

July 2019



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NEWS INFORMATION FOR & ABOUT RESIDENTS OF Southern St. Johns County FL

Riverside Cottages Announces New Executive Director

*Family-Owned Assisted Living Center
Strengthens Focus on Home-Style Care*

Riverside Cottages at the Shores, Southern St. Johns County's only locally owned-and-operated assisted living facility, announces the appointment of Anne Guenther as Executive Director. The addition of Guenther to the staff is the latest development in a remarkable three-year growth period for Riverside Cottages, which recently opened its second 36-bed building and now offers a range of residential care options including specialized memory care.

Guenther brings a long history in clinical and administrative healthcare leadership. Her previous professional roles with BayView Healthcare, St. Augustine Health and Rehabilitation Center, and Muscular Dystrophy Association have provided her with an advanced skill set that she's passionate about using in her new position at Riverside Cottages. Guenther—who has known facility owners Robert and Michele Carmines for more than three decades—is a graduate of Flagler College and holds a Florida Nursing Home Administrator License and a Florida Assisted Living Core Certification.

The appointment of Guenther as executive director is consistent with the Carmines' commitment to residential senior care. Guenther shares the same vision of warmth and home-like flexibility that the Carmines have made a hallmark of their careers since they took ownership of downtown's Grafton House in 1994.

"This facility is completely different from others in its approach to providing senior living care," Guenther said. "That's what appealed to me. (continue on page 8)



Anne Guenther

Annual 4th of July Fireworks Over the Matanzas

Fireworks Logo Holidays are built around traditions and few holidays have more great family traditions than the Fourth of July: great food, outdoor band concerts, a day with friends and family, and of course, fireworks! They all come together in a grand celebration, and there's no better place to celebrate the nation's Independence Day than in the Nation's Oldest City and no better way than Fireworks Over The Matanzas.



First There's Music

Starting at 6:00pm one of the region's most popular big bands, The All Star Orchestra, returns to the Plaza de la Constitución for a two-hour show filled with big band and swing music along with all the traditional patriotic favorites. The All Star Orchestra's performance from the Plaza's Gazebo runs from 6:00pm until 8:00pm. The concert is free and those attending should bring lounge chairs for seating.

Then There's Fireworks!

"Fireworks Over The Matanzas", the highlight of St. Augustine's traditional July 4th activities, has become synonymous with celebrating Independence Day in the Nation's Oldest City. The spectacular aerial display of pyrotechnics high over Matanzas Bay begins at 9:30pm.

The 20-minute display is tightly choreographed to a stirring soundtrack of great popular and patriotic music delivered over an extensive sound system transforming the entire Bayfront between the Castillo de San Marcos National Monument and the Bridge of Lions into a theatre of sight and sound. (continued on page 11)

Food Truck Fridays Begins in South Community



St Augustine South hosted it's 1st Food Truck Friday and a Film on Friday May 31st with greater than expected attendance. *Wingin' It Food Truck* was on hand and served over 250 neighbors with rave reviews from the crowd. For those who wanted to stay and watch a movie and eat popcorn - The Lion King was shown inside. Thanks to everyone who came out for this first event!! With the great success we had, more Food Truck Fridays with more trucks on hand will be held this fall. Keep your eyes on The St Augustine Observer, NextDoor @ St Augustine South and Facebook @ St Augustine South Impass Assoc for more information on dates and times.

What's Inside The Observer This Month...

- *St. Augustine Shores: May Board Minutes*
- *In the Law: Sales & Use Tax on Building Contractors*
- *Computer Corner: What is Streaming?*
- *Financial Focus: Work Toward Own Financial Independence Day*
- *Sheriff's Corner: Hurricane Awareness*
- *Diaries of a Shores Grand-Dad*
- *Shores 4th of July Blast 10am-1pm*
- *2019 Sea Turtle Nesting Season*
- *Keeps o the Coast Bech Cleanup*
- *Vessel Safety Check Started With National Safe Boating Week, 2019*

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St. Augustine Observer

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Cliff Logsdon
Publisher/Editor

(904) 607-1410
 Email: clifflogsdon@att.net



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 month's issue. Articles or information may be sent to the St. Augustine Observer, 1965 A1A South #180, St.

Augustine Florida 32080-6509. Information may also be e-mailed to clifflogsdon@att.net.

All material submitted to the Observer is subject to editing. Publishing of submitted letters and information is at the discretion of the publisher. Views and opinions expressed are those of the writer and do not express the viewpoint of the publisher or editorial staff of the Observer.

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St. Augustine Shores Community Calendar

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

www.staugshores.org

Shores 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 2019 Board Meetings: March 18th- 6pm (Annual Meeting), April 15th- 6pm, May 6th- 6pm, June 17th- 6pm, July 15th- 6pm, August 19th- 6pm, September 16th- 6pm, October 21st- 6pm, November 11th- 6pm, December 16th- 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

SASIA Board Members

President - Julie Bruijn
 1st VP - Alan Chappell
 2nd VP - Dave Whitaker
 Secretary - Ruth Hope
 Treasurer - Margo Geer
 Board Member - Ryan Flagler
 Board Member - Suzanne Godbout
 Board Member - Robert Kennedy
 Board Member - Daniel Kennedy
 Board Member - Frances Lundberg
 Board Member - Joe Satterelli

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.

Monthly Meetings at Clubhouse

DAV Meeting -3rd Tuesday of the month DAV monthly meeting 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 5:30 - 6:30! Just bring your yoga mat, towel, and water. Try your first class for free!

Did You Get Your Copy of the Observer?

The St. Augustine Observer newspaper is delivered free by US Mail to Shores & South Communities and other selected smaller neighborhoods in Southern St. Johns County areas by U.S. Mail.

Current mailing postal routes are C007, C015, C017, C028, C035, R031, R014, R015, R006, R043, and R039 to over 7,200 homes. Postal Routes do change occasionally, call or email me if you do not get your paper.

Free copies are also available at the Riverview Club office and the Main & Southeast Libraries or free download form www.StAugustineObserverOnline.com.

If you are not in the current mailing areas, contact clifflogsdon@att.net or 904-607-1410 for an annual agreement for one year to cover postage for \$12. The paper is free and made possible by our advertisers. Visit and thank them whenever possible.

Thank you, Cliff Logsdon, Publisher/Editor

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.

FORSALE: Complete jewelry making huge kit. Ready to sell 16 necklaces, semi-precious bead stones, acrylic, glass beads. Charms bracelets, tassels. Tri-color all sorts of findings. Bead palette and tools. \$250.00 firm. Call or text 214-642-6068

FOR SALE: Broyhill 3 piece: sofa, love seat, chair; green textured fabric, non smoker - \$650. Can transport but not lift. Call 516-319-9688.

FOR SALE: Finished a home project, have 3 unopened boxes of ceramic tile-ea box contains 8 pieces-each piece measures 18" x 18". The three boxes will cover an area of 54 sq ft. Color looks like marble rust. Asking: \$25.00. Call 904-814-8685.

FOR SALE: Complete set of kitchen appliances: Counter-depth refrigerator,

glass top stove, cabinet mounted microwave, and dishwasher. General Electric, Hotpoint and Kitchen Aid brands. All in excellent condition, all are in white finish. Must sell due to redecorating. Open to all offers as a complete package or will sell pieces separately. Call Chris at (904)-325-1588. Pictures available.

FOR SALE: Kawasaki Jet Ski and trailer, low hours, Excellent Condition, plus accessories, will deliver. \$2,500. Call 914-475-0501.

FOR SALE: Leather Design Electric Lift Chair, 8 months old. Excellent condition, beige. Cost \$1,200, sell \$350.00 You deliver, 802-878-0969.

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

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St. Augustine Shores Club News

July 2019 Riverview Club Calendar

JULY DANCES: RSVP required: Call 904-794-2000 or www.staugshores.org/dance-rsvp
Guests: \$15.00/pp. ***BYOB***



EARLY SOCIAL
Tim Rippey
Saturday, July 6th
7:00 pm to 10:00 pm



MAIN SOCIAL
Ernie.
Friday, July 19th
7:00 pm to 10:00 pm

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

Bridge Fridays 1:00 pm.

Bridge Lesson Summer break - classes will resume in September.

Chicago Bridge Must have a partner to play, Mon and Thu at 12:30 pm.

Card Game Group meets on Tuesdays, at 3:30 pm – 6:00 pm.

Mah Jongg Tuesday at 1:00 pm & Wednesday at 10:30 am.

Chair Yoga Class led by Nancy, Mon, Wed & Fri at 10:45 am.

Yoga Class led by Nancy, Mon, Wed & Fri at 9:00 am.
Yoga with Erin, Thursday at 5:30 pm—no class July 11.

Exercise Class Led by Marcia Tuesday and Thursday at 10:00 am.

Tai-Chi Summer break - classes will resume in September.

Dance Class Dance classes will resume in September – have a great summer!

Line Dancing Monday at 6:30 pm and Wednesday at 10:00 am.

Zumba Tuesdays at 5:30 pm —Zumba with Mary Beth.

Writers in the Shores There will be no meetings of the Writers for Jul-Aug
Meetings will the Shores resume in September.

Upcoming Events at the Riverview Club

Early Social: Saturday, August 3rd (7pm to 10pm) – Entertainment by Nostalgia

Main Social: Saturday, August 24th (7pm to 10pm) – Entertainment by Debbie Owen & Tony T.

Riverview Club Events

Water Aerobics with Elsa: Monday, Wednesday & Friday @ 9:00 am – Must purchase pool pass.

FREE Introductory Fitness Pole Walking Clinic with Sheila Vidamour:

- Wednesday, July 10th 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.

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Card Room 825 sq. ft.
Seating capacity: 40 people



- Weddings
- Birthdays
- Meetings
- Rehearsals
- Receptions
- Reunions
- Fund Raisers
- Anniversaries
- Baby Shower
- Dinner Dances
- Graduation Party
- Retirement Party
- Memorial Service
- Engagement Party
- Office/Holiday Party


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St. Augustine Shores Service Corporation May 9th Board Meeting Summary

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

The St. Augustine Shores Service Corporation’s Board of Directors meeting was called to order by President Austin Dietly at 7:00 P.M. Present: Vice President Thomas Filloramo, Director Phil Van Tiem, Director Steve Raff, Secretary Mike Winkles. Absent Treasurer Claire Lorbeer and Director Mike Amato. Quorum Established.

The Invocation was given by General Manager Smith followed by the Pledge of Allegiance. Motion made, seconded and approved Special Board of Directors meeting April 11, 2019 as presented. Motion made, seconded and approved minutes of the Special Board of Directors Meeting April 14, 2019 as presented. Motion made, seconded and approved the minutes of the Regular Board of Directors Meeting April 11, 2019. Treasurers Report – Read by General Manager Smith. General Manager Smith explained the increase in the operating fund and the increase in the reserve fund.

Managers’ Report - Joseph H. Smith III Old Business - Progress on Board Goals

Curb Appeal – We installed new roses at the Main Entrance on Shores Blvd. Replaced the roses at the new well on Shores Blvd near Bahia Drive. We installed Jack Frost at the South Entrance.

Safety and Security – We now have an emergency exit button inside the gate on the pier. The switch is located on the rail. The pool was inspected on May 9, 2019 and passed.

Committee Reports

ACC Committee – Committee Co-Chair Laura Amato: The ACC held one meeting in the month of April. They looked at 8 applications. 2 Utility sheds, 1 Screen room, 4 Fences, 1 Exterior Building Modification, 3 of the fence applications did not pass the ACC requirements. 2 of which are applying for variances. We also have the ongoing issue of the Deltona Homes. They have been approved with the condition of sidewalks when the County allows them to install sidewalks.

Deed Restriction Amendment Committee – Kate Thomes: She distributed a document that describes all the activity that they did since last July. She summarized the results of the effort. We received 84 more votes this year than we did last year. She would like to discuss how the Board would like to proceed in the future. She discussed options to get the Community involved. Kate thanked the Board for the opportunity and stated that she is now resigning as Committee Chair.

PUD Committee – Nicolas Arocha: He distributed a memo from the Committee that summarizes the major points that they have worked on over the last several months. The memo discusses the Committee’s recommendations on how to proceed in the future. He discussed the importance of maintaining the Dam. There is a Dam owner workshop May 17th that has extended an invitation to the committee being presented by the State Dam Safety Officer for the State of Florida DEP. The meeting is in Twin Lakes Camp Resort Defuniak Springs, Florida. Motion made, seconded, and approved motion that Nicolas be reimbursed for his mileage (gas) for his trip to there and back. Margaret Bouton suggested caution in bringing attention to the Dam and opening a liability for the Board.

ACC Committee – 369 Cortez Drive requests a variance to erect fence forward of the rear of the house to meet up with the neighbor’s fence in front of the screen room. Motion made, seconded and approved the variance. 1027 Espinado Avenue requested a variance to erect their fence forward of the rear of the house to share their fence with the neighbor who lost part of his fence during the Hurricanes. Motion made, seconded and approved the variance. Laura Amato requests that the Board appoint Nicolas Arocha and Leonard DiTomaso to the ACC Committee. Motion made, seconded and approved Arocha and DiTomaso to the committee.

Internal Audit Committee – Joan Stanton: The annual meeting voting process was audited. The documents reviewed were the annual meeting elections instructions. The procedures reviewed were 1) Producing the ballot forms. 2) Mailing ballots to association members. 3) Handling the returned ballots. 4) Counting and tabulating the returned ballots. The annual meeting instructions are very clear, thorough and are followed. The ballots are returned in a sealed envelope marked ballot and are kept secure and in the custody of the outside auditor until the day of the annual meeting. The process is robust and secure and ensures there is only one vote counted for each member. The current plan for presentation at the June meeting is to audit the process for handling funds for classes.

Riverview Building and Grounds – Mary Arocha: She would like to solicit a bid from Sir Grout for the RVF front entrance project. Mirror Man was asked to give a bid on replacing the felt in the doors. We are soliciting bids for the exterior painting projects at the RVF.

Deed Violation Report – General Manager Smith presented the report.
Being no further business, Board of Directors Adjourned

“I only want cremation.”

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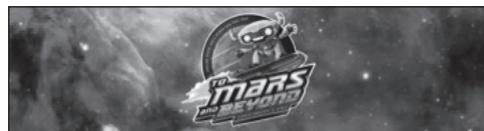
News Around Southern St. Augustine Area

Writers In the Shores

By Donna Johnson

To Mars and Beyond Vacation Bible School

Blast off with the first VBS to land on Mars! Kids become Voyagers on a journey through space, exploring where God's power can take them. They'll lift off to distant planets on special missions to collect power sources. Along the way, they'll learn how God walked with heroes of the Bible, and that God is always with them. During the adventure they will enjoy out-of-this-world fun games, crafts, science, music and timeless Bible stories that inspire kids to give glory to God, who is able to do far beyond all that we could ask or imagine! We are now open for pre-registration!



To Mars and Beyond Vacation Bible School is for children starting Pre-K 4 to 5th grade and rising 6th graders. Students entering the 7th grade can register as helpers. VBS is Monday thru Friday, July 22 – July 26, 2019 from 8:45 a.m.-12:00 p.m. There is no registration fee, but pre-registration is appreciated for planning supplies and snacks. Download the registration form at www.shoresumc.org. Shores United Methodist Church is located at 724 Shores Blvd, between the Shores Golf Course and Hartley Elementary. For more information, call 797-4416.

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 on the first floor of the main Flagler hospital building Suite 1010. Please call 904-819-4693 (or 4742) for more information or to RSVP.



St. Johns County Library 2019 Summer Reading Program

The St. Johns County Public Library System is encouraging youth and adults to participate in the annual free summer reading program which offers a reading log, fun rewards, educational classes, and exciting events focusing on this year's "The Best Summer" theme. Participants are invited to pick up their free reading logs from any library branch and take part in the many programs designed for the whole family. For more information or to register for the summer reading program, please visit a local branch library, bookmobile, or www.sjcpls.org or call Sarah Butler, Communications Specialist – 904.209.0557 or 904.466.1014.

There will be no meetings of the Writers in the Shores for July or August. Meetings will resume again in September as we have before on the 2nd and 4th Tuesday, at 1 pm here at the Riverview Club Library. Come and check us out, everyone is welcome and we would like to invite anyone who loves to write. You do not have to be a member. 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. Have a great summer and we'll see you again in September!

Summer Picnic Fun with Temple Bet Yam

Temple Bet Yam and Rabbi Nadia welcome young and old to a summer fun morning at Treaty Park, Wildwood Drive, St. Augustine. We will meet at the Pavilion at 10:00 a.m. on Sunday, July 20. Make new friends, connect with old ones, and enjoy sidewalk chalk painting, face painting, music, and games. Water will be provided but BYO snacks and/or bag lunch along with chairs. In case of rain, we will be moving to the Temple, 2055 Wildwood Drive, and picnic inside.



Independence from Co-dependence

Program by Cheryl Robertson at Riverview Club in July



A FREE "Independence from Co-dependence" event will be held at the Riverview Club July 27th from 10 a.m. to Noon. Before the hypnosis session, there will be a discussion about the possible reasons that people become co-dependent. This discussion will aid the participants to identify their own reasons for remaining in a relationship that may no longer serve them. Please bring a yoga mat, blanket and small pillow as the attendees will be laying on the floor. Seating is limited, so please reserve your space by contacting cheryllrobertsonhypnosis@gmail.com.

"GriefShare" Support Group Meetings at Crescent Beach Baptist Church

The Grief Support Group is designed to help you rebuild your life after the death of a loved one. The meetings will be held at Crescent Beach Baptist Church on Highway 206 from August 14 - November 6, 2019 on Wednesdays from 6 pm - 7:30 pm.

To register or questions contact Melanie Scoggins at 904-759-1054. The cost is \$15 and scholarships are available. No child care is available. Crescent Beach Baptist Church is located on highway 206, 904-794-7777 and on line at crescentbeachbaptist.com. You are welcome to attend any time during the 13 week period.

"Trivia Night" Temple Bet Yam July 20th

Trivia Night, a community favorite, returns to Temple Bet Yam on Saturday evening, July 20th, starting at 6:00 p.m. Teams of attendees will test their knowledge during these challenging games. Adult admission is just \$18.00 and youngsters under 16 are free. Admission includes the games and a tasty chicken dinner.

Temple Bet Yam is located at 2055 Wildwood Drive, St. Augustine, just off SR 207. Reservations are needed! Send your check payable to Temple Bet Yam and note Trivia in the memo section. Mail to Temple Bet Yam, P.O. Box 860098, St. Augustine. Please RSVP by July 17th. For further information regarding this event, contact Carol Levy at 954-895-7332 or Teresa Freedman at 774-994-2066.

The St. Augustine Shore's 4th of July Blast

**Thursday July 4th, 2019
10:00 AM - 1:00 PM**
The Riverview Club Pavilion
790 Christina Drive
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Kid's Activities & Games
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Wednesday Night Services	7 p.m.

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News From Around St. Johns County

Sea Turtle Nesting Season Began in May

The beaches of St. Johns County are home to several species of endangered or threatened sea turtles. Residents and visitors have a special opportunity and responsibility to protect these magnificent creatures and their vulnerable nesting sites as they return each season to nest along the beaches. Sea turtle nesting season began May 1, and St. Johns County officials are asking residents, visitors, and businesses to help protect natural habitat by observing all nesting season laws and regulations. Between May 1 and October 31, vehicular traffic on the beach is allowed between the hours of 8 a.m. and 7:30 p.m. Beach visitors can also have a positive impact on nesting sea turtles by taking the following actions while enjoying the beach:



- Refrain from using fireworks and open fires.
- Remove ruts and fill in all holes.
- Remove all chairs, umbrellas, or canopies from the beach before dark.
- Avoid entering sand dunes and conservation zones (15 feet seaward of the dune line).
- Refrain from using balloons.
- Never approach sea turtles emerging from, or returning to the sea. Nesting sea turtles are vulnerable, timid, and can be easily frightened away.
- Never push an injured animal back into

the ocean. If an injured, sick, or deceased sea turtle is encountered, please call the St. Johns County Sheriff's Office non-emergency dispatch line at 904.824.8304. Leave only your footprints, providing the turtles with a safe and clean habitat in which to nest and hatch. St. Johns County is grateful to volunteers, residents, visitors and businesses for supporting habitat conservation efforts and keeping our beaches beautiful.

For more information, please contact St. Johns County Habitat Conservation and Beach Management at 904.209.3740 or visit www.sjchl.us/hcp.

St. Johns County Public Libraries host 12th Annual Nature Detective Bats Workshops

St. Johns County Public Libraries are hosting free, interactive, and science-based Nature Detective workshops for children ages 6 through 12 throughout the summer. This year, participants will have the opportunity to learn about bats through hands-on activities, take-home materials, and books that can be checked out from the libraries. The workshops will be held at the following locations:

- Ponte Vedra Beach Branch, 904.827.6950 – July 13 / 11 a.m. and 1:30 p.m.
- Anastasia Island Branch Library, 904.209.3730 – July 17 / 2 p.m. and 3 p.m.
- Hastings Branch Library, 904.827.6970 – July 17 / 1 p.m. and 2:30 p.m.
- Main Library, 904.827.6940 – July 26 / 10 a.m. and 11:15 a.m.
- Southeast Branch Library, 904.827.6900 – July 27 / 11 a.m.

To register your child for a workshop, please call or visit any participating branch library. Nature Detective workshops are sponsored and supported by the Garden Club of St. Augustine and the Friends of the Library organizations of each branch library. For more information, please visit www.sjclpls.org.

FREE Quit Smoking Now class

Want to Become Tobacco Free? Join us for a FREE Tools To Quit Tobacco class at the Wildflower Clinic on Tuesday, July 23, 2019 from 3:00pm-5:00pm. FREE patches, lozenges, and gum! FREE quit plan, workbook, water bottle, stress ball and more! Call Northeast Florida AHEC at (904) 482-0189 to register and learn about more classes near you.

St. Augustine Travel Club Meeting

by Peter Dytrych

The St. Augustine Travel Club will be on summer recess for the months of July and August. We wish all our travel enthusiasts a wonderful summer and we will be back in September. Check the local papers and library website for the announcement for the September meeting. Happy and safe travels, too!

Wags and Whiskers Pet Rescue and Adoption

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.petrescue.org.

Wags 'n Whiskers Pet Rescue and Adoption Garage Sale Saturday, July 13, 9:00 a.m. to 1:00 p.m. We are doing our next fundraising garage for Wags 'n Whiskers. If you are interested in selling, we ask for your \$10.00 donation. Bring your own table or tarp/blanket to display your goods. This is one way we are raising money for this wonderful organization. We have been having more folks participate and more shoppers over the last few months. Call Lana Bandy at 317-450-0505 to reserve a space. If you are not interested in the garage sale, we would love for you to stop by to say hello and if you happen to have any extra cat food and/or kitty litter, the facility is always in need! The address is 1967 Old Moultrie Road, St. Augustine, across the street from the rear of the Lowes' building.

4 H Youth Development Program Seeks Volunteers

The St. Johns County 4-H Youth Development Program is seeking club and project volunteers to work with youth ages 5 to 18. Orientation for new club and project volunteers will be held from 6:00 to 7:30 p.m. on Tuesday, August 6 at the St. Johns County UF/IFAS Extension Office, 3125 Agricultural Center Drive. Volunteers will have an opportunity to help local youth learn leadership, communication, and a variety of life skills through interactive topics, including animal and plant science, healthy living, citizenship, environmental education, technology, food preparation, and photography. Scheduling is flexible and volunteers determine subject areas they prefer. The 4-H Office will provide full assistance, including training, office support, resource materials, and project curriculum. For more information or to register for the volunteer orientation class, please call 904.209.0430.

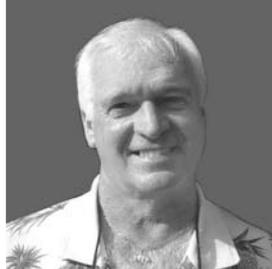
Art in Public Spaces Exhibit Features Local Artist Manila Clough

St. Johns County's Art in Public Spaces program is excited to host "Florida Native Birds and Plants x Four" by local artist Manila Clough from June 4 through September 19 at the County Administration Building, 500 San Sebastian View. Hosted in partnership with the St. Johns County Cultural Council, the exhibit will feature Clough's four mosaics featuring native birds and plants, as well as art works from students attending four St. Johns County schools. Visitors are invited to view the exhibit from 8 a.m. to 5 p.m. Monday through Friday. A reception opening the exhibit will take place at 8:15 a.m. on June 4 at the Administration Building and will include light refreshments. For more information on Manila Clough, please visit www.manilaclough.com.

St. Augustine Jazz Society Meetings

St. Augustine Jazz Society monthly Jazz Jam, Royal St. Augustine Golf Club, 301 Royal St. Augustine Pkwy., off SR 16 the last Sunday of each month, except December, 2:00-5:00 p.m. Open to the public. Admission is \$7.00/non-members. A non-profit, money goes for scholarships to St. John's County jazz band members in middle, high school, and college. Live music from local and famous musicians and vocalists, dancing, drinks for purchase. www.staugjazzsociety.org for more info on scholarships and jazz jams. Contact Jamie Lee, Vice President, 904-237-9268.

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Wildflower Meadow Group

There are so many different flowers in bloom, as I write this early in June, there isn't space to write them all here. They aren't as showy as the flowers that bloomed in spring but late spring in Florida is summer and that means it's drier. Keep in mind seasons are relative to where we live and spring up north is summer here. Each region has its own rhythms and it's up to us to adjust our expectations accordingly.

In late May the flowers were succumbing to heat and lack of rain. Then, in the nick of time, the sprinkler system decided to work again. Yes, we're trying to let the meadow be what it is, rain or draught, but many visitors to the meadow might not appreciate the full effect of one of nature's cycles. We do have a sprinkler system and use it when we need to, when it works.

In early June we were pleased to see partridge pea beginning to spread across the meadow, wood sage beginning to bloom, and the fire bush branching out with new flowers. St. John's wort (hypericum) is in full bloom in the upper meadow and Rosin weed (flower) is blooming in the lower meadow. The biggest surprise was seeing the Yucca in bloom. The last time it did was several years ago and this time the spike (stem) was laden with so many blooms, it bent to the ground!

And I can't forget to mention the frog fruit. It's a tiny flower close to the ground but just because it's little and common doesn't mean it isn't important. Frog Fruit (Lippia nodiflora) is a native, spreads horizontally by runners that will root into the soil, and can be used as a groundcover. Its flowers make a great nectar source for low-flying butterflies, bees, and it is a host plant for the Phaon Crescent, White Peacock, and Common Buckeye butterflies.

We hope you will join us at our next meeting the first Saturday in June. We meet at the meadow near the Riverview clubhouse at about 8:30. We're an informal group without officers or dues and occasionally visit parks and nurseries. We're open to suggestions and new ideas about to enhance the wildflower meadow. Call Claire at 904-826-5366 or Cindy at 904-797-3931 for more information.



Butterfly on Mimosa



Frog Fruit



Yucca Blooms

Friends of the Southeast Library

Friends of the Library Southeast are excited about new activities and hope you can help or join the FRIENDS!

We are out in the community to increase awareness of all library activities and encourage people (and businesses) to join the Friends but are also looking for "new Friends" to help us. We have hosted a "Friends table" at the Artisan Market on US1 S, Farmers Market at the Amphitheatre, Moultrie Publix's and Cobblestone Publix on October 26th. It's fun!

Please consider sparing a few hours to help at the book store, book sales, donate used books for resale or help us with social media support (from your own home!) We provided substantial monetary support last year helping provide 432 children's programs, 90 teen programs, 331 adult programs and a host of special events totaling 22,227 participants and funded the purchase of 75 new meeting room chairs-yea!. Together our efforts make a difference! We would love (and need) your help!

Go to St Johns County Library Website to check out June activities-adult crafts, yoga, belly dancing, book clubs, kids/ storytime and much more-FREE. Like us on our new FACEBOOK page too! Watch for our "Back to School Mini Sessions" by local family photographer Amanda Lamosoa. For information call Judi Cowan at 904-687-5438.



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Riverside Cottages

(continued from page 1)

It's the difference between private ownership and corporate ownership. The Carmines get what it means to give true quality care, very much the way a family provides care. That's such a difference from other health care facilities."

"We remind ourselves and our staff every day that we are offering the most important service to residents and their loved ones," said facility co-owner Michele Carmines. "We're taking care of someone's mom, someone's dad. And we really try to bridge the care over to extend to the families as well. Sometimes, by the time a resident comes to us, there have been incidents or crises that have been very upsetting to the family. They wrestle with trying to decide when it's the right time to consider assisted living for their loved one. We try to help with that. My husband and I have been in this field for 30 years, and we have personal experiences with our parents and grandparents, as well. We do all we can to help everyone involved."



With more than 36,000 people aged 65 and older now living in St. Johns County, the Carmines and Guenther recognize that there is a critical need for high-quality assisted living care in our region, and they are committed to deliver.

"The bottom line is that the Carmines have created a culture in which we are not here just to care for our residents, but provide support for their families," said Guenther. "For a working family member to have to run an errand for toiletries in the middle of the day for their loved one in assisted living is an added stress that simply does not need



to be. Believe it or not, other facilities do not provide those types of services. We do. I'm very happy to help lead a facility with this kind of commitment."

Riverside Cottages at the Shores is built in tranquil St. Augustine Shores, a well-established neighborhood in the southern section of St. Johns County. Opened in 2016 by Robert and Michele Carmines, the vision for Riverside Cottages is to be an assisted living facility that breaks the stigma of the traditional nursing home. With a high-staff-to-patient ratio and a unique home-like design on a five-acre campus, the facility offers home cooked meals, on-site barber and beautician visits, live music, activities, and more. All service are bundled. For more information, visit www.riversidecottagesalf.com




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"Diaries of a Shores Grand-Dad"

by Dirk Schroeder

With Father's Day behind us now almost 2 weeks, this article will be attributed in part to fathers. Let's start with a belated Happy Father's Day, Grandfather's and Father-in-Law's Day!

Fatherhood can sometimes seem like a burden when you're in the thick of it – you know, between the ages of 0 -18, when they're dependent on you. And yet there are all those wonderful moments when your kids bring pride and joy into your life and being a parent couldn't possibly be any better. Yes, fatherhood, like motherhood, is bittersweet. I went back and read some of the Diaries of a Shores Dad (not Grand-Dad) and I have to confess that I cherry-picked the best of times to write about even though there were plenty of trying times with our three boys growing up. Now that we're grandparents, it's really hard to see any burden to parenting. I wish that any feeling of burden by our son and daughter-in-law could just simply disappear but, let's face it, parenting is a lot of work that is often unnoticed and under-appreciated.

I have a biased sense of pride in our boys (as do many parents). Since I'm writing these Grand-Dad Diaries prior to Father's Day (even though they'll be delivered soon after), I'm sure that the boys will try get me something useful – they know I prefer practical gifts. They should know by now that I value spending quality time with them more than anything else. The most memorable times that I had with my parents was not when I got some type of gift from them but when we spent time together. That is especially true of going places together and it didn't matter whether it was a day trip to Lake Minnewaska or a summer trip to Europe (although those trips might be considered to be better because we'd visit family members that we saw once every few years). In thinking back about what I did with my Dad on Father's Day I have to admit that I only thought to get him a gift and maybe that's because the man was so super busy and pre-occupied with his commitments. Here's my message to the boys and girls, the young men and young women with families – make time! Be grateful you have parents and grandparents and in-laws because when they're gone - your time visiting with them is going to be a one-sided proposition.

Looking ahead, we'll be coming up on the 243rd Celebration of American Independence. I'm sure that 7 years from now there will be a massive July 4th party and I'm shocked that www.the250th.com is not taken yet (america250.com is



taken). On Independence Day, remember to honor our Founding Fathers and all of the fallen men (and women) who died to bring about this greatest Nation. It might be nice (and not asking too much) for present-day fathers (and mothers), instead of planning a day out at the beach or on a boat or grilling or watching fireworks, to share just a quick and simple reminder of why we celebrate our independence – how we got our freedoms and why it matters. Maybe read the preamble or the Constitution together. Say the Pledge of Allegiance or sing God Bless America or the National Anthem. On that note, I wish you all, as always, a Sunshine State of Mind!

Vessel Safety Check Started With National Safe Boating Week, 2019

Flotilla 14-7 kicked off National Safe Boating week May 18 -24 by spreading out their talent among several local marinas, Rivers Edge, City Marina, Doug Crane Boat Ramp and Lighthouse Boat Ramp. They conducted Vessel Safety Checks given by their certified Vessel Examiners and sponsored by the US Coast Guard and the US Power Squadron. Twenty-three VSC's have been performed to date during this year's starting weekend.

The nationally sponsored Vessel Safety Check program puts a volunteer's, trained set of eyes on your safety equipment right at the dock or boat ramp. We answer questions and impart boating safety information about right on the spot for each vessel we inspect.



Requirements vary according to the size and type of vessels and it's important to know what is the correct and complete set of required and optional equipment for your vessel so that you can be safe on the water, wherever you go," says Candeletti, the Flotilla Commander and Staff Officer for the Safety Check Program in the Flotilla.

Members of Flotilla 14-7 speak with Vessel Owners about the Coast Guard and Power Squadron sponsored free Vessel Safety Check (VSC) program. Twenty-three VSC's have been performed to date during this year's starting weekend.

"The nationally sponsored Vessel Safety Check program puts a volunteer's, trained set of eyes on your safety equipment right at the dock or boat ramp. We answer questions and impart boating safety information about right on the spot for each vessel we inspect," says Candeletti.

The Coast Guard Auxiliary is the uniformed volunteer component of the U.S. Coast Guard and supports the Coast Guard in nearly all its service missions. The Auxiliary was created by Congress in 1939. For information about Flotilla 14-7 see, www.mysafeboating.com. For more information about the US Coast Guard, please visit www.cgaux.org

ONLY YOU KNOW & I KNOW

With Independence Day Happening in less than 2 weeks, here is something that fathers (and mothers) can share with their kids:

- The first Independence Day celebration took place on July 8, 1776 in Philadelphia.
- They rang the Liberty Bell to summon people for the first reading of the Declaration of Independence.
- Only as of 1870 did Independence Day become an unpaid federal holiday and finally, in 1938 it became a paid federal holiday.
- The Declaration of Independence was signed by 56 men coming from the 13 Colonies.
- Only John Hancock physically signed the document on the 4th. Everyone else signed later.
- The youngest signer was Thomas Lynch at 27 and the oldest was Ben Franklin at 70 years of age.

• Only two signers would serve as President – John Adams and Thomas Jefferson.

• These Presidents all died on a 4th of July – John Adams and Thomas Jefferson (both in 1826) and James Monroe.

• In 1776, the population of the United States was 2.5 million.

• In 1781, Massachusetts was the first State to declare it a holiday.

• The Philippines also celebrates its independence on July 4th as it became an independent nation in 1946.

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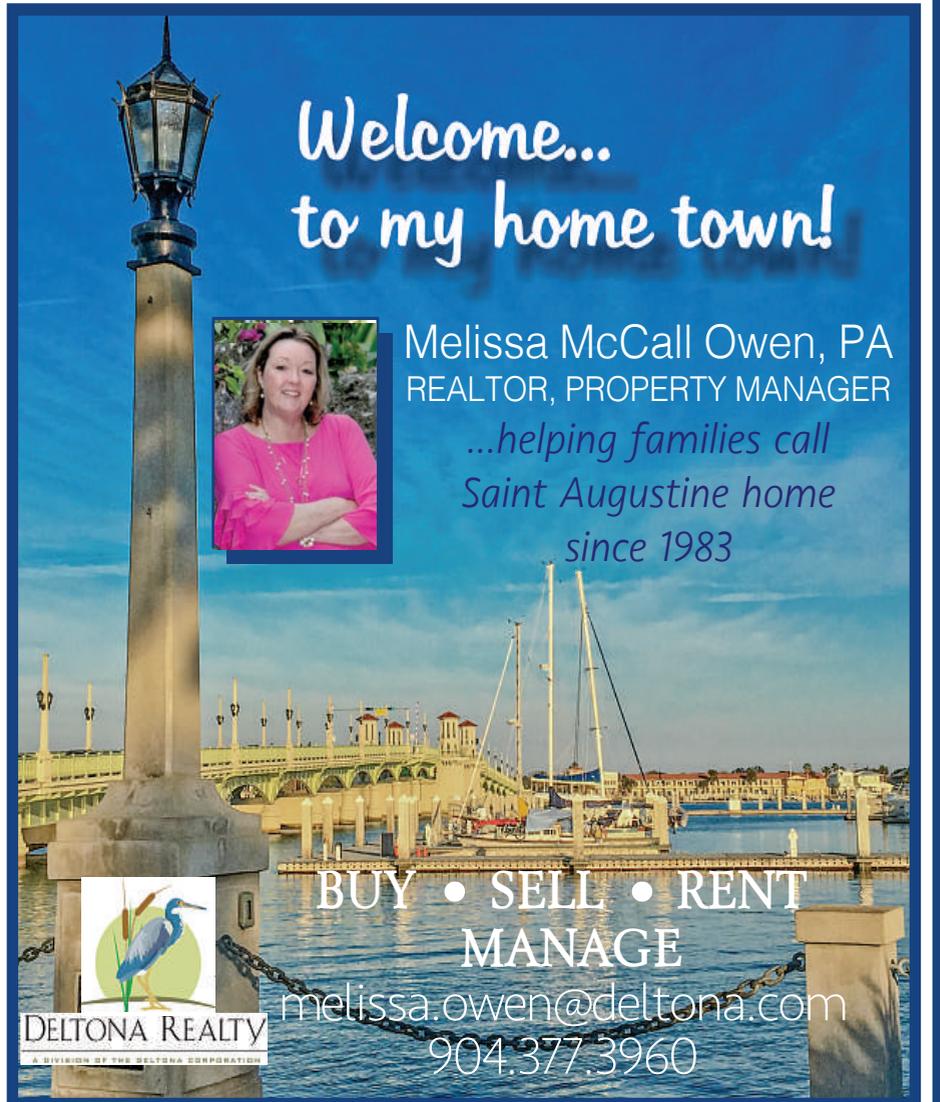


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Sales & Use Tax on Building Contractors

by Jessie Feldman, Esq.
Jackson Law Group
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The St. Johns County and surrounding areas have seen a recent boom in the housing market and work by building contractors. The complexity of the sales and use tax rules has led to erroneous and misapplication of the taxes, making this area ripe for Tax Audit with the Florida Department of Revenue (“DOR”). As they say, “the devil is in the detail” and failure to pay close attention can result in costly mistakes.

The burden falls on building contractors to determine the taxability of their transactions. Contractors should first determine whether the work they are performing is a real property contract and involves permanent installation into a structure, or whether the work involves installation of Tangible Personal Property (“TPP”). A general rule of thumb is that if the work will be permanent, meaning removal would cause damage or destruction, then it’s likely to be classified as a real property contract. For real property improvements, contractors should pay very close attention to the actual contract with the homeowner. The following are different types of contracts and general rules for the corresponding tax implications:

Lump sum, cost plus, fixed fee, guaranteed price, or time and materials real property contracts:

- Under these types of real property contracts where contractors do not sell tangible personal property, the contractor is the final consumer and pays sales tax upon purchase of the goods. Sales tax is not collected from the homeowner.

- If you purchase materials outside of Florida, tax is due to the DOR.

- Contractors who manufacture, produce, compound, process, or fabricate items used in these types of real property contracts must pay a use tax on the fabrication cost. Fabrication costs include the cost of direct materials on which sales tax has not been paid, labor/service costs, and transportation costs. If fabricated on the job site, then fabrication labor is not included in the fabrication cost of the item.

Retail sale plus installation contracts:

- The contract lists all materials to be used and is separately stated from labor. The contractor should purchase the materials tax exempt and charge/collect sales tax from the customer. Contract to Install Fixtures:

- A contractor must pay sales tax on the purchase of fixtures and installation materials. No sales tax is collected from the homeowner.

- Consideration should be given to the installation agreement, method of attachment, intent of the parties, and permits and licensing in determining whether an item is a fixture. On the other hand, contractors who install TPP should collect sales tax on the total charge without regard to how the contract is worded. Instead, Contractors need to pay close attention to the method of installation because it can affect whether a TPP remains TPP. For example, a mailbox that is installed via a post in the ground might remain TPP while a mailbox cemented in brick could be considered a real property improvement.

More information can be found on the Florida Department of Revenue’s website. Contractors should consult with their accountant or tax attorney to ensure compliance is met and the proper tax amounts are collected from the homeowner and remitted to the DOR. Tax planning opportunities should also be discussed.

Jessie Feldman, Esq. is an Associate Attorney at Jackson Law Group. She focuses in the legal practice areas of tax and estate planning. Ms. Feldman received a Bachelor of Arts in Accounting from Florida Atlantic University, J.D. from University of Miami School of Law, and LL.M in Taxation from University of Miami.

Fireworks Over the Matanzas

(continued from page 1)

For over two decades Fireworks Over The Matanzas has been produced by Fireworks by Santore, a company based in nearby Flagler County, that’s been in the fireworks business for over 125 years.

Looking for parking information? You can find parking information online at www.citystaug.com/fireworks/index.php#fireworks and “Shuttle Map” from Anastasia Island online at http://www.citystaug.com/document_center/Fireworks/July4Shuttle.pdf

Quick List for July 4th Parking and Traffic

Areas closed to vehicular traffic starting at 8:00pm:

- Bridge of Lions will not open before 11:00pm
- Avenida Menendez north of the Bridge of Lions
- S. Castillo Dr.
- Cathedral Pl.

Parking restrictions

Parking will be prohibited all day on:

- Avenida Menendez north of the Bridge of Lions
- Cathedral Pl., southside

Parking will be prohibited after 5:00pm:

- King St.
- Cathedral Pl., northside

Free Park & Ride Shuttle/Anastasia Blvd. 6:00pm - 12:00am (midnight): (View the Shuttle Map)

Parking locations:

- Anastasia Baptist Church (1650 A1A South)
- St. Augustine Amphitheatre (1340-C A1A South)
- R.B. Hunt Elementary School (125 Magnolia Dr.)
- St. Augustine Alligator Farm Zoological Park (999 Anastasia Blvd.)

• As this is a parking-only location, those who park here will need to access the shuttle at the R.B. Hunt Elementary School stop by crossing Anastasia Blvd. at the lighted crosswalk just east of the attraction where law enforcement officers will assist pedestrians to cross the road safely.

Traffic exit routes

- Bridge of Lions will not open to vehicles until 11:00pm
- King St., 1-lane eastbound, 2-lanes westbound to U.S. 1
- W. Castillo Dr., two lanes westbound to U.S. 1

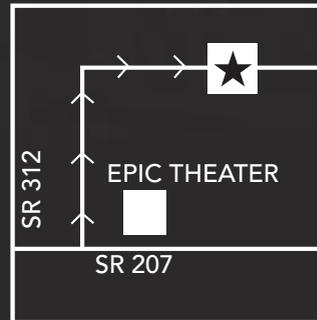
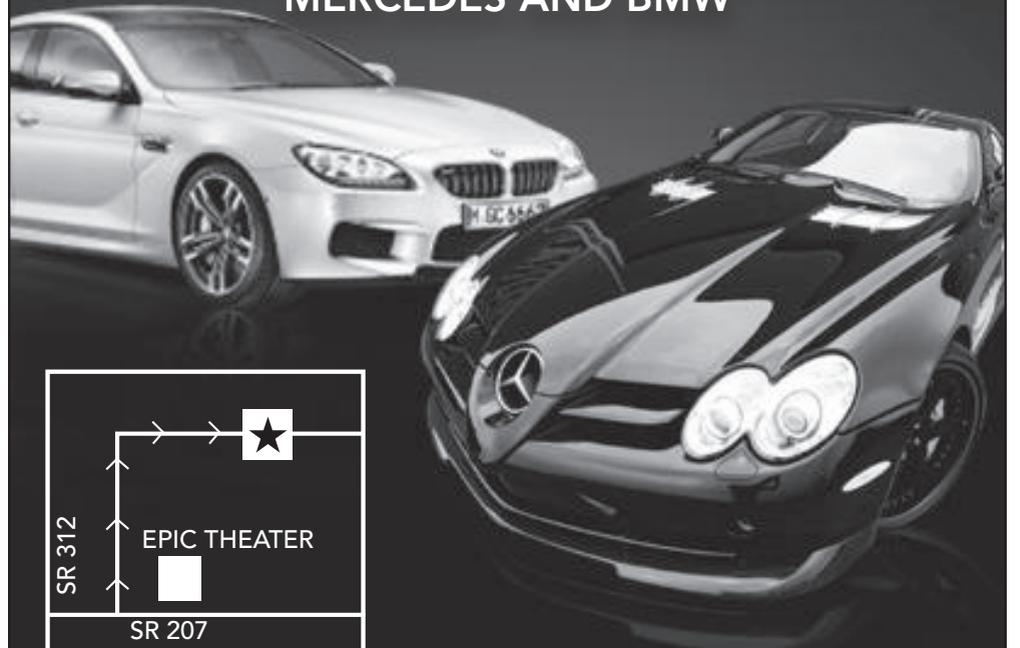


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My DNA Relationship to D-Day Margaret M. Nicholson, PhD

Most D-Day celebrations were over when I remembered that my father was one of the paratroopers who jumped on June 6, 1944. James Koller (newspaper photo) was injured in Normandy. A report I found online provided details: He was 21 years old, serving in the 101st Airborne Division, 501st Parachute Infantry Regiment, when he was evacuated to England for treatment. An operation removed foreign bodies from an extremity with the causative agent listed as a cannon shell. After returning to France and sustaining two more injuries, he was furloughed home to Harrisburg, PA.

How could I have forgotten? Because I only recently learned, when, for fun, I did my DNA, that James was my biological father. The father I grew up with, Frank Nicholson, served stateside. Mom told me he got leave from his Army unit in Philadelphia for a quick visit to Harrisburg for Thanksgiving 1942. I was born the following August.

When I tell people about my two-father experience, they usually ask, "Didn't they—meaning my parents—tell you?" I answer, "They didn't know." My looks would not have raised suspicions—in their baby photos, James and Frank (Daddy to me) look like brothers. Even if there had been suspicions, which there weren't, DNA testing did not exist back then.

When correcting medical records, I found that many physicians don't understand how commercial databases work. My cardiologist asked, "If your father was dead, how could you compare your DNA to his?" The answer is "shared matches." With online triangulation tools, unknown relatives can often (but not always) be identified.

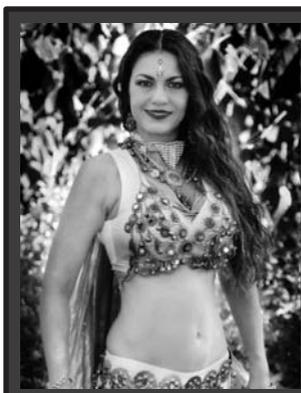
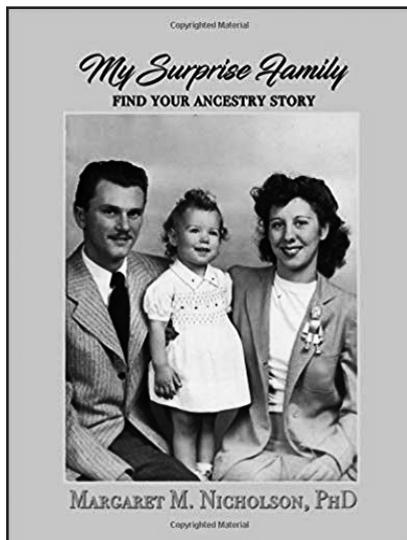
For his bravery in battle, James received the Purple Heart, Bronze Star, and citations from the U.S., British, and French governments. Both James and Frank came home and raised families after the war. As many who were part of the "greatest generation," both died young, just before their 66th birthdays.

"My Surprise Family: Find Your Ancestry Story" tells how I solved the mystery of a surprisingly close DNA match. For those curious about learning more, I've included "how to" anecdotes and a manual for Ancestry.com.

Margaret M. Nicholson has lived in St. Augustine Shores for sixteen years, drawn here by the birth of a grandson and snow-less winters. My Surprise Family: Find Your Ancestry Story is available as a print-on-demand book from Amazon.com. She can be reached at MySurpriseFamily@gmail.com.



PVT. JAMES B. KOLLER
Pvt. James B. Koller, paratrooper, injured in the D-Day invasion of France, was invalided to England recently where he is a patient in an Army hospital. Private Koller is the son of Mr. and Mrs. Elwood Koller, 1716 North



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Keepers of the Coast Seeking Partners for 10th Annual "Day After" Beach Cleanup

Keepers of the Coast (KOTC), a local non-profit dedicated to promoting coastal stewardship and the conservation of coastal habitat, are recruiting volunteers, sponsors, and adoptees for the 10th Annual "Day After" Beach Cleanup on Friday, July 5 from 8:30 a.m. to 10:30 a.m. The purpose of the cleanup is to restore the coastline following the impacts of Fourth of July, traditionally one of the busiest beach days of the year.

This community-wide effort will be held at several beach access points throughout St. Johns County. So far, KOTC has welcomed St. Augustine Ghost Krewe in adopting the Crescent Beachfront Park access point. Additional sites are currently available for adoption from local businesses, community organizations, and nonprofits:

- Mickler's Beachfront Park
- Vilano Beachfront Park
- St. John County Ocean and Fishing Pier (St. Augustine Beach)
- A Street Beach Access

Keepers of the Coast has successfully prevented over 600,000 (and counting!) cigarette butts from entering our oceans. Continue to keep the right butts on the beach by winning the cigarette butt challenge at the 10th Annual "Day After" Beach Cleanup. A prize package of sustainable Keepers of the Coast gear will be given to the participant who collects the most cigarette butts at each cleanup location. No pre-registration is required, and volunteers may show up at any of the locations. All participants will be given a bag for trash, a bag for recycling, and a bag for cigarette butts.

Learn more about Keepers of the Coast at keepersofthecoast.net or call 904-814-2172. Follow on social media on Facebook @keepers.ofthecoast.9 and Instagram @keepersofthecoast and Twitter @kprsofthecoast to stay up-to-date on any changes and to participate in future events.



Plogging Comes to St. Augustine Beach

SPECIAL 5th of July Trash Pickup Scheduled!!

Our Beaches need some care after the holiday festivities! We will take from the A Street Ramp South to Dondanville Rd. PLEASE JOIN US! It's really fun!

Dynamic Energy & Nutrition Club (DEN) has brought Plogging to St. Augustine Beach. Plogging is the Swedish fitness craze that started as an organized activity in Sweden around 2016 and spread to other countries in 2018, following increased concern about plastic pollution. Plogging is a combination of jogging with picking up litter and in this case, beach litter.



The club had been training people to run a 5K on the beach every Tuesday and Thursday morning for the past 2 years when the idea of Plogging was discovered. "I saw an opportunity and ran with it" said Adam Morley who brought the idea to DEN's owner, Christy Young, who picked up the idea right away. The group has gone out around 24 times and already taken nearly 300 lbs of plastics and litter off the shoreline.

The Plogging meetups are free to join and meet every Tuesday and Thursday at 7:30am in front of Dynamic Energy Nutrition located at 711 A1A Beach BLVD unit A. Trash collection buckets and gloves are provided to participants. Bring your own reusable water bottle and an up beat attitude.

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Computer Corner

by Steven Aldrich
904-479-5661

What is Streaming?

I get this question quite often. Streaming is defined as: a method of transmitting or receiving data (especially video and audio material) over a computer network as a steady, continuous flow, allowing playback to start while the rest of the data is still being received.

The important part of the description is the last few words; “allowing playback to start while the rest of the data is still being received”. Way back in the early 90’s when I was designing websites and wanted to show a video, it had to be downloaded completely before it would start playing. In those days, data transmission was “slower than glacial drift”. Often a person would have to wait minutes to hours before they could watch the video.

Then along came Streaming, and we could have much larger video and audio content on our websites which would start playing immediately and download in the background while it played.

The great thing about the internet is the proliferation of video and audio information which is available to be streamed. This might be news from around the globe, the latest action film, or something as mundane as a YouTube video on how to clean wax from a tablecloth.

The number of devices which rely on streaming technologies is growing each year. Many have heard of Roku, Amazon Firestick, AppleTV, Echo, etc. All of these devices are designed for streaming content to you. If you have a “Smart TV” you may have noticed that it provides access to Netflix, YouTube, Hulu, and any number of other Streaming Services. In the case of a Smart TV, you do not need an additional device to begin streaming content, but you may need to sign up for an account with the service you wish to use.

All of these devices require an internet connection to function. You may have heard the term “Wirecutting” which in this context refers to getting rid of your Cable Provider. Here in St. Augustine we have only 2 Cable providers, and they are our only access to the Internet as well.

If you have questions or need assistance setting up your streaming device, give me a call.

Steven Aldrich - 3 decades experience as an IT Director and is the owner of First Coast Computer Services (www.fccspro.com). 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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Financial Focus

Information Provided by

Edward Jones

Work Toward Your Own Financial Independence Day



Once again, it’s time for fireworks, picnics and parades as the nation celebrates Independence Day. Collectively, we enjoy many liberties, but some freedoms can be elusive – and financial freedom is one of them. What actions can you take to help yourself eventually declare your own financial independence?

For starters, you’ll want to determine what financial independence means to you. Is it the liberty to meet all your cash flow needs? The freedom to retire comfortably, at the age you choose? The ability to set up the kind of legacy you’d like to leave? If any or all of these things are important to you, consider the following suggestions:

Liberate yourself from oppressive debts. The cost of living is certainly not cheap, so it’s hardly surprising that so many people incur significant debt. Yet, the higher your debt load, the less you’ll have available to invest for the future. Debt might be one of the biggest barriers you face on the road to your financial independence. To avoid piling on too much debt, live within your means. Take steps such as saving for a vacation, rather than putting it all on your credit card, and getting just one more year out of that old car. Look for bargains everywhere – and find out what you can live without. And if you have sizable debts, see if you can consolidate them and lower your interest payments.

Free yourself from chaotic investing. The financial markets can be unpredictable – but that doesn’t mean your investment moves have to be chaotic. So, for example, instead of responding to a sudden plunge in stock prices by selling stocks that still may be fundamentally sound with strong growth potential, you might be much better off by holding your ground. And you’ll be in a better position to do nothing during periods of market volatility when you’ve already done something – namely, built an investment portfolio that reflects your goals, time horizon and risk tolerance. With this type of portfolio in place, you’ll be in a good position to overlook the day-to-day fluctuations in the market and keep your focus on your long-term goals.

Unleash the potential in your retirement plan. Your 401(k) or similar employer-sponsored plan is a great way to save for retirement. You can contribute pre-tax dollars, so the more you put in, the lower your taxable income, and your earnings can grow tax deferred. (With a Roth 401(k), you put in after-tax dollars, but your withdrawals are tax-free, provided you meet certain conditions.) But despite these tax advantages, your 401(k)’s full potential won’t be realized unless you fund it adequately. Try to contribute as much as you can afford each year and increase your contributions as your salary goes up. Another way to uncap your 401(k)’s potential is by choosing appropriate investments. Your 401(k) likely contains a dozen or more investment options, so you’ll want a mix that offers the greatest possibilities for growth within the context of your personal risk tolerance.

Gaining your financial independence requires time and commitment. But once you’ve achieved this freedom, you’ll know it was worth the effort. And who knows? You might even want to wave a sparkler or two to celebrate.

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

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St. Johns County Sheriff's Corner

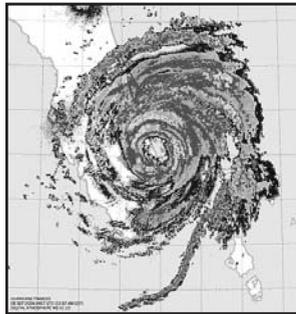
By David Shoar, St. Johns County Sheriff

Hurricane Awareness

With the extreme effects our area received during Hurricanes Matthew and Irma over the past few years, I feel this is an excellent time to remind our citizens and visitors to develop a Hurricane plan. Before those two devastating storms, it had been over 50 years since a hurricane struck the first coast directly from the east and that hurricane, Hurricane Dora has been the only one to strike from the east since records have been kept dating back to 1851. Hurricane season began at the beginning of last month and lasts until the end of November and meteorologists are calling for a near or slightly above normal amount of storms this year. According to the NOAA, they predict a total of 9 to 15 named tropical storms, of which will be 4 to 8 hurricanes with winds greater than 74mph, and 2 to 4 major hurricanes with winds greater than 115mph. You should be familiar with the terms Hurricane Watch and Hurricane Warning. A Watch is issued when conditions are favorable that a hurricane could strike in 36 hours. A Warning is issued when hurricane force winds are expected to strike in 24 hours. By this time you should already have an emergency plan for yourself and family and begin implementation of that plan.

Some things to consider in your preliminary plans are:

- Take photos of your property from all angles, it may not look the same once the storm passes.
- Plan for elderly/handicapped/invalid care at a shelter or at home.
- Learn which routes will be safe during a storm.
- Learn where official shelters are located.
- Trim any dead wood from trees prior to the storm.
- Check for, fix or take note of loose items on your structures (shutters, screens, eaves, gutters, antennas, satellites).
- Get and use a hurricane tracking chart
- Plan what you and your family will do if you have to evacuate.
- Get necessary supplies and secure them in safe area.
- Plan for pet care.
- Review your insurance coverage.
- Protect your important documents.
- Show others in the family how to turn off/on gas, electricity, and water.
- Make outside repairs.



When a Hurricane Watch for your area is issued you should do the following:

- Listen to official bulletins on radio, TV, or NOAA Weather Radio, and Internet for updates.
- Check all supplies you already have to see if they are in satisfactory condition include batteries.
- Fill gas tank of vehicles, check oil and tire pressure.
- Inspect mobile home tie-downs.
- Board, tape, cover windows and doors or skylights.
- Secure boat.
- Secure any objects and furniture that are outside.
- Check on all medical supplies, special needs for elderly, handicapped, etc.
- Plan to evacuate if necessary.

When a Hurricane Warning is issued here are some suggestions:

- Stay tuned to TV, radio, Internet or NOAA Weather Radio.
- Move valuables to higher location
- Move furniture away from windows and cover.
- Fill containers (bathtub, plastic jugs) with drinking water.
- Use phones only in an emergency.
- Bring in/secure pets (food & water).
- Shut off water and electricity at main breaker switch.
- Leave mobile homes.
- Leave low areas. If evacuating--leave early.

Sometimes a hurricane path may not be predictable and evacuation orders could come at any time. If you are asked to evacuate, please do so early and know the route you will be taking. Remember there will be many folks taking the same route from a very large area so be sure to give yourself plenty of time to leave safely.

Finally, if you refuse to leave following an evacuation order, here are some safety tips for riding out the storm:

- Make sure your building is well-constructed.
- Turn the refrigerator to maximum cold.
- Freeze water in plastic containers, if the electricity goes off you can use the ice to keep food cold in the refrigerator.
- Turn off utilities if told to do so by the authorities.
- Unplug small appliances.
- Fill bathtub and containers with water.
- Stay indoors.
- Prepare for storm surge and possible flooding.
- Plan what to do if the winds become too strong.
- Stay away from windows and doors, even if covered.
- Stay in a small interior room, hallway, or closet.
- Close all inside doors, brace exterior doors.
- If you have a two-story house, stay on the first floor.
- Lie on the floor or under a table or other sturdy object.

Now is the time to go over your hurricane preparedness. If you have not made any emergency plans, you should do them now. Planning ahead will save you unnecessary stress from not knowing what to do or not having the supplies you will need to get you through the hurricane watch, warning, storm, and aftermath. Print and post this list on the refrigerator or somewhere it will be easily seen. Here are a couple of links you might be interested in concerning Hurricane Preparedness; the National Hurricane Center at <https://www.nhc.noaa.gov/>, and the St. Johns County Office of Emergency Management at <http://www.sjcemergencymanagement.org/>. Of course feel free to drop me a line at dshoar@sjso.org. It is our hope at the St. Johns County Sheriff's Office that you have a safe and happy summer. Also, if you sign up for the Sheriff's Office social media sights on Facebook, Twitter, Instagram or Next Door, you will receive important updates anytime.

Chamber Ambassadors Serve BayView Healthcare Residents

The St. Johns County Chamber of Commerce Ambassadors recently treated the residents of Bayview Healthcare to an ice cream social! The Ambassadors are the volunteer arm of the Chamber. Several times each year they participate via their Community Outreach program to benefit some segment of the community deserving of a little TLC. This time they feted the residents of Bayview with ice cream and a variety of special toppings for an after dinner treat. Several Ambassadors accompanied two ice cream laden rolling carts through the halls as they popped their heads into each room to inquire if that resident would like a little sweet treat for dessert. The resident was then served their choice of chocolate or vanilla with whatever toppings they desired. The Ambassador members became quite creative with these. Residents seemed happily delighted at this unexpected treat before the end of their day. The Ambassadors had as good a time creating the servings as the residents did eating them.



Amy Capo of St. Augustine Key Realty is the Community Outreach Chair for the Ambassadors and helped to organize this fun project. Past efforts have helped the Children's Home Society of Florida, Betty Griffin, St. Francis House and many others. She has in mind a plan to honor veterans in the near future.

Marty Lewis is the current Chair of the Ambassadors and encourages any company wanting to be a bigger part of the community to join the Chamber and then join the Ambassadors by calling Erin Johnson at the Chamber at 904-829-5681.

[Accompanying picture { Front row L-R: Amy Capo (St. Augustine Key Realty), David Permenter (N2 Publishing), Patti McRoberts (TRYP by Wyndham), Melissa Mezik (Historic Tours of America), Jane Hire (Bayview Healthcare), Robin Burchfield (St. Augustine Youth Services), Marion Richardson (Coldwell Banker Premier Properties), Lori Brandel (VyStar), Julie Fuller (Fast Signs).

Back row: Cory Caplinger (Edward Jones), Paul Hobson (MSI Merchant Services), Jennifer Niewald (Florida Healthcare Plans), Beat Stauble (Venture Group of Florida), Marty Lewis (MoneyPages/3D Digital) }

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