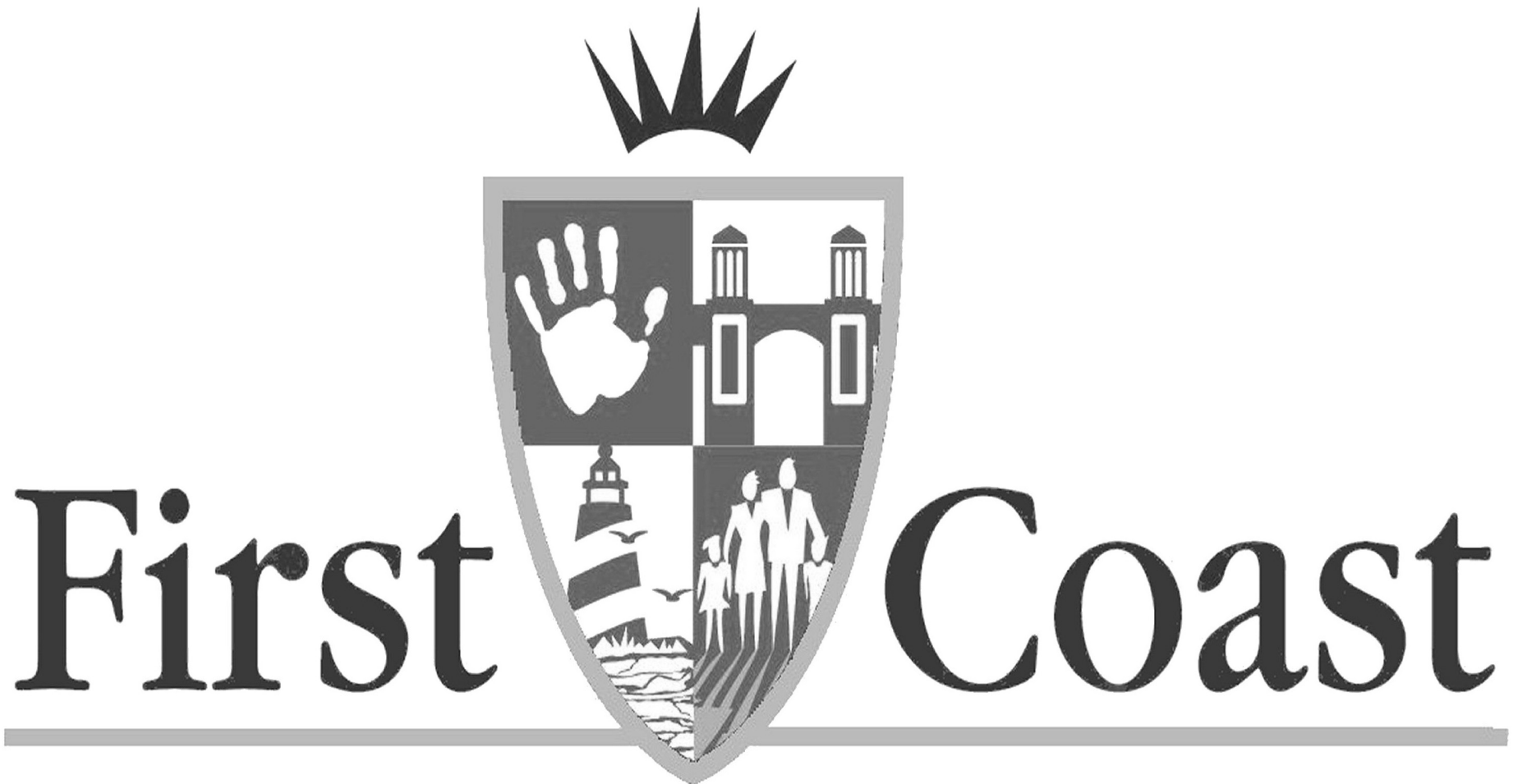
Trigger points can develop with muscle overloading in a sustained poor posture, repetitive movements, or unaccustomed activities, such as boarding windows for a hurricane or eccentric activities, such as coming down from a ladder. The overloaded produces a microscopic contracture within the muscle. Basically the tiny contractile elements run out of energy, hindering blood flow making the tissue "ischemic". This means it lacks blood, oxygen and other nutrients. It is also unable to adequately remove waste products, which cause pain and dysfunction.

Trigger points can be treated in a number of ways. Manual pressure can be applied with or without contractions, and modalities can be used such as DN. The key to restoring function is to rid the muscle of the trigger point, restore length/strength and prevent further problems or compensations i.e. postural corrections or improper muscle balance. If not corrected, trigger points can and will return.

Trigger points and their referred pain are major sources of headaches, shoulder pain, feelings of numbness or tingling, low back pain, hip pain, pelvic pain, chronic pain and more. Having said that, I must say, not every ache, pain or limitation is a trigger point. Trigger points are, however, problematic because the nervous system becomes hypersensitized, which is called Central Sensitization, but that will have to be the topic for next month's column.

If you think you have trigger points, a "knot" in your neck, shoulder, back, leg, or elsewhere that won't go away, DN or other treatments may help. Consulting with your PT can help. He/she should be able to identify, isolate and treat the trigger point, easing or elevating the pain and restoring function. And as with most dysfunctions, early intervention is better than later. Trigger points can get worse over time so don't wait.

Rob Stanborough has been a DN Senior Instructor of Dry Needling for Myopain Seminars since 2010, (www.myopainseminars.com). He is currently the only Physical Therapist permitted to perform DN in the state of FL. He is president and co-owner of First Coast Rehabilitation (www.firstcoastrehab.com), as well as co-author of Myofascial Manipulation: Theory & Application, 3rd ed by Proed Inc. He 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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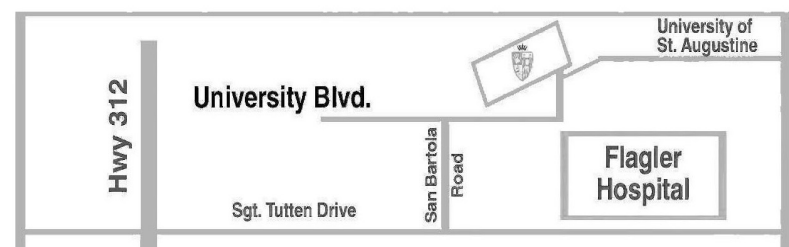
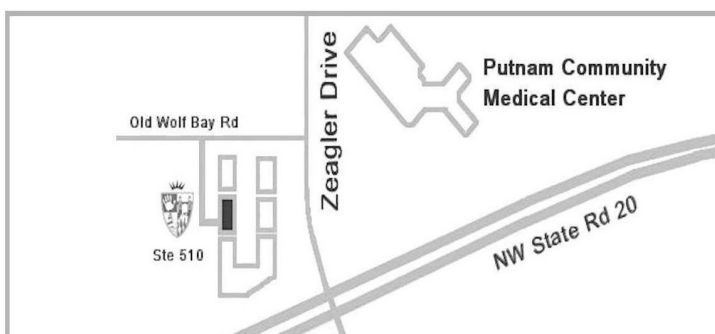
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