UMC Annual Christmas Market Local Crafters and a Chili Cafe



The United Methodist Women of Shores UMC will hold their annual Christmas Market on Saturday, November 10th from 8 a.m. to noon. Bring your Christmas Shopping List and browse and shop all the Market Stores! The Bookstore has paperback and hardbound books, puzzles for all ages, games and children's toys. The Crafters' Showcase will feature fine handmade products

of knitting and crochet items as well as other handmade articles by local crafters. For the home, the Christmas Shop features handmade and commercial Christmas decorations and the "This & That" Thrift Shop offers a large selection of gently used household items. As you browse, stop by the Chili Cafe and enjoy refreshments with a bowl of hot chili with accompaniments and visit the Bakery Shop for a variety of delicious baked goods and treats.

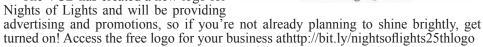
The Christmas Market will be held in the Christian Education Building on the church's campus. There is plenty of free and accessible parking. Proceeds from the UMW sale benefit local community charities. Shores United Methodist Church is located at 724 Shores Blvd, between the golf course and Hartley Elementary. Rev. Carolyn Westlake is the pastor. For More information call 797-4416 or visit www.shoresumc.org.

St. Augustine Nights of Lights

In the last 24 years the world-famous St. Augustine Nights of Lights has become a centerpiece of community pride and economic accomplishment. In its 25th year it needs to shine extra bright for our visitors! Will you be turned on?

We need to energize our visitors because we have a strong reputation to preserve: National Geographic named St. Augustine one of the ten best places in the world to see holiday lights. And, the competition grows stronger every year. Our competitors from Amelia Island to Savannah and Orlando to Charleston are "amping" up their holiday experiences so we have to keep surprising our customers with more and better lighting displays.

The VCB has created a new logo for



Sixth Annual Display Contest
Again this year, Old Town Trolley Tours, Mint Magazine and WSOS-FM with the support of the St. Johns County Chamber of Commerce and the Visitors & Convention Bureau has initiated a contest with \$5,600 in prizes for the businesses with the best lighting displays. Judging will be based on votes collected from Old Town Trolley's Famous Nights of Lights Tour riders through January 30 and representatives from the city and tourism industry. Prizes range from \$1,000 in cash to a ¼ page ad in Mint and 25 spots on WSOS-FM. Our holiday lights will deliver a "wow" experience in our 25th year -- to keep our guests coming back.

How to Get Glowing!

Make sure your Nights of Lights display is in good working order and enhance it this year for prizes. Keep your light display lit through January 31. Light-up night is November 17. Challenge your neighbors to outdo last year's display.

The VCB will have TV advertising as well as posting images and messaging about

Nights of Lights to our more than 500,000 Facebook fans and Instagram and Twitter followers. Go to our Fan Page and interact with our fans.

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

Medium Pamela Theresa At Shores Riverview Club Nov. 17th

Medium Pamela Theresa, Medium in the Raw is bringing her unique gifts of spirit communication to St.

The "Prove It" Tour has her making a first ever stop in our beautiful city. She will be performing live, Saturday, November 17th at 6pm in the Riverview Club. The event will be filmed for air on her tv show Medium in the Raw which airs in Jacksonville on CW17.

Pamela uses her incredible gifts to connect the audience to their departed loved ones with messages and validations that prove that they are still around and aware of what is going on in our lives. She has sold out previous stops on her tour and this show should as well. Get tickets and info at www.pamelatheresa.com



Ballroom Dance Association November Dance



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

Dance to beautiful dance music and enjoy hors d'oeuvres, desserts and coffee. Guests pay \$20. Appropriate guest attire is a dark business suit with tie, or a tuxedo, for the men and a cocktail dress or gown for the women. Shown is Michael and Margie Fitzsimmons, doing some nice looking dancing, at an association dance.

For a reservation, call Dennis or Mary Larimore at 904-825-4902. For more information and pictures, visit facebook.com/sabda staug.

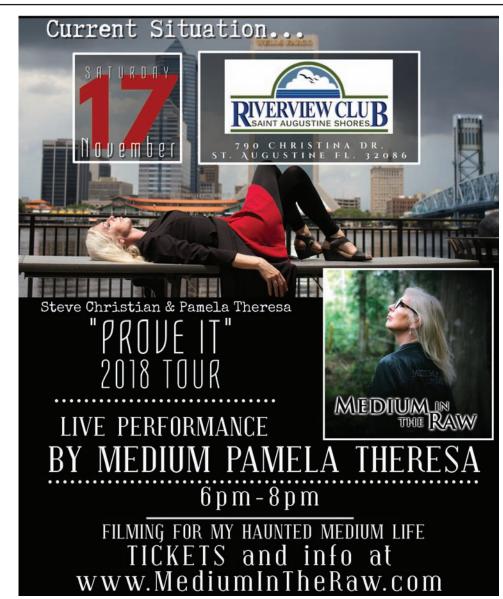
What's Inside The Observer This Month...

NIGHTS of LIGHTS

Celebrating 25 Years

- St. Augustine Shores: Fall Yard Sale November 3rd
- St. Augustine South: Kelly Ussia Naturalist with Parks & Recreation speaks at Monthly Meeting
- Health Update: Do You Shuffle? If so, it can be Dangerous
- Computer Corner: Password Cornucopis
- Financial Focus: Consolidating Leads to Clear Financial Strategy
- Fire Prention Corner: Basic Facts About Fire
- Sheriff's Corner: Identity Theft
- Facts about St. Augustine South Community
- Diaries of a Shores Grand-Dad
- World's largest Tiny House Festival returns to First Coase









REAL ESTATE LAW AND CLOSINGS

Amy M. Vo has extensive experience in real estate law, serving as title agent on transactions and drafting commercial and residential contract documents. Amy understands that closings are often a complicated and time sensitive process and she takes pride in being responsive to realtors, brokers, and lenders, while being available to clients to help make the closing pleasant and effortless. Amy plays a vital role in overseeing the details of your transaction from evaluating title to pursuing the appropriate legal remedies to clear defects or resolve contract disputes. Aside from a team of processors and closers, St. Johns Law Group has numerous lawyers to draw upon should other legal issues arise, such as construction litigation, entity formation or estate planning for buyers relocating from out-of-state.

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St. Augustine Observer

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Joe Thomas Sales & Distribution

(505) 903-2127

Email: joeatobserver@gmail.com



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

St. Augustine South

Community Calendar

St. Augustine South Improvement Assoc.

709 Royal Rd

email: staugsouthimpassic@gmail.com

www.staugsouth.com

SASIA Board Members

Jenna Cuzick - President

Margo Geer – Treasurer

Andre D'Elena – Secretary

Ed Olsen - Board Member

Sara Gaudino – 1st Vice President

Julie Bruijn - 2nd Vice President

Rob Kennedy - Board Member

Frances Lundberg - Board Member Chad Razey - Board Member 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

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meetings are held on the fourth Monday of each month at 6 p.m. at the Riverview Club.

- Fairview Condominium Board meetings are held on the second Tuesday of every other month at 4 p.m. at the Fairview Condo club house.
- Greens Condominium Board meetings will vary. Contact Steven Sheremeta at Sovereign-Jacobs at 904-461-5556.
- Casa Bella Condominium Board 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.

Monthly Meetings at Clubhouse

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

Vietnam Vets Meeting - 4th Tuesday of the month Vietnam Vets meet at 7pm.

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

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

SAIA Holiday Christmas Party December 12th

Add note for: Join us for a neighborhood holiday celebration of food and fun! Wednesday, December 12 @ 5:30pm - SASIA Members: FREE, Non-Members: \$10

Visit www.StAugSouth.com, or St. Augustine South Improvement Association on Facebook, for more details on these events.

Joe Satterelli - Board Member 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.

Get Your Copy of the Observer?

The St. Augustine Observer newspaper is delivered *free* to *Shores* & *South Communities* and other selected neighbrhoods in Southern St. Augustine by U.S. Mail. Free copies are available at the *Riverview Club* office and the *Southeast Library*. Issues are available on-line at *www. observer.vpweb.com or StAugustineObserverOnline.com*. Current mailing postal routes are C007, C015, C017, C028, C035, R031, R014, R015, R006, R043, and part of R039 around the golf course. Routes do change occasionally, call if you do not get your paper.

Contact clifflogsdon@att.net or 904-607-1410 for an annual agreement for one year postage of \$12. The paper is free and made possible by our advertisers. Visit and thank them whenever posssible. Cliff Logsdon, Publisher/Editor

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. *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: 9 Salt Water Fishing Rods, gaft, 1 large net, 1 spear. \$5 each. Call 797-1517

FOR SALE: Pride mobility J6 power wheelchair. Like new \$900.00 Call 305-775-8689

FOR SALE: Oriental (Chinese) table and six stools. \$195.00. Call 904.797.6501.

FOR SALE: 1. Sofa 74 in. cream color - \$75.00. Dinning table six chairs glass top 72 L x 42 W - \$100.00. 2. Curio cabinet small 41 L x 15 W x 29 H - \$50.00. Calll 305-968-0447.

FOR SALE: Medium Brown Lazy Boy Recliner Wall Hugger Love Seat - Excellent Condition - Buyer must move - \$100 - Call:

904-797-5893

FOR SALE: INVACARE/LEO 4 wheel SCOOTER \$1100.00 or reasonable offer. Must sell-Nice ride for around the neighborhood or short trip to the store. Able to travel up to 14 miles on a full charge. Has variable speeds,horn, lights and back up audio alert, and has front and rear baskets. Call 386-405-4468 located in St Augustine South.

FOR SALE: Nine golf clubs and bag in good condition. Master Grip and Dunlap Brand. \$75.00 Call 904-794-4143.

FOR SALE: Toyko Metal Day Bed with Trundle. Brand new in box. Sell for \$75.00. Call 802-878-0969.



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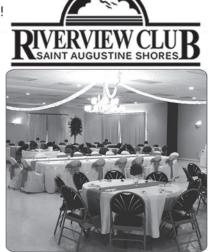
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- Reunions
- Retirement Party
- Fundraisers
- Retirement Party
- Anniversaries
- Memorial ServiceEngagement Party

Riverview Club 790 Christina Drive St. Augustine, FL 32086

904.794.2000

www.shoresRiverviewClub.com



St. Augustine Shores Club News **November 2018 Riverview Club Calendar**

EARLY SOCIAL - Sunday, November 4th

6:00 pm to 9:00 pm. Entertainment by Chris Thomas Band. *BYOB*Hosted by: Dave & Charlene Field

MAIN SOCIAL - Friday, November 30th 7:00 pm to 10:00 pm. Entertainment by *Reministyx*. *BYOB*Hosted Shores Activities Clul by: Frank & Jackie Phillips

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

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

Bridge - Fridays 1:00 pm.

Bridge Lesson - The class is geared to all levels. Thursdays at 10:00 -11:30 am. Chicago Bridge - Must have a partner to play, Monday and Thursday at 12:30 pm.

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

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

Chair Yoga - Monday, Wednesday & Friday at 10:45 am. A gentler form of yoga for those whom balance is an issue. Wednesdays class offers a 30-minute floor stretches

Yoga - Mondays, Wednesdays and Fridays at 9:00 am. Bring a non-skid mat & wear comfortable clothing. The class is geared to all levels.

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

Tai-Chi - Beginner classes Tuesday at 9:00 am and Thursday at 7:00 pm. Learn the principals of Tai Chi with John Doody and help your overall health and well-being!

Dance Class - Social dance class with Dennis, Thursday at 2:00 pm. Dance Class is FREE for Activities & Dance Club Members.

Line Dancing - Every Monday at 6:30 pm and Wednesday at 10:00 am. Class is FREE for Activities & Dance Club Members.

Zumba - Tuesdays at 5:30 pm. Low-impact Zumba with Mary Beth. Come sweat,

lose weight, meet people, and have a blast!

Writers in the Shores- Tuesday November 13th and 27th at 1:00 pm in the Library. For information call Donna at 794-0789.

Upcoming Events at the Riverview Club

Shores Fall Yard Sale - Saturday, November 3rd, from 8:00am to 1:00pm Christmas Social: Saturday, December 15th (6pm to 10pm) – Entertainment by Nostalgia

New Year's Social: Sunday, December 30th (7pm to 10pm) – Entertainment by Frank Saffi

Riverview Club Events

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

EARLY SOCIAL - Sunday, November 4th 6:00 pm to 9:00 pm. Entertainment by Chris Thomas Band

MAIN SOCIAL - Friday, November 30th 7:00 pm to 10:00 pm. Entertainment by Reministvx

Social Dance Class with Dennis - Thursday at 2:00 pm. Dance Class is FREE for Activities & Dance Club Members.

TAI-CHI CLASS - Beginner classes on Tuesday at 9:00 am and Thursday at 7:00 pm. Learn the principals of Tai Chi with John Doody and help your overall health and well-being!

Exercise Class led by Marcia - Tuesday and Thursday at 10:00 am. Low impact standing and chair exercises.

Bridge Lesson - The class is geared to all levels. Thursdays at 10:00 -11:30 am. FREE Introductory Fitness Pole Walking Clinic with Sheila Vidamour:

Wednesday, November 14th 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

SHORES FALL YARD SALE - Saturday, November 3rd, from 8:00am to 1:00pm, St. Augustine Shores' residents, call the office at 904-797-6441 to reserve your free spot! (Rain date: 11/10/18).



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St. Augustine South (SASIA) **September 19 Board Meeting Program**

Kelly Ussia, Naturalist with St. Johns County Parks and Recreation, spoke to residents gathered at the St. Augustine South Improvement Association (SASIA) monthly general meeting on Wednesday, September 19. Kelly shared that the county recently conducted a survey of plant species along Shore Drive, as it winds along the Intracoastal Waterway, looking for invasive plants that can cause damage

What is an Invasive Species? It is a plant that is non-native to our area and taking over the natural habitat. Invasive species are categorized as Category 1, which causes ecological damage and is the most critical, and Category 2, which means the invasive plants have increased in abundance or frequency but have not yet altered Florida plant communities to the extent shown by Category I species.

The following Invasive Species were found along Shore Drive park, and some are also found in residents' landscapes: Brazilian Pepper, Silverthorn Olive, China Berry, Elephant Ear, Wedelia, Asparagus Fern, Air Potato, Sword Fern, Chinese Tallow, Mimosa Tree, Mexican Petunia, and Lantana camara.

One to watch: While the county survey did not find large populations of "Mother of Millions," this succulent is considered one to watch because there is no known treatment other than hand-pulling, which can be difficult due to the small plantlets that grow on the leaves and allow the Mother of Millions to spread rapidly.

How can residents help? Take inventory of your landscaping. Remove any invasive plants and Replace with native plants. Share this knowledge with your neighbors!

For a helpful online resource for learning more about Florida-friendly plants, visit http://floridayards. org/. Also, visit http://staugsouth.com/guest-speakers/ to view Kelly Ussia's presentation.

Shores Activities Club Welcomes the Return of 2 Popular Bands

Chris Thomas of "THE CHRIS THOMAS BAND"

November 4th from 6 pm - 9 pm
Come join us to welcome "THE CHRIS THOMAS BAND". Chris Thomas will be performing at the Shores Activities Club's Early Dance Social on Sunday Evening, November 4th, 2018 from 6:00 PM to 9:00 PM at the Riverview Club Hall in St. Augustine Shores (790 Christina Drive). Chris and his band recently sang and played the Times Union Center in Jacksonville, the Opening Night of the EMMA Concert Season this year and also performed in London, England. Chris is a professional vocal talent who is also an exciting entertainer fashioned in the way of the great performers of years gone by such as Sinatra, Martin, and Davis. He is a master entertainer and vocalist as well as a professional dancer whose mission is to bring big band music back into the mainstream for future generations to enjoy. You will also hear songs from the Motown era all

the way up to today's contemporary favorites. This dance social is BYOB and any snacks that you would like to consume. Shores Activities Club "Dance Members are FREE" and "Club Activity Members and Non-member/Guests are \$15.00". Sign-ups for this party may be made online by visiting our website at: www. staugshores.org . You may also make your reservations at the Riverview Club office (at 790 Christina Drive in the Shores) or by calling (904) 794-2000. For more information, call Dennis on (904) 461-6782



Frank, Denise & Roy of "The REMINISTYX" "50s - 60s Oldies Dance Party" November 30th from 7 pm - 10 pm The vocal show group the "REMINISTYX" are returning to perform at the Riverview Club's

"50s - 60s Oldies Dance & Party" on Friday evening, November 30th, 2018 from 7:00 PM to 10:00 PM at the Riverview Club Hall in the Shores (790 Christina Drive). "REMINISTYX" is made up of three performers who are well known in the St. Augustine area; Roy Olsson of the Nostalgia band and Frank & Denise Saffiotti of the Frank Saffi band. You will be entertained by the songs of yesteryear, from such oldies groups as; the Four Seasons, the Four Tops, the Beach Boys, the Beatles, Jay & the Americans, Danny & the Juniors, Rosie & the Originals, Santana, the Skyliners, the Duprees, the Platters, and much, much more. You will hear extensive vocals

and unique takes on 50's and 60s Doo-Wop, R&B, Soul and other popular oldies favorites of a by-gone era.

This dance social is BYOB and any snacks that you would like to consume. Shores Activities Club "Dance Members are FREE" and "Club Activity Members and Non-member/Guests are \$15.00". Sign-ups for this party may be made online by visiting our website at: www.staugshores.org . You may also make your reservations at the Riverview Club office (at 790 Christina Drive in the Shores) or by calling (904) 794-2000. For more information, call Dennis on (904) 461-6782.



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News Around Southern St. Augustine

ST Ausustome Shores Service Company Deed Restrictions Review

by Kathy Thomas, Chairperson Deed Restrictions Committee

What was the first thing you did when you bought your home in St Augustine Shores? You read the deed restrictions, right? Wrong, at least most of us probably did not read through all of them. And yet, we are a community that is organized and governed by those deed restrictions which were written in the 1970's. Times have changed since then and so has the community within the Shores. Back then most of the owners were retirees and there were fewer homes, the internet had not been created yet, no cell phones, apps or email. Today's world is very different and we need to be able to adapt the deed restrictions to current needs.

So, what is the issue here? The Shores deed restrictions require 75% of owners (one vote per residence) to vote for any amendment to pass. Last May in our annual election we got votes in from 23% of the residences. Nothing can change or keep up with the times if we only have 23% participation.

This year the Shores Board and the Deed Restrictions Amendment Committee propose that the community amend the deed restrictions to lower that 75% vote level requirement to 51%, a simple majority, of owned properties. But in order to make that change we must have 75% of current residences vote in the May 2019 annual election!

Please stayed tuned for more information on this issue in the coming months and talk to your neighbors about bringing the Shores into the 21st Century.

Neptune, Saturn, Unicorn, and Faun roads.

• And nearby is the "Plant" section, i

(Visit the Shores homepage at www.staugshores.org, and click on the About tab to identify the Unit you live in and read your Unit's deed restrictions.)

Temple Bet Yam presents THE SOCK HOP!

Remember those oldies but goodies? That rock and roll is here to stay? The sock hop? Well, knowing that rock and roll will never die, Temple Bet Yam presents The Sock Hop on November 10, 2018. Disc jockey Chico Dennis provides the music and you provide the dancing. Be there at 7:00 p.m. and dance till 10, and if you'd like, in your favorite '50's and 60's outfits. The cost is \$15 per person for great music, refreshments, and dessert. Temple Bet Yam's rock and roll headquarters are at 2055 Wildwood Drive, just off SR 207, St. Augustine. For ticket information, contact Carol Levy at 945-895-7332 or BernieLevy@att.net.

St. Augustine Jewish Historical Society

November 11th, the St. Augustine Jewish Historical Society will mark the 100th anniversary of the cessation of hostilities on the Western Front of World War I, which took effect at eleven o'clock in the morning—the "eleventh hour of the eleventh day of the eleventh month" of 1918. The 11 a.m. Veterans Day event at the National Cemetery, 104 Marine Street, will be brief, remembering the sacrifice of all veterans, focusing on the Jews buried in the nearly 200 year old burial grounds.

Approximately 225,000 American Jews served in World War I. They served as Marines, soldiers and sailors. They served in all aspects of the military: infantry, artillery, cavalry, engineering, signal, aviation, ordnance, quartermaster branches and more. Four received the Medal of Honor. Some were heroes, some did their part, some never made it home.

All are welcome to attend, no advance arrangements need be made, there is no charge. For further information contact 804-914-4460.

November St Augustine Orchid Society Meetings

"Become an 80 Percentile Grower" by Fred Clarke, Sunset Valley Orchids

Fred will talk about growing orchids, how 80% of your success is a result of providing the right light, water, temperature for your orchids and repotting them at the proper time. Everything else, like the fertilizer, snake oils, etc translates into the final 20% of your success. Fred talks to our club every year or two and always brings fabulous cattelyas and Australian dendrobiums. The meeting is Tuesday, November 6, 6:30 pm at Watson Realty, Conference Room by back parking lot, 355 US 1 SouthSt.Augustine, 32086.

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St Augustine South Facts

Does St Augustine South have five entrances? Yes, it's true! This is just one of many fun facts Dirk Schroeder shared as the guest speaker during the St. Augustine South Improvement Association (SASIA) monthly general meeting on Wednesday, August 15.

Dirk is a realtor for Century 21 and incoming Chair for the St. John's County Chamber of Commerce, and you may also recognize him as the author of the "Diary of a Shores Grand-Dad" and "Did You Know" columns in The Observer.

Dirk and his family moved to St. Augustine South in 1979, and although many years later they relocated to The Shores, Dirk is still a big fan of "The South" – it's one of the few communities where waterfront is undeveloped, making it a special place to live in St. Augustine. As a realtor, Dirk is very knowledgeable about the St. Augustine South neighborhood which consists of 2,480 property records (vacant and occupied), and he shared these interesting facts:

shared these interesting facts:
• Yes, "The South" has a FIFTH entrance located at Brainard Drive, approximately 1.3 miles south of Entrance Four/Shore Drive and separated from the main portion of the neighborhood by a tidal creek.

• The St. Augustine South neighborhood was approved on June 8, 1954, and will be 65 years old in 2019! At that time, 15 homes were already located in the community, either built before 1954 or moved from another location in St. Augustine – in fact, there is a home on Carmel Road built in the 1920s.

The South has several sections based on street name categories; for example:

- At the northern end of the neighborhood, there's the "College/University" section with road names such as Dartmouth, Cornell, Harvard, Vassar, Yale, and Loyola.
- The "Bird" section includes Pelican, Tanager, Martin, Heron, Egret, Drake, Cardinal, Warbler, and Swallow roads.
- Closer to the southern end, the "Mythological" section includes Hercules, Jupiter, Neptune Saturn Unicorn and Faun roads
- And nearby is the "Plant" section, including Lobelia, Orchis, Shamrock, Cypress, Aspen, Hawthorne, Linden, Mimosa, Beechwood, and Jasmine roads.

Dirk also shared some real estate statistics for St Augustine South; as of June 2018:

- There have been 50 property sales totaling \$10.7MM
- The average home sale price is \$215,275
- In 2018, homes spend an average of 52 days on the market, compared to 65 days in 2017
- There are just over 150 vacant building lots left in the neighborhood. And just beyond the neighborhood, other developments are happening. For example, convenience store chain WaWa is in the process of purchasing the property currently occupied by Z-Best Furniture, at the corner of St. Augustine South Drive and US-1. Sunbelt Rentals is expanding onto the property previously occupied by Verdego Garden Center (just north of Bono's Pit Bar-B-Q). And farther south on US-1, near Watson Road, 10 acres of land was purchased to become a 30,000 square foot vintage car museum.

Dirk is a very informative speaker and engaging story-teller, and SASIA appreciates him making time to share these insights, and more, during the August meeting. For information on upcoming SASIA monthly general meetings, visit www.staugsouth.com.

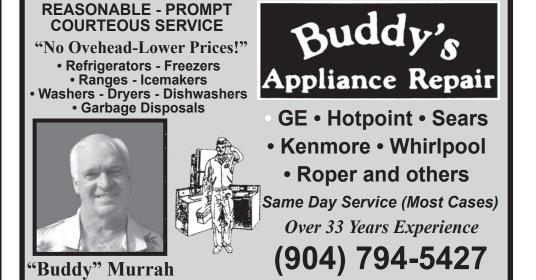
St. Augustine Travel Club Meeting

by Peter Dytrych

The St. Augustine Travel Club monthly get together will be held on Wednesday, November 14, at 3 p.m. when we will cover "Weekend in Havana." The intent of the travel club is to entertain and educate on travel destinations, and includes a brief lecture and a video of the region. The meeting lasts approximately one hour. It is a volunteer organization and no membership or reservation is required to attend. The club meets at the Southeast Branch Public Library, 6670 US 1 South near SR 206. We also arrange for a group cruise once a year in early spring. Information will be available at the meeting. Any questions, please contact Peter at 904 797-3736.

St. Augustine Travel Club Cruise

The St. Augustine Travel Club will again be sailing the seas on Saturday, April 6–13, 2019 on the beautiful Carnival Breeze out of Port Canaveral to the Western Caribbean ports of Cozumel, Belize, Mahogany Bay and Costa Maya for a 7-day cruise. Prices start from \$672.65 per person, double occupancy, for inside cabin, inclusive of all port fees and taxes. Balconies and oceanviews are also available at additional cost. Book now with a \$250 p.p. deposit and receive \$50 per stateroom On Board Credit. Call Peter, St. Augustine Travel Club at (904) 797-3736.



News From Around St. Johns County

Wags and Whiskers Pet Rescue and Adoption Garage Sale, Saturday, November 10th

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.

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.

Here is Your Change to be Tobacco Free!

1. Join us for a "FREE Quit Smoking" Now class at the *Flagler Hospital Wellness Center*. Classes meet once a week for six weeks starting on Tuesday, November 13, 2018 from 11:00am-12:00pm. FREE patches, lozenges, and gum! FREE quit plan, workbook, water bottle, stress ball and more! Now is the time to become Tobacco Free!

Join us for a FREE Tools to Quit class at the Wild Flower Clinic on Tuesday, November 13, 2018 from 3:00pm-5:00pm. 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 you.

Council on Aging Hosts Christmas on the River

On Sunday, November 18 from 5pm to 8 pm, Council on Aging (COA) will be hosting "Christmas on the River." With the theme "A Worldwide Journey of Wine Tasting & Gift Giving from the Heart", this event is a delightful kickoff to the holiday season. Held at the beautiful River House, it includes wine tastings from Carrera Wine Cellar, fair trade gifts from Amistad, a festival of wreaths and other decorations, delicious food, and seasonal music.

All proceeds benefit COA's Care Connection program. Care Connection utilizes the talents of community volunteers and the generosity of community supporters to fill the gap between subsidized services and the needs of the community.

Providing these services to our seniors is crucial to their independence," Becky Yanni, Executive Director, said. "I can't think of a better way to bring the community together around the holiday season to support such a worthy cause!"

Council on Aging is still accepting sponsorships. The different sponsorship levels include: \$60 to be an auction sponsor, \$250 to be a Ruby Sponsor (includes 2 event tickets), \$500 to be an Emerald Sponsor (includes 4 event tickets), and \$1,000 to be a Diamond Sponsor (includes 8 event tickets). All sponsorships include numerous recognition opportunities. Tickets are available for purchase for \$50 each. For more information, please contact Cindy Walker, Development and Communication Coordinator, at cjwalker@stjohnscoa.com or 904.209.3687.



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October Card Club and Newcomers Club

First Coast Card Club:

Thursday, November 1st . Anastasia Island Library-124 Sea Grove Main St., St. Augustine Beach. WALK INS. Guests Welcome. 12Noon.

Tuesday, November 6th. Main Library, 1960 N. Ponce De Leon Blvd., St. Augustine. WALK INS 1P.

Tuesday, November 13th. Coffee Shop. St. Augustine, FL. 12:30P. RSVP Required. Saturday, November 17th. Lunch/Cards. Lunch: 12:30P. Card Playing: 1:30P-4P. Ponte Vedra Beach Restaurant. RSVP Required.

Tuesday, November 20th. Coffee Shop. Nocatee-Ponte Vedra, FL. 12:30PM. RSVP

Tuesday, November 27th. Main Library, 1960 N. Ponce De Leon Blvd., St. Augustine. WALK INS 1P.

Meet more card players at our Community Libraries Every Month. Your Support Is Appreciated. Club Contact: 904-829-0643 for more information and verification of locations and events.

First Coast Newcomers Club Of Northeast Florida:

Thursday, November 8th. Flagler College Musical Show. St. Augustine. 7:30P \$15. RSVP Required.

Thursday, November 15th. Dinner/St. Augustine Beach Restaurant. Early Oysters Special. 4P. RSVP Required.

Monday, November 19th. Dinner:6PM. Trivia:7PM. St. Augustine Beach Restaurant. RSVP Required.

Wednesday, November 20th. Games Day. Lunch 12:30P. Games 1P. Coffee Cafe. St. Augustine. RSVP Required.

Meet friends in our community every month. Contact Our Club On How To Join, Verification of locations and all Club Events. Contact: 904-829-0643.

Turkey Bowl November 3rd

The St. Johns Golf Club is hosting the Turkey Bowl Golf Tournament beginning at 8:30 a.m. on Saturday, November 3. Twoplayer teams are invited to participate in this Captain's Choice event, and cost is \$30 per player for Golf Club members, and \$40 for non-members. For more information or to register by November 2, please contact the St. Johns Golf Club at 904.209.0350 or cwest@sicfl.us.



An Invitation to "Living With Cancer" Support Group

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

Meetings are the Third Wednesday of every month at 11:00 am on the first floor of the main hospital building Suite 1010. Please call 904-819-4693 (or 4742) for more information or to RSVP.

Tour of Homes Features "Christmas in The City of Lights"

This year's Garden Club of St. Augustine's Tour of Homes features "Christmas in The City of Lights" Sunday, December 2nd, 2018. Ticket price is \$30, which includes: a walking tour of 6 homes, beautifully decorated by Garden Club members; transportation for those in need and a Tea and Boutique which features handmade treats and crafts. Tea and Boutique hours are 12 Noon - 4PM and the event is located at The River House. Home tours are from 12Noon-5PM. Tickets for this popular event go on sale October 1st, 2018 and have "sold out" for the past 8 years. Advance purchase is recommended-online ticket sales at www.gardenclubofstaugustine.org: phone sales-(904) 342-2901; for information-

Ancient City Lion Club Pancake Breakfast Fundraiser for "Kids Bridge" Nov 3rd

The Ancient City Lion Club Pancake Breakfast Fundraiser will be November 3rd from 8:00-10:00 A.M. at Applebee's at 225 State Road 312. St. Augustine, Florida 32086. This fundraiser benefits Kids Bridge (http://www.kids-bridge.org/) who supports disrupted families and children. Everyone is invited to come and show support.



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Wild Flower Meadow Group

Our wildflower meadow group met the first Saturday of October; and after we worked in the meadow, we discussed the pros and cons of accepting another donation of non-native tropical milkweed. In the





end we decided in favor on them. We believe the monarch will adapt to the non-natives milkweeds and have another haven for survival and reproduction. One of the deciding factors in our decision was when we asked ourselves what would Gail Compton advise. She was one of the founding mothers of the wildflower meadow and had a heart for all wildflowers. A long time ago she designated the upper meadow near the woods as a demonstration garden where there would be non-native flowers, as well as natives. That's where we planted the milkweed in September and we already found some monarch eggs on them. We're hopeful more milkweed plants will help monarchs more than hurt them.

Flowers blooming early in October are *spider lily* (large picture below), blue curls, milkweed, horsemint, horseweed, cottonweed, rattle box, gaillardia, Spanish needle, painted leaf, honey suckle vine, scarlet sage, swamp sunflower (pictured blowyellow flower), Elliot love grass, partridge pea, golden aster, dune daisy, butterfly pea, golden rod, and flat-topped goldenrod. The latter isn't actually a goldenrod; but if it were, goldenrod do NOT produce allergens. Other flowers in bloom at the same time do and the wrong ones are often blamed.

We occasionally visit state and county parks and welcome newcomers, even if you want to come only on outings. Our group meets the first Saturday of each month at 8:30 AM by the Riverview Clubhouse. Our goal is to preserve the wildflower meadow and learn about native plants, especially those that grow in this location. We're an informal group without officers or dues and hope you will join us. Call Claire at 904-826-5366 for more information. Thanks, Cindy Taylor.

Welcome... to my home town! Melissa McCall Owen, PA REALTOR, PROPERTY MANAGER ...helping families call Saint Augustine home since 1983 Deltona Realty

St. Augustine Lions Club Presents Awards and Inducts New Members



District Governor Lion Bobby Wright visited the October 8th St. Augustine Lions Club Meeting. The DG discussed how all Lions Clubs should be entering their activities through Lions Club International website so he can see where the work is being done and where clubs need assistance. He encouraged all Lions to log on to the website to see the many training opportunities available through online training and webinars. He encouraged member to engage him when the club has a need and he will roll up his sleeves and work side by side with the members.

The District Governor inducted new members: Lion Troy Thorland, sponsored by Lion Donna Thorland, Lion Rick Denny, Lion Kevin Smith Jr., and Lion Kevin Smith III sponsored by Lion Cory McClure. He presented the "Florida Grand Lion" awards to Lion Judy Decker and Lion Laura Mancil. He also presented a progressive "Melvin Jones Fellowship" to PDG Jerry Skufe and a "Melvin Jones Fellowship" to Lion Laura Mancil.



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Happiness is the gift you give yourself



Give yourself the gift of happiness during this holiday season. I hear so many people say, "I will lose this weight after the holidays." But, what if you could stop yourself from gaining weight during our most festive time of the year? What if you could actually lose weight and change the food choices you make when so much temptation is around you? Hypnotherapy has the ability to reach and reframe how you think about food because it accesses the subconscious mind, where all our emotions and beliefs are held. Change begins from the inside out, not the outside in.

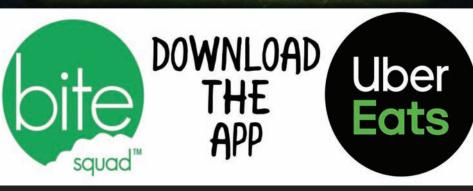


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Learn To Read of St John's County **Presents A Book Fair at Barnes & Noble**

Learn To Read is excited to present a Book Fair taking place at Barnes & Noble on Saturday, December 1, from 11:00-4:00 and featuring:

- 1. Lego building Competition from 11am-4pm with prizes awarded at 4:00pm for ages -8, 9 - 12 and 13 - 16.
- 2. 5 Local authors will be on hand from 11am-4pm for book signings:
 - Paintbrushes and Arrows: A Story of St. Augustine by M.C. Finotti
 - · Back Country Lawman and Bad Guys, Bullets and Boats by former Florida Game Warden Bob H. Lee
 - Stroke Diaries Vols. I, II and III by Tom Broussard, PhD
 - Mumford the Manatee by Dee Mountcastle
 - My Real Name Is Hanna by Tara Lynn Masih

This event is free and open to the public. A percentage of all Barnes & Noble book and café sales at the store the day of the event will be donated to Learn to Read – as will online sales through December 6. Participants must use the B&N Voucher # 12413902 at purchase to ensure credit to Learn To Read.

Come join us with family and friends in this community-wide event and support the non-profit efforts of Learn To Read. We provide free literacy skills assessment and instruction in St. Johns and Putnam Counties to individuals 16 years of age and older. In addition to one-on-one literacy tutoring, Learn to Read has recently expanded its services to help people learn English as a second language (ESOL) through personal tutoring and group

World's Largest Tiny House Festival is Returning to Florida's First Coast!

The largest tiny house event on record in the entire World is once again returning to St. Johns County for its 3rd Annual Florida Tiny House Music Festival (Nov. 16-18, 2018), St. Johns County Fairgrounds, Elkton, FL.

Tiny houses, vintage campers, tear drops, school bus conversions, gypsy wagons, yurts, and other styles of tiny structures will be available to view and tour. Returning will be tiny house celebrities, national and world recognized leaders from the tiny house community, FREE Friday night concert & fire performers, speakers & presentations, FREE Students Session (Friday, 9AM-12PM), a FREE for EVERYONE Session



(Friday, 5PM-8PM), multiple bands & day-time entertainment (Saturday-Sunday), workshops, and MORE!

The 3rd Annual Florida Tiny House Music Festival is the tenth tiny house event organized by United Tiny House Association (UTHA); and is another of UTHA's for-charity events, which will raise MANY THOUSANDS of dollars for various local charities and great causes... plus, retired, active and discharged military, law enforcement, and fire fighters have FREE admission all weekend.

The United Tiny House Association has funded the building of tiny houses for families in need from the proceeds of its for-charity Tiny House Festivals, endowed the annual Tiny House Scholarship Fund, and has been a source of fund raising for over 60 non-profits, charitable organizations, and great causes.

According to John Kernohan, "Our organization, which has now grown to over 32K+ members in 2 short years, and our board of directors are looking forward to once again having our event provide awareness of the global tiny house community, and to continue in our efforts of being a positive influence of the economic growth in the local communities where we host our Tiny House Festivals; and in being a source of fund raising for local charities and other non-profit organizations.

For information about the 3rd Annual Florida Tiny House Music Festival or the United Tiny House Association, please contact Chairman, John Kernohan, at 706-623-4332 (office), 954-558-3619 (cell), unitedtinyhouse@yahoo.com (email), or visit www.unitedtinyhouse.com.



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

So the Grand-Dad and Grand-Mom only get to spend a limited amount of time with our Grandchild and so only a limited amount of "Grand-Dad Material" is available for this column. We do get some quality time here and there and she (Claire) has become familiar with our real estate office and some of the objects in it. For example, in my office on a shelf by my desk I have a number of things that interest her and among them are the "Love Duck" and "Kevin" a "Despicable Me" minion character that is actually a USB storage device. These are Claire's favorite things in my office. Having a Grand-Daughter does remind me of days gone by.

Last Diaries I wrote about arriving in Florida in 1979. If I go back 10 years further to 1969, our family was sailing into NY Harbor (from West Germany) on the Holland America Line (HMS Rotterdam) with most of our worldly belongings. I remember it like it was yesterday; at the break of dawn sailing under the Verrazano Narrows Bridge heading North on the Hudson River and then spotting Lady Liberty, the early morning mist blanketing her. As we sailed past her, clouds smothered Manhattan and the sun lit up the sky in an orange blast of light – the entire sky was bathed in orange sunshine until we tied up at the docks. There we were covered in the shadows of the skyscrapers along the East side of Manhattan; the World Trade towers were just sprouting to the South of the docks. It took us a while to 2015 and was bought by Chinese investors who opened it back up.

clear immigration and then we were picked up by a Limo which was sent to take us into the Catskills where the VAW Aluminum factory was located. Yes, it was such a powerful experience that I can picture the details of our late June arrival 50 years ago. I remember how impressed I was by the rear facing seats in the Cadillac limo and the power window and power door lock buttons. I was in awe of the double-decker George Washington Bridge. I remember turning North on the Palisades Parkway along the West bank of the Hudson River and I can't forget how plush and manicured the Parkway felt. Eventually we were in the Catskill Mountains to Ellenville, New York. That was 50 years ago and I do have vivid memories of living in Ellenville. I remember not knowing the English language well enough to be placed into Fifth Grade so they held me back in Fourth Grade. I can't recall the name of my teacher but I do remember that Keith Smith and I whacked the pet alligator in the head. It was kept in a small bathtub as a novelty pet. Keith reached in to check it out and it snapped at him so he whacked it in the head with a shoe and killed it. We denied knowing anything about it. I do remember my 5th Grade teacher, Mr. Goldin and my 6th Grade teacher Mrs. Williams and I do recall some of the antics that played out in these grades. It's funny how you can recall events so far back.

Fast forward through my High School years to my

9th Grade attendance at Hebron Academy in Maine. Talk about the sticks: this town was made up of the Post Office, the General Store and of course the School (which made up 95% of the town). I have a pretty good recollection of some of the rowdy times that happened there. I can't say that I was excited to be there although I do recall having had an excellent English teacher. I attended Hebron as a matter of convenience as my older brother was finishing up school there so driving both of us from New York to Maine made sense. The following year I attended Vermont Academy (closer to home) and I also have very strong memories of my attendance there. My friends from Ellenville, Mark Weber and his younger brother, attended Vermont Academy that same year. Finally, in my junior year of High School, I went to New York Military Academy (aka NYMA). The years were 1975 and 1976. Even though I moved up in rank from Private (in my junior year) to Sergeant Major in the Color Guard (in my senior year), I was not meant to graduate from NYMA despite my stellar grades and high SAT scores. I had been accepted to RPI and MIT but I ended up getting kicked out of NYMA for breaking into some vending machines along with some friends, Henrion and Reynolds. It's funny how you can remember details so far back (40 years). I could write about that escapade in detail but suffice it to say it was a horrible moment in time when my father came to pick me up at 3 AM to take me home. As a result of attending NYMA, I now have two things in common with Donald Trump – attending NYMA and having a father named Fred. Ironically, the school closed in

I'm sure that most of you reading this can relate in some way to this Diary. We all grew up and learned how to be more respectful and, in some cases, professional and hard working. I regret to say that, since I moved around a lot, I hardly stayed in touch with anyone from High School or College and only through Facebook was I able to connect with anyone of them.

Our memories of our own children are obviously fresher than the ones above since our oldest is 27 years old and they are carefully and lovingly chronicled in many highly-prized photo albums created by the Grand-Mom who is opening up new chapters and a new book named "Claire".

Life has its cycles: from our dependency - infancy to the fun years of childhood, to the freedom of adolescence, the transition through adulthood and the responsibilities that come with new independence. We grow more mature in becoming parents and then eventually the cycle reverts back - to the freedom of becoming empty-nesters, to the joy of being Grand-Parents, to the dependency on our spouses in our golden years and the enjoyment of our final years. And, even though we can't take anything material with us when we go, we can take the memories of a lifetime with us and we can share these memories with others before we go. On that note, may you share your memories with others and I wish you all, as always a Sunshine State of Mind.



YOU KNOW

This Month's Did You Know is dedicated to Buyers (last month was Sellers):

Did You Know that:

- · Buying a Home usually starts with going to the bank and verifying how much home you can buy (before going to visit with your Realtor). Start with your current Bank but also shop around with other lenders.
- (5-20+% down), FHA (3.5% down), VA or USDA (0% down). Most entire transaction. The only limitation they have is with your lender important to Lenders is your Credit Score (and obviously your - privacy laws keep them from intruding into your personal financial income & employment).
- Get a Good Realtor get someone who knows the area, the properties, utilities, deed restrictions (if any) and has experience. Also, look for someone that has time available to provide you skill, care and diligence.
- As a Buyer can your Realtor represent you in your purchase as a Single Agent versus a "Presumed Transaction Broker"? Yes. Ask me how and why.

- I found the right house now what? Get a Realtor who not only knows how to draft a strong offer and how to negotiate on your behalf?
- I received a counter-offer what now? Counter back or accept it. This is where a good negotiator can be very helpful and possibly save you money.
- We've entered into a binding Contract. What are my obligations? • Most Lenders can offer the same Loan Types - Conventional Now, you really need a Realtor - they will help you manage the information.
 - What about insurance & flood insurance? A good Realtor has great connections to a variety of good insurers and can help you through flood insurance determinations using FEMA maps and local surveyors.
 - How about New Construction? For this you definitely need a Realtor. Do you really have the experience to deal with builders?

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St Augustine Genealogical Society Meeting

Presentation by Paul Howes – "The Howes One-Name Study" In January 2018, the St Augustine Genealogical Society heard Paul Howes explain what a One-Name Study is. On November 17, he'll give us a presentation on his very own onename study into the Howes surname. Come and listen to why Paul does it, how he does it, and how he manages and organizes it. He'll explain how he works with and connects with people around the world, and how he thinks about his one-name study like a business with customers. He'll also include some of his fascinating stories about people in his database. Find out how Paul's management and research skills can help you with your own genealogy search.

Twelve years ago in New Jersey, Paul Howes' younger son came home with a class problem: trace your family tree. The school gave access to Ancestry.com's US data - totally useless for an immigrant family! "Don't worry son. I'll help" said Paul. You know how the story begins. Having found three separate lines of ancestors named Howes, Paul's interest in the surname was triggered. He now has a One-Name Study into the Howes name, an online database of nearly 130,000 people in reconstructed family groups and a small team of researchers in five countries working on extending it (www.howesfamilies.com).

Paul is an actuary by profession before retiring five years ago and moving to Florida, Paul Howes was a senior partner in a global consulting firm. He has lived in six countries, and worked in over fifty. Paul speaks Dutch, French and German with smatterings of other languages, including Mandarin Chinese and Welsh. From 2015-2018, Paul was Chairman of the Guild of One-Name Studies (www.one-name.org), a global organization of 3,000 genealogists, most of whom have chosen a surname to study. Paul will be speaking at RootsTech 2019. He has also spoken at "Who Do You Think You Are Live?", past RootsTech conferences, NEHGS (New England Historic Genealogical Society) and numerous other locations on either side of the Atlantic. In his other lives, Paul is an executive coach and a

Guests are always welcome at St Augustine Genealogical Society meetings. For more information, please go to https://sagsonline.org.



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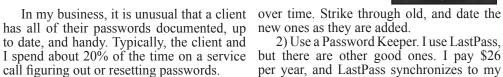
8:45 a.m. Traditional Service 10:00 a.m. Sunday School 11:00 a.m. Contemporary Service



Computer Corner

by Steven Aldrich 904-479-5661

Password Cornucopia



There are passwords to log on the computer, update the operating system (Windows or Mac), email accounts, and any number of websites. It is truly a cornucopia of passwords. Keeping all of them written down (or stored in a password keeper) and up to date as they change, is of paramount importance.

Some folks use the same password for everything, which is not a good idea. It may be easier to remember only one password, but way too easy for the bad guys. When big companies like Yahoo and Equifax are hacked, and millions of account passwords are stolen, it is trivial for the bad guys to hack into every account a person has if the same password is used for all accounts.

Here are two ways to tame the password

1) Use an address book with the A through Z tabs. Leave a couple of lines between each entry, because your passwords will change

2) Use a Password Keeper. I use LastPass, but there are other good ones. I pay \$26 per year, and LastPass synchronizes to my iPhone, all of my computers, and my tablets. So, I always have access to my passwords.

It is also a good idea to document the answers to any "Security Questions" you provide when you set up a new account and password.

If you have a notebook of passwords, and there are random scraps of paper stuck in it, and it is not organized by name – I would suggest that you spend the time to use one of the two suggestions above. BUT FIRST, test each password before you enter it into your new and improved password repository.

Let's tame the Password Cornucopia in time for Thanksgiving!

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

"I only want cremation."

Flagler Memorial Cremation Society 669-1809

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Do You Shuffle? If so, it can be Dangerous

PT, DPT, MHSc, MTC, CMTPT, FAAOMPT First Coast Rehabilitation 904) 829-3411

What I mean by shuffling is a way of locomotion or walking. It is very inefficient and may cause leg pain, low back pain, neck pain or falls.

Shuffling is a walking or gait pattern where the trunk is slightly flexed, putting the weight of the body forward. The legs do not come off the ground much causing the feet to skim across the surface of the ground rather than clear it. The stride



length also tends to become shortened.

There may be a number of reasons for the change in and locomotion therefore differing solutions. One cause may be neurological. This type of locomotion is often demonstrated by those suffering from Parkinson's disease. Treatment includes movement exaggeration using a method called Big and Loud.

Other causes may be more mechanical. Low back pain can cause one to bend forward to relieve pressure from the spine, the spinal cord or nerve roots. Bending in this matter often alleviates numbness and tingling down the legs but in exchange for other problems such as leg pain or falls. Treatment for this cause may include manual and exerciseto improve motion in the back for pressure relief. Aquatics

can also work well.

The bent over posture and shuffling gait may be caused by lower extremity injuries in the hip, knee or ankle that prevent proper clearance of the feet and locomotion compensations. These too can be treated using manual therapy and exercise to increase motion, strength and restore or improve function.

Many physical problems can be remedied in their early stages. All too often we "live with" developing and progressing problems because we either think it's no big deal or

we think we just don't have time.

Please, take the time. If ignored it only gets worse. It may take months or years but we are masters of compensation. We are constantly making small changes in the way we move and live. If you don't believe me think about how we used to move at 5, 15, 25, 45 and so on. Motion is lost because we don't use it. We hike the hip, swing the leg, bend the back forward, push-up with our toes – all with special names and all compensations to help us move through the day.

Don't wait until you fall. If your feet are not clearing the ground and hitting on the heel when you

By Rob Stanborough

land, see a physical therapist and get your gait analyzed. Some solutions are involved but most solutions are simple and a matter of making changes in habits. Call us at First Coast Rehabilitation in St. Augustine or Palatka. We can help.

Rob Stanborough is a physical therapist

serving St. Augustine for over 10 years. He is president and co-owner of First Coast Rehabilitation, as well as co-author of Myofascial Manipulation:Theory & Application, 3rd ed by Proed Inc. He is certified in manual therapy, a Fellow of the American Academy of Orthopaedic Manual Therapists and has presented on the topic of soft tissue dysfunction in a variety of venues. Read previous columns posted on www.firstcoastrehab.com.

Fire Prevention Corner

By Robert Growick, Division St. Augustine Fire Department Chief/Fire Marshal

Basic Facts About Fire



basic facts about fire. Below are some simple ways to help you understand the characteristics of fire.

Fire is FAST! There is little time! In less than 30 seconds a small flame can get completely out of control and turn into a major fire. It only takes minutes for thick black smoke to fill a house. In minutes, a house can be engulfed in flames. If you wake up to a fire, you won't have time to grab valuables because fire spreads too quickly and the smoke is too thick. There is only time to escape.

Fire is DARK! Fire isn't bright, it's pitch black. Fire starts bright, but quickly produces black smoke and complete darkness. If you wake up to a fire you may be blinded, disoriented and unable to find your way around the home you've lived in for years.

than flames. A fire's heat alone can kill. Room

Fire deaths can be reduced by learning the temperatures in a fire can be 100 degrees at floor level and rise to 600 degrees at eye level. Inhaling this super-hot air will scorch your lungs. This heat can melt clothes to your skin. In five minutes a room can get so hot that everything in it ignites at once: this is called flashover.

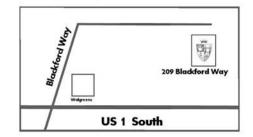
Fire is DEADLY! Smoke and toxic gases kill more people than flames do. Fire uses up the oxygen you need and produces smoke and poisonous gases that kill. Breathing even small amounts of smoke and toxic gases can make you drowsy, disoriented and short of breath. The odorless, colorless fumes can lull you into a deep sleep before the flames reach your door. You may not wake up in time to escape.

FACT FOR THE DAY! Smoking is the

Fire is HOT! Heat is more threatening primary cause of death by fire in the U.S. The second cause of fire deaths is heating equipment.



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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 you 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 is: https://www.consumer.ftc.gov/articles/0235-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@siso.org

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Financial Focus

Information Provided by Edward Jones

Consolidating Accounts Leads to Clear Financial Strategy



None of us can completely control all the things that happen to us. Yet, when it comes to achieving your long-term financial goals, including a comfortable retirement, you do have a great deal of power – as long as you follow a clear, well-defined financial strategy. And one way to help build and maintain such a strategy is by consolidating your financial accounts.

Over the course of their lives, many people pick up a variety of financial accounts from multiple sources. They might have a few IRAs from different providers, a couple of old 401(k) plans from past employers, an insurance policy (or two) purchased many years ago, and a scattershot of stocks, bonds, certificates of deposit and other investments.

If this picture describes your situation, you may want to think about consolidating. For one thing, having a variety of accounts can run up a lot of fees. Furthermore, you'll have lots of paperwork to keep track of all your accounts, including several different tax statements. Plus, just by having so many accounts, you risk forgetting about some of them – and if you don't think you'd ever forget about your own money, consider this: Well over \$40 billion in unclaimed cash and property, including 401(k)s, pensions and IRAs, is awaiting return to the rightful owners, according to the National Association of Unclaimed Property Administrators.

But beyond reducing your possible fees, paperwork and potential for lost assets, consolidating your accounts with one provider can give you a centralized, unifying investment strategy, one that can help you in the following ways:

Diversification – If you own several different financial accounts, including IRAs, 401(k)s and online accounts, you might have many similar investments within them. You might even own a cash-value insurance policy containing investments that closely track the ones you have in the other accounts. This type of duplication can be harmful, because if a market downturn primarily affects one type of asset, and your portfolio is dominated by that asset or similar ones, you could take a big hit. But if you have all your investments in the same place, a financial professional can review your holdings and recommend appropriate ways to diversify your investment dollars. (Be aware, though, that while diversification can reduce the impact of market volatility on your portfolio, it can't guarantee profits or protect against all losses.

Staying on track – With all your accounts in one place, you'll find it easier to keep the big picture

Staying on track – With all your accounts in one place, you'll find it easier to keep the big picture in mind and make the moves necessary to help you progress toward your financial goals. Two main actions include buying or selling investments and adjusting your portfolio to make it more aggressive or conservative, depending on your situation.

Avoiding mistakes – If you own several separate accounts, you could see a loss in one or more of them and overreact by selling investments that could still be valuable to you. But with a consolidated investment platform, you can see more clearly that the impact of a loss may be small, relative to the rest of your holdings.

As we've seen, consolidating your investment accounts with a single provider can have several advantages. So think carefully about bringing everything together – you may find that there's strength in unity

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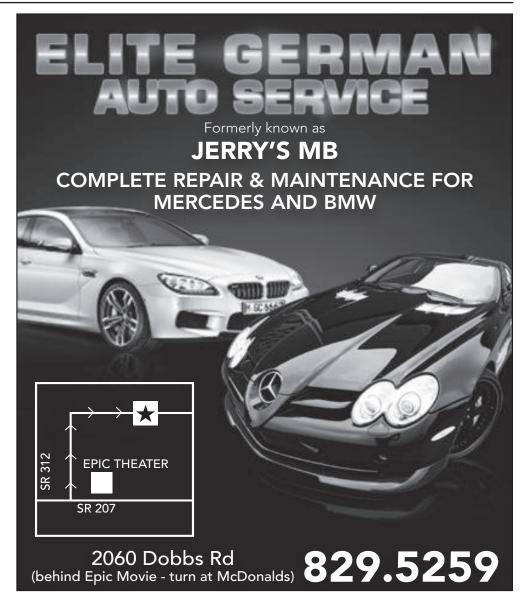
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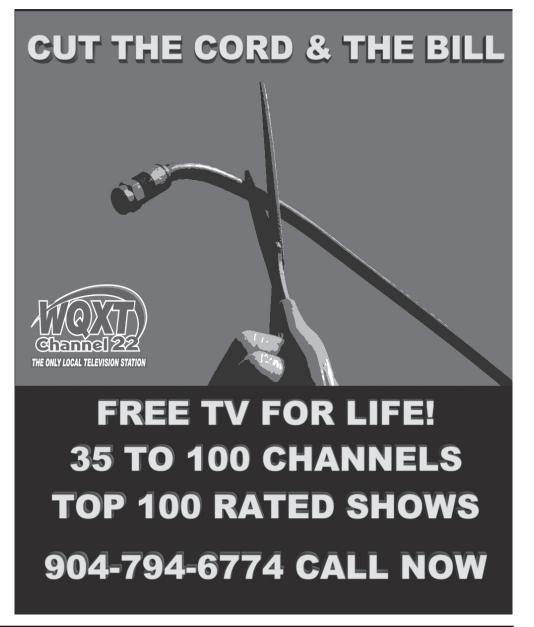
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