

July
2017

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St. Augustine Observer

NEWS INFORMATION FOR & ABOUT RESIDENTS OF ST. AUGUSTINE, FL

Fireworks Over the Matanzas

Fireworks Logo Holidays are built around traditions and few holidays have more great family traditions than the Fourth of July: great food, outdoor band concerts, a day with friends and family, and of course, fireworks! They all come together in a grand celebration, and there's no better place to celebrate the nation's Independence Day than in the Nation's Oldest City and no better way than Fireworks Over The Matanzas.

Starting at 6:00pm one of the region's most popular big bands, *The All Star Orchestra*, returns to the Plaza de la Constitución for a two-hour show filled with big band and swing music along with all the traditional patriotic favorites. The All Star Orchestra's performance from the Plaza's Gazebo runs from 6:00pm until 8:00pm. The concert is free and those attending should bring lounge chairs for seating.

Fireworks Over The Matanzas, the highlight of St. Augustine's traditional July 4th activities, has become synonymous with celebrating Independence Day in the Nation's Oldest City. The spectacular 20 minute aerial display of pyrotechnics high over Matanzas Bay begins at 9:30pm. For over two decades Fireworks Over The Matanzas has been produced by Fireworks by Santore, a company based in nearby Flagler County, that's been in the fireworks business for over 125 years.

Free Park & Ride Shuttle on Anastasia Blvd. A free Park & Ride Shuttle will be available on July 4th from 6:00pm until midnight from four parking locations along Anastasia Blvd. including Anastasia Baptist Church (1650 A1A South), St. Augustine Amphitheatre (1340-C A1A South), R.B. Hunt Elementary School (125 Magnolia Dr.) and the St. Augustine Alligator Farm Zoological Park (999 Anastasia Blvd.). The shuttle will drop passengers at the east end of the Bridge of Lions and pick-up from that location for the return trip following the fireworks. Old Town Trolley Tours and Ripley's Red Train Tours are providing a dozen buses for the shuttle. The Historic Downtown Parking Facility located at 1 Cordova St., adjacent to the St. Augustine & St. Johns County Visitor Information Center, can accommodate 1,200 vehicles. The rate is \$12.00 per car, per entry (all day), or \$3.00 with a ParkNow Card. (continued on page 3)



Retired Senior Volunteer Program of St. Johns County funds Grants to County Teachers

The RSVP of St. Johns County, Inc. 501 (c) (3) recently awarded Grants totaling \$8,500 to 7 St. Johns County School District Teachers. These grants will impact over 1000 St. Johns County School District Students. Winners received their grants at a reception held in their honor at Watson Realty on the Beach. Those honored, their schools, their projects and their awards are as follows:

John (Hank) Samuels, Fourth Grade Teacher at WD Hartley Elementary School, "Enhancing Learning with iPads", will receive a total of 15 iPads to use in his classroom to promote creativity and personalization of his students' learning;

Kristen Bailey, First Grade Teacher at Osceola Elementary School, "Osos in the Classroom", will receive an Osmo and Numbers Kit and 1 iPad to enhance her students' reading and math comprehension;

Amy Brim, Gifted Resource Teacher at PV/Rawlings, Valley Ridge, Landrum, Picolata Way and Mill Creek, "Growth Mindset for the Gifted" will receive various enrichment activity sets which build perseverance, leadership, problem solving, collaboration and self-evaluation in students;

Jennifer Twine, Second Grade teacher at Osceola Elementary School, "Hopping into Science", will receive a "Grow-a-Frog Kit" which will provide an opportunity for students to observe the life cycles of frogs;

Christine Sloan, Second Grade Teacher at PV/Rawlings, "Second Grade in Bloom" will receive plants and other supplies to create a garden so that students can learn about soil and basic needs of plants, study plant parts and habitats they create, tend to their garden and harvest and taste the products of their labor;

Michele Erickson, Third Grade teacher at WD Hartley Elementary School, "Class Sets of Novels in the Classroom", will receive class sets of the following novels for use by the Third Grade Team at Hartley: *The Vanishing Coin*, *Maxi's Secrets: Or What You Can Learn From a Dog*, *Framed*, *The One and Only Ivan*, *Holes*, *Bunnicula* and *James and the Giant Peach*;

Jaime Cacchio, Fourth Grade teacher at John A. Crookshank Elementary School, "StoryWorks" by Scholastic; will receive 46 subscriptions to this magazine so that her students can practice and strengthen (continued on page 10)



Early Learning Coalition Presents New Preschool Arts Program



Photos: Early Learning Coalition presents Meet the Masters Preschool Arts Program to young children as an outreach in early learning education. Learn more at www.elcnorthflorida.org.

What's Inside The Observer This Month...

- **St. Augustine Shores:** May Board Update
- **St. Augustine South:** Women of the Moose Dinner/Dance July 22nd
- **Event & Entertainment Guide**
- **Health Update:** Trying to get ahead
- **Financial Focus:** Declare Your Financial Independence Day
- **Computer Corner:** What is N 44 41'58" W 70 25'19"
- **In the Law:** Tax Court Decision Corps are not people in hardship
- **Civic Association:** Concert Schedule Change, Sponsors
- **Sheriff's Corner:** Hurricane Awareness

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St. Augustine, FL 32080-6509

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The St. Augustine Observer

Published monthly for residents and visitors of St. Augustine, FL. 1965 A1A South #180 St. Augustine, FL 32080-6509 www.observer.vpweb.com
Cliff Logsdon, Publisher/Editor
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The function of the St. Augustine Observer is to serve residents of St. Augustine areas 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. Augustine Florida 32080-6509. Information may also be e-mailed to clifflogsdon@att.net.

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

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St. Augustine Shores Community Calendar

The Shores Service Corporation
 Shores Homeowners Association
 (904) 794-2000
 www.staugshores.org

• **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 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** 2016 meetings- March 14th (Annual Meeting) - 6:30 pm, April 11th, 6:30 pm, May 9th, - 6:30 pm, September 12 - 6:30 pm, October 10th, - 6:30 pm, November 11th - 6:30 pm, December 12th - 6:30 pm.

St. Augustine South Community Calendar

The St. Augustine South Improvement Association
 (904) 794-5129
 www.staugsouth.com
 Associate News Editor
 Joan Nizza 904-687-8726

Officers

Theresa Nizza – President
 Louis Zimmer – Vice President
 Keith Rowland – Treasurer
 Lynn Rowland – Secretary

Board Members

Lynn Rowland Theresa Nizza
 Louis Zimmer Keith Rowland
 Joan Nizza

St Augustine South Improvement Center will not be holding Board meetings or regular monthly meetings during July or August. Meetings will resume as well as neighborhood clean-up days in September.

• **Women of the Moose-1101** - 2nd and 4th Thursdays "Women of the Moose-1101" meet at 7pm.

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

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

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

Women of the Moose Roaring 20's Dinner/Dance

Women of the Moose-1101 will host a Roaring 20's Dinner/Dance on Saturday, July 22, 2017 at the St Augustine Clubhouse 709 Royal Road.

Dinner 6pm, Dancing 7pm to 11pm
 Music by "The Bailey Best Band"
 Donations: Non-members \$12.00
 Members \$10.00.

Great food, raffles, 50/50 drawing and a door prize will be offered. B.Y.O.B and mixers Call for reservations: Sandra @ 806-0535 or Theresa @ 794-5129

Community Classifieds

The Observer offers **free individual community classified ads to Shores and South residents**. Classified 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 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 15th of every month for the next month's issue. Free ads up to 5 items only should be sent.

FOR SALE: Office desk 54" long by 20" deep, with shelf for printer, one pendaflex file drawer, and 2 compartments. Pull out keyboard shelf. Engineered wood laminate resistant surface. Preamsembled. Only 3 years old. Like new. Office chair is free. Price reduced to \$50.00. Great for college student, or home office. 904-797-3736.

FOR SALE: Commode chair, mobile or stationary w/fixed arms, never used, \$25.00; Walker, folding, wheeled, adjustable/fixed height, used for one week, \$25.00; Hurrycane walking cane, black, pivoting base, adjustable to 8 heights, \$25.00. Hip replacement success, no longer needed! Jean, 904-794-6987.

FOR SALE: Rocker/recliner with heat and massage. Micro suede fabric dark green. \$200.00. Wood/Glass coffee table. \$50.00. Love seat sofa bed Micro suede fabric brown \$150.00. Glass side table \$ 50.00. Call Bob 1-386-385-2183.

FOR SALE: (1) King size bed with headboard and night stands with mirrors on all. \$150. (2) Twin oak bed and Amior. Very nice. \$150. (3) Kenmore Sewing Machine. Perfect condition with many attachment. (4) Seth Thomas clocks. \$50 each. Call 904-794-4126.

FOR SALE: Deep Well Injection Pump and motor. New Myers 1 horsepower motor, new rebuilt. New controls, expansion tank and pressure guage all sold as one unit. Ideal for home and farm irrigation. New units sells for \$1000, sell for \$550 or best offer. Call 904-599-2598 and leave best time to call.

FOR SALE: Mac PowerPC G5 desktop computer. Excellent condition. \$125. Call 904-607-1410.

SITTER: Do you need a companion that could come and sit with you, ride around town, or go shopping or Dr appointments? I live in the Shores area. Call Phyllis at 904-797-7436.

Fireworks Over the Matanzas

(continued from page 1)

Rerouting of traffic begins at 8:30pm and will include prohibiting vehicular traffic on the Bridge of Lions, Avenida Menendez and S. Castillo Dr. in order to accommodate the vast number of pedestrians. The Bridge of Lions will be closed to vehicles from 8:00pm until approximately 11:00pm.

Arriving by Water? The Bridge of Lions will not open for marine traffic, starting after the 8:00pm opening, until approximately 11:00pm. Vessels will be prohibited in an area north of the Bridge of Lions to a point approximately in line with Castillo de San Marcos National Monument. View the aerial map of the No-Boat Zone. Marine law enforcement will patrol Matanzas Bay and notify vessels in violation of the prohibited area. The St. Augustine Municipal Marina is currently holding a wait-list for overnight reservations and will have limited hourly dockage on the 4th of July, as well as throughout the holiday weekend. Contact the marina directly on VHF CH 16 or CH 71 for availability and docking instructions.

Riding a Bicycle? Bicycle parking sites are located throughout the downtown making it easy to secure your bike before going to dinner or taking that pre-fireworks stroll.



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St. Mary's by the Sea National Catholic Church (PNCC)

Mass Time - 10:00 Sundays

Healing Mass 1st Wednesday 12:00 Noon

All are welcome!!

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 480 Wildwood Drive 32086 • 904-392-9840 • Stmarysbts.org**



St. Augustine Shores Club News

July 2017 Riverview Club Calendar

JULY DANCES - Dance Club Members: FREE, Guests: \$15.00/pp

EARLY SOCIAL
6:00 pm to 9:00 pm
BYOB

Sunday, July 2nd

Entertainment by Tim Rippey
Hosted by: Sam and Diane Phillips
RSVP at www.staugshores.org or call 904-794-2000



MAIN SOCIAL
7:00 pm to 10:00 pm
BYOB

Saturday, July 22nd

Entertainment by Phil Farino
Hosted by: Jim & Dolores Rutzler
RSVP at www.staugshores.org or call 904-794-2000

Check out the latest events
at www.staugshores.org

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

Belly Dance	Learn the basic art of Belly Dancing with Liz! Monday at 3:00 pm , July 10, 17 and 31. Dare to do something different!
Bridge	Fridays 1:00 pm.
Bridge Lesson	June – August summer break, classes will resume in September.
Chicago Bridge	Must have a partner to play , Monday and Thursday at 12:30 pm.
Card Game	Calling All Card Players! New card game group on Tuesdays, at 3:30 pm – 6:00 pm. Come and share your favorite card game: 500, Euchre, Pitch, Pinochle, Canasta, etc.
Mah Jongg	Tuesday at 1:00 pm & Wednesday at 10:30 am.
Chair Yoga	Monday, Wednesday & Friday at 10:45 am. A gentler form of yoga for those whom balance is an issue. Stay for a 30 minutes floor stretches after class on Wednesdays.
Yoga	Mondays, Wednesdays and Fridays at 9:00 am. Bring a non-skid mat & wear comfortable clothing (no belts or anything tight around your waist). The class is geared to all levels.
Exercise Class	Exercises led by Marcia, all fitness levels are welcome: Tuesday and Thursday at 10:00 am.
Dance Class	June – August summer break, classes will resume in September.
Line Dancing	Every Monday at 6:30 pm and Wednesday at 10:00 am. No class on Monday July 3rd.
Zumba	Tuesdays at 5:30 pm. Low-impact Zumba to protect joints. Come sweat, lose weight, meet people, and have a blast!
Writers in Shores	There will be no meetings of the Writers in the Shores for July or August. Meetings will resume in September.

Upcoming Events at the Riverview Club

Early Social: Friday, August 4th (7pm to 10pm) – Entertainment by Ernie

Main Social: Saturday, August 19th (7pm to 10pm) – Entertainment by Frank Saffi

Riverview Club Events

JULY DANCES

Dance Club Members: FREE, Guests: \$15.00/pp – ALL ARE WELCOME!
RSVP at www.staugshores.org or call 904-794-2000

EARLY SOCIAL DANCE

Sunday, July 2nd, 6:00 pm to 9:00 pm, Entertainment by Tim Rippey. *BYOB*

MAIN SOCIAL DANCE

Saturday, July 22nd, 7:00 pm to 10:00 pm, Entertainment by Phil Farino. *BYOB*

Learn to Belly Dance!

6 week course students will learn the basic movements and postures of belly dancing. ALL LEVELS are welcome. Teacher is Elizabeth Boyett.
Monday, at 3:00 pm July 10, 17, and 31 at Riverview Club.
FREE for Activity & Dance Members, guests \$5.00/pp/class.

Water Aerobics

Join-in the fun on Monday, Wednesday and Friday ≈ 9:15 am at the Riverview Club's Pool, led by Elsa. Low-impact water aerobics class for all fitness levels. Current Pool Pass is required.

Rent our spacious & elegant ballroom space for your next event!



Main Hall 5,520 sq. ft.
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Seating capacity: 350 people
Game Room 1,440 sq. ft.
Seating capacity: 70 people
Card Room 825 sq. ft.
Seating capacity: 40 people



- Weddings
- Birthdays
- Meetings
- Rehearsals
- Receptions
- Reunions
- Fund Raisers
- Anniversaries
- Baby Shower
- Dinner Dances
- Graduation Party
- Retirement Party
- Memorial Service
- Engagement Party
- Office/Holiday Party

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SAINT AUGUSTINE SHORES
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St. Augustine, FL 32086
904.794.2000

St. Augustine Shores Service Corporation May Board Meeting Summary

"This Summary is a brief 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 James O'Such at 7:00 P.M. Present: Treasurer Claire Lorbeer, Director Philip Van Tiem, Director Thomas Filloramo, Director Jeremy Duncan, Secretary Nicolas Arocha. Absent Vice President Austin Dietly. Quorum Established. The Invocation was given by Reverend Kenneth Wilcox followed by the Pledge of Allegiance.

Approval of the Minutes – April 13, 2017. Motion: Director Duncan made a motion to accept the minutes as presented. Seconded By Secretary Arocha. Unanimous. The motion carried.

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

Managers' Report - Joseph H. Smith III - Discussion on Availability of Financial Statements/Official Records - President O'Such explained that any member may request financial records of the Service Corporation per Florida Statute.

Progress on Board Goals

Curb Appeal - We installed new cypress mulch around the Riverview Facility. New flowers have been planted at all the entrances to the Shores. We initiated a locate for the new median plantings.

Safety and Security - The pier was discussed and a time line of progression explained. We are scheduled to pour a 50 X 60 concrete slab over the shuffleboard court at Aragon Park Friday the 14th and Monday the 17th to address a safety concern and provide a basketball court.

Operations - Motion: Director Duncan made a motion that we increase the boat and RV storage yard fee by \$20 a year starting July 1, 2017. Seconded by Director Van Tiem.

Board Discussion: Jerry Zinn explained that the storage lot is mandated by our Governing Documents. Unanimous the motion carries.

Committee Reports

ACC Committee – General Manager Smith. The ACC held one meeting in the month of April. They approved: 1 carport enclosure, 1 flag pole, 1 commercial building, 4 fences, 1 new home, 1 screened lanai pergola, 1 screen room. Total approved YTD 325. ACC Chairman Jerry Zinn discussed a variance request for 204 Lugo Way. He made a request that we contact 200 Lugo Way and discuss a fence that was erected without a permit.

Riverview Building and Grounds Committee – Nicolas Arocha. President O'Such appointed Mary Arocha as chair of the Building and Grounds Committee.

Deed Violation Report - The report was presented to the Board.

Directors Comments:

Treasurer Lorbeer explained how we have to eliminate some annual projects due to our cap issue.

Secretary Arocha presented a summary of a document he distributed to the Board.

Director Duncan explained that the attendance issue can be looked at two ways positively or negatively. He commented on the negotiations on raising the fee cap and on eliminating the safe harbor issue in our governing documents.

Director Van Tiem discussed having a Family Fun Day in the near future.

President O'Such congratulated the new Board Members.

Members Comments:

John Grexa commented on the storage compound fees. He inquired about the budgeted income for the Riverview Activities Club and the Riverview Rentals. He inquired about pension costs. He inquired about the legal service expense. He inquired about the decrease in bad debts.

Meeting Adjourned.

Writers In The Shores

By Donna Johnson

There will be no meetings of the Writers in the Shores for July or August. Meetings will resume again in September as we have before on the 2nd and 4th Tuesday, at 1 pm here at the Riverview Club Library. Come and check us out, everyone is welcome and we would like to invite anyone who loves to write. You do not have to be a member. 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 Donna at 794-0789. Have a great summer and we'll see you again in September !

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News Around Southern St. Augustine

St. Augustine Genealogical Society (SAGS)

Shirley Thompson

**St August Genealogical Society's July 15 Presenter
St John's County Southeast Branch Library - 1:00 p.m.**

Topic: St Augustine Genealogical Society's 28th Birthday Party will feature a presentation by Shirley Thomson on the Daughters of the American Revolution. She will also make a Tribute to SAGS' Founder, Virginia Hassenflu, who passed away in November, 2016. Shirley will talk about the purpose of the DAR, how the group functions in St Augustine, and will give us a run down on how one can qualify to become a DAR member. Cake will be served after Shirley's presentation.

BIOGRAPHY: Shirley Thomson is a member of the St. Augustine Genealogical Society and a 30 year member of the Maria Jefferson Chapter of the Daughters of the American Revolution (DAR) in St. Augustine. She is the immediate past regent for the chapter, after having served as the chapter's registrar for several years, assisting prospective members through the application and subsequent membership process. Mrs. Thomson is proud to be a native Floridian, a graduate of Florida State University, and a retired educator.

Presentation background: The Daughters of the American Revolution (DAR) is a lineage-based membership service organization for women who are directly descended from a person involved in the United States' struggle for independence. As a non-profit group, they work to promote historic preservation, education, and patriotism.

Temple Bet Yam - "It's Bunco Time!"

Who doesn't like a great game of BUNCO! Joins us at Temple Bet Yam, 2055 Wildwood Drive, St. Augustine, on Saturday evening, July 15th at 7 p.m. for a fun evening of Bunco, refreshments, and prizes. No experience needed! \$10 for adults and children under 16 play for free. Contact Bernie or Carol for further information and reservations at 954-895-7332 or Bernie.levy@att.net.

Women of the Moose-1101 hosts Roaring 20's Dinner/Dance

Women of the Moose-1101 will host a Roaring 20's Dinner/Dance on Saturday, July 22, 2017 at the St Augustine Clubhouse 709 Royal Road.

Dinner 6pm, Dancing 7pm to 11pm Music by "The Bailey Best Band" Donations: Non-members \$12.00 Members \$10.00

Great food, raffles, 50/50 drawing and a door prize will be offered. B.Y.O.B and mixers. Call for reservations: Sandra @ 806-0535 Theresa @ 794-5129

St. Augustine Travel Club

by Peter Dytrych

St. Augustine Travel Club Cruise - Southern Caribbean

The St. Augustine Travel Club will again be sailing the seas on Monday, November 27 to Thursday, December 7, 2017 on Norwegian Jade out of Miami, voted Best Overall, to the ports of San Juan, St. Thomas, Dominica Island, Barbados, St. Lucia, St. Maarten for a 10-day Southern Caribbean cruise. Prices start from \$921.09 per person, double occupancy, for inside cabin, inclusive of all port fees and taxes. Oceanview and balcony cabins are available at higher cost. Book now with a \$250 pp deposit and receive a choice of valuable amenities. Call Peter, St. Augustine Travel Club at (904) 797-3736 for more information and reservations.

St. Augustine Travel Club Annual Cruise - Eastern Caribbean

The St. Augustine Travel Club will again be sailing the seas on Sunday, April 8 to Sunday, April 15, 2018 on the Oasis of the Seas out of Port Canaveral to the ports of St. Maarten, San Juan and Labadee for a 7-day Eastern Caribbean cruise. Prices start from \$875.54 per person, double occupancy, for inside cabin, inclusive of all port fees and taxes. Oceanview and balcony cabins are available at higher cost. Book now with a \$250 pp deposit and receive a \$50 per cabin On Board Credit.

Call Peter, St. Augustine Travel Club at (904) 797-3736 for more information and reservations.

Sizzling Summer Book Sale at Southeast Branch Library

A summer book sale presented by Friends of the Library Southeast Branch, 6670 U.S. 1 S., will be held July 10 and 11. Monday, July 10, sale hours are 10 am to 8 pm; Tuesday, July 11, hours are 10 am to 4 pm.

Interesting subjects and great reads await book lovers. Most books, including fiction, nonfiction, bios, and miscellaneous, are priced at \$1.00. Books of special merit are individually priced. Most DVDs and CDs priced at \$1.00 each. Individually priced audio books. Most teens and young readers' books priced at 25 cents. Friends of the SE Library Book Shop will be open during sale hours on Monday, and from 10 am to 2 pm on Tuesday.

Tuesday, from 2 pm to 4 pm, a \$5 bag can be filled with books. Bags will be provided, and multiple bags can be purchased.

Friends of the Southeast Branch Library book sales benefit SE Branch library programs and services. For additional information: 904-827-6900.

Vacation Bible School at Shores United Methodist Church

"Follow the Light" Vacation Bible School will be held at Shores United Methodist Church from July 17-21, 2017 from 8:45 am-12:15 pm, Monday through Friday. This week-long Bible school will teach children through song, crafts, games, stories how to follow Jesus, the light of our world.

Registration forms can be downloaded from the church website and should be returned to the church office before July 10, 2017. They must be notarized and that can be done free of charge by employees in the church office. "Follow the Light" is for children from PK-4 to those who have just completed 5th grade.

There is no registration fee. Pre-registration is greatly appreciated so that teachers can adequately plan for your child.

For more information, visit the church website at www.shoresumc.org or contact the church office, 797-4416. Shores United Methodist Church is located at 724 Shores Blvd, between the golf course and Hartley Elementary. Rev. Randy Strickland is the pastor.

St. Augustine Galloway Training Programs

Jeff Galloway, if you are a runner, chances are you've heard of him will be here. Jeff will be our guest here in St. Augustine on August 10 for a meet-and-greet that will be open to the public. He is one of the nicest people you'll ever meet, and his talks to the public - especially to runners (both new and experienced) - are very inspirational. I would appreciate it if you could include this in The Observer, as I think there will be a real interest in hearing him.

Thursday, August 10, 2017 @ 7:00 p.m.

The DEN (Dynamic Energy Nutrition)

711 A1A Beach Blvd., Unit A St. Augustine, 32080

The DEN will be hosting him along with my running group, St. Augustine Galloway Training Programs. If you, or the public, has questions about this event they can contact me personally.

St. Johns County Offers Free Shuttle Service Independence Day and Labor Day Holiday

St. Johns County is offering a free shuttle service to Mickler's Beachfront Park and the St. Johns County Ocean and Fishing Pier from 10 a.m. to 4 p.m. on the following weekends this summer: Independence Day: July 1 - 4 and Labor Day: September 2 - 4.

The Mickler's Beachfront Park shuttle will transport beach visitors between Cornerstone Park, 1046 A1A North, and Mickler's Beachfront Park, which provides direct access to the beach. The Pier shuttle will transport beach visitors between St. Augustine Beach City Hall, 2200 A1A South, and the Pier parking lot, which provides direct access to Pier amenities and the beach. The shuttles will run every 20 minutes with the final shuttles departing at 4 p.m.

Service updates will be provided via the St. Johns County Beaches mobile app (available for Apple and Android devices), Twitter feed, and Facebook page. St. Johns County and the Tourist Development Council provide the Reach the Beach shuttles to give St. Johns County residents and visitors a more safe and convenient beach experience. For additional information, please visit www.sjcf.us/Beaches or call 904.209.0331.

Bible Study in the Shores

In-depth Bible Study on The Gospel of Matthew. This study will help you know Jesus better. Seeking 5 participants, ages 18 - 100 and co-ed... The class will be held on Saturday mornings from 10:00 AM - 11:00 AM at my house in The Shores. If interested please contact Bill Taylor 832-443-2689

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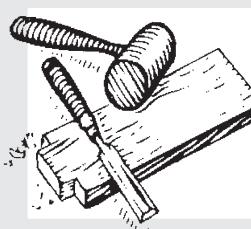
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News From Around St. Johns County

First Coast Card Club Let's Play Cards!

The First Coast Card Club - Dates for July 2017:

Tuesday, July 11th-St Augustine Main Library, 1960 N. Ponce De Leon Blvd., St Augustine 1:30pm

Wednesday, July 19th-Ponte Vedra Beach Branch Library, 101 Library Blvd., Ponte Vedra Beach 1:30pm

Saturday, July 22nd Private Room. Lunch: 12:30P. Let's Play Cards 1:30PM. St Augustine. Please Contact Club for Restaurant Name if you wish to attend this event and how many guests bringing for seating.

Tuesday, July 25th-St Augustine Main Library, 1960 N. Ponce De Leon Blvd., St Augustine 1:30pm.

We meet more interested card players in our community each month. Please call Lea at: 904-829-0643 for more information and verification.

St Augustine Jacksonville Newcomers Club Of Northeast Florida - Events For July 2017

Monday, July 3rd. Dinner 6:30P/Independence Day Celebration. WGV St Augustine

Saturday, July 8th. Ormond Beach Historical Bus Tour-2 Hrs 9:15A/Home Tour/ Lunch

Sunday, July 9th. Tubing Florida Springs Park Longest Springs/Dinner 50s Diner 1:30P

Wednesday, July 26th. JULY Monthly Dinner/Trivia. Nocatee. Please Contact Lea if you are attending and how many guests are coming with you for seating.

Please Call For More Information On Events And How To Join. 904-829-0643/904-814-9612.

FREE Tools to Quit Smoking class

I just wanted to send you some information on a new upcoming quit smoking class in the area that we are offering, if you could please list the class that would be wonderful. If you have any questions please let me know. Thank you

Here is your chance to be tobacco free! FREE Tools to Quit Smoking class at the Good Samaritan Wild Flower Clinic on Tuesday, July 11, 2017 from 5:30 pm – 7:30 pm. Free patches, lozenges, or gum! FREE quit plan, workbook, water bottle, stress ball and more. Call to register and learn about more classes near you: Northeast Florida AHEC (904) 482-0189. About Boating Safety Course Offerings for 2017.

About Boating Safety Course Offerings for 2017

Flotilla 14-7 of the United States Coast Guard Auxiliary, in conjunction with the US Coast Guard offers the popular Boating Course, About Boating Safety (ABS). The first class of the year was completed last Saturday. Five additional class dates are being announced, through 2017.

This is a one day course to inform and instruct owners and passengers on recreational boats. It uses approved course materials which are furnished to the attendees. The ABS course is open to family members and individuals at the same local venue, the Northeast Florida Regional Airport Conference Center (NEFRA-CC) in the area. This course is approved for the state of Florida and given by certified instructors under the auspices of the US Coast Guard.

Any boat operator in the State of Florida, born after January 1, 1988, when operating a vessel powered by 10 horsepower or more, must have in their possession a Florida Boating Safety Education Identification Card. Successful completion of this course will meet this obligation and the State of Florida will issue the ID card.

To sign up for a course, you can view the Auxiliary web page at: or consult the attached flyer for times, dates and sign up. For further information, contact the Auxiliary course instructor, Vic Aquino, FSO-PE at

The Coast Guard Auxiliary is the uniformed volunteer component of the U.S. Coast Guard and supports the Coast Guard in nearly all its service missions. The Auxiliary was created by Congress in 1939.

SJR State accepting applications for Florida Corrections Officer Academy program

St. Johns River State College is accepting applications for its Florida Corrections Officer Academy basic recruit program. Day classes are scheduled to begin September 5. Orientation is set for August 14. Classes are based on the St. Augustine campus. Applicants should apply early due to special admission requirements.

The program provides job-related, hands-on training to prepare candidates for entry-level employment as corrections officers and includes courses in defensive tactics, firearms, communications, supervising special populations and more. Cadets who complete the 3.5 month certificate program will be eligible to take the state certification exam.

Careers in corrections offer individuals the opportunity to provide public sector stability, a challenging work environment, upward mobility, and the ability to facilitate change and personal growth in the lives of others. The entry-level salary for correctional officers is approximately \$30,000 annually. For cadets seeking careers in criminal justice, beginning their careers in corrections is an ideal way to gain the kind of experience law enforcement agencies are seeking.

The vocational certificate program also allows credit hours to be transferred into SJR State's criminal justice technology program, an A.S. degree program designed to prepare officers for management positions.

For more information, contact the SJR State St. Augustine campus at (904) 808-7490. The application packet is available online at www.SJRstate.edu.

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St. Augustine Guide

“Events, Activities, Attractions, Sites, Entertainment,”

Please call to confirm events as some dates and times could vary. An updated calendar is available every 2 - 4 months. In addition, an updated calendar of events is available at the VCB's website, www.FloridasHistoricCoast.com, or by calling 800-653-2489 or 904-829-1711.

July 2017 Calendar of Events

July 1

Militia Muster and Training at Fort Mose: Visit Fort Mose on the first Saturday from 9 a.m.-2 p.m. of each month to be transported back to the 18th century. 15 Fort Mose Tr., St. Augustine 904-823-2232 www.floridastateparks.org/park/fort-mose. - **VIP All Things Chocolate Tasting Tour:** The cost is \$59 per person. Advance reservations required. 4 Granada St., St. Augustine 904-825-0087 www.staugcitywalks.com. - **Drum Runner Series Barrel Racing at St. Johns County Fairgrounds:** Awards will be presented for each age group in each event. The races begin at 5 p.m. at the St. Johns County Fairgrounds. 5840 S.R. 207, Elkton 904-588-8017 www.sjchc.org

July 4

Fireworks Over the Matanzas

July 5

Lightner Museum Curator Tours: Regular admission is \$10 adults; \$6 for active duty military; \$5 college student and youth ages 12-18; under 12 are free. 75 King St., St. Augustine 904-824-2874 www.lightnermuseum.org. - **Music by the Sea Concert:** Concert goers are encouraged to car pool or ride the shuttle from St. Augustine Beach City Hall. Visit the website for this week's band and restaurant. 350 A1A Beach Blvd., St. Augustine Beach 904-347-8007 www.sabca.org

July 6

Concert in the Plaza: From 7-9 p.m. every Thursday night through August 31, enjoy a live free concert under the oak trees in St. Augustine's Plaza de la Constitución. Corner of Cathedral Pl. and King St., St. Augustine 904-825-1004 www.citystaug.com/concerts

July 7

First Friday Art Walk: From 5-9 p.m. on the first Friday of every month, the Art Galleries of St. Augustine feature new exhibits, refreshments and live music at more than 20 galleries. 832-779-2781 www.artgalleriesofstaugustine.org. - **Art Walk Off the Beaten Path:** It begins at 6 p.m. on the sidewalks in the Town Center along Vilano Road near Casa Benedetto's Ristorante. 904-540-0402 www.vilanoeachfl.com

July 8

Free St. Augustine Pet Walk Pup Crawl: This free, one-hour guided walking tour covers several square blocks of the downtown plaza area. Tour departs at 10 a.m. from Tour Saint Augustine office. Reservations required. 4 Granada St., St. Augustine 904-825-0087 www.staugcitywalks.com. - **Sunset/Moonrise at the St. Augustine Lighthouse & Maritime Museum:** Enjoy the sunset and moonrise from the top of the Lighthouse at 7:30 p.m. 81 Lighthouse Ave., St. Augustine 904-829-0745 www.staugustinelighthouse.org

July 12

Music by the Sea Concert: Celebrating its 15th anniversary. Starting at 6 p.m., dinner is offered as an option for concert goers. Visit the website for this week's band and restaurant. 350 A1A Beach Blvd., St. Augustine Beach 904-347-8007 www.sabca.org

July 13

Concert in the Plaza: Corner of Cathedral Pl. and King St., St. Augustine 904-825-1004 www.citystaug.com/concerts

July 15

Bridge of Lions 5K Run: The annual run across St. Augustine's Bridge of Lions starts at 7:30 a.m. The race finishes at Oglethorpe Park on Anastasia Island. Free parking is available at the fort until 10 a.m. or at the finish line in Davis Shores. 1 S. Castillo Dr., St. Augustine 386-747-3532 www.bridgeoflions5k.com. - **Tolomato Cemetery Guided Tour:** Tour the oldest extant planned cemetery in Florida with burials starting during the First Spanish Period (1565-1763). Admission is free; donations encouraged. Tours are from 11 a.m.-3 p.m. 14 Cordova St., St. Augustine 904-257-3273 www.tolomatocemetery.com. - **Free Black Heritage & Civil Rights Walking Tour:** Join St. Augustine Black Heritage Tours for a walking tour of historical sites in St. Augustine where more than 400 years of African-American history lives. Advance reservations required; individual bookings only. 4 Granada St., St. Augustine 904-825-0087 www.staugustineblackheritagetours.com

July 19

St. Augustine Beach Wednesday Market: Approximately 60-80 vendors participate each Wednesday morning from 8 a.m.-12:30 p.m. 350 A1A Beach Blvd., St. Augustine Beach 904-347-8007 www.sabca.org. - **Music by the Sea Concert:** Starting at 6 p.m., dinner is offered as an option for concert goers. Concert goers are encouraged to car pool or ride the shuttle from St. Augustine Beach City Hall. Visit the website for this week's band and restaurant. 350 A1A Beach Blvd., St. Augustine Beach 904-347-8007 www.sabca.org

July 20

Concert in the Plaza: From 7-9 p.m. every Thursday night through August 31, enjoy a live free concert under the oak trees in St. Augustine's Plaza de la Constitución. Visit the website for the entertainment schedule. Corner of Cathedral Pl. and King St., St. Augustine 904-825-1004 www.citystaug.com/concerts

July 21

VIP Gallery Art Stroll & Tasting Tour: This exclusive tour departs at 4:30 p.m. from Tour Saint Augustine where guests will enjoy complimentary San Sebastian wine and chocolates at check in. Tickets are \$25 per person. Advance reservations required. 4 Granada St., St. Augustine 904-825-0087 www.vipartwalk.com

July 22

Free Historic Walking Tour: History comes alive as you saunter through the narrow brick streets of our nation's oldest city for an up close and personal view of the city. This tour departs from Tour Saint Augustine at 4 p.m. Advance reservations required. 4 Granada St., St. Augustine 904-825-0087 www.staugcitywalks.com

July 23

Pet-Friendly Food Tours: Advance reservations required. 4 Granada St., St. Augustine 904-825-0087 www.staugcitywalks.com. - **Flowers and Tea at Highclere Castle:** This event begins at 3 p.m. For more information and tickets, visit the website. 75 King St., St. Augustine 904-824-2874 www.lightnermuseum.org

July 26

St. Augustine Beach Wednesday Market: Wednesday morning from 8 a.m.-12:30 p.m. 350 A1A Beach Blvd., St. Augustine Beach 904-347-8007 www.sabca.org. - **Music by the Sea Concert:** Free weekly concert series at the St. Visit the website for this week's band and restaurant. 350 A1A Beach Blvd., St. Augustine Beach 904-347-8007 www.sabca.org

July 27

Lightner After Hours: 75 King St., St. Augustine 904-824-2874 www.lightnermuseum.org. - **Concert in the Plaza:** From 7-9 p.m. every Thursday night through August 31, enjoy a live free concert under the oak trees in St. Augustine's Plaza de la Constitución. Corner of Cathedral Pl. and King St., St. Augustine 904-825-1004 www.citystaug.com/concerts

July 29

Uptown Saturday: Many participating shops also serve refreshments. The Mission Nombre de Dios provides free parking most months. 904-829-6831 www.facebook.com/uptownstaugustine

July 30

Music in the Box: On the last Sunday of the month at the Limelight Theatre, enjoy live acoustic music by some of the area's best up-and-coming bands and musicians from 6-9 p.m. on stage in the Koger-Gamache Studio 11 Old Mission Ave., St. Augustine 904-825-1164 www.limelight-theatre.org

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Wild Flower Meadow Group

by Cindy Taylor

Making a meadow is more than meets the eye. First of all, who do we think we are to think we can? We can plant wildflower

spread on their own? A meadow makes itself if we let it and I wonder why so many of us pull out what grows well, thinking it's invasive, and transplant what isn't native because it's showy. What if a plant grows well because the meadow is the right place for it and it's a native? After facing this dilemma for over ten years, it seems the safest thing is to pull out torpedo grasses and let nature take its course. Sometimes doing less is more.

In early June the following were still in blossom: coreopsis, Mimosa strigillosa (powder puff), spiderwort, southern bee blossom, and ground cherry. There are also gaillardia, scorpion tail, painted leaf, false dandelion, Spanish needle, a few wild petunias, a fire bush, honeysuckle vine, and butterfly pea. New blossoms early in June are beauty berry bush, cotton weed, frog fruit, black eyed Susan, rust weed, St John's wort, day flower, Indian plantain, and Mexican clover.

Thanks to Ellie in the office of the Riverview Club House for printing and laminating fliers with information about the flowers. They're in the box on the fence to help with identification.

Thanks also to the J.M. Baker Company for removing piles of grass that we pulled out of the meadow and put by the edge of the woods

Late in May we had a picnic at Haw



seeds, transplant wildflowers, but what about the flowers that come, bloom, and

Creek and at our June meeting a new person joined our group.

We occasionally visit state and county parks and welcome newcomers, even if you want to come only on the outings. Our group meets the first Saturday of each month at about 8:30 by the Riverview Club House. Our goal is to preserve the

wildflower meadow, learn about native plants, and those that grow in this location. We're an informal group without officers or dues and hope you will join us. Call Claire at 904-826-5366 for more information. Call Cindy at 904-797-3931 if you'd like to submit pictures of the meadow for our monthly article.

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Grants to St. Johns County Teachers

(continued from page 1)

their English Language Arts standards.

RSVP of St. Johns County, Inc is a local non-profit which raises funds in order to provide services for teachers and students in the St. Johns County School District, part of which is a matching grant requirement (\$8,800) for the District's RSVP Program under the direction of Cheryl Freeman. This is the first year that the non-profit has been able to offer grants to teachers. Board of Director Members of RSVP, Inc. are: Linda Villadóniga, President; Richard Brooks, Vice President; Richard Waler, Treasurer; Steve Sivyer, Secretary; Donna Guzzo, Dee Mountcastle, Cory Caplinger and Donna Bernardos.

RSVP Inc. was able to provide these grants due in great part to their sponsors, donors and contributors: Dr. Marshall Bailey, DMD, Edward Jones Investments (Cory Caplinger), First Atlantic Bank (Steve Sivyer), Harmony Cleaning (Lucia Jessome), Herbie Wiles Insurance (Doug Wiles), Hyundai of St Augustine, John Reardon, Laura Hall (LiveHealthy2BFree), Lions Club of St. Augustine, Ledzedamericas LLD, Panache (Kristie Weeks), Peace, Love, Home (Kelly Youngs), Sandler Training, State Farm Insurance (Janet Tillman), The Bailey Group (Mark Bailey), Dr. Robert Thousand, United Way of St. Johns County (Melissa Nelson), Waler & Waler CPA (Richard Waler), Cooper Chiropractic (Dr. Jordan Cooper), Dee Mountcastle, Kiwanis Club of St. Augustine, UBS Investments, Media Services SAR, St. Augustine Law Group (Richard Brooks), Ameris Bank (Austin Dietly) and London Looks Hair Design (Elise Looney and Julia). RSVP, Inc also held 2 fundraisers this year in order to raise awareness of the needs of SJCSD students.



We are Celebrating 3 Years Service to the community!

We cannot believe that this is Cheezees Grill's third anniversary! From throwing ideas around our kitchen table to opening our little restaurant to two expansions, our family could not be more proud to serve your family. Still staying true to our original ideas, all the items on our menu are still homemade and family recipes. We want to thank the communities of St. Augustine Shores, South, and the greater Moultrie and Wildwood areas for your continued support. We are a restaurant that caters to the locals and our restaurant's success would not be possible without you. Thank you, Cheezees Family.

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photos by Rob Futrell

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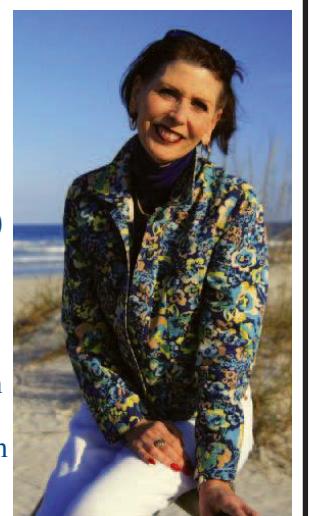
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Tax Court Decision: Corporations are Not People in Economic Hardship Context

by Ryan Williams, J.D., LL.M.
Jackson Law Group

Benjamin Franklin famously penned that “in this world nothing can be said to be certain, except death and taxes.” That letter was written to Jean-Baptiste Leroy in 1789; but last month, the United States Tax Court reiterated that when it ruled that a corporation could not seek relief from tax debt due to economic hardship.

Each year, people with unpaid taxes find themselves challenging a levy from the IRS. Section 6343 of the Internal Revenue Code (IRC) provides the basis upon which a taxpayer may request the release of a levy. In particular, Section 6343(a)(1)(D) requires that the levy be released if “the Secretary has determined that such levy is creating an economic hardship due to the financial condition of the taxpayer.”

The corporate taxpayer in the decisive case was a nursing home in rural Oklahoma. It argued that the levy would prevent it from providing essential care services for patients, thereby causing it economic hardship. The taxpayer noted that it had mandatory obligations, pursuant to both state and federal law, to provide a certain level of care to its patients, and the proposed levy would not allow it to provide the required level of care which would result in loss of its license and other civil and criminal penalties. Counsel for the nursing home argued that this clearly created an economic hardship which, pursuant to IRC, required the IRS to release the levy.

The IRS disagreed and argued that section 6343(a)(1)(D) of the IRC does not apply to nonindividual taxpayers. In arguing this, the IRS cited Treasury Regulation § 301.6343-1(b)(4)(i), which states that an economic hardship applies when “an individual taxpayer” is “unable to pay his or her reasonable basic living expenses” (emphasis added).

Ultimately, the Court found that the IRC was “silent or ambiguous regarding Congress’ intent to provide prospective relief to a nonindividual taxpayer.” Therefore, the Agency’s interpretation, being a valid and an acceptable one, received deference and carried the day.

The Tax Court’s rejection of the corporation’s economic hardship argument puts entrepreneurs on notice when determining a business structure for their endeavors. Although the prospect of challenging a levy may not be one of the first considerations in choosing a structure, it can prove to be a very valuable consideration down the road.

Ryan Williams is an associate attorney at Jackson Law Group. His primary practice areas are business and tax law along with trust and probate litigation. He received a Bachelor of Science degree in Psychology from the University of Alabama and J.D. from Florida Coastal School of Law, cum laude, and an LL.M. in taxation from the University of Florida.

St. Augustine Beach Civic Association

by Bill Jones, President

www.thecivicassociation.com

Concert Schedule Change, New Sponsors & New from the City



The weather has been a challenge for our 2017 Music by the Sea Concert series but we really can't complain. Prior to Hurricane Matthew we had only had 4 rain cancellations over the previous 6 years. Our forests, lawns, forest and waterways need the moisture so we'll be grateful and ask Mother Nature to send us rain on Tuesday instead of Wednesday.

There is a schedule change for July 26th. The Ramona Quimby Band will now be playing on this date. This band is extremely talented and plays everything from traditional jazz, to R & B to today's pop. No matter what your age this band will have something for everyone to dance to. This year we are so grateful for the support of our sponsors and in this column I'd like to recognize some of them. First we welcome Daniel Lewis and his company Anastasia Painting. Daniel's company has a stellar reputation with past clients and is respected locally in the residential and commercial real estate community too. Anastasia Painting is a great example of a owned small business where the owner is a person you can talk to directly. We are also pleased to have Life Storage (formerly Uncle Bob's) as part of the Music by the Sea family. Paul Schmid manages this large, bright and clean climate controlled facility on US 1 South. We hope you'll show your

appreciation and give both of these businesses a chance to serve you.

We also have a couple of partners helping us with the concert series. A big thank you the The Beaches News Journal and their family of publications for the great local display ads and the beautiful rack cards that are being distributed all over NE Florida in tourist centers. And this year Old Town Trolley & Tours is providing our shuttle service to and from City Hall & Ron Parker Park. This travel partnership is invaluable to us as we strive to put less pressure on an already challenging parking situation in our city.

Speaking of the City, kudos to the dozens of people who showed up at last months Commission meeting. The health insurance plan for the Commission has been a hot topic of discussion. It appears most of the Commission heard what the community was saying. As reported widely in the news media both Vice Mayor George and Commissioner Kostka were unapologetic and it appears a Commissioner compensation study is in the works. The Civic Association will continue to share information as we receive it. Our position has always been to inform the community and allow you develop a fully informed opinion. It's up to you to let your voices be heard.

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Financial Focus

Information Provided by
Edward Jones

Declare Your Financial Independence Day

We're getting close to the Fourth of July, when we celebrate the freedoms we enjoy in this country. The U.S. constitution grants us many of these liberties, but we have to earn others – such as our financial freedom. What steps can you take to achieve the financial independence you need to reach your long-term goals?

For starters, always work to build your resources. Contribute as much as you can afford to your IRA and your 401(k) or other employer-sponsored retirement plan. At a minimum, put in enough to earn your employer's matching contribution, if one is offered. If you don't take advantage of this match, you are essentially leaving money on the table.

While how much you invest is an essential factor in gaining your financial freedom, how you invest your money is equally important. So make sure you have sufficient growth potential in all your accounts. While growth-oriented investments, such as stocks and stock-based vehicles, carry investment risk, you can help moderate this risk by also including other investments, such as bonds.

Another way to gain your financial independence is to liberate yourself from the shackles of debt. This isn't always easy, of course – most of us have experienced times when our cash flow simply wasn't sufficient to meet our expenses, so we had to take on some type of debt, either through a credit card or a loan. But the more you can control your debts, the more money you'll have to save and invest for your future.

One way to manage your debt load is to build an emergency fund, containing three to six months' worth of living expenses, which you can use to pay unexpected costs such as a major car repair or a large medical bill. Ideally, you should keep this money in a liquid, low-risk account, so you can access the funds quickly and without penalty. Aside from possibly helping you control your debts, an emergency fund also may enable you to avoid dipping into your long-term investments to pay for short-term needs.

Thus far, we've only discussed achieving your financial freedom through methods of saving and investing. But you also need to consider your protection needs, too. If you were to become ill or suffer a serious injury, and you could not work for a while, your financial security could be jeopardized. Your employer might offer you disability insurance as an employee benefit, but it may not be enough for your needs, so you might need to purchase some additional coverage on your own. And to help ensure your family's financial security, you'll also need sufficient life insurance.

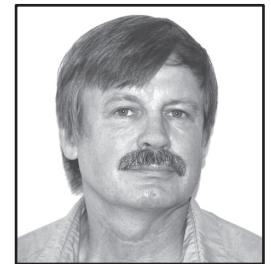
You also might want to protect yourself from the catastrophic costs of long-term care, such as an extended nursing home stay. The average annual cost for a private room in a nursing home is more than \$92,000, according to the 2016 Cost of Care Study issued by the insurance company Genworth. And Medicare generally covers only a small percentage of these expenses. You may want to consult with a financial professional to learn about ways you can protect yourself from the long-term care burden.

By following these suggestions, you can go a long way toward declaring your own financial independence. Consider taking action soon.

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

Computer Corner

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



What is N44 41'58" W70 25' 19"

Greetings from Computer Professor on location in Maine.

This month – two things; one thing new and one thing repeated.

How many of you know what the following number stands for? N 44 41'58" W 70 25'19". Now did you know if you typed them, as shown, in the search bar for Google, it "should" start a map application and show you what is located at the GPS coordinates. You found me! Or go to your favorite map and try it. I use Google search engine and since they also have a map app it took me straight there. In case you really know how to use your map app and decide to "walk around" My place is the 3-story white house with a bakery in back.

Google has people walking and driving all over the world taking interactive photos of everywhere they can access. You can "walk" through a museum in Paris or a Pizza place in New York City. These are examples of things we used to do in my classes. If someone is interested in doing things like this I can assist via email: (mainely2@bellsouth.net). If you are adventurous, type

in the following address into your browser's address bar: <https://www.google.com/streetview/-explorer>, read directions and see the world.

Warnings worth repeating:

1. Never click on any links inside an email no matter who they claim to be or what they say, no bank or email provider will ever ask you to do that. If you do and type your name and password, you just gave it away to crooks.

2. Never read or believe anything said or written from a phone call, internet page, internet video/audio warning saying you have problems. First of all "How do they know?" They shouldn't and no, they are not from Microsoft.

If you get caught while searching the internet with a full page warning with or without voice, close your browser, close all programs then restart the computer. If you can not close the windows use the window short-cut key for close a window (Hold down the ALT key then TAP the F4 key.) You may have to do it more than once but it will get the warning off your screen.

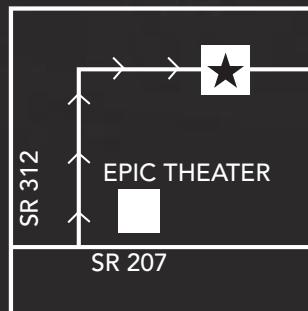
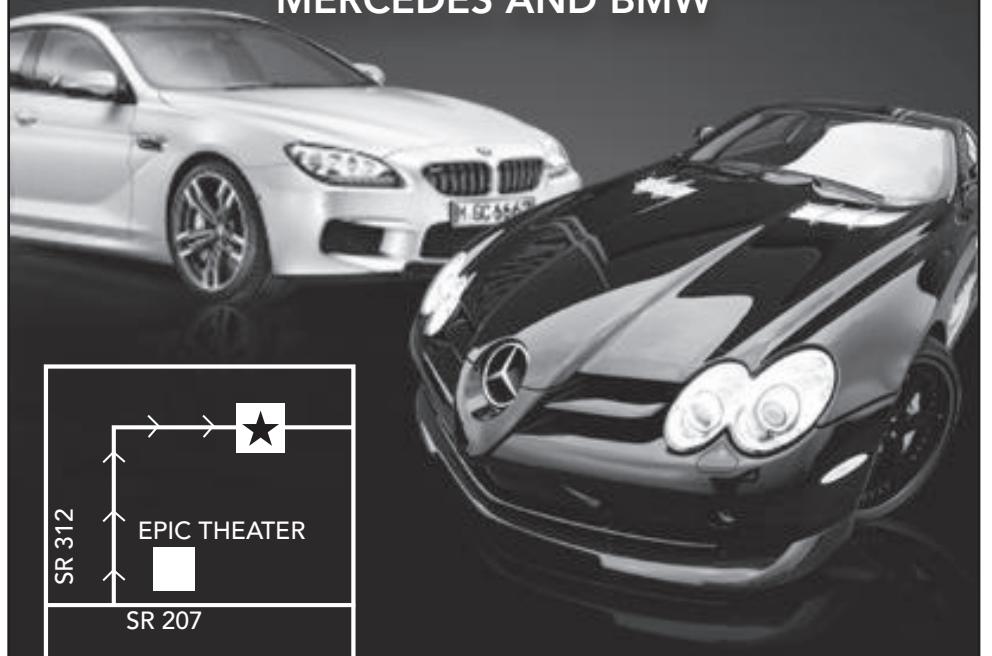
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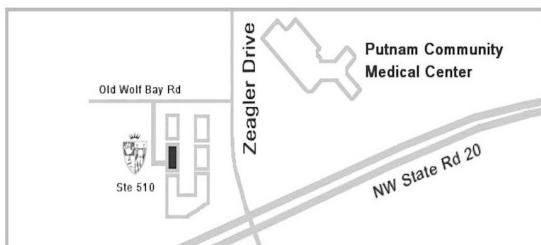
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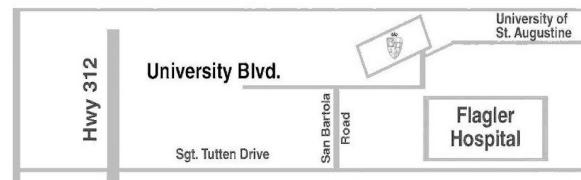
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Two Locations**





St. Johns County Sheriff's Corner

By David Shoar, St. Johns County Sheriff

Hurricane Awareness

With the extreme effects our area received as Hurricane Matthew approached last fall, I feel this is an excellent time to remind our citizens and visitors to develop a Hurricane plan. Before Matthew, it had been over 50 years since a hurricane struck the first coast directly from the east and that hurricane, Hurricane Dora has been the only one to strike from the east since records have been kept dating back to 1851. Hurricane season began at the beginning of last month and lasts until the end of November and meteorologists are calling for a little less activity than we had last year. They predict a total of 11 to 17 named tropical storms, of which will be 5 to 9 hurricanes with winds greater than 74mph, and 2 to 4 major hurricanes with winds greater than 115mph. You should be familiar with the terms Hurricane Watch and Hurricane Warning. A Watch is issued when conditions are favorable that a hurricane could strike in 36 hours. A Warning is issued when hurricane force winds are expected to strike in 24 hours. By this time you should already have an emergency plan for yourself and family and begin implementation of that plan.

Some things to consider in your preliminary plans are:

- Take photos of your property from all angles, it may not look the same once the storm passes.
- Plan for elderly/handicapped/invalid care at a shelter or at home.
- Learn which routes will be safe during a storm.
- Learn where official shelters are located.
- Trim any dead wood from trees prior to the storm.
- Check for, fix or take note of loose items on your structures (shutters, screens, eaves, gutters, antennas, satellites).
- Get and use a hurricane tracking chart
- Plan what you and your family will do if you have to evacuate.
- Get necessary supplies and secure them in safe area.
- Plan for pet care.
- Review your insurance coverage.
- Protect your important documents.
- Show others in the family how to turn off/on gas, electricity, and water.
- Make outside repairs.

When a Hurricane Watch for your area is issued you should do the following:

- Listen to official bulletins on radio, TV, or NOAA Weather Radio, and Internet for updates.
- Check all supplies you already have to see if they are in satisfactory condition include batteries.
- Fill gas tank of vehicles, check oil and tire pressure.
- Inspect mobile home tie-downs.
- Board, tape, cover windows and doors or skylights.
- Secure boat.
- Secure any objects and furniture that are outside.
- Check on all medical supplies, special needs for elderly, handicapped, etc.

• Plan to evacuate if necessary.
When a Hurricane Warning is issued here are some suggestions:

- Stay tuned to TV, radio, Internet or NOAA Weather Radio.
- Move valuables to higher location
- Move furniture away from windows and cover.
- Fill containers (bathtub, plastic jugs) with drinking water.
- Use phones only in an emergency.
- Bring in/secure pets (food & water).
- Shut off water and electricity at main breaker switch.
- Leave mobile homes.
- Leave low areas. If evacuating--leave early.

Sometimes a hurricane path may not be predictable and evacuation orders could come at any time. If you are asked to evacuate, please do so early and know the route you will be taking. Remember there will be many folks taking the same route from a very large area so be sure to give yourself plenty of time to leave safely.

Finally, if you refuse to leave following an evacuation order, here are some safety tips for riding out the storm:

- Make sure your building is well-constructed.
- Turn the refrigerator to maximum cold.
- Freeze water in plastic containers, if the electricity goes off you can use the ice to keep food cold in the refrigerator.
- Turn off utilities if told to do so by the authorities.
- Unplug small appliances.
- Fill bathtub and containers with water.
- Stay indoors.
- Prepare for storm surge and possible flooding.
- Plan what to do if the winds become too strong.
- Stay away from windows and doors, even if covered.
- Stay in a small interior room, hallway, or closet.
- Close all inside doors, brace exterior doors.
- If you have a two-story house, stay on the first floor.
- Lie on the floor or under a table or other sturdy object.

Now is the time to go over your hurricane preparedness. If you have not made any emergency plans, you should do them now. Planning ahead will save you unnecessary stress from not knowing what to do or not having the supplies you will need to get you through the hurricane watch, warning, storm, and aftermath. Print and post this list on the refrigerator or somewhere it will be easily seen.

Please visit our website, www.sjso.org for additional information concerning Hurricane Preparedness and of course feel free to drop me a line at dshoar@sjso.org. It is our hope at the St. Johns County Sheriff's Office that you have a safe and happy summer. Also, if you sign up for the Sheriff's Office social media sights on Facebook and or Twitter you will receive important updates anytime.

Trying to get ahead

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



Have you ever worked hard at something and just could not get ahead? Well, that's how your quadriceps muscles feel in the presence of knee effusion. I recently had this discussion with two of my patients following knee surgery.

The body often uses fluid to protect itself. Blisters protect deeper tissues from constant rubbing. Bursas protect tendons and ligaments from excessive compression or friction. Swelling, which is accumulation of fluid outside a joint and can be a good thing. When it becomes chronic it can be bad. Effusion is fluid accumulation inside a joint. And, like swelling, it can be good or bad, depending on the amount and duration.

If you have arthritis or a knee replacement you are familiar with effusion. Effusion, being inter-articular, causes the capsule around the knee to become distended. This can be good because it causes pain, limits motion and in doing so allows the tissues to heal. Once healing has taken place, the fluid should be reabsorbed and life goes on. But sometimes, for a variety of reasons, the fluid wears out its welcome and can cause problems.

Joints are filled with synovial fluid and encapsulated. The synovial fluid allows nutrients to flow, helps keep the tissue healthy and provides some cushioning. Also, because the capsule of highly innervated, it provides a tremendous amount of information about movement and "proprioception", where we are in space. When the capsule is distended or stretched, this information is interrupted.

Along with swelling or effusion, pain has a function, which is self-preservation. When working correctly after tissue damage (not working correctly is an altogether different issue), it's the body's way to make us stop, protect and heal. In an effort to protect, minimize joint stress and promote healing, effusion and pain shut muscles down or "inhibits" the muscle, limiting its force production. Exercising in the presence of chronic, unchanging effusion can feel like one is working hard but not getting ahead because inhibited muscles are hindered the strength and control results of exercise. Twenty cubic centimeters, the equivalent of about 4 teaspoons is enough to cause inhibition. Control of the swelling/effusion must occur in concert with the exercise for optimal results, which can be achieved using a variety of means: ice, compression, exercise, medication, and more.

So, if you are exercising or recovering and feel you just can't get ahead, it may be due to effusion. Don't get frustrated. Consult your physical therapist or MD, and then move ahead.

Rob Stanborough is a physical therapist serving St. Augustine for over 14 years. He is president and co-owner of First Coast Rehabilitation, as well as co-author of Myofascial Manipulation: Theory & Application, 3rd ed by Proed Inc. He is certified in manual therapy, a Fellow of the American Academy of Orthopaedic Manual Therapists and has presented on the topic of soft tissue dysfunction in a variety of venues. Read previous columns posted on www.firstcoastrehab.com.

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