



The 24th Annual Rhythm & Ribs Festival produced by the St. Augustine Sunrise Rotary Club presents 3 days of Live Music, Award Winning BBQ, & Fun on Francis Field April 5th - 7th. 100% of profits go to Charity. The Rhythm & Ribs Festival was founded by St. Augustine Sunrise Rotary in 1995 as an event from which all proceeds are donated to charitable organizations for local and international service-oriented projects, as well as providing a fun-filled weekend for the whole community. With the help of almost 200 volunteers made up of Rotarians and our friends, a total of 2000 hours are volunteered over the weekend.

Award Winning Bar-B-Que from 7 regional and national BBQ champions Great, Continuous Live Music Arts, Crafts, and Vendors Children's Games, Rides, and Activities. What began as a small Barbeque Fest (its original name) has grown each year and attracts music lovers and barbeque aficionados from all over the Southeast and beyond. Over 25,000 visitors come to enjoy the fun over the Festival weekend.

As the Festival has grown, the music lineup has expanded to include headliners such as JJ Grey & MOFRO, Sister Hazel, Rusted Root, Leon Russell, Dave Mason, and the Marshall Tucker Band, along with many well-loved local and regional musicians. The festival is Friday 5-10 p.m., Saturday 11 a.m.-10 p.m. and Sunday 11 a.m.-5 p.m. Admission is \$10 Friday and Saturday and \$5 Sunday. It is held again this yeat at 25 W. Castillo Dr., St. Augustine. For information visit www.rhythmandribs.net or call 904-531-4696.

Parks & Recreation Hosts Free Easter Egg Hunts

It's that time of year again! St. Johns County Parks and Recreation is hosting FREE Easter Egg Hunts at multiple locations on Thursday, April 18 and Saturday, April 20. Photos with the Easter Bunny begin at 10:30 am and the egg hunts begin at 11 am. Children ages 8 and younger are invited to participate in the following Easter Egg Hunts:

Vetera Palencia Treat

THURSDAY, APRIL 18 @ 10:30 AM Veterans Park, 1332 Veterans Parkway, St. Johns Palencia Park, 405 Palencia Village Dr., St. Augustine SATURDAY, APRIL 20 @ 10:30 AM Treaty Park, 1595 Wildwood Dr., St. Augustine Al Wilke Park, 6140 Main St., Hastings

These events are FREE. Children must bring a basket for collection and parents are invited to bring their own camera for photos with the Easter Bunny. For more information, please contact Stephanie Taylor at sntaylor@sjcfl.us or 904-669-6612.

UNDERWATER EASTER EGG HUNT

Parks and Recreation is also partnering with First Coast YMCA for a FREE Underwater Easter Egg Hunt on Thursday, April 18 from 6:30 pm to 7 pm at Solomon Calhoun Community Center & Pool, 1300 Duval St., St. Augustine. Children ages 5 to 12 years are invited to gather eggs left underwater and trade them for prizes at the Bunny Store. Bring your swimsuit, towel, and a bucket to collect your eggs. This event is FREE! Please RSVP to mcasson@fcymca.org or 904-704-4644.





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Ballroom Dance Association April 13th Dance



The St. Augustine Ballroom Dance Association will host its next dance on Saturday, April 13th from 7 to 10pm at the Riverview Club, 790 Christina Drive, in St. Augustine Shores.

A 45 minute dance lesson will be offered before the dance. It starts at 6:15pm and will be taught by dance instructor Michael Singleton from Jacksonville. After the lesson, dance the night away to beautiful dance music provided by DJ Jim and enjoy Hors d'oeuvres, desserts and coffee served throughout the evening.

Guests pay just \$20pp, which includes the dance lesson. Appropriate guest attire is a dark business suit with tie for the men and a cocktail dress, gown, or Palazzo style pants for the women. For a reservation, call Dennis or Mary Larimore at 904-825-4902. For more information and pictures, visit facebook.com/sabdastaug.

Picture from left: Michael and Debbie Smith, Lynda and Fred Hathorn and Hatsue Wright.

What's Inside The *Observer* This Month...

• *St. Augustine Shores:* February Board Minutes, Annual Budget, Spring Yard Sale April 6th

• *St. Augustine South:* 60th Anniversity Neighborhood Party & Cookout April 27th

• *Computer Corner:* Should I Consider a Refurbished Computer?

• *Financial Focus:* Time for Some Financial Spring Cleaning

• Sheriff's Corner: Identity Theft

• *Civic Association:* 17th Season of Music by the Sea Kicks off on May 8th

• Diaries of a Shores Grand-Dad





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St. Augustine Observer

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The purpose of the St. Augustine Observer is to serve residents of St. Augustine area Communities. First priority will be given to reporting news and

activities of the residents of the St. Augustine local communities, and other news and events that directly affects the St. Augustine area. Second priority will be given to articles of general interest as space permits. Information should be received by the 15th of the

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

SASIA Board Members

month in order to appear in the following month's issue Articles or information may be sent to the St. Augustine Observer, 1965 A1A South #180, St. Augustine Florida 32080-6509. Information may also be e-mailed to clifflogsdon@att.net.

All material submitted to the Observer is subject to editing. Publishing of submitted letters and information is at the discretion of the publisher. Views and opinions expressed are those of the writer and do not express the viewpoint of the publisher or editorial staff of the Observer

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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 Penny Chamberlain at Sovereign-Jacobs at 904-461-5556.

• Casa Bella Condominium Board 2018 meetings- March 14th (Annual Meeting) - 6:30 pm, April 11th, 6:30 pm, May 9th, - 6:30 pm, September 12 - 6:30 pm, October 10th, - 6:30 pm, November 11th - 6:30 pm, December 12th - 6:30 pm. For Information Contact Penny Chamberlain at 904-461-5556

SASIA Meeting 3rd Wednesday 7:00 PM

Please join us and bring your ideas on how to improve our wonderful neighborhood! Connect with us on our Facebook.com and NextDoor.com pages: St. Augustine South Improvement Association.

Monthly Meetings at Clubhouse

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

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

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



Community Center @ 709 Royal Road Noon - 4 PM

FOOD, DRINK, LIVE BAND AND FUN FOR ALL AGES!! FREE for Members of St Aug South Improvement Association KIDS under 12 are FREE !! \$5.00 / PERSON OVER 12 for all others BRING YOUR LAWN CHAIRS

FOR MORE INFO: NEXT DOOR @ ST AUG SOUTH FACEBOOK @ ST AUGUSTINE SOUTH IMPROVEMENT ASSOCIATION

Community Classifieds

The Observer offers free community classified ads to Shores and South residents. Classifed ads will not be printed without a name, address and phone number included with the request.

adds with hot be printed without a name, address and priorie 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. 84" gold sofa \$75. 2. Toupe recliner \$15. 3. Glass & Brass Tables -2 end tablees \$10, coffee table - \$10, table with tall lamp \$10, will sell all for \$100. Call 904-687-9149.

FOR SALE: Broyhill 3 piece: sofa, love seat, chair; green textured fabric, non smoker -\$700. Can transport but not lift. Call 516-319-9688.

FOR SALE: 1965 Sea King 12' aluminum boat w/ trailer, 6 hp Evinrude Fisherman outboard w/ extension handle, oars, 2 remote gas tanks, 2 fenders, 2 rod holders, bait bucket, nylon cast net, anchor, 2 plastic chairs mounted on boat seating, 2 flotation cushions, 1 Stern's life jacket, 2 basic life jackets. The boat is in good condition with no dents. \$800. Call 904-797-1984

FOR SALE: Records albums, some going back as far as WWII. Over 100 albums for sale, \$1.00 each. Rarely used. Call 904-794-4143.

FOR SALE: Papasan chair needs new home. rattan base and bowl good condition.

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White cushion and brown cushion cover 2 years old and hardly used. Call Cindy 797-3931 FOR SALE: 1. Antique coffee and end

tables \$75 set. 2. Push lawnmower \$175. 3. Sofa bed Queen size \$350. 4. Bedroom set queen size with mattress \$700. 5. Dining set with China, Pad, eight chairs, table cloths \$350.00. 6. Wireless keyboard w/mouse, Dell speakers, lamps, old TV w/cabinet. 7. Curio 129, 8. Computer \$350. Call 423-928-0298.

FOR SALE: Case Pocket Knives. Private collection in original boxes.\$2500.00 Call Angel on 904.797.6501.

FOR SALE: Canadel Oval Dining Table, 6 chairs, buffet, Canadian Birch wood, very good condition, \$900, original cost \$3,600. Phone: 904-679-5991

WANTED: Help with data entry, prefer Excel. Outside maintenance help. Call Cathy 904-806-0054

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



St. Augustine Shores Club News **April 2019 Riverview Club Calendar**

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

Sunday, April 7th 6:00 pm to 9:00 pm Hosts: Bill & Marilyn



Saturday, April 27th 7:00 pm to 10:00 pm Hosts: Mike & Darlene *BYOB*

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

Bridge - Fridays at 1:00 pm.

Bridge Lesson - The class is geared to all levels. Thursdays at 10:00 -11:30 am.

BYOB



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

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

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

Chair Yoga Class led by Nancy - Monday, Wednesday & Friday at 10:45 am. Yoga Class led by Nancy - Mondays, Wednesdays and Fridays at 9:00 am. Yoga with Erin - Thursday at 5:30 pm.

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

Tai-Chi Beginner Classes - Tuesday at 9:00am - Thursday evening class at 6:30 pm. Social Dance Class with Dennis - Thursday at 2:00 pm. Learn the Bachata! Line Dancing - Every Monday at 6:30 pm and Wednesday at 10:00 am. Zumba - Tuesdays at 5:30 pm. Low-impact Zumba with Mary Beth.

Writers in the Shores - Tuesday April 9th and 23rd at 1:00 pm in the Library.

For more information the Shores call Donna at 794-0789.

Upcoming Events at the Riverview Club

Shores Spring Yard Sale! Saturday, April 6th (8 am – 1 pm)

Early Social: Sunday, May 5th (6pm to 9pm) - Entertainment by Traces of Gold Main Social: Friday, May 17th (7pm to 10pm) - Entertainment by Ernie

Riverview Club Events

EARLY SOCIAL: Sunday, April 7th 6:00 pm to 9:00 pm

Entertainment by The Chris Thomas Band

MAIN SOCIAL: Saturday, April 27th 7:00 pm to 10:00 pm Entertainment by Nostalgia RSVP: Call 904-794-2000 or at www.staugshores.org/ dance-rsvp. Dance Club Members FREE, Guests: \$15.00/pp *BYOB*

Shores Spring Yard Sale! Saturday, April 6th (8 am – 1 pm) **Yoga Class**: Mondays, Wednesdays and Fridays at 9:00 am. Chair Yoga Monday, Wednesday & Friday at 10:45 am. **NEW evening Yoga Class with Erin:** Thursday at 5:30 pm. Bring a non-skid mat &

wear comfortable clothing, class is geared to all levels.

Dennis Salvati's Social Dance Class: Thursday at 2:00 pm - learn the Bachata! Free for Activities & Dance members!

Line Dancing: Monday at 7:00 pm and Wednesday at 10:00 am. Tai-Chi Class: Intermediate (B-2) Tuesday at 9:00 am beginner (B-1) class Thursday

evening class at 6:30 pm. Exercise Class: Led by Marcia Tuesday and Thursday at 10:00 am. Low impact standing and chair exercises.

FREE Introductory Fitness Pole Walking Clinic with Sheila Vidamour

• Wednesday, April 17th 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.

"I only want cremation."

Flagler Memorial Cremation Society 669-1809

2600 Old Moultrie Road • St. Augustine

St. Augustine Shores Service Corporation February 14th Board Meeting Summary

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

The St. Augustine Shores Service Corporation's Board of Directors meeting was called to order by President Austin Dietly at 7:00 P.M. Present: Secretary Nicolas Arocha, Vice President Thomas Filloramo, Treasurer Claire Lorbeer, Director DiTomaso, Director Mike Amato, Director Phil Van Tiem. Quorum Established. The Invocation was given by General Manager Smith followed by the Pledge of Allegiance.

Approval of the Minutes of January 10, 2019 approved unanimously. The 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 Old Business

Progress on Board Goals

Curb Appeal: We are marking the swales that are not to be mowed per request. Bike Path edging is complete

Safety and Security: The key access system project for the tennis courts is in progress. A handhole has been purchased. A second load of rocks has been delivered and installed.

Operations: We have purchased grass carp with budgeted funds for our lakes. 200 @ \$12 each. They are currently being installed. Reserve Study Update scheduled to be complete in February or March. **Committee Reports**

ACC Committee - General Manager Smith: 1 variance request 213 Merida. Request to enclose their pool equipment with a 6-foot piece of fence, 6 feet forward of the rear of the house. Documents presented to Board. Motion made, seconded, and approved the variance request for 213 Merida. The ACC held one meeting in the month of January. They approved: 7 fences, 1 Florida sun room, A total of 8 approved. Total YTD 59

General Manager Smith informed the Board that the Governing Documents and Florida Statutes require us to present our proposed budget for fiscal year 2019 - 2020 to the membership no later than 60 days prior to the annual meeting March 4, 2019. Smith is wrapping up the budget and would like to ask the Board if they are available February 26th at 6:00 p.m. for the presentation and approval. All Board members agreed on February 26th at 6:00 p.m.

Deed Restriction Committee – Kate Thomes: They are printing an article in the March Observer to request that people vote.

PUD Committee - Secretary Arocha: Sectary Arocha explained the mission of the Committee including the collection of the Master Plan in its entirety and cataloging it to date. They are also looking at the drainage plans for the entire community. They are setting up a meeting with SJRWM. Director DiTomaso commended the Committee and stated that they are going to save the Community hundreds of thousands of dollars and if its not done correctly we could be on the hook for that money.

Search Committee - Director Ditomaso: He and Brad Smith have placed adds in the Observer requesting members to run for the Board. They have not had any offers. Director Ditomaso asked General Manager Smith how many applications have been received and answer was 4. Motion by Director Van Tiem to stay with the application form submitted by the Election Committee, seconded by Vice President Filloramo and vote of 4 yes votes 3 no votes.

New Business

Deed Violation Report: General Manager Smith presented the report. Last months report and this month's report have 1 repeat. Motion by Vice President Filloramo to donate the pool table and the piano to the Veterans, seconded by Director DiTomaso and approved unanimously. Motion by Director DiTomaso approve the Treasurers report as read, seconded by Director Van Tiem and approved unanimously.

Unfinished Business

Motion by Director Van Tiem that Director DiTomaso be the chairman of the Audit Committee. Motion by Secretary Arocha to appoint Joan Stanton as Chair of the Internal Audit Committee, seconded by President Dietly and approved unanimously.

Motion by Vice President Filloramo to extend the cutoff date to submit applications for the Board of Directors to Monday February 18, 2019 at 4:00 p.m, seconded by Treasurer Lorbeer and approved unanimously. Board Discussion on meet the candidate night.

Meet the Candidate Night will be March 14, 2019 at 6:00 p.m. Member Comments

Darlene Van Tiem inquired about the donations by Baker Company. She would like to ask about parks on the South end of the Community.

A member inquired about installing a canopy over her vehicle.

Carol McCutchen inquired about placing a bike rack at the pier.

Mary Arocha inquired if the Board could include one of the items from the Riverview Building and Grounds Committee spreadsheet in the budget for next year. Meeting Adjourned





St. Augustine Shores Service Corporation Annual Membership Meeting 2019-2020 Friday May 3rd, 2019 10:00 PM (doors open at 8:00 AM) Main Hall Riverview Club, 790 Christina Drive, St. Augustine FL 32086

	GENERAL &	COMMON	RIVERVIEW	POOL	2020 TOTAL	2019 TOTAL	% CHANGE
	ADMIN	GROUNDS	BUILDING		BUDGET	BUDGET	FROM 201
REVENUE:							
IAINTENANCE FEES	\$1,238,400				\$1,238,400	\$1,234,080	0.4%
EASE INCOME-COMPOUND		12,516			12,516	12,516	0.0%
ACC PERMITS	2,160				2,160	3,000	-28.0%
RANSFER FEES	7,440				7,440	7,896	-5.8%
STOPPEL FEES	14,100				14,100	13,896	1.5%
RIVERVIEW ACTIVITY FEES			48,558		48,558	39,982	21.49
POOL FEES				47,627	47,627	41,987	13.4%
RIVERVIEW RENTALS			54,563		54,563	52,408	4.19
COMPOUND RENTALS		66,960			66,960	43,896	52.59
OTHER INCOME	12,325				12,325	14,522	-15.19
TOTAL REVENUE	\$1,274,425	\$79,476	\$103,121	\$47,627	\$1,504,650	\$1,464,183	2.8
EXPENSES:							
PAYROLL	\$179,574		\$33,874	\$22,000	\$235,449	\$228,511	3.09
AYROLL TAXES	14,512		2,737	1,791	19,040	18,483	3.04
VORKERS COMP INSURANCE	2,584		487	1,056	4,127	3,924	5.2
	2,564		374	1,000	2,232	2,184	2.2
MP MED/LIFE INSURANCE	51,491		13,480		64,970	61,027	6.5
PENSION COSTS	11,580		1,828		13,408	13,372	0.3
		2 5 4 0		2 057			
IABILITY & PROP DAMAGE INSURANCE	10,266	3,542	12,163	3,957	29,927	30,323	-1.3
EGAL SERVICES	5,000		005	F0./	5,000	6,000 19,220	-16.7
	17,846		805	524	19,175	,	-0.2
	26,394				26,394	28,450	-7.2
	10,355				10,355	11,401	-9.2
ANNUAL MEETING EXPENSE	13,311				13,311	12,320	8.0
RAINING	0			220	220	370	-40.5
BECURITY		1,684	1,700		3,384	3,193	6.0
CONTRACT LANDSCAPE SERVICE		329,317			329,317	339,100	-2.9
REPAIR AND MAINTENANCE	842	19,675	31,866	3,460	55,843	45,116	23.8
ELECOMMUNICATIONS	3,963		675		4,638	5,122	-9.4
ELECTRICITY	1,128	160,183	12,100	5,624	179,036	179,105	0.0
VATER	380	2,433	4,071	3,261	10,145	10,549	-3.8
PROPANE			3,550		3,550	2,366	50.09
RASH SERVICE	5,760	10,731	4,640		21,131	17,152	23.2
GAS AND OIL	2,995				2,995	3,140	-4.6
SUPPLIES			6,420	19,718	26,138	32,022	-18.4
DUTSIDE SERVICES	1,620	24,700	51,390	8,000	85,710	93,644	-8.5
IISC ADMINISTRATIVE EXPENSE	2,569				2,569	2,573	-0.2
MISC RIVERVIEW EXPENSE			7,521		7,521	7,785	-3.4
MISC COMMON GROUNDS EXPENSE		20,340			20,340	21,981	-7.5
RIVERVIEW ACTIVITY CLUB EXPENSE			35,458		35,458	28,200	25.7
BAD DEBTS	6,759				6,759	5,247	28.8
TAXES AND LICENSES	665		2,706	350	3,721	3,333	11.6
AKE TREATMENT		36,400			36,400	36,400	0.0
REE REMOVAL		63,600			63,600	70,000	-9.1
NIMAL/PEST CONTROL		2,800			2,800	2,800	0.0
PLANTS, MATERIALS AND MULCH	1	26,695			26,695	26,770	-0.3
COMPOUND COST		4,500			4,500	4,450	1.1
SERVICE CHARGES/CREDITS	12,522	.,	(12,522)		0	0	
DEPRECIATION	2,860	22,927	28,199	9,446	63,432	70,087	-9.5
TOT OPERATING EXPENSES	\$386,833	\$730,527	\$243,524	\$79,406	\$1,440,289	\$1,445,720	-0.4
ION CASH EXPENSES	\$2,994	\$22,927	\$28,232	\$9,446	\$63,599	\$70,436	-9.7
CASH SURPLUS/(DEFICIT)	\$890,587	(\$628,124)	(\$112,171)	(\$22,333)	\$127,959	\$88,899	43.9
RESERVE FUNDING					\$127,959	\$88,900	43.9
ACQUISITION OF NEW ASSETS					\$0	\$0	



Shores Residents: sign up for *booth space at the Shores office, • or call us at 904-797-6441.

*You must provide your own table.

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COMMON GROUNDS 2019-20 BUDGET \$730.5 (in thousands)



RIVERVIEW BLDG 2019-20 BUDGET \$243.5 (in thousands)







St. Augustine Shores Service Corporation's Annual Membership Meeting

Date: Friday, May 3rd, 2019 10:00 a.m. (Doors open at 8:00 a.m.) Time: The Main Hall of the Riverview Club Place: 790 Christina Drive, St. Augustine, FL. 32086

Shores Homeowners Annual Proxy Coming in the Mail! by Kate Thomas, Deed Restriction Amendment Committee

Watch your mailbox in late March/early April for the annual packet from the Saint Augustine Shores Service Corporation. Then it's as easy as 1, 2, 3:

1. Open it 2. Fill out the ballot and sign the proxy 3. Mail it back (or drop it off) There is one, and only one, amendment this year. If we pass it we have a better chance of making future changes to the Deed Restrictions which will allow the Shores to keep up with the times. The amendment proposes to change the required vote level from 75% to 51%of owners. A simple majority is a more reasonable standard for the future than the historic three quarters requirement.

Passing this amendment is the first step to letting the Shores be more responsive to homeowners needs. But it requires participation this spring by all Shores homeowners! Can you give 5 minutes to your community this spring? Vote Yes on the amendment and

return your ballot and signed proxy to the Shores office in the Riverview Club, or by mail, by 4 pm May 2nd 2019. This is your chance to make a difference!

An Invitation to the 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 Flagler hospital building Suite 1010. Please call 904-819-4693 (or 4742) for more information or to RSVP.

Free Quit Smoking Class

Whatever your reason to quit tobacco, we have the tools to help you get started! Join us for a FREE Quit Smoking Now class at Flagler Hospital-Wellness Center. Classes meet once a week for six weeks starting on Tuesday, May 21, 2019 from 11:00am-12:00pm. FREE patches, lozenges, and gum! FREE quit plan, workbook, water bottle, stress ball and more! Call Northeast Florida AHEC at (904) 482-0189 to register and learn about more classes near vou.

St. Augustine Orchid Society Meetings

We all enjoy Courtney's review of all the plants on the show table. He somehow manages to weave a story about commonalities in hydridizing, habitat, etc. and gives plenty of orchid cultural information.

AOS Judge Eric Calvin from the Jacksonville Orchid Society will follow Courtney talk with a short discussion of what American Orchid Society judges look for when giving cultural and flower quality awards, the differences between ribbon and award judging, etc. Then Courtney & Eric will select some potentially awardable plants from the show table, talk about their desirable qualities, and how the flower presentation might have been improved. Meeting will be April 2nd 6:30 - 9:00 at Watson Realty Conference Room, 3505 US1 South, St. Augustine

A Plant Clinic will be held at Ace Hardware from 9am to noon on April 6th from 9am to noon. The first Saturday of the month from February through October, the St. Augustine Orchid Society members will be available to talk with you, answer questions and help you to repot.

Holy Week Activities Shores United Methodist Church

Shores United Methodist Church invites the community to celebrate the resurrection of Jesus Christ in several ways this year during Holy Week.

• On Palm Sunday, April 14, Jesus' entrance into Jerusalem will be celebrated during both worship services (8:45 a.m. Traditional Worship and 11 a.m. Contemporary Worship). Sunday School, for all ages, is at 10:00 a.m.

• A Good Friday Service, April 19 at 12:00 noon, commemorating the crucifixion of Jesus and his death at Calvary. Community-wide service held at Shores United Methodist.

• A Community Easter Brunch and an Egg Hunt on Saturday, April 20. The brunch buffet is free for the entire family and starts at 10:30 a.m. and the Easter egg hunt begins afterwards with children ages 11 and under welcome to join. In addition to a delicious Brunch, the morning includes children's Easter Stories and an Easter Coloring Center.

• Easter Worship Services are on Sunday, April 21 at 8:45 a.m. (Traditional Worship) and 11:00 a.m. (Contemporary Worship).

o A Devotion at the outdoor cross is at 10:20 a.m. Attendees are encouraged to bring cut flowers to decorate the cross.

The community is welcome to join and participate in all the Holy Week activities. Shores UMC is located at 724 Shores Blvd. located between the Shores Golf Course and Hartley Elementary School. For more information call 797-4416 or visit www.shoresumc.org. Rev. Carolyn Westlake is the pastor.

Homeport Christian Church's Community Easter Egg Hunt

Come out and join us April 20th from 2:00-3:30pm for Homeport Christian Church's Community Easter Egg Hunt. We'll have egg hunts for kids from infant to fifth grade, a petting zoo, bounce houses, snacks, crafts, games, and pictures with the Easter Bunny.

The Toddler (walkers to 2 yrs old) Egg Hunt will be at 2:15pm, the Preschool (3 yrs old through 5 yrs old) Egg Hunt will be at 2:30pm, and the Elementary (K-5th grade) Egg Hunt will be at 2:45pm. There will be special prizes for each age group. We are located at 5605 US 1 S, Saint Augustine, FL 32086. You can find more information at www.homeportcc.org.

St. Augustine Travel Club Meeting by Peter Dytrych The St. Augustine Travel Club will hold its next gathering on Wednesday, April 17, 3pm at the Southeast Branch Public Library, on U.S. 1 near SR 206. We look forward to seeing you as we will cover Galapagos Islands -- Paradise Found. The Presentation will be made by a retired National Parks Ranger, who is a regular travel club attendee, sharing her own recent experiences at the Galapagos Islands. No reservations are required. Any questions, please call Peter Dytrych at 904 797-3736.

Wags and Whiskers Pet Rescue and Adoption

Address is 1967 Old Moultrie Road, Wags 'n Whiskers Parking Lot. The pet shelter is a volunteer organization sheltering and fostering pets (dogs and cats), and works with Petco as a venue for their adoption days. They are always looking for ways to raise funds as they neuter and provide all the pets with their necessary medical needs and tests before any pet is released to a new home. Also included is a chip for each pet. If you are ready to adopt a pet, please check their website for your next companion. Their website is www. wwpetrescue.org.

The next "Garage Sale" will be Saturday April 13th from 9 am to 1 pm at parking lot of Wags and Whiskers. If you are interested in selling, we ask for your \$10.00 donation. Bring your own table or tarp/blanket to display your merchandise. (There may be some tables available to borrow as a nice lady offered to bring extra tables for those of you who don't have one - limited.) Please call Lana Bandy at 317-450-0505 to reserve a spot. Would love to have buyers as well.....we need you! Thank you and hope to see you there.

Old City Scrabblers

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



Temple Bet Yam Congregational Passover Seder April 19th

Temple Bet Yam is pleased to invite you to our traditional Congregational Passover Seder led by Rabbi Nadia Siritsky. The seder will be held at TBY, 2055 Wildwood Drive, St. Augustine, FL, on Friday, April 19, 2019, at 6:00 p.m. All are welcome.



The cost for adult members and their guests is \$36 each, \$15 each for children twelve and under, and for \$46 for non-members. Please let us know by April 5th how many of each will be attending and send a check for the total amount payable to Temple Bet Yam, P.O. Box 860098, St Augustine, FL 32086. Vegetarian meals will be provided if indicated. Call 904-819-1875 for further information. We look forward to a delightful and meaningful Seder.





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"Diaries of a Shores Grand-Dad" by Dirk Schroeder

About the time this paper hits your mailbox (or recycle bin - NOT) the date will be either before or after Easter and certainly before Mother's day. Last issue I mentioned, since I wrote about grandchildren and how they make you feel young, that I would write about my grandparents in this issue. Well, I've decided to save my grandparents for a future issue and focus this one on MOTHERS.

So let's start with a great big "Happy Mother's Day, Grand Mother's Day and Great Grandmother's Day!" Back in 1908, a lady named Anna Jarvis held the first Mother's

Day in Grafton, West Virginia. She led the mission to make it a National Holiday which was originally rejected by Congress. She wanted to honor mothers because that is "the person who has done more for you than anyone in the world." Is that true or is that true? I have to try to think back about some of



my first memories in life to see if that's true. I do remember when we lived in the town of Pech, Germany ("Pech" is German for bad luck) and I can remember my older brother unintentionally hitting me in the eye with a rubber tipped spear when we were playing cowboys and Indians. Who was there to take me to the hospital to get the patch on my eye? MOM. I remember getting bit by taking Dad's advice on that.

the neighbor's shepherd while bike riding. Who sterilized that wound? MOM. Talk about bad luck! I recall chopping my finger with an axe at a Midsommer Fest in Sweden while trying to impress some of those young Swedish girls with my chopping skills? Yes. MOM was the one who made sure my finger was still there and healed without infection. Those are just some of the memories from when I was 9 and younger, when we had not yet left Europe to immigrate to the US. When we arrived in the US in 1969, a whole new book of rescues and remedies would be spearheaded by whom? Yes, mothers are the

persons who do more for you than anyone else in the world! When we are fortunate enough to have great mothers in our lives we are forever, better persons.

Thinking back on the road to independence, you know the part where you have to get a job, meet girls and/or move

out, that was harder on Mom than it was for me. I liken it to the scene in Jungle Book when Mowgli spots the girl at the water's edge and Baloo the bear (Mom) gestures "Come Back. Come Back!" while Bagheera the panther (Dad) waves "Go On. Go On!" In my case, that scene had a few extra takes but I was definitely



movie "Out of Africa" was one of Moms alltime favorites. I'm not sure why - whether it was because it was produced by a Danish person or that it starred Robert Redford. I know that Mom loved Merryl Streep's role – her accent was cool and her relationship with Redford was hot but I think that she really identified with the lioness, Elsa most of all. Nearly 10 years later, "The Lion King" would become another one of her favorites movies. I think her favorite character was Sarabi. Our first child was three years old by then. There is a scene in this movie that I particularly like - it is when Rafiki (the monkey) is helping the older and independent Simba understand the importance of defending his home (the Prideland) and his mother, Sarabi. Simba is not sure if he should live with "No Worries" (Hakuna Matata) or grow up and take his hits Simba in the head with his walking Sunshine State of Mind.

Speaking of scenes and movies, the 1985 stick. Simba asks "What did you do that for?". Rafiki's laughingly replies "It doesn't matter it's in the past." It's at this moment that Simba gets it – he has to leave his past behind, become the new King and protect his mother.

This Diary is to honor today's Moms and the Mom's of our past - you did more than any other person in the world. You struggled with letting us go and loving us from a distance. You also knew how to hit us over the head (like Rafiki) and get us to get out and become independent (even though you really didn't want us to do that). You would even reluctantly ask us for help when you needed it. The love and devotion and compassion you gave was unconditional and without any expectation (well, maybe some) in return. You are our hero. I hope you had a hero in your life. On that high note, Happy place as the responsible new King. Rafiki Mother's Day and, as always I wish you a

ONLY YOU KNOW & I KNOW

Buy and Sell Locally - Always Better

• When you are thinking of selling your property - always list with ONLY with a Brokerage/Realtor who is a member of the local St. Augustine and St. Johns County Board of Realtors and Multiple Listing Service (MLS). Local Realtors will input your listing into the local MLS first. Information is then syndicated out to marketing websites like Realtor.com and Zillow.com based on existing syndication agreements. Local Brokers/Realtors may (if they are also members in the Northeast Florida MLS) enter the listing in the NEFLMLS to provide exposure to more Realtors is several adjoining Counties. Only you know and I know - the overwhelming majority of properties within a 20 mile range of St. Augustine is SOLD by local Realtors! Our local MLS is the best source you know and I know - use a Realtor or Broker for St. Augustine area listings, sales data and the most current status of the property.

• Common mistakes for sellers - listing with a non-local Brokerage that does not enter the listing in the local MLS. Only you know and I know - you just cut out the majority of agents from easily finding your listing. Worse yet, many cut-rate brokers will undervalue your property, under-expose it and even leave you doing most of the work.

• Zillow is not a listing service - it is one of many marketing websites.

CENTURY 21

St. Augustine Properties, Inc.

Only you know and I know - the status (active, contingent and pending) is more outdated on this site than on Relator.com and especially the MLS. Also, the Zestimate cannot be relied upon for value since it can be off by as much as 20%. For an expert opinion of value, consult your local Realtor or appraiser.

• Facebook is not a listing service either. Only you know and I know the best place to promote your property is in the hands of a local brokerage that does a great marketing job and places it in the local MLS. Let them place it on various marketing websites and Social Media and do their job of handling the details.

• When you are thinking of buying property. Only who is a member of the Local St. Augustine and St. Johns County Board of Realtors and Multiple Listing Service (MLS). " Local Realtors" are almost always better with "Local Properties". Find someone who has been working locally for many years so that you can put their expertise, information and professionalism to work for you.



Get with a Realtor who is looking out for you. It's a Jungle out There - my Customers are King. If you

have any real estate questions or technology questions - call me. Dirk Schroeder at 904-540-2360.





News From Around St. Johns County

Art in Public Spaces Exhibit Features Local Artist Mary Hubley

St. Johns County's Art in Public Spaces program is excited to host "Living the Coastal Landscape", a collection of art by internationally-known local artist Mary Hubley from March 19 through May 23 at the County Administration Building, 500 San Sebastian View.

Hosted in partnership with the St. Johns County Cultural Council, the exhibit will feature 30 of Hubley's large coastal landscape and still life paintings. Visitors are invited to view the exhibit from 8 a.m. to 5 p.m. Monday through Friday. A reception opening the exhibit will take place at 8:15 a.m. on March 19 at the Administration Building and will include light refreshments. For more information on Mary Hubley, please visit www.maryhubley.com.

First Coast Card & Newcomers Club

1) FIRST COAST CARD CLUB Playing DATES:

Tuesday, April 2nd. St Augustine Coffee Shop. 1PM. RSVP Yes To Organizer.

Tuesday, April 9th. Main Library, 1960 N. Ponce De Leon Blvd., St. Augustine. 1P. Refreshments. Walk-Ins- Guests Welcome.

Tuesday, April 23rd. Main Library, 1960 N. Ponce De Leon Blvd., St. Augustine. 12:30P. Refreshments. Walk-Ins-Guests Welcome.

Tuesday, April 30th. Anastasia Island Library. 124 Sea Grove Main St., St Augustine Beach. Refreshments. 1PM. Walk-Ins-Guests Welcome.

2) First Coast Newcomers Club Of NE Florida Adult Recreation:

Monday, April 1st. Dinner/Trivia Evening-2nd Place Winners. St. Augustine Beach Restaurant. Arrival: 5:45P-6P To Secure Table. Dessert Furnished. RSVP Yes To Organizer.

Tuesday, April 16th. Monthly Games Day. St. Augustine Coffee Cafe. Refreshments. 1PM. Rummykub, Yatzee, Taboo, Bunco, more. RSVP Yes To Organizer.

Wednesday, April 17th. Dinner/Trivia Evening.-2nd Place Winners. WGV, St Augustine Restaurant. 5:45P-6P to secure table. Dessert Furnished. RSVP Yes To Organizer.

Saturday, April 20th. Annual Easter Holiday Brunch/Buffet. Easter Bunny Treats. Door Prize. Cost: \$16.95+Tax. Large Menu. Arrival:12Noon. Advance Reservations Req. RSVP Yes To Organizer.

Monday, April 22nd. Special Beach Event. Take A Leisurely Walk On The Beach/Shark Teeth Scavenger Hunt. Who can find the most? We will have a Pro at leading Shark Teeth Hunts. Ponte Vedra Beach-St Johns County. Park: \$3. Arrival: 4PM. Dinner: 6PM-Vilano Beach Restaurant. RSVP Yes To Organizer.

Beach Restaurant. RSVP Yes To Organizer. Contact Club Organizer To RSVP Yes To Attend Our Events, To Obtain Locations/ Addresses For Club Events, And To Join Our Club: 904-829-0643.

Mah Jongg Tournament



Put your Mah Jongg skills to the test. The tournament, sponsored by Temple Bet Yam, takes place on Thursday, April 11, at the St. Augustine Duplicate Bridge Club. The Club is located at 10 Fairbanks Street in St. Augustine. Register at 10:30 a.m., play begins at 11:00 a.m. The \$25 donation to Temple Bet Yam includes the tournament and lunch. There will be door prizes, and tournament winners will receive cash prizes.

For more details and application, go to the Temple website at templebetyam.org. Questions? Call Carol Levy at 954-895-7332 or Jane Seiden at 954-319-0465.

Old Town Art Show Juried Art Event

The Old Town Art Show is juried art and craft show consisting of outstanding artists and craftsmen from Northeast Florida and around the country. The jury committee carefully selects only the best work submitted in each category assuring well-rounded quality art and craft show.

You'll find everything from exquisite jewelry to funky and functional pottery, abstract sculpture to glistening glass, hand-woven fashions to stunning photography, extraordinary paintings to wonderful wood carvings; this is a show you won't want to miss!

paintings to wonderful wood carvings; this is a show you won't want to miss! The Old Town Art Show makes "buying American" easy. You'll have an opportunity to meet and support the artisans who created the work they are exhibiting. The event is Palm Sunday weekend from 10am - 4pm April 13th & 14th at Francis Field.



St. Augustine Jazz Society Meetings

St. Augustine Jazz Society monthly Jazz Jam, Royal St. Augustine Golf Club, 301 Royal St. Augustine Pkwy., off SR 16 the last Sunday of each month, except December, 2:00-5:00 p.m. Open to the public. Admission is \$7.00/non-members. A non-profit, money goes for scholarships to St. John's County jazz band members in middle, high school, and college. Live music from local and famous musicians and vocalists, dancing, drinks for purchase. www.staugjazzsociety.org for more info on scholarships and jazz jams. Contact Jamie Lee, Vice President, 904-237-9268.

Palm Sunday Blessing of the Fleet

Every spring, on Palm Sunday, St. Augustine Yacht Club sponsors a Blessing of the Fleet, complete with a processional through the Plaza de la Constitucion by the papal leadership of the Cathedral Basilica, the Knights of Columbus, and St. Augustine's own Royal Family.

The processional concludes on the waterfront at the fuel dock of the St. Augustine Municipal Marina where the Bishop stands on a raised platform, sprinkling holy water on any vessel that makes its way past the dock in a procession of boats. NOON on Palm Sunday, April 14, 2019 Personal vessels and commercial craft are invited to participate in the ancient and traditional Blessing of the Fleet on Matanzas Bay in St. Augustine, FL. NOTE: No registration is required for this event (download the flyer).

The festive tradition has its roots in the hopes of those who went to sea for a bountiful shrimp season when St. Augustine's harbor was filled with fleets of commercial trawlers. Today the tradition continues as those who fish, both commercially and for sport, seek blessings on their vessels for an abundant catch and all those who take to the waterways who seek safety upon the water and a safe return home.

THE BLESSING: "May the peace and blessing of the Almighty God the Father, the Son and the Holy Spirit descend upon these ships and upon all who shall be in them and remain forever." (Offered by the Clergy of the Cathedral Basilica of St. Augustine.)

St. Augustine Easter Parade April 20th

Location: San Marco Ave., Avenida Menendez, Cathedral Pl. Cordova St. Road closures and detours are in effect from before the parade's 9:00am start until its conclusion at before noon.

Florida Native Plant Society Sea Oats Chapter Meeting

AlterNatives to Turf Grass Lawn

As more homeowners free themselves from the shackles of regular lawn maintenance, they turn to Florida native plants. Learn more Wednesday, April 10 at the GTM Research Reserve, 505 Guana River Rd, Ponte Vedra Beach, FL from 2-4 pm. Landscape Designer and founder of Native Plant Consulting, Renee Stambaugh, will share a practical and honest approach to reducing hard work, persistent watering, fertilizing and pesticide applications.

This program is free and open to the public. For more information visit www. nativeplantconsulting.com or call 904-671-2880.

SJR State Registering for Summer Courses

Registration is underway for summer courses at St. Johns River State College. Three sessions will be offered, with full term Summer classes to be held May 8 to August 10, Summer A classes May 8 to June 22, and Summer B classes June 26 to August 10.

Orientation is required for all new students. After orientation, all new degree seeking students must meet with their advisor. During the advising session, most students are eligible to register for classes. Students will receive orientation details once their college application has been processed.

The last day to apply for admission for the full term Summer and Summer A term is May 1. The last day to register is May 8. The last day to apply for the Summer B term is June 19. The last day to register for the Summer B term is June 25. Students are encouraged to apply early.

The course schedule for all summer sessions is available online at SJRstate.edu/courses. html. For more information regarding registration and courses offered, contact your local campus at the number listed below or visit the SJR State website at SJRstate.edu.

Palatka campus: (386) 312-4200, Orange Park campus: (904) 276-6800, St. Augustine campus: (904) 808-7400.

Shabbat Play Dates at Temple Bey Yam

Beginning March 2nd, and the first Saturday of the month through June 2019, Rabbi Nadia will lead a Shabbat Play Date for parents and young children from 9:30 a.m. to 10:30 a.m. Come and make new friends and experience Shabbat in a fun and casual environment. Temple Bet Yam is located at 2055 Wildwood Drive, St. Augustine, just off SR 207. RSVP Ellen at rehsme@yahoo.com. ALL ARE WELCOME!!!!



"Wed Your Beloved in a Garden of Eden" **Castle Garden Bed & Breakfast**

and breakfast in historic St. Augustine that is registered on the National Register!

Castle Garden has interesting history. Spanning three centuries since 1867 Castle Warden property was built for William Grey Warden and his family as a winter residence in St. Augustine. Mr. Warden and Mr. Flagler were business partners. The 150 year-old Castle Garden Bed and Breakfast, formerly known at "Castle Warden Carriage House" with its unusual coquina stone exterior, remains virtually untouched over the years. The foundation and chimney from the old blacksmith's shop is still standing.Part of the



Castle Garden is the only coquina bed property now houses the famed "Ripley's Believe it or Not Museum".

beautifully renovated 1860's This Moorish Revival Inn has been restored by brothers Bruce and Brian Kloeckner with every room decorated with antique and period home furnishings. They had bought it in October 1989 from Dr. Obi from Jacksonville who had bought it in 1987 to make it into an art gallery. The Margo Pope family live there previously until 1940's. Mr Robert Ripley family purchesed it from Marjorie Kenan Rawling who bought the property from the Wardens. She was the author of "The Yearling" and "Cross Street" and won a Pulitzer Prize for her writings.

You are just a few steps away from the historic fort "Castillo de San Marco", the Bridge of Lions and downtown St. Augustine. Whether visiting St. Augustine, a get-a-way weekend, or planning a wedding, Castle Garden would be a good choice.

Let Bruce and Brian create a memorable wedding day filled with an intimacy and elegance that is designed to meet your every fantasy. From within the interior of the Castle or in the Castles' Garden, which is nestled in a park like setting, your honeymoon in one of the Castle seven beautiful rooms will guarantee a once in a life time St. Augustine wedding experience fit for a queen. Castle Garden B&B has a Certified Wedding Specialist on Staff to help plan the weddng. Call us for more information.

Wildflower Meadow During our March meeting on the 2nd, we were pleased to find a few more

spring flowers daring to bloom, as if they sense spring is here. There were toadflax, coreopsis, gaura, scarlet sage, field sorrel, mist flower, button sage, and ground cherry. In addition there were a few more fleabane, spiderwort, dune daisy, and false dandelion, as well as the ever blooming honeysuckle vine.

The biggest surprise was the haw plum tree. Its seed came as a gift from nature and the tree that grew has lived in the meadow for a few years now. We weren't sure what kind of tree it was but let it be and this year for the first time it blossomed. Well, you had to not blink to see the flowers because they lasted only a week but we had cameras and took pictures.

The ground cherry blooms last longer but you have to look more closely to see them. As their name implies, they're close to the ground and, instead of looking up towards the sun, the blossoms look towards the ground. To each its own.

We hope you will join us at our next meeting the first Saturday in April. We meet at the meadow near the Riverview clubhouse at about 8:30. We're an informal group without officers or dues and occasionally visit parks and nurseries. On March 23rd we're going to the Deland Wildflower and Garden Show.

We're open to suggestions and new ideas about to enhance the wildflower meadow. Call Claire at 904-826-5366 or Cindy at 904-797-3931 for more information.



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Computer Corner

by Steven Aldrich 904-479-5661

Should I Consider a Refurbished Computer?

For the budget minded shopper, a refurbished computer may be a way to get as much as 50% off retail. As with any deal, you need to read the fine print.

A refurbished computer could be a product returned to the manufacturer, or possibly one that is "off-lease". The difference is that off-lease computers have been used for 2 or 3 years. A returned computer would be less than 30 days old when returned but cannot be sold as "new"

Make sure to look at who did the refurbishing. "Factory Refurbished" "Factory-Authorized Refurbished" or refurbishing. indicate who did the Typically, a Factory Refurbished computer will be a returned device. Factory Refurbished Normally Factory-Authorized would be an off-lease computer. As you might expect, off-lease are considerably marked down when compared to Factory returns. All Factory Refurbs will have a

warrantee. Some Factory Authorized refurbs will as well. Pay attention to the fine print. A warrantee in which you have to pay for shipping can be expensive and take a long time. Plus, you are shipping your information on the hard drive, so there may be privacy and security concerns.



Check to see if the refurbished device is still being sold as a new device. This gives you a good way to see how much the refurb discount is, and if there are warrantee differences between them.

We all like to save a few bucks. In many cases buying a refurbished computer can be a good deal. A little research can ensure that you are getting a "like new" device that will serve you for many years to come

Steven Aldrich - 3 decades experience as an IT Director and the owner of First Coast Computer Services (www.fccspro. com). Contact Steven if you need a trusted advisor to come to your business or home and help with your technology. See my ad on this page. Steve@fccspro.com or (904) 479-5661.



Financial Focus

Information Provided by Edward Jones

Time for Some Financial Spring Cleaning

means it's time for some spring cleaning. This year, in addition to tidying up your home, why not try brightening your financial environment? Some of the same moves you make to clean your surroundings may apply to your finances. Consider these suggestions:

Get rid of clutter. When you go through your closets, attic, basement or other areas, you may find many items you no longer need. You might be able to sell some of these things or find other ways of disposing of them. And as you review your portfolio, you might also encounter "clutter" in the form of investments that may be redundant to others you own. If so, you might consider selling these investments and using the proceeds to purchase new ones, which may help you broaden your portfolio.

Protect yourself from hazards. As you go about your spring cleaning, you may well encounter hazardous substances, such as cleaning agents, paints, batteries, pesticides and so on, which you don't need anymore and which may pose potential health risks. You can reduce the possible danger from these materials by recycling or disposing of them in an environmentally safe way. Your overall financial situation has hazards, too, in the form of illness or injury preventing

vou from working, or, in your later years, the need for some type of long-term care, such as an extended stay in a nursing home. To protect yourself, you may need appropriate insurance, including disability and long-term care.

Find new uses for existing possessions. When you are sprucing up your home, you may rediscover uses for things you already have. Who knows - perhaps that treadmill that's been gathering dust in your garage could actually be employed again as part of your rededicated exercise regimen. And you might be able to get more mileage out of some of your existing investments, too. Suppose, for instance, that some of your stocks are paying you dividends, which you take as cash. If you don't really need this



Spring is here – and for many of us, that income to support your lifestyle, you might consider reinvesting the dividends so that you can own more shares of the dividendpaying stocks. Over the long run, increased share ownership is a key to helping build your portfolio.

Establish new habits. Spring cleaning doesn't have to be just about physical activities – it can also involve a new set of habits on your part. For example, instead of placing your unread magazines in an everexpanding pile, try to read and recycle them quickly. You can also develop some positive habits as an investor, such as "paying yourself first" by regularly putting some money in an investment account each month, even before paying all your bills. You can also avoid some bad habits, such as overreacting to market downturns by selling investments to "cut your losses," even though those same investments may still have strong growth potential and may still be suitable for your needs

Doing some spring cleaning can make you feel better about your living space today. And applying some of these techniques to your financial situation can help you gain a more positive outlook for tomorrow.

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



Please support the businesses in the Observer! They make this publication possible... Thank you!



St. Johns County Sheriff's Corner

By David Shoar, St. Johns County Sheriff

Identity Theft

This month, I would like to address a very real concern and offer tips in an effort to combat Identity Theft. It continues to be one of the fastest growing crimes in America today and affected over 16.7 million victims last year. The most recent yearly dollar loss was estimated at over \$17 billion dollars.

In order to combat identity theft you should know how it is committed and take precautions. In public places, criminals may engage in "shoulder surfing" or watching you from a nearby location as vou punch in your PIN or credit card number. Some criminals may engage in "dumpster diving" where they go through your garbage cans or commercial dumpsters to obtain copies of your checks, credit card or bank statements or other records that may bear your name, address or telephone number. They may simply steal your wallet or purse. If you received any applications for "pre-approved" credit cards in the mail and discard them without shredding the information, criminals could retrieve them and attempt to activate the cards without your knowledge. Thieves could open up a new credit card account, using your name, date of birth and Social Security Number. When they use the card and don't pay the bills, the delinquent account that is in your name, is reported on YOUR credit report. They could establish cell phone service or bank accounts in your name if that obtain your personal information. So please remember to protect that information.

That protection could include limiting the amount of confidential or personal information you carry in your wallet or purse. Avoid carrying more blank checks than you actually need and NEVER have your Social Security Number printed on your checks. Keep information about your accounts in a safe place in the event your wallet or purse is lost or stolen. When on vacation, have a list of phone numbers for your banking and credit card companies and keep the list in a safe place other than your wallet or purse. Never ever respond to unsolicited requests for your Social Security Number or financial data. If you do not have one, invest in paper shredder and be sure to shred any documents containing your name and any other personal information. Check all credit card and bank statements regularly for accuracy and obtain a copy of your credit report yearly and check that for accuracy. Another helpful Internet site https://www.consumer.ftc.gov/articles/0235is: identity-theft-protection-services. They have a wealth of valuable information about protecting your personal information. Here are some additional tips from the F.B.I. in an effort to combat Identity Theft: Never throw away ATM receipts,

credit statements, credit cards, or bank statements in a usable form. Never give your credit card number over the telephone unless you make the call. Reconcile your bank account monthly, and notify your bank of discrepancies immediately. Report unauthorized financial transactions to your bank, credit card company, and law enforcement as soon as you detect them. Review a copy of your credit report at least once each year. Notify the credit bureau in writing of any questionable entries and follow through until they are explained or removed. If your identity has been assumed, ask the credit bureau to print a statement to that effect in your credit report. If you know of anyone who receives mail from credit card companies or banks in the names of others, report it to local or federal law enforcement authorities.

If you have been the victim of Identity Theft take the following measures. Keep a log of all conversations, including the dates, names and phone numbers when dealing with authorities and financial institutions. Confirm those conversations in writing and send all correspondence by certified mail with return receipt requested and keep all copies of that correspondence in a safe place. File a report with your local law enforcement agency providing as much documented evidence as possible. Obtain a copy of that report along with the name and telephone number of the investigator and provide it to creditors and others who require verification of your case. On the Federal level the Internet Crime Complaint Center, or the IC3 accepts online Internet crime complaints from either the actual victim or from a third party to the complainant. They can best process your complaint if they receive accurate and complete information from you. When filing a complaint you should include, your name, your mailing address, your telephone number, the name, address, telephone number, and Web address, if available, of the individual or organization you believe defrauded you, specific details on how, why, and when you believe you were defrauded, and any other relevant information you believe is necessary to support your complaint. You can file a complaint with the IC3 at www.ic3.gov.

For more information, contact the Federal Trade Commission at www.ftc.gov. You can also find additional information through our Crime Prevention Section on our website at www.sjso. org, or by calling the St. Johns County Sheriff's Office at 824-8304. Also, be sure to follow us on Facebook, Twitter, Instagram and Nextdoor. Thank you for taking the time to read this month's column and please feel free to email me with any questions you may have at dshoar@sjso.org.

St. Augustine Beach Civic Association

by Bill Jones, President www.thecivicassociation.com

17th Season of Music by the Sea Kicks off on May 8th

Season 17 of Music by the Sea is filled with Bill Jones really made this happen. The entire 19 weeks of talent and variety! Some great local bands like Those Guys, Ain't Too Proud to Beg and Chilula and a few surprises too! Week one will feature the award-winning Fruit Cove Middle School Jazz Band. "This band is extremely talented and has played on several big stages including a national competition in New York City", said MBTS Co-Producer Michael Longstreet. The first show on May 8th is week earlier this year. With the Players Championship moving to March, it created a void in a non-peak tourist week and MBTS was glad to fill it.



an insightful songwriter, a spellbinding performer, and a searing slide guitarist with significant keyboard skills. Karp bounces between several instruments, handling electric resonator slide guitar, acoustic guitar as well as harmonica and piano. "Normally this entertainer's budget would be out of reach for us,' Longstreet said. "An open date between bigger shows here in Florida and a connection between Karp's manager and our President



Music by the Sea schedule can be found at www. freebeachconcerts.com

After hearing from City Vice Mayor Margaret England in January and the No Paid Parking SAB group in February, The Civic Association Membership resolved and urged the City to stand down on "Pay to Park". We communicated to the entire City Commission that based on feedback from our members and citizens, most people would have been willing to support a small millage increase with a defined specific purpose of adding a couple of police officers and working with the County to develop new parking spaces and perhaps a shuttle program for summer months. At her Parking forum, the Mayor declared that citizens were against a millage increase because she "asked some people if they were in favor of paying higher taxes so tourists could park for free". Respectfully Mayor George, comparing our position to your question is a lot like comparing raisins to watermelons. Our Board has sent a letter to the Mayor and copied the Commissioners and City manager to point out the vast difference. We still believe that more parking, not paid parking is where the City & County should be focused.

Are you saving money with your SABCA membership card? Individual memberships for the Civic Association are just \$15 per year, while family and business memberships are just \$25. You can purchase the card at The Sunshine Shop and Tim's Wine Market during their regular business hours. You may also join online at www.sabca.org.









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