

December 2018



St. Augustine OBSERVER

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

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St. Augustine Nights of Lights



During Nights of Lights, St. Augustine glows with holiday magic - from the ground to the rooftops. Known as one of the best holiday lighting displays in the world, St. Augustine's Night of Lights features millions of tiny white lights that create a magical atmosphere in the nation's oldest city. Tracing its origins to

the Spanish tradition of displaying a white candle in the window during the Christmas holidays, the spectacular lighting reflects the city's history and illuminates the beautiful setting for lasting holiday memories. Nights of Lights display continues until January 31, 2019 for you to see this years various holiday lights and events.

St. Augustine Community Chorus Annual Holiday 2018 Performances



As we celebrate our 70th anniversary this season, the St. Augustine Community Chorus, under the direction of Mike Sanfilippo, is pleased to announce the opening of our 2018-2019 concert series with two December performances of Gaudete! Rejoice! to be presented Saturday, December 15th at 7:30 pm and Sunday, December 16th at 2:00 pm at the beautiful Cathedral Basilica of St. Augustine. The chorus will be accompanied by brass, percussion, and strings, including some traditional carols, excerpts from Handel's Messiah, and a special appearance by the St. Augustine Youth Chorus. It is also the 200th anniversary of Silent Night. We will include the original version in this program, which was altered slightly early on into the tune we know today. As we aspire to perform music of living composers, this program includes the music of Z Randall Stroope, Michael Engelhardt, and Dr. Peter J. Mathews. We are excited to premiere our commissioned piece to celebrate SACC's 70th anniversary, written for the chorus by Dr. Mathews, entitled "What Sweeter Music."

The chorus is both excited and delighted to join you in celebration of our 70th anniversary season by presenting this joyous holiday concert to our community. Concert tickets: Adults \$20 in advance and \$25 at the door, \$12 Ages 11-17, \$5 Active Military with ID, Children 10 & Under Free. Tickets are available online at: www.staugustinecommunitychorus.org.

St. Augustine Ballroom Dance Association Celebrates 38th Anniversary

The St. Augustine Ballroom Dance Association recently celebrated its 38th anniversary with two beautiful cakes, lots of Champaign and wonderful dance music provided by Roy Olsson's Nostalgia band.

Hatsue Wright, who has been a member longer than anyone (since 1983), was given the honor of cutting the anniversary cake. She was assisted by former association president Peter Canerossi.

The association continues its tradition of hosting elegant ballroom dances with a Saturday, December 8th dance from 7 to 10 pm at the Riverview Club, 790 Christina Drive, in St. Augustine Shores. Dance to beautiful music and enjoy hors d'oeuvres, desserts and coffee served throughout the evening.

Guests pay just \$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 a reservation, call Dennis or Mary Larimore at 904-825-4902. For more information, visit facebook.com/sabdastaug.

Pictured to left is former association president, Peter Canerossi, assisting longtime member, Hatsue Wright, cut the 38th anniversary cake at the recent anniversary celebration.



What's Inside The Observer This Month...

- **St. Augustine Shores:** September Board Minutes
- **St. Augustine South:** Comm. Paul Waldron speaks at October Meeting
- **Health Update:** Turf Toe
- **Computer Corner:** What is the Cloud, and should I use it?
- **Financial Focus:** Take Advantage of Tax Diversification
- **In the Law:** Notices & Eligibility Requirements for HOA Elections
- **Sheriff's Corner:** Holiday Crime Prevention
- **Shores United Methodist** New Leader
- **Civic Association:** Surf Illumination
- **Diaries of a Shores Grand-Dad**

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St. Augustine, FL 32080-6509



Welcome Home.

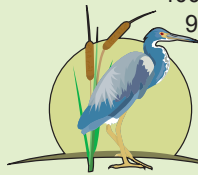


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St. Augustine Observer

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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 of the

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

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

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

SASIA Board Members
 Jenna Cuzick – President
 Sara Gaudino – 1st Vice President
 Julie Bruijn - 2nd Vice President
 Margo Geer – Treasurer
 Andre D'Elena – Secretary
 Ed Olsen - Board Member
 Rob Kennedy - Board Member
 Frances Lundberg - Board Member
 Chad Razey - Board Member
 Joe Satterelli - Board Member

SASIA Meeting
3rd Wednesday 7:00 PM
 Please join us and bring your ideas on how to improve our wonderful neighborhood! Connect with us on our Facebook.com and NextDoor.com pages: St. Augustine South Improvement Association.

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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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 Penny Chamberlain at Sovereign-Jacobs at 904-461-5556.
 • Casa Bella Condominium Board 2018 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. For Information Contact Penny Chamberlain at 904-461-5556.

Monthly Meetings at Clubhouse
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.
Yoga - Join Registered Yoga Teacher Emily Flagler for Gentle Flow Yoga on Thursdays! Just bring your yoga mat, towel, and water. Try your first class for free!

SAIA Holiday Christmas Party
December 12th
 Add note for: Join us for a neighborhood holiday celebration of food and fun! Wednesday, December 12 @ 5:30pm - SASIA Members: FREE, Non-Members: \$10
 Visit www.StAugSouth.com, or St. Augustine South Improvement Association on Facebook, for more details on these events.

Community Classifieds

The Observer offers *free 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: Seat guests in style with this solid cherry & iron 60" table plus two 16" extensions, buffet/wine rack & 6 chairs. \$500 Call 904-392-9442.

FOR SALE: 1998 Toyota RAV-4L in excellent condition, 122,000 miles, moon roof, new battery 2017, tires like new, one owner, garaged. \$3,500. Call 904-342-5682.

FOR SALE: IKEA recliner, cream colored upholstery, excellent condition, IKEA love seat/sleeper, tan, excellent condition \$125. \$75. 603-344-2535

FOR SALE: Great Christmas Gift, 11 piece, top of the line, Roland Electric Drum Set with stool. Bought in 2016, hardly used, like new,\$500.00 or best offer. Contact Ray at 904-797-3555.

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

WANTED: 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.

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

Mass Time - 10:00 Sundays

Healing Mass 1st Wednesday 12:00 Noon

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Happy Holidays!

Please support the businesses in the Observer! They make this publication possible... Thank you and Have a Great Holiday Season!

Cliff

St. Augustine Shores Club News

December 2018 Riverview Club Calendar

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

CHRISTMAS SOCIAL - Catered Dinner Saturday, December 15th. 6:00 pm to 10:00 pm. Entertainment by Nostalgia. *BYOB* Hosted by: Kenneth Cutlip & Clara Wolfle. Dance Club Members \$25/pp, Guests: \$40.00/pp

NEW YEARS' SOCIAL - Sunday, December 30th, 7:00 pm to 10:00 pm. Entertainment by Frank Saffi. *BYOB* Hosted by: Dennis & Kathy Salvati & Friends. Finger foods/appetizers will be provided. Activities & Dance Club Members: \$5.00/pp, Guests: \$20.00/pp.



FREE for Activity Members, guests are \$5.00/pp/class. No Classes December 24 & 25 and January 1st. The Riverview Club will be closed.

Bridge - Fridays 1:00 pm.

Bridge Lesson - The class is geared to all levels. Thursdays at 10:00 -11:30 am.

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

Card Game - 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 - Class led by Marcia Tuesday and Thursday at 10:00 am. No class Thursday Dec 27th.

Tai-Chi - Beginner classes Tuesday at 9:00 am and Thursday at 7:00 pm. No class Dec 27th – Jan 3rd.

Dance Class - Dance Class Christmas Party Thursday, December 13th at 1:30 - 3:30 pm. No class Dec. 6, 20 & 27th - Classes will resume Thursday, January 17th.

Line Dancing - Every Monday at 6:30 pm and Wednesday at 10:00 am. No Class Dec. 26th.

Zumba - Tuesdays at 5:30 pm. Low-impact Zumba with Mary Beth. Come sweat, lose weight, meet people, and have a blast!

Writers in the Shores - Tuesday December 12th at 1:00 pm in the Library; the topic is "I simply could not wait any longer." The second meeting has been canceled due to the Christmas holiday. For information call Donna at 794-0789.

Upcoming Events at the Riverview Club

Main Social - Friday, January 18th (7pm to 10pm) – Entertainment by Billy Buchanan.

Riverview Club Events

DECEMBER DANCES RSVP: Call 904-794-2000 or www.staugshores.org/dance-rsvp
CHRISTMAS SOCIAL - Catered Dinner Saturday, December 15th – see menu and online payment at <https://www.staugshores.org/christmasdance>. 6:00 pm to 10:00 pm Entertainment by Nostalgia. *BYOB* Hosted by: Kenneth Cutlip & Clara Wolfle. Dance Club Members \$25/pp, Guests: \$40.00/pp. Please RSVP and pay by 12/05/18.

NEW YEARS' SOCIAL - Sunday, December 30th 7:00 pm to 10:00 pm Entertainment by Frank Saffi. *BYOB* Hosted by: Dennis & Kathy Salvati & Friends. Finger foods/appetizers will be provided. Activities & Dance Club Members: \$5.00/pp, Guests: \$20.00/pp.

Dennis Salvati's Social Dance Class - Christmas Party Thursday, December 13th at 1:30 - 3:30 pm. No class Dec. 6, 20 & 27th - Classes will resume Thursday, January 17th. Free for Activities & Dance members!

Line Dancing - Monday 7:00 pm and Wednesday 10:00 am. No Class Wed. Dec 26th.

Tai-Chi Class - Beginner classes on Tuesday 9:00 am and Thursday at 7:00 pm. No class Dec 27th – Jan 3rd.

Exercise Class led by Marcia - Tuesday and Thursday at 10:00 am. Low impact standing and chair exercises. No class Thursday Dec 27th.

Bridge Lesson - The class is geared to all levels. Thursdays at 10:00 -11:30 am.

FREE Introductory Fitness Pole Walking Clinic with Sheila Vidamour

- Wednesday, December 12th at 12:30 pm – Meet at the Riverview Club.
- Pre-registration is required: to register call 904-540-1067, or email Sheila: walkyourpath406@aol.com.

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

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

St. Augustine Shores Service Corporation September 13th 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 Vice President Austin Dietly at 7:00 P.M. Present: Treasurer Claire Lorbeer, Director Leonard DiTomaso, Director Thomas Filloramo, Secretary Nicolas Arocha, Director Philip Van Tiem. Quorum Established. Invocation and the Pledge of Allegiance given.

Vice President Dietly introduced Mike Amato selected to fill the Board vacancy by unanimous vote of the Board of Directors. Motion made, seconded, and carried to elect Vice President Dietly to fill the Presidents position on the Board. Motion made, seconded, and carried to select Director Filloramo to the position of Vice President.

Motion made, seconded, and carried to accept the minutes as presented.

Treasurers Report – Read by Treasurer Lorbeer accepted for audit. General Manager Smith explained the decrease in the operating fund and the increase in the reserve fund. Secretary Arocha inquired about the number of trees removed for \$5800.

The 2017 – 2018 Audit Presentation was performed by Todd Neville, Neville, Wainio CPA's. We have received a favorable audit for fiscal year 2017 – 2018. Neville Wainio audited the financial statements and the opinion they are giving is a clean opinion. They find our financial statements to be materially in accordance with Generally Accepted Accounting Principles. No difficulties during the audit. No disagreements with management. The allowance for doubtful accounts needs to be adjusted down. The total draw down in cash due to the 2 Hurricanes is \$312,000 which includes the \$390,000 draw from the reserves, so we still did well based on the unforeseen circumstances. Secretary Arocha asked to have a month to review the audit. Motion made, seconded, and carried to review the audit and accept at the October meeting.

Managers' Report - Progress on Board Goals

Curb Appeal: Turf fertilization is complete. Common grounds upkeep. Planting new flower stock in October and November.

Safety and Security: Approval from FP&L to tap into the power supply at the Tennis courts. Gate installed at the access to the tennis courts. Locate complete to install the stanchions at the entrance to the field.

Committee Reports

ACC Committee – General Manager: The ACC held one meeting in the month of August. They approved 5 fences, 1 sun room, 2 new homes, 1 pergola, 1 screen room. Total YTD 20. Director DiTomaso asked if we had approached FEMA for reimbursement from storm damage. General Manager Smith stated that he made a request to FEMA and that we were denied since we collect maintenance fees from the membership. Director DiTomaso stated that there is some kind of appeals process. The membership inquired about insurance.

Variance Request – 759 Bahia Drive. She has erected an 8-foot trellis to block a reflection from the metal roof on the house behind her home. There is also a personal issue with another neighbor next door to the metal roof which requires privacy. She explained her request for variance and her issues with the neighbors. Motion made, seconded, carried to deny the variance request based on the regulations upheld by the ACC committee.

Deed Restriction Amendment Committee : The committee has developed a flyer which was distributed to the Board. This flyer addresses the voting issue we face in amending our governing documents. They would like approval to spend \$300.00 on copies for distribution at the craft fair and the yard sales. Motion made, seconded, and carried to approve the \$300 expense. Board member mentioned a host for on line voting that was suggested by a former Director. They are looking for representatives from each unit.

Deed Violation Report: General Manager presented the report and brought the office files for the past two months as requested by Secretary Arocha.

Directors Comments

Secretary Arocha thanked those in attendance. Treasurer Lorbeer discussed the importance of maintaining our existing assets. Director DiTomaso thanked those in attendance and thanked Kate for her effort.

Members Comments

Brad Smith Hondo Drive inquired about this year's Christmas lights. He discussed his displeasure with the web site.

Mr. Deadwyler Gilda Drive questioned the qualifications of the ACC members. Director Amato discussed the process and his qualifications. Steve Raff Fonseca Drive stated that he was on the Board and the ACC and that he was kicked off because he knew too much.

Mr. Reed Hondo Drive inquired about the fence restrictions and the amendment process. He inquired about restrictions on plantings for isolation from other properties.

We solicited a quote from Yelton Construction to run water to the pier and set hoses at cleaning stations. The quote came in at \$15000. We will solicit more bids.

Carol McCutchen asked about the pool paver deck..

Meeting Adjourned.

"I only want cremation."

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News Around Southern St. Augustine

St. Augustine Travel Club Meeting

by Peter Dytrych

The St. Augustine Travel Club monthly get together will be held on Wednesday, December 12, at 3 p.m. when we will cover "Christmas Celebrations Around the Globe."

The intent of the travel club is to entertain and educate on travel destinations, and includes a brief lecture and a video of the region. The meeting lasts approximately one hour. It is a volunteer organization and no membership or reservation is required to attend. The club meets at the Southeast Branch Public Library, 6670 US 1 South near SR 206. We also arrange for a group cruise once a year in early spring. Information will be available at the meeting. Any questions, please contact Peter at 904 797-3736."

St. Augustine Travel Club Cruise

The St. Augustine Travel Club will again be sailing the seas on Saturday, April 6-13, 2019 on the beautiful Carnival Breeze out of Port Canaveral to the Western Caribbean ports of Cozumel, Belize, Mahogany Bay and Costa Maya for a 7-day cruise. Prices start from \$672.65 per person, double occupancy, for inside cabin, inclusive of all port fees and taxes. Balconies and oceanviews are also available at additional cost. Book now with a \$250 p.p. deposit and receive \$50 per stateroom On Board Credit. Call Peter, St. Augustine Travel Club at (904) 797-3736.

Wags and Whiskers Pet Rescue and Adoption Garage Sale, Saturday, December 8th

Address is 1967 Old Moultrie Road, Wags 'n Whiskers Parking Lot. The pet shelter is a volunteer organization sheltering and fostering pets (dogs and cats), and works with Petco as a venue for their 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 a pet, please check their website for your next companion. Their website is www.wwpetrescue.org.

If you are interested in selling, we ask for your \$10.00 donation. Bring your own table or tarp/blanket to display your merchandise. (There may be some tables available to borrow as a nice lady offered to bring extra tables for those of you who don't have one - limited.) Please call Lana Bandy at 317-450-0505 to reserve a spot. Would love to have buyers as well.....we need you! Thank you and hope to see you there.

Writers In The Shores

By Donna Johnson

There will be only one meeting in December for Writers in the Shores due to the Christmas holiday. We will be on Tuesday the 11th. The chosen subject is to be "Some Enchanted Evening" and, is suggested for this month's topic to write about on the 11th. 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 normally 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. Wishing you a "Very Merry Christmas an a Happy New Year!"

Cheryll Robertson Clinical Hypnotherapist



It is said that a grateful heart is a wealthy heart. I feel so grateful for my friends, my family, my health, my experiences, the place I live and the list goes on and on. A big Thank You goes out to all those that have helped me along this path called life. It has been a year of growth, personally and professionally, and I would not trade it for anything and I am looking forward to 2019!



Rabbi Dr. Nadia Siritsky, MSSW, BCC to lead Temple Bet Yam

Rabbi Dr. Nadia Siritsky comes to Temple Bet Yam with a diverse background, having served as Vice President of Mission of a large interfaith hospital system. In addition to her congregational experience, at the Temple in Louisville, Kentucky, and also at Indianapolis Hebrew Congregation, Rabbi Nadia has worked as an interfaith chaplain and psychotherapist in several settings including hospice and palliative care, as well as consulting, fundraising and grant writing for nonprofit organizations.



Rabbi Nadia has lived in several countries, including studying in Jerusalem for almost three years. She was recognized as a Louisville Bingham fellow in 2016, working with the city to develop innovative new approaches to violence reduction, community outreach and health. She is passionate about working with interfaith families and "tikkun olam" - the "healing of the world" one relationship at a time. She has spoken at several Union for Reform Judaism Biennials about how to create more inclusive congregations

using evidence-based strategies.

On November 2nd, she held her first official Sabbath prayer service, and was moved by the attendance and worship participation of non-Jewish clergy and community neighbors, who joined her in honoring the memory of those killed in Pittsburgh. She is looking forward to getting more involved in the broader community, and is grateful for the warm welcome that she has already received.

Shores United Methodist Celebrates Christmas

Shores United Methodist is hosting special Christmas events and worship opportunities for the community this year. On **December 9**, the Children's Choir will be performing their Christmas Program at both the 8:45 a.m. Traditional and 11:00 a.m. Contemporary Services. The program includes popular classic and contemporary Christmas Carols under the direction of Children/Youth Music Director Suzann Maass.

On Wednesday, **December 12**, the Children's Ministry is hosting a Children's Christmas Party for children and their families starting at 5:30 p.m. to 7:30 p.m. There will be Christmas Caroling, a dessert bar, refreshments, and a Cookie Exchange Party. Children and parents from the community are welcome! Please RSVP the church office at 797-4416.

On Sunday, **December 16** the Chancel Choir will present a musical program "Christmas through Song" at the 8:45 a.m. Traditional Service. The program is a treasury of traditional songs, favorite hymns, and choice carols under the direction of Music Director, Roger Woods.

On **December 24**, Christmas Eve there are two Candlelight Services to celebrate the birth of our lord, Jesus Christ. A Traditional worship service at 4:00 p.m. and a Contemporary, family oriented service at 6:00 p.m. Childcare is available for infants and preschoolers during both services.

The community is invited to join us in celebrating the birth of our Savior at these special worship services and seasonal events. Shores United Methodist Church is located at 724 Shores Blvd, between the Shores Golf Course and Hartley Elementary. Rev. Carolyn Westlake is the pastor. For more information, visit the church's website at www.shoresumc.org.



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- Dinner Dances
- Graduation Party
- Retirement Party
- Memorial Service
- Engagement Party

Riverview Club
790 Christina Drive
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904.794.2000

www.shoresRiverviewClub.com



News From Around St. Johns County

Tour of Homes Features "Christmas in The City of Lights"

This year's Garden Club of St. Augustine's Tour of Homes features "Christmas in The City of Lights" Sunday, December 2nd, 2018. Ticket price is \$30, which includes: a walking tour of 6 homes, beautifully decorated by Garden Club members; transportation for those in need and a Tea and Boutique which features handmade treats and crafts. Tea and Boutique hours are 12 Noon - 4PM and the event is located at The River House. Home tours are from 12 Noon-5PM. Tickets for this popular event go on sale October 1st, 2018 and have "sold out" for the past 8 years. Advance purchase is recommended-online ticket sales at www.gardenclubofstaugustine.org; phone sales-(904) 342-2901; for information-(904) 686-9320.

Corpus Christi Catholic Church Cruise Panama Canal & Western Caribbean

Corpus Christi Catholic Church is sponsoring a fund raising 11 nightl cruise to the Caribbean February 10th through 22nd, 2019. (MSC DIVINA)

Prices start at \$1,079 per person double occupancy with \$99 per person required at registration. The Parish receives \$100 per room as a fundraiser. At present count we have over 45+ rooms reserved! For more information contact: Bartimus Travel Group at (904) 392-1703 or Toll Free (800) 890-2789. Website: www.CruiseOne.com/TBartimus. Email: LBartimus@CruiseOne.com.

Old City Scrabblers

Join us for a low-key, friendly game of Scrabble! All skill levels welcome. Tables and game equipment provided. Tuesdays and Thursdays at 1:30 pm. We are located at the St Augustine Record Building, One News Place (corner of Routes 312 and 207), St Augustine, 32086. There is no fees involved. If you have questions please call Maggie Borst at 904-599-3456.

"Living With Cancer" Support Group Meetings

Whether you're a patient, survivor or caregiver, this is your opportunity to talk about the day-to-day challenges of living with cancer in a group of people who can inspire, relate to and support you along your journey.

Meetings are the Third Wednesday of every month at 11:00 am on the first floor of the main hospital building Suite 1010. Please call 904-819-4693 (or 4742) for more information or to RSVP.

First Coast Card & Newcomers Club

First Coast Card Club Playing Dates

- Wednesday, December 5th. Main Library, 1960 N. Ponce De Leon Blvd., St. Augustine. 12:30P. Walk-Ins
- Friday, December 14th. Special Holiday Lunch/Cards. Lunch: 12P. Card Playing: 1P-4P. St. Augustine. Unlimited #. RSVP Required.
- Tuesday December 18th. Main Library, 1960 N. Ponce De Leon Blvd., St. Augustine. 1P. Walk-Ins.
- Sunday, December 23rd. Combined Clubs Holiday Brunch-Buffer Dinner. Resturant-San Marco, St. Augustine. 12Noon Sit Down Time. RSVP Required. \$15. Or \$18.+ Tax/Gratuity. Top Reviews.
- Friday, December 28th. Coffee Shop, US 1. St. Augustine. 12:30PM. Limited. RSVP Required.

First Coast Newcomers Club Of Northeast Florida

- Monday, December 3rd. Professional Brass Bell Ringers/Chorus Concert. Clay Library. 6PM. Free.
 - Friday, Dec 7th. Nights Of Lights Van Tour. Tour Cost: \$10. 1.5 Hrs. Dinner/Treats/Santa Goodies. 2 Major Light Displays. 6PM. Free Parking. St. Augustine.
 - Sunday, December 9th. Candlelight Music Concert. Full Orchestra & Choir. St Johns, FL. 6PM. Free.
 - Wednesday, December 19th. December Monthly Trivia. Murabella-WGV, St. Augustine. Dinner Arrival: 6PM. Hosted by Greg & Co. Limited. RSVP Required.
- Meet friends in our community every month. Contact Our Club On How To Join And Verification of All Club Events. Club Contact: 904-829-0643.

St. Augustine Lions Seafood Festival March 22-24

The 38th St. Augustine Lions Seafood Festival is bringing boatloads of seafood, live entertainment and nearly 100 artisans to the Ancient City for three days of food, shopping, and fun March 22 - 24, 2019.

The festival will serve up traditional festival fare plus fish and shrimp, lobster rolls, conch salad, grilled octopus, crab cakes, chowder, Cajun specialties and much more. This a charity fund-raiser for the St Augustine Lions Foundation. Admission to the festival is \$5 for adults and free for active duty military and age 15 and under.

The festival takes place on Francis Field located at 25 W. Castillo Dr., St. Augustine. The hours are Friday 3-9 p.m., Saturday 10 a.m.-9 p.m. and Sunday 11 a.m.-5 pm. Info online at www.lionsfestival.com and www.facebook.com/staugustinelionsfestival.

Phone Calls from Santa

December 11th - December 13th
6:00 p.m. - 7:30 p.m.

Would your child love to receive a call from Santa this Christmas? Sign up now until 5 p.m. on Friday, December 7th to have Old St. Nick wish your little one a warm holiday greeting. Visit our website to submit a request or download the form and drop off at our office. The program is open to St. Johns County residents. Call Ashley Brown at 904-209-0321 or email abrown@sjcfl.us for more information.



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March 8, 2019

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Tickets: staugustinecommunitychorus.org

I Hear America Singing

March 16-17, 2019

in collaboration with the
St. Augustine Orchestra,
Scott Gregg, Director

Lewis Auditorium

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Carmina Burana

May 4, 2019

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May 11, 2019

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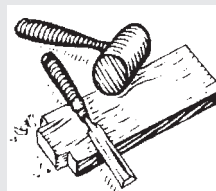
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County Commissioner Paul Waldron Speaks at St. Augustine South October Meeting

by Jenna Cuzick

County Commissioner Paul Waldron attended the St Augustine South Improvement Association general meeting on October 24, and shared some of the current hot topics in the county, including the Tourist Development Council “bed tax” (to pay for beach renourishment and sand dunes projects for the northern part of the county), and the King’s Grant Development, a proposed 900+ home project off State Road 206 near I-95.



Commissioner Waldron said that new development is currently the number one topic for our county officials. He also shared that there has been discussion regarding boat ramp improvements: should the county charge for boat ramps? If so, should local residents pay less than out-of-town boat ramp users?

These are just some of the questions that the county leaders are working to answer. Commissioner Waldron also walked through the recent amendments, sharing his thoughts on how the outcomes of the upcoming November 6 election might affect St Johns County residents.

Most importantly, Commissioner Waldron spent time answering questions from the audience, and his attendance at SASIA general meetings is always valuable and appreciated!

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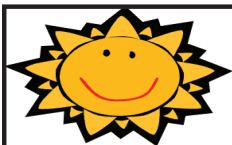
For more information, www.staugshores.org/dance-rsvp or call 904-794-2000. “BYOB”



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St. Johns County Adoption Day Ceremony



St. Johns County hosted an inaugural Adoption Day Ceremony at the County Courthouse November 2nd in conjunction with National Adoption Awareness Month. Eight children were adopted by six local families. St. Johns County is still in need of more adoptive and foster care families, with more than 190 children currently in out-of-home care throughout the County. For more information on adoption, foster care, or the Adoption Day Ceremony, please call 904.209.6115 or email sjccommunications@sjcfl.us

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"Diaries of a Shores Grand-Dad"

by Dirk Schroeder

Thank you to all of the people that have been reading the Diaries and telling me that they are enjoying them. This issue is being written the day after the mid-term elections and I am even relieved not to have to see the ridiculous and overabundant TV commercials not to mention the robocalls. Whoever invented the robocall must have been a robot – who listens to these recorded messages anyway? Here's a tip - never respond to a robocall and hang up immediately. Many people abandoned their landlines since 90% of their calls were from solicitors. Now we have to block them on our mobile phones. Today's annoyances are so different from when we were kids. Back then, our parents would wonder if we were going to get hurt playing in the woods, climbing trees or whether we were coming home for dinner on time. Nowadays you worry about letting your kids out of your sight, what websites they visit and how much time they spend on their smart phones playing games or posting on Snapchat and Instagram. I can only imagine the worries that our kids will have when their children (our grandkids) are growing up.

I'm thinking that there are quite a lot of readers of the Observer that can relate to how

things used to be. Many people of the "Greatest Generation" (which would have been my parent's generation) are avid readers even today. Some of them have adapted to E-readers, Kindles or just going online. Yet many elderly people have never been online, had email and still have a landline. Others embraced the technology, use smartphones and even manage and edit websites with WordPress. Recently, I have worked with a number of customers who have limited access to or experience with technology. Not to worry since I've been there myself – fax machines, personal delivery and UPS overnight letters. I believe that those that have the people who have limited technology/communications available leave themselves most vulnerable. I am especially concerned with people being taken advantage of when it comes to their real estate dealings. There are already enough scams out there outside of real estate and yet there are just as many in real estate. For example, let's say that you are elderly and have no family or you have family where you don't want to impose or maybe you don't get along. Someone you meet befriends you and offers to take care of a few things for you. Before you know it, they are asking you to sign some papers that make them your guardian, providing them full power of attorney to handle your affairs or worse, having you declared incompetent. I've seen this scenario a number of times. Their plan all along was to take control of all of your real estate. I've even experienced an attorney offering to protect a lady with an Irrevocable Power of Attorney only to sell off one of her land assets to his brother at half of its market value. I had to get a trustworthy attorney to get that attorney to revoke his hold on her assets. What a nightmare.

So what is the last paragraph about? First, I'm glad you are reading this because sometimes old school communications can turn out to be invaluable. Those who prey on the elderly are despicable, soulless, money-hungry leeches that are often difficult to shake off. These predators like persons who have no family - so team up. They also prefer people who have no internet, email or limited means of communication - so make sure that your team is readily accessible. Your team may start with your family. If you don't trust your own family, get with a trusted attorney or real estate broker (for your real estate assets). Even though you can't take it with you when you go, you need to figure out how to protect it while you're here and who gets it when you're gone. Make sure you have a will and that it cannot be amended without you and your trusted person's acknowledgement. When you have your things in writing and safeguarded it is like having a firewall for you and your team. Even though it sounds simple I see people dealing with these issues regularly. You can't be too careful. Things are not getting any better in the world of scams; whether it's robocalls, websites, Social Media, or real estate – there are scams for every generation. If you ever need some advice on your real estate holdings, you're welcome to contact me at dirkschroeder@msn.com or simply call me at 904-797-7858.

Some of my recent business compelled me to put out this information. Look for a more cheery Diary next month for Christmas and the New Year. Wishing your generations of family a wonderful upcoming Holiday and, as always, a Sunshine State of Mind.



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DID YOU KNOW

This edition of "Did You Know" is for both **BUYERS** and **SELLERS** of Homes – to make sure that **YOU KNOW** more about **REAL ESTATE**:

- Nearly 30% of all offers in Florida are written as "CASH" offers. Buyers expect that sellers may take a little bit less than "financed" offers as they can close immediately after a satisfactory inspection is completed. The average financed offer can close in approx. 30 days so sellers that can wait and extra two weeks could get more money.

- "AS-IS" offers – another option for buyers is to offer to buy "as-is". Sellers may take a little less because they believe that after the inspection is over it's either a "yes" or "no" for the buyer (as in "yes", I'm closing). **HOWEVER**, experience says that the majority of as-is buyers will request repairs or money for repairs – bait and switch. Most sellers are better off negotiating repair limits up front; that way all can proceed without hassles. Or the sellers can put their foot down and hold to "as-is".

- Escrow deposits – how much is enough? Most buyers want to put as little money as possible in escrow since they have a fear of losing that deposit. Sellers want a larger deposit to show that the buyer is not intending to walk away from the deal with little risk. For example, a deal subject to financing has a \$1,000 deposit and the inspection has been completed. The day before closing the buyer has remorse and walks. The seller will claim the deposit but now has lost time, potentially moved out (at a cost of thousands) and turned off utilities. Recommendation is to ask for a minimum of 2.5% deposit per \$100,000 of sales price.

- Deposits placed with a **TITLE COMPANY** require both buyer and seller to agree as to their release. When buyer and seller don't agree to release the deposit as a result of conflict, they will need an attorney to help them resolve the matter. Brokers should inform Buyers and Sellers about this scenario.

- Deposits placed with a **BROKERAGE** also require both parties to agree to release the deposit. **HOWEVER**, a Broker can elect to use the Florida Real Estate Commission (FREC) to resolve the dispute for **FREE**. Recommend that Buyers place their deposit in a Brokers (ESCROW) Trust Account. (A broker can also elect to have the parties use legal remedies if buyer and seller wish to go that route). Escrow Disputes don't happen too often but if they do you can resolve them for free vs. hiring an attorney.

- Inspection Clauses are very specific as to what the seller is obligated to maintain, repair and/or replace. Recommend that you refer to the Inspection Paragraph when you have repair requests made as a result of an inspection.

- Who pays for the survey and what happens when there are encroachments. Typically buyers pay for surveys and sellers must remedy encroachments.

If you're thinking of **BUYING OR SELLING A HOME**– THESE ARE A JUST A FEW OF THE ISSUES INVOLVED. **LESS THAN 10% OF SELLER CLOSE THEIR OWN DEALS.**

- **REAL ESTATE TRANSACTIONS ARE COMPLICATED** – **RECOMMENDATION** is to **CALL ME AT 904-540-2360**. Let me take the stress out of your transaction!

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Wild Flower Meadow Group

I hadn't seen the meadow for a couple of weeks, let alone had time to work there, and late in October was stunned with its fall beauty. The flat topped goldenrod were blazing yellows in the lower meadow near the woods, Elliott love grass were sparkling in sunlight, Muhly grasses were displaying their purples and ambers, and lop-sided Indian grasses were showing their golds and burgundies. In other words the meadow did just fine without my "help" and probably better. Sometimes there's a fine line between helping too much and too little and the meadow is trying to teach us.



On the first Saturday morning in November when our group had its monthly meeting, I noticed how the flat topped goldenrod looked past their prime. They were bending towards the ground and their colors looked as if they were fading. Then? The sun came out, burned off the heavy dew, the plants perked up, and their yellows were back in fall glory. See? A little sun goes a long way.

It's interesting how this fall is one for the flat topped goldenrod, while last year the spotted horse mint did especially well (before hurricane Irma). It goes to show each year in the meadow is different and sooner or later each kind of flower has its turn in the spotlight.

The list of everything in bloom early in November is too long to write here. If you're interested, look inside the box on the fence where we have pictures of some of the flowers with their names.

We occasionally visit state and county parks and welcome newcomers, even if you want to come only on 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 and learn about native plants, especially those that grow in this location. We're an informal group without officers or dues and hope you will join us. Call Claire at 904-826-5366 for more information.



Cookies and Connections Family Holiday Open House
Wednesday, December 5, 2018
7:00-8:00 p.m.

Kids Bridge Family Visitation Center
238 San Marco Avenue

Cookies, cocoa, children's crafts, photos with Santa, tours of Kids Bridge, and much more!

Come celebrate with the holidays with Kids Bridge and learn about the services we provide for local families.

Free Admission
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Notice and Eligibility Requirements for HOA Elections

by Jay Shearer, J.D.
Jackson Law Group
904-823-3333



Election Day for the general election just passed on November 6, 2018. It is generally about that time of year for Homeowner's Associations (HOAs) to run elections for the board of directors of the association as well. If you are thinking about running or your Association is about to start the process, keep the below requirements in mind.

Notice Requirements

For HOAs, the bylaws of the association will oftentimes outline the election procedures and requirements for giving notice of the annual meeting where elections generally occur. However, if the bylaws are silent as to these procedures, the Homeowners' Association Act, Chapter 720 of the Florida Statutes, provides default procedures. Section 720.306 of the Florida Statutes provides that actual notice shall be mailed, delivered, or electronically transmitted to the members no less than 14 days prior to the annual meeting. In addition, Associations are required to execute an affidavit evidencing compliance with the 14-day notice requirement and retain the affidavit in their official records.

Eligibility Requirements

In order for a candidate to be eligible, an association member must

not be delinquent in the payment of any monetary obligation to the association or convicted of a felony (or an offense in another jurisdiction which would be considered a felony in Florida), unless their civil rights have been restored for at least 5 years. Further, a board member who becomes more than 90 days delinquent in the payment of a monetary obligation to the Association is deemed to have abandoned his or her seat on the board, thus creating a vacancy. When a vacancy arises on the board of directors, the remaining board members may appoint a director to serve for the remaining unexpired term of their predecessor, unless the bylaws require otherwise.

If an association or member has any questions regarding election procedures or eligibility to serve on the board of directors or needs assistance or advice in complying with these provisions, they should contact their attorney.

Jay Shearer is an associate attorney at Jackson Law Group. His primary practice areas are condominium & homeowner association representation. He received his bachelor of science from the University of Florida and J.D. from Florida Coastal School of Law.



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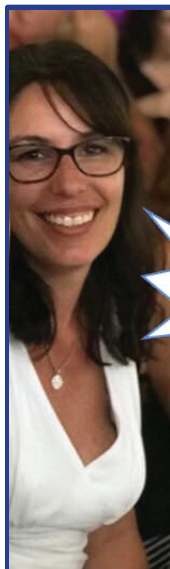
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Large Crowd for Surf Illumination

by Bill Jones – President, Saint Augustine Beach Civic Association

Surf Illumination a big success - Over 500 people enjoyed an evening of holiday music, pictures with Santa, a little holiday shopping and watched Commissioner Don Samora light the City's Christmas Tree! This was the 17th annual tree lighting produced and paid for by the Saint Augustine Beach Civic Association and its sponsors. SABCA Vice President Robert Samuels headed a group of volunteers to staff the event. Our thanks to Santa, Mrs. Claus, our volunteers and the City Public Works Department that strings the lights on the palm trees and puts up the Christmas Tree each year.



The cost of a Christmas Tree has gone up – Each year the Civic Association allocates money to pay for the City's Christmas Tree. It's generally a large tree trucked in from the great state of North Carolina by Glen Lightsey who has operated Lightsey's Holiday Trees for years in Saint Augustine. This year the Surf Illumination celebration came with an unexpected \$270 surcharge. Instead of co-sponsoring the event as they had in previous years, the Civic Association was forced to pay a County permit fee for use of the Promenade at Pier Park.

November Meeting Recap - At our November meeting we heard from Nicole Pece of the Betty Griffin Center. Nicole shared some statistics on the assistance BGC provided in the last year in addition to some future plans. The services provided by the center and its team for victims of domestic and sexual violence is so important. The Civic Association was delighted to present a check for \$2100 to the Betty Griffin Center at the end of the meeting.



Beach Blast Off – The Civic Association is again proud to support Beach Blast Off. We are looking for a few volunteers to join us on New Years Eve. We'll be manning a tent and selling light up novelties for children. We'll need just a few people for a couple of hours each. If you'd like to volunteer, please email us at sabcivic@yahoo.com or call 904-347-8007.

For the Holidays - As 2018 comes to an end, please remember a Civic Association Membership makes a great holiday gift. Just visit our website at www.sabca.org and click on the Membership tab.

Cost for an Individual is just \$15 and \$25 for a family or business. Your membership card gets you discounts on food & beverage and professional services at over 70 local businesses. On behalf of the SABCA Board of Directors, I would like to wish you and your family a happy, loving and safe Holiday Season!

Computer Corner

by Steven Aldrich
904-479-5661



What is the Cloud, and should I use it?

Every Computer, cell phone, & tablet seems to steer you toward keeping things “on the cloud”. Often, I am asked; What is the cloud, and should I use it?

What is the Cloud? Whether we are talking about a computer, phone or tablet, the potential for data loss is why we back things up. The idea is that everyone needs at least some of their information backed up in case something is lost or destroyed. There are basically two choices; a physical device which you back up to, or “offsite” internet-connected backup storage. This offsite storage is where the term “Cloud” came into play.

The Cloud is simply, “offsite” data storage that is connected to the internet. The advantage is that if there is a major catastrophe, the data is stored safely offsite and can be recovered. Another great aspect is that you can access your files on the cloud from any internet connected device.

Now that we know that the Cloud is basically a backup of our data, we need to ask ourselves what data do we need backed up? If you own an iPhone you probably have your pictures and contacts backed up on iCloud (Apple's Cloud). If you have a Windows computer, you probably have some information backup to OneDrive (Microsoft's Cloud).

When is the cloud free, and when is it important to upgrade and pay for it?

Most of us have started using the cloud without really knowing how much space we may need. Both Apple and Microsoft have a 5gb free tier of their cloud service which allows for a small amount of data storage. They believe that you will find it easy to use, and eventually you will upgrade and pay them for more space. 5gb of cloud storage will hold approximately 1,600 photos. Which sounds like a lot of photos, but in reality, we take about 10 photos for every good one. Many folks never delete the ones they did not like and use up 5gb pretty quickly.

You could manage the space you use on these free cloud tiers and avoid upgrading and paying for more. But that defeats some of the benefit of having your files safely stored in the cloud. With Apple iCloud \$0.99 per month will get you 50gb. With Microsoft OneDrive \$1.99 per month will get you 50gb. Both have several tiers and choosing which to purchase is dependent on your specific needs.

It's a good idea to make a list of which “Clouds” you are using, are they free or paid for, and what kinds of files are on them. You may be able to consolidate and use only one which you pay for. The best way to start, is by figuring out what must be backed up from your devices, and how much space that would require. Then determine which Cloud Plan will work for all of your devices and space requirements at the best price.

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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Turf Toe

By Rob Stanborough
PT, DPT, MHS, MTC, CMTPT, FAAOMPT
First Coast Rehabilitation
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Turf Toe usually is an injury experienced by athletes but can affect many more. It results in pain around the big toe and its joints. There may be swelling, redness, weakness and loss of range of motion. But fortunately, it can be treated.

The joints in the big toes have motion in two degrees, flexion, which is bending the toe toward the ground and extension, which is moving the toe up, away from the ground. Tendons on the top and bottom of the foot pull on the bones to make this happen.

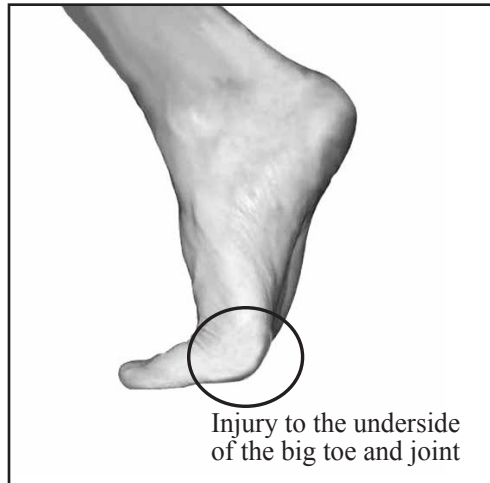
When the tendon, and sometimes ligaments, on the bottom of the foot are overstretched it causes damage, inflammation and pain. The tendon may be overstretched due to activities causing repeated or excessive pushing off the ground, joint hypermobility or can be from joint hypermobility.

Sometimes turf toe is mild, will not cause much disruption and will heal quickly. Other times it can be quite debilitating resulting in the use of crutches and braces. If left untreated, it may result in long-lasting pain and even prolonged loss of motion in the big toe. For these reasons, early intervention/treatment is best.

Early intervention includes rest, ice, compression and elevation (RICE). The tissues have to be allowed to calm down and heal. Pain management is also important. Physical Therapists will use modalities such as therapeutic ultrasound, laser, electrical stimulation and manual therapy. Once the pain is reduced, range of motion, strength and function need to be restored. Ultimately the cause needs to be addressed, which may include change in activity, footwear or use of orthotics.

I can tell you from personal experience that this injury can cause a lot of trouble. The big toe is used more than one thing, for walking, standing and any type of weight bearing activity. If it is not happy, you will not be happy. If this is your case, neither you nor your big toe are happy, seek help. Getting help sooner is better than later. Again, a lesson I learned the hard way. Call us at First Coast Rehabilitation for help.

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



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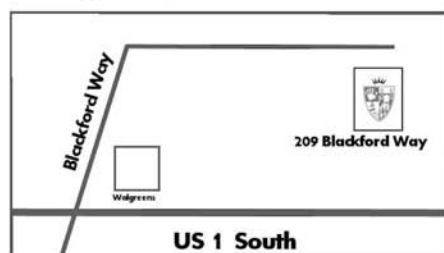
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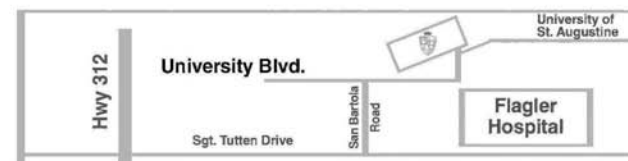
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Temple Bet Yam Celebrates It's 25th Anniversary

The year was 1993 and two couples out for an evening concert both lamented the absence of a Reform Jewish congregation in St. Augustine. Together they planned to visit congregations in adjoining towns, but finding nothing that was comfortable they stated in jest, "We may have to start our own Congregation." This they did.

After contacting and getting guidance from the Union of American Hebrew Congregations, now the Union of Reform Judaism, they placed articles in the local newspaper and notices at Wal-Mart and Publix asking for responses from anyone interested in forming a Reform Jewish Congregation. To their surprise and delight the response was good and within several months they held a meeting at the St. Augustine Public Library with twenty-five people in attendance.



Shortly thereafter the first service was held at the Village Academy, a local nursery school. The attendees brought their own chairs and were provided Xerox copies of a service in Gates of Prayer. The service lasted twenty minutes. Over the years other locations hosted the congregation, including the Franz Academy and the Unitarian Universal Fellowship.

The new congregation took the name Temple Bet Yam or Temple by the Sea. A logo for the new Temple was designed by a local artist and included the Star of David and the ocean waves. The logo was repainted over a Century 21 real estate sign and hung adjacent to the Unitarian sign. Shortly thereafter the Congregation adapted a Constitution and was incorporated with the State of Florida. All was accomplished within less than a year.

The one thing missing was a Torah. A small New Jersey congregation, which was merging with a larger one, donated one. A congregant who was visiting New Jersey agreed to bring the Torah to its new home. Continental Airlines, when learning of the contents of the large package, did not wish to place it in the baggage compartment and agreed to place it in a first class seat. The congregant rode in coach. Temple Beth Emet in Penbrook Pines, Florida, donated a "mobile ark" which they no longer needed. That Ark is now on permanent display. A congregant donated velvet fabric which was made into a Torah cover. The dedication of the Torah took place with a parade through downtown St. Augustine with the Torah riding in a carriage provided by the Gamsey Carriage Company and led by a motorcade provided by the St. Johns Sheriff. Klezmer music was played by the St. Augustine Jazz Society as the Torah was passed from member to member and then placed in the Holy Ark.

In 1999 a building fund was established and a permanent Temple complete with a second Torah and a formal Ark was built in 2002. Located at 2055 Wildwood Drive, the Congregation has grown from fourteen founding families to over one hundred with services held twice monthly. The Congregation has an active Men's Club and Sisterhood. It is a participant in many community activities including Dining with Dignity and an annual tree planting celebration. The Temple has a religious school, an adult education program, a choir, and hosts many social events.

On Saturday, December 15, at 6:45 p.m. Temple Bet Yam will hold a special celebration for its twenty fifth anniversary. For more information please call 904 819-1875 or email tby25th@gmail.com.

Financial Focus

Information Provided by
Edward Jones

Take Advantage of Tax Diversification



As an investor, you will have access to accounts that are taxed differently from one another. And it's possible you could benefit from tax diversification by owning accounts in these three categories:

- **Tax-deferred** – Tax-deferred accounts include the traditional IRA and a 401(k) or similar employer-sponsored retirement plan. When you invest in tax-deferred vehicles, your money can grow faster than if it were placed in an account on which you paid taxes every year. You also may get a tax deduction for contributions you make today. When you start taking withdrawals from these tax-deferred accounts, typically during retirement, the money is usually taxed at your ordinary income tax rate.

- **Taxable** – Taxable investments are those held in a standard brokerage account, outside your IRA or 401(k). While you can put virtually all types of investments into a taxable account, you may want to focus on those considered to be most tax-efficient. So, you could include individual stocks that you plan to hold, rather than actively trade, because you will not get taxed on the capital gains until you sell. You also might consider mutual funds that do little trading and generate fewer capital gain distributions. This is important not only in terms of controlling taxes, but also because the taxes on these distributions can reduce your investments' real rate of return.

- **Tax-free** – When you invest in a Roth IRA/Roth 401(k), you don't get an immediate tax deduction, but your earnings, as well as your withdrawals, are tax-free, provided you do not start taking withdrawals until you're 59 ½ and you have had your account at least five years. (However, income restrictions do apply to Roth IRAs.)

So, given the difference in how taxes are treated in these accounts, how can you choose where to put your money? For example, when would you contribute to a Roth IRA or Roth 401(k), rather than a traditional, tax-deferred IRA or 401(k)? If you are in a high tax rate now and expect it to be lower in retirement, a traditional IRA may make more sense, as you potentially get a sizable benefit from the tax deduction.

But if you are in a lower tax rate now, you have most of your retirement investments in tax-deferred accounts, and/or you can afford to forego the immediate tax deduction, you might find that the Roth IRA/Roth 401(k), with its tax-free withdrawals and earnings, ultimately will make more sense for you. But since no one can predict where tax rates will go in the future, having money in different types of accounts – i.e., tax diversification – can be beneficial.

If you only focus on traditional, tax-deferred accounts, you could end up with larger tax bills than you anticipated when you retire and start tapping into these accounts, particularly when you must start taking withdrawals – called "required minimum distributions" – when you reach 70 ½. By having money in accounts with different tax treatments, you may have more flexibility in structuring your withdrawals during retirement, based on your year-to-year tax situation.

There's no formula for achieving an ideal tax diversification. You'll want to consider your own needs and circumstances in choosing the right mix of taxable, tax-deferred and tax-free accounts. Ultimately, taxes should not drive all your investment decisions – but they should not be ignored, either.

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

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Season's Greetings

During this holiday season, we wish you all the best.

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St. Johns County Sheriff's Corner

By David Shoar, St. Johns County Sheriff
Holiday Crime Prevention



We are coming up on one of the most festive times of the year for families with the celebration of several holidays. However, joy and fun can quickly turn to disappointment and sorrow when someone becomes a victim of a scam, burglary or online fraudulent holiday shopping scheme.

At a time of year when most people are filled with goodwill there are criminals who relish taking advantage of it. Crime statistics always rise during the holiday season and I wish to pass along a few tips to help you avoid becoming a victim. Business experts tell us that again this year the number of people who shop online for gifts will increase dramatically and therefore so do the opportunities for those who use new technology to take advantage of unsuspecting victims. The cyber-crimes that become more popular during the holiday shopping season include fraudulent auction sites, resale of stolen or counterfeit gift cards and reshipping merchandise purchased with stolen credit cards. Do not become a victim. I recommend that if you wish to purchase a gift through an auction or classified site on the Internet insist on paying with PayPal or some other reputable third party payment service. That way your credit card number and personal information is not shared with the seller.

Most of you already know the safety tips for traditional retail shopping: take your purchases to your vehicle frequently and lock them in the trunk or out-of-site; carry purses with the strap going over one shoulder and the purse against your body on the opposite side; carry billfolds in a front pants pocket; pay by credit card or check if at all possible; and if you must use an ATM always shield the keypad when entering your PIN and put cash away promptly in your purse or wallet.

Home burglaries are more common during the holidays and sadly the thieves target the gifts under the tree. If you are going to be away from home, leave some lights on and a radio or television to make it appear and sound as if someone is home. After the celebration do not put the boxes of expensive gifts out for street garbage pickup without first breaking them down and folding them so only plain cardboard shows so they don't become an unintended billboard for what you have in your home.

Holiday parties can be wonderful fun but please remember to celebrate safely and if alcoholic beverages are served, moderation is the best practice. The concept of "friends don't let friends drive drunk" becomes even more significant. We will have impaired driver patrols out in full force to help keep your family safe during the holidays.

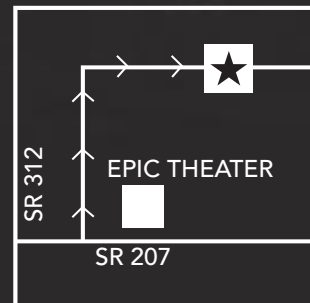
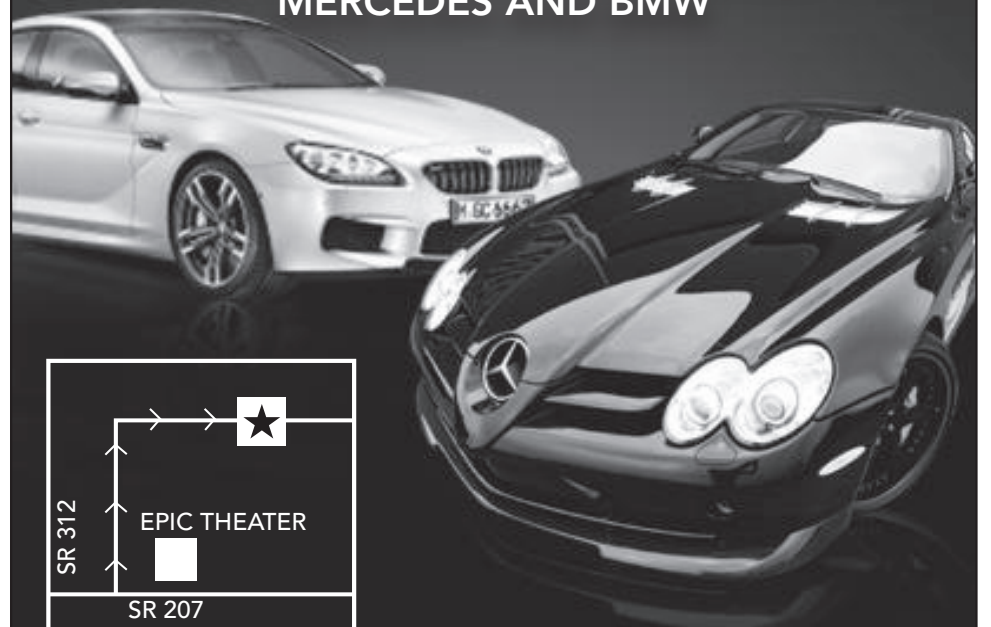
Whether you will be celebrating Christmas, Hanukkah, Kwanza or a holiday of another faith on behalf of all of us at the St. Johns County Sheriff's office I wish you a merry, happy, joyous and safe celebration and best wishes for the New Year. For any issue regarding law enforcement and/or public safety you can always contact me by email at dshoar@sjsso.org. You can also follow us on Facebook, Twitter, Instagram, and Nextdoor.

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