

January  
2021

Happy New Year

# St. Augustine OBSERVER

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



## Saint Augustine Film Festival GOES VIRTUAL

The Saint Augustine Film Festival is going virtual in 2021. The 11th annual event will screen 129 films online from January 14-24, 2021. Originally scheduled for January 14-17 in St. Augustine venues, festival organizers have chosen a different option during the covid-19 pandemic, offering online movie-watching for a safe viewing experience. More details available at [staugfilmfest.com](http://staugfilmfest.com), including a film guide.

"Well, we gave it our best shot. Outdoor screenings on the grounds surrounding the Castillo de San Marcos, Nightly Drive-Ins on Francis Field. Screenings at Oglethorpe Park, Coquina Park, Culinary Outfitters, Pena Peck House, the Corazon Cinema & Cafe and other locations.

But over the last couple of days, we received final word from the City of St. Augustine and the National Park Service

that, due to Covid, those plans are now dust," explained Gregory von Hausch President and CEO, Saint Augustine Film Festival.

"Hey, we understand completely ... we thought if everything was outside, then it could be safe ... but, this plague did not miraculously disappear ... and the next two months could be worse of all. With all of that in mind, especially the safety of our audience and staff, and not wanting to be socially irresponsible, we announce SAFF2021 will be a totally virtual event."

The Saint Augustine Film Festival has a reputation of showing films you would not find anywhere else in North Florida. The films chosen are created by talented independent filmmakers from around the globe.

The film guide at [staugfilmfest.com](http://staugfilmfest.com) has descriptions of all the films, including the filmmaker, actors, a film trailer, the run time, and other details.

The cost of a Virtual Pass for all 129 films is \$100. A pass for 10 films is \$75; and a pass for 5 films is \$40. Passes are online at <https://saff2021.eventive.org/passes/buy>

In addition to the films streaming, an online auction will be held, featuring items such as gift certificates, hotel stays, original artwork, and other unique items.

The mission of this nonprofit: "To provide a rich cultural experience to the public that highlights the skills of independent and foreign filmmakers and offers fresh insights into different cultures, the common bonds that link us, and the emotional art of storytelling."

For more details, please visit [www.staugfilmfest.com](http://www.staugfilmfest.com)



## St Augustine South Reflections

by Ruth Hope, SASIA



As we moved into the colder months, St Augustine South began its annual metamorphosis into a 'Holiday Light Wonderland'. In this year of staying home because of the coronavirus, our spirits are cheered more than ever by the wonderful displays. Vivacious, colorful or simply stated white; with and without inflatables; secular, religious and sometimes whimsically both; and some with coordinated musical accompaniment: our lights are a great treat for all who live here or visit our neighborhood.

Our November plant and seed swap—always an outdoor event—was another success: with folks participating from Lincolnvillle as well as The Shores. This swap had an unplanned succulent theme with several gardeners bringing succulent cuttings. We had herbs, shrubs and papaya seedlings swapped, as well, but there were so many varieties of interesting succulents. One neighbor brought several mixed bowls of succulents to give away and I shared some with my immediate neighbors. Who knew that there is a dolphin succulent? It's cute, grows strongly in warmer weather, and mine is now flowering. Let it be an incentive to come to the Spring plant swap!

SASIA moved to holding general community meetings outdoors as it's not possible to socially distance with large numbers of neighbors in the Clubhouse. Although the third Wednesday in November was particularly cold, we showed our

metal by turning up in good numbers for discussions on golf carts on neighborhood roads, and the maintenance of Shore Drive Waterfront Park in anticipation of meeting with Doug Bataille, Director Parks and Recreation, at the December SASIA general meeting. SASIA doesn't take a position on issues that neighbors in our community might have differing views, but provides a platform for discussion, sharing information, and engagement with authorities such as Parks and Rec. In November, SASIA also recruited new Office Bearers and Board members who will be sworn in, in January 2021.

Other coronavirus-required changes include our those to our giving of gifts to our most elderly neighbors. Many folks have generously donated (continued page 6)

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

- **St. Augustine Shores:**  
All events and meetings cancelled  
Board regular meeting will be held at 6 pm monthly Virtually
- **St. Augustine South:**  
SASIA Meeting Continue  
Club House Rental Continues  
New Board Members
- **Computer Corner: Fool me once...**
- **Financial Focus: Time for New Year's Financial Resolutions**
- **Health Focus: Feeling Off?**
- **Diaries of a Shores Grand-Dad**
- **Out With the Old In the New Year**
- **Wildflower Meadow**



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# Happy Holidays!

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# St. Augustine Observer

Published monthly for residents and visitors of St. Augustine, Florida area  
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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 month in order to appear in the following

“Follow us on Instagram and Facebook: @staugustineobserver”

## 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. Virtual Meetings are at 6 p.m. at the Riverview Club due to the COVID-19 virus until further notice.

• **Conquistador Condominium** Board meetings are held on the fourth Monday of each month at 6

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 materials 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.

Information, articles and other materials published are believed to be accurate at time of publishing. Acceptance of advertising does not constitute an endorsement or approval of any product or services by the Observer or its staff. It is agreed that the Observer and its staff will not be held liable for information provided herein by submitters/advertisers, including pictures, graphics, websites dates, times and/or emails listed, that may have the potential to constitute fraud or other violation of law including copywriting infringements. The publisher reserves the right to refuse materials that does not meet the publication's standards.

p.m. at the Riverview Club.

• **Fairview Condominium** Board meetings are held on the second Tuesday of every other month at 4 p.m. at the Fairview Condo club house.

• **Greens Condominium** Board meetings will vary. Contact Jeff Edwards at Sovereign-Jacobs at 904-461-5556.

• **Casa Bella Condominium** 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) 794-4214.

**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. - Josh Silcox  
Secretary - Kate Anreise  
Treasurer - Jerri Sue Dawson  
Board Member - Ruth Hope  
Board Member - Cindy Zimmerman  
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## 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:** VIZIO Sound Bar with wireless subwoofer used once, like new \$50. Call 904-797-4169.

**FORSALE:** (1) 951 singer commercial antique sewing machine (1931-1952 vintage) good working condition. \$250. (2) new 42in. outdoor beige window awning \$30. (3) cymbals including 16 in. ride, 14 in. crash, 10 in. splash, two 12 in. high hat, and soft carry case. \$100. (4) D T X 400 Yamaha electronic drum set complete w/ Roland kc150 amp. \$450. Call Frank (386) 643-9384 or Anna (904) 251-5481.

**WANTED:** Silver Coins, Gold and

Jewelry at great prices. Call Mike at 904-501-1449.

**FREE:** Second hand 12' boat trailer with new spare tire. 904 794 0525 Leave a message.

**STOLEN KAYAK:** Someone took a kayak and paddle from our yard on Altara Drive in the Shores. We are offering a \$100 reward with no questions asked if found/returned. If we find the Kayak, and we ARE looking, we will press charges against anyone associated with the theft. Please call 904-759-1421 for reward if found.

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# St. Augustine Shores & South News & Events

## Shores Service Corp Monthly Meeting Change

Due to CDC guidelines and Covid-19, the Shores Service Corporation Board will meet virtually until further notice. The virtual meeting will be at 6 pm on the second Thursday of each month. Please go to our website <https://www.staugshores.org/calendar> for updates. If you have any questions, please call 904-794-2000.

## SASIA General Meeting 3rd Wednesday of each Month

While there is community transmission of coronavirus in St Johns County, SASIA will hold meetings outside when there are large numbers of community participants making indoor social distancing impossible. Please dress warmly during the colder months and bring insect repellent if needed in the spring.

Watch for announcements on NextDoor regarding timing: although the regular time for General Meetings is 7pm, the November and December 2020 outdoor meetings were scheduled at 6pm. This earlier timing is not confirmed but may continue in January 2021. Please join us and bring your ideas on activities and events that will add to the quality of life of everyone living in St Augustine South. Connect with us on our Facebook.com and our NextDoor.com pages: St Augustine South Improvement Association.

### SASIA Board Members 2021

President – Alan Chappell  
First VP – Robert Kennedy  
Second VP – Josh Silcox  
Treasurer – Jerri Sue Dawson  
Secretary – Kate Anreise  
Board Member – Ruth Hope  
Board Member – Cindy Zimmerman  
Board Member – Nicolette Soucy

### Monthly Meetings at the Clubhouse

Yoga, Tai Chi, and Bingo are suspended during the coronavirus epidemic as social distancing indoors is not possible for these activities. These will restart as soon as it is safe to do so.

### Clubhouse Rentals

The SASIA Clubhouse at 709 Royal Road is available for private hire subject to any restrictions on numbers of participants and the percentage occupation of the building as decreed by the Florida Governor and State Department of Health. Renters are responsible for ensuring the surfaces are sanitized with Lysol or bleach before their event, and for ensuring current guidelines on numbers of participants and social distancing are maintained.

## Mah Jongg Tournament by Temple Bet Yam

Fun for the entire community! Sponsored by Temple Bet Yam in St. Augustine, this virtual mah jongg tournament is sure to brighten the day! Mah Jongg Tournament is Sunday January 31, 2021

DEADLINE TO REGISTER: JANUARY 22nd. ZOOM KICKOFF CALL AT NOON.  
3 ROUNDS / 4 GAMES EACH SCORES TURNED IN BY 6:00 PM

This tournament will be played online at [Realmahjongg.com](http://Realmahjongg.com). You can form your own foursome or a partial team and we will complete your "table." Everyone is welcome to play! The entry fee is \$20. There will be cash prizes for best score in each round; and an overall first, second, and third place winner.

We will be doing a 50/50 raffle. Add \$5 for every 50/50 raffle ticket you want. Just add the total tickets to your \$20 entry fee. Winner will be chosen at the beginning of the tournament. Just call Carol Levy at 954-895-7332 for information and sign up.

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## Note from the editor:

There was a misprint on the cover page of the December 2020 issue of the St. Augustine Observer. We printed the wrong dates from 2019 on the "Nights of Lights Extended & Free Shuttle Service Added" story. We apologize for the misprint and thank you for bringing it to our attention.

Happy New Year, Cliff Logsdon, Publisher

## An Invitation to the Living with Cancer Support Group

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

Meetings are the Third Wednesday of every month at 11:00 am. Our next group will meet on Wednesday January 20, 2021 in a Virtual Environment. Check in with fellow survivors who face similar challenges to our well-being. Call 904-819-4742 for log-in information.



## A.C. Papa

Ancient City Poets, Authors, Photographers, Artists

St. Augustine Shores resident Chris Bodor has been busy during the worldwide coronavirus pandemic. In the new year he will release the third issue of his literary magazine, A.C. Papa (which stands for Ancient City Poets, Authors, Photographers, and Artists). He will speak about the St. Augustine poetry scene during an episode of the local arts and entertainment podcast, "State of the Arts" with haiku enthusiast Michael Henry Lee.

Since Aug. 2009, Bodor has been leading an open mic poetry reading on the last Sunday of every month. For more info on Chris and his poetry efforts, please go to his official website: [www.bodor.org](http://www.bodor.org).



## 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. Happy New Year 2021 and may it be a much, much healthier and happy one. We are all looking so forward to normalcy. We look forward to seeing you back. Peter Dytrych, 904 797-3736.

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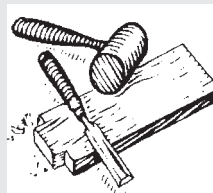
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Shores References Available



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## The Wildflower Meadow

by Cindy Taylor



If you walk by the meadow these days, you may wonder about all the red flags. We carefully “planted” them and each marks a special plant we want to protect from the mowers when they come in January. Palmetto and coontie, especially, grow VERY slowly and we don’t want them to have to start from the beginning again. You may also wonder why we didn’t trim more of the tall Fakahatchee grasses. Doing so opens up the meadow and somehow makes it look cleaner but there’s a down-side. Those tall bunching grasses provide protection for critters who live and visit the meadow. They also protect near-by plants from the cold, plants we hope will spread and bloom across the meadow in Spring.

Notice that I didn’t say “our” meadow and that’s on purpose. The meadow is a space for Nature to be what it is and our goal is to protect it, not control it. We don’t want to make it into something it isn’t and, believe me, the learning is on-going. We want the meadow to be true to itself and we are its students, not the other way around.

What I call the crowning glory of the meadow this December is the salt myrtle tree. It came and grew in the meadow on its own and is in full bloom. It complements all the tall, native grasses, they in turn complement the salt myrtle tree, and all are gifts of nature for the meadow.

A special thanks to Becky and Russel for removing the broken fence post in the lower meadow. They “planted” a new one in cement so weather and insects won’t cause it to decay . . . as quickly as the last post.

Early in December we walked in Moses Creek Woods South and thanks to Marlene for her photos.

We meet at the meadow near the Riverview clubhouse at about 8:30 the first Saturday of each month and usually work for a couple of hours. We also try to have a hike once a month. 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.



## St Augustine South Reflections

(continued from page 1)

cash for this year’s parcels. Lynne Carson used her stay safer at home time to sew knee-sized quilts and another neighbor’s mother sewed little “dolly” gift bags. People living outside our neighborhood offered cash donations—showing goodwill beyond St Augustine South. Those kind offers were greatly appreciated but declined as the project beneficiaries are those living in The South. Gift parcels, containing the handiwork and a few Holiday items from Aldi, will be distributed to the front doors of our seniors, week beginning December 21. Santa will not be delivering as, despite the World Health Organization statement that he is healthy, we don’t want to compromise our most senior and vulnerable neighbors.

In years past, and we hope again in the future, SASIA has held a jolly holly Holiday Party with a sit-down meal in the Clubhouse in December. We have had singing and other entertainment. Alas, this isn’t possible in 2020, but we are determined to enjoy the Holidays even with the limitations! We are looking forward to lighting a Holiday Tree and singing some carols outside the Club House, in the grounds of 709 Royal Rd, with hot apple cider and cookies to warm us. Best of all, Santa and Mrs Claus will participate—and perhaps an elf or two—and will light the tree. Santa will be a fine photo opportunity for neighborhood children. No sitting on laps, but children may stand with Santa in front of the tree. Out of our adversity, this might even become a tradition to add to our Community Calendar in future years.

St Augustine South Improvement Association

### Hidden Gem Garden Tour Prize Winners

- ✓ Best classic garden: Dora Rosa, 121 Argonaut Rd
- ✓ Most unusual garden, Xeriscape: Kitty Kesheneff, 367 Shamrock Rd
- ✓ Best tropical interest garden: Lou Greco, 244 Dartmouth Rd
- ✓ Joint best hidden gem back yard: Tanya Loomis, 326 Orchis Rd
- ✓ Joint best hidden gem back yard: Marsha Personeus, 810 Queen Rd
- ✓ Most interesting wildlife garden: Gail Dean, 134 Osage Rd
- ✓ Best kitchen garden: Tom Hancock, 602 Shore Dr

November 16, 2020



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## News From Around St. Johns County

### Out With the Old In the New Year

By Tatiana Diaz

The City of St. Augustine is offering the opportunity to get rid of the old in the new year by recycling certain items during its annual Sustainable St. Augustine Recycling Event from 7:30 a.m. to 2:30 p.m. on Wednesday, Jan. 6.

There are two drop-off recycling sites: Francis Field, located at 25 W. Castillo Drive, and 840 West 16th Street on Anastasia Island, behind the St. Johns Parks & Recreation Administration Office.



Some of the items the City will accept are used cooking oil, holiday lights and batteries (including car batteries) and a slew of electronic devices — laptops, tablets, digital cameras, printers, and more. For a full list of acceptable items to recycle, visit the City of St. Augustine's website at [www.citystaug.com/522/Recycling-Program](http://www.citystaug.com/522/Recycling-Program).

Free year-round recycling is also accepted at several sites throughout St. Johns County at 501 Riberia St. by the Waste Water Plant and the Solid Waste Department; Red Cox Road behind RB Hunt Elementary School; North City by the Las Palmas condos

on San Marco Blvd.; and the parking lots downtown by trash compactors on Toques Place, Tolomato and Spanish Street.

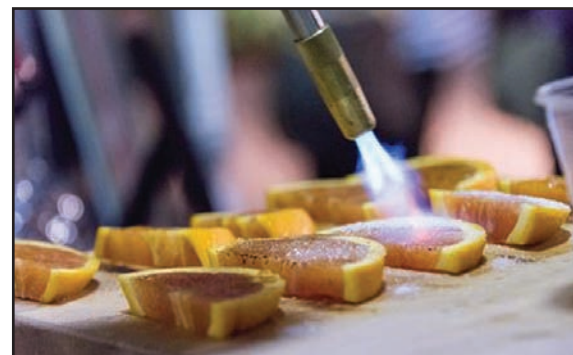
For more information on recycling in St. Johns County, contact the City of St. Augustine at (904) 825-1049, ext. 2.

## St. Augustine Food + Wine Festival Coming May 2021!

The inaugural St. Augustine Food + Wine Festival is coming May 2021! Happening at the legendary World Golf Village, this is a showcase of culinary, beverage, and history.

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Brewing Co., Philip McDaniel of St. Augustine Distillery, and so many more.

This top-tier culinary event is not one you want to miss, and we can't think of a better holiday gift for the foodies and aspiring sommeliers on your list than early bird discount tickets! Go online at: [www. https://tickets.staugustinefoodandwinefestival.com/p/tickets](http://www.https://tickets.staugustinefoodandwinefestival.com/p/tickets)



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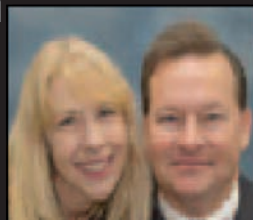


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**ONLY YOU KNOW & I KNOW**

You already knew (if your read last month's Observer) that the Total Sales Volume of all categories of real estate sold in St. Johns County from Jan. 1, 2020 to the end of Sept. 2020 was up 19.84% over 2019. That statistic has gone even higher now as a result of closings in October - the total dollar volume (1/1/2020 to 10/31/2020) compared to 2019 is now up 22.94% - WOW! As a matter of fact, by the end of October of 2020, St. Johns County has had \$50 million more in sales than the entire 2019 calendar year! October closings in 2020 were up by 47% over 2019 in number of sales and 50% in dollar volume. What will 2021 have in store?

• Expect Interest Rates to remain at their historically low rates until our National economy starts recover in all sectors of the economy.

- Expect New Homes sales to continue to stay strong all over our County.
- Expect Resale Home prices to continue to rise as inventory remains low.
- Expect lots, land and commercial real estate to continue to perform well.

I have been helping people in St. Augustine & St. Johns County since 1984. Our company has served thousands of families over the decades. When you get ready to make a move or a friend of yours needs help navigating the real estate maze, I will be honored to provide the knowledge and expertise that I have gathered over the 36 years serving our community. Who better to help you in 2021 than Century 21! Put "Dirk to Work" for YOU!



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# "Diaries of a Shores Grand-Dad"

by Dirk Schroeder

Sometimes it's hard to get motivated or to be inspired especially when most everyone is being told the cup (or our Country) is half empty. Well, that is just more fake news (sorry, that term is overused by now). Our glass is always half full; even in 2020 with the politics and the virus and the statue toppling and the looting and rioting. Let's get recharged. Let's get inspired by some historical quotes for 2021. Let's make the cup run over.

Let's begin with a simple and uplifting message. How about this one from our very own Preamble - "We the People of the United States, in Order to form a more perfect Union, establish Justice, insure domestic Tranquility, provide for the common defence, promote the general Welfare, and secure the Blessings of Liberty to ourselves and our Posterity..." So, our mission is to strive to become "more perfect" - just as the Bible tells us. We should offer a hand up (not a hand out) to everyone who needs to be lifted up "to promote the general Welfare". It's not just a great philosophy to try to be "always better" but it is what will bring us greater enjoyment in our lives and make our Country greater.

How about this uplifting message from Og Mandino; "I will greet this day with love in my heart. For this is the greatest secret of success in all ventures..." and "...Never will I allow my heart to become small and bitter, rather I will share it and it will grow and warm the earth." Greet the New Year with love in your heart. Greet your fellow man with love in your heart.

As for warming the earth...

God is testing us down here on earth so that, if we get to be a part of his eternal church, he will welcome us in (even though we're not worthy). In 2021, if you think that you have a heavy cross to carry then maybe on April 4th, 2021 you will reconsider your burden. If you ever need to get inspired, watch the movie "The Passion of the Christ" and you will know what I mean.

How about these inspiring words, "... and upon this act, sincerely believed to be an act of justice, warranted by the Constitution, upon military necessity, I invoke the considerate judgment of mankind, and the gracious favor of Almighty God." That was Abe Lincoln, over 150 years ago, invoking the "considerate judgment" of mankind and the "gracious favor of God" to free all those who were enslaved. He was following through on our Constitution wherein "all men are created equal" and actually doing something about it against a Southern headwind. In 2020, let's seek out the "gracious favor of God" and let's be the one who defines "considerate judgment" in our words and even more so in our actions.

As for me, all I need is to remember that I'm a Grand-Dad and to look at those two bright and beautiful granddaughters of ours and know that I am blessed by the grace of God (with an occasional side dish of screaming to test our considerate judgment). On that note, I wish everyone, as always, a better 2021 and a Sunshine State of Mind!



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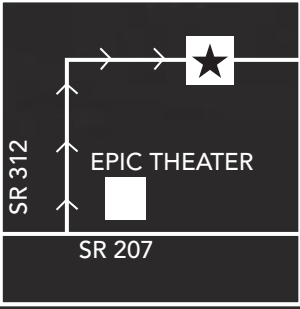
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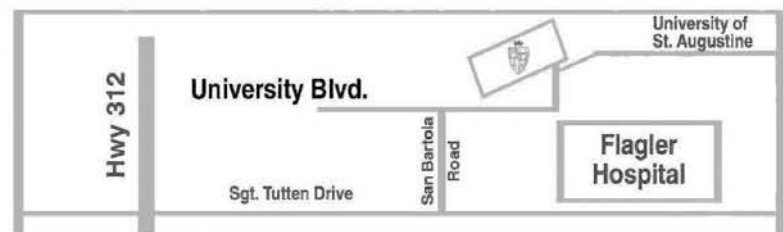
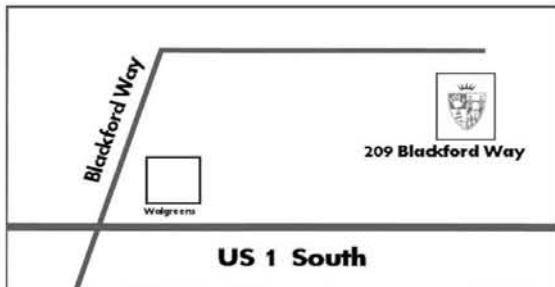


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## Feeling Off?

By **Jocelyn Babcock**  
PT, DPT  
First Coast Rehabilitation  
(904) 829-3411

Your balance system is much like a choir: a combination of vision, proprioception (your sense of where your limbs are in space) and the vestibular system (information from the inner ear). Information from your eyes, your brain, and your vestibular system integrates to keep you upright. This helps you navigate through your environment, gauging how far you are from objects and preventing you from falling. When one part is out of tune, the others can usually compensate.

Balance can be affected by a decrease in strength, a more sedentary lifestyle, vestibular impairments, vision changes, decreased sensation or proprioception, and dizziness. A physical therapist can assess the cause and develop a plan to get you back to the things you love to do, safely. Having good balance and motor planning is important in keeping independent and healthy longer.

Often as people age, vision can get weaker, mobility can lessen, both effecting balance, putting people at an increased risk for falling. Out of fear of falling, many people stop doing their preferred activities or favorite past-times, like walking on the beach or playing golf.

Another part of balance is how we receive information from sensors in our joints and muscles. This is called proprioception. This information tells us how high we need to lift our feet in order to clear the floor with each step. Proprioception can be hindered by muscles and joint tightness but can be re-trained with stretching and exercise.

A third component of balance comes from the Vestibular system, which is in the inner ear. Vestibular Dysfunction is

fairly common and may be the reason for poor balance. Very small crystals in the ear tell your brain which way is up regardless of position. Sometimes these crystals become displaced, provide faulty information, and often results in vertigo. Vestibular Dysfunction may also be caused by decreased input from the nerves of the inner ear. In either case, a faulty vestibular system may distort a sense of uprightness resulting in a higher risk for falls. Simple tests performed by your physician or physical therapist can tell you right away if your vestibular system is working properly. Treatment may consist of specific exercises to retrain the inner ear, balance and proprioception training, and treatments designed to relocate displaced crystals (otoconia).

Falls are the leading cause of injury in people over 65 years old. If loss of balance, fear of falling or dizziness is a concern, a vestibular trained therapist can help decrease the symptoms by assessing the crystals in your inner ear and helping reposition them through specific maneuvers/exercises.

If you are falling, have come close to falling, have a fear of falling or just wondering if you can improve your balance, First Coast Rehab has therapists that can help and providing free balance screenings at 209 Blackford Way on Wed, Jan 13, 12:30-1:45.

Please call for a time slot (904-907-1122).



## Financial Focus

Information Provided by  
**Edward Jones**



## Time for New Year's Financial Resolutions

Many of us probably felt that 2020 lasted a very long time. But now that 2021 is upon us, we can make a fresh start – and one way to do that is to make some New Year's resolutions. Of course, you can make these resolutions for all parts of your life – physical, emotional, intellectual – but have you ever considered some financial resolutions?

Here are a few such resolutions to consider:

- Don't overreact to events. When the coronavirus pandemic hit in mid-February, the financial markets took a big hit. Many people, convinced that we were in for a prolonged slump, decided to take a "time out" and headed to the investment sidelines. But it didn't take long for the markets to rally, rewarding those patient investors who stayed the course. Nothing is a certainty in the investment world, but the events of 2020 followed a familiar historical pattern: major crisis followed by market drop followed by strong recovery. The lesson for investors? Don't overreact to today's news – because tomorrow may look quite different.

- Be prepared. At the beginning of 2020, nobody was anticipating a worldwide pandemic and its terrible consequences, both to individuals' health and to their economic well-being. None of us can foretell the future, either, but we can be prepared, and one way to do so is by building an emergency fund. Ideally, such a fund should be kept in liquid, low-risk vehicles and contain at least six months' worth of living expenses.

- Focus on moves you can control. In response to pandemic-related economic pressures, some employers cut their matching contributions to 401(k) plans in 2020. Will some future event cause another

such reduction? No one knows – and even if it happens, there's probably nothing you can do about it. Instead of worrying about things you can't control, focus on those you can. When it comes to your 401(k) or similar employer-sponsored retirement plan, put in as much as you can afford this year, and if your salary goes up, increase your contribution.

- Recognize your ability to build savings. During the pandemic, the personal savings rate shot up, hitting a record of 33% in April, according to the U.S. Bureau of Economy Analysis. It fell over the next several months, but still remained about twice as high as the rate of the past few years. Of course, much of this surge in Americans' proclivity to save money was due to our lack of options for spending it, as the coronavirus caused either complete or partial shutdowns in physical retail establishments, as well as dining and entertainment venues. But if you did manage to boost your own personal savings when your spending was constrained, is it possible to remain a good saver when restrictions are lifted? Probably. And the greater your savings, the greater your financial freedoms – including the freedom to invest and freedom from excessive debt. When we reach a post-pandemic world, see if you can continue saving more than you did in previous years – and use your savings wisely.

These aren't the only financial resolutions you can make – but following them may help you develop habits that could benefit you in 2021 and beyond.

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

### 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.

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# Computer Corner

by Steven Aldrich  
904-479-5661



## Fool me once...

It is a well known fact that there are "sucker lists" which contain the contact info of folks who have fallen for an online scam. These lists are sold and resold to wanna-be-scammers.

If you have fallen victim to a scam, the chances of more scammers contacting you are very high. With each new attempt the scams look more like the real thing. We need to be diligent in these times. There are much higher rates of unemployment in the world right now, and that means that there will be more people that turn to crime in order to make money.

The global cost of cybercrime is expected to hit 11.4 million dollars per minute in 2021. Yes, per minute! In the US, Florida is only surpassed by California in the number of cybercrime victims and total losses. Which makes sense, as the losses by age group show that "over 60" is the most victimized age group in numbers and losses.

The average person in the US has dramatically increased their internet use since the pandemic hit. Being stuck at home and looking for ways to connect, or find entertainment has driven this increase. Facebook has seen a 27% increase in traffic. Youtube and Netflix

have both seen an increase of over 15%.

This means more exposure to online scammers. It is important that we remain safe while we use the web. It is also important to be very cautious about the email we open. There has been a big upswing in fraudulent email scams. This is where the scammer creates emails that look very convincingly like the real thing from a bank or financial institution.

What should you do if you have been scammed?

The FBI has a website where you may file a complaint: [www.ic3.gov](http://www.ic3.gov)

Please tell your friends and family if you have been scammed, as they are very likely to be the next victim. I know, it can be embarrassing, however... When a scammer gets your details, and possibly access to your computer, they look for your contacts to add to their hit list.


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](mailto:Steve@fccspro.com) or (904) 479-5661.



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