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2020

St. Augustine OBSERVER

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

St. Augustine South Improvement Association (SASIA) General Meeting June 17, 2020

by Handly Caraway



Photo left to right: Chuck Lippi, Robert Kennedy and Dave Whitaker

One of the great features of St. Augustine South is the abundance of trees. Besides being beautiful, trees provide shade and a home for many species of wildlife. That is the good news. The bad news is that they need skilled management, as they can fall on your house, your car, and in rare cases,

you. During hurricanes, they are a leading cause of power outages by falling on power lines. Every tree that you see standing now will eventually fall. Maintenance is prudent and is often expensive.

Our guest speaker this month was Chuck Lippi, a St. Augustine South resident. Lippi has a master's degree in horticulture and has multiple certifications in his field of expertise, one of which is Board Certified Master Arborist with the International Society of Arboriculture. Chuck and his son, Danny, are two of only twenty Board Certified Master Arborists in Florida. His service, Advanced Tree Care, Inc., does not trim or remove trees, but acts as a consultant to owners on tree management. He has consulted with Disney World, the City of Miami Beach, the state senate and supreme court buildings in Tallahassee and many other prominent venues, and was associated with the University of Florida until his retirement in 2004.

The predominant deciduous trees in St. Augustine South are the Laurel Oak and the Live Oak. The Laurel Oak has a smoother bark than the Live Oak, and a life expectancy of sixty or so years. Its leaves are the same color on both sides. The Live Oak has a "corky" bark, is much stronger and can live for centuries.

Pruning can be done at any time of year, but it is best to avoid pruning during a growth flush which can occur two or three times during the spring and summer. When pruning, wind resistance of the tree can be improved by reducing the width and height of the canopy not by removing all lower branches as many untrained tree

St. Augustine South Reflections

by Ruth Hope

It was a calm, still night when a tree fell recently, on Neptune Rd. No one expected the tree to fall as it looked healthy, with lots of green shoots and leaves. Fortunately, it fell across the road and caused no damage – except it took with it the utility lines for the street. Soon everyone was out in the street, if not alerted by the crash, they came because their power went out. St Johns Fire and Rescue were quick to arrive, as were Florida Power and Light crews. The peace of the night was soon shattered with the sound of chain saws and flashing blue lights lit up the faces watching. Real, live entertainment after months of social isolation!

By the light of the following day, it was apparent why the tree had fallen, even if we don't know why it fell when it did. The heart of the trunk was rotten. Maybe too many

birds were sleeping on one side of the tree and it just tipped the balance in favor of falling in that direction. It was very rotten at heart. Why had we not known this? How could we have known when the tree looked so verdant and healthy?

The answer was told at the June SASIA General Meeting. We were addressed by our St Augustine South master arborist, Chuck Lippi, talking about oak trees, their care and pruning. We have a lot of oaks providing shade in the South but they are not all the Live Oaks that many think they are. Live Oaks are slow growing, deep rooted, and live for centuries. They have properties in their trunk and branches that encourage healing when a limb is damaged. We were advised to never cut a branch off close to the trunk, as that can damage the healing properties.

But many of our neighborhood trees are Laurel Oaks—mistakenly called 'water oaks' by some. Laurel Oaks are fast growing,



(continued on page 9)

trimmers do. Sprawling branches can be shortened rather than removed. Expert advice will enhance ending up with a healthy and structurally strong tree.

Lippi is available to consult with cities, homeowner associations and individual homeowners for a flat fee. He also offers training to tree trimming companies and can recommend local companies that follow national pruning standards. He can be contacted by e-mail at: Chuck@ShadeTreeExpert.com, or by calling his cell, 904-347-9340. The company website is [Http://ShadeTreeExpert.com](http://ShadeTreeExpert.com).

At this meeting, those attending observed social distancing and masking. Hopefully, we all may return to normalcy, whatever that may be, soon. Walking about in our beautifully wooded sub-division has been very popular during the past few months.

The St. Augustine South Improvement Association meets on the third Wednesday of each month at the Community Center, 709 Royal Road, at 7:00 pm. Coffee and snacks are complimentary. Interesting speakers are featured at our membership meetings, and residents are encouraged to attend. More information about the association may be found on the web at www.staugsouth.com, or by emailing staugsouthimpassoc@gmail.com.

What's Inside The Observer This Month...

- **St. Augustine Shores:**
All events and meetings cancelled
Pool reopens with social distancing
- **St. Augustine South:**
All events and meetings are cancelled for August.
Private hire of Club House to Continue with Covid requirements.
Food Truck Friday & Movie for September.
South Garden Tour in November
- **Computer Corner:**
Disconnecting a Remote Assistance Person
- **Financial Focus: When Facing Illness, Take Control of your Finances**
- **Diaries of a Shores Grand-Dad**

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Cliff Logsdon
Publisher/Editor
(904) 607-1410

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of the month in order to appear in the following month's issue. Articles or information may be sent to the St. Augustine Observer, 1965 A1A South #120, St. Augustine Florida 32080-6509. Information may also be e-mailed to clifflogsdon@att.net.



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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

"Follow us on Instagram and Facebook: @staugustineobserver"

The South & The Shores Community Clubhouses Continue to be Closed For Regular Meetings

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

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

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

St. Augustine Shores Community Calendar

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

www.staugshores.org

Shores Monthly Meetings

• **Shores Service Corporation** monthly meetings are held on the second Thursday of each month. Meetings are at 7 p.m. at the Riverview Club.

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

p.m. at the Riverview Club.

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

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

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

St. Augustine South Community Calendar

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

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 Meeting 3rd Wednesday 7:00 PM

Please join us and bring your ideas on how to improve our wonderful neighborhood! Connect with us on our Facebook.com and NextDoor.com pages: St. Augustine South Improvement Association.

SASIA Board Members

President - Alan Chappell
1st V.P. - Robert Kennedy
2nd V.P. - Dave Whitaker
Secretary - Kate Anreise
Treasurer - Margo Geer
Board Member - Suzanne Godbout
Board Member - Ruth Hope
Board Member - Cindy Zimmerman
Board Member - Brad Hernandez
Board Member - Jerri Sue Dawson
Board Member - Dan Kelly
Board Member - Josh Silcox

Community Classifieds

The Observer offers *free community classified listings for USPS selected addresses in Southern St. Johns County and paid subscriptions*. Classified ads will not be printed without a name, address and phone number included with the request. Free listings of 5 items or less should be sent. **Free ads Are Not for Business or Personal Service ads.**

Business, Service, seeking work, etc. may be placed in the classified section: (1-4 lines) \$5, (5-8 lines) \$10, (9-12 lines) \$15, (13-16 lines) \$20. These Ads should be paid in advance before placed. Send your listing and payment, if required, to Observer, 1965 A1A South #120, St. Augustine, 32080-6509. You may email your ad to clifflogsdon@att.net. Deadline for all listings or ads is the 15th of every month for the next monthly issue.

FOR SALE: Wilson senior profile golf clubs Driver & 5&3 woods 6-7-8-9-pw& putter& bag .USED THREE TIMES \$90.00. Call 904-217-4315.

FOR SALE: (1) 5 piece set of cymbals including: 1 16 in ride, 1 14 in crash, 1 10 in splash, 2 14 in high hat, 1 soft carry case-\$100.00 (2) Singer 1951 antique commercial sewing machine on large work table very good working condition-\$350.00 obo (3) DTX400 Yamaha electronic drum set complete w/ Roland KC 150 amp, like new \$600.00 Call Frank (386) 643-9384 or 904-794-5637.

FOR SALE: Like new Gravity Inversion Table for relieving back ache. \$50. Like new 4 place bicycle rack for 2" trailer hitch. \$75. Contact Hugh or Julie Wingo. (904)794-7762 or (352)281-6279

FOR SALE: Peloton Exercise Bike -virtually brand new—used less than a dozen times. In new-status working condition is now and can be connected to the Internet programing to obtain Peloton cycling classes. New price is \$2,245. Asking \$1,900. Call 904-825-8308 or 904-679-4709.

FOR SALE: 2000 Harley Davidson Electra Glide motorcycle, asking \$10,600, trike kit, low miles, garaged and maintained, very clean, many ultra classic options, Tour Pac floorboards, LED lights, cruise, radio/CD, tinted windshield, trailer hitch, no scratches/dents/leaks. Call Leon at (904) 347-3127.

FOR SALE: (1) Hand painted watercolor "August, the 12th" 42" x 48" golf picture framed. \$45. (2) gold 68" sofa excellent condition. \$85. (3) 3 pc brass and glass living

room tables. one 46" x 25" x 15", two 25" x 25" x 18. \$20 for the set. (4) Decan finish Kitchen Table 42" round, with two 12" leafs and 4 chairs. \$85. (5) Romance Novels, various artists. \$7 each. Call 904-687-9149.

SERVICE OFFERED: Upholstery, Drapes, Throw Pillows or simply need dining room chair seats recovered. Please call Deborah 916-316-1155

ROOMMATE WANTED: Condo in the Shores next to the golf course, 2 master bedroom suites/2 bath. Drug & alcohol free environment. \$800/month, includes rent and utilities. Text Teresa at 770-313-2334

WANTED: Set of Linex China. Call 904-347-9878.

WANTED: Silver Coins, Gold and Jewelry at great prices. Call Mike at 904-501-1449.



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St. Augustine Shores *Club News* August 2020 Riverview Club Calendar

As per CDC guidelines, the Riverview Club will continue to follow the recommendation that all events of 10 people and more be cancelled/postponed to try to halt the spread of the coronavirus. Please go to our website for updates: <https://www.staugshores.org/calendar>

Sorry for any inconvenience this may have caused. If you have any questions, please call 904-794-2000.

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 August 19, 2020 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.

August First Coast Card & Newcomers Club

1) First Coast Florida Lifestyles Newcomers Recreation Club-Card Playing and Games Dates:

Tuesday, August 11th . Coffee Shop-St. Augustine . Arrive: 2:15PM. Cards Start: 2:30P-5P. Please...No Snacks, Refreshments, nor Food while playing cards. Buy A Beverage which can sit on our playing tables. No Cell Phones On Our Playing Tables.

Tuesday, August 25th. Coffee Shop-St. Augustine. Arrive: 2:15P. Cards: 2:30P-5P. Please...No Snacks, Refreshments, nor Food. Buy A Beverage which can sit on our playing tables. No Cell Phones On Our Playing Tables.

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

2) First Coast Florida Lifestyles Newcomers Recreation Club-Activities Event Dates:

Saturday, August 1st. Lunch/Tide Poolside Bar & Grill-Resort. St Johns County. Ian-Singer/Guitar Player 60's-70's Music. Outside by Pool. Arrival: 1:20PM for seating.

Sunday, August 23rd. Largest Reptile Convention In The World/Reptile Art .Volusia County. Arrival: 11AM. Cost-TBA. Contact Organizer.

Saturday, August 29th New! Antique Classic Cars & Museum/Cafe-Lunch. St Johns County. Cost: \$10. Arrival: 11AM

Please Call Our Club Organizer To RSVP Yes, How To Join Our Club, for Venues & Addresses To: 904-829-0643 Days/Evenings. Phone Calls Welcome. No Texts. Open To Both Men/Women. Smoke/Drug Free Club.

St. Augustine South Improvement Association (SASIA)

SASIA Upcoming Schedule of Events 2020

• All SASIA meetings and events for July and August 2020 are canceled because of the spiking coronavirus situation in St Johns County

• Decision regarding Fall meetings and events will be made in the September SASIA Board meeting, and announcements made on social media and in The St Augustine Observer

• Private hire of the Club House continue while permitted by the State and County. The occupancy is limited to 50% capacity, with appropriate sanitization, mask wearing and social distancing.

• SASIA has reinstated Food Truck Fridays. We will be hosting food trucks on a Friday in September, and showing a movie in the clubhouse. Look for details of dates and which food trucks on our road signs and in social media. Cold beverages on sale in the SASIA Clubhouse, 709 Royal Rd.

• St Augustine South Garden Tour 2020. SASIA is organizing a tour of the best and most interesting gardens in the South in November 2020! This event is a fundraiser for the SASIA Post High School Financial Grant Program. Prizes will be awarded to the best gardens!

SASIA is observing the requirements for reducing the spread of COVID-19 during the phased reopening of Florida by limiting clubhouse occupation to 50% capacity, sanitation, and social distancing. We ask that participants at meetings and events are considerate of others by wearing a mask while inside the clubhouse. Single-use, disposable paper masks will be available at the door for those who do not have their own.

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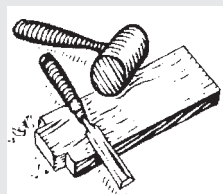
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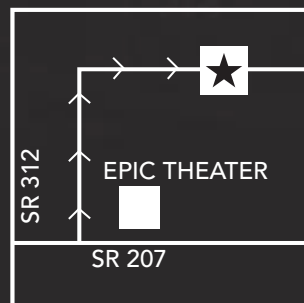
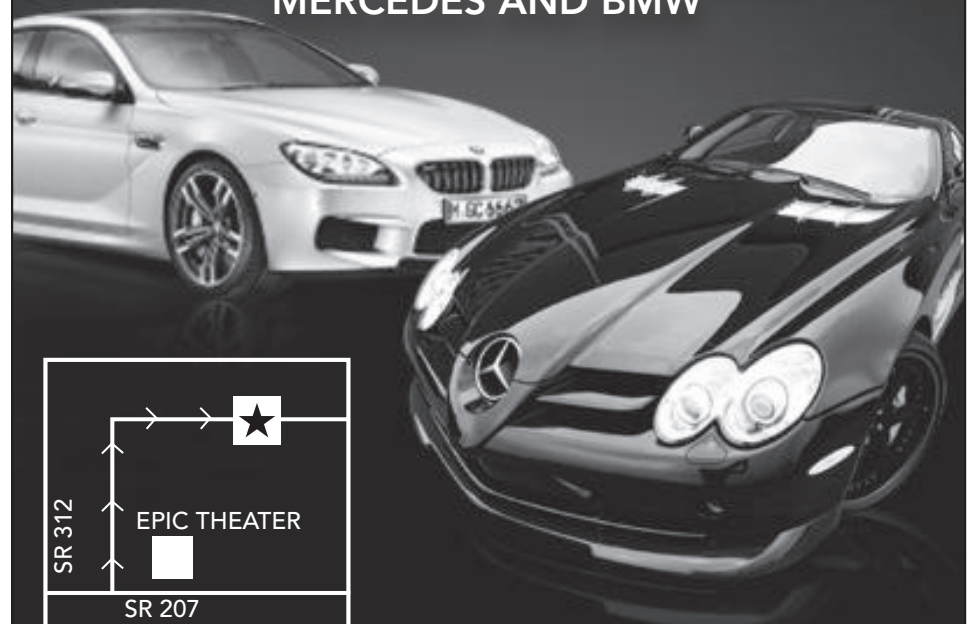
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ONLY YOU KNOW & I KNOW

This Month's "Only You Know" is dedicated to Sellers since the market seems to have gone crazy with Buyers. They are out there in full force.

• **Question** - How do I price my house? A carefully prepared, written market evaluation that has good comparable sales with appropriate adjustments being made for features, square footage, age/condition and location that is properly presented and explained by a professional Realtor (for free) is the best way to price the house (outside of paying for an appraisal). The Realtor should also provide the active, competing listings in the area or price range.

• **Question** - What do I need to do to my house to get it ready? Outside of making sure the home is de-cluttered, smells clean, looks fresh inside and out, there are many other items your Realtor can recommend. Also, any

paperwork like surveys, warranties, service contracts are very helpful.

• **Question** - What should I look out for in Listing Agreements? First, they should be fully explained to you. Some firms have additional "transaction" fees (don't sign that), "cancellation" fees (don't sign that) or they will charge the buyer's agent a "offer management" fee (don't sign that either). Also important is the length of time of the agreement and the commission rate (which is negotiable). Make sure you get a copy too.

• Where are the buyers coming from in the last 90 days? NY, NJ, CA, GA, CO, TX, IL, MD, NC, MA and PA in that order.

• How much will I net from the sale? Call me and I'll get you all the answers!

When you want to KNOW MORE - ask Questions. Call me!



Dirk Schroeder

Direct: 904-540-2360

2820 US 1 S. St. Augustine FL 32086



"Diaries of a Shores Grand-Dad"

by Dirk Schroeder

So we're going through a pandemic that won't leave - like college kids after graduation. We had an upheaval of protests - much worse than those who were protesting worldwide about the lack of toilet paper. We had looting as if someone at the bank announced they were going to be out of money. Then, we had a Fourth of July where the City fireworks were a little bit like that one bum firecracker where the fuse lit and then went out without a bang. I don't even want to know what's next. Oh yeah, we have an election year where half of Americans are not talking to the other half and, if they should, the fireworks might just go off with a bang after all. Let's just take an Etch-A-Sketch to 2020.

It's easy to become sarcastic when life dishes out a boat load of bad news consistently. Oh, that's right; you really don't even want to watch the news anymore since there is bad news, worse news and fake news with a small side dish of upbeat news thrown in there just so that the news outlets don't sound like they're in the tank with the psychiatrists. God knows that the only ads that run during the news anymore are for a bunch of drugs and heartburn medicine. They say that sarcasm is anger's younger cousin and yet there seem to be more angry people in the streets than normal who aren't sarcastic. I'm trying to keep my sarcasm just for laughs - these days that isn't easy.

Laughs are what we all really need right now to take our mind off our wacky world. Instead of the morning news, we've been watching old episodes of Leave it to Beaver, My Three Sons and Beverly Hillbillies in the morning. During commercials, we sneak a peek at the news so that we can maintain a certain level of apathy. On YouTube, I've been watching old episodes of Johnny Carson with guests like George Carlin, Jonathan Winters, Rodney Dangerfield, Buddy Hackett and others. I saw a great video by Mark Rober - the one titled "Building the Perfect Squirrel-Proof Bird Feeder" which has millions views. His videos will not only amaze you but they will also make you smile.

Sarcasm can be anger's younger cousin. It seems to me that a very small but vocal group of Americans are able to muster up large audiences to follow them on YouTube, Twitter, Twitch, Instagram and TikTok (like Mark Rober on YouTube who has over 10 million subscribers and uses science to entertain). The appeal for some of this on-line social media following is a counter-culture movement. They tend to complain about almost everything and seek to cancel out our culture. They give their reasons which sound like excuses and you know what they say about excuses - they are the pillars of the monuments to nothing. They spend their time seeking to tear down monuments. They produce virtually nothing but hot noise (maybe we can bottle that). My father always told me that when you have a complaint you have an opportunity to provide solutions. Maybe instead of being destructive, they could be constructive.

America, as I have always been told, is "the mixing bowl" of cultures; cultures that bring with them the rich histories of the world. Nobody is served by having our mixing bowl separated into individual ingredients. We are all Americans. Nobody is served by having our mistakes erased or removed rather than to keep them in front of us as a reminder of our lessons and our victories. If anything, they should always serve as a rallying cry in our determination to become better. Nobody is served when we rail a boycott against American companies on Social Media because their CEO expressed an opinion with which you don't agree. Did you expect to silence them? Will you be next? Were you looking to buy your goods from foreign countries instead? Exporting jobs - that's a wonderful solution.

So, I have likely made a few people think and maybe even a few uncomfortable - chalk it up to good humor and sarcasm - not anger. Don't worry; you can't take me too seriously since I'm not running for office. I am busy running to the office to get to work and occasionally I get a chance to relax. Just ask my wife! On that note, I wish you all, as always, a Sunshine State of Mind!

St Augustine South Reflections

(continued from page 1)

shallow rooted, and short lived. It is Laurel Oaks that we see on their side with roots splaying skyward after hurricanes. And Laurel Oaks can be rotten inside without that being evident, like the one on Neptune Rd. Laurel Oaks live around 50-60 years - possibly 75-80 years with optimum conditions, and good health. How can a home owner know if their Laurel Oak is coming to the end of its life, or is dangerously rotten inside? Dead and falling large limbs indicate failing trees. But to know whether there is rot inside, needs inspection by a qualified arborist.

We are lucky in having Chuck and his son Danny Lippi in St Augustine South. They are the only master's degree level arborists in St Johns County. The Lippis are not associated with any tree care companies, although they can recommend good tree care companies for work they recommend on our trees. Chuck and Danny Lippi are consulting arborists website: www.shadetreexpert.com. Their company is Advanced Tree Care, Inc. Phone: (904) 794-4200. I used their services when I first bought my home in 2013 and learnt the bad news that my oak is a Laurel not a Live Oak. The good news was that it would live 20-30 more years with the management plan that Danny drew up.

Another, recent, little excitement was a mama armadillo and four offspring crossing the road!

News From Around St. Johns County

Temple Bet Yam to Host Online Membership and Religious School Open House

Temple Bet Yam is continuing its spiritual and community activities, welcoming prospective members and families to a Virtual Open House on Zoom, Sunday, August 16, from 10 a.m. to 11:30 a.m. The event contains two parts: a "get-together" from 10-10:45 a.m. for current and prospective families who wish to have their children attend religious school, followed by a membership presentation and chat for all who wish to join the Temple, whether they have children or not.

Come meet our Rabbi Dr. Nadia Siritsky, members of the Temple Board, and some of our Religious School teachers and children. Temple Bet Yam is a warm and welcoming Reform Jewish Congregation located in St. Augustine. Despite COVID-19, TBY has continued to hold Sabbath, holiday, and special services, Religious School education, Sisterhood and Men's Club activities, and adult learning classes - all via ZOOM with outstanding attendance!

Interested individuals, couples, and families may RSVP by August 10 by calling the Temple at 904-819-1875 or emailing the Temple at TempleBetYam@gmail.com and further information will be provided for the events.

GriefShare

GriefShare is a weekly seminar and support group designed to help you rebuild your life after losing a loved one. Discover a warm, caring environment as an "oasis" on your journey through grief.

Wednesdays, 6pm-730pm

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Contact, Melanie 904-759-1054 or email rscoogn@gmail.com or GriefShare.org, under Find a Group to register. You are welcome to join any time during the 13 week period.

Council on Aging Announces 17th Annual "Champions for Elders" Golf Tournament

Council on Aging is pleased to announce its 17th Annual "Champions for Elders" Golf Tournament, a fundraiser to support critical services for seniors in St. Johns County. The event will take place on Monday, August 10, 2020 at Slammer & Squire, World Golf Village in St. Augustine, Florida.

Since the COVID-19 crisis began in March, COA has been on the front lines serving elders in the community who are most at risk due to the pandemic. Despite the required temporary closures of their senior centers, COA's work for seniors has continued unabated. In fact, many older adults in the community are relying upon COA's services more than ever due to quarantine and social distancing requirements.

The current crisis has necessitated the cancellation of COA's Annual Gala, their biggest fundraiser of the year. However, the organization looks forward to a successful golf tournament campaign to raise funds in support of services to seniors.

"We look forward to joining our supporters for a fun day on the green for a very worthy cause," said Becky Yanni, COA's Executive Director. "Our community's elders have never needed our help more than they do now. The need is great, and to meet it we need the support of the entire community."

COA is calling upon members of the community to support the services seniors need by participating in the tournament as Champion for Elders playing teams, or as Elder Guard financial sponsors. Four-person playing team sponsorships are available starting at a donation of \$2,500. Elder Guard financial sponsorships are available for donations between \$250 and \$15,000. Monthly Elder Guard Sustainer sponsorships are also available in any monthly amount. COA will be publicizing the event sponsors to celebrate their commitment to supporting St. Johns County elders.

Individuals, businesses and organizations interested in participating as players and/or sponsors should contact COA's Sandy Hollett at 904-209-3686 or shollett@coasjc.org by July 27th, or visit the event website at <https://bit.ly/GolfCOA2020>.

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Computer Corner

by Steven Aldrich
904-479-5661

Disconnecting a Remote Assistance Person

At least once per week I get a frantic phone call from someone that has allowed a scammer to remote into their computer. My first concern is to ensure that the connection is severed. The problem is that when I ask if the computer is still running, many folks think that a dark screen means the computer is not running.

On most computers if you touch the power button or hold it for a second or so, it will put the screen to sleep. This is not the same thing as shutting the computer off. On all Computers if you press and hold the power button for a number of seconds it will FORCE Shutdown.

In order to ensure that you have in fact shut down the computer you can move the mouse or hit any key on the keyboard and see if the screen comes back on. If it does, you have not shut the computer off.

So what... Why is this important? If you have not shut the computer down, the remote session is still active, and that person has full control of your computer. This is not a good thing.

If your computer is a laptop, the only way to ensure that it is shut down, is to hold the power button until all sound from it stops, and nothing happens if you hit a key like the space bar. I typically put my

ear close to the laptop while I am holding the power button. In this way I can hear the fans stop. If it is a desktop, it may be easier to simply unplug it.

With few exceptions the scammer will tell the victim that shutting down the computer will delete all of their files. This is a scare tactic, and I have never seen it to be true.

The next step is to contact a trusted local professional to ensure that all traces of the scammer are removed from your computer. It is not advisable to simply restart your computer and go about using as if nothing happened. I handle these situations quickly and inexpensively right there in your home or business.

The best idea is to never let a stranger have remote access to your computer. My business does remote support. But if you don't know me, you should probably have me stop by before you allow (even me) remote access.

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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His services are invaluable to those of us in St. Augustine.

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Financial Focus

Information Provided by

Edward Jones



When Facing Illness, Take Control of Finances

In light of the coronavirus pandemic, virtually all of us have considered health-related issues. But for people facing a serious, chronic illness, such as Parkinson's disease, multiple sclerosis, diabetes or cancer, health concerns are an everyday matter. If you're fortunate, you may never be afflicted with such maladies, but the future is unpredictable. Of course, going through these health challenges bring physical and emotional concerns – but also financial ones. How can you prepare for them?

Essentially, you'll need to consider four key areas: investments, insurance, legal arrangements and taxes. Let's take a quick look at each of them:

- **Investments** – You'll likely need to draw on your investments for at least some of the expenses associated with your illness. So, within your portfolio, you may want to establish a special fund devoted entirely to these costs, whether they be health care, modifications to your home, transportation and so on. A financial professional can help you choose investments for this fund, as well as make recommendations for your overall investment strategy, including techniques for boosting your income, such as adding investments that can provide an income stream that kicks in when you think your costs will rise.

- **Insurance** – Depending on your health status, you may be able to collect Medicare earlier than the traditional starting point at age 65. Even so, you'll likely need to supplement it with additional coverage. But you may also want to look beyond health insurance. For example, you might be able to purchase a "chronic illness rider" that allows you to tap into life insurance benefits while you're still alive. Or you might consider adding a "long-term care rider" to a life insurance policy; this rider offers financial benefits if you ever require

daily care that you can't provide for yourself. And some foundations, states and drug companies offer programs that can help pay for some costs that your insurance won't cover.

- **Legal arrangements** – If you haven't already done so, you may want to establish the legal documents most appropriate for your situation, such as a durable power of attorney for finances, which gives someone the authority to manage your financial affairs if you become temporarily incapacitated, possibly due to flare-ups of your chronic disease. Once you've recovered, you regain control of your financial decisions. You might also want to consider a health care proxy, which appoints an individual to make medical decisions for you if you can't. In creating or revising these documents, you'll need to consult with your legal professional.

- **Taxes** – You might qualify for Social Security disability payments, which, like other Social Security benefits, are taxable, so you'll need to be aware of what you might owe. But you might also be eligible for some tax breaks related to your condition. If you still itemize tax deductions, you may be able to deduct some medical expenses, as well as certain home improvements, such as wheelchair ramps, bathtub grab bars, motorized stairlifts and so on. Your tax advisor may have suggestions appropriate for your situation.

Dealing with a chronic illness is never easy. But by considering how your illness will affect all aspects of your life, getting the help you need, and taking the right steps, you may be able to reduce the financial stress on you and your loved ones.

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

When it comes to your to-do list, put your future first.

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