



St Augustine South was delighted when the North Pole sent Santa, Mrs. Clause and a few of their elves for a brief visit to our neighborhood Community Center Saturday, Dec 14th. Families came with their children & dogs to write their wish lists, sit on Santa's lap, snap family photo's, share Christmas cookies with milk and receive a goody bag from the Association.



Gilbert & Sullivan's H.M.S. Pinafore Fully-Staged with Orchestra

In this nautical satire, the Captain's daughter has captured the attentions of two men: a lowly sailor Ralph Rackstraw and the pompous Sir Joseph Porter. Only the mysterious Little Buttercup can unravel the ensuing mess of class rivalries and mistaken identities. Infectious tunes and clever wit make this G&S comedy at its best!

Heading the cast is FCO Artistic Director Curtis Tucker as Sir Joseph Porter, along with Patrick Jacobs as Captain Corcoran, Brittany Fouché as Josephine, Nicholas DeMeo as Ralph Rackstraw, Sarah Nordin as Little Buttercup, Tyler Putnam as Dick Deadeye, Jason Whitfield as Bill Bobstay, Adam Benton as Bob Becket, and Dawn Veree as Cousin Hebe. The FCO chorus and orchestra will be conducted by Zeek Smith. Nelson Sheeley returns to direct the production featuring scenic design by Pigman's Music and Arts Company, costume design by Alan Smith, lighting design by Carl Liberatore, and hair and makeup design by Nicole Dupré.

First Coast Opera began as the vision of soprano Barbara Norris and her husband, Anthony Fast, opening with An Evening of Opera in January, 2000. That August, they presented Voices of Love, in the magical ambiance of the "swimming pool" at the Lightner Museum. The Company owes much of its initial success to the generous sponsorship of the Lightner Museum (continued on page 3)

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St. Augustine Observer 1965 A1A South #120 St. Augustine, FL 32080-6509	

St. Augustine Ballroom Dance Association Music & Vocals of Tennyson O'Meally

The St. Augustine Ballroom Dance Association's January Dance is the 11th from 7 to 10pm at the Riverview Club, 790 Christina Drive, in St. Augustine Shores.

A 45 minute dance lesson starts at 6:15pm and will be taught by dance instructor Michael Singleton. After the lesson, dance the night away to the music and vocals of recording artist, singer and songwriterTennysonO'Meally, who was a runner-up on the TV show, The Voice. Also enjoy hors d'oeuvres, desserts and coffee served throughout the evening.

Guests pay just \$20 per person. Appropriate attire for this dance is a dark business suit with tie, or a tuxedo, for the men and a cocktail dress, gown or Palazzo style pants for the ladies. For a reservation,

call Dennis or Mary Larimore at 904-825-4902. For more information and pictures, visit facebook.com/sabdastaug. Pictured is new SABDA president and first lady, Dennis and Mary Larimore, enjoying themselves at a recent dance.



- St. Augustine Shores: Artist Art Show Feb 9th Valentine's Social Feb 15th
- *St. Augustine South:* New SASIA Board Elected Yoga & Tai Chi Monthly Meetings
- *In the Law*: Are Bitcom & Cryptocurrency Taxable?
- Computer Corner: Windows 7 vs Windoe 10
- *Financial Focus:* Invest in Your Family & Community
- *Sheriff's Corner:* Citizen Self Defense
- Diaries of a Shores Grand-Dad
- St. Johns Reads 2020 "Where the Crawdads Sing"
- United Way SJC Givers Gala

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St. Augustine Observer

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Cliff Logsdon Publisher/Editor (904) 607-1410 Email: clifflogsdon@att.net



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 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.

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

 Shores Service Corporation monthly meetings are held on the second Thursday of each month. Meetings are at 7 p.m. at the Riverview Club.
 Conquistador Condominium Board meetings are held on the fourth Monday of each month at 6

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

Monthly Meetings at Clubhouse DAV Meeting -3rd Tuesday of the

month DAV monthly meeting at 7pm. Bingo - Every Thursday at 1pm except Holidays, light lunch, from 11:30 to 12:30. Open to the Public

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

Tai Chi - Join Instructor Katie Monaghan for a donation based Tai Chi class on Tuesday's at 6:00PM. For more information please contact Katie at (904) 377-3390 or email at KatieMonahanTaiChi@gmail.com

Augustine Florida 32080-6509. Information may also be e-mailed to clifflogsdon@att.net.

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

The Observer's acceptance of advertising does not constitute an endorsement or approval of any product or services by the Observer or its staff. It is agreed that the Observer and its staff will not be held liable for information provided herein by submitters/advertisers, including pictures, graphics, websites and/or emails listed, that may have the potential to 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.

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 Jeff Edwards at Sovereign-Jacobs at 904-461-5556

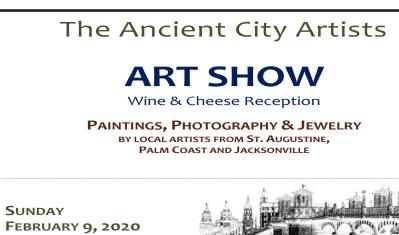
• Casa Bella Condominium 2019 Board Meetings: March 18th-6pm (Annual Meeting), April 15th- 6pm, May 6th- 6pm, June 17th- 6pm, July 15th- 6pm, August 19th- 6pm, September 16th- 6pm, October 21st- 6pm, November 11th- 6pm, December 16th- 6pm. For Information contact Ellen Lumpkin at 904-461-5556.

SASIA Board Members

President - Alan Chappell 1st V.P. - Robert Kennedy 2nd V.P. - Dave Whitaker Secretary - Kate Anreise Treasurer - Margo Geer Board Member - Suzanne Godbout Board Member - Ruth Hope Board Member - Lindsay Ryan Board Member - Brad Hernandez Board Member - Jerri Sue Dawson Board Member - Dan Kelly

> 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.



1:00 PM - 4:00 PM

THE RIVERVIEW CLUB **790** CHRISTINA DRIVE SAINT AUGUSTINE, FL 32086



Community Classifieds

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

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

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

sale. Men's Dress Pants 34X29, \$3.00 Each Men's Dress Shirts 15-151/2, \$2.00 Each Men's Sport Coats (4) \$4.00 Each, Men's Western Cut Dress Suits (2) \$12.00 Each. Please Call 904-501-4969.

FOR SALE: (1) Hotpoint 18 cubic ft top freezer refrigerator. \$250 (2) Pride Mobility GOGO Elite Traveler 3 wheel motorized wheelchair. Never used. \$850 (3) Free Queen Mattress & box springs. Used in guest room. Like new. call 904-687-9149

FOR SALE: One DTX400K Yamaha electric drum kit complete (like new) with 65 amp KC150 Roland amplifier. \$600.00. Call Frank (904) 794-5637 or (386) 643-9384

FOR SALE: (1) Ethan Allen corner hutch \$45. (2) Queen Air Bed \$20. Call 904-417-3210.

FOR SALE: (1) 2 matching lamps \$25. (2) Baby's high chair \$20. (3) Crib with mattress \$100. Call Bruce 904-615-4899.

FOR SALE: Large Glass Conference or Dining Room Table & amp; 4 Chairs -Solid Glass top table is 3/4 inch thick glass,

FOR SALE: Men's clothing for 3 1/2 feet wide x 8 feet long. Perfect for e. All in Excellent Condition. a large dining room space or conference a large dining room space or conference room. 2 padded captain chairs and 4 side chairs. Very heavy glass top - about 350 lbs! Asking \$500. Call Cliff 904-607-1410.

FOR SALE: 2014 - 33' Forest River Travel Trailer - Two slides, one on each side. Queen size bed, 2 Lazy Boy chairs, Mahoghany Kitchen Table with 4 Chairs, Oven and Microwave, Full size shower, TV/DVD, and 8 windows- very bright. Electric jacks and slides. Looks like new! Price: \$18,000. all or Text Judy (2-7 pm) at 904-347-4479.

FOR SALE: ((1) 7 piece Queen Size Bedroom Set. \$450. (2) Baby's High Chair \$20. Crib with mattress \$100. Call Bruce 904-615-4899

FOR SALE: (1) Air Martess, never used \$20. (2) Fiesta Ware, Flamengo, Ivory, Turquois, Suflower, Orange, Peacock, Scarlet. \$5 - \$30. Call 904-417-3210

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

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First Coast Opera

(continued from page 1)

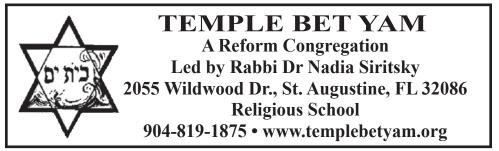
and its staff. Productions included Hansel & Gretel, Madama Butterfly, The Magic Flute, HMS Pinafore, The Mikado, Babes in Toyland, and The Pirates of Penzance.

The founders left Florida for Asheville, North Carolina, with a final concert - Addio! in May 2008. Since then, First Coast Opera has produced Master Class, Three Penny Opera, La Bohème, Tosca, The Barber of Seville, and Turandot.

FCO has also become known for its series of cabarets and concert-style productions, including: Cabaret Italian Style, Cabaret Parisien, Cabaret Español, Romanza: Songs of Love, Cabaret Americana, Voices of Love-Encore!, Grandi Voci, Viva Espana, La Passione, A Gilbert & Sullivan Evening, Opera's Greatest Hits, and A Gershwin Evening.

Under the leadership of former Presidents Pamela Tsitos, Dulcy Freeman and Adam Mayo, plus five years of Nancy Perry's stewardship, First Coast Opera has grown professionally and financially. In 2014, FCO hired Curtis Tucker, a director/conductor/ composer with 20 years' experience in opera production, as its Artistic Director.

First Coast Opera is entering its 17th season which will include, Mario Lanza -Hollywood Tenor, Puccini's Madama Butterfly, and Two Trials. To find out more call 904-417-5555 or on website: firstcoastopera.com.



St. Augustine Shores Club News January 2020 Riverview Club Calendar

JANUARY DANCES: RSVP required: Call 904.794.2000 or www.staugshores.org/dance-rsvp. Dance Club Members: Free Guests: \$15.00/pp. *BYOB*





Soul Fire

7:00 pm to 10:00

FREE for Activity Members, guests are \$5.00/pp/class (unless specified).

Bridge	Fridays 1:00 pm - Must have table of 4 to join.
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Bridge Lesson	Classes led by Nancy, Thursdays at 10:00 am.
Chicago Bridge	Must have a partner to play, Mon and Thu at 12:30 pm.
Card Game	Group meets on Tuesdays, at 3:30 pm – 6:00 pm.
Mah Jongg	Tuesday at 1:00 pm & Wednesday at 10:30 am.
Chair Yoga	Class led by Nancy, Mon, Wed & Fri at 10:45 am. A gentler form of yoga for those whom balance is an issue.
Yoga	Class led by Nancy, Mon, Wed & Fri at 9:00 am. Evening Yoga with Erin & Friends, Thursday at 5:30 pm.
Exercise Class	Led by Marcia Tuesday and Thursday at 10:00 am.
Dance Class	Class is cancelled until further notice.
Line Dancing	Monday at 6:30 pm and Wednesday at 10:00 am.
Tai-Chi	Beginner class starts Tuesday January 7 th at 7:00pm. By membership only, NO DROP INS allowed.
Zumba	Tuesday at 5:30 pm Zumba with Mary Beth.
Writers in in the Shores	Tuesday January 14 th & 28 th at 1:00 pm in the library. For information call Donna at 794-0789.

Upcoming Events at the Riverview Club

Ancient City Artists Art Show, Sunday, February 9th (1pm to 4pm), Wine & Cheese Reception. Paintings, Photography & Jewelry by local Artists from St. Augustine, Palm Coast and Jacksonville.

> Valentine's Social: Saturday, February 15th (7pm to 10pm) Entertainment by LA Robinson and StreetLife.

Riverview Club Events

FREE Introductory Fitness Pole Walking Clinic with Sheila Vidamour • Wednesday, January 8th at 12:30 pm – Meet at the Riverview Club.

• Pre-registration is required: to register call 904-540-1067, or email Sheila: walkyourpath406@aol.com.

Pole Walking is a fun and easy way to get a very effective and efficient total body aerobic workout!

Please wear comfortable walking shoes and demo Walking Poles will be provided.



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

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

The St. Augustine Shores Service Corporation's Board of Directors meeting was called to order by President Austin Dietly at 7:00 P.M. Present: Vice President Thomas Filloramo, Treasurer Claire Lorbeer, Secretary Michael Winkles, Director Steve Raff, Director Michael Amato and Director Phil Van Tiem. Quorum was established

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

Approval of the Minutes - October 10, 2019

Vice President Filloramo made a motion to approve the minutes of October 10, 2019. The motion was Seconded by Director Raff and was carried unanimously.

Treasurers Report - Read by Treasurer Lorbeer.

Director Amato made a motion to approve the Treasurers Report as read. Motion was Seconded by Director Van Tiem and carried unanimously.

Managers' Report - Presented by Joseph H. Smith III Secretary Winkles made a motion to approve a payment plan proposal on a delinquent account with a balance of \$2,700 at 12 payments of \$226 and to stay current. Moton Seconded by Director Amato and carried unanimously.

Director Raff made a motion to award the painting contract to Stefano Brena Painting. Motion was Seconded by Director Van Tiem and carried unanimously.

Director Raff made a motion to solicit bids to demolish the failing roof at the Pavilion. Motion was Seconded by Secretary Winkles and carried unanimously.

Director Amato made a motion to have the Board included as alternates on the legal counsel search committee. Motion was Seconded by Vice President Filloramo and carried unanimously.

Vice President Filloramo made a motion to adjourn the meeting. The motion was Seconded by Director Van Tiem and carried unanimously. Meeting Adjourned

St. Augustine Beach Civic Association

by Bill Jones

Civic Association DVD is big hit at City's 60th Birthday Bash

The Civic Association provided a DVD to the City that was shown on the Commission Chamber's large screens to the delight of visitors to the City's 60th Birthday celebration! The video was produced to commemorate the City's first 50 years back in 2009. And here's your chance to own one of these DVD's. Just visit our website at www.sabca.org and donate to our annual fund. Donate \$30 and we'll send you a copy in time for the holidays. Limited quantity available and all donations go to our annual fund that helps pay for Music by the Sea and Surf Illumination talent. No funds are paid to anyone with the all-volunteer Civic Association Board of Directors.

The Civic Association also wants to congratulate City Manager Max Royle on his 30th anniversary with the City. Mr. Royle is a devoted public servant and we have always found him to be a delight to work with. We wish him continued success and hope he continues to enjoy his tenure here in St Augustine Beach

Help us plan the future of Music by the Sea

Next year will mark the 18th season of the iconic Music by the Sea Concert Series and the Civic Association is seeking your input on the future. We're asking all of our concert fans to visit www.sabaca.org to share their thoughts on schedule options, shuttle service and more. The survey also asks for feedback on the bands we have used in the past. The goals are to continue to provide quality entertainment for all of our patrons, drive more visitors into our local stores, hotels and restaurants. The survey may be taken only one time per IP Address. This will ensure the results are not skewed by someone with nothing but time on their hands. Our web guy has assured us that Russian hackers will also not be able to influence the results! The survey will be available until December 20th. If you have ever attended one of our free concerts, we invite you to complete the survey.

2020 Membership Cards are available now!

Individual Memberships remain at \$15 and both Family and Corporate Memberships are just \$25 per year. The 2020 buttery yellow membership card is good for discounts at several local businesses here in the City and nearby. This program is designed to encourage our members to spend money locally whenever possible. If you dine out just a couple of times, the card will pay for itself in no time at all. Your membership helps the Civic Association cover it's administrative costs like insurance, PO Box, website and phone. Our Board Members are all volunteers and our IRS Form 990 is posted in our listing at Guidestar.com and is available to any of our members upon request. Visit our website at www.sabca.org or stop by The Sunshine Shop on Beach Blvd during normal business hours and pick up your card today!



News Around Southern St. Augustine Area

Kids 13-Week Winter Camp "Journey with Jesus Tour"

Grab your imaginations for an exciting journey through 12 towns in Israel where Jesus' ministry will come to life right before your eyes! Parents plan now to have your child participate in the fun of discovering the famous places where Jesus performed his miracles! Kids will learn about Bible lands and grow to understand just who Jesus is and

how we can live in ways that show our love for him. Each Wednesday from 6:00 p.m. to 7:30 p.m. in the Christian Education Building, your child is invited to a time of Games, Bible Stories and Crafts, and experience life in Bible lands! Tour guides are waiting to lead your child in the adventure of the new year. "Journey with Jesus" begins Wednesday, January 8, 2020!

The 13-week camp is opened to kids in Pre-K 4 to 6th grade. The church will provide a pizza supper with juice, fruit, dessert and special treats each week. Shores United Methodist Church is at 724 Shores Blvd., between the Shores Golf Course Clubhouse and Hartley Elementary. All children are welcome! For information, call 797-4416 or go to shoresume.org.

"GriefShare"

"GriefShare" is a weekly seminar and support group designed to help you rebuild your life after losing a loved one. Discover a warm, caring environment as an "oasis" on your journey through grief. You are welcome to join any time during the 13 week period. Contact, Melanie 904-759-1054 or email, rscoggn@gmail.com or GriefShare.org, under Find a group to register.

Wednesdays, 6pm-730pm February 12, 2020-May 6, 2020 Crescent Beach Baptist Church, St. Augustine, Fl 32086

American Sewing Guild Annual Sewing and Craft Yard Sale

We are the American Sewing Guild (non-profit) and we meet every month at the Shores Methodist Church. Our annual sewing/craft sale is Feb 8.

ASG Annual Sewing and Craft Yard Sale, Saturday, Feb 8 from 9 am - 2 pm

Adjacent Boutique Room with handmade items, No Credit Cards Accepted SHORES UNITED METHODIST CHURCH, 724 Shores Blvd. St Augustine

For information or question pleas contact: Dorri Withers, 488 San Bruno St/, St Augustine FL 32086, 904-794-4539.

Orchid Society Meeting Oncidium Intergenerics

by Yvonne Schimmel

What a great way to start off the new year with a program on oncidium intergenerics presented by Philip Hamilton of Bredren Orchids. Oncidiums and their hybrids are floriferous and long lasting, with long sprays of colorful flowers.

Philip has been growing orchids since he was 8 years old under the tutelage of his dad, Claude Hamilton of Hamlyn Orchids. He was raised on the island of Jamaica, surrounded by orchids, and has managed commercial orchid production in Central Florida before focusing on his own nursery.

The meeting is Tuesday. January 7, 6:30 to 9 p,m, at Memorial Lutheran Church 3375 US1 South, St.Augustine, 32086.

Do You Have Community News?

Do you have news, events or personal interest information that are relevant to our communities in Southern St. Johns County? Please forward them to the Editor for consideration for the monthly Observer.

Please contact Cliff Logsdon

email: clifflogsdon@att.net or call 904-607-1410



Temple Bet Yam's Annual Card Party

Temple Bet Yam of St Augustine is holding its ever popular annual card party at beautiful Hammock Dunes Club, 30 Avenue Royale, Palm Coast, FL, on January 23, 2020

Join your favorite game - Mahjong, Bridge, Rummy Cube, Canasta, Hand Knee and Foot, and more. Enjoy coffee and pastries which begin at 10 a.m. and will be followed by a buffet luncheon at noon. Buy a ticket for yourself and treat your spouse or a friend to a fun day! Tickets are \$30 per person.



For information and reservation forms, please check

the Temple Bet Yam website at https://templebetyam.org or call Teresa Freedman at 774-994-2066 or Jane Seiden 954-319-0465. Send in your check and reservation form by January 9, 2020.

Paws 4 A Cure

by Kristeen Carney

My husband Rob and I are reaching out to you in the hopes that you will share our dog Barley's story. Barley has lymphoma and needs oncology care. I have been fundraising for his medical costs.

We have been awarded a grant from Paws 4 A Cure, one of the requirements of this grant is to contact my local news in an effort to get Barley's story out and help generate donations. Because Paws 4 A Cure's funds are low, they need our help to fundraise so that they can continue to assist more dogs or cats in need of veterinary care. People can make a tax deductible donation to Paws 4 A Cure at http://www.firstgiving.com/ fundraiser/pawsrecipients/barleyw or for mailing or PayPal options by visiting http:// www.paws4acure.org/donate.php.

No amount is too small. Every dollar makes a difference. Thank you in advance for your generosity. Paws 4 A Cure is an all-volunteer 501(c)(3) nonprofit organization that provides financial assistance throughout the United States to those who have difficulty paying in full for expensive veterinary care for their beloved furry family members. Paws 4 Å Cure helps dogs and cats with all illnesses and injuries. Paws 4 Å Cure does not discriminate against breed, age, or diagnosis. To learn more about Paws 4 A Cure, please visit www.paws4acure.org.

Edward Jones Financial Advisor Sponsors Coffee Club

Geoffrey Nadler, local Edward Jones financial advisor, will host a coffee club at 9:00 a.m. Wednesday, January 15th at our Edward Jones branch (4255 US 1 South, Suite 7, St Augustine FL 32086.

Edward Jones, a Fortune 500 company headquartered in St. Louis, provides financial services in the U.S. and, through its affiliate, in Canada. Every aspect of the firm's business, from the investments its financial advisors offer to the location of its branch offices, caters to individual investors. The firm's 18,000-plus financial advisors serve more than 7 million clients and care for \$1 trillion in assets under management. Visit our website at edwardjones.com and recruiting website at careers.edwardjones.com. Member SIPC.

County Hosts Annual Treecycling Program

Christmas trees will be recycled and used as mulch in our parks

St. Johns County is hosting its Annual Christmas "Treecycling" Program for those who wish to recycle Christmas trees after the holiday. Residents are encouraged to bring Christmas trees Monday, December 30th to Sunday, January 5th between 9:00 a.m. and 4:00 p.m. to the following locations:

- Ron Parker Park 607 Old Beach Road, St. Augustine Beach
- Cornerstone Park 1046 A1A North, Ponte Vedra Beach
- Al Wilke Park 6140 South Main Street, Hastings
- Mills Field 1805 Racetrack Road, St. Johns First Tee 4401 Cypress Links Blvd., Elkton
- Davis Park 210 Davis Park Road, Ponte Vedra Beach

Artificial trees will not be accepted as only natural trees can be recycled. Trees should be free of decorations and debris. Designated areas and signage will direct participants where to drop off their trees. For more information, please contact Nathan Otter at notter@ sicfl.us or 904-209-0323.

St. Johns County Parks and Recreation Department offers dozens of free and low-cost events and programs each month. If you would like to receive their monthly newsletter, email your contact information to sjcparksandrec@sjcfl.us and follow along on social media @SJCparksandrec @SJCbeaches.



News From Around St. Johns County

Northeast Florida AHEC Evidence-Based Health Education Programs

Northeast Florida AHEC is a local non-profit that provides free local senior wellness programs to improve health and quality of life for seniors. Some of our programs focus on disease management, increasing activity, improving nutrition, and preventing falls. We are having an informational meeting soon to recruit facilitators for these programs.

AHEC is now recruiting facilitators for Evidence-Based Health Education Programs! Join Northeast Florida AHEC to learn more about facilitating Senior Wellness Programs in St. Johns and surrounding counties. Many programs focus on disease management, increasing activity, improving nutrition, and preventing falls. Meetings will be held:
Friday, January 10, 2020 at 10:00 AM at Northeast Florida AHEC – 2223 Oak Street,

Jacksonville, FL 32204.

• Friday, January 24, 2020 at 1:00 PM at AdventHealth Daytona Beach (Café Annex) - 301 Memorial Medical Pkwy., Daytona Beach, FL. 32117
 RSVP to either meeting by calling 904-482-0189 or email scheshire@northfloridaahec.

org.

St. Augustine Travel Club Meeting by Peter Dytrych

St. Augustine Travel Club - The next Travel Club will be held Wednesday, January 8, 2020 @ 3:00 P.M. at the Southeast Branch Public Library, US1 South at SR 206. The subject of presentation will be: HISTORICAL TOUR OF WALES - A historical journey of Wales from the Neolithic Era to the 21st Century, discovering the beauty of this ancient Celtic country. The club is free to the public and no registration is required. Call Peter at 904-797-3736 if you have any questions.

St. Augustine Travel Club Cruise The St. Augustine Travel Club will again be sailing the seas on Saturday, March 28 -April 4, 2020 on the beautiful Norwegian Breakaway out of Port Canaveral to the Eastern Caribbean ports of Tortola (British Virgin Islands), St. Thomas and Norwegian's private island Great Stirrup Cay in the Bahamas for a 7-day cruise. Prices start from \$972.35 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 \$100 per stateroom On Board Credit, Free Beverage Package and more. Call Peter, St. Augustine Travel Club at (904) 797-3736.

First Coast Card & Newcomers Club

First Coast Newcomers Card Playing Club Dates:

Tuesday, January 7th. Clubhouse Restaurant. St. Augustine. Arrive: 3:30PM. Saturday, January 11th. Lunch/Cards. Italian Restaurant. Fleming Island. Arrive:

1PM.

Tuesday, January 14th. Coffee Cafe. St. Augustine. Arrive: 5:30PM

Tuesday, January 21st. Coffee Shop. Fleming Island. Arrive: 3:30PM Tuesday, January 28th. Main Library, St. Augustine. Arrive: 12:50PM.

Please Contact Our Club Organizers for Locations, Addresses, & Yes RSVPs Made To: 904-814-9612. Calls & Texts Okay. Smoke & Drug Free Club. Men/Women Members.

First Coast Newcomers Recreation Club Dates:

Saturday, January 4th. Special Event. Fort Militia Tour. St. Augustine. Arrive: 11AM. Free Event.

Sunday, January 12th. Music Concert. St. Augustine. Arrive: 2:20PM. Free Event. Friday, January 17th. Hip Hop Musical. Duval Co. Auditorium. Arrive: 7PM. Cost: \$10. Seniors: \$5

Saturday, January 18th. Alachua Co. Wetlands Audubon Guided Tour. Arrive: 8:30AM. \$5. Per Car.

Saturday, January 25th. Musical Stage Show. Clay Theatre. Arrive: 7:30PM. Cost: \$24. All.

Please Call Our Club Organizers for Addresses, To RSVP Yes, How To Join, & For Questions To: 904-829-0643-Days/Evenings. No Texts. Smoke/Drug Free Club. Men/ Women Members.

St. Johns County Main Library Adds Additional Hours in January 2020

The St. Johns County Public Library System is extending the Main Branch Library hours in an effort to address local needs. Beginning January 6, 2020, the Main Branch Library hours will have different hours. For more information regarding this change, please contact the Main Branch Library at 904-827-6940.

- Monday and Tuesday: 11 a.m. 7 p.m.
 Wednesday, Thursday, Friday: 9 a.m. 6 p.m.
 Saturday: 10 a.m. 5 p.m.

• Sunday: Closed

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. Our next group will meet on January 15, 2020. Please call 904-819-4693 (or 4742) for more information or to RSVP.

Free Quit Smoking Class

Northeast Florida AHEC is providing two St. Johns County tobacco cessation programs. One is a one-time two-hour program and the other is a six-week program that meets weekly for one-hour.

Start the New Year Tobacco-Free! We give you FREE nicotine patches, gum or lozenges to help you quit! Join us for FREE group support at Wildflower Healthcare Clinic in St. Augustine. FREE quit plan, workbook, and more! This class meets on Tuesday, January 28, 2020, from 3:00pm-5:00pm at 268 Herbert Street, St. Augustine, FL 32084. Call Northeast Florida AHEC at (904) 482-0189 to register and learn about more classes near you.

What are your New Year's resolutions? If becoming tobacco free is one of them join us for the AHEC Group Quit Program! Join us for FREE support at the Flagler Health + Wellness Center on Tuesdays beginning January 14 - February 18, 2020, from 6:00pm-7:00pm. FREE quit plan, workbook, and more! Call Northeast Florida AHEC at (904) 482-0189 to register and learn about more classes near you.

St. Johns County Library Event for "Color Your World" Grant Award

The St. Johns County Public Library held event for public to try the newly-received EnChroma receptor glasses December 11 at the Main Branch Library at 1960 N. Ponce de Leon Blvd

Thanks to a generous \$13,000 "Color Your World" grant award from the St. Augustine based non-profit Barbara A. Kay Foundation and through the Friends of the Main Library St. Augustine, the Library System will soon be able to offer a new way to see the world with life-changing EnChroma receptor glasses available for checkout to library patrons.

These unique glasses use a patented lens technology to show the colorblind brilliant color for the first time. In addition to the new EnChroma glasses, the Library's "Color Your World" program will also offer free oil pastel classes for library patrons systemwide

For details on the classes, please contact your closest branch library for dates and times. For more information about the media event, "Color Your World" grant award, or the St. Johns County Public Library System, please contact 904.827.6935 or visit www. sjcpls.org

St. Augustine Jazz Society Meetings

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

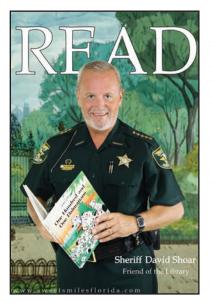


St. Johns Reads 2020 "Where the Crawdads Sing"

The St. Johns County Public Library System is excited to announce that Delia Owens' "Where the Crawdads Sing" is the title for St. Johns Reads 2020. Plus this year's annual community-wide reading adventure will include a special 5K event, "Lace Up for Libraries." Having written several books about her experiences in Africa, "Where the Crawdads Sing" is Delia Owens' fit on the transformation of the provided the several books about her experiences in Africa, "Where the Crawdads Sing" is the transformation of the provided the provided

Delia Owens' fiction debut and has spent over a year on the New York Times bestsellers list. It is the story of an unforgettable young woman making her way alone in the wilds of North Carolina. The tale centers on her treatment by local society, and the story of the murder of former local football hero.

This is the 15th year that the Library System has hosted St. Johns Reads. A variety of programs inspired by the chosen book are offered by all library locations throughout the month of February 2020, including food and art programs, movies, lectures, children's programs and much more. Subject matter will range from Coastal Carolina Cuisine to the flora and fauna of the South.



This year will feature the first-ever Library 5K in Nocatee, called "Lace Up for Libraries." Sponsored by the Friends of the Library of St. Johns County, through a partnership with Vystar Credit Union and the Community of Nocatee, "Lace Up for Libraries" will help raise funds for programming and author visits for future St. Johns Reads events. "Lace Up for Libraries" will happen on Saturday, February 29, 2020.

You can go ahead and signup for the 5K by visiting the race page at the link: https://laceupforlibraries5k. itsyourrace.com/event.aspx?id=12794. There will be multiple race options to suit all library supporters, including a virtual option for those who cannot make it out on the day of the race. The First 200 5K Registrants will receive a commemorative shirt and a custom finisher medal! To read Where the Crawdads Sing, or to learn more about St. Johns Reads 2020, contact your local library or visit our website at www.sjcpls.org.

The Friends of the Southeast Library also has developed a "business membership program". The goal is to establish a business membership to the Friends of the South East Library which would include a photo shoot with their business name which we would use at our community outreach events such as our "READ" program. READ

pictures are a sample of some of the tools we are using to promote reading and the library programs. We seek business owners to participate as part of our "business membership packet" s supporting our efforts. We hope to finalize our business packets by January. Please call 907-687-5438 to contact us to find out more about this program or questions you may have.



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Wildflower Meadow Group

by Cindy Taylor

The meadow has seen another year come and go but, instead of growing older, we encourage it to be forever young. That's why we mow it. Without the mowing, trees and bushes would gradually turn the space into woods. By preserving the meadow, it continues to be what it is and each year is a new version.

We want to thank Paul, with Baker and Company, for the mowing and trying to follow our directions. We kept him away from Fakahatchee grasses, fennels, railroad vine, salt and pepper bushes, and few others, but not for our sakes. The critters and pollinators who live there need safe places during the winter. That was something Gail Compton, our funding "mother", taught us. It's also why we asked the mower to set the machine to six inches, instead of three, and why he mowed only once, instead of twice. The mower last year made those changes, the spring wildflowers were as prolific as ever, and so we had the mower do it again this year. When spring begins to grow in the meadow, we'll trim back some of the plants we haven't yet.

At our January meeting we'll be preparing the ground for seeding and transplants and are thankful to have two new people to help.

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

Call Cindy at 904-797-3931 for more information.





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Hypnosis works for weight loss and smoking cessation

Recently, Jean Fain, a Harvard Medical School

psychotherapist wrote an article published in Oprah.com, saying, "Most people, including my colleagues at Harvard Medical School, where I teach hypnosis, don't realize that adding trance to your weight loss efforts can help you lose more weight and keep it off longer."

An article written by Faysal Hasan, MD, FCCP, North Shore Medical Center in Salem, MA said, "Hypnotherapy appears to be quite effective and a good modality to incorporate into a smoking cessation program."

If you have tried other techniques to lose weight or to stop smoking and you did not get the results you were hoping for, maybe you should try Hypnosis! I can be reached at cheryllrobertsonhypnosis@gmail.com or 904-814-9169 to schedule an appointment.

Begin your year with a healthy lifestyle!





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ONLY YOU KNOW & I KNOW

The "TOP 10" STATES in the US where property owners are from (that currently own property in St. Johns County) is an interesting FACT (you can get an opinion from anyone in real estate yet you should demand to get FACTS). Many St. Johns County property owners live in other States and you would be surprised to know where the TOP 10 come from so here they are (and the number of properties owned):

1. Georgia - 1,539 | No surprise since they are adjacent to Florida

2. New York - 1,432 | No surprise either due to cold winters

3. California - 1,266 | Total surprise

4. Texas - 1,062 | Another surprise but I guess the Gulf just isn't big enough Want to get better FACTS? No Matter what State you're from, including our

5. Pennsylvania - 1,028 | See New York

21 CENTURY 21. St. Augustine Properties, Inc. 6. New Jersey - 805 | See New York

7. Virginia - 582 | Surprising but they are a little short on Oceanfront

8. Illinois - 577 | Colder than New York but somewhat of a surprise

9. North Carolina - 499 | There are also many Floridians that own property in NC

10. Massachusetts - 487 | See New York

Honorable Mentions include: Tennessee, Maryland, Connecticut, Michigan, South Carolina, Colorado, Alabama and Kentucky (in that order).

Need to know more about Real Estate? Want to get better FACTS? No Matter what State you're from, including our own, I can help you Buying or Selling.



Dirk Schroeder Direct: 904-540-2360 2820 US 1 S. St. Augustine FL 32086

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

It's ironic, the saying "Hindsight is 20-20", when we're looking ahead to 2020. Yet, maybe we can all use a little hindsight to learn to make 2020 a visionary year. Speaking of a looking ahead, what if you got a chance to look into the future. What if you could know in advance that a friend or family member was going to go through a serious life-altering event; good or bad. What would you do to change your outlook?

I'm sure that all of us can think of at least one thing that happened in 2019 that, if we had known that was going to happen in 2018, we would like to have been able to have done something about it, something to change how we approached that situation or that person. If we could only see into the crystal ball and see what might happen in 2020 and how that life-altering event would affect the people around us, what would we do now to change that outcome for the better. So there is the challenge for 2020: to think ahead and imagine what the coming year might bring and proactively try to alter the outcome for the better. What if you knew that a local friend that you had not connected with in a very long time would be in a life-altering motorcycle accident? Do you have friends that ride? How about going out for lunch with them somewhere (on a rainy day so you know they won't be taking the bike)? I have one friend that ended up dying as a result of an accident, two friends that have nearly lost their lives (one just last year) and had to learn to walk and talk from scratch and one good friend that still rides. Looks like I know what I'm going to do. I know a friend who will have a baby in 2020 who has a mother with cancer. I think I'll call her and ask what I can do to help. I have local friends that I have not spoken with face-to-face (Facebook doesn't count) in a very long time. I think I'll make a list and resolve to see them.

I had a customer ask me recently, "What is your weakness?" I told them that I don't take enough time off because I love my job. Maybe I need to be the one to plan

the vacation and treat my wife in 2020. We can look back and know what happened and certainly we know what we did not expect to happen in 2019. Maybe we all should look ahead and figure out how to make 2020 better. Maybe we need to call someone and apologize for something that we did or didn't do. Maybe we just need to visit an old friend on a rainy day or any other day. Maybe we need to lift someone's spirits. Maybe we need to proactively help a stranger. Maybe think about not taking crazy risks. Maybe think twice and speak once. "Maybe: is not a commitment - it doesn't get anything done!

One thing is for sure: we are so fortunate for have what we have and to live where we live. Maybe we can think ahead and make an effort to bring joy to others; think of ourselves less and, in turn, enjoy life more. Before you know it, it will be 2021.

If you genuinely take my words to heart, you will certainly celebrate the coming year better. Until next Issue, I wish you all, as always a Sunshine State of Mind and a Joyful 2020!

Are Bitcom & Cryptocurrency Taxable?

by Jessie Feldman, Esq Jackson Law Group 904-823-3333

Cryptocurrency? Cryptocurrency is a virtual currency or representation of money or value. However, it is not legal tender of any government. Cryptocurrency is similar to the U.S. dollar in that it can be used to purchase goods and services, and it can also rise and fall in value depending on supply and demand. Bitcoin, for example, is set to produce a limited supply. In addition to Bitcoin, there are several other types of cryptocurrencies such as Ethereum and Ripple.

U.S. Unlike the dollar. cryptocurrency is treated as property for federal income tax purposes. This means that you will have a capital gain or loss when you either sell it, exchange it, or trade it. Whether you have a capital gain, or a capital loss depends on how long you hold it. If you hold the currency for more than a year, you will have a long-term capital gain or loss. If you hold the currency for less than a year, you will have a shortterm capital gain or loss. Additionally, if you receive cryptocurrency in *a B.A. in Accounting from Florida* exchange for goods or services, it is *Atlantic University, J.D. law degree* taxable to you as ordinary income. *from University of Miami School of* To illustrate this further, imagine you *Law, and LL.M Master of Laws in* To illustrate this further, imagine you purchased 1 Bitcoin for \$10.00 U.S. Taxation from University of Miami.



dollars. If the next day, you purchase a \$15.00 pizza using your 1 Bitcoin, you would have a short-term taxable gain of \$5.00. This is because you purchased the Bitcoin for \$10.00 but exchanged it for \$15.00, thus recognizing a \$5.00 increase in value. The pizza store would have \$15.00 of ordinary income.

It's important to note that buying a cryptocurrency is not a taxable event, but you should log the details of the transaction in order to properly capture the tax consequences in the future.

Cryptocurrency can have many tax consequences. If you are unsure how to account for your cryptocurrency or thinking of investing, be sure to consult your local tax attorney or CPA. You can read more about cryptocurrency on IRS.gov/virtualcurrency.

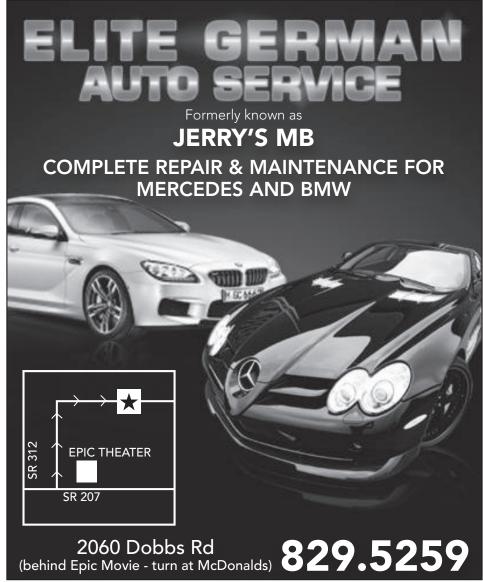
Jessie Feldman, J.D., LL.M. is an Associate Attorney at Jackson Law Group. She focuses in the legal practice areas of Tax, Estate Planning, and Elder Law. Ms. Feldman received







Flagler Memorial Cremation Society 669-1809 2600 Old Moultrie Road • St. Augustine



United Way-SJC Givers Gala 2020

by Melissa Nelson, President/CEO

Celebrate the generous heart of philanthropy and legacy of giving in our community at the 3rd Annual Givers Gala. Presented in a way that only United Way of St. Johns can do, this must-attend event will bring together local givers from all walks of life and supporters of many organizations for a festive night of fun, inspiration and opportunity.

Taking advantage of multiple venues within the Casa Monica Resort & Spa and showcasing performance band The Royals and Celebrity Auctioneer, Senator Aaron Bean, the event is sure to once again be filled to capacity. In 2019, along with a lively event and auction, the sell-out Gala showcased awards presented to the following:

- Corporate Philanthropic Award Publix
- Emerging Philanthropist Award Jim and Kathy Lobinsky
- Philanthropic Trailblazer Greg White
 Philanthropic Legacy Award Randy and Paula Ringhaver
- Nonprofit of the Year Award Alpha Omega Miracle Home
- · John and Peggy Bailey Community Leadership Award Joe Boles

Recipients of the 2020 awards will be announced prior to the January event. United Way-SJC, which serves Putnam and St. Johns Counties, invites sponsorship, attendance and partnership with the 3rd Annual Givers Gala. Held January 24, advance tickets are available for \$150.00. To purchase tickets or learn more, visit bit.ly/uwgala2020.

Serving the community for over 60 years, last year United Way-SJC documented nearly \$2 million in impact which included \$515,000 granted to 22 partners for 34 ongoing programs; additional funding, grants and sponsorships totaling nearly \$290,000 and fundraising for specific causes or organizations led to distributing another \$350,000. All this is combined with leading efforts and programs designed to address the most pressing needs facing community residents.

United Way

Join United Way-SJC in celebrating the spirit and history of giving in our community. United Way of St. Johns understands that philanthropic gestures demonstrate a strong faith that we not only individually, but collectively, can make a



difference. Change doesn't happen alone. Working together, we can do so much more! For additional information, contact: Melissa Nelson, President/CEO, Office: 904-829-9721 | Cell: 904-910-6442 | melissa.nelson@unitedway-sjc.org.

of St. Johns County



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7th Annual Clays for a Cause Raises \$158,000 for 3 Northeast Florida Charities

The 7th annual Clays for a Cause sporting clay shoot, presented by St. Johns home builder MasterCraft Builder Group, was held on December 5, 2019 at Saltwaters Shooting Club in St. Augustine. It was the largest to date with over 340 registered participants raising \$158,000 for St. Augustine Youth Services

(SAYS), Seamark and Ranch. American Legion Post 194. "This vear's

event exceeded all of our expectations and then some, MasterCraft said Builder Group CEO and Founder, Chris Shee. "Not only were we able to increase the



amount raised for SAYS and Seamark Ranch, two organizations that change the lives of orphaned children and give them hope for the future, but this year, we were able to raise \$25,000 for the American Legion's Alton Green Memorial Park, which will provide a safe play space for dozens of kids in their Kids Safe Zone program.³

Over the past seven years, Clays for a Cause has raised more than \$400,000 for local charities benefiting children and families. St. Augustine Youth Services



(SAYS) is a local, nonprofit that helps shape the future of Florida's at-risk youth providing by coaching, counseling, and care in familystyle therapeutic group ĥomes and outpatient community services. Seamark Ranch is a faithbased home for children of broken families located in Green Cove

Springs and has served over 100 children with its homes, on-campus school, and childcare programs. American Legion Post 194 runs Kids Safe Zone, a program where veterans volunteer their time to help underprivileged and at-risk kids in the community.

St. Augustine Youth Services relies on the funds raised at each year's Clays for a Cause for a variety of services that we offer," said Schuyler Siefker, Executive Director of SAYS. "This year, we are earmarking the money raised to help build an Independent Living Village, transitional housing for youth that 'age out' of our program." Fred Meiners, Executive Director of Seamark Ranch, mirrored the sentiments. "Clays for a Cause helps us house and educate our children, which we wouldn't be able to do without the support of people like Chris and businesses like MasterCraft.

Established in 2011, MasterCraft Builder Group was co-founded by Chris Shee to bring a passion for building award-winning homes and providing unbridled customer service to the Northeast Florida community. In addition to building high-quality homes, one of the four pillars of MasterCraft is "Community," which involves giving back locally to causes that help children and families. The St. Johns home builder has built new construction throughout St. Johns County and currently builds in Madeira at St. Augustine, TrailMark, Shearwater, and Villages of Valencia as well as custom home packages. Follow along on social media @MasterCraftBuilderGroup.





St. Johns County Sheriff's Corner

By David Shoar, St. Johns County Sheriff

Citizen Self Defense

is made

enforcement will compare and contrast

the statements, the evidence, eyewitness

accounts of the events, and many times

will confer with the State Attorney's

Office before a final ruling on justification

it is slightly different. Several years ago

members of the media came to one of our

training sessions involving an interactive

use of force simulator. As one reporter

role played the "law enforcement officer'

the suspect held a knife to the throat

of a victim. After several minutes of

negotiating with the suspect, the suspect

made a sudden move, while dropping the

knife. It was at this time that the reporter

felt the victim could be safely defended

and fired. It was determined the reporter

had made an unlawful use of force decision

as the threat had ended. Had the reporter

defended the victim while the knife was still

a threat, the action may have been justified.

The elapsed time between the sudden

movement, the knife dropping and the

application of force was approximately 2-3

seconds. The point is, situations like this

are fluid and many factors can determine

lawful or unlawful force. The reporter later

remarked that she had a new found respect

once you have acquired the appropriate

training and permit you are allowed to

carry a firearm concealed on your person.

Feeling comfortable doing so, which is

equally important, is another issue and hopefully this limited explanation helps. The Florida State Statute that addresses justifiable use of force is 776.013 and can

be found on the internet for further review.

I recommend the review of this statute and

its exemptions, for anyone who may have

any issues regarding law enforcement and/

or public safety, or if you would like to see

a particular topic for this column by email

Please feel free to contact me if you have

similar questions.

Regarding a concealed weapons permit;

for the complexities of this issue.

Let me provide one example, although

The New Year is always an exciting time. On New Year's Eve we celebrate to either put a not-so-good year to rest or to count our blessings for a good year now passing. In both cases we welcome the next 12 months with eager anticipation that it will be filled with good things for us, our family and friends. As we enter my final year as your Sheriff, this month I would like to address an important issue, Citizen Self Defense.

There are many types of questions about this topic and I would like to address some of those during this month's column. Specifically what legal issues would occur if a gun was used outside your house (Stand Your Ground) and what the law says about shooting someone entering your home. Is there a difference in shooting someone trying to enter as opposed to shooting the entrant once he is inside?"

Every set of circumstances can and will be different in the real world, therefore, the determination on justifiable force is difficult to assume by guessing what the scenario could be. The law addresses the justifiable use of force related to persons, not property, so utilizing deadly force over a television (for example), when there is no presumed fear of great bodily harm or death, could be legally problematic for the intended victim.

Under the circumstances of an individualforcibly entering a residence, car, or aggressing you on the street; there remains a need to articulate what the individual's actions were to cause your "presumption of fear of death or great bodily harm", While the chain of events will be different, so will each person involved, as well as the perceptions of the incident. For example, the presumptive fear of death or great bodily harm involving a female senior citizen may be quite different than a 6'00" tall, 20 year old, given the same set of circumstances. The law does address "the process of unlawfully and forcefully entering", but remember the law is based on a reasonable belief as it relates to your actions

a reasonable belief as it relates to your ions. at dshoar@sjso.org. You can also follow us on Facebook, Twitter, Instagram, and Following a use of force incident, law



County Seeking Beach Toll Attendents for 2020



St. Johns County will begin accepting Beach Toll Attendant applications between 9 a.m. and 12 p.m. on January 6th, 8th, & 10th. Those interested in this seasonal position are encouraged to visit the Beach Services Office, 901 Pope Rd., St. Augustine, to obtain and complete an application. The season will begin in March and end the last weekend in October, with orientation and training in February. Toll attendants will be responsible for selling vehicle beach access passes and providing customer service for St. Johns County beach visitors. For more information, please contact Danielle Fountain at dfountain@ sjcfl.us or 904.209.0752.

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Computer Corner

by Steven Aldrich 904-479-5661

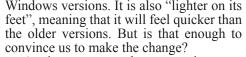
Windows 7 vs Windows 10

Possibly the subtitle of this article Windows versions. It is also "lighter on its should be "You vs Windows 10". The feet", meaning that it will feel quicker than fact is that we don't like change. This is especially true if others have had problems with the change in front of us.

In the early days of the Windows 10 roll out there were lots of painful issues. Today, it is mostly painless to use Windows 10. Most of the early issues were hardware related, and a new computer will have hardware which has been tested for Windows 10. If you buy a new computer with Windows 10 on it, you will probably have no issues.

One real issue that I see with Windows 10, is its propensity to change customized settings. When Microsoft updates Windows 10, you don't get to choose whether or not these updates get applied. Often when these updates are applied, they will change your customized settings back to default settings that Microsoft prefers. So, if you set it up to use Chrome or Firefox as your default browser, an update might change it back to MS Edge. It may even remove the icons for

Firefox or Chrome from your desktop. So why change to Windows 10? If there are annoyances and difficulties for the normal user, why would anyone use it? Sure, it is much more secure than previous



As it turns out these questions are moot. At some point you will replace your computer, and you will not have a choice. If you stick with Windows, it will be Win10 or whatever they are calling it then. So, we may as well resign ourselves to this new version of Windows being in our future or decide to leave the Windows ecosystem.

If you have wondered just what Windows 10 looks like, you could stop by any store that sells computers and play with one a bit. There will probably be a nice person working in the store who will assist you if needed. My guess is that you will not find it terribly different than your Windows 7 computer. There is a bit of a learning curve to discover the new icons,

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



Financial Focus

Information Provided by Edward Jones

Invest in Your Family & Community

Why do you invest? For many people, here's the answer: "I invest because I want to enjoy a comfortable retirement." And that's certainly a great reason, because all of us should regularly put money away for when we're retired. But you can also benefit by investing in your family and your community.

Let's start with your family members, particularly the younger ones. How can you invest in their future? One of the best ways is to help send them to college. A college degree is still a pretty good investment: The average lifetime earnings of a college graduate are nearly \$1 million higher than those of someone with a high school degree, according to a study by the U.S. Census Bureau.

To help your children or grandchildren pay for any college, university, vocational school or other postsecondary education, you may want to open a 529 savings plan. With this account, withdrawals are federally tax free, as long as the money is used for qualified higher education expenses, including those from trade and vocational schools. (However, if you withdraw some of the earnings on your account, and you don't use the money for qualified expenses, it will be taxable and can also incur a 10% federal tax penalty.) Plus, you retain control of the funds until it's time for them to be used for school, so if your original beneficiary chooses not to pursue some type of higher education, you can name a different eligible beneficiary.

Another way to invest in your family is to help your adult children avoid feeling obligated to provide financial assistance to you. For example, if you ever required some type of long-term care, such as an extended stay in a nursing home, could you afford a nursing home is more than \$100,000 per



year, according to a study by Genworth, an insurance company. And Medicare typically pays very few of these expenses. So, to avoid burdening your adult children – while also preserving your own financial independence – you may want to consider some type of long-term care insurance. A financial advisor can help you determine what coverage may be appropriate.

Moving beyond your family, you may want to invest in the social fabric of your community by contributing to local charitable, civic, educational or cultural groups. Of course, now that we're in the holiday season, it's the perfect time for such gifts. Furthermore, your gift will be more appreciated than in years past because one of the chief incentives for charitable giving – a tax deduction - was lost for many people due to tax law changes, which raised the standard deduction so significantly that far fewer people chose to itemize deductions. However, you might still be able to gain some tax benefits from your charitable gifts. To name one possibility, you could donate financial assets, such as stocks that have risen in value, freeing you of potential capital gains taxes. In any case, contact your tax advisor if you're considering sizable charitable gifts.

Saving for your retirement will always be important. But don't forget about investing in your family and your community because these investments can provide satisfying returns.

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