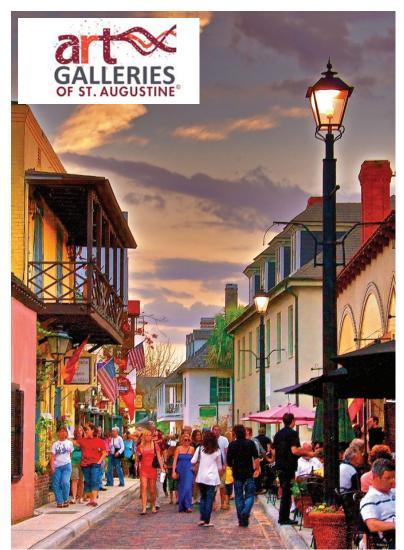
NEWS FOR AND ABOUT AUGUSTINE SHORES AREA

Art Galleries of Saint Augustine



Art Galleries of Saint Augustine, an association of 30 locally owned galleries, exhibition halls, and museums offers a comprehensive art tourism destination in northeast Florida with an optimum way to experience the local arts scene and support business owners in the historic, Nation's Oldest City. From high quality fine arts to handmade crafts and artist venues, the artists and businesses are all located in and around the renowned downtown St. Augustine, a thriving community founded

Typically known for its inherent natural and cultural value, St. Augustine's historical significance is often depicted in the décor of the galleries and subject matter of the art forms while focusing on natural or built beauty, geography and waterfront, countryside, adventure and amusement, and whimsy, among others. Additionally, many of the galleries feature contemporary and cuttingedge art in a variety of mediums. The Art Galleries of St. Augustine members include artists and businesses from the beaches, tropical environments, downtown locations, and rural communities. The established businesses are adjacent to many living history and fine arts museums, botanical gardens, Spanish-period buildings and structures, parks, aquatic venues, ethnic enclave communities, and historic and cultural events, to name a few.

Art Galleries of St. Augustine serves a vibrant organization which has been in place for more than a century with artists, musicians, writers and art lovers from all over the world. The association celebrates many diverse and eclectic local, regional, national and international artists that flock to the beautiful waterfront city. Locals and visitors support businesses year round and during the holidays while visiting the region with its historic importance and beauty.

For complete Art Galleries of Saint Augustine listings, maps and brochure along with business hours during the Nights of Lights and regular days of operation, visit the website at www.artgalleriesofstaugustine.org or call 1-832.779.2781.

JUNIOR YOUTH IN GOVERNMENT **MEETINGS THURSDAYS** starting 1/7/16





St. Augustine Lions Club donation made for Emergency Services/Homeless Coalition. Lion Larry Dillahay, Debbie Reddin, Executive Director and to her right is Susan Herrera, owner of the Amistad fair trade store

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

- News From Around the Shores:
- Shores Service Corp December **Board Update**
- Senior Expo January 7
- Health Update: 150 Minutes
- Financial Focus: What to Look for From a Financial
- **Computer Corner:** Interesting **Image Searches**

Film Festival Presented by Flagler College

The 6th Annual St Augustine Film Festival, presented by Flagler College, will run January 29th – 31st , 2016. In order to show more films this year, there will be five venues which include Lewis Auditorium, the Gamache-Koger Theatre and three theaters at Corazon Cinema and Café. The three-day festival is an annual celebration of artistic excellence, bringing together movie enthusiasts, filmmakers and artists to discover the best new films in cinema in the beautiful, historic city of St. Augustine,

The St Augustine Film Festival, an arm of the Ft Lauderdale International Film Festival, will highlight over 30 international films from all over the world, including Italy, France and Mexico, featuring worldrenown filmmakers. Most of these Indy films will not be shown in national theaters.

Please visit www.staugfilmfest.com for all the updated ticket information or contact at 904-461-3993

S POSTAGE PAID T. AUGUSTINE, FL PERMIT #132 US ST. The Shores Observer 1965 A1A SOUTH #180 St. Augustine, FL 32080-6509



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Thursday 9am-2pm

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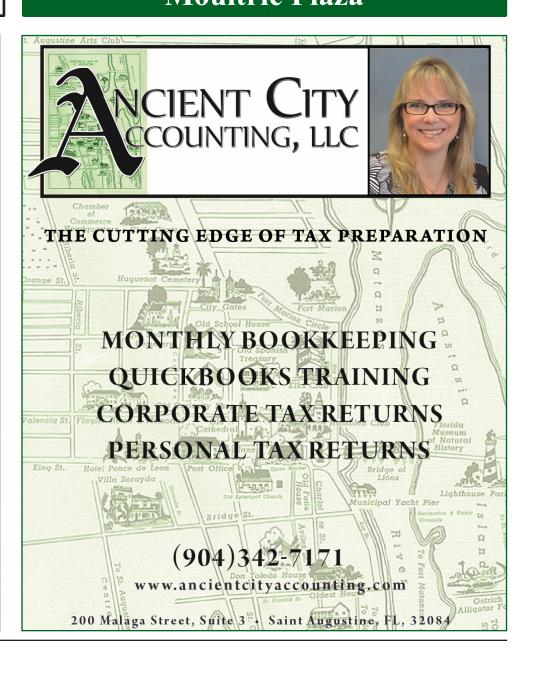
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The St. Augustine **Shores Observer**

Published monthly for residents of St. Augustine Shores Area St. Augustine, FL 1965 A1A South #180 St. Augustine, FL 32080-6509

Cliff Logsdon, MA Ed (904) 607-1410 clifflogdson@att.net John Drury 904466-1648 jtdrury58@yahoo.com Michael Cunningham 904-501-4556 mcunningham745@yahoo.com

The function of the St. Augustine Shores Observer is to serve residents of the St. Augustine Shores areas Community.

First priority will be given to reporting news and activities of the residents of the St. Augustine Shores and other local communities, and other news and events that directly affects the area. Second priority will be given to articles of general interest

Information should be received by the 10th of the month in order to appear in the following month's issue. Articles or information may be sent to the Shores 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 Shores Observer is subject to editing. Publishing of submitted letters and information is at the discretion of the publisher. Views and opinions expressed are those of the writer and do not express the viewpoint of the publisher or editorial staff of the Observer.

The Observer's acceptance of advertising does not constitute

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

How To Reach The Shores Service Corporation (Shores Homeowners Association) (904) 794-2000

Shores Community Calendar

- Shores Service Corporation monthly meetings are held on the second Thursday of each month. Meetings are at 7 p.m. at the Riverview Club
- Shores Recreation Association board meetings are held on the first Tuesday of each month at 11:30 a.m. at the Riverview Club.
- Conquistador Condominium Board 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 meetings- March 12th, 2015- 6 pm Annual Meeting, April 7th, 2015-6:30 pm, May 5th, 2015-6:30 pm, June 2nd, 2015-6:30 pm.



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Community Classifieds

The Observer offers free individual community classified ads to Shores 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" (4 lines) \$5, 1" (8 lines) \$10, 1 1/2" (12 lines) \$15, 2" (16 lines) \$20. These Ads are to be paid in advance before running in the Observer.

Send your ad and payment if required to Shores Observer, 1965 A1A South #180, St. Augustine, 32080-6509. Or you may email your ad to clifflogsdon@att.net. Deadline for all ads is the 10th of every month for the next month's issue.

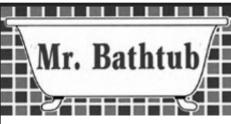
FOR SALE: ProForm Treadmill with spacesaver design. Folds up in seconds.Perfect condition with a variety of workout options. \$145.00 Call 904-687-9028.

FOR SALE: 1. Shaw Industries Vinyl Floating Floring, Urbanality #00115 - Broadway - one entire unopened box and a few extra pieces. Was used for guest bath in Greens condos. Paid \$100 per box. Sell for \$45.00. 2. Laura Ashley queen bedskirt, gray/green. Excellent condition. \$15.00. 3. Queen size sheet sets, Laura Ashley. Excellent condition. Contain flat, fitted, and pillowcases. \$15.00/set. Also for sale are white pillowcases in excellent

condition. All bedding freshly laundered and hardly used. \$3.00 per pillowcase sets. Call

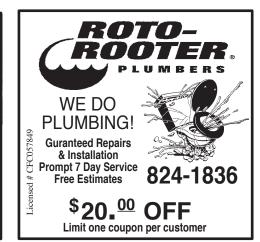
FOR SALE: Beautiful green Lazy Boy Recliner, new with bamboo arm rest \$200, Lane Cedar Chest-great for keepsakes \$200, Antique Server Table - beautiful condition \$300, wool area rug-dark blue and rust decor \$25 Call (904)599-2740.

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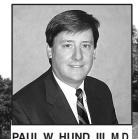
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St. Augustine Shores Service Corporation December 10th, 2015 Board Summary

The St. Augustine Shores Service Corporation's Board of Directors meeting was attended er by President James Priester, Vice President Jerry Zinn, Director Winston Burrell, Treasurer Claire Lorbeer, Director James O'Such, Director Sue Chitwood. Excused Absence Secretary Rachel Diamond.

The Invocation was given by General Manager Smith followed by the Pledge of Allegiance.

Approval of the Minutes – November 11, 2015. Motion by Treasurer Lorbeer to accept the minutes as presented. Seconded By Director O'Such. Unanimous. The motion carried.

Treasurers Report – Read by Treasurer Lorbeer accepted for audit. General Manager Smith explained the decrease in operating cash and the decrease in the reserve funds.

Managers' Report - Joseph H. Smith III

Storm Water Drainage System Update - General Manager Smith informed the Board that the dredging project East of Valverde Lane and the peninsula work South of Viscaya Blvd. have been pushed up to mid-January. The level of the water table has caused the delay.

Progress on Board Goals -

Curb Appeal – Current projects include pine straw and hedge trimming in the medians on Shores Blvd and Christina Drive. Edging along the sidewalks throughout the community. The installation of new flowers at all entrance ways and the Riverview Facility. The directional drill project for the irrigation well at 506 Shores Blvd is complete.

Safety/Security – Smith discussed the quote from Village Key for new card access systems at the RVF Pool, the Pier Gate, the Main Office, and the Boat/RV Storage Facility. He informed the Board that he is waiting on bids from Tyco and Scott Alarm.

Operations – Dreux Isaac Reserve Study Update. Smith has been working with Dreux Isaac to update the reserve study. We have given him our balance and adjustment schedule and should have the

updated the reserve study. We have given film out barance and adjustment schedule and should have the updated numbers by the January Board Meeting.

ACC Committee – Vice President Zinn - The ACC Committee held one meeting in the month of November. They approved 18 applications. 1 addition, 3 fences, 3 new homes, 5 pool enclosures, 1 pool repair, 1 screen enclosure, 3 screen rooms, 1 shed, Total approved YTD 147. President Priester inquired about some fences on Alcala Drive. Vice President Zinn explained that the ACC was addressing the issue. Director Chitwood inquired about the house that burned on Bahia Court.

Boat/RV Storage Committee - Vice President Zinn explained that we have engaged Matthews Design Group to address the drainage issue. General Manager Smith presented an email from Engineer Thomas Inman

Deed Restriction Report - The report was presented to the Board

Riverview Grounds and Clubhouse Committee – Director Chitwood - The report on the goals and progress of the Committee was presented. The Board was informed that Gina, the Exercise Instructor, is terminating her class as of December 17, 2015 and that the Committee is looking for a replacement. A list of rates was presented to the Board for approval. Motion by President Priester to approve the rates as presented. Seconded by Vice President Zinn. Motion failed with 4 No votes 2 ves votes President Priester and Director Chitwood. The Committee recommends that we budget for a Facilities/Event Coordinator that could handle the Riverview events. Some maintenance concerns were presented. Director Chitwood made a motion that the St. Augustine Shores Service Corporation form their own Riverview Club Membership. Seconded by President Priester. 3 yes votes 2 no votes Vice President Zinn and Director O'Such and 1 abstention Director Burrell.

Action Status List Update - General Manager Smith presented the updates for the month of

Directors Comments:

Treasurer Lorbeer wants the Board to evaluate the Riverview Club Membership at the end of the fiscal year June 2016. Director Burrell commented on the Riverview Grounds and Clubhouse Committee

Meeting Adjourned

President Priester's Message

Happy New Year and Holiday Greetings from St Augustine Shores Board of Directors!

Your Board of Directors has been very busy working for the people of the Shores on many diverse topics, including activities at the Riverview Club, cleanup of the RV Storage Compound, a key card system for facilities, such as the pier and pool and other important items.

Monthly meetings continue to be poorly attended, however, we did draw over 50 citizens at a special meeting concerning activities at the Riverview Club! Changes are in motion and to be effective, we need your input. The next meeting of the activities committee is 6:00 pm on January 5th, 2016 and another on January 6th, 2016 at 11:00 am. Both meetings are to solicit your input, please attend one or the other.

Folks, this is your board and we need you to participate and keep us informed of your wants and needs. Our community continues to be a very diverse population with groups that go unserved and others which are underserved. Our goal is to achieve a balance where the greatest number of you are served at a satisfactory level.

It is our intention to be the best homeowners association is St Johns County and you are the key; please participate! Our next board meeting is Thursday January 14th at 7:00 pm. I look forward to meeting as many of you as possible and welcome your input as to how we can continue to improve. Please contact me by email at President@staugshores.net and let me know your thoughts.

"I only want cremation."

Flagler Memorial Cremation Society 669-1809

News Around South St. Augustine

Temple Bet Yam Events

Temple Bet Holds Annual Brunch & Card Party

Temple Bet Yam of St. Augustine will host its ever-popular Brunch and Card Party at Marsh Creek Country Club on Wednesday, January 6, 2016, from 10:00 A.M. - 2:00 P.M. Join in your favorite game-- Mah Jongg, Bridge, Scrabble, Rummy Q, Poker, to name a few. Mimosas, mini scones and coffee will start the morning and a delicious buffet lunch will be served at noon. The ticket donation is \$30.00. For information and reservations, please call. Bernice 471-5016 or Shelly 471-8891 by December 28th.

TEMPLE BET YAM TO HOLD MEMBERSHIP FAIR



On Sunday, January 24th from 12:30 PM – 2PM Temple Bet Yam of St. Augustine will hold a Membership Fair/Open House for prospective members and our newest Members. Light refreshments will be served.

Temple Bet Yam, located at 2055 Wildwood Drive in St. Augustine, is a warm, welcoming Reform congregation led by Rabbi Fred Raskind. The Temple was founded by fourteen families in 1993. Today, one hundred and twenty families of traditional and interfaith backgrounds, from St. Johns and surrounding counties, call Temple Bet Yam Home. TBY has a vibrant Religious School directed by Heather Naughton, as well as activities to serve everyone's interests. From Men's Club, to Sisterhood, Social Justice, social events, Lifelong Learning and choir, there's a lot to do.

Services are held twice a month with additional holiday observances and special events. To see what's happening each month go to the calendar at templebetyam.org or call 904 819-1875. Hope to see you on January 24th.

DELI NITE IS RETURNING TO TEMPLE BET YAM!

The phenomenally popular Deli Nite will return to Temple Bet Yam on February 4, 2016, starting at 6PM. Featured are overstuffed corned beef, pastrami and turkey sandwiches with all the fixings. Special entertainment will be provided by the multitalented Lee Weaver performing SRO. Tickets for the event are \$30 each and because this is always a sell-out, order your tickets early. Please RSVP to Shelly Cohen 904 471-8891

or Dinah McNamara 904 460-2428 or e-mail wandmtby@gmail.com by January 26.

Temple Bet Yam is located at 2055 Wildwood Drive, St. Augustine with close proximity to SR 207 and I95.

Writers In The Shores By Donna Johnson

The January meetings for Writers in the Shores will be on Tuesday the 12th and again on the 26th. The chosen subject is to be "The view from ... " and, is suggested for this month's topic to write about on the 26th. Come join us, you just might like us! Everyone is welcome and we would like to invite anyone who loves to write. You do not have to be a member. We meet on the 2nd and 4th Tuesday each month, at 1pm here at the Riverview Club Library. We are a casual group who enjoy sharing their work and related discussion with each other. There are no officers, dues or requirements. All genres are encompassed. For information call 794-0789.





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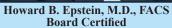
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By Rob Stanborough PT, DPT, MHSc, MTC, CMTPT, FAAOMPT First Coast Rehabilitation (904) 829-3411

Once again we are faced with the end of one year and the beginning of another. During these transitions, we usually pause, re-evaluate, and make plans for the times ahead. I imagine for most of us 2016 will be no different.

I often joke about many of the infomercial exercises when lecturing because so many produce unnecessary injuries. There are infomercials at nauseam for every type of exercise program you can imagine: boxing, dancing, salsa, with equipment and without. I joke because the danger of injury increases during the transition periods such as New Year's, beginning of summer and significant birthdays as people look to make changes in their lives. It's because it's the start of something completely new and unfamiliar and many times without giving the body a chance to accommodate. It often results in soreness, if not injury, and abandonment of the program itself. The end results is no life-style change at all and maybe disappointment. It doesn't have to be that difficult, that traumatic or that extreme. It can work.

A recent article in the British Journal of Sports Medicine showed a low-dose of moderate

to vigorous physical activity may reduce mortality by 22% in adults over 60 years (Hupin D, et al. BJSM 2015;49:1262-67).

It is known that regular physical activity increases life expectancy and reduces all cause-mortality. The Physical Activity Guidelines Committee Advisorv Report recommends a minimum of 150 min of moderate to vigorous activity. Exercise or Physical Activity can be measured using METs, or the Metabolic Equivalent of Task. Moderate exercise is the equivalent of a brisk walk, as if one was in somewhat of a hurry but chose not to run. Vigorous exercise would be the run, not a sprint, but a run. With the brisk walk on the low end and the run on the high end of what is required, this seems very doable for many, including those over 60 years of age.

Do the math. Sixty times 22% equals 13.2. That means one could reduce the mortality rate by 13.2 years. But that's not all. More importantly, when the rest of what is known about regular exercise is also considered, it could mean 13.2 years of improved mobility, strength, function and energy levels.

It seems our busy lives leave

It seems our busy lives leave less and less time for exercise. But according to this study, 150 min per

week, or 30 min a day for 5 day is sufficient to reduce mortality by 22% in adults over 60. The results would certain be the same for all ages. What the article does not say is whether the exercise time needs to be in 5 – 30 minute blocks, 7- 21 minute blocks or 15 – 10 minute blocks. Imagine if every time you visited the store you parked in the space furthest way instead of waiting for the closest and walked "briskly" to the door? What would happen if you "ran" to the mailbox instead of walking? Or strolled during the first part of your dog walk, allowing your dog to take care of business and then walked briskly on the return? You both would benefit. It's physical activity at the moderate level. Run and it becomes vigorous.

Spend 1-2 weeks looking for opportunities where your activity level could increase with simple daily tasks and start there. Then, challenge yourself to try a few – parking lot, mail, dog-walk, shopping, etc, and see what happens. Don't do them all at first, just a few. Turn it into a contest with your spouse, friends, children or grandchildren. Keep it simple and fun. Before you know it, you could be adding years to your life.



The EMMA Concert Association & Flagler College present

Andrew Sords, Violinist & Eriko Izumida, Pianist Sunday, Jan. 10, 2016 • 2:00 p.m. • \$30

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Saturday, Jan. 16, 2016 • 7:30 p.m. • \$35



Polish Baltic Philharmonic with Pianist • Chopin Piano Concerto No. 2 Saturday, Jan. 23, 2016• &:30 p.m. • \$40



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Wild Flower Meadow Group

by Cindy Taylor

The wild flower meadow group had our annual picnic on December 6th in Princess Place this year. We walked the boardwalk over the swamp near the park entrance and noticed a few spring wildflowers starting to grow. Do they not know winter is coming? The morning was cloudy and damp and, apparently, deer moss, fungi, and lichen like those conditions, as well as those woods.

We're planning to have the meadow mowed in December and by the time you read this, it may be done. It's important to keep the trees from growing where we want a wild flower meadow to grow and blossom. The mowing also scatters seeds from the gone-by flowers and we'll add to that the seeds we've been collecting during the year.

Our group meets the first Saturday of each month at 8:30 by the Riverview Club House. Our goal is to care for the wild flower meadow, learn about native plants, and what grows in this location. We occasionally visit state and county parks and welcome newcomers. We're an informal group without officers or dues and hope you will join us. Call Claire at 794-7473 for more information.







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News From Around St. Johns County

"Understanding The Civil War" **Discussion Group Meeting**

The monthly meeting of the "Understanding The Civil War" Discussion Group will be held on Jan 5, 2016 at 1pm at the Anastasia Island Branch Public Library in the Seagrove Subdivision on Rt A1A South. The topic will be: Study of the Battle of 1st Manassa or 1st Bull Run. Meeting is open to the public. For more information please email Charlie Smith at: smithc32@bellsouth.net

St. Augustine Genealogical Society (SAGS)

The St. Augustine Genealogy Society will be meeting on Saturday, January 16, 2016 at 10:30 a.m. in the SouthEast Library conference room. The program will be "Show n' Tell. Members will be sharing some of their genealogical efforts.

Because of the SE Library meeting schedule changes, SAGS meeting start time had to be moved to the 10:30am to 12:30pm time slot. Member dues are payable then. Visitors are always welcome.

St. Augustine Travel Club

St. Augustine Travel Club - by Peter Dytrych
Please join us for our FREE St. Augustine Travel Club get together on Friday, January 15,
at 3pm at the Southeast Branch Public Library on U. S. 1 when we will present on the Island of Malta. The Travel Club is intended to be educational and fun. We hope you will be able to come. The club is open to all St. Augustine residents and friends. For any questions, please call Peter at 904 797-3736.

Monthly Meeting - Growing Orchids

Last year St. Augustine Orchid Society members teamed up to give a presentation on how each grows their orchids in St. Augustine. It was so popular, we decided to make this an annual occurrence. Our multi talented Membership Veep LindaStewart will be our master of ceremonies. SAOS Members will talk about how they grow their orchids during the cool winter and warm summer months. they will share their experiences, problems and corrections, used and planned. TIME: Tuesday January 5, 7 to 9 pm. PLACE: Watson Realty Rear Conference Room, 3505 US 1South St..Augustine 32086 INFORMATION: http://www.staugorchidsocity.org/ or call Sue at 797-4360.

Keiki Club for Orchid Beginners

January 17 Keiki Club- Preparing a Plant for Display 1 - 3 pm. Preparing your plant for display in an orchid show exhibit is simply a matter of having the plant cleaned and flower spiked staked for their best presentation. Techniques for staking plants and cleaning leaves will be discussed, along with some other tricks. WHERE: Kathy and Mark Young's Home, 160 West Genung Street, St. Augustine 32086.





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Main Library January Events

Wednesday Brown Bag Lunch - Make Way for Monarchs

Sara Fenwick – The Monarch Midwife

It's almost time to get our gardens ready for some gorgeous guests! Please join Friends as we welcome The Monarch Midwife, Sara Fenwick, who will show us how to Make Way for Monarchs on January 20, 2016. The signature Brown Bag Lunch Program is hosted by Friends of the Main Library St. Augustine. As always, it is free and open to the public and seating is limited. Starting with this first program of 2016, general admission tickets (limit two) will be distributed on the day of the event on a First Come / First Served basis. Advance reservations will no longer be taken. Ticket distribution will begin at 11:30 a.m. the day of the program only. Doors will open at 12:00 noon and the program will begin at

Ms. Fenwick, a British-born retired nurse and midwife, will share her experiences with the magnificent Monarch butterfly and teach us about its needs and habitat loss as well as how to keep the Monarch population from continuing to decline. With a yard that is certified as a National Wildlife Federation Backyard Wildlife Habitat, Fenwick is uniquely qualified to show guests how to create a perfect environment to attract and host these perfectly beautiful visitors. Her presentation should be an excellent way to begin a new year of Brown Bag Lunch Programs.

Patrons are welcome to bring their lunch to the Brown Bag Lunch Program. Light refreshments will be provided. The program is free and open to the public, but, because seating is limited, admission will be First Come / First Served. General admission tickets (limit two) will be available beginning at 11:30 a.m. on program day. No advance reservations will be taken.

Super Saturday Book Sale at Main Library

Looking for bargain books to read at the beach or on a snow day? Mark your calendar to shop the Super Saturday Book Sale at the Main Library, 1960 N. Ponce de Leon Blvd., on January 23 from 10:00 a.m. to 4:00 p.m. The sale, sponsored by Friends of the Main Library St. Augustine, features hundreds of books as well as DVDs, CDs, VHS tapes and audio books. Everything for sale comes from community donations or materials removed from library holdings. Hardback books are priced at \$1.00 and paperback prices range from 10¢ to 50¢. All children's books are 25¢. Select special books and media items are priced at \$3.00 and up. Audio Books, DVDs and CDS are priced at \$1.00. VHS tapes and cassettes are 5 for \$1.00. Members of Friends of the Main Library St. Augustine will be able to shop the sale at special preview hours on Friday, January 22 from 3:00 p.m. – 5:00 p.m. Memberships are available at the door. Scanners are allowed during public book sale hours only.

A "3 Bucks-a-Bag Sale" will be held on

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Monday, January 25 from 10:00 a.m. until 5 p.m. We supply the bags; you fill them up! Friends of the Main Library St. Augustine holds book sales frequently to raise funds and to promote membership. All book sale proceeds support the Main Library's needs.

Book Sale information is also available on the St. Johns County Public Library

System website: www.sjcpls.org. Follow us on Facebook - Friends of the Main Library St. Augustine. For additional information, please call the Main Library at (904) 827-6940 or contact Friends President Toni Siriani, toni825@hotmail.com. Follow Friends on Facebook/ Friends of the Main Library St. Augustine.



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Financial Focus

Information Provided by Edward Jones

What to Look For Froma Financial Advisor

There's a lot to know about investing, so it's a good idea to get some professional help. But with so many financial advisors out there, how can you choose one that's right for you?

You may have to interview several prospective financial advisors before deciding on one. When you talk to them, see if you can get a sense of how they might work with you. Specifically, try to answer the following questions:

Does this financial advisor ...

... Understand you? Perhaps above all else, you want a financial advisor who will take the time to get to know you and your family, your goals and what's important to you.

... Clearly explain investing? Once you enter the investment world, you will likely be curious about it. Why is diversification important? What's a market correction? How do interest rate movements affect different investments? You will want to work with someone who will make the effort to educate you on investment topics and answer all your questions.

... Know your investment style? Obviously, you'll want someone who will recommend only those investments that are in your best interest and that can help you make progress toward your goals. Therefore, the person you choose needs to understand your investment personality – that is, whether you are an aggressive, moderate or conservative investor.

... Have a certain investment philosophy? You may have your own investment style and preferences – and so do many financial advisors. In fact, some financial advisors have an overriding investment philosophy that governs many of their recommendations. You need to find this out before you start working with

someone.

... Communicate frequently? The most knowledgeable financial advisor in the world won't be of much help to you if he or she is not a good communicator. You need someone who will regularly let you know if you're on track or make suggestions if you're not – even if you aren't scheduled to meet for a while. And, speaking of conferring with your financial advisor, you'll want someone who will meet with you when it's convenient for you, whether it's in person or over the phone.

... Avoid making big promises? You want a financial advisor with the expertise and experience necessary to help you make the right moves. And you'll want someone committed to your success. But there's a big difference between someone who promises to do the best possible job for you and someone who promises big results. Be wary of financial advisors who claim they can consistently achieve high returns for you – there are very few guarantees in the investment world.

... Explain how he or she will be compensated? Financial advisors get paid in various ways, often in some combination of fees and commissions. Ask all potential financial advisors how they get compensated; any reputable professional will be upfront about his or her charges.

By finding the answers to these key questions, you should be able to find a financial advisor who is well-suited to work with you. So take the time you need to gather enough information to feel confident in your choice. After all, you're enlisting the help of someone who can have a big impact on your financial future.

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

Happy New Year!

New Year's is a time to reflect on the year past. It is also a time to set goals for the future, and Edward Jones can help you do just that. We're in your neighborhood and available to help you take steps now to help meet your long-term financial goals.



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Computer Corner

By Gary Herrick, Computer Professor 904-377-6785 mainely2@bellsouth.net

Interesting Images Searches

Greetings from Computer Professor In this article I am taking a break from the "do's and don'ts" and talk a little bit about Internet searches in a fun way. I am going to be using Google.com as the search engine because they offer a little extra that we are going to

use

So play along, start your favorite browser whether it is Internet Explorer, Edge, Chrome, Firefox or Safari. If your home page is Google. com you are ready; if not, go to www.google. com. You can do this by clicking on the web address at that shows in the address bar of your browser, usually at the very top of the program, this highlights the current address; then start typing www.google.com and press enter on the keyboard. Google.com is a plan simple webpage, but in the upper part of the page you should see some words, these are links. You may see Gmail and you should see IMAGES. Click one time on the word images. Now look in the middle of the page where the big empty search box is, above it you will see the title: Google Images.

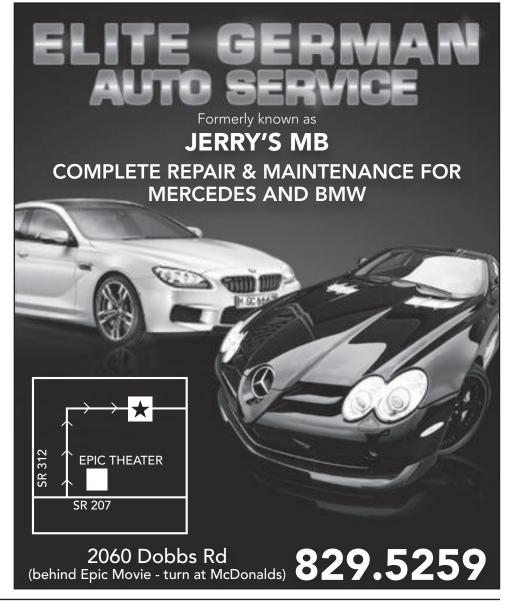
What this means is, anything you type in the search box, Google will search the internet for photos/images of that subject. When you type more than one word the results try to match images with all your words; but; after a large number of returns they will start matching less than all the search words.

Let's do a small demonstration: in the search box type CUTE PETS and press enter. You

will see pages and page of cute pets, at least by someone's definition. Take your time and enjoy the results, as you scroll down the page you will see more and if you run out of photos there should be the statement at the bottom that reads: "More results" click on the words and you get more images. When you have finished viewing the images scroll back to the top of the list and change the search to FUNNY PETS and press enter again. View the results.

Minor changes give you different results. Try the ones in the following list and notice how what you ask for is related to what you get: Small pets, large pets, green pets, odd pets, and make some up yourself – enjoy.







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