

March
2018

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St. Augustine Homes Monthly
St. Augustine Shores
St. Augustine South

St. Augustine Observer

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



37th Seafood Festival Welcomes You! The popular St. Augustine Lions Seafood Festival returns in March, bringing boatloads of seafood delicacies, entertainment and 100 artisans to the Ancient City for three days of food and fun including a musical lineup featuring a Grammy nominee and regional favorites.

To be held Friday, March 16 through Sunday, March 18 at Francis Field in downtown St. Augustine, the festival will serve up a seafood delights,

with everything from traditional fish and shrimp, to lobster rolls, conch salad, grilled octopus, crab cakes, Cajun specialties and so much more on the menu. Food vendors will also offer BBQ, pizza, desserts and many festival foods.

Family fun can be had in the Kids Zone on the kiddie rides and in Spanish Landing, which include clowns, magic shows, children's drumline and the chance to meet popular characters such as the Little Mermaid, Princesses and the Minions. We invite you to come and enjoy the food, fun, shopping and entertainment while supporting a worthy cause for those in need.

Francis Field is located at 25 W. Castillo Drive in downtown St. Augustine. Hours are 3 to 9 p.m. Friday, March 16; 10 a.m. to 9 p.m. Saturday, March 17; and 11 a.m. to 5 p.m. Sunday, March 18. Admission is \$5 for adults; children 15 and under are free (all food is available for an additional charge). (continue page 9)



Haven Hospice Services Program at Shores Riverview Club

Haven is the source for patients, their families and their healthcare providers to find answers to their advanced illness challenges. In addition to providing comfort through the compassionate delivery of hospice services, Haven offers Advance Care Planning, Palliative Care Consultations and Transitions services with a patient-centric focus.

At Haven, we believe that everyone deserves companionship through life's journeys. Haven Transitions provides education and support that can make a world of difference if you are facing an advanced illness. Another service that Haven offers free to the community is Advance Care Planning which provides opportunities to discuss values, beliefs and treatment preferences so that you and your family are better able to make informed healthcare decisions.

When health becomes a challenge, we will be your haven. Let us share how we can help. Join Haven Representative Heather Davis on Wednesday, March 14 at 2 p.m. at the Riverview Club at 790 Christina Drive in St. Augustine. Heather will speak about the programs and services Haven offers and how they can help you and your family. If you have questions or need more information, please contact Heather Davis at 386-288-6351.



St. Augustine Shores Spring Yard Sale!

Saturday April 7th 8 am - 1 pm. Rain Date: Saturday, April 14th
Sign up for *booth space at the Shores Office, or call us at 904-797-6441.
*You must provide your own table



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St. Augustine, FL 32080-6509

St. Augustine Ballroom Dance Association March 10th at Riverview Club

The St. Augustine Ballroom Dance Association will host its next dance on Saturday, March 10th from 7 to 10pm at the Riverview Club, 790 Christina Drive, in St. Augustine Shores. Hors d'oeuvres, desserts and coffee will be served throughout the evening.

Guests pay \$20. Appropriate guest attire is a dark business suit with tie, or a tuxedo, for the men and a cocktail dress or gown for the women. For reservations, call Dennis or Mary Larimore at 904-825-4902. For more information, visit facebook.com/sabdastaug.

Picture Caption: Former association president Dennis Larimore and his lovely wife Mary received thanks for their leadership last year.



What's Inside The Observer This Month...

- **St. Augustine Shores:** January Board Update
- **Health Update:** Move to Last
- **Computer Corner:** Tax Season Scams
- **Financial Focus:** Is a Managed Account Right for You?
- **In the Law:** Beware! Fraud in Real Estate
- **Sheriff's Corner:** Senior Citizen Scams
- **Civic Association:** A Win of Sorts for the Wednesday Market
- **Diaries of a Shores Grand-Dad**

Dr. Howard Epstein, Urologist



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The St. Augustine Observer

Published monthly for residents and visitors of St. Augustine, Florida
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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

Board Member & Officers

Theresa Nizza – President
Keith Rowland – Treasurer

Louis Zimmer – Vice President
Lynn Rowland – Secretary

• 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.

Get Your Copy of the Observer?

The monthly St. Augustine Observer newspaper is delivered free to Shores Service Corporation Residents, South Improvement Association and other selected neighborhoods in Southern St. Augustine by U.S. Mail. Additional free copies can be obtained from the Riverview Club office and the Southeast Library. Issues are also available to download on-line at www.observer.vpweb.com.

If you live outside the mailing areas and want an individual copy mailed to you, contact me at clifflogsdon@att.net or 904-607-1410 for an annual agreement for mailing on one years postage cost of \$12.. The paper is free and made possible by our advertiser. Visit and thank them whenever possible.

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" (1-4 lines) \$5, 1" (5-8 lines) \$10, 1 1/2" (9-12 lines) \$15, 2" (13-16 lines) \$20. These Ads should be paid in advance before placed.

Send your ad and payment if required to Observer, 1965 A1A South #180, St. Augustine, 32080-6509. You may email your ad to clifflogsdon@att.net. Deadline for all ads is the 15th of every month for the next month's issue. Free ads up to 5 items only should be sent.

FOR SALE: Generac Generator, 4,000 EXL, watts, electric start, needs new battery, starts easy with pull start .Heavy duty cable with multiple hook ups for single extensions. \$400.00. Pro Lift 2 ton floor jack, vertical lift 51/2" to 13". \$25.00. 2 Pro lift jack stands, support range, 110" to 161/4". \$10.00 ea. 4 wheel chocks, all 4 for \$10.00, Husky air hammer kit, 2 types of air tools plus set of sockets for each air hammer, screw bits and more, \$40.00. Call Art, for any of the above. 904-797-5023

FOR SALE: Shopvac, commercial model \$95 firm. Call 904.797.6501

FUN RAISER: Boys are raising funds to go to a Missions Aviation Camp in Wisconsin this summer. They would like to mow lawns in order to do so. Suggested Donation \$35 Contact 904-315-0023.

WANTED TO BUY: I buy record albums and CDs. Entire collections of just selected few. I am a collector for my own enjoyment not a re-seller. Call John at 904-325-9802



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8:45 a.m. Traditional Service

10:00 a.m. Sunday School

11:00 a.m. Contemporary Service

St. Augustine Shores Club News

March 2018 Riverview Club Calendar

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

EARLY SOCIAL Friday, March 2nd
7:00 pm to 10:00 pm **Entertainment by Tim Rippey**
BYOB Hosted by: Dave & Catty Mancino

MAIN SOCIAL Saturday, March 17th
7:00 pm to 10:00 pm **Entertainment by Phil Farino**
BYOB Hosted by: John & Mary Burzo



RSVP: call 904-794-2000 or at
www.staugshores.org/dance-

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

Bridge Fridays 1:00 pm.

Bridge Lesson The class is geared to all levels. Thursday at 10:00 am.

Chicago Bridge **Must have a partner to play**, Monday and Thursday at 12:30 pm.

Card Game Calling All Card Players! 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. Wednesdays class offers a 30-minute floor stretches after class!

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

Exercise Class Tuesday and Thursday at 10:00 am.

Tai-Chi Beginner Tai-Chi, Tuesday at 8:00 am and Thursday at 7:00 pm. Learn the principals of Tai Chi with John Doody and help your overall health and well-being!

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

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

Zumba Tuesdays at 5:30 pm. Low-impact Zumba to protect joints. Come sweat, lose weight, meet people, and have a blast!

Writers in the Shores Tuesday March 13th and 27th at 1:00 pm in the Library– topic for March 27th is " In Between." For information call Donna at 794-0789.

Upcoming Events at the Riverview Club

March Mah-Jongg Madness: Monday, March 5th (10 am – 4 pm).

FREE Presentation by Cindy Clardy: *Your Signature Look*, Saturday, March 10th (10 am – 11 am).

FREE Presentation: *How Haven Can Help*, Wednesday, March 14th (2 pm); light refreshments will be served.

Early Social: Sunday, April 8th (6pm to 9pm) – Entertainment by The Chris Thomas Band

Main Social: Friday, April 27th (7pm to 10pm) – Entertainment by Ernie

Riverview Club Events

MARCH DANCES

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

EARLY SOCIAL

Friday, March 2nd 7:00 pm to 10:00 pm Entertainment by Tim Rippey *BYOB*

MAIN SOCIAL

Saturday, March 17th 7:00 pm to 10:00 pm Entertainment by Phil Farino *BYOB*

FREE Presentation by Cindy Clardy: Your Signature Look

Saturday, March 10th (10 am – 11 am) Three steps to creating your signature look. Tips to help save you time, money and energy. Pre-registration is encouraged, but not necessary. Call today to RSVP: 904-794-2000.

FREE Presentation: How Haven Can Help

Wednesday, March 14th at 2:00 pm – Light refreshments will be served. Haven Hospice is hosting a presentation on how to prepare and have a plan for the future - NOW is the best time to learn about the options so one can make an educated decision that includes the advice and input of family members and loved ones.

NEW BEGINNER THAI-CHI CLASS

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

FREE Introductory Fitness Pole Walking Clinic with Sheila Vidamour

Wednesday, March 14th at 12:30 pm - Meet in the ballroom of the Riverview Club. Pre-registration is required: to register call 904-540-1067, or email Sheila: walkyourpath406@aol.com. Pole Walking is a fun and easy way to get a very effective and efficient total body aerobic workout! Please wear comfortable walking shoes and demo Walking Poles will be provided.

St. 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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St. Augustine Shores Service Corporation January 11th Board Meeting Summary

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

The St. Augustine Shores Service Corporation's Board of Directors meeting was called to order by President 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 and Vice President Austin Diety. Quorum Established.

Approval of the Minutes The December 14, 2017 Minutes were presented and approved unanimously. The Special Closed Board Meeting held January 4 were approved.

Treasurers Report was presented by Treasurer Lorbeer and accepted for audit. General Manager Smith explained the decrease in the operating fund and the increase in the reserve fund. Collection issue of homeowner with a balance of \$1021.00 as of January 2018 was approved to pay \$116 per month for 12 months which would keep them current, pay the attorney fees and interest.

Managers' Report - Joseph H. Smith III

Outline On Amendments To Deed Restrictions - Jeremiah Mulligan, Coquina Law Group, presented an outline on the process of amending the Deed Restrictions. These Amendments include changing the required vote to change the amendments from 2/3's of the entire membership to 75% of those voting in person or by proxy.

- Amending the Safe Harbor provision.
- Increasing the CAP on the Maintenance Fees.
- Amending the setback requirement on fences.

There will be a Deed Restriction Amendment Committee Meeting on January 18, 2018 at 6:00 p.m. at the RVF. There was discussion on getting more of the Community involved. Secretary Arocha inquired about the process of enforcement on Deed Restriction violations.

Survey Review 432 Escalante - General Manager Smith explained the encroachments on the maintenance easement Tract C Unit 7 and pool enclosure and the fence encroach on the easement. Motion made, seconded and approved to have the owners of 432 Escalante remove the fence and the section of the screen enclosure that encroach on the maintenance easement at Tract C Unit 7.

Progress On Board Goals

Curb Appeal - Sprucing up the landscape at the Riverview Facility.

Seasonal pruning of the shrubs and the trees in the medians and at the entrances to the Community. Ditch Bank Trimming has commenced.

Safety/Security - Concrete and asphalt repair in the parking lot at the RVF.

Committee Reports

ACC – General Manager Joseph Smith - The ACC held one meeting in the month of December. They approved 6 applications: 2 fences, 1 Florida sun room, 1 swimming pool, 1 swimming pool enclosure, 1 utility shed. Total approved YTD 71. Director Duncan inquired about the checks and balances on the ACC review to prevent these inaccurate approvals from occurring.

Riverview Building and Grounds – Mary Arocha

The minutes were distributed. Mary Arocha would like to submit pictures to Ellie for the web site. The committee would like to submit proposals for the back-patio project behind the Riverview Facility and the center island project in front of the Riverview Facility.

Deed Violation Report Presented

Directors Comments

Director Van Tiem commented on assigning a Liaison between the Board and the Community. Director Duncan inquired about the 70-day commencement clause on the contract for the Storm Water Drainage Pipe liner project. It was agreed to and signed.

Members Comments

Ann and Michael Doyle 433 Altara Drive registered a complaint about barking dogs at 382 Travino Ave. They would like to request that we not allow the motorcycle group to rent out the Riverview Facility because they leave at 12:00 midnight and the noise is unbearable. They inquired about the pier project. There was inquiry about the common areas and the accumulation of for sale signs throughout the Community. There was inquiry about ownership of the ponds and encroachment on the pond banks. Secretary Arocha commented on the condition of the ponds at the Golf Course and he would like to see us enforce compliance. Charles Bouton inquired about the tennis court and the basketball court. He requested signage at the baseball field asking people to clean up after their dogs. There was comment on converting the baseball field into a dog park. Director Van Tiem wanted to offer some assistance to the homeowner with the fence problem on Sevilla Drive. Meeting Adjourned.

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- Retirement Party
- Memorial Service
- Engagement Party
- Office/Holiday Party



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News Around Southern St. Augustine

Writers In The Shores

By Donna Johnson

The March meetings for Writers in the Shores will be on Tuesday the 13th and again on the 27th. The chosen subject is to be "In Between" and, is suggested for this month's topic to write about on the 27th. 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 at 794-0789.

Temple Bet Yam Presents "The Solution"

The year is 2050. Rising waters and stifling greenhouse gases have almost destroyed our planet. Cabinet Secretary of Water, Howard Tucson Owens, the Water Czar, is being interviewed by a reporter from the Washington Post in which Owens presents his solution to the crisis.

The Solution, a play which seeks to increase the growing awareness of climate change, which most scientists world-wide agree is a real problem, stars local actor and playwright, Lee Weaver. On Sunday, March 11, at 7:00 p.m., Temple Bet Yam is pleased to present his one-man play. The cost of a ticket is \$20 per person and will be available at the door. Please contact Carol Levy at 954-895-7332 for further information.

Hypnosis Session for Stress Management Shores Riverview Club March 17th

Cheryll Robertson, Clinical Hypnotherapist, will be hosting an event at the Riverview Club on March 17th from 10am to 12pm. It will be a group Hypnosis session for Stress Management. Self-Hypnosis will also be taught. The discounted cost is \$45.00 (regular \$125.00) and is due by 3/12 and is non-refundable. Please call 1-904-814-9169 to make your reservation. Space is limited, so please make your reservations early. Also, please bring a yoga mat and a small blanket and pillow to make yourselves comfortable, as you will be in a lying position.

Hypnosis for Stress Management

We all know what stress is, because we have probably experienced it in one form or another. It can be external (meaning that it comes from outside ourselves) or from internal perceptions that we have formed based on our life experiences. When stress is excessive and prolonged, it can lead to maladaptive behaviors (drinking, smoking, drugs, etc.) to try and alleviate and temporarily numb the feeling of being emotionally overwhelmed. Stress can also elevate the risk of stroke or heart attack and seriously compromise the immune system.

Hypnosis is drug free and a very effective way to calm anxious feelings. By using hypnotic suggestions to eliminate the triggers of stress, people can often reduce or even eliminate their anxiety. Also, learning self-hypnosis is an excellent way to minimize and control anxiety and stress.

Veterans of Foreign Wars Annual Golf Tournament at Shores Golf Club

Veterans of Foreign Wars, Bryan Tutten Memorial Post 2391 will be hosting its 20th annual Golf Tournament at the Shores Golf Club on Saturday, April 21st. Cost will be \$50.00 per player and includes 3 mulligans. Coffee and Donuts will be offered prior to the 8:30 tee time. A luncheon will be served with prizes and raffles at the post located at 6134 US 1 South, immediately following the tournament. For more information please contact Ann Rendall at 904-797-2247.

March Book Sale at Southeast Branch Library

Friends of the Library Southeast Branch, 6670 US 1 South, announce an exciting book sale for eclectic readers. Sale dates are Wednesday, March 7, 10 am – 6 pm, Thursday, March 8, 10 am – 8 pm; Friday, March 9, 10 am – 1 pm with a special \$5 bag sale. Bags will be provided and multiple bags can be purchased.

Fiction, nonfiction, bios and more will be available for \$1. DVDs, CDs and audio books will also be available. FOLSE Book Shop will be open during sale hours with interesting subjects and great reads. Books of special merit individually priced.

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

Free Kids' Fishing Clinic March 17 at Vilano Beach Fishing Pier

St. Johns County Parks and Recreation in partnership with the Ancient City Game Fish Association presents a FREE fishing clinic. The 8th Annual Free Kids' Fishing Clinic will be held on Saturday, March 17 at St. Augustine Marina at the foot of Vilano Beach Fishing Pier, 260 Vilano Rd., St. Augustine. The event is for children ages 12 and under.

Registration begins at 7:30 a.m. the day of event, and is on a first-come, first-served basis. The first 200 kids will receive a free fishing pole and goodie bag as well as lunch provided by McDonald's. Fishing awards and a raffle will take place at 11:30 am. Other sponsors for this event include Bombardier Recreational Products, The Bait Shack, Andy's Taylor Rental, Sea Tow, and Fishbites. For more information, please contact Donna Frantz at 904-814-0515 or dkfrantz@sjcfl.us.

St. Augustine Travel Club

Our next Travel Club will be held on Wednesday, March 14, 2018, at 3:00 pm, at the Southeast Branch Public Library. The topic will be CANADA'S PROVINCE OF NEW BRUNSWICK, PLUS QUEBEC CITY AND AREA.

The Travel Club is free to all St. Augustine residents and their friends and no preregistration is necessary. Any questions, feel free to call Peter Dytrych at 904 797-3736.

"Mah Jongg Madness" March 5th

Shores Recreation offers Mah Jongg Madness Monday, March 5, 2017 from 10:00 am to 4:00 pm at the Riverview Club in the Shores community. Limited space is available and cost \$20 per person. The Riverview Club is at 790 Christina Drive. There will be prizes for highest scores, Door prizes, and lunch & beverages provided. For more information and to make your reservation, call Marcia no later than February 23rd at 904-794-7888.

St Augustine Genealogical Society General Session Meeting – March 17, 2018

Presentation by Denise Olson – "What's Your Digital Disaster Plan"

Coastal residents know to have food, water, gas and important papers ready for hurricane season. Have you included your digital archives in your disaster plan? This presentation takes a look at options for protecting your digital treasures from storms, fires and other disasters. Program is held at St John's Public Library, SE Branch, 6670 US 1 South, St Augustine, FL

Denise Olson is a member of the St Augustine Genealogical Society and a St Augustine native. She inherited her fascination for family history from her maternal grandmother. She is an Air Force veteran, an Army wife, and now retired after more than 40 years working in information technology. One of her blogs, the Moultrie Creek Gazette, focused on research tech and digital storytelling and was recognized by Family Tree Magazine as one of the 40 Best Genealogy Blogs for 2013. Denise is the webmaster for the St Augustine Genealogical Society and the North Florida Genealogy Conference. You may view Denise's blog at <http://moultriecreek.us/>.

Holy Week Activities at Shores United Methodist Church

Shores United Methodist Church invites the community to celebrate the resurrection of Jesus Christ in several ways this year during Holy Week.

- On Palm Sunday, March 25, Jesus' entrance into Jerusalem will be celebrated during both worship services (8:45 a.m. Traditional Worship and 11 a.m. Contemporary Worship). Sunday School, for all ages, is at 10:00 a.m.

- A Maundy Service is Thursday, March 29 at 7:00 p.m. Holy Communion will be served.
- A Good Friday Service, March 30 at 12:00 noon will be held at Grace United Methodist Church (8 Carrera St).

- A Community Easter Brunch and an Egg Hunt starts at 10:30 a.m. Saturday, March 31.
- Easter Worship Services are on Sunday, April 1 at 8:45 a.m. (Traditional Worship) and 11:00 a.m. (Contemporary Worship). A live Biblical representation will be performed at both services. A Devotion at the outdoor cross is at 10:00 a.m. Attendees are encouraged to bring cut flowers to decorate the cross.

The community is welcome to join and participate in all the Holy week activities. Shores UMC is located at 724 Shores Blvd. located between the Shores Golf Course and Hartley Elementary School. For more information call 797-4416 or visit www.shoresumc.org. Rev. Randy Strickland is the pastor.

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News From Around St. Johns County

First Coast Card - Newcomers Clubs

First Coast Card Club

Wednesday, March 7th-Dos Coffee/Wine Cafe-St Augustine. 1:00P We can bring our own food.

Sunday, March 11th. Lunch: 1P. Cards: 2P-4:30P. Hyppo Cafe, 1765 Tree Blvd. St Augustine. Contact Lea for restaurant name and to be added to lAttendee List. Limited 12 Attendees. RSVP EARLY!

Thursday, March 15th. Anastasia Library-124 Sea Grove Main St., St Augustine Beach. Bring Your own food, food to share, beverages. Refreshments provided. 12Noon. Valentine Holiday Event.

Saturday, March 17th. Celebrate St Patricks Day! Irish Rest., St Augustine. Irish food/drink. Menu. Arrival: Early-4:30P. Contact Lea to attend. Limited 8 Attendees. RSPV EARLY! We Will Bring Playing Cards.

Tuesday, March 20th. Main Library, 1960 N. Ponce De Leon Blvd., St Augustine. Refreshments. 1:00P

Saturday, March 24th. Lunch: 12:30P. Cards: 1:30P. Ponte Vedra Beach Restaurant. Please contact Lea for Restaurant name & to be added to Attendee List. Limited To 12. RSVP Early!

Tuesday, March 27th . Main Library, 1960 N. Ponce De Leon Blvd., St Augustine. Refreshments. 1:00P

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

First Coast Newcomers Club Of Northeast Florida

Tuesday, March 6th. Monthly Trivia. St Augustine Restaurant. Dinner 6PM. Trivia 7PM. Trivia Nation. Limited 10-12. RSVP Early!

Saturday, March 10th. Great Classics Musician/Band. St Augustine Coffee Cafe. 6:15PM.

Saturday, March 17th. 9th Annual St Patricks Day Dinner/Party. Irish Music/Food. St Augustine. Arrival: 4:30PM. Contact Lea to for restaurant name & to be added to Attendee List. Limited 8. RSVP Early!

Monday, March 26th. River City Dulcimers Music Concert. Library Room. 6:30PM. Free Admission.

Please Contact Organizer Lea to find out locations, addresses, and how to Join Our Recreation Club: 904-829-0643.

Wags 'n Whiskers Pet Shelter Buy a Table Spot Flea Markets

The pet shelter, Wags 'n Whiskers, on Old Moultrie Road in St. Augustine is a volunteer organization sheltering and fostering pets (dogs and cats), and works with Petco as a venue for the adoption days. They are always looking for ways to raise funds as they neuter and provide all the pets with their necessary medical needs and tests before any pet is released to a new home. Also included is a chip for each pet. If you are ready to adopt or foster a pet, please check their website for your next companion. Their website is www.petrescue.org.

Wags 'n Whiskers Pet Shelter at 1967 Old Moultrie Road, St. Augustine will be organizing a monthly flea market at their parking lot, every second Friday of the month for the remainder of the year. The next one will be on Friday, MARCH 9, 2018. Rain date will be February 16 if needed.

Sellers would be able to buy space for \$10.00 for the day, bringing their own tables and marking their goods to sell. They are looking for 10 or more vendors to participate. The function will last from 8:00 a.m. to 2:00 p.m. If you are interested in participating, please call Denise Click at 904-392-7896 to reserve your spot.

Be a Superhero! Parks & Recreation Announces Summer Camp Lottery Registration Dates

St. Johns County Parks and Recreation Department has announced the theme and lottery registration dates for Summer Camp 2018, which will be open to resident children ages 5 to 12 and run from June 4 through July 20 at six county locations.

Be a Superhero! will feature outdoor activities, field trips, arts & crafts, and swimming. The camp's lottery registration is open March 5 at 8 am through March 16 at 5 pm with names drawn at random on March 26. Results of the drawing will be mailed out no later than April 1.

Be a Superhero! Summer Camp 2018 will be lead by experienced and motivated local staff at six locations around the county including Davis Park Field House in Ponte Vedra, Ketterlinus Gym in downtown St. Augustine, Plantation Park in St. Johns, Solomon Calhoun Community Center in West Augustine, Trout Creek in Mill Creek, and W.E. Harris Community Center in Hastings.

"We're excited to be in our 20th year hosting an affordable, educational, and fun summer camp for county residents," said Jamie Baccari, Community Programs Manager for the Parks and Recreation Department. "This year's theme, Be a Superhero!, is all about teaching kids to be a leader, be brave, be honest, and be an example."

Camp fees are \$410 per child with reduced rates available upon qualification. Camp starts on June 4 and ends on July 20. Camp hours are Monday through Friday from 7:30 am to 5:30 pm. For details and registration, please visit www.sjcf.us/youth or contact Brian James at 904-209-0365 or bjames@sjcf.us.

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Wild Flower Meadow Group

by Cindy Taylor

In February Baker and Co. mowed the meadow and later cleared lawn grasses in three patches. The mowing disturbed a black racer and, fortunately, didn't injure him. He was groggy from the cold but slowly made his way to a safe place. The sod-cutter couldn't go deep and we're going to have to dig deeper to get rid of unwanted roots, before we plant anything there. If anyone has a rototiller and is willing to help, it will be greatly appreciated. Once the ground is ready, we're hoping to put in some salt and pepper bushes and possibly more Elliott love grass. In the lower corner near the woods we hope to put in native, clumping grasses.

The St. Johns County naturalist came to our February meeting and gave us some suggestions about what to plant by observing what grows near-by. If it grows outside the meadow, chances are it will grow in the meadow with a little encouragement. Of all the advice he gave I think the most important was the concept that we'll never be done working with the meadow and that's a good thing. It will never be done teaching us either, if we do it right. Photos by Chris Plant.

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 8:30 AM 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. In March we're going to Deland for their annual wildflower and garden festival. Call Claire at 904-826-5366 for more information.



Computer Corner

by Steven Aldrich

Tax Season Scams Recognizing the Telltale Signs



From IRS Tax Scams Consumer Alert webpage: "Thousands of people have lost millions of dollars and their personal information to tax scams. Scammers use the regular mail, telephone, or email to set up individuals, businesses, payroll and tax professionals."

The IRS doesn't initiate contact with taxpayers by email, text messages or social media channels to request personal or financial information. Recognize the telltale signs of a scam.

The two paragraphs above are at the top of the IRS webpage listing of the tax scams they have seen this season. The webpage is located here: www.irs.gov/newsroom/tax-scams-consumer-alerts

Some of the scams listed are:

- **IRS-Impersonation Telephone Scams**- This includes requesting immediate payment via credit and gift cards. The IRS never calls to demand immediate payment over the phone. Many of the scams utilize VRS to target the deaf and hard of hearing. This is a big portion of our population in St Augustine, the home of FSDB.

- **Scams Targeting Tax Professionals** - Tax Professionals are being targeted with increased sophistication and the list of scams which target them is growing at an alarming rate.

- **Soliciting Form W-2 Information** from payroll and human resources professionals

Employers are urged to put into place protocols for sharing sensitive employee information. There are several new variations that focus on large scale theft of tax information from tax preparers, businesses and payroll companies.

- **Surge in Email, Phishing and malware schemes** - The IRS has issued several alerts about the fraudulent use of the IRS name or logo. Just because something looks official does not mean it is. The IRS generally does not initiate contact with taxpayers by email to request personal or financial information.

Here is a list of things that the IRS will never do:

- Call to demand immediate payment using a specific payment method such as a prepaid debit card, gift card or wire transfer. Generally, the IRS will first mail you a bill if you owe any taxes.

- Threaten to bring in local police or other law-enforcement groups to have you arrested for not paying.

- Demand payment without giving you the opportunity to question or appeal the amount they say you owe.

- Ask for credit or debit card numbers over the phone.

- Request payment via gift cards. Don't fall for scams via the phone, email or fax. If you receive anything that seems suspicious, or makes demands like those listed above, contact the IRS directly via the phone numbers found on www.irs.gov. Do not use the numbers or links found in the communication.

Steven Aldrich is a technology advisor with decades of experience as an IT Director and is the managing partner at First Coast Computer Services. Contact Steven if you need a patient, polite, trusted advisor to come to your business or home and help with your computer security. Steve@fccspro.com or (904) 479-5661




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37th Lions Seafood Festival

(continued from page 1)

Active duty military with ID are also free. Proceeds from the festival benefit the charitable activities of the St. Augustine Lions Foundation. For more information, email admin@lionsfestival.com, or visit www.lionsfestival.com. Join us on www.facebook.com/staugustinelionsfestival too



On Saturday, March 17 and Sunday March 18, free parking with a shuttle to the seafood festival will be available. Visitor can take



advantage of the free parking at the St. Johns County Health Department, located at 200 San Sebastian View, or at the north San Marco lot at 301 San Marco Ave. Shuttles will pick up and drop off visitors at these two locations during Festival hours on Saturday and Sunday only.

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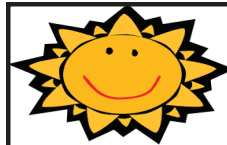


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Eye Surgery Center Of St. Augustine Names New Director Of Nursing

The Eye Center in St. Augustine recently named Kathy Pumphrey, RN, BSN, as Director of Nursing of the Eye Surgery Center, 1400 U. S. Highway 1, St. Augustine. As director of nursing, Pumphrey oversees clinical operations of the state-of-the-art Surgery Center that mainly focuses on laser eye procedures, cataract and lens implant surgeries. Pumphrey's responsibilities will also include providing leadership to a highly experienced staff of nurses and technicians, and continually assessing and revising policies and procedures to improve the surgery center's services. Pumphrey manages 10 clinical and administrative staff.

Kathy Pumphrey knew she was "called to nursing" from the early age of five when she was mesmerized by her first experience in the hospital setting. She often reflects on that day, as it is a vivid memory of her destiny to care for others. Kathy, a native of Jacksonville, relocated with her family to South Carolina when she was a young child. Pumphrey acquired her first position in the

Medical/Surgical Intensive Care Units at the Medical University of South Carolina. Truly inspired through her experiences as an LPN, Kathy went on to acquire both her RN Degree and a Bachelor's in Psychology in 1980 at Charleston Southern University. She later returned to Jacksonville where she continued her nursing career for more than 30 years.

Pumphrey has gained vast, invaluable experience and has led many successful surgical services teams throughout her total of 40 years of nursing. Her main career passions have always been patient advocacy and quality improvement. She takes great pride in providing "no less than excellent care" for patients and their families and believes wholeheartedly in the importance of teamwork. Her 85-year-old mother, who taught her how to love people unconditionally, lives with her and her husband Bob. Her daughter is currently in her third year of medical school and shares the same love for patients and passion for life. For additional information about The Eye Surgery Center in St. Augustine, call 904-829-2286 or visit www.eyecenterstaug.com.



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Beware! Fraud in Real Estate

by Amy Marie Vo, Attorney
St. Johns Law Group
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It's a wonderful thing to see the real estate market in full swing again. Many of us can remember the not too distant days of the real estate market crash. However, with the good always comes some bad. With the market in full swing again, the scammers and fraudsters, who can be very ingenious in their efforts, come out of the woodwork. As a real estate professional, investor, buyer or seller, you should be on high alert for the red flags of real estate scams. Below is a list of some of the major red flags to be on the lookout for.

As a general rule of thumb, if it sounds too good to be true, it usually is. It's like when your 6-year-old tells you that they cleaned their room from top to bottom and everything is exactly where it should go. You check on the room and the room looks spotless. However, you later realize that their entire room now lies hidden in a ginormous pile underneath their bed. It was definitely too good to be true. As a buyer, if the sales price is way below the market value, or, as a seller, if the offer is substantially higher than market value, you should be leery. It doesn't mean that those things don't happen (yes, my daughter may have cleaned her room spotlessly once or twice). It just means to move forward with caution and vigilance.

Another area where you should be cautious is if the only contact you have with anyone involved in your transaction is through email. Albeit, we are in the information age and many people communicate through email as their primary form of communication; however, if the only contact you have with anyone involved in your transaction is through email, the person refuses to speak to you by telephone and/or they claim that they are from outside of the United States, you should be cautious. As an example, if someone claims that they are working on an oil rig in China and are not able to contact you via anything other than email, then there is a good chance that the person isn't a legitimate buyer or seller.

Earnest money deposits are another area where you should be vigilant. If

you are a seller and the buyer sends a deposit directly to you for an amount well above the actual requested deposit amount or the deposit check is issued by an institution from a foreign country, especially if that foreign country is not anywhere near where the buyer claims they are located, then you should proceed with caution. Additionally, you should also proceed with caution if you are a buyer and you receive an email from someone purporting to be the seller or another party to the transaction, and that email instructs you to transfer the deposit directly to the seller. Generally speaking, with a few exceptions, all deposits should go to the real estate company, title agent, or law firm involved in your transaction until such time as the transaction has officially closed.

Another avenue where fraudsters are heavily involved, and are evolving on a daily basis in their methods, are wire fraud scams. Fraudsters are infamous for hacking into email accounts and sending emails to those in a real estate transaction from that trusted email address directing funds to be transferred for the transaction via new wire instructions. Lo and behold, the wire instructions are actually for the fraudsters bank account. When you receive any wire instructions, you should always verbally confirm those instructions – especially if those instructions do not come to you by way of a secure email type service or other secure platform. Don't call the number provided in the email, but locate the company's phone number online and call to ask your contact at that company to verify the instructions. Alternatively, if the company is close by, you can always go there in person to verify the wire instructions. Never rely on email confirmations.

As a real estate attorney, I am always staying on top of the new schemes and am always educating myself to try to stay one step ahead of the fraudsters and scammers. If you think you've encountered something suspicious, listen to your gut and move forward very cautiously. Give our office a call, if you're uncertain or uneasy with a transaction. We can help guide you through the process.

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St. Johns County Sheriff's Corner

By David Shoar, St. Johns County Sheriff

Senior Citizen Scams



The numbers are staggering. \$40 billion dollars! That is the estimated amount scammed illegally from over 25 million senior citizens across the country in just one year according to the Federal Trade Commission.

St. Johns County has nearly 30 thousand seniors and it is our job help protect them and their assets from a growing trend to target older citizens as easy marks for a variety of illegal schemes. The best way to do that is through education and this column is an important part of that effort. I hope you will read on. There are good reasons why seniors are good scam targets. They are more likely to have substantial savings, own their homes and have excellent credit ratings. They were raised to be polite and trusting and con artists take advantage of these good traits. Seniors are more likely to be home during the day and less likely to say no or hang up the phone. During the past January alone, five of our fellow seniors in St. Johns County were duped out of over \$28,000 of their savings.

In my over 35 years in law enforcement there has been an explosion in technology resulting in wonderful new tools to help solve crimes and protect citizens from harm. Unfortunately these same advancements have opened new ways to identify specific age groups such as 65 and older as targets and to steal their hard earned money. Here are some of the most common "senior scams". Investment and work at home schemes: In an effort to supplement their fixed incomes seniors respond to these direct mail and e-mail ads. The investment invitations promise huge returns and usually require victim to sign up quickly. In working from home scams, whether it is stuffing envelopes, data entry or serving as a "mystery shopper" the offers that are not legitimate ask the applicant to send money up front to cover start up costs.

IRS & Tax scams: As we approach another tax season, please be aware of schemes that are designed to trick taxpayers into thinking they are receiving official communications from the IRS or others in the tax industry. They will seek information relating to refunds or personal information. Also we urge our neighbors to be aware of aggressive telemarketers impersonating IRS employees. Targeted victims are told that they owe money to the IRS which must be paid promptly and with pre-loaded debit cards or wire transfers. If you receive a call from one of these aggressive callers, and if you owe or think you may owe Federal taxes, hang up and call the IRS directly at their published number: (800) 829-1040 to get accurate information.

Medicare scams: Seniors are called or e-mailed by someone who claims to be with Medicare saying some errors have occurred and they need updated information such as social security, bank account or credit card numbers. Medicare will never request personal financial

information by phone or e-mail.

Lottery and sweepstakes scams: Typically a letter is sent to the victim announcing they are a big winner of a lottery or sweepstakes. There is either a request to wire money to pay the taxes and process the winning prize or the letter will even include a bogus check with instructions to deposit the check and then wire a portion of the prize back to cover taxes etc. When the check bounces the victim is out of that "tax money" or processing amount with little or no recourse because it was wired to an overseas account.

Unprofessional professionals: This con game is more prevalent this time of year. A knock on the door and unsuspecting seniors invite an unscrupulous roof repairer, termite exterminator, gas leak technician, air duct cleaner, or other shoddy home repair specialist into their homes. They often claim to have been working in the neighborhood and noticed or suspected similar problems with the victim's house.

Bereavement scams: These are the cruelest of all con games: The scammers take advantage of seniors who have recently lost loved ones, most likely a spouse, daughter or son by scouring the obituaries. They call the widow or widower or grieving parent claiming that their dear departed has outstanding debts that need to be paid immediately by check or credit card.

Grandchild in trouble scam: The con artist impersonates a grandchild to a senior who may have some hearing deficit or claims to be some sort of law enforcement or public official giving details of the young person's financial or legal trouble that needs to be dealt with immediately. Wire the money now is the request to avoid sending the grandchild to jail or bailing them out of one.

Here is the best advice we at the St. Johns Sheriff's office can offer. Get all the information you can about any unsolicited request or offer of services then check out those facts and claims through legitimate sources such as the Better Business Bureau. Be suspicious of high pressure sales tactics or the need to make quick decisions regarding any financial transaction. Ask a trusted friend or relative for help. My office has deputies who are specialists in crime prevention who will gladly provide you information. Check out our website at www.sjsso.org and click on the "crime prevention" link. There is a section devoted to crimes against the elderly. In addition, you can register an Internet complaint as well as obtain valuable information from the Federal Government at www.ic3.gov.

I hope this information assists you and please pass it onto friends and relatives in an effort to fight scams, of course please feel free to contact me anytime at my e-mail address at dshoar@sjsso.org, and be sure to follow us on Facebook and Twitter.

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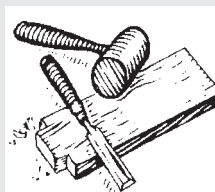
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AARP-OFFERS FREE TAX PREPARATION

TAX-AIDE, which is sponsored by AARP, is again providing their free tax preparation service. Last year TAX-AIDE assisted more than 3000 individuals in St. Johns County. The service this year is available April 17th and is available to taxpayers of all ages. Membership in AARP is not required. The service will do all personal returns with the exception of those which involve depreciation for businesses or rental property; or those which involve business losses or expenses in excess of \$25,000.

The tax preparation service is provided locally by approximately 50 volunteers, all of whom have been trained in both the current tax regulations as well as in the use of the IRS approved tax software and have passed advanced certification exams. Those using the TAX-AIDE service will be able to have their tax returns filed electronically at no charge.

The tax preparation service will be available at the following locations and times:

- Main Library: Monday from 11AM to 3PM, and Friday, and Saturday from 10AM to 2PM
- Southeast Library: Tuesday, Thursday and Friday from 10AM to 2PM
- Anastasia Baptist Church: Tuesday and Thursday from 10AM to 2PM
- Solomon Calhoun Center: Tuesday, Wednesday, and Saturday from 10AM to 2 PM
- Hastings Library: Thursdays from 1PM to 6 PM
- Council on Aging: Mondays from 9AM to 2PM

The service at Anastasia Baptist Church (1650 A1A South) replaces service previously at St Augustine Beach City Hall and the St Augustine Beach Library. All locations are on a first come first serve basis except for the Main Library and Council on Aging locations where appointments are available by calling 827-6940 for the Main Library and 209-3655 for Council on Aging.

Taxpayers seeking assistance should bring with them a copy of their 2016 tax return, photo ID, social security cards for themselves and dependents, and any documents such as W-2 forms, 1099 forms, health care forms purchased through Federal or State exchanges, or other documents related to the income they received in 2017 or any possible deductions. If a taxpayer anticipates a refund and wants to have it deposited directly to their bank account, a blank check is also required. Direct deposit allows refunds to be expedited.

Taxpayers should plan to arrive at least 30 minutes prior to closing.

Move to Last

By Jim Viti
PT, DPT, MHSc, OCS, MTC, FAAOMPT
(904) 829-3411



Appliances used to be built to last. It seems now-a-days everything is built for temporary use only to be replaced. Fortunately for many joints of the body can be replaced with a high percentage of success but many people don't realize the way they move and perform their daily functions may either increase or decrease joint stress. Simple suggestions on how we move and function can significantly reduce these stresses, maybe enabling them last longer, and potentially reduce the need for replacement or surgery later in life. Such suggestions include:

1. When getting out of bed in the morning, bend your knees, roll to the side and sit up sideways. This 'log roll' significantly reduces twisting, shearing and compressive forces in joints of the low back.

2. When sitting in a car, computer or chair at home and work, place a small pillow

in the curve of the low back. This reduces pressure within the discs of the low back, supports the back so muscles don't have to work as hard and places the neck in a more neutral position.

3. When standing up after sitting, keep the back straight and lean forward at the hips. This too reduces stress in the low back.

4. When standing for prolonged periods (like in line at the store), place one foot slightly forward of the other and rock slowly back and forth. This keeps the muscles firing, lubricates the joints and reduces stress on the hips, knees and spine.

5. When bending and lifting, keep your back straight, bend your hips and knees and do not twist your spine. Turn by moving your feet, not with your back.

6. When getting in the car, sit first then lift and swing your legs in. When getting out of the car, lift and swing both legs, then lean forward at the hips and stand up. This significantly reduces torsion forces on the back, hips and knees.

7. When performing activities like vacuuming, shoveling or cutting the lawn, lean forward at your hips and bend your knees, as if you were lunging forward. This reduces the need to bend forward in the low back region, reducing pressure within the discs.

8. Overhead activities can place undue stress on the tendons of the shoulders, so use a stole or ladder to reduce the amount you have to reach overhead.

9. Low impact aerobic exercise like walking or cycling improves nutrition to the joints, which improves overall joint health. Exercise improves cardiovascular function, burns calories, reduces weight gain, and may therefore decrease compression on all joints.

10. Finally, at the end of the day, when it is time to sleep, make sure your pillow supports your head and neck in a level position, both when you are lying on your back or lying on your side. This helps reduce stress on joints, muscles and nerves of the neck during one of the times you are most immobile.

You only have one back. By simply paying attention to the way you move may help it last your life time. If you are experiencing pain, decreased function of the spine or extremities, or sense you are moving incorrectly - the therapists at First Coast Rehabilitation are the movement specialists who can help you to restore normal pain free motion to whatever joint is involved. Contact us at 904-829-3411 in St. Augustine or 386-325-2721 in Palatka.

Jim Viti has been treating patients with low back pain for over 25 years. He is board certified in orthopaedic physical therapy and lectures to physical therapists throughout the United States regarding low back mechanics, injury and treatment.



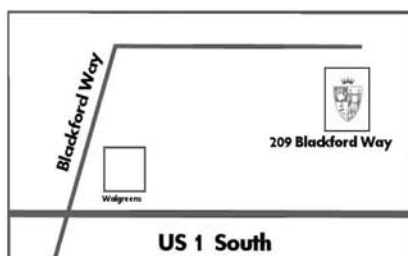
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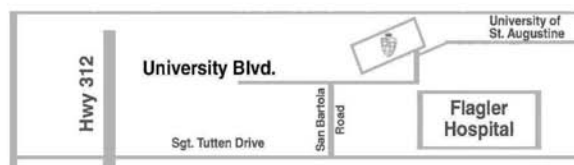
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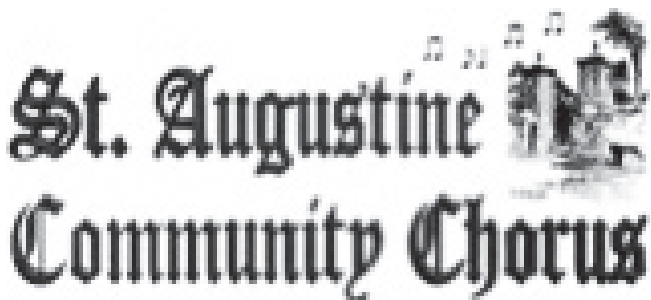
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Local News & Information
for residents & visitors

St. Augustine Community Chorus Annual Pops 2018 Performances

The St. Augustine Community Chorus, under the direction of Mike Sanfilippo, is pleased to present From Stage to Screen Opera Choruses, Broadway Fare & Film Music, as part of its 2017-2018 concert season on Saturday, March 10th at 7:30 pm and Sunday, March 11th at 3:00 pm at Ancient City Baptist Church, 27 Sevilla Street in beautiful downtown St. Augustine. This year our annual Pops Concert, accompanied by our "Pops Band" coordinated by Gary Bunt, including piano, bass, drums, guitar, and reeds, feature some familiar tunes and some new ones to enjoy! We will sample a few opera choruses, then the finale from an operetta by Gilbert and Sullivan, and revisit music made famous on both the Broadway stage and on the big screen. You will hear selections from Oklahoma, Sound of Music, Wicked, and Into the Woods along with some Disney tunes from years of live action and animated films. The St. Augustine Youth Chorus will be joining the Community Chorus to sing a medley of songs from the hit Disney show, Mary Poppins. There are a few other surprises to end the program..... You will go out with fingers snapping and toes tapping!



Concert tickets: Adults \$15 in advance and \$20 at the door, \$5 for students and military with ID. Advanced tickets for our upcoming concert can be purchased at these supportive businesses: Carter's Jewelry, Flowers by Shirley, Herbie Wiles Insurance, Southern Horticulture, Sterry Piano, and online at: www.staugustinecommunitychorus.org. Please specify Saturday or Sunday attendance when buying your tickets.

The St. Augustine Community Chorus, under the direction of Mike Sanfilippo, has been performing choral music in St. Augustine and St. Johns County since 1948. Our community highly anticipates attending first rate distinctive performances. The chorus traditionally presents three concerts a year: a holiday program including portions of Handel's Messiah and other music; a mid-season Pops program of popular songs and show tunes; and a spring program featuring major choral works. The chorus is made up of 100+ volunteer members and depends on the good will of audiences, donors and grants for support in our musical endeavors. For more information, visit www.staugustinecommunitychorus.org.

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St. Augustine Beach Civic Association

by Bill Jones, President
www.thecivicassociation.com



A Win of Sorts for the Wednesday Market with BCC

In sports they call it an ugly win and I'm pretty sure this qualifies. The Civic Association and dozens of supporters went before the BCC on February 20th to make our case for keeping our market at Pier Park. Chairman Henry Dean who represents us in District 5 made a politically savvy move convincing his fellow Commissioners to help keep the market. Part of that pitch was to have the County issue a Request for Proposal or RFP to allow bidding on the operation of the market. I feel certain Chairman Dean had to do this to keep the market at Pier Park. Now we need to reach out to Administrator Wanchick and the 5 commissioners and insist the RFP include some or all of these ideas:

- RFP should be awarded to a local non-profit
- The bid winner should have experience in the operation of a market
- While the County should recover all of it's costs, the RFP should not just be about money. It should be about our quality of life at the beach.
- The winner should commit to funding and producing Music by the Sea, Taste of he Beach and the Community's Christmas tree lighting
- The winner should commit to sponsoring all 5 of the City's event (\$3K to \$5K)

Now to attendees at the meeting and the thousands of people who called and emailed our commissioner, THANK YOU! And while your emails and presence were vital I would be remiss if I did not mention the ugly. Visit the County website and look at the discussion and Public Comment on agenda Item 11. You'll once again see the usual subjects trying to do a character assassination on the Civic Association Board and on one of our favorite vendors, local author and photographer Phil King. Shame on these individuals for the ugliness and for attacking Mr. King!

Finally, we're excited to announce that Music by the Sea 2018 is a go! We're excited to have Longstreet Auto, Diane's Natural Foods and Annie-Mac Mortgage back as sponsors. Volunteer, school teacher and local musician Mike Longstreet will be helping us to book bands. Our goal is to have the schedule up on the website by March 15th. We'll open our season again on Wednesday May 16th with DJ Dan and an evening of great music and swing dance lessons from Captain Adam Morley and his beautiful wife Janine. We will not have a show on July 4th and encourage you to do something with your family and perhaps do the Fireworks downtown or elsewhere. Our final show of the season will be Wednesday September 12th!

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Financial Focus

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Is a Managed Account Right for You?

As an investor, you'll face many decisions over the years. How much should you invest? Where should you put your money? When is it time to sell some investments and use the proceeds to buy others? Some people enjoy making these choices themselves – but not everyone. Consequently, the type of investor you are will influence your thinking about whether to open a managed account.

As its name suggests, a managed account – sometimes known as an “advisory” account – essentially is a portfolio of stocks, bonds and other investments chosen by a professional investment manager who makes the buy and sell decisions. Typically, each managed account has an investment objective based on your goals, and you may have some voice in investment choices – for example, you may be able to request that the manager avoid certain investments. Or, you might still work with a personal financial advisor who can help you identify and quantify your goals, define your risk tolerance, and track changes in your family situation – and who can then use this information to help guide the investment manager's choices.

Beyond this basic structure, managed accounts can vary greatly in terms of administration, reporting, fees and minimum balance.

So, assuming you meet the requirements for a managed account, should you consider one? There's really no one right answer for everyone. But three factors to consider are cost, control and confidence.

Cost – Different managed accounts may have different payment arrangements. However, it's common for a money manager to be paid based on a percentage of assets under management. So, if your manager's

fee is 1% and your portfolio contains \$100,000, the manager earns \$1,000 per year, but if the value of your portfolio rises to \$200,000, the manager earns \$2,000. Because the manager has a personal stake in the portfolio's success, this arrangement could work to your advantage. Be aware, though, that other fees may be associated with your account.

Control – With any managed account, you will give up some, or perhaps all, of your power to make buy-and-sell decisions. If you have built a large portfolio, and you're busy with work and family, you may like the idea of delegating these decisions. And, as mentioned above, you can still oversee the “big picture” by either working through a financial advisor or, at the least, having your goals, risk tolerance and investment preferences dictate a money manager's decisions. But you will have to decide for yourself how comfortable you are in ceding control of your portfolio's day-to-day transactions.

Confidence – It's essential that you feel confident in a managed account's ability to help you meet your goals. And the various elements of a managed account may well give you that assurance. For example, some managed accounts include automatic rebalancing of assets, which, among other things, can help you achieve tax efficiency. Other features of a managed account – such as the experience and track record of the manager – also may bolster your confidence.

Ultimately, you'll need to weigh all factors before deciding whether a managed account is right for you. In any case, it's an option worth considering.

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

"Diaries of a Shores Grand-Dad"

by Dirk Schroeder



If you have read the last 2 editions of the Diaries you have gotten to know the "Grand-Dad" better. I wrote of two virtues passed to me from my mother and father; compassion and sacrifice. This edition you will hear of another virtue.

Next year, I will have been married for as many years I have been single. This means that I will have known my in-laws for about three decades. This edition of the "Diaries" is dedicated to Joseph, my father-in-law.

Although I only knew him since the mid-1980's, I was as fortunate as anyone else that got the opportunity to know him. Among other things, Joe was a caring friend, a dependable counselor, a fantastic cook and a skilled handyman. Joe had a big heart, a great laugh and everyone loved his deep voice with his subtle Hungarian accent. The only word that comes to mind as his "lifetime in a word" - is discipline.

Joe also had experienced the sacrifices that I spoke of in last month's dedication to my own father; the relentless work ethic, the surrender of his home country (Hungary) and the unknown territory that came with being an immigrant.

Discipline as defined by Dictionary.com is: control gained by enforcing obedience or order. In Joe's case it refers to self-control and his ability to obey good moral character and strive for perfection. Self-discipline is "the struggle within" that many people strive to win. You can learn discipline from the inside or get disciplined from the outside. When it comes to discipline, keep in mind that you are your own disciple as well as a disciple of our creator.

Discipline must be learned and become a lifestyle; a series of activities or a regimen (habit-forming) that develops and improves skills. There was always something to learn from Joe. He manufactured surgical instruments which required a discipline for exact tolerances (within 1/100th of an inch). He went to work 6 days a week and closed shop when the work was done (not at a specific time of day). He typically, brought his own lunch to work since he really didn't like going out; he could always make a better meal anyway. He had a distaste for bureaucracy; he left communist Hungary in '57 for the same reason everyone else did - they didn't like the government telling them how to think. He was disciplined enough to know that leaving the country would serve him better. Joe came to meet his wife in South Bend, Indiana and eventually arrived in St. Augustine in the mid-1980's.

To this man, I also owe my most important life-changing event; the introduction of his only daughter, my wife, Kathy. Maybe he broke the discipline mold for making that introduction since I was not the most disciplined young man at the age of 25 but I am honored that it happened (more on this in a future Diary).

I'm so glad to have known such a wonderful man as Joe Horvath. Most people who met him would say the same. If you ever were lucky enough to taste his goulash or chicken paprikash you would never forget that either. These dishes were also prepared with discipline, lot of Hungarian love and a little red pepper.

Stay tuned for the next edition of the Diaries of a Shores Grand



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DID YOU KNOW

Informatively Speaking...

• The work being done at the Flea Market at State Road 207 is a permit for a new entryway. This should alleviate the traffic at the existing entrance.

• A 30,000 SQ. FT. Automobile Museum is getting started just North of Bob's Storage on US 1 (North of the CVS at Watson Road). That's Big News...

Historically Speaking

(A correction from St. Aug. South History - the oldest home in St. Aug. South is on Carmel Road but was built in 1910 not 1920 as stated. Both homes were moved to their home sites).

• St. Augustine Shores, Unit 6 (the area from Christina Drive down to the Conquistador condos and back across Shores Blvd. up to San Savino was platted/adopted on Nov. 24th, 1980.

• St. Augustine Shores Unit 7 which includes all of San Savino, Tuscany Ridge and the 560 platted lots (yet to be developed) were

platted/adopted on June 13th, 1988.

• St. Augustine Shores, Unit 8 which is all of Tuscany by the Hartley Elementary School was platted/adopted on February 12th 1988. (30th Anniversary just happened)

• The SAPA Plant (former VAW Aluminum) was built in 1970 originally.

• W.D. Hartley School was built in 1981.

• The three churches in The Shores are Methodist (built in 1984), the 7th Day Adventist (built in 2001) and the Latter Day Saints (built in 1986). There is another "church" site.

• The "Shores Stop" (where the Cold Cow is today) was one of the first commercial building in the Shores - built in 1971.

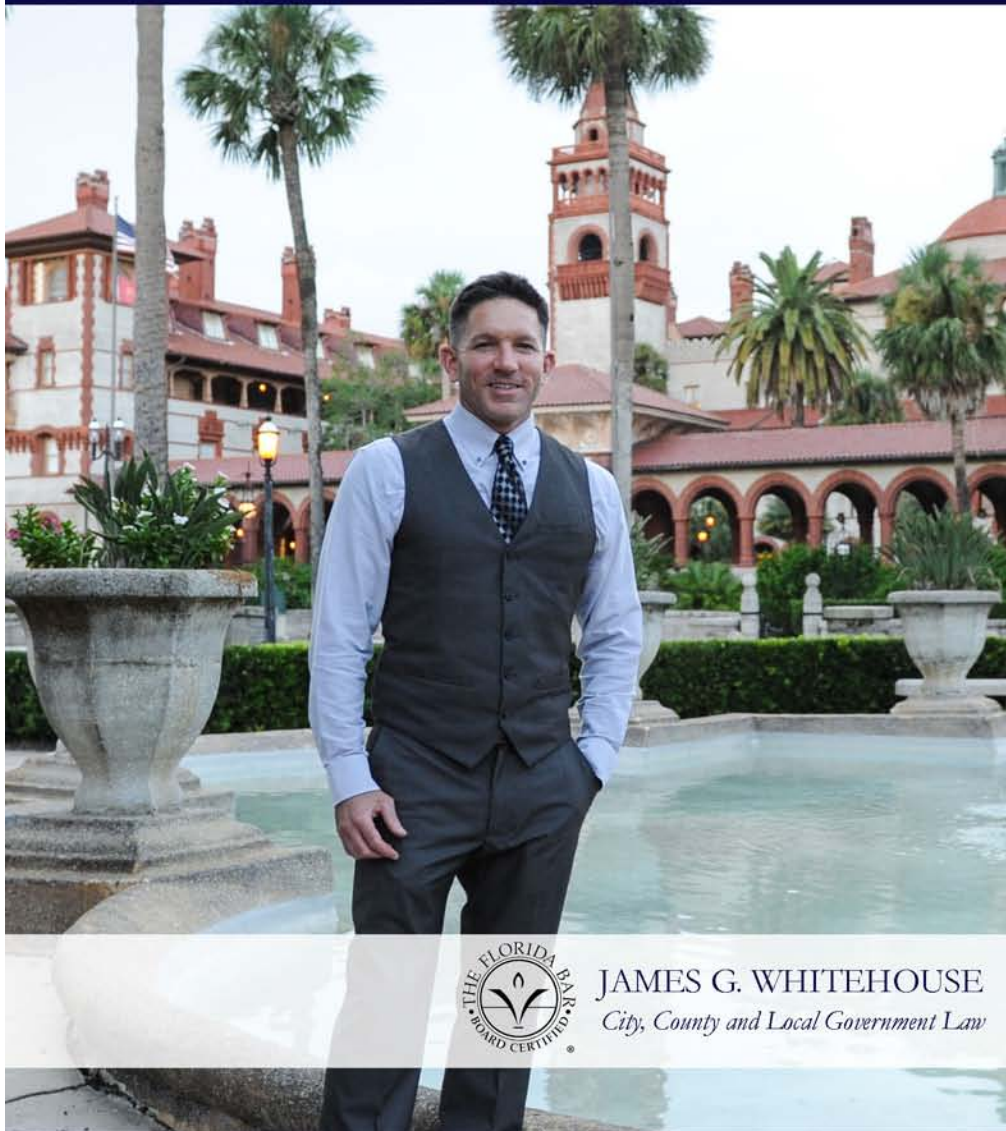
• Across the street from the Shores, Moultrie Trails (100 home sites) was platted/adopted on June 26th, 1979. Developed by Pierre Thompson and partners.

Want to know more from a Realtor who've been serving St. Augustine Shores for 35 years? Contact: Dirk Schroeder, Broker/Owner at 904-540-2360 or dirkschroeder@msn.com



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