



by Ruth Hope, SASIA Board Member

After driving home from an appointment in NE St Johns County, I was so happy to be back in St Augustine South! Except for the occasional quick trip up US1 as far as Butler Boulevard to shop at Costco and Trader Joe's, I rarely drive north of St Augustine. Neighborhoods such as Durbin Crossing, Julington Creek, Beach Walk are just names I occasionally hear in the local news. However, after driving out along Race Track Rd and returning along Greenbriar Rd. I really started counting my blessings.

We are blessed with a neighborhood of individual homes and decent distances between neighbors—not a cookie cutter development of cheek-by-jowl housing. Some houses in St Augustine South are block homes, others are frame homes with brick facing, siding or stucco. There are small, cozy, one-level homes and spacious, two story homes. Some wooden homes are raised on tree-trunk piers with cooling breezes circulating. We even have a home built from shipping containers! We paint our houses and doors whatever color appeals to our personality with a greater variety of colors evident each year. Many of our homes and yards are shaded by great oaks and tall pines. We have equally diverse front yards varying from traditional lawns, through xeriscaping, to kitchen gardens with rows of green vegetables, and to 'natural' gardens with wild flowers. Okay, one man's weed is another's wildflower, but we embrace that!!

Longer term residents do worry that our "natural space" is shrinking as lots are developed for new homes and the wildlife displaced. As well as undeveloped lots, there are natural areas in St Augustine South owned by Parks and (continued on page 3)

PRSRT SDT	What's Inside The
US POSTAGE PAID	Observer This Month • St. Augustine Shores:
ST. AUGUSTINE, FL	All events and meetings cancelled • St. Augustine South:
PERMIT #132	All events and meetings cancelled
St. Augustine Observer 1965 A1A South #120 St. Augustine, FL 32080-6509	 • Computer Corner: What does it cost to update from Windows 7 to Windows 10? • Financial Focus: Time for some Financial Cleaning! • Diaries of a Shores Grand-Dad • "Water Less Campaign" SJRWMD • Update - Coronavirus (COVID-19)

SASIA Monthly Meeting St. Johns County Property Appraiser

by Handly Caraway



Vicky Creamer (Eddie's wife), Eddie Creamer, and Nikki Pontello

St. Johns County Property Appraiser Eddie Creamer, accompanied by Nikki Pontello of his office, spoke at the February meeting of SASIA.

As a constitutional officer, the property appraiser's duty is to assess the current market value of each of the about 140,000 taxable properties in the county, having a total worth of about 31 billion dollars. Each year about 10% of all properties change owners, and about 4,500 homes are added to the tax roll. Each taxable property is assigned an individual parcel number and is plotted on maps created by his office, becoming a public record, searchable on the website. The property appraiser is also the custodian of all deeds and tax exemptions granted in the county. A staff of 38 employees work in the property appraiser's office.

There are a number of exemptions offered to eligible seniors, veterans, first responders, and others over and above the standard residential homestead exemption of up to \$50,000. Detailed information is on the web at www.sjcpa. us. Residents who need assistance with any part of this process are encouraged to contact the property appraiser's office by calling 904-827-5500 or e-mailing customerservice@sjcpa.us.

In July of each year, the list of properties, a tax roll, is submitted to the county commission and other taxing authorities in the county. Property owners are given a notice of proposed taxes in advance of finalizing the roll, and have twenty-five days to appeal the evaluation through his office. Collection of taxes is done by the tax collector, another constitutional officer.

Creamer stressed that initial applications for homestead exemption must be received by March first of the year initially claimed, and that steps are routinely taken to verify exemptions. Most applications for homestead exemption are made on the property assessor's website. Assessment of homesteaded properties is limited by law to a maximum increase of three percent a year beginning the year after homestead is claimed.

There are a number of conditions which could affect continued ability to continue to receive homestead exemptions. Formerly, monitoring of individual properties was done by "boots on the ground," but now, all but about twenty-five percent are done through satellite imagery, reducing his office's budget by about half a million dollars.

SASIA meets monthly on the third Wednesday at 7 p.m. at the community center, 709 Royal Road. Residents are encouraged to support the association by attending these informative meetings. More information about the association and its goals and membership, can be found on the web at www.staugsouth.com or by e-mailing staugsouthimpassoc@gmail.com.







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• Casa Bella Condominium 2020 Board Meetings: March 16th- 6pm (Annual Meeting), April 20th- 6pm, May 4th- 6pm, June 15th- 6pm, July 20th- 6pm, August 17th- 6pm, September 21st- 6pm,

October 19th- 6pm, November 9th- 6pm, December 21st- 6pm. For Information contact Ellen Lumpkin

For more information please contact Katie at (904) 377-3390 or email at

SASIA Meeting

3rd Wednesday 7:00 PM

to improve our wonderful neighborhood!

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SASIA Board Members

Board Member - Suzanne Godbout

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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 "Follow us on Instagram and Facebook: @staugustineobserver"

St. Augustine Shores Community Calendar The Shores Service Corporation **Shores Homeowners Association** (904) 794-2000 www.staugshores.org

Shores Monthly Meetings Shores Service Corporation monthly meetings are held on the second Thursday of each month. Meetings are at 7 p.m. at the Riverview Club. • Conquistador Condominium Board meetings

are held on the fourth Monday of each month at 6

St. Augustine South Community Calendar

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

Monthly Meetings at Clubhouse

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

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

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

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

St Augustine South Reflections

(continued from page 1)

Recreation not for recreation-they are inaccessible-but as havens for wildlife. Increasingly, this includes wildlife displaced from further afield in St Johns County. For several years we have had cayotes in our wooded areas that have dense understory thickets. This year, residents have noted a bobcat and there are reports of a den. After discussion on social media, we have embraced our bobcats, too! The jewel in St Augustine South crown is Shore Drive Waterfront park; and when we want to walk on the beach, it's a quick 10-minute drive over 312 bridge. We should all count our blessings every time we come home to "the South."

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

Community Classifieds

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

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

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

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St. Augustine Shores Club News April 2020 Riverview Club Calendar



As per CDC guidelines, the Riverview Club will follow the recommendation that all events of 10 people and more be cancelled/postponed to try to halt the spread of the coronavirus.

> Please go to our website for updates: https://www.staugshores.org/calendar

Sorry for any inconvenience this may have caused. If you have any questions, please call 904-794-2000.



St. Johns River Water Management District "Water Less" Campaign

Ann Shortelle, Ph.D., Executive Directoor

With the change of the seasons, the St. Johns River Water Management District's year-long #WaterLess campaign has shifted to focus on springtime watering needs and a timely reminder to give your sprinkler system a checkup.

"As spring approaches, the Water Less campaign emphasizes taking control of your sprinkler system to make it work for you while also saving water," said St. Johns River Water Management District Executive Director Dr. Ann Shortelle. "When the clocks change to daylight saving time on March 8, it's an ideal reminder to inspect your automatic sprinkler system and timer." More than half of all residential water is used outdoors for lawn and landscape irrigation. The year-long Water Less campaign focuses on waterconserving strategies to help curb outdoor water waste while allowing for beautiful, vibrant landscapes.

If you do water your lawn and landscape, you can reduce the amount of water you use by with a well-designed irrigation system and regular maintenance. To make sure you don't just set it and forget it, the district offers a few easy tips:

• Check timing devices regularly to make sure they are operating properly.

Ensure your system is set to follow watering restrictions, if you need to water at all.
Florida law requires that all automatic irrigation systems installed after May 1991 have a functioning rain sensor shut-off switch, which senses when a preset amount of rain has fallen.

• Install the most water efficient spray heads designed for different uses (turf areas, planting beds, etc.).

• Fix any broken or misdirected sprinkler heads.

• Check that water is only spraying on the landscape.

• Look for leaks and clogs.

Visit WaterLessFlorida.com for more outdoor water saving ideas. Join the conversation on social media: #WaterLess #waterconservation #sjrwmd #watermanagement.



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Wildflower Meadow Group

As I write this early in March, the spring flowers are only beginning to bloom and, for a change, I'm not going to write about flowers this month. When we met early in March, I asked members of our group what they want in the next article and two of them immediately

and adamantly agreed on a subject: Gail Compton's story about the dung beetle. I couldn't find the article she wrote about it so I talked with Becky who was there when Gail told the story. It reflects Gail's philosophy, knowledge, and love of nature and Gail was one of the founding mothers of the wildflower meadow

Becky said Gail told the story about the dung beetle on one of her Saturday nature walks and, "One thing you have to know about Gail is the hundreds of interesting things she found

during a walk of only a few yards." You don't have to go far to see the beauty of nature or learn from it and that day Gail found a dung beetle. She told a fascinated group of people



things about it no one expected to learn that day. She spoke with knowledge and incomparable enthusiasm about a lowly beetle, who wasn't so lowly after all. How could the group not be enthused to learn what they did? Gail's enthusiasm for all things nature was contagious.

The following is that story. "Gail began by referring to the scarab beetle of Egypt (which belongs to the Scarabaeidae family). The dung beetle is a Subfamily and its back, Gail showed us, is shades of deep blues, greens, and blacks that practically glow.

It has a horn on each side of its head which it uses to roll a ball of dung as far and long as it takes to bring it 'home'. There, the beetle lays its eggs in the dung and the dung provides nourishment for the offspring. Without the dung, there would be no more dung beetles

because the parent is long gone. Her job was to roll that ball of dung to a safe place, lay her eggs, and that's what she did."



Our group is still amazed with all Gail knew about nature and how she enjoyed sharing it. She made learning a joy, even learning

about a dung beetle. As I looked for photos to include with this article, I realized how few I have of "critters" who live in or visit the meadow. Our focus is mostly on wildflowers (and getting rid of lawn grasses) but there's a lot more to a wildflower meadow



than flowers. There's a whole ecosystem and Gail's story about the dung beetle inspires us to look carefully. Most of

these photos were taken by members of the St Augustine Camera Club a few years ago. The gopher tortoise has since moved away because, I suspect, of all the attention it got, but the insects and other critters are still there, if you look.

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





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News From Around St. Johns County

Closures & Cancellations

by Cliff Logsdon, Publisher/Editor

Due to continued concerns with Coronavirus, most events and meetings that are normally posted in the Observer news section have been cancelled. That included the events scheduled in April for St. Augustine South and St. Augustine Shores. Hopefully, by the next issue of the Observer regular meetings and events will resume.

Please refer back to past issues to contact them individually regarding schedules. You may go on line at www.StAugustineObserverOnline.com and download issues if you do not have the last issue.

This is a trying time for all of us. Please take extra care to protect yourself and your family. More specific information can be found in Tatiana Diaz's article. Stay informed and follow the guidelines that are set to help protect us.



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St. Johns County Update Coronavirus (COVID-19) Update

by Tatiana Diaz, Media Writer & Sales

In an effort to combat the spread of the novel coronavirus (COVID-19) outbreak sweeping the nation, the St. Johns County Board of County Commissioners declared a local state of emergency on March 17 for St. Johns County. The proclamation provides local officials authority to use state and federal funds for COVID-19-related efforts.

A Citizens Information Hotline has been setup by the same board of commissioners to help St. Johns County residents navigate through the county's closures and cancelations and the current guidelines regarding COVID-19. The hotline can be accessed by calling (904) 824-5550 all days of the week between 8 a.m. and 6 p.m.

Some of the county's resources have been affected by the response from state and local governments to COVID-19 including the St. Johns County Public Library System which has been closed through March 29. It is not yet clear if closures will continue in April. Similarly, festivals and major gatherings in the city of St. Augustine scheduled for March were either canceled or postponed to a later date as new recommendations from the federal government and the Centers for Disease Control and Prevention (CDC) are announced.

St. Johns County beaches have closed vehicle access to limit the number of beachgoers and the county has urged those who visit the beaches practice social distancing by keeping six-feet apart and to limit their party to no more than 10. In a similar effort to keep up with the CDC's recommendation of social distancing, the Sunshine Bus Company has implemented a policy permitting no more than 10 occupants per vehicle, including the driver.

Additionally, bars and restaurants have been ordered to "suspend on-premises food consumption for customers," according to Executive Order 20-71, until May 8, 2020. Those businesses can, however, still serve customers through delivery and take-out services. Gyms and fitness centers have been hit with a similar order and will shut their doors until the state of emergency is lifted.

It's difficult to predict what businesses are opening in April and beyond as the news changes from week to week. However, there are resources setup to access information on the latest guidelines, news and facts on COVID-19. For general guidelines on COVID-19 visit the CDC's webpage at www.cdc.gov or the Florida Department of Health at www. floridahealth.gov. To contact someone at the COVID-19 Call Center, call (866) 779-6121 or email COVID-19@flhealth.gov with any questions regarding the state's response or its guidelines on the disease. For a list of Executive Orders made by Governor Ron DeSantis visit www.flgov.com. To access local information on St. Johns County's announcements regarding COVID-19 visit www.sjcfl.us/coronavirus. Lastly, for information on which restaurants, beaches, attractions or other businesses are open as usual and which have been closed or have modified hours of operations. To view the list visit www.visitstaugustine. com/article/coronavirus-covid-19-updates.



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Computer Corner

by Steven Aldrich 904-479-5661

What does it cost to update from Windows 7 to Windows 10?

Contrary to popular belief, you by Microsoft need not purchase a new Windows 10 license, if you are updating from Windows 7. So, the answer to the question is "It typically costs nothing to update to Windows 10."

All you need to do is download the Microsoft Windows 10 Update Assistant (directly from Microsoft. com) and start it running on your windows 7 computer. It takes about an hour to finish and then you will be running Windows 10.

Updating can get tricky if your computer is old (7+ years) or running poorly. In this case, you may want to have a professional look at your computer and do the update for you. This past weekend, I updated 9

computers. 8 of the 9 computers updated without any issue and all of the applications and files were right where they had been prior to the update. The one that was problematic, was not a typical computer with a typical Windows 7 installation. It had been a company server, and really needed a fresh install of Windows anyway. All of these computers were updated using the old Windows 7 license key and are fully authenticated *fccspro.com or (904)* 479-5661.

If you are thinking about updating to Windows 10 and you want to breathe a bit of new life into your computer, consider adding a Solid State Drive. This will make the computer 10-15 times faster than the first day you owned it.

The cost of updating your current computer will be much less expensive than buying new. And you don't have to start at square one, reinstalling all of your software, and moving all of your files.

Consult an expert and you may find that you can quickly and inexpensively update to Windows 10. Or, if you are somewhat technical, you can update it yourself for free. Just be sure that you get the Windows 10 Update Assistant directly from Microsoft.com.

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



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Financial Focus

Information Provided by Edward Jones

Time for Some Financial Cleaning

of us, that means it's time for some spring cleaning around our homes and yards. But why stop there? This year, why not do some financial spring cleaning, too?

You can apply some of the same principles of traditional spring cleaning to vour financial environment. Here are a few suggestions:

• Clear your vision. Spring brings extra hours of sunshine - and to enjoy them, you'll want to clean your windows, inside and out. As an investor, you also need to take a clear-eyed view of your situation periodically. Are you on track toward achieving your goals? If not, what moves can you make to get back on the right path? You need to be honest with yourself to see if you're doing all you can to help make progress toward your objectives.

• "De-clutter" your portfolio. As you go about sprucing up your house, you may find that you have a lot of clutter. Do you really need three mops? And are you holding on to those old calendars for any good reason? You'll probably feel much better about your surroundings when you de-clutter them – and the same may be true of your investment portfolio. For example, do you own several investments that are virtually identical? If so, you might want to consider ways to help diversify your holdings. While diversification can't guarantee profits or protect against losses in a declining market, it might help reduce the impact of market volatility on your portfolio.

• Recharge your batteries. When you do your household spring cleaning, you may want to check the batteries on your smoke alarm, carbon monoxide detector and other devices. And as part of your financial spring cleaning, you might need to recharge your own investment "batteries," so to speak. In other words, increase the power you're providing to your portfolio. You can do this in a few different ways. First, you can L.L.C.

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Spring is officially here – and for many increase your contributions to your 401(k) or similar retirement plan every time your salary goes up. You can also try to "max out" on your IRA contributions each year. (For 2020, you can put in up to \$6,000 in an IRA, or \$7,000 if you're age 50 or older). Another way to increase your investment voltage is to make sure you've got adequate growth potential in your portfolio based on your goals and risk tolerance.

• Put your house in order. As part of your spring cleanup, you may want to check for damage on your roof, windows, siding and so on. But you also need to put your financial house in order, especially as it regards to protection. Do you have adequate life insurance? If not, your family could suffer if something were to happen to you. And have you thought about how you could pay for long-term care if you needed it? The average annual cost for a private room in a nursing home is about \$100,000, according to the insurance company Genworth. To retain your financial independence - and also to help protect your grown children from possibly having to deal with these costs – you may want to explore some type of long-term care insurance.

By doing some spring cleaning around your home, you'll lighten up your living space. And doing some financial spring cleaning may help you brighten your future.

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

It will be coming in your mailboxes soon. No, it's not more junk mail. It will be the Official US Census being sent to every home in the country. The Feds want to determine who is residing in each household. They should not be asking you for your Social Security number or a credit card - if you get one of these fake census mailers please run those through the shredder or turn them in to the police. If you do not send the census back there may be a few reasons; you suspect it's a scam, you may be a tax evader or you mistook it for junk mail. No matter what the justification, a few weeks later there will be official Census workers visiting the homes of those who did not return them (you have until June 1st to do so). For every person unaccounted for, our County will lose approx. \$1,145 per person per year over the next 10 years (\$114,500 in total) in potential federal matching funding. Jimmy Johns, County Commissioner, who is Chairman of the local Census Committee can be reached at 904-209-0300 for further questions.

The Census is nothing new. In the days of Caesar Augustus (Octavius), there were regular enrollments (as they were called) so that they could collect taxes for the benefit of the Roman Empire. Luke (as in the Bible) was a good historian and he made reference to a census as it "first took place while Quirinius was governing Syria." By many accounts, Joseph and Mary and Jesus could have been accounted for. Yet, detailed history and record keeping preceded them by many centuries. The real question is, will you be counted?

So this release of the Diaries comes at us to celebrate the life of Christ (or the a Sunshine State of Mind.

Bunny Rabbit and Easter eggs for those grandkids of ours). I typically watch The Passion (produced by Mel Gibson) every year to help me picture the way life might have been at that time of Jesus. The Passion was the last movie that I watched in our old movie theatres in the Ponce Mall. There was neither an empty seat nor a dry eye in the house. How powerful a movie and how much more powerful was the message of the crucifixion; God gave his only son for the sins of man so that "man" could be forgiven. Was that the message for mankind? That we are barbaric crucifiers? That we are all sinners? That we are forgiven for our sins? Maybe the message is that God loves us no matter how human we are. This Easter, when you're whispering a prayer for the love of God, think about who you are and how others see you and try to figure out what you want to leave behind. Forget about the material things that you leave behind because they will be irrelevant.

What has survived before any census and before the birth and death of Christ are the timeless principles of human decency; the self-reflection of humankind. Everything that we say (and don't say) and do (and don't do) to or with others is what we do to ourselves we are the mirror. That's who we are. That is the voice and the silence within us.

This Easter, whether or not you believe that Jesus was counted in the census over 2,020 years ago and whether or not you want to be counted in the upcoming census yourself, you may wish to be counted on in other ways. What can you count on to leave behind? With that question, I will a time when Easter Holy Days are upon wish you all a Happy Easter and, as always,



ONLY YOU KNOW & I KNOW

transactions? YES - But how?

Here is what I know:

single family transactions in our local St. Augustine and St. Johns County Multiple Listing Service (SASJCMLS).

These sales had an average sales price of \$302,621 and the (\$160/mo. lower) than last year. average Days on Market (DOM) at that time was 114.

Now, let's see how that compares to the same time in dangerous and it's effect on the local, State and 2020:

From January 1st to March 9th, 2020 there were 563 closed the second quarter of 2020 and beyond. Stay single family sales in SASJCMLS with an average sales price tuned. The Virus is potentially dangerous. of \$319,563 and the DOM is at 99 days.

Bottom Line - NO EFFECT. In fact, all of those statistics are IMPROVED.

In that 1st Quarter 2019, if you bought the average sales price house (\$302,621) at the rate of 4.37% with 10% down worth? Call someone who knows. Looking to

Does the Coronavirus have an effect on local real estate payment, your monthly payment would have been \$1,510.

In this 1st Quarter 2020, the average sales price is \$315,156 (\$12,535 higher). Yet rates today are at 3.125% (based on a From January 1st to March 9th, 2019 there were 538 closed 750+ score on 3/9/20) so the payment is only \$1,350/mo.

> Bottom Line - Virus causes Fed to lower its rate by 1/2% and more expensive homes (\$12,535 higher) cost less per month

> Is that enough information to stop the fear? No. The virus is

National economy will only be determined in Did it impact markets worldwide? Absolutely. Only you know and I Know what impact it has locally.

Need to figure out how much your home is make sure you're protected when purchasing a home? Absolutely: call Dirk at Work.





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