

February  
2020



# St. Augustine OBSERVER

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Area Communities Monthly!!  
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South Walk  
and others

NEWS INFORMATION FOR & ABOUT RESIDENTS OF SOUTHERN ST. JOHNS COUNTY FL



## New Year, New Market

By Tatiana Diaz

Following a successful debut in January, the STA City Market continues to celebrate all things local in St. Augustine during their Saturday socials at Eddie Vickers Park, located at 399 Riberia Street.

Every Saturday from 10 a.m. to 3 p.m. the public is invited to walk through the array of tents showcasing local art, food and music. The need for an open space for the community to get together and connect is what sparked organizers Kimberly McLemore and Kendra Turley to come up with the STA City Market.

“We’re just kind of kindred spirits and both loved a sense of community,” McLemore said. “We love markets and artisans and local flavor. Local anything. And we just kind of thought that there wasn’t anything with our vision and nothing was happening in this part of town and it’s so vibrant.”

The STA City market hosts anywhere from 30 to 50 tents each Saturday as well as food trucks and local bands giving market-goers a chance to interact with artisans, chefs, and other community members. (continued on page 12)

## St Augustine South Reflections

By Ruth Hope, SASIA Treasurer

We might not rival St Augustine’s “Nights of Lights” but, as always, St Augustine South put on a great display of winter warmth with its Holiday Lights. The first full display of lights was up and running just after Halloween, greeting incoming traffic through Gate 1, at the corner of Cornell Road and Shore Drive. From the simple elegant to the over the top, inflatables and sound tracks, the lights are a sight to behold and full of good cheer. Visitors came to see the lights from all over St Augustine – recommendations spreading quickly by social media.

Our biggest community project in December was assembling Holiday Baskets with donations from neighbors, for distribution to 17 of our very elderly, and mobility impaired residents. St Augustine South Improvement Association, SASIA, coordinated the effort and neighbors generously donated age appropriate gifts for the baskets. Mr Joe Kelly—although not of the North Pole, but of Hawthorne Rd—made a superb Santa, delighting everyone on route. He was quite a sight climbing in and out of his 4x4 as Rudolph and team were otherwise booked on December 23, 2019 so we couldn’t use the sled!!!

It was such a worthwhile project: one that we will definitely be doing again in future years. Santa is already booked for December 2020!

Now the nights are shortening and weather warming, as we plan our 2020 calendar of events. Neighbors should start preparing for the Spring Plant and Seed Swap at the Club House, 709 Royal Rd, in March. It will be a great opportunity to meet and chat with neighbors over local gardening issues!



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

## St. Augustine Ballroom Dance Association February Dance February 8th



The St. Augustine Ballroom Dance Association will host its next dance on Saturday, February 8th 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 dance lesson, dance the night away to the music and vocals of Debbie Owen and Tony T. 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](https://facebook.com/sabdastaug). Picture are the SABDA's 2020 board members taking the oath from outgoing president, Joe Burch.

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

- **St. Augustine Shores:**  
Artist Art Show Feb 9th  
Valentine's Social Feb 15th
  - **St. Augustine South:**  
Holiday Decoration Winners  
SASIA Upcoming Events
  - **In the Law:** Major Highlights of New Secure Act Signed into Law
  - **Computer Corner:** Microsoft locked my computer, I had to call the number...
  - **Financial Focus:** Are Your Financial & Tax Advisors Talking?
  - **Sheriff's Corner:** 9-1-1
  - **Diaries of a Shores Grand-Dad**
  - **Free Tax Prep in St. Johns County by United Way**
  - **US Coast Guard Auxiliary 14-7 Nw Officers for 2020 Announced**
- Valentines Day February 14th**



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# St. Augustine Observer

Published monthly for residents and visitors of St. Augustine, Florida area  
1965 A1A South #120 • St. Augustine, FL 32080-6509  
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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

## St. Augustine Shores Community Calendar

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

www.staugshores.org

### Shores Monthly Meetings

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

## St. Augustine South Community Calendar

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

### Monthly Meetings at Clubhouse

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

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

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

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

## St Augustine South SASIA Upcoming Schedule of Events 2020

- February 21, Food Truck Friday with movie: 5:00pm - 7:00pm, 709 Royal Rd
- March 14, Plant and Seed Swap: 11am - 2pm, 709 Royal Rd
- March 20, Food Truck Friday with movie: 5:00pm - 7:00pm, 709 Royal Rd
- March 28, Clothes Swap 709, Royal Rd
- April 18, SASIA Annual Picnic, 709 Royal Rd
- May 22, Food Truck Friday with movie: 5:00pm - 7:00pm, 709 Royal Rd
- June 26, Food Truck Friday with movie: 5:00pm - 7:00pm, 709 Royal Rd

For further details: look out for street signs and follow us on social media. Currently SASIA is on Facebook and posts to NextDoor; we will soon have a SASIA Instagram account!

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 #120, 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.

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 constitute 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.

For more information please contact Katie at (904) 377-3390 or email at KatieMonahanTaiChi@gmail.com

### 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.

### 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

## 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.

**FOR SALE:** Adult Pride GoGo 3 wheel scooter with charger. New Batteries. Asking \$450. Call 904-794-1178

**FOR SALE:** 1996 Wellcraft 19' Center Console Boat with 150 Evinrude Outboard motor and trailer - runs great and comes with gps, life vests and stereo. Asking \$6100 or best offer - may consider trade for small car. Call Tony at 850-368-0778.

**FOR SALE:** Sears 10" Radial Arm Saw - \$150; Power Glide 8" Miter Saw - \$100. Please call 904-797-4301.

**FOR SALE:** Large Glass Conference or Dining Room Table & 4 Chairs - Solid Glass top table is 3/4 inch thick glass, 3 1/2 feet wide x 8 feet long. Perfect for 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:** 1. Drawer Legal Filing Cabinet with hanging file holders. \$75.00 Call 386-872-1010. If no answer, please text.

**FOR SALE:** Broyhill 3 piece or separate: sofa, love seat, chair; green textured fabric, non smoker - \$500. Can transport but not lift. Call 516-319-9688. and Big Berkey water filter \$200. Used 4 months.

**FOR SALE:** 1. Antique Armoire approximately 1930's, 50"H x 17"D x 30"W, \$300. 2. Lane Cedar Hope Chest (like new), 18"H x 17"D x 48"W \$150. Text Lynn 386.503.5601

**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:** Beige Recliner in good condition Price \$20.00 Call or text 904-501-1817.

**FOR SALE:** Fiesta Ware, Tangerine, Scarlet, Sun Flower, Peacock (blue) \$5-\$30. Call 904-417-3210.

**FOR SALE:** (1) Power Mac G5 Tower Computer. 2 hard drives with software. Works great. \$100. (2) Dell Desktop PC with software. Works great. \$75. Call 904-607-1410.

**SERVICE OFFERED:** Need help decluttering, organizing or decorating with your existing furniture then call me Susan 904-325-1852.

**ROOM FOR RENT:** \$185 weekly. \$600 deposit. Pays 1/2 water & 1/2 electric. No pets. Located in the Shores. Call 904-347-0890

**GARAGE SALE:** Friday Feb.7th and Sunday Feb 9th. 648 E. Bianca Circle in the Shores 9:00 am - 3:00 pm

**WANTED:** I buy old record collections. I am not a re-seller but a serious listener. Your records will go to a good home. Call John 904-325-9802

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

## 2019 SASIA 2nd Annual Holiday Decoration Contest Winners

It was another year of great for Holiday Light displays in St Augustine South -- being a Judge this year was not easy!! Once again hundreds of homes were decorated, and the SASIA Board was pleased to take the time to drive around and appreciate all the work, energy and love that went into making each display special.

### Holiday Lights - WINNERS

- Grand Prize - 207 Orchis "The Sounds of Christmas Favorites"
- 2nd Place- 845 Queen "Santa's Toy Shop"
- 3rd Place- 503 Gerona "A Southern Porch Christmas"
- 4th Place - 317 St Augustine South "Christmas Past and Present"
- 5th Place- 210 Shore "Spirit of Lights at Christmas"

### Holiday Lights - HONORABLE MENTIONS

- 313 Gention - "Let It Snow, Let it Snow, Let it Snow"
- 121 Argonaut - " Oh Christmas Tree, Oh Christmas Tree"
- 102 Cornell - " A Snowman's Wonderland"
- 122 Jupiter - " Trees of Light and Music Abound"
- 262 Dartmouth - " Snowflakes Falling"
- 405 St Augustine South- " Peace On Earth"
- 131 Saturn - " It's a Neon Christmas"
- 215 Hawthorne - " The Grinches lights"
- 121 Jasmine - " A Merry Christmas to All"
- 120 Drake - "I Quit - No More Lights"



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# St. Augustine Shores Club News

## February 2020 Riverview Club Calendar

**FEBRUARY DANCE:** RSVP required: Call 904.794.2000 or [www.staugshores.org/dance-rsvp](http://www.staugshores.org/dance-rsvp).  
Dance Club Members: Free Guests: \$15.00/pp. \*BYOB\*



**Valentine's Day Social**  
**LA Robinson & StreetLife**  
Saturday, February 15<sup>th</sup>  
7:00 pm to 10:00 pm



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

Bridge	Fridays 1:00 pm - Must have table of 4 to join.
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, 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 Tuesday at 7:00pm. By membership only, NO DROP INS allowed.
Zumba	Tuesday at 5:30 pm Zumba with Mary Beth.
Writers in the Shores	Tuesday February 11 <sup>th</sup> & 25 <sup>th</sup> 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 9<sup>th</sup> (1pm to 4pm), Wine & Cheese Reception. Paintings, Photography & Jewelry.

Early Social: Friday, March 6<sup>th</sup> (7pm to 10pm)  
Entertainment by Tim Rippey

Main Social: Sunday, March 22<sup>nd</sup> (6pm to 9pm)  
Entertainment by Chris Thomas Band

### Riverview Club Events

FREE Introductory Fitness Pole Walking Clinic with Sheila Vidamour  
• Wednesday, February 12th 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](mailto: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.

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



Wedding  
Birthday  
Baby Shower  
Fund Raisers  
Holiday Party  
Class Reunion  
Graduation Party

**RIVERVIEW CLUB**  
SAINT AUGUSTINE SHORES  
790 Christina Drive  
St. Augustine, FL 32086  
904.794.2000

## The Ancient City Artists

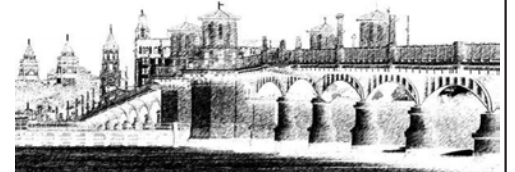
### ART SHOW

Wine & Cheese Reception

**PAINTINGS, PHOTOGRAPHY & JEWELRY**  
BY LOCAL ARTISTS FROM ST. AUGUSTINE,  
PALM COAST AND JACKSONVILLE

**SUNDAY**  
**FEBRUARY 9, 2020**  
**1:00 PM – 4:00 PM**

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



**ANCIENT CITY**  
**ARTISTS**



## March Mah Jongg Madness!

Date: Monday, March 2, 2019  
Time: 10:00 am - 3:00 pm  
Fee: \$25.00/person  
Where: Riverview Club  
790 Christina Drive, St. Augustine, FL 32086



PRIZES for highest scores!  
Door prizes  
Lunch & beverages provided

**LIMITED AVAILABILITY!** For more information and to make your reservation, call Marcia no later than February 21<sup>st</sup> at 904-794-7888.

February 29, 2020

## An Evening of Arias: Bel Canto

Marsh Creek Country Club  
6 to 8:30 PM

\$60 includes dinner and entertainment

Our annual fundraiser features food stations prepared by the Marsh Creek Country Club kitchen, a Silent Auction, and favorite arias sung by First Coast Opera guest artists. Join us for this Leap Day event!

TICKETS: [firstcoastopera.com](http://firstcoastopera.com)



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## News Around Southern St. Augustine Area

### “Half Way to Spring” Book Sale at the SE Library Branch

Please join the Southeast Library Friends of the Library for another huge book sale. The sale will be held Saturday, February 22 from 10-5 in the large conference room at St. John's County SE Branch Library. On Monday, February 24 the sale will continue from 10-12 with the notable \$5/bag special all morning. As usual, books (fiction, non-fiction, trade) will be \$1, and paperbacks 50 cents. And, don't forget to browse through our large selection of cds, dvds, and audiobooks! All proceeds support ongoing activities for children, teens, and adults at the SE Branch. You don't need to be a Friends member to join us, however annual memberships with accompanying perks will be available for \$20 and up. Come and have fun picking out books, movies, and music in honor of the impending Spring!

### 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 please contact: Dorri Withers, 488 San Bruno St/, St Augustine FL 32086, 904-794-4539.

### St. Augustine Orchid Society Meetings

Rare & Unusual Orchids, Hobbyist and AOS Judge

Arthur Katz will talk about rare and unusual orchids. Arthur has been growing orchids for over 35 years and he appreciates the orchids that are unique and unusual. He is an accredited orchid judge, was Chair of the Mid-Atlantic judging Center and also most recently chair of the Florida North-Central-Center. Since 1994, he has taken groups of orchid enthusiasts to Ecuador. Apart from Orchids and socializing with orchid folk, he enjoys traveling, and photography. Arthur was a clinical psychologist in private practice in his pre-Florida life.

Meeting February 4th at Memorial Lutheran Church (Enter Hall from Back Parking Lot), 3375 US1 South.

### Edward Jones Financial Advisor Sponsors Coffee Club

Geoffrey Nadler, local Edward Jones financial advisor, will host a coffee club at 9:00 am Wednesday, February 19th at Edward Jones branch office (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](http://edwardjones.com) and recruiting website at [careers.edwardjones.com](http://careers.edwardjones.com). Member SIPC.

### 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](mailto:clifflogsdon@att.net) or call 904-607-1410

### High Tea & Crafts Shores United Methodist

The Sunset Circle at Shores United Methodist Church is hosting its annual “High Tea & Crafts” on Saturday, February 15, 2020 between 10 a.m. and 2 p.m. This very popular, free event will allow participants to sample a variety of traditional tea sandwiches, desserts, coffee and tea AND to learn a new craft or two. Areas will be set aside for crafting different items that could be used as gifts. The event is free, and reservations are appreciated but not necessary. Call the church at 797-4416 to save your seat!

Shores United Methodist Church is located at 724 Shores Blvd, between the Shores Golf Course and Hartley Elementary. Rev. Carolyn Westlake is the pastor. [www.shoresumc.org](http://www.shoresumc.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](mailto:rscoggn@gmail.com) or [GriefShare.org](http://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

### Writers In the Shores

By Donna Johnson

The February meetings for Writers in the Shores will be on Tuesday the 11th and again on the 25th. The chosen subject is to be "My \_\_\_ used to get me in trouble." and, is suggested for this month's topic to write about on the 25th. Come join us, you just might like us! Everyone is welcome and we would like to invite anyone who loves to write. You do not have to be a member. We meet on the 2nd and 4th Tuesday each month, at 1pm here at the Riverview Club Library. We are a casual group who enjoy sharing their work and related discussion with each other. There are no officers, dues or requirements. All genres are encompassed. For information call Donna Johnson at 794-0789

### Homeport Christian Church Community Easter Egg Hunt April 11th

We will have a bounce house, snacks, a petting zoo and lots of fun. Saturday, April 11th from 2:00pm-3:30pm at Homeport Christian Church located at 5605 US Hwy 1 South St. Augustine, FL 32086 [www.homeportcc.org](http://www.homeportcc.org)

This event is free and open to the community. Toddler Egg Hunt will be at 2:30p (walkers to 2yrs.) Pre-school Egg Hunt will be at 2:50p (3y/o-5y/o) and the Elementary Egg Hunt will be at 3:10p. For information contact Candice Childers at [info@homeport.org](mailto:info@homeport.org).

### 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 A Cure helps dogs and cats with all illnesses and injuries. Paws 4 A Cure does not discriminate against breed, age, or diagnosis. To learn more about Paws 4 A Cure, please visit [www.paws4acure.org](http://www.paws4acure.org).

### Heritage Baptist Church

“A Warm & Friendly Fellowship”

Sunday School 9:30 a.m.  
Morning Service 10:30 a.m.  
Evening Services 5:30 p.m.  
Wednesday Night Services 7 p.m.

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[www.shoresumc.org](http://www.shoresumc.org)

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

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## News From Around St. Johns County

### Free Quit Smoking Class

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Join us for a FREE Quit Your Way Program at Flagler Health+ in the Wellness Center located in St. Augustine. FREE nicotine patches, lozenges, and gum!

This program meets on Tuesdays, beginning February 25 – March 31, 2020 from 11:00am-12:00pm. FREE quit plan, workbook, water bottle, stress ball and more!

Call Northeast Florida AHEC at (904) 482-0189 to register and learn more about classes near you. Location Address: 120 Health Park Blvd. St. Augustine, FL 32086



### First Coast Card & Newcomers Club

1) First Coast Newcomers Card/Games Playing Club Dates:

Tuesday, February 4th. Main Library. St. Augustine. Arrive: 12:50P. Bring Refreshments to share-Valentine Holiday activity. Free Event.

Sunday, February 9th. Lunch/Cards. V-Pizza Restaurant. FL. Arrive: 1:30P-Dining. Cards: 2:30P.

Tuesday, February 11th. Coffee Shop. St. Augustine. Arrive: 5:15. Cards: 5:30PM.

Tuesday, February 18th. OP Library. Arrive: 4:45P. Cards: 5P. Big Room. Free Event.

Tuesday, February 25th. Assoc. Clubhouse. St. Augustine. Arrive: 3:15P. Cards: 3:30P.

Please Contact Our Club Organizers for Venues, Addresses, & To Yes RSVP: 904-829-0643. Phone Calls Welcome. Both Men/Women. Smoke/Drug Free Club.

2) First Coast Newcomers Recreation Events Club Dates:

Saturday, February 1st. Ft. Militia Tour/Exhibits. St. Augustine. Arrive: 10A Free Event.

Tuesday, February 18th. Violin Musicians Concert. St. Augustine. 6:30P. Free Event.

Friday, February 21st. Dinner/Classics Band Performance. Diner Restaurant. Arrive: 6P. Music: 7P.

Saturday, February 29th. County Community Band Concert. Library. Big Room. Arrive: 1:30P. Concert: 2P. Free Event.

Please Call Our Club Organizer To RSVP Yes, How To Join Our Club, for Venues & Addresses To: 904-814-9612-Days/Evenings. Phone Calls/Texts Welcome. Both Men/Women. Smoke/Drug Free Club.

### The United States Navy Band Performs March 1, 2020 at the Amphitheatre

The St. Augustine Amphitheatre is proud to welcome, featuring the Concert Band, Sea Chanters Chorus and Cruisers popular music group, on Sunday, March 1, 2020.

This free event is proudly sponsored by the Friends of the St. Augustine Amphitheatre. Please see the attached press release for further details. For additional coverage requests, please do not hesitate to call or email.

### “Evening of Arias: Bel Canto” First Coast Opera

Join us for this special evening ... Continuing the First Coast Opera 20-year celebration, Evening of Arias: Bel Canto, brings together beautiful music, delicious food, and a silent auction filled with amazing items.

This Leap Day evening will take place from 6 to 8:30 PM on Saturday, February 29 at Marsh Creek Country Club, 169 Marshside Drive, St. Augustine, Florida 32080. Tickets are \$60 per person for this annual fundraiser. Thank YOU for supporting First Coast Opera!

### 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 Wednesday February 19, 2020. Please call 904-819-4693 (or 4742) for more information or to RSVP.



### “Shrink Rap” Opens at Beach Art Studio New Play Highlights Societal Anxiety with Laughs

Has the country gone crazy, or is it just me? If you can relate to that question, then “Shrink Rap” might be just what the doctor ordered! St. Augustine playwright Amy Lauer Goldin's new play is an original social satire that holds up a fun-house mirror to society and manages to skewer politics, the media, corporate America and a few everyday people just trying to navigate the minefield that we now call daily life.

Directed by, and featured actor, is veteran film, stage and television actor Jon Beshara of Rising Tide Productions. The ensemble cast of local actors includes Natalie Beltrami, Kelly McTaggart, Frank Riccardo, Heather Eggleston, Sam McIlrath, Annie Kiyonaga, and Margaret Kaler as their beleaguered psychiatrist who has a troubling secret of her own.

Laughter is the best medicine, so book a therapy session with “Shrink Rap”! “Shrink Rap” will open at The St. Augustine Beach Art Studio & Gallery, 370A A1A Beach Blvd., St Augustine Beach, FL 32080.

“Shrink Rap” runs January 31st through February 2nd, and February 7th through February 9th. All Friday and Saturday shows start at 7:30pm, with Sunday matinees starting at 2:30pm. Tickets are \$20. For more information about the show and to reserve your seat, please visit [info@beachartstudio.org](mailto:info@beachartstudio.org) or call 904-295-4428.

### Temple Bet Yam's Deli Nite Returns!

Thursday, February 27, 2020! It's Deli Nite! Temple Bet Yam's eagerly awaited and very popular DELI NITE is back for your deli-dining pleasure! Your choice of our famous overstuffed corned beef, pastrami, and/or turkey sandwiches are available along with the usual beverages, sides, and dessert. After dessert, prepare to enjoy Bill Rosenthal's unparalleled magic act. Deli dinner begins at 6 p.m. at Temple Bet Yam, 2055 Wildwood Drive, St. Augustine.

This popular venue fills up quickly so make your reservations early. No tickets will be sold at the door. The cost per person for this fundraiser is \$30. For information please contact Sue Kinkela by email [abbeyrd45@comcast.net](mailto:abbeyrd45@comcast.net) or by phone: 412-600-9553. RSVP by February 14, 2020.

### St. Augustine Travel Club Meeting by Peter Dytrych

The St. Augustine Travel Club will be held on Wednesday, February 12, at 3pm at the Southeast Branch Library on U.S. 1 near SR 206.

Our topic will be: CANADA: NATURAL WONDERS OF NEW BRUNSWICK PLUS VANCOUVER ATTRACTIONS Discover some of the highlights of New Brunswick's expansive natural beauty, marine wonder and legendary hospitality. Explore the fascinating attractions of Vancouver and its surroundings.

No reservations are required. We look forward to seeing you! If you have any questions, please contact me at 904 797-3736.

#### 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.



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# Wildflower Meadow Group

by Cindy Taylor

At our meeting the first Saturday of January, we worked, as usual, to clear lawn grasses away from native plants. One member pulled grasses away from the *railroad vine* in the lower meadow and also planted some *scorpion tails*. Another member cleared lawn grasses away from where she planted young *palmettos* in the lower meadow last year and from meadow beauties in the upper meadow. Another member dug out lawn grasses in a spot where she planted a beauty *berry bush*. Another member cleared lawn grasses away from a small cluster of *fennel* and a *salt and pepper bush*. I cleared grasses away from two

bunches of *Hypericum*, known as St John's wort, and some *milkweeds*.

And? We did all this in just over an hour.

If it hadn't rained, we would have done more but the thing is this: we worked in the meadow and accomplished more than one, alone, could. Some of us did more, some couldn't do as much, but we each did what we could and the meadow is better because of it – we hope.

If you look closely you might see some early spring buds and there are always flowers in bloom on the *honey suckle* vine in the upper meadow by the woods.

We meet at the meadow near the Riverview clubhouse at about 8:30 the first Saturday of each month. Sometimes we drive to local parks or on back country roads looking for wildflowers, identifying, and photographing them. In January we're going to visit Matanzas Forest south of 206 on Route 1. We're an informal group without officers or dues and hope you will join us. Call Cindy at 904-797-3931 for more information.



Milkweed



Honey Suckle



Railroad Vine

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- **Deed Restrictions** for most Subdivisions – not just in pdf format for email but hard copy is also available at our office.
- **Condominium Documents** – pdf email and hard copy also on file – most include floor plans.
- We have a full-size set of **Plat Maps** of the entire County – obviously aerials with boundary lines superimposed are on-line but the plat maps show what parcels were platted at the time of the adoption of the Future Land Use Plan – vital information for land buyers and sellers. If you don't know why that's vital – you need our help.
- We have many of the original subdivision and development brochures that contain important marketing information. We have a library of them.
- For **ST AUG SHORES** properties – we have a cross reference for



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## "Diaries of a Shores Grand-Dad"

by Dirk Schroeder

In Last month's Diaries, I posed to readers to look ahead and imagine what the future may hold and if they knew how things might turn out what they might do differently. For some that scenario may have worked well and yet, for others, maybe not so well. This month, this edition is coming out at the end of January and the next major events are Groundhog Day and Valentine's Day. The best part of Groundhog Day, in my opinion, is the movie which directly connects with last month's Diaries since Bill Murray knows everything that is about to happen the following day (Groundhog Day) and gets to fine tune every detail of that one day into a finely crafted perfected scenario that ends with him being genuinely in love. This month's Diary will then focus instead on Valentine's Day.

According to Wikipedia, the Feast of St. Valentine was established by Pope Gelasius in AD 496 to be celebrated on February 14th in honor of the Christian martyr, Saint Valentine of Rome, who died on that date in AD 269. St. Valentine died for the love of God as he



was given a choice to renounce his beliefs or be killed; not necessarily the romantic setting for our Valentine's Day in 2020. Yet, you may ask yourself, would you be willing to die for your love? You may ask yourself something easier like do I get flowers, a gift or a romantic dinner? You may want to get a really nice card wherein you reassert your love for your significant other so as to leave no question about your love; to elevate it and to celebrate it. Whatever you do, try not to make it the same as usual - go for more extraordinary.

What if Groundhog Day (the movie) were Valentine's Day and you had to repeat it again and again until you got it perfect; how often would you have to repeat that day in order to move on to February 15th? The underlying question here is, should you really need to repeat this day in the first place?

So this year, we all get an extra day since we have a leap year. Could you imagine being born on February 29th? I guess you would be 75% younger than the rest of us since you only get to celebrate your birthday every four years. Since we get an extra day, maybe you want to consider February 29th (which falls on a Saturday) as your second Valentine's Day and it could be your do-over (or Groundhog Day) day in the event your February 14th (Friday this year) didn't turn out quite the way you planned. Maybe you want to use the extra day to remember to reach out and share your love with someone else - a friend, a relative or maybe even to help someone you don't know yet. I hope it's a great day for you!

Here's to celebrating your perfect day, your extra day and, as always, I wish you a Sunshine State of Mind.

## Major Highlights of the New "Secure Act" Signed into Law

by Andrew Jackson, Esq.  
Jackson Law Group  
904-823-3333



The SECURE Act, or the "Setting Every Community Up for Retirement Enhancement Act", was recently signed into law on December 20, 2019 without much notice. It took effect on January 1, 2020 and significantly changed the landscape of retirement planning. Here are some of the major changes created by the new law:

1. Required minimum distributions will start at age 72 (not age 70.5). Only those who will turn 70.5 in 2020 or after may wait until age 72 to begin taking required distributions.

2. You can now contribute to your traditional IRA after age 70.5. Beginning in 2020 tax year, the new law will allow you to contribute to your traditional IRA in the year you turn 70.5 and beyond if you have earned income.

3. Inherited retirement accounts: Upon death of the account owner after January 1, 2020, distributions to non-spouse individual beneficiaries must be made within 10 years. The rule applies to inherited funds in a 401(k) account or other defined contribution plan as well. This is significant change for non-spouses as the "stretch" distribution rule is gone with certain exceptions.

4. Adoption and birth expenses: The new law allows penalty-free withdrawals up to a \$5,000 limit from retirement plans for birth or adoption expenses.

5. You can now benefit, even if you work part-time. The new law requires companies that offer 401(k) plans to allow part-time employees who have worked at least 500 hours a year for at least three consecutive years to set aside money from their paychecks into the plan.

By December 2021 or after, savers are expected to begin receiving estimates once a year for how much monthly income their current 401(k) savings might generate in retirement. This may encourage you to increase how much you save.

The change is only effective starting with tax year 2020 contributions made for the year 2020, so people should understand the 70.5 age limit is still in place for traditional IRAs when it comes to contributions made for tax year 2019. Lastly, it is recommended that you proactively meet with your financial advisor or estate planning attorney to discuss the changes to inherited retirement accounts, including where you may have a trust listed as a beneficiary.

Andrew Jackson, J.D., LL.M. is the Managing Partner at Jackson Law Group, a law firm with a history in St. Augustine since 2007. He manages the firm's legal practice areas and focuses on Business, Real Estate, Estates/Trusts, and Tax matters. Mr. Jackson received a B.A. in Economics from Hampden-Sydney College, J.D. law degree from Florida Coastal School of Law, and LL.M. Master of Laws in Taxation from the University of Florida.

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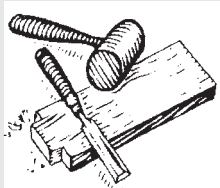
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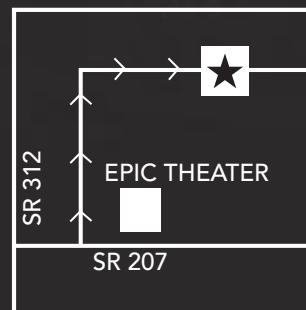
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## New Year, New Market

(continued from page 1)

Kid-trepreneurs are slated to take over the market on Feb. 22, 2020 during the STA City Children's Entrepreneur Market where local children can showcase their skills in baking, arts and crafts and more. Turley's own children were a source of inspiration for the children's market and will have their own booth alongside other children selling their work.

"The market for them is a way that they can express their creativity and kind of learn to be an entrepreneur," Turley said. "I love that they are so excited to get involved... All the kids in the neighborhood now, they're all crafting stuff. They have these little meetings where they sit down and try to figure out who's going to make what and how they're going to set it up. I just love that direction."

The STA City Children's Entrepreneur Market will run on Feb. 22, March 28 and April 25 at Eddie Vickers Park. For more information on the STA City Market visit [stacitymarket.com](http://stacitymarket.com) or visit their Facebook page @stafarmersmarket.



**YOUTH BASKETBALL LEAGUE TRYOUTS**

Saturday, February 8  
Ketterlinus Gymnasium

This program is open to boys and girls ages 9-14. Practices and games will take place at the Solomon Calhoun Community Center, 1300 Duval Street, and Ketterlinus Gymnasium, 60 Orange Street. All games are played on Saturday mornings or afternoons, and practices are scheduled by individual coaches.

**TRYOUT TIMES**  
Boys 9-10 at 9 am  
Boys 11-12 at 10 am  
Boys 13-14 at 11 am  
Girls 9-14 at 12 pm

Cost is \$30 per player. Registration is through CivicRec. If you need assistance with computer registration, contact Brian James at [bjames@sjcfl.us](mailto:bjames@sjcfl.us) or 904-209-0365.



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## US Coast Guard Auxiliary Flotilla 14-7 New Officers for 2020 Announced

US Coast Guard Auxiliary Flotilla 14-7 celebrated its annual Change of Watch ceremony launching another great year of service to the community and Team Coast Guard on 5 DEC 2019 @ 1900 with a new slate of Officers for 2020. Awards and recognitions for the members and outgoing Officers were presented and the members in attendance for the last meeting of 2019 celebrated with those participating. The 2020 Officers and Elected Officers at their ceremony are: *Carmen Gautille FC, Henry Seiden FSO-CS, Abe Lopez de Queralt FSO-HR, Neil Rattrie FSO-IS, David Patrick FSO-MT, Lyn McClelland FSO-NS, Steve Parsons FSO-OP, Henry Seiden FSO-PA, David Patrick FSO-PB, Bob Elliott FSO-PE, Georgia Young FSO-PV, Richard Garro FSO-SR, Bill Candeletti FSO-VE, Sean Flynn VFC.*

Various members of the Flotilla were recognized for their outstanding service to the Coast Guard by a Meritorious Team Commendation (MTC) during their work on National Safe Boating Week in May of this year. The 7<sup>TH</sup> Coast Guard District, in which our members serve was recognized by an Auxiliary Unit Commendation (AUC) for work we performed in and around the community during the hurricanes in our area in the month of June, 2019. Copies of the awards by US Coast Guard Commandant ADM Karl L. Schultz and by District Commandant CDR J.W. Briggs follow.

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. For information about Flotilla 14-7 see, [www.mysafeboating.com](http://www.mysafeboating.com). For more information about the US Coast Guard, please visit [www.cgaux.org](http://www.cgaux.org).



Change of Watch Ceremony 2019 at Saint Augustine Yacht Club, 05DEC2019. Assuming his new post, newly elected Carmen Gautille, FC is congratulated by David Patrick, Immediate Past Division Commander DIV14. To the right of Mr. Gautille, looking on is Sean Flynn, VFC elected for the 2020.

Photo credit: Henry Seiden, FSO-PA

## 9th Annual Old Town Art Show Returns Palm Sunday Weekend

Artists and fine craftsmen from the First Coast and around the country will once again converge at the Old Town Art Show, Palm Sunday Weekend, April 4th and 5th at Francis Field in historic downtown St. Augustine.

The Old Town Art Show will showcase nearly 100 outstanding artisans and master craftsmen who will be exhibiting their carefully created jewelry, pottery, paintings, fiber art, glass art, sculpture, photography, wood and much, much more. The show is a professionally juried art and fine craft event where each exhibitor is carefully selected with only the best work being accepted in each category.

Francis Field will become an extraordinary outdoor art gallery highlighting the true stars of the show; the artists. The person you meet in the booth is the visionary behind the work. Each is available throughout the show to discuss their work, share their stories and answer your questions. This is the perfect opportunity to explore a wonderful palette of diverse artwork. It is going to be a great event with something for everyone!

Be inspired! The Old Town Art Show, will be held Saturday, April 4th from 10 a.m. to 5 pm and Sunday, April 5th from 10 a.m. to 4 p.m. at Francis Field on Castillo Drive in downtown St. Augustine, FL. Admission is free! Parking is available in the Visitor's Center parking deck. Visit [www.OldTownArtShow.com](http://www.OldTownArtShow.com) for additional information.

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## St. Johns County Sheriff's Corner

By David Shoar, St. Johns County Sheriff

### 9-1-1

This month I would like to share with you information about an issue we often take for granted ... making a call to 9-1-1 to report an emergency. St. Johns County implemented the 911 system 33 years ago this month.

In order to report crimes in progress or an emergency that is or could become life threatening, you should use the 9-1-1 system. Examples of this are serious medical issues like a heart attack, stroke, seizure, uncontrolled asthma attack, child birth in progress or anything involving serious bodily injury.

You should NOT call 9-1-1 to report a burglary or theft that is not in progress or other non-emergency events. For that you will find the various non-emergency numbers in the front pages of the phone book, or to contact our office, call 824-8304, 24 hours a day, seven days a week, 365 days a year.

In St. Johns County our office has been designated to operate the enhanced 9-1-1

system. The "enhanced" indicates that for all land line calls, the location from where the call is originating, is displayed on the dispatcher's screen. Most cell phone providers are now sending us the coordinates to help identify the location of mobile calls, but even with this advanced technology there are important procedures the caller can follow to make the response quicker and more efficient. First, stay calm, the 9-1-1 dispatcher is well trained to gather from you the information necessary. Answer their questions with brief responses based on the best knowledge you have available at the time. Follow instructions, and if there is something you are not clear about or don't understand ask to have it repeated. Above all stay on the line until the dispatcher tells you to hang up.

As soon as your children are old enough to understand start teaching them how and when to use 9-1-1. Be sure they know their name, address and phone number and

situations where they may need to call for help such as finding someone who

won't wake up and there are no other people around to tell or to ask for help. Practice dialing 9-1-1 with them on a play telephone stressing they need to use a real phone if there is an emergency, and to not "practice" on a real phone. Always refer to the emergency number as 9-1-1 and never nine eleven.

As technology grows, so must emergency services. Thus you may now Text-to-911 as well as the Sheriff's Office non-emergency line. There are times that those in need of help, but are unable to speak about the emergency, can Text-to-911. This feature follows the same guidelines as a landline and cellular call and should only be used for emergencies and if you cannot talk. Remember if there is an emergency and you are unable to make a call, be sure to send the location and type of emergency in your first text message to 911. Text in simple words without abbreviations or slang. Be prepared to answer questions and follow instructions from the 9-1-1 call taker. You can also text to our administration or non-emergency line for routine situations not requiring an immediate response. Just type in the Sheriff's Office phone number (904) 824-8304 as the recipient of the text and send the message.

I hope you are as impressed as I am with the professional way in which our dispatchers and call takers deal with such tense situations, calm the caller and assist with advice about first aid or other safety issues until first responders arrive.

On another note; our agency and our community as a whole, is very Social Media active, but this is not a forum to request a deputy to respond. Our Social Media platforms are a great place to ask general questions that do not require an immediate response, as we do not monitor these sites continuously.

Thanks as always for taking the time to read my monthly column and if you have a suggestion for a future topic or any other issue involving county law enforcement please email me at [dshoar@sjsoc.org](mailto:dshoar@sjsoc.org). You can also follow us on Facebook, Twitter, Instagram, and Nextdoor.

## Free Tax Prep offered in St. Johns County by United Way

Free tax preparation, by certified tax preparers, is available to individuals and families with a household income of \$69,000 or less through RealSense, a partnership between United Way of St. Johns County and United Way of Northeast Florida.

United Way of St. Johns County offers this service to ensure that families and individuals can save the cost of tax preparation and benefit from a properly prepared return. One-on-one appointments are offered Mondays, Wednesdays, or Saturdays, depending on location beginning January 25, 2020.

RealSense appointments can be made online at [bit.ly/realsense](http://bit.ly/realsense) or by calling (904) 373-8671. Locations and dates/times are listed below:

- **Vystar Credit Union** - 3654 N. Ponce de Leon Blvd. Wednesdays 2:00 - 7:00 PM Saturdays 10:00 AM - 2:00 PM
- **Health and Human Services** - 200 San Sebastian View Mondays 10:00 AM - 5:00 PM

- **United Way of St. Johns County** - 117 Bridge St. Wednesdays 1:00 - 7:00 PM Saturdays 10:00 AM - 2:00 PM

Bring the following:

- \* Driver's license or other photo I.D.
- \* Checkbook for direct deposit of any refund(s)
- \* Social Security cards (yourself and all dependents)
- \* W-2 from each employer (no pay stubs)
- \* Documentation of all other income
- \* 1095-A if you received health-care coverage through the Marketplace

United Way-SJC focuses on the building blocks that lead to a good quality of life - Education, Health and Financial Stability. United Way-SJC understands that together we build a collaborative relationship of residents, businesses, government and nonprofits working to meet the most pressing social service issues in St. Johns County, large and small. We all gain when children are successful in school, when people are healthy and when families are financially stable. Join us. To give, to advocate, or to volunteer, visit [unitedway-sjc.org](http://unitedway-sjc.org) or call (904) 829-9721.



## "3 Keys to Accelerating Your Results" by De Luna at Riverview Club

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- The number one factor that causes people to lose steam when going after a dream, and how to stay motivated and override it.
- The 1 critical thing you must give up in order to reach your dream.
- And much more!

De Luna has been studying and practicing Spirituality and Self Development in its many forms for more than 45 years. And has devoted her life to exploring, creating and sharing her Healing Arts in order to support the healing of others and helping them build their dreams, accelerate their results, and create richer, more fulfilling lives.

De Luna is the Creator of Healing Music CDs and Guided Meditations. Studied with teachers such as Mary Morrissey, Jean Huston and Roop Verma and is certified by MHTP program with her healing music.

Sought-after speaker, musician and ceremonialist, De Luna has offered transformational workshops, performed and taught at Retreats, Festivals, Hospitals, Organizations and Centers. Between her Healing arts – music, art and Coaching,

To reserve a seat please contact: De Luna at: [DeLuna@DeLunaCoaching.com](mailto:DeLuna@DeLunaCoaching.com) or call 941-544-7756. [www.DeLunaCoaching.com](http://www.DeLunaCoaching.com) or [www.DeLunaHarps.com](http://www.DeLunaHarps.com).



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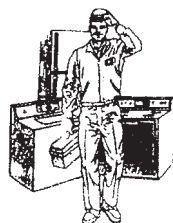
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## Computer Corner

by Steven Aldrich  
904-479-5661

### Microsoft Locked My Computer, I had to call the Number.....

I would never have imagined that so many of my clients could be scammed this way. This Fake Tech Support scam is quickly becoming the number one issue that I deal with.

Below are a few ways to tell if you are about to be scammed by a notification on your computer. These are ALWAYS FAKE:

1. There is a Phone number shown in the notification, along with a plea for you to call immediately.

2. You can't get rid of the notification.

3. There are sirens or someone speaking, and you can't stop it.

Here is what you should do if you see such a notification on your computer.

1. Hold the power button down for 5 seconds, then release it. This will force the computer to shut down.

2. Then press the power button and start it up normally.

3. Once it is started, open Chrome, Firefox, Internet Explorer, or whichever browser you normally use.

4. If the notice returns, shut the computer down again and call me.

5. If it does not, you are good to go.

WHAT YOU SHOULD NEVER DO,  
IS CALL THE NUMBER.

So, what are these notices anyway? How do the scammers get them on our computers?

Simply stated they are nothing more than a webpage pop-up notification and some fancy scripting to prevent you from closing them. They are the result of a hacked webpage or scammer advertisement placed on the webpage you went to.

Typically, you see these notices when you have a typo in a web address you entered. Many scammers buy website names that are typical typos for popular websites. As an example, I recently tried to go to my Medicare Advantage benefits webpage and I typed in the address incorrectly. BAM!!! I was on scammer website.

Bottom line:

NEVER call any phone number.

If you are unsure about what you are seeing on your computer, call me or someone you know and trust.

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



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Steve saved our computer after we were scammed and the scammer broke it because we would not give them a credit card. He helped us get all of our passwords changed and he even recovered our pictures.

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## Financial Focus

Information Provided by

Edward Jones

### Are Your Financial and Tax Advisors Talking?



Now that we've closed the book on 2019, it's officially Tax Season. As you prepare your tax returns for the April 15 deadline, you might already start looking for opportunities to improve your tax-related financial outcomes in the future. And one important step you can take is to connect your tax professional with your financial advisor. Together, these professionals can help you take advantage of some valuable strategies:

1. Roth vs. traditional IRA – If you're eligible to contribute to a Roth IRA and a traditional IRA, you might find it beneficial to have your financial advisor talk to your tax professional about which is the better choice. Generally, if you think your tax rate will be higher in retirement, you might want to contribute to the Roth IRA, which provides tax-free withdrawals (if you're older than 59 ½ and have had your account at least five years). But if you think your tax bracket will be lower when you retire, you might be better off with the traditional IRA, which offers upfront tax benefits – specifically, your contributions may reduce your annual taxable income in a given tax year. Your tax advisor may have some thoughts on this issue, as well as how it might fit in with your overall tax picture in retirement.

2. Taxable vs. non-taxable income – Turning taxable income into non-taxable income can lower your current year's tax bracket. Depending on your income, you could potentially subtract your traditional IRA contributions (or your SEP-IRA contributions if you're self-employed) from your taxable income. And even now, it's not too late to affect the 2019 tax year, if you still haven't reached the IRA or SEP-IRA contribution limits. Before you file your 2019 tax returns, your tax professional can tell your financial advisor

how much you would have to contribute to your traditional IRA, SEP-IRA or similar account to potentially lower your taxable income. If you make the contribution, your financial advisor can illustrate how it would impact your retirement picture and make a recommendation on how to invest the money. (You can fund your IRA with virtually any type of investment – stocks, bonds, mutual funds, and so on.)

3. Capital gains taxes on mutual funds – You might think you have total control over taxes related to your mutual funds. After all, you decide how long to hold these funds before selling shares and incurring capital gains taxes. However, mutual fund managers are usually free to buy and sell new investments as they see fit, and some of these sales could generate capital gains taxes for you. If these taxes are relatively large in any one year, your tax professional may notice and could relay this information to your financial advisor. This doesn't necessarily mean these mutual funds are inappropriate for you; they still may be suitable for your goals, risk tolerance and time horizon. But the tax aspect may be of interest to your financial advisor, who might recommend more tax-efficient investment options.

Your investment and tax pictures have many overlaps, and by ensuring your team of advisors is working together, or at least communicating with each other, you can increase the chances of getting your desired results.

This article was written by Edward Jones for use by your local Edward Jones Financial Advisor. Edward Jones, its employees and financial advisors cannot provide tax or legal advice. You should consult your attorney or qualified tax advisor regarding your situation.

### Edward Jones Financial Advisor Sponsors Coffee Club

Geoffrey Nadler, local Edward Jones financial advisor, will host a coffee club at 9:00 am Wednesday, February 19th at Edward Jones branch office (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.

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