

November
2020



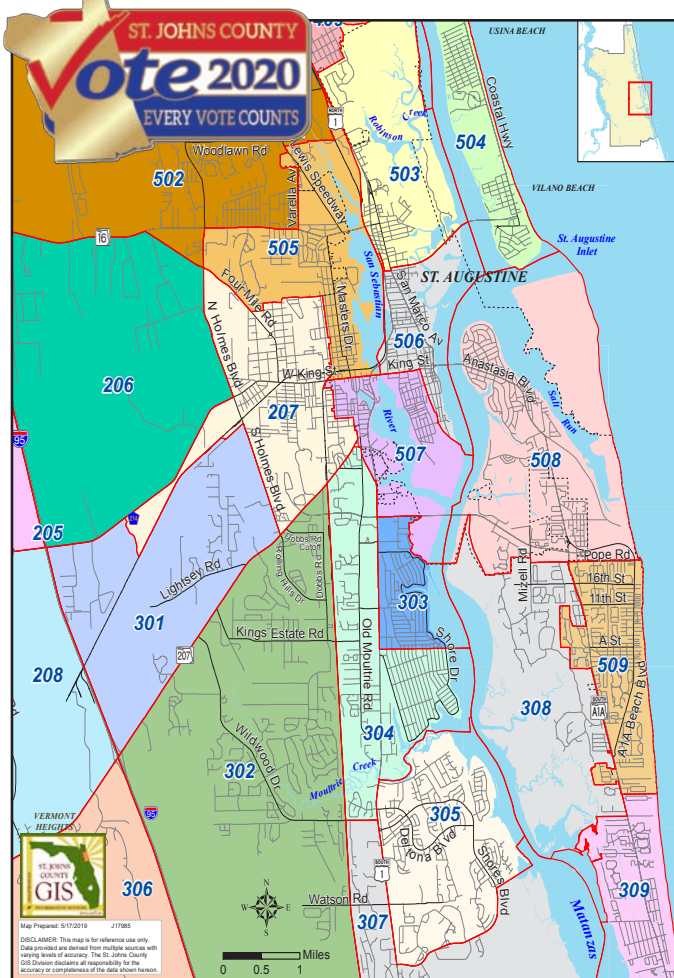
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Crescent Cove
South Walk
and others*

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

November 3rd National Voting Opportunity!



Precincts and address:

- 101-** Julington Creek Annex
725 Flora Branch Blvd. St. Johns
- 102-** Unity Church
2777 Race Track Road St. Johns
- 103-** Switzerland Community Church
2179 State Road 13 N St. Johns
- 104-** Bartram Trail Library
60 Davis Pond Blvd. St. Johns
- 105-** Creekside Christian Church
92 Lifespring Way St. Johns
- 106-** Switzerland Community Church
2179 State Road 13 N St. Johns
- 107-** Celebration Lutheran Church
810 Roberts Rd. St. Johns
- 108-** Faith Community Church
3450 County Road 210 W. St. Johns
- 109-** Shearwater Amenities Center
100 Kayak Way St. Augustine
- 110-** Trout Creek Community Center
6795 Collier Road St. Augustine
- 111-** Creekside Christian Church
92 Lifespring Way St. Johns
- 201-** Faith Community Church
3450 County Road 210 W. St. Johns
- 202-** St Johns Golf and Country Club
205 St. Johns Golf Dr. St. Augustine
- 203-** Heritage Landing Center
370Heritage Landing Pkwy St. Aug
- 204-** Trout Creek Community Center
6795 Collier Road St. Augustine
- 205-** Agricultural Center
3125Agricultural Center Dr. St. Aug
- 206-** San Sebastian Catholic Church
1112 State Road 16 St. Augustine
- 207-** Solomon Calhoun Community
1300 Duval St. St. Augustine
- 208-** County Fairgrounds
5840 State Road 207 Elkton

(continued page 5)

St. Augustine South Reflections

by Ruth Hope, SASIA Board Member

At last we are having the gorgeous fall days that we expect in St Augustine, with bright blue skies, seas still warm enough to bathe, and glorious sunsets.



It's months like these where we can dine outside and spend hours in our gardens, that are a big attraction to living in Florida. Pity our northern fellow country folk who already have on heating and have experienced their first snow and ice.

Like several others from St Augustine, I was working on Census2020 and found myself out in the Panhandle visiting rural homes. I was surprised at how different it was from St Johns County: our affluence stands out. There are far more dirt roads in North Florida counties, the school buses are very old and beaten up, and there are many more mobile homes. Many of the mobile home communities are attractive and well cared for, but Tallahassee 'boasts' some huge trailer parks without obvious amenities other than hooks up to water electricity and septic. Sadly, there are Gulf communities still hurting from Hurricane Michael with demolished buildings and many temporary accommodations where nice homes previously stood.

I did have opportunity to visit beautiful (continued page 4)

Infrastructure Improvement Sevilla Drive in the Shores

By Christine Rodenbaugh

In early September, work began to improve drainage along Sevilla Drive in St. Augustine Shores. Doug Tarbox, project manager with the St. Johns County Engineering Division said the county uses a ranking system by age and location to plan projects on an annual basis..

"It's part of our ongoing infrastructure program to replace corrugated metal pipes," Tarbox said. "This location came up to the top of the list."

While no similar projects are scheduled in the Shores for 2020, residents with a roadway or drainage concern may call in a work request directly to the Road & Bridge Department at 904-209-0266. (Photos by Christine Kodenaugh)



Sections of sidewalk along were temporarily closed in September while St. Johns County crews worked to replace aging corrugated metal pipes.



St. Johns County crew members prepare a section of Sevilla Drive in St. Augustine Shores for new asphalt after placing new cement pipes to improve drainage.

What's Inside The Observer This Month...

- **St. Augustine Shores:**
All events and meetings cancelled
Pool reopen with social distancing
Fall Yard Sale Nov 7th
- **St. Augustine South:**
SASIA Meeting Continue
Club House Rental Continues
South Garden Tour Nov 14th
- **Computer Corner:**
Got Backups?
- **Financial Focus:** Ideas for
Thanking Your Family
- **Health Focus:** Who Can Relax?
- **Diaries of a Shores Grand-Dad**
- **Covid-19 Upated October 19th**
- **County Boards & Committees Opportunities Available**
- **Vote November 3rd**

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St. Augustine Observer

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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

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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.

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The South Reopens but the Shores Riverclub Club Continues to be Closed For Meetings

Due to continued concerns with COVID-19, most events and meetings that are normally posted in the Observer news section have been cancelled or postponed until further notice. That included the events scheduled for *Augustine Shores*. The SASIA South clubhouse has reopened. Hopefully, very soon the regular meetings and events will resume throughout our communities. The Observer will continue to be published as long as sponsor support continues. Whenever you can, please support their products and services. They make this publication possible.

Please refer to Community websites to contact them individually regarding their schedules. A good source is our Tourist & Convention website: <https://floridashistoriccoast.com/>. Go on line at www.StAugustineObserverOnline.com and download issues if you do not get our mailed issues.

This is a trying time for all of us. Please take extra care to protect yourself and your family with masks and safe distancing. Stay informed and follow the guidelines that are set to help protect us. BE SAFE!

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 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** 2020 Board Meetings: March 16th- 6pm (Annual Meeting), April 20th- 6pm, May 4th- 6pm, June 15th- 6pm, July 20th- 6pm, August 17th- 6pm, September 21st- 6pm, October 19th- 6pm, November 9th- 6pm, December 21st- 6pm. For Information contact Ellen Lumpkin at 904-461-5556.

St. Augustine South Community Calendar

St. Augustine South Improvement Assoc.
709 Royal Rd. St Augustine, 32086
email: staugsouthimpassoc@gmail.com
www.staugsouth.com
(904)

SASIA Meeting 3rd wed at 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.

Residents interested in joining SASIA please see for application below:
<https://www.joinit.org/o/st-augustine-south-improvement-association>

Monthly Meetings at Clubhouse

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

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

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 - Cindy Zimmerman
Board Member - Brad Hernandez
Board Member - Jerri Sue Dawson
Board Member - Dan Kelly
Board Member - Josh Silcox

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: Serta EX Twin Bed. Electric head lift, Serta Memory Foam mattress, 1 set of sheets and comforter. Great condition. \$275. Call 904-687-4717.

FOR SALE: (1) 5 piece set of cymbals including: 1 16 in ride, 1 14 in crash, 1 10 in splash, 2 14 in high hat, 1 soft carry case-\$100.00 (2) Singer 1951 antique commercial sewing machine on large work table very good working condition-\$350.00 obo (3) DTX400 Yamaha electronic drum set complete w/Roland KC 150 amp, like new \$600.00 (4) Regal Bread Machine. \$30 Call 904-794-5637.

FOR SALE: Brand new 2020 "Vive" 4 Wheel Mobility Scooter; asking \$495 (Retail price \$700). Pre-assembled and unused; ready to go. 12 miles per battery charge; includes headlight, horn, and front basket. Comfortable swivel seat with contoured backrest can hold up to 265 lb. Call 904-794-1299.

FOR SALE: 1998 white Jeep Sahara. Low miles 135,000. Hard and soft top, 5 speed 4.0L great condition. \$10,500. Call (904) 795-9151.

FOR SALE: Sentry Fire Safe. In perfect condition with combination. \$45.00. Call 904-687-9028.

FOR SALE: (1) Man's black leather jacket, size LARGE, excellent condition \$40. (2) Women's clothes, sizes 10 - 2X, some never worn, \$1 to \$10 each. Call / DO NOT TEXT 216-759-5634.

FOR SALE: For HOMESCHOOLERS: various educational materials for Grades 7-12 Spanish, French, English, ESL, and Social Studies books, binders, notebooks, etc. priced 50¢ to \$10. Call / DO NOT TEXT 216-759-5634.

ROOMMATE WANTED ASAP - \$650/mo., \$250 sec. dep. Room with private

bath beside. Utilities included. Internet & TV included. Room is unfurnished, rest of home is furnished. No smoking & no pets. 1 yr. lease. Located in St. Augustine Shores. (904) 377-7817 ask for Chris.

FOR SALE: Sentry Fire Safe. In perfect condition with combination. \$45.00. Call 904-687-9028.

WANTED: Lenox Christmas China. Call 904-347-9878.

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St. Augustine Shores Riverview Club Events



Shores Fall Yard Sale!

Saturday, November 7th

8 am - 12 pm

Riverview Club's Soccer field

- Pick your own spot in the lawn.
- You must provide your own table.
- Practice safe distance – at least 10 ft apart.
- Must be a Shores resident.



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Parks and Recreation Department SASIA Visit

St Johns County Parks and Recreation Department will give a presentation at the SASIA November General Meeting November 18th at 6 p.m at the Club House.

SASIA membership is not required to attend SASIA General Meetings and events. All neighbors interested in what's going on in our 'hood and what is planned are very welcome. Parks and Rec will continue discussions with our community about private mowing and upkeep of Shore Drive Waterfront Park, and answer any pertinent questions and concerns. Come and ask about important issue such as their plans for replanting of shade trees after the drastic losses suffered in Hurricane's Matthew and Irma.

- Please note the 6pm start time
- Please follow CDC Covid prevention guidelines and wear a mask while in the Club House, and maintain 6ft distance between yourself and others who are not from your household.

St. Augustine South Improvement Association (SASIA)

SASIA Upcoming Schedule of Events 2020

SASIA Board has cautiously restarted meetings at the Club House, 709 Royal Rd, observing mandatory mask wearing indoors, social distancing where possible, and increased cleaning/sanitization. Mask wearing for outdoor events is optional

- St Augustine South Community are encouraged to join us on the 3rd Wednesday of each month at 7pm for our monthly general meeting. Please watch for agenda announcements on NextDoor and Facebook.
- We will be organizing Food Truck Fridays - watch for notices on NextDoor and Facebook
- Private hire of the Club House: The occupancy is limited to 50% capacity, with appropriate sanitization, mask wearing, and social distancing.

South Reflections

(continued from page 1)

springs and the very interesting and historic "Indian Mounds" near Lake Jackson, but I remain thankful that I live in St Augustine South. Here neighbors know and help neighbors. We have a great community here and must shout out loud in celebration of that!

November 3, is our last chance, this election cycle, to exercise our civic duty and vote. If you have not voted yet, be sure to get to the polls on Tuesday! While the coronavirus is still being transmitted in St Johns County, our risk of infection remains lower than in Jax, Gainesville and Orlando, and much lower than in Miami. Nonetheless we must wear masks in doors in public buildings and practice social distancing to keep our transmission levels low. We are promised safe polling stations by Vickie Oakes, our Supervisor of Elections. If you have to stand in line outside, remember to stand 6 feet from anyone not from your own household.

With the 'generous' rain in September, and warm sunny weather now, our neighborhood gardens are most lush. SASIA is organizing a Tour of Gardens in St Augustine South on November 14th. Host gardeners still have time to ensure their gardens are at their best for visitors. Everyone and anyone interested in gardens should mark their diaries and plan to join the tour. The modest fee for the tour will contribute to the SASIA college scholarship fund, and visitors will have a wonderful afternoon meeting and chatting with our garden hosts. All those visiting neighbors' gardens must wear masks and observe social distance while in the gardens or at the SASIA Club House. The tour, which visitors will complete in their own transport – car, bike, or cycle – will begin and end at the SASIA Club House, 709 Royal Rd. Visitors will receive a map to guide their tour, and a synopsis of each garden. On their return to the club house, visitors will vote on the best garden in various categories. SASIA will have drinks and snacks on sale, and there is plenty of space in our grounds to stay and safely meet with neighbors and make new friends. Watch for final details on NextDoor and Facebook, and on road signs on Shore Dr.

SASIA Tour of Neighborhood Gardens

St. Augustine South and SASIA would like to organize a tour of neighbors' gardens at the beginning of November. Prizes will be offered for:

- Most colorful garden
- Best wildlife garden or pollinator garden
- Best kitchen garden
- Most interesting garden

To do this, I need gardeners to get in touch and let me know that you would like to participate. I need a list of participating gardens by mid-October. Please contact me if you would like to participate. Also, contact me if you know of a garden that ought to be on the tour, so that I can visit the gardener and talk with them about the garden tour. I think this will be a fun and interesting event – and safe for participating neighbors as it will be outside in the fresh air. Visitors will be asked to wear masks before they go into any garden and talk with the gardener in residence.

Please, email me: ruthSASIA@aol.com or message me via NextDoor. Alternatively, text message me on 703-283-6157. As I don't answer calls from unknown persons, please use this number for text messages only. I am looking forward to hearing from you interesting gardeners!



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SAS Garden Tour November 14

SASIA will award prizes in categories such as:

- * kitchen garden
- * native flower/pollinator garden
- * wild life garden
- * most interesting garden
- * most colorful garden

*You will have opportunity to discuss your
gardening philosophy with other gardeners
and enjoy sharing tips and tricks*



To host your garden for the tour and enter for a prize

Email ruthSASIA@aol.com or text 703-283-6157

Without delay! Please contact Ruth now!

News Around Southern St. Augustine Area

November 3rd Voting Opportunity!

(continued from page 1)

Please exercise your right and duty to vote for the candidate of your choice. Voting precincts and locations are listed here:

209- Hastings Branch Library
6195 S. Main Street Hastings
301- Solomon Calhoun Community
1300 Duval St. St. Augustine
302- Good News Church
1357 Wildwood Dr. St. Augustine
303- South Imp. Assn. Bldg.
709 Royal Rd. St. Augustine
304- Community Bible Church
3150 US 1 South St. Augustine
305- W.D. Hartley Elementary
260 Cacique Dr. St. Augustine
306- Good News Church
1357 Wildwood Dr. St. Augustine
307- Southeast Branch Library
6670 US 1 South St. Augustine
308- Anastasia Baptist Church
1650 A1A South St. Augustine
309- St. Anastasia Catholic Church
5205 A1A South St. Augustine
401- Ponte Vedra Branch Library
101 Library Blvd. Ponte Vedra Beach
402- Our Lady Star of the Sea Church
545 A1A North Ponte Vedra Beach
403- Ponte Vedra Presbyterian Church
4510 Palm Valley Rd. Ponte Vedra Bch
404- Christ Episcopal Church
400 San Juan Dr. Ponte Vedra Bch
405- Ponte Vedra Concert Hall
1050 A1A North Ponte Vedra Bch
406- St. Francis in the Field
895 Palm Valley Rd. Ponte Vedra
407- Ponte Vedra Concert Hall
1050 A1A North Ponte Vedra Beach
408- The Palencia Club
600 Palencia Club Dr. St. Augustine

409- Fullerwood Center
10 Hildreth Dr. St. Augustine
410- Crosswater Hall at Nocatee
245 Nocatee Center Way Ponte Vedra
501- St. Johns Convention Center
500 S. Legacy Trail St. Augustine
502- San Sebastian Catholic Church
1112 State Road 16 St. Augustine
503- Fullerwood Center
10 Hildreth Dr. St. Augustine
504- Serenata Beach Club
3175 S. Ponte Vedra Blvd Pt Vedra Bch
505- Anastasia Baptist Church S.R. 16
110 Circle Drive East St. Augustine
506- Days Inn Historic Downtown
1300 N Ponce de Leon St. Augustine
507- Willie Galimore Center
399 Riberia St. St. Augustine
508- Elks Lodge
1420 A1A South St. Augustine
509- St. Augustine Beach City Hall
2200 A1A South St. Augustine



St. Augustine Travel Club

Hi everyone. As you already are aware, we have not convened our meetings at the library due to the coronavirus; and having asked the library staff, there is no commitment as to when our Travel Club gatherings will resume. We will issue an email to everyone when we will be able to resume. In the meantime, please keep yourselves safe; and let's all do the best we can under these challenging times.

We look forward to seeing you back. Peter Dytrych, 904 797-3736.

Do You Have Community News to Share?

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

Please contact Cliff Logsdon
email: clifflogsdon@att.net or call 904-607-1410

Wildflower Meadow Group

by Cindy Taylor

The partridge pea plants didn't bloom as we expected this year. There were more plants than last year, a lot more, but the blossoms were tiny and didn't last long. They

bloomed in profusion by the beach and there-in is part of the explanation. The soil in the meadow isn't sandy and, in fact, this year it's muddy. The meadow isn't the beach and what grows and blossoms in each place reflects the nature of its environment. That's the idea!

I often hear people refer to the meadow as a garden and try to explain the differences. In a meadow we don't control or remove native grasses and flowers because then it wouldn't be a meadow. Gardeners impose more control and usually

don't focus on native plants. Just because each has flowers doesn't mean they're the same. In a meadow we learn to appreciate the indigenous plants that vary from year to year depending on Nature.

The most obvious flowers blooming, as I write this early in October, are Spanish needle, blue curls, blazing star, golden rod, and spiderwort. Late last spring we trimmed back the spiderwort, to encourage a second bloom this year, and they took advantage of it. It's not as if we were telling them what to do; we simply gave them an option and they took advantage of it.

The most obvious grasses "blooming" now are Elliott love grass, muhly grass, and bushy blue stem.

Some of the photos this month are by Staci Doucett and we welcome her to our group.

We meet at the meadow near the Riverview clubhouse at about 8:30 the first Saturday of each month. We plan to hike in Moses Creek Woods north sometime in October and to hike once a month from now on. We're an informal group without officers or dues and hope you will join us. You can join us for hikes only, work in the meadow only, or both.

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

Friends of the Southeast Library "Page Folding Crafts Class"

Get your creative juices flowing by signing up for this adult fundraising activities. Learn how to fold a book to make a Christmas Tree.

Amanda Manzer, artist and Southeast branch library assistant will show you how to fold book pages to make a Christmas Tree. All supplies will be provided.

Suggestion donation is \$10.00 with 50% of the proceeds donated to the Friends of the Library.

The event is November 21st from 10 a.m. to 12 p.m. at the Southeast Library. Call 904-824-8147 to reserve your spot.



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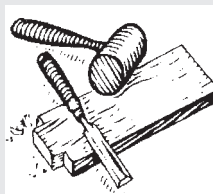
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News From Around St. Johns County

Volunteer Opportunities with St. Johns County Boards and Committees

Volunteer Opportunities with St. Johns County Boards and Committees

The St. Johns County Board of County Commissioners provides residents who have an interest in serving their community and participating in local government with a variety of board and committee opportunities. The volunteer positions consider and make recommendations regarding a myriad of topics including planning and zoning issues, development projects, libraries, parks and recreation facilities and programs, and arts, culture, and tourism matters. The following boards and committees are currently accepting applications:

- Affordable Housing Advisory Committee (application deadline: November 10)
- Cultural Resource Review Board (application deadline: November 10)
- Value Adjustment Board (application deadline: until filled)
- Architectural Review Committee (application deadline: November 20)
- Housing Finance Authority (application deadline: November 20)
- Recreation Advisory Board (application deadline: November 20)
- Mid – Anastasia Design Review Board (application deadline: November 20)
- South Anastasia Design Review Board (application deadline: November 20)

Please visit the Boards and Committees Webpage at www.sjcf.us/Boards to view the requirements and duties of each board and committee or to download an application. For more information, contact the Board of County Commissioners office at 904.209.0300 or mlundquist@sjcf.us.

November First Coast Newcomers Club

1) First Coast Florida Lifestyles Newcomers Recreation Club Cards/Games Events:
Tuesday, November 24th. Coffee Cafe, St. Augustine. Arrive: 2:15P. Cards Start: 2:30P-5P. Please...No Snacks, Refreshments, nor Food eaten while playing cards. Please buy a Beverage which can sit on our playing tables. Masks worn.

Sunday, November 29th. Lunch/Pie Pizza Restaurant, St. Augustine. Arrive: 1:15. Cards start 2:30P-5P. Offer Personal Made Pizzas, Paninis. Salads, Gelato, Brownies, Beverages. Masks worn while playing cards.

Please Contact Our Club Organizers for further information & To Yes RSVP In Advance: 904-829-0643. Phone Calls Welcome. No Texts. Open To Both Men/Women. Smoke/Drug Free Club.

2) First Coast Florida Lifestyles Newcomers Club Recreation Event Dates:
Sunday, November 8th. Annual Scallop Festival, Crystal River, FL. Bay Park. Arrive: 10:45AM. Cost: \$5. Entrance. Vendors, Karaoke, Dancers, Live Stage Music, Cooking Contest, More. Outside.

Saturday, November 14th. Annual Flagler County Freedom Fest, Airport, Palm Coast, FL. Veteran's Celebration, Bi-Planes, Military Airplanes, Static Displays, and Exhibits. Food, and Tribute Band Concerts in the Evening. Outside. Free.

Saturday, November 21st. Annual Light Up Downtown Ocala, FL. Arrive: 3:30P. Festivities: 4P-9P. 100 vendors including crafts, art and plenty of food options. Live entertainment will fill the air with festive sounds, holiday parade, and with a special appearance by Santa. Outside. Free.

Sunday, November 22nd. Pontoon Boat Ride-Over 10 Chain Of Lakes, R.D. Keene Park, Windermere, FL-Boarding Location. Cost: \$25. Per Adult. Limited 6 Attendees Per Boat. Must Call Ahead For Ticket. Dinner Afterward: My French Cafe, Windermere, FL. Outside.

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

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St. Johns County CARES Residents Assistance Program Deadline Approaching

The deadline to submit applications for the St. Johns County CARES Residents Assistance program is 5 p.m. on October 31. The program provides up to \$5,000 in funding per household to assist residents who are recovering from the economic impact of COVID-19 with mortgage or rent, utilities, cellphone bills, and internet bills. Eligible St. Johns County residents are encouraged to submit their applications as soon as possible to ensure the application process is complete prior to the deadline. For grant criteria, applications, and more information related to the St. Johns County CARES Residents Assistance Program, please visit www.sjcf.us/sjccares, call 904.209.6050, or email sjccares@sjcf.us.

Insurance Discounts for Some St. Johns County Property Owners

St. Johns County has been designated as a CRS Class 5 community based on an assessment of numerous flood mitigation activities the County recently implemented to protect lives and reduce property damage. The rating provides a 25 percent discount to property owners who hold **National Flood Insurance Program (NFIP)** flood policies in Special Flood Hazard Areas on or after October 1, 2020. Additionally, a 10 percent discount will be applied to all standard-rated NFIP flood insurance policies in X zones.

The discount is automatically applied and property owners can locate the discount on their NFIP policy declaration. The designation places St. Johns County within the top 17 percent of all CRS-participating communities in the state of Florida for 2020. The National Flood Insurance Program's Community Rating System (CRS) is a program created by FEMA that recognizes local efforts to reduce flood risk within the community and rewards residents and businesses by saving them money on flood insurance premiums.

For more information, please call 904.827.6800 (Option 5).

St. Augustine's Short Term Rental Ordinance

Anyone currently a vacation rental owner or is considering becoming a rental property host in the City of St. Augustine must comply with a new ordinance.

On October 9, 2020, the City of St. Augustine's Short Term Rental Ordinance went into effect and the City launched a website to facilitate the registration process. The City of St. Augustine City Commission passed Resolution 2020-27, adopting a fee schedule regarding short term vacation rentals within the city limits. The components of the resolution include registration fees, annual registration renewal fees, late fees for annual registration renewal and re-inspection fees.

"The most important thing for rental owners to know," urged Planning and Building Director David Birchim, "is that they will be required to register now, regardless of whether or not they have been registered with us in the past. This is for every rental."

In order to easily and efficiently administer the requirements of the resolution, the Planning and Building Department developed a website landing page, www.CityStAug.com/ShortTermRentals. The website provides zoning information, links to register a rental, the tiered rate fee schedule, inspection information, links to resources, floor plan and survey site plan samples, frequently asked questions, and contact information.

For information about short term rentals, refer to the city's website at www.CityStAug.com/ShortTermRentals.

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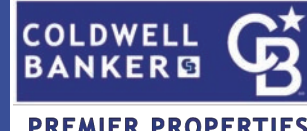
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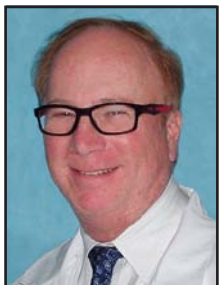
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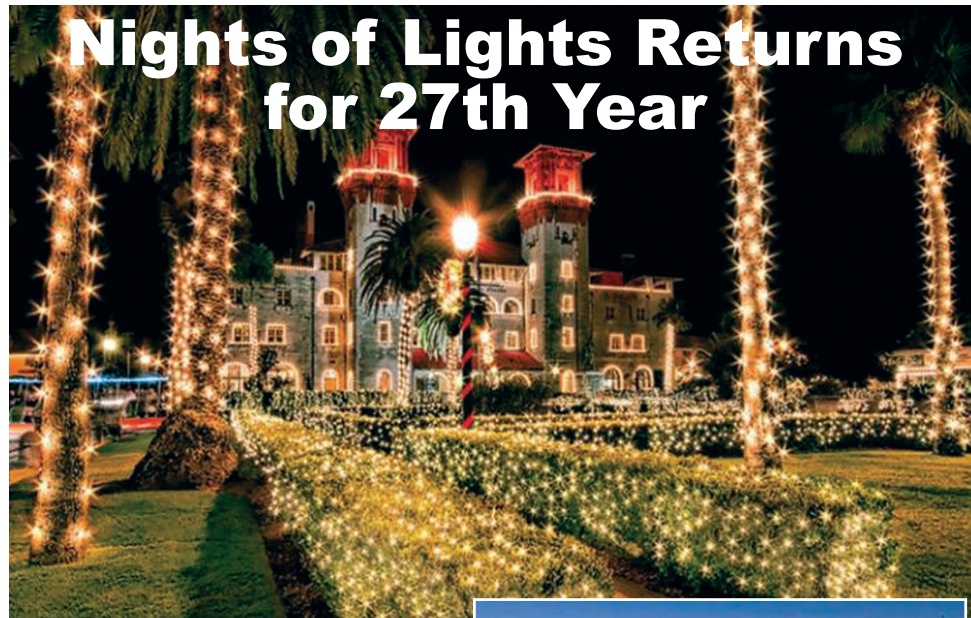
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Nights of Lights Returns for 27th Year



The Nights of Lights festival returns for its 27th year on Saturday, Nov. 14 and will run through Sunday, Jan. 31.

Millions of lights adorn the streets of St. Augustine during the annual holiday light display, and this year will be no different. Locals and visitors alike can enjoy a stroll through Old Town and take in the magical views of shops, trees, restaurants and the like lit up through the holiday season. The Bridge of Lions, the Plaza de la Constitución, Flagler College, and the Lightner Museum are just a few of the businesses downtown where you can catch a spectacular view of the lights and St. Augustine.

There are many ways to see the lights, and this year is the perfect time to take a trolley ride or scenic cruise around the city. Catch one of the trolley rides downtown, see the beauty of the lights from above at the St. Augustine Lighthouse, or check out one of the horse rides offered on the streets of downtown.

For more information the Nights of Lights and the best way to experience the magic of the lights, visit floridashistoriccoast.com.



ONLY YOU KNOW & I KNOW

There are so many things involved in selling a home aside from the marketing where internet companies like Zillow, Trulia and even Realtor.com are helpless (or even useless). These are a marketing sites for sellers and browsing sites for buyers. They are not current as to the status of properties - active versus pending/sold and the valuations on these sites are highly inaccurate. Here are a list of things they are not going to be helpful with:

- Explaining the details of how the Multiple Listing Systems work.
- Explaining the purchase offer and negotiating it to an accepted contract.
- Providing you with a breakdown of your closing costs.
- Providing you with a Contract to Closing Timeline.

- Connecting you with local Inspectors, Lenders, Insurance providers and surveyors.

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"Diaries of a Shores Grand-Dad"

by Dirk Schroeder

The Summer song has quieted now. The nightly chorus of frogs and cicadas is nearly over. The rainy season is lumbering on. By the time this issue of the Observer hits the mailbox, election fever will be more than pandemic and Thanksgiving will give many Americans something to cheer about (or not).

The other day, a landscaping company came to deliver a couple of palm trees that we had ordered and, in the process, they severed our cable to the house. A night without TV or Internet was refreshing because the glare of the screens were off for the night and instead of listening to the Vice-Presidential debate on our phone on the back porch (which is the only place to get a signal without wi-fi) we listened to music and did some reading instead. I think my blood pressure was reduced that night and I recommend to all Observer readers to try to take at least one day per month or per week off from TV & Internet - you will be glad that you did.

In the United States, we make voting as accessible and easy as possible. We have mail-in voting (aka Absentee) for those who would rather not or may not be able to go to the polling places. We have early voting so that if you don't have that Tuesday off from work you can still go in and cast your ballot - we have about two weeks to do so. We have sample ballots sent to voters so that they can check things over and do further research on issues or candidates. It's a beautiful thing. Not everyone around the globe has such a good system - just ask the people in Belarus. This year, the Coronavirus is causing some States governments to send ballots to every registered voter whether they are interested in the election/voting or not - I call it mail-out voting. If this election is as close as the last one, I predict it will be the mail-out ballots that will cause a problem (very similar to the hanging chads of the 2000 election). Some may claim that their ballots were not received or counted and others will say that their ballots have not been verified as authentic. Some States allow up to two weeks past the election for mail-ins to be counted/verified.

Whatever the complaints may be and regardless of your party affiliation, I highly recommend that you vote in person wherever possible as it is the best way to assure that your vote will be counted and that it will be counted on time. Go early so as to avoid the Tuesday crowds.

I did see one item on the ballot that was a little weird - the Amendment about only US citizens (properly registered) can vote in Florida. So this is already the law. The St. Augustine Record had an editorial (I believe it was on Tuesday Oct. 6th) that suggested that there was some nefarious group behind the push to re-state the obvious - that "all" US citizens or, in this case "only" US citizens can vote in Florida and The Record recommended that we vote "No" on this Amendment since there would be no change regardless of the vote and outcome. To suggest to vote "No" is simply bad advice. If everyone in the State took The Record's advice and the Amendment was defeated in great numbers based on people voting "No", the requirement to be a US citizen to vote in Florida would NOT change - it would still remain the law. Yet, with a large No vote, a perception would be created that the majority of Florida voters do NOT agree that only US citizens should be able to vote. In other words, groups could now point to this No" vote and say that Floridians feel that you don't have to be a citizen to vote. This Amendment's defeat may now be hailed by those who would say that anyone who has a driver's license and/or resides in Florida should vote in future Florida elections and they might say that there is a strong enough change in political philosophy among Floridians to repeal the original requirement about having to be a US citizen. I really don't like giving people political advice but on this Amendment - do yourself and every other Floridian and US citizen a favor and vote "YES". Take it from someone who was not born a US Citizen! On that note, may the best persons win and provide us all a continued Sunshine State of Mind.

"Poets, Artists and Musicians" Jam

by Tatiana Diaz

There's a new exhibition at the Butterfield Garage Art Gallery in downtown St. Augustine that asks art lovers everywhere to join in and jam. Throughout the month of November the inaugural PAM Jam (Poets, Artists and Musicians) will be on display at the Butterfield Garage Art Gallery, located at 137 King St., St. Augustine, FL 32084.

The collaborative art project is the marriage of poetry, art and music interpreting a single work of art. Eighteen poets from the Ancient City Poets, artists from the Butterfield Garage Art Gallery and local musicians teamed up for the extraordinary project in 2019 to bring the show to art lovers in the nation's oldest city.

Ancient City Poets Founding Member Chris Bodor found the perfect name for the passion project where poets, artists and musicians would work together to create works of art.

"I said it sounds like a PAM Jam to me - P for poets, A for artists, M for musicians," Bodor said of the naming of the project.

The poets, artists and musicians have welcomed the collaboration and new experiences the project has given each of them says Cindy Wilson, artist coordinator at the Butterfield Garage Art Gallery and one of PAM Jam's organizers.

"For most of the artists, myself included, the artist-poet pairing was our first exposure to a cross-discipline collaboration," Wilson said in a press release. "The 'how' to approach the process was purposely undefined, encouraging each pair to explore uniquely, and has opened new creative pathways for many of the artists. For me, the experience has been profound. I was paired with poet Antonette Libro. Her keen observations and choice of words in her poetry continues to inspire and nudge me into previously unexplored subjects. I am so grateful to be involved in this project."

PAM Jam Coordinator Loretta Leto has big plans for the collaborative project in St. Augustine. "The vision for PAM Jam is to have poets, artists and musicians collaborate and partner with organizations in their community to inspire artistic expression, provide hope and healing, and help local businesses recover from a worldwide pandemic," said PAM Jam Coordinator Loretta Leto in a press release. "The original focus was on hospitals, schools and nursing homes, but really any organization that wants to do a PAM Jam should contact us through the (PAM Jam) website. PAM Jam is expected to spread to other cities and PAM Jam Jax and PAM Jam Ponte Vedra are in the works."

The 56 creators of art, poetry and music began collaborating before the coronavirus pandemic and planned on having their PAM Jam work completed by April 2020. When the pandemic hit close to home, organizers Bodor, Leto and Wilson knew they wanted to push through the complications the pandemic brought along with it.

"When covid hit, people were scrambling saying, 'What are we going to do?'" Bodor said. "All three of us agreed - Cindy (Wilson), Loretta (Leto) and myself - to meet that deadline. Reach out to your poet by text, reach out to your fine artist through email. Get on a Zoom call and make works of art while you're isolating."

For most artists, isolating while creating their art is neither new nor different. "Every artist I know is crammed in their studio with their paints and their inspirational music," Bodor said. "They're isolating when they're creating. As a writer, I'm always holed up in my writing cocoon, my chamber, my dungeon, my mausoleum. I'm always with the music cranking, and I'm creating my work, my poetry, and taking those little ideas. The creating when those words are hammered out, I'm always in isolation."

So the pandemic was not an excuse to stop creating, instead it was the perfect one to continue to create and collaborate under a different set of guidelines.

"The coolest thing is that this was conceived before the pandemic, and it thrived as a result of the pandemic, and it flourished during the pandemic," Bodor said. "It is the perfect pandemic project, and we discovered that just while we were doing it."

Originally, the inaugural PAM Jam was intended to be a live event with the poets reading their work, the artists showing their pieces and the musicians playing their instruments. But because the pandemic still looms, the organizers got creative yet again and decided to create a music video for each art piece in the show. The music videos can be seen on the PAM Jam website anytime at pam-jam.com.

The PAM Jam exhibit will be on display at the Butterfield Garage Art Gallery through the month of November. The gallery is open daily from 11 a.m. to 5 p.m. For more information on PAM Jam or how to support their efforts, visit pam-jam.com.



The band Skin & Bones turned a poem by Chris Bodor into a song and performed it featuring Molly, the dog from Bodor's poem

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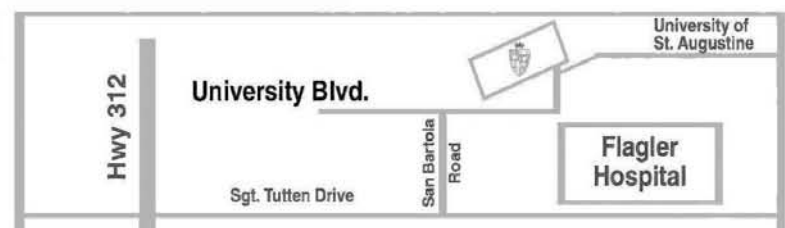
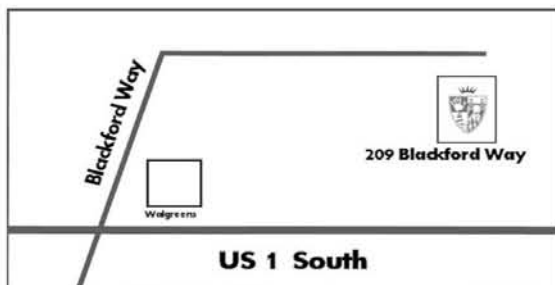


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Who Can Relax?

By Rob Stanborough
PT, DPT, MHSc, MTC, CMTPT, FAAOMPT
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The National Sleep Foundation recently reported that worries are keeping one in ten Americans awake at night. I don't know one person who would not say things are stressful right now. According to the Foundation, the top the list of concerns are: economic worries, job security, and personal relationships. If you're one of those who can't seem to shut off the stress when your head hits the pillow be sure to eating well and exercising helps but there is more.

Muscle tension can hinder relaxation. A simple set of exercises may help. Jacobson Exercises, also called Progressive Relaxation Exercises, can help release physical tension, and may even help bring on sleep. These exercises take about 10-20 minutes to do, and they may even be more effective than the traditional glass of warm milk, especially if you are lactose intolerant.

To perform Jacobson exercises, begin by lying on your back with your head and legs supported. Then, following the sequence outlined below, tense and release your muscles individually. If you really want to relax, minimize distractions like excessive light and noise during the exercises. Remember to keep breathing during this process. It may help to breathe in before you contract the muscle, breathe out during the contraction, and breathe in again as you relax the muscle. While lying on your back, the sequence of contractions should be as follows:

1. Slowly tighten both fists while counting for 8-10 seconds, then slowly release the tension. Rest for 10-15 seconds.
2. Straighten your fingers and thumbs and slowly release.
3. Tighten your biceps by bending your elbows and release.
4. Tighten your triceps by straightening your arms and release.
5. Raise your eyebrows high into your forehead and release.
6. Close and slowly squeeze your eyelids tight as you count to 8 or 10 and release.
7. Progress to your jaw by gently clenching your teeth and release.
8. Move to your neck by gently,

progressively pushing your head into your pillow, and release. (Since this tends to be an area of tightness, you can do this twice.)

9. Tighten the muscles in your chest by pressing your hands together and release.

10. Pull your shoulder blades together and push your shoulders into the floor/bed, and release.

11. Squeeze your buttocks together, hold and release.

12. Tighten the muscles of your thigh all the way to your knees (without contracting your calves), and release.

13. Point your feet/toes away from you, hold, and rest. Then pull your feet/toes up toward you, hold and release.

14. Finally, curl your toes, slowly building the tension for 8-10 seconds and relax.

Contractions should be pain-free and should slowly build for up to 8-10 seconds. After the contraction, relax the muscle for 10-15 seconds. Only tense the desired muscle group, not the neighboring muscles. For example, when you squeeze your fist, do not contract the muscles in the upper arm.

If you've been able to remain awake, this process should take approximately 20 minutes. Jacobson exercises can be done any time of day or night for the purpose of relaxation and are just one form of exercise used by Physical and Occupational Therapists. If you need help, any one of our therapists can help.

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Rob Stanborough was one of the first PT's to be permitted to use DN in FL and doing so since 2017. He has trained others in DN since 2010 both nationally and internationally as a Senior Instructor for Myopain Seminars (www.myopainseminars.com). He is a co-owner of First Coast Rehabilitation (www.firstcoastrehab.com), presented and published about DN and co-author of *Myofascial Manipulation: Theory & Application*, 3rd ed by Proed Inc. Read previous columns posted on www.firstcoastrehab.com.

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Financial Focus

Information Provided by
Edward Jones

Ideas for Thanking Your Family



It's almost Thanksgiving. And although 2020 may have been a difficult year for you, as it has been for many people, you can probably still find things for which you can be thankful – such as your family. How can you show your appreciation for your loved ones?

Here are a few suggestions:

- Invest in your children's future. If you have young children – or even grandchildren – one of the greatest gifts you can give them is the gift of education. You may want to consider contributing to a higher education funding vehicle.

- Be generous. Do you have older children, just starting out in life? If so, they could well use a financial gift to help pay off student loans, buy a car or even make a down payment on a home. You can give up to \$15,000 per year, per recipient, without incurring gift taxes. Of course, you don't have to give cash – you might want to consider presenting your children with shares of stock in companies they like.

- Review your insurance coverage. If you weren't around, it would leave some gaping holes – financial and otherwise – in the lives of your family members. That's why it's essential you maintain adequate life insurance. Your employer might offer a group plan, but it may not be sufficient to meet your needs. There's no magic formula for determining the right amount of coverage, so you'll have to consider a variety of factors: your age, spouse's income, number of children and so on. Also, you may want to consider disability insurance – if you were unable to work for

a while, it could cause a real problem for your family's finances.

- Preserve your financial independence. When your children are young, you take care of them. But you certainly don't want them to have to do the same for you – so it's essential you maintain your financial independence throughout your life. You can do this in at least a couple of ways. First, consider investing regularly in your 401(k), IRA and other retirement accounts. The greater your resources during your retirement years, the less you may ever need to count on your family. And second, you may want to protect yourself from the devastating costs of long-term care, such as an extended nursing home stay. A financial professional can suggest a strategy to help you cope with these expenses.

- Create an estate plan. To leave a legacy to your family, you don't have to be wealthy – but you do need a comprehensive estate plan. You'll have to think through a lot of questions, such as: Have I named beneficiaries for all my assets? How much do I want to leave to each person? Do I need to go beyond a simple will to establish an arrangement such as a living trust? For help in answering all these issues, you'll want to work with an attorney.

By making these moves, you can show your loved ones, in a tangible way, how much you value them – and that can help you keep the spirit of Thanksgiving alive all year long.

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



Happy Thanksgiving

We thank you for the opportunity to work together and for making us feel at home in our community.



Geoffrey S. Nadler
Financial Advisor

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St. Johns County Update Coronavirus (COVID-19)

by Cliff Logsdon

Since the beginning of the outbreak until October 19th, there have been 5,990 confirmed cases of COVID-19 in St. Johns County (up 264 since the last Monday) with 316 hospitalizations (up 19) and 78 deaths (up two).

St. Johns County has launched Phase II of CARES Act support for Small Businesses up to \$20,000 as well as support for Non-Profits impacted by COVID-19. For eligibility details Contact Community Information section of St. Johns County and follow the links.

The last statewide order was Governor DeSantis' Executive Order 20-244. The order moved all Florida Counties to Phase 3 of his Safe. Smart. Step-by-Step Recovery Plan.

In summary, the order:

- Removes state-level restrictions on businesses, such as restaurants.
- Provides that no COVID-19 emergency ordinance may prevent an individual from working or operating a business.

- Provides that restaurants may not be limited by a COVID-19 emergency order by any local government to less than 50% of their indoor capacity. If a restaurant is limited to less than 100% of its indoor capacity, such COVID-19 emergency order must satisfy the following:

1. Quantify the economic impact of each limitation or requirements on those restaurants; and

2. Explain why each limitation or requirement is necessary for public health. Suspends all outstanding fines and penalties, and the collection of such moving forward, applied against individuals related to COVID-19. The order does not address the wearing of face coverings which may continue to be required by municipalities.

We all should continue to communicate to everyone to follow CDC guidelines to keep everyone safe.

The City of St. Augustine Beach, in an abundance of caution, has cancelled Beach Blastoff the popular New Year's Eve fireworks display. The Beach Illumination has not been cancelled at this time.

The City of St. Augustine has modified its requirement to a recommendation for face coverings by everyone indoors where social distancing is not possible and St. Johns County requires that masks be worn in all of its facilities.

There is FREE COVID-19 testing available --regardless of the presence of symptoms-- at Lot B of Flagler Hospital from 7am to 11am Monday, Wednesday and Friday. Adults need only bring a photo ID.

St. Johns County offers a COVID-19 Business Assistance hotline to answer questions about Federal, State and Local loan, grant and tax incentives related to COVID-19 from 8am to 5pm at 904-209-6050.

Computer Corner

by Steven Aldrich
904-479-5661



Got Backups?

1 out of 10 folks I work with has a backup of any kind. That's taking a big risk with important files. If a hard drive fails, and there are no backups, everything is lost.

Last month I had the unpleasant task of telling a client that their hard drive had failed. They had no backups. Recovering their files would be impossible without sending the drive off to a forensic data recovery service, which is very costly.

Another client's hard drive failed, but they had a OneDrive account, and everything was recovered automatically when the new drive was installed and we signed into Windows with their Windows Live Credentials. It was drop dead simple, automatic, and enjoyable to watch happen. Over the span of about an hour, everything returned into place on their new hard drive.

All their files, music, pictures, videos and much more were automatically returned to their computer, as if nothing had happened. Since this was the primary computer for the home schooling of their children, you can imagine how important it was to have everything back.

You can get Office 365 and Premium OneDrive for 5 Computers (PC or Mac), 5 Tablets and 5 Phones for \$99.99 per year. This includes 5 terabytes for

OneDrive backup space, which is a huge amount of storage. If you have only one computer, there is a plan at \$69.99 per year with 1 terabyte of storage.

So, how does one get this set up?

Go to onedrive.live.com and sign in or sign up. Once logged in, you can upgrade from the free basic account to the Premium OneDrive.

If you are running Windows 10 or 8.1, you probably already have the free OneDrive account set up. That gives you the basic OneDrive storage space, which can be upgraded to Premium. With Windows 7, you can download the OneDrive App and start using it. Even with a Mac, you can download the app as well, but I'd suggest iCloud instead.


Some folks prefer to not use online backup storage as they are worried about privacy. I understand and respect that choice. But then a local backup should be in place.

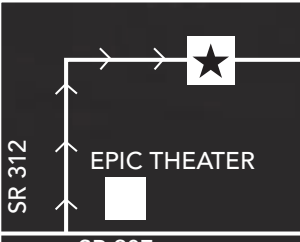
Steven Aldrich is a technology advisor with decades of experience as an IT Director and is the owner of First Coast Computer Services. Contact Steven if you need a trusted advisor to come to your business or home and help with your technology. See my ad on this page. Steve@fccspro.com or (904) 479-5661.

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