

March
2019

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St. Augustine South
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and others

St. Augustine OBSERVER

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

Lions Seafood Festival

The 38th Annual Seafood Festival March 22nd through 24th

ST. AUGUSTINE LIONS SEAFOOD FESTIVAL HAS RAISED MORE THAN \$2 MILLION FOR LOCAL CHARITIES

The annual St. Augustine Lions Seafood Festival returns to the Ancient City this March. The Festival is a cornerstone of the Lions Club's fundraising efforts for the year. Founded in 1981, and with more than 20,000 people expected to attend in 2019, the Seafood Festival is the largest, oldest, and most family-oriented festival in the Ancient City.

Most years, the St. Augustine Lions Club donates more than \$100,000 to organizations providing community services, education, youth services, storm recovery assistance, and veterans' services. Vision screening and vision therapy are an important focus of the Lions Club, which last year screened 3,080 elementary school children and generated 230 referrals. The Club also helps pay for glasses if families of children in need do not have the funds to cover them. Almost all of the Lions Club's donations are raised during the successful and highly-anticipated Seafood Festival.

The primary draw of the Festival is—of course—seafood. (continued on page 12)



Tourism Employee of the Year Winners Announced

The St. Augustine, Ponte Vedra & The Beaches Visitors and Convention Bureau announced the finalists in the 2018 St. Johns County's hospitality and tourism industry Employee of the Year awards. Each winner was recognized at his or her place of business in a celebration with their co-workers.

Top awards were given in five categories: lodging, attractions, restaurant, retail and government with 35 individuals recognized for their service in the tourism industry.

Taking home the top award in the accommodations category was Andrea McClymont, TRYP by Wyndham Sebastian. In the attractions category, Corley Chapman of The Tasting Tours was the top award winner. Mark Giblin of Anastasia and Fort Mose State Parks won the top award in the government category. In the retail category, Nikki Falcoa

Liberatore of the Flagler College Legacy Store received the top award. And Gina Metrakos of Casa Monica Resort & Spa captured the top award in the restaurant category. (continued on page 13)



L-R: VCB Board Chairman Phil McDaniel, Employee of the Year Nikki Libertore, Flagler College Legacy Tours, and VCB President Richard Goldman



L-R: VCB Board Vice Chairman Samantha Palmer, Employee of the Year Mark Giblin Anastasia & Fort Mose State Park, and VCB Board Chairman Phil McDaniel

St. Augustine Ballroom Dance Association March 9th Dance

The St. Augustine Ballroom Dance Association will host its next dance on Saturday, March 9th from 7 to 10pm at the Riverview Club, 790 Christina Drive, in St. Augustine Shores.

A 45 minute dance lesson will be offered before the dance. It starts at 6:15pm and will be taught by dance instructor Michael Singleton from Jacksonville. After the lesson, dance the night away to the beautiful dance music of Debbie Owen and Tony T and enjoy hors d'oeuvres, desserts and coffee, served throughout the evening.

Guests pay just \$20pp, which includes the dance lesson. Appropriate guest attire is a dark business suit with tie for the men and a cocktail dress, gown or Palazzo style pants for the women. For a reservation, call Dennis or Mary Larimore at 904-825-4902. For more information and pictures, visit facebook.com/sabdastaug.

2019 SABDA Board Members from left: Fred Hathorn, Darlene Van Tiem, President Joe Burch, VP Jay Abel, Mary Ellen Hernandez and Dennis Larimore. Missing is Peggy Berrier.



What's Inside The Observer This Month...

- **St. Augustine Shores: January Board Minutes**
- **St. Augustine South: S.A.S.I.A Senior Scholarship Awards**
- **Computer Corner: Photos - From Cell Phone to Computer**
- **Financial Focus: Market Outlook for 2019: Uncertainty is Certain**
- **In the Law: 3 Estate Planning Tips for 2019**
- **Sheriff's Corner: Some Thoughts on Child Safety**
- **Civic Association: Civic Association Establishes Annual Fund**
- **Diaries of a Shores Grand-Dad**

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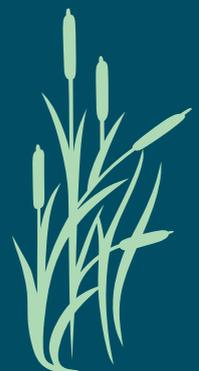
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St. Augustine Observer

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The purpose of the St. Augustine Observer is to serve residents of St. Augustine area Communities.

First priority will be given to reporting news and activities of the residents of the St. Augustine local communities, and other news and events that directly affects the St. Augustine area. Second priority will be given to articles of general interest as space permits.

Information should be received by the 15th of the

St. Augustine Shores Community Calendar

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

www.staugshores.org

Shores Monthly Meetings

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

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

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.

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

p.m. at the Riverview Club.

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

• Greens Condominium Board meetings will vary. Contact Penny Chamberlain at Sovereign-Jacobs at 904-461-5556.

• Casa Bella Condominium Board 2018 meetings- March 14th (Annual Meeting) - 6:30 pm, April 11th, 6:30 pm, May 9th, - 6:30 pm, September 12 - 6:30 pm, October 10th, - 6:30 pm, November 11th - 6:30 pm, December 12th - 6:30 pm. For Information Contact Penny Chamberlain at 904-461-5556.

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!

St. Augustine South Spring Neighborhood Clothing Swap

A clothing swap will take place March 16th from 11am - 1pm at the clubhouse. Bring 5 - 10 of your nicest unwanted item to donate and then go "shopping" for new items for free! Items to include spring & summer clothing, accessories, jewelry or shoes. Arrive by 11am to check in and layout your items. All unclaimed items will be donated to charity.

Community Classifieds

The Observer offers *free community classified ads to Shores and South residents*. Classified ads will not be printed without a name, address and phone number included with the request. *Free ads Are Not to Promote a Business or Personal Service.*

Business, Services, seeking work and others may be placed in the classified section according to the following rate schedule: 1/2" (1-4 lines) \$5, 1" (5-8 lines) \$10, 1 1/2" (9-12 lines) \$15, 2" (13-16 lines) \$20. These Ads should be paid in advance before placed.

Send your ad and payment if required to Observer, 1965 A1A South #180, St. Augustine, 32080-6509. You may email your ad to clifflogsdon@att.net. Deadline for all ads is the 15th of every month for the next month's issue. Free ads up to 5 items only should be sent.

FOR SAIE: two 12 speed, 26inch folding bikes. \$100 each. Call 904-501-1817 located in St Augustine Shores.

FOR SALE: RYOBI 7" wet table tile saw , used twice, \$60.00. Call Bill 904 770-2677.

FOR SALE: solid white oak twin bed with pull out drawer, white dresser with mirror, 2 small white night stands. Good condition \$200. Call or text : 904-501-0814.

FOR SALE: Arts & Crafts-style queen bed: headboard, footboard, and frame. Light brown wood with verticle slats. In excellent condition. \$65. Call Tom at (904) 814-8087.

FOR SALE: Canadel Oval Dining Table, 6 chairs, buffet, Canadian Birch wood, very good condition, \$900, original cost \$3,600.

Call 904-679-5991.

FOR SALE: 1. Sewing machine Table. \$15.00 2. wireless keyboard and mouse \$13.00 3. Dell speakers for monitors and computer \$10.00 4. LCD monitor 11" x 18" \$10.00 5. Antique coffee and end tables. \$75.00 6. Pictures, lamps,metal chairs,lawnmower,etc., WWII Magazines free. Phone: 423-928-0298

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

WANTED: I buy record albums and CDs. Entire collections of just selected few. I am a collector for my own enjoyment not a re-seller. Call John at 904-325-9802.

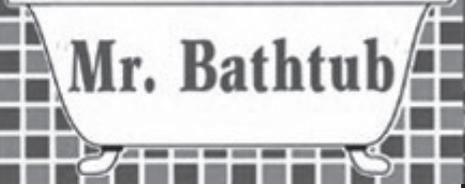
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2019 High School Graduation
 is
 Rapidly Approaching !!!



AND

St. Augustine South Improvement Association
 is now accepting Applications for our 2019 Neighborhood Scholarship Grant Program.

Please email:
staugsouthimpassoc@gmail.com

For Eligibility Requirements, Guidelines and an Application.
 (Applications and required documents must be received no later than Monday April 1st, 2019)



St. Augustine Shores Club News

March 2019 Riverview Club Calendar

MARCH DANCES RSVP: call 904-794-2000 or at www.staugshores.org/dance-rsvp. Dance Club Members: FREE, Guests: \$15.00/pp

EARLY SOCIAL: Friday, March 1st 7:00 pm to 10:00 pm Entertainment by **JAX English Latin Band**

*BYOB*Hosted by: Diego & Evelyn Rodriguez

MAIN SOCIAL: Saturday, March 16th 7:00 pm to 10:00 pm Entertainment by **Tim Rippey**

*BYOB*Hosted by: Dennis & Patty Brady



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

Bridge: Fridays 1:00 pm.

Bridge Lesson: Class is cancelled until further notice.

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

Card Game: Card game group on Tuesdays, at 3:30 pm – 6:00 pm; Come and share your favorite card game: 500, Euchre, Pitch, Pinochle, Canasta, etc.

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

Chair Yoga: Class led by Nancy, Monday, Wednesday & Friday at 10:45 am. A gentler form of yoga for those whom balance is an issue. Wednesday class offers a 30-minute floor stretches after class!

Yoga: Class led by Nancy, Mondays, Wednesdays and Fridays at 9:00 am. Bring a non-skid mat & wear comfortable clothing, class is geared to all levels. Yoga with Erin on Thursday at 5:30 pm.

Yoga: NEW evening Yoga Class with Erin on Thursday at 5:30 pm. Bring a non-skid mat & wear comfortable clothing, class is geared to all levels.

Exercise Class: March 5 - March 12 classes will be at 10:45 am, led by Margina.

Marcia's regular class will resume on March 14th Tuesday and Thursday at 10:00 am. Low impact standing and chair exercises.

Tai-Chi: Beginner classes Tuesday at 9:00 am. Thursday evening class at 6:30 pm.

Tai-Chi: Intermediate (B-2) Tuesday at 9:00 am beginner (B-1) class Thursday evening class at 6:30 pm.

Dance Class: Social dance class with Dennis, Thursday at 2:00 pm. Dance Class is FREE for Activities & Dance Club Members - no class on March 28th.

Line Dancing: Every Monday at 7:0 pm and Wednesday at 10:00 am.

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

Writers in the Shores: Tuesday March 12th and 26th at 1:00 pm in the Library. "The topic for Mar 26th meeting is "Please remain seated ..." For information call Donna at 794-0789.

Upcoming Events at the Riverview Club

Ancient City Artists Art Show: Sunday, March 10th (1pm to 4pm), Wine & Cheese Reception, Paintings, Photography & Jewelry by local Artists from St. Augustine, Palm Coast and Jacksonville. Participating Artists by ACA only, for further information contact Bea @ 904-429-7887.

March Mah-Jongg Madness: Monday, March 25th (10 am – 4 pm) \$20.00/person Limited space! Call Eileen no later than March 11th at 904-217-0438.

Early Social: Sunday, April 7th (6pm to 9pm) – Entertainment by Chris Thomas Band

Main Social: Saturday, April 27th (7pm to 10pm) – Entertainment by Nostalgia

Riverview Club Events

- FREE Introductory Fitness Pole Walking Clinic with Sheila Vidamour
- Wednesday, March 13th 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.

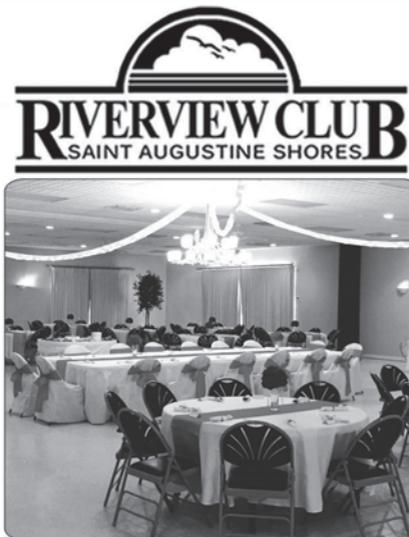
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- Engagement Party

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www.shoresRiverviewClub.com



St. Augustine Shores Service Corporation January 10th 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: Secretary Nicolas Arocha, Director Mike Amato, Director Leonard DiTomaso, and Director Phil Van Tiem. Absent: Vice President Thomas Filloramo and Treasurer Claire Lorbeer. The Invocation was given by General Manager Smith followed by the Pledge of Allegiance.

Approval of the Minutes of December 6, 2018 approved unanimously. The Treasurers Report was read and accepted for audit. General Manager Smith explained the decrease in the operating fund and the increase in the reserve fund.

A homeowner was in arrears \$2944.65 as of December 2018 and propose to make 12 payments of \$275 for 12 months keeping the account current. The request was approved unanimously.

There was an inquiry as to why the figure for Contract Landscaping on the Comparative Profit and Loss Statement was under budget. The General Manager stated that the monthly Landscape Contract bill is submitted at the end of the month and that it is probably due to the fuel surcharge built into the budget. He would provide a more definitive answer when he can get to the accounting data. A copy of the Comparative Profit and Loss Statement in the package to directors.

Managers' Report - Joseph H. Smith III Progress on Board Goals

Curb Appeal: Winter projects still in progress. Edging of the Units is complete. Edging of the medians complete. Meeting on Friday January 11, 2019 to discuss the installation of sod in the medians.

Safety and Security: The key access system project for the tennis courts is in progress. We need to purchase a handhole for power to the tennis court gate. Working with FP&L for power.

Operations: We will be purchasing another load of stone for the rut in the driveway. Margaret Bouton inquired about using a cable to block off the field. Pool Deck Litigation trial set for February. Landscaping donations from Baker company will be next. The engagement letter for the Dreux Isaac Reserve Study is in route.

Committee Reports

ACC Committee – General Manager Smith: The ACC held one meeting in the month of December. They approved: 1 driveway extension, 4 fences, 1 home addition, 1 screen enclosure - total of 7 approved. Total YTD 51. Variance request for 1071 Espinado Avenue. Dorian Shapiro. She would like to move her fence forward of the rear of the house to enclose the a/c unit inside the fence. Diagram presented and reviewed an approved unanimously the variance as presented. Director Amato inquired about the chicken coop on Deportivo. At 565 Domenico Circle a 6-foot stockade fence had been approved by the ACC Committee on the Golf Course. 557 Sevilla a 6-foot stockade fence also had been approved on the Golf Course by the same individual. Motion made, seconded and approved to replace the member on the ACC Committee.

Deed Restriction Amendment Committee – Kate Thomes: On break for the Holidays.

PUD Committee – Secretary Arocha: A document was summarized and presented which lists PUD Committee Draft List of Documents, Items of Interest, Questions and Goals. Motion made, seconded and approved 4 yes - 1 no to appoint Steve Raff as a member of the PUD Committee. The Committee would like to meet with legal counsel Tuesday January 22, 2019. General Manager Smith will check with legal counsel and send an email.

Search Committee – Director DiTomaso: We are having difficulty finding people to run for the Board. Kate Thomes discussed the new form for the candidates. Director DiTomaso stated that all the votes for last years annual meeting were counted prior to the meeting that was moved from 10 a.m. to 6:00 p.m. He stated that our By-Laws state that these votes must be counted at the meeting. General Manager Smith stated that the Auditors were present at all counts and that they approved the way the vote was handled. We will move the time back so we can feed the votes into the machine at the meeting.

Deed Violation Report: General Manager Smith presented the report and brought the office files for the past two months as requested by Secretary Arocha. Barking dog affecting neighbors on Bilbao. General Manager Smith read the County Ordinance.

Board & Members General Comments

Director would like to add Unfinished Business to our Agenda and know who is on the Committees and the website updated. Question regarding the sign for G & H Construction on Golf Course property and is it as a staging area for County projects. A homeowner would like the edge of the lakes trimmed to the water's edge and a fountain at the North end of Holiday Lake. Meeting Adjourned

Shore's Service Corporation Board Director Opportunity

The Shores is looking for interested candidates who would enjoy serving on our community's Board of Directors.

Please contact current board member Leonard DiTomaso with your questions or willingness to run for election. Email ditomasoleonard@gmail.com

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Happy St. Patrick's Day

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News Around Southern St. Augustine Area

St. Augustine Travel Club Meeting

by Peter Dytrych

The St. Augustine Travel Club will hold its next gathering on Wednesday, March 13 at 3:00pm at the Southeast Branch Public Library, on U.S. 1 near SR 206. We look forward to seeing you as we will cover THE COOK ISLANDS, MARQUESAS ISLANDS AND FAKARAVA. Exploring Exploring the South Pacific traveler's paradise at some of the less visited more remote islands. No reservations are required. Any questions, please call Peter Dytrych at 904 797-3736.

St. Augustine Travel Club Cruise

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

Writers In The Shores

By Donna Johnson

The March meetings for Writers in the Shores will be on Tuesday the 12th and again on the 26th. The chosen subject is to be "Please remain seated ..." and, is suggested for this month's topic to write about on the 26th Come join us, you just might like us! Everyone is welcome and we would like to invite anyone who loves to write. You do not have to be a member. We meet on the 2nd and 4th Tuesday each month, at 1pm here at the Riverview Club Library. We are a casual group who enjoy sharing their work and related discussion with each other. There are no officers, dues or requirements. All genres are encompassed. For information call Donna at 794-0789.

Shores United Methodist Church UMW Spring Yard Sale

The United Methodist Women at Shores UMC will hold their annual Spring Yard Sale on March 23rd from 8 a.m. to 12:00 p.m. The sale will include electronics, household items, linen, clothing, books, puzzles, games, toys, and baked goods. It will be held in the Christian Education Building, which is fully accessible and provides plenty of free parking. All proceeds go to various local charities. Shores United Methodist Church is located at 724 Shores Blvd., between the Shores Golf Course and Hartley Elementary. Rev. Carolyn Westlake is the pastor. For more information, call 797-4416.

Friends of the Southeast Branch Library March 8th & 9th Book Sale

Friends of the Southeast Branch Library are once again inviting you to our Book Sale.

The sale will begin Friday, March 8, 10am to 5 pm. Fiction, nonfiction, hardbacks, trade soft backs, DVDs and CDs will be priced at \$1.00, with rare exceptions. Paperbacks will be \$.50. The sale will continue on Saturday, March 9, 10am to 1pm, and will feature a \$5 bag sale. Bags will be provided. As always, the proceeds will support some of the wonderful children and adult activities at the Southeast Branch. It is easy to support your library by purchasing books at the sale, or by joining The Friends. Friends of the Southeast Branch always welcomes new members. Membership forms will be available at \$15 single and \$25 family.



Shores Methodist Church Youth Car Wash Fundraiser Saturday, March 9

The SWAG Youth Group of Shores United Methodist Church will hold a car wash from 9 a.m. to 3 p.m. on Saturday, March 9 at the church parking lot. All donations will help defray the costs of youth ministry activities, summer camp and future retreats. Bring your dirty car and get it wash and have a cup of coffee and donuts on us!

The church is located at 724 Shores Blvd., between the golf course and Hartley Elementary. Taylor Lowery is the Youth Director. For more information, call 797-4416 or visit www.shoresumc.org.



Shores Homeowners Annual Proxy Coming in the Mail!

by Kate Thomas, Deed Restriction Amendment Committee

Watch your mailbox in late March/early April for the annual packet from the Saint Augustine Shores Service Corporation. Then it's as easy as 1, 2, 3:

1. Open it 2. Fill out the ballot and sign the proxy 3. Mail it back (or drop it off)

There is one, and only one, amendment this year. If we pass it we have a better chance of making future changes to the Deed Restrictions which will allow the Shores to keep up with the times. The amendment proposes to change the required vote level from 75% to 51% of owners. A simple majority is a more reasonable standard for the future than the historic three quarters requirement.

Passing this amendment is the first step to letting the Shores be more responsive to homeowners needs. But it requires participation this spring by all Shores homeowners!

Can you give 5 minutes to your community this spring? Vote Yes on the amendment and return your ballot and signed proxy to the Shores office in the Riverview Club, or by mail, by 4 pm May 2nd 2019. This is your chance to make a difference!

Calling all St Augustine South High School Seniors 2019 Neighborhood Scholarship Grants

2019 High School Graduation is rapidly approaching! The St. Augustine South Improvement Association is now accepting applications for the 2019 Neighborhood Scholarship Grant Program for the South Community. For eligibility requirements, guidelines, and an application, please email: staugsouthimpassoc@gmail.com. Applications and required documents must be received no later than Monday April 1st, 2019.

Shore's Service Corporation Board of Director Opportunity

Shore's Service is looking for interested candidates who would enjoy serving on our community's Board of Directors. Please contact current board member Leonard DiTomaso at the following email address: ditomasoleonard@gmail.com with your questions or willingness to run for election.

FREE "Hypnotherapy for Happiness" presented by Cheryll Robertson at Riverview Club March 9th

Happiness is truly a state of mind. It has been scientifically proven that our "thoughts" have a frequency and can have a positive or negative effect on our bodies and the world we create for ourselves. Hypnotherapy accesses the subconscious mind to make positive, lasting change. Join me on March 9th at the Riverview Club from 10 am to 12 pm and be prepared to enjoy yourself, relax and be uplifted by the power of positive thinking!

Please bring a yoga mat, small blanket and a pillow as you will be laying on the floor. Space is limited, so please RSVP by March 1, 2019 at cheryllrobertsonhypnosis@gmail.com



St. Augustine Shores Spring Yard Sale!

**Saturday, April 6th
8 am - 1 pm**

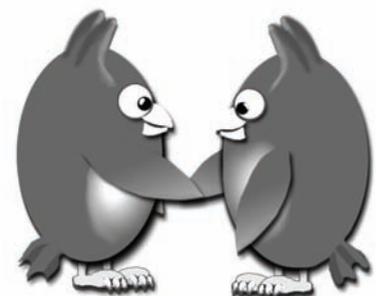
- Rain date: Saturday, April 13th
- Shores Residents: sign up for *booth space at the Shores office, or call us at 904-797-6441.

*You must provide your own table.

Meet & Greet the Candidates for the Board of Directors Election!

When: Thursday March 14th, 2019 at 6 - 7pm.
Prior to the Monthly Board of Directors Meeting

Where: Riverview Club
790 Christina Drive
St Augustine, FL 32086

News From Around St. Johns County

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 hospital building Suite 1010.

Our next group will meet on January 16, 2019. Please call 904-819-4693 (or 4742) for more information or to RSVP.

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.wwpetrescue.org.

The next "Garage Sale" will be Saturday March 9th from 8 am to 1 pm at parking lot of Wags and Whiskers. If you are interested in selling, we ask for your \$10.00 donation. Bring your own table or tarp/blanket to display your merchandise. (There may be some tables available to borrow as a nice lady offered to bring extra tables for those of you who don't have one - limited.) Please call Lana Bandy at 317-450-0505 to reserve a spot. Would love to have buyers as well.....we need you! Thank you and hope to see you there.

First Coast Card & Newcomers Club

1) FIRST COAST CARD CLUB PLAYING DATES:

Tuesday, March 5th. Fat Tuesday Mardi Gras Holiday! Beads-Wear Beads! Main Library, 1960 N. Ponce De Leon Blvd., St. Augustine. Refreshments. 1pm. Walk-Ins. Guests Welcome. Free.

Saturday, March 9th. St Patrick's Holiday Lunch/Cards Monthly Event. Lunch: 12:30pm. Cards: 1:30pm. Mexican Restaurant, St. Augustine. Advance Yes RSVPs Required.

Tuesday, March 19th. Main Library, 1960 N. Ponce De Leon Blvd., St. Augustine. Refreshments. 1pm. Walk-Ins. Guests Welcome. Free.

Friday, March 29th. Friday Night Live. St Johns County Hotel, St. Augustine. Meet: 5P For Seating. Play Cards: 6P. Event begins: 5:30 p.m. with complimentary chef-inspired hors d'oeuvre and mixologist's choice cocktail served until 6 p.m. Happy hour drink prices from 5-7 p.m. Live music 6-8 pm. Solo Musician. Advance Yes RSVPs Required. Free.

2) FIRST COAST NEWCOMERS CLUB OF NE FLORIDA EVENT DATES:

Thursday, March 7th. Irish Traditional Music Jam. St. Augustine Restaurant. Arrival: 7:15pm. Jam: 8pm. Free.

Thursday, March 14th. Archaeology Talk. Gary Mormino: Florida & World War II. St. Augustine. Time: 7p-8p. Free.

Saturday, March 16th. Bill Wharton Blues Music Concert & Market. Ponte Vedra. Time: 11am. Free.

Sunday, March 17th. Bag Pipes Music Concert. Food Social. St. Augustine. Time: 5:30pm. Free.

Tuesday, March 26th. Monthly Trivia Event. St. Augustine Restaurant. Taco Tuesday Special. Dinner: 6:30pm. Trivia Begins: 7:30pm. Limited 10.

Free Quit Smoking Class

Now is the time to become Tobacco Free! Join us for a FREE Tools to Quit class at Wildflower Healthcare Clinic on Tuesday, March 19, 2019 from 3:00pm-5:00pm. FREE patches, lozenges, and gum! FREE quit plan, workbook, water bottle, stress ball and more!

Join us for a FREE Quit Smoking Now class at Flagler Hospital-Wellness Center. Classes Call Northeast Florida AHEC at (904) 482-0189 to register and learn about more classes near you meet once a week for six weeks starting on Tuesday, April 2, 2019, from 6:00pm-7:00pm. 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 more about classes near you.

Invitation to the Living With Cancer Support Group

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Homeport Christian Church's Community Easter Egg Hunt

Come out and join us April 20th from 2:00-3:30pm for Homeport Christian Church's Community Easter Egg Hunt. We'll have egg hunts for kids from infant to fifth grade, a petting zoo, bounce houses, snacks, crafts, games, and pictures with the Easter Bunny.

The Toddler (walkers to 2 yrs old) Egg Hunt will be at 2:15pm, the Preschool (3 yrs old through 5 yrs old) Egg Hunt will be at 2:30pm, and the Elementary (K-5th grade) Egg Hunt will be at 2:45pm. There will be special prizes for each age group. We are located at 5605 US 1 S, Saint Augustine, FL 32086. You can find more information at www.homeportcc.org.

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.

St. Augustine Orchid Society March Meetings

March 5th Daryl will talk about Tolumnias, those petite plants with brightly colored flowers that used to be called Equitant Oncidiums. The key to growing Tolumnias is understanding their natural habitat, growing on twigs where they are exposed to bright light and air movement. Moisture is provided by high humidity and by the trade winds, plants never remain wet for long. Daryl will share all his cultural hints and tips. He has acquired quite a large collection and he will have many offerings for us from his breeding efforts. Feel free to preorder from his website for delivery at the meeting at 6:30 pm at Watson Realty, Rear Conference Room at 3505 US 1 South, St. Augustine.

Temple Bey Yam Presents 2nd Annual Murder Mystery Theatre

Temple Bet Yam presents Set Sail for Disaster--Murder on the High Seas. Come join us at TBY when a casual pleasure cruise becomes a formula for murder. Temple Bet Yam will offer another fun evening of a "whodunit" -- a balmy nighttime cruise, a storm, a shipwreck, a murder! The evening is complete with a catered three course dinner including dinner, dessert, wine, and the show. Our detective adventure begins at 6:00 pm on March 23, 2019, at 2055 Wildwood Drive in St. Augustine. The cost of a ticket is \$36 for dinner and entertainment. Be sure to wear your best cruising outfit. For ticket information contact Susan Newman at 305-322-8027. RSVP by March 16, 2019, to myronmensch@gmail.com

Shabbat Play Dates at Temple Bey Yam

Beginning March 2nd, and the first Saturday of the month through June 2019, Rabbi Nadia will lead a Shabbat Play Date for parents and young children from 9:30 a.m. to 10:30 a.m. Come and make new friends and experience Shabbat in a fun and casual environment. Temple Bet Yam is located at 2055 Wildwood Drive, St. Augustine, just off SR 207. RSVP Ellen at rehsm@yahoo.com. ALL ARE WELCOME!!!!



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"Diaries of a Shores Grand-Dad"

by Dirk Schroeder

So this edition of the Diaries will be released in late March with April Fools Day right around the corner. As the saying goes, March winds and April showers bring May flowers (and June Bugs). As I write this Diary, I'm not sure about the winds in March (since I'm writing in February) but I know a couple of fools that were married on April Fools Day and, as far as May flowers are concerned, our family will be seeing a new young lady flower in May – a second Grandchild named, Laurel. Claire will soon be playing with her little baby sister. We are extremely excited: this may take the wind out of our 30th Anniversary celebration yet shower us flowers.

With Grand-parenting expanding, you would expect to feel older. Yet quite the opposite effect happens; it actually makes you feel younger. I believe that part of the reason is that you end up doing things with your grandkids that you did with your own kids 25-30 years which gives you that time-machine/déjà vu feeling. As a matter of fact, we still have many of the same books and toys that the boys played with. We even have the old Hot Wheels tracks that I played with when I was a kid in the early 1970's. We'll wait and see if Claire and Laurel might like to play with cars. Claire already likes the old wooden train set and she absolutely loves books. She's picking up so many words very rapidly. She points and says "ducks" when she sees them in the pond behind the house. It's these little things that she says and does that put smiles on our faces. May can't come soon enough and I feel certain that mom is thinking the same thing.

The other great thing about grandkids is that it brings back all of the memories about your children. Our first boy was our first memorable adventure. It was Halloween night and the neighborhood kids had come and gone trick or treating. We were relaxing by the TV when Kathy got that feeling and next thing you know we're driving to Flagler Hospital. Kyle was born the next morning. It would be another two and a half years later when boy #2 would come along. He was much easier since we've already been there. For a while we thought we were done having kids yet we finally agreed that we would try one more time for a girl. Well, that's what caused us to finally be done having kids: our third boy was born. Our 2 Bedroom home at 864 Queen Road was no longer going to be able to handle our expanding family – we had to move. Once we had a Contract



to sell our house, Bob Mays and Mickey Thayer had a listing of a 3BR home on a half acre on Rita Circle and, even though it had been a rental since it was built in 1981, we saw the potential in the house and loved the location and neighborhood. This would become the place where we would raise our boys. Over 20 years of great memories were created there. Today, we are thrilled that Kyle (our first born son)

and his wife are now raising their family in that same home. Where we raised boys, they're raising girls and new memories will be created and old ones shared. Speaking of which, maybe in the next edition of the Diaries we can explore memories of my grandparents and my parents as grandparents without feeling older?and so goes the cycle of life from one generation to the next. All of the family history shall be passed on to the next generation - no need for some DNA test to tell us where we come from. The bigger question is, what and where will our future generations bring us? On that note, I will leave the mystery of life to come and wish everyone, as always, a Sunshine State of Mind, April Fools!

DID YOU KNOW

Technology Tips - Protect Yourself

In a worldwide west (that's not a typo), we need to be more careful than ever to inform ourselves as to how not be victimized (sometimes by our own ignorance). Here are some helpful tips on how to avoid trouble:

- If you can avoid using wireless Internet at home - avoid it! That simple.
- If your modem at home is putting out a wireless signal - encrypt it! This is not complicated. When you set up the wireless, you will be prompted to "Password Protect" it. Make sure that your Password is strong.
- What makes a strong password - check it a howsecureismypassword.net - if your password is only good for a few months strengthen it. Our wireless network is good for 204 Million Years and our email is 30 Million years.
- Don't share your wireless network password with anyone you don't trust.

• Protect you Email - again, the Password is the Key. Make it millions of years strong. Also, if you log on to anyone else's machine to check your email make sure to log out and clear out any tracks of your log in.

• Be careful about the data that you share - as you may or may not know, all of the major search engines and social media platforms are free for a reason - you are the product and the information you provide is being sold and/or analyzed and the analytics are sold. Emphasis here - if it's free you're the product. There is a browser that does not track you and that is called Duckduckgo and you can make it your default search engine.

• Avoid giving out your email address to websites that require you give it to them in order to "enter" or use their site. Example: Homelight.com

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3 Estate Planning Tips for 2019

by Julie Ickes, J.D., LL.M.
Jackson Law Group
904-823-3333

It is recommended to periodically review your estate plan to determine if there are new planning opportunities of which you can take advantage. Below are three tips as you move through 2019:

1. Revisit any old trusts

The Tax Cuts and Jobs Act of 2017 allowed for a significant increase in the estate and gift tax exemption and generation skipping transfer tax exemption. For example, the estate tax exemption in 2000 was \$675,000 and estates in 2000 with assets over that value were subject to a top estate tax rate of 55%. In 2017, the estate tax exemption level was higher at \$5,490,000. However, the Tax Cuts and Jobs Act of 2017 raised these levels starting in 2018. In 2019, the estate tax exemption rate is \$11,400,000 and estates with assets over that value are subject to a top estate tax rate of 40%. Married couples are eligible for porting an unused exemption to the other spouse so long as the proper procedure is followed. This significant increase is subject to the whims of Congress, which is currently set to sunset in 2025 without further congressional action.

It is important to consider the history of the estate tax exemption because estate plans are created based on the laws in effect at that time. A lot of old trusts are more restrictive and geared toward navigating laws that were significantly different than they are now. If you have an old trust, it would be a good idea to review it to ensure

it is the best for your current circumstances.

2. Annual gifting

In 2019, individuals may make gifts of up to \$15,000 per recipient without the need for filing a gift tax return and either paying a gift tax or applying the gift against your lifetime gift tax exclusion. Gifts to a spouse are treated differently. A gift to a spouse who is a citizen of the United States are not taxable regardless of the amount of the gift. However, if you are making a gift to a spouse who is not a citizen of the United States, that is limited in 2019 to \$155,000.

3. Charitable contributions

As a result of the Tax Cuts and Jobs Act of 2017, itemized deductions have been significantly affected. If you are in the habit of making charitable gifts, it may be desirable to consolidate such gifts into one year instead of giving annual gifts.

Please consult with professionals, such as a tax attorney, accountant, financial planner and estate planning attorney when you create an estate plan and before you gift significant assets.

Julie Ickes is an associate at Jackson Law Group. Her primary practice areas are estate planning, trust and probate administration and guardianships. She received a Bachelor of Arts degree from Smith College. Julie earned her J.D. and LL.M. in Taxation from the University of Florida Levin College of Law.



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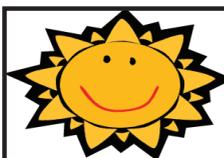
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Recnite: Camp Royale Parks & Recreation Summer Camp Registration Dates

St. Johns County Parks and Recreation Department has announced the theme and drawing registration dates for Summer Camp 2019, which will be open to resident children ages 5 to 12 and run from Monday, June 3 through Friday, July 19 at six county locations.

With a theme of Recnite: Camp Royale, the county camp will feature outdoor activities, field trips, arts & crafts, and swimming. The camp's drawing registration is open Monday, March 4 at 8 a.m. through Friday, March 15 at 5 p.m. with names drawn at random on Monday, March 25. Results of the drawing will be mailed out no later than April 5.

Recnite: Camp Royale Summer Camp 2019 will be lead by experienced and motivated local staff at six locations around the county including Davis Park Field House in Ponte Vedra, Ketterlinus Gym in downtown St. Augustine, Plantation Park in St. Johns, Solomon Calhoun Community Center in West Augustine, Trout Creek in Mill Creek, and W.E. Harris Community Center in Hastings.

"We're excited to be in our 21st year hosting an affordable, educational, and fun summer camp for county residents," said Jamie Baccari, Community Programs Manager for the Parks and Recreation Department. "This year's theme, Recnite: Camp Royale, is all about teaching kids to use their imagination as they participate in exciting camp challenges while making new friends this summer."

Camp fees are \$410 per child with reduced rates available upon qualification. Camp starts on Monday, June 3 and ends on Friday, July 19. Camp hours are Monday through Friday from 7:30 a.m. to 5:30 p.m. For details and registration, please visit www.sjcf.us/youth or contact Brian James at bjames@sjcf.us or 904-209-0365.



Computer Corner

by Steven Aldrich
904-479-5661



Photos - From Cell Phone to Computer

Lately I have been getting a lot of questions about the "best" way to get photos from a cell phone to a computer.

There are two basic approaches; Direct Wired connection and Over the Air transfer.

With the Direct Wired connection, we connect the cell phone using the same USB cable that is used to charge the phone. Most cell phones come with a cable where one end fits into the phone, and the other is a standard USB connector, which will plug into your computer.

In both Windows 10 and macOS you will find an application called "Photos" (I find it interesting that both companies use the same name). They both offer the ability to import photos once the phone is connected. They only copy photos which have not previously been imported. This is a pretty handy way to quickly get all of your photos on your computer.

Over the Air Transfer is, in some ways, more challenging to get set up. The beauty is that you don't need to mess around with cables and manually clicking for photos to be imported. But once set up correctly, your photos just show up on your computer when you take them.

My personal setup is with Dropbox.

I set up Dropbox on my phone to automatically upload my photos as soon as I am connected to WiFi (so I don't use my cell data up). Then on my computer I have Dropbox set up to synchronize all of them automatically. I take photos while I am out and about, and when I return home they are on to my computer. It's what I call "automagical" (that term makes my wife laugh, but I like it).

I started using this method before I moved to the iPhone. Now that I have the iPhone there are much easier ways to do Over the Air transfers to my computer via Apple's iCloud. But, my system is working, so I have not switched.

Having your photos so you can see them on your computer can be very rewarding, as you get to see them on a much larger screen. Plus, once they are on your computer, you can remove them from your phone.

Steven Aldrich is a technology advisor with decades of experience as an IT Director and 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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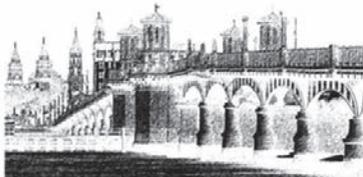
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St. Augustine Lions Seafood Festival

(continued from page 1)

Other attractions include kiddie rides, face painting, family shows, live music, and nearly 100 diverse, affordable arts and crafts exhibitors. Proceeds from the Festival benefit the charitable activities of the St. Augustine Lions Foundation, which last year supported a diverse range of community initiatives including: The Arc of the St. Johns, St. Francis House, Alpha-Omega Miracle Home, Shoes for H.O.P.E., St. Augustine Fire Department, for purchase of special fire alarms for the deaf, Home Again St. Johns, Invest In Kids (INK) Scholarships, Florida School for the Deaf and the Blind College Scholarships, St. Augustine Youth Services (SAYS), and numerous local food banks.



"The Seafood Festival is one of the most highly-anticipated annual events in our region," said Lion Dominic Mercurio, Festival Chairman. "It's the only time you can enjoy boatloads of seafood along with live music, a large arts and crafts show, and family entertainment. It's fun for all ages, and all net proceeds go to benefit Lions Club charities. We hope to break attendance records this year—so come on out, because 'We're Havin' Fun Now.'"



"The Arc of the St. Johns is known for doing a whole lot of 'friend-raising,'" said Neal Benson, Director of Marketing and Development for The Arc of the St. Johns. "We also know that our friendship with the St. Augustine Lions Club has resulted in timely and significant financial support for projects and programs here that truly benefit men, women, and children in our community with intellectual and developmental disabilities."

Hours and Admission: Francis Field is located at 25 W. Castillo

Drive in downtown St. Augustine. Festival hours are 3 p.m. to 9 p.m. Friday, March 22; 10 a.m. to 9 p.m. Saturday, March 23; and 11 a.m. to 5 p.m. Sunday, March 24. The Arts & Crafts village closes at sundown. Admission is \$5 for adults; children under 15 are free. Active duty military with ID are also free. Food prices are not included with admission.

Free Parking and Shuttle: On Saturday, March 23 and Sunday, March 24, free parking with a shuttle to the Seafood Festival will be available. Parking and shuttle are based at the St. Johns County Health Department, located at 200 San Sebastian View, and at the north San Marco lot at 301 San Marco Ave. Shuttles will pick up and drop off visitors at these two locations during Festival hours on Saturday and Sunday only. Look for "shuttle" signs directing you to these locations. More information on the parking and shuttle are on the website.



Please note, pets are not allowed on Festival grounds, except certified service dogs. For more information, email admin@lionsfestival.com, visit www.lionsfestival.com, or follow us on Facebook: www.facebook.com/staugustinelionsfestival

About the Lions Club: With more than 1.4 million members in more than 206 countries and geographic areas, Lions Club International is the largest and most effective service organization in the world. The St. Augustine Lions Club raises more than \$100,000 each year to support worthwhile community projects, and since 1981 it has raised well over two million dollars. A 501c3 nonprofit organization, the St. Augustine Lions Foundation and St. Augustine Lions Club also conducts thousands of free vision screenings of local children each year, and provides support to many local organizations. Visit www.staugustinelions.com

Wildflower Meadow

After the meadow was mowed early in January, we planted many wildflower seeds, mixing them with sand so the wind wouldn't blow them away. You may have seen patches of sand on the ground and now you know why they were there. One of our members spent extra time and care to plant palafoxia seeds by clearing a small area of grasses and their roots so the seeds have a good chance to germinate. Here's hoping.

Would you believe we saw a few flowers in bloom that cold day in January? We had to look closely to see them because they were hiding in the mowed grasses to protect themselves from the cold. With a little more sun and warmth, the flowers will grow braver. Soon there will be more fleabane, spiderwort, blackberry, dune daisies, Spanish needles, wood sorrel and, after them, lyre leaf sage, ground cherries, showy primrose, toadflax, and coreopsis.

The thing is this: with a wildflower meadow we can't know for sure what the next season will bring. That's why it's a wildflower meadow and not a garden. Nature makes the decisions. We try to give it the freedom it deserves by removing or at least limiting artificial intrusions by invasive lawn grasses and other non-native plants.

We occasionally visit state and county parks and welcome newcomers, even if you want to come only on outings. Our group meets the first Saturday of each month at 8:30 AM by the Riverview Club House. Our goal is to preserve the wildflower meadow and learn about native plants, especially those that grow in this location. We're an informal group without officers or dues and hope you will join us. Call Claire at 904-826-5366 for more information.

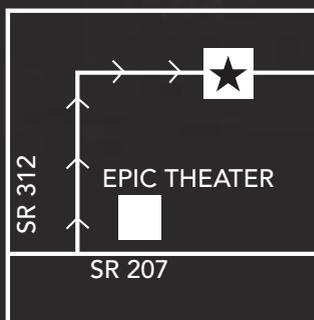
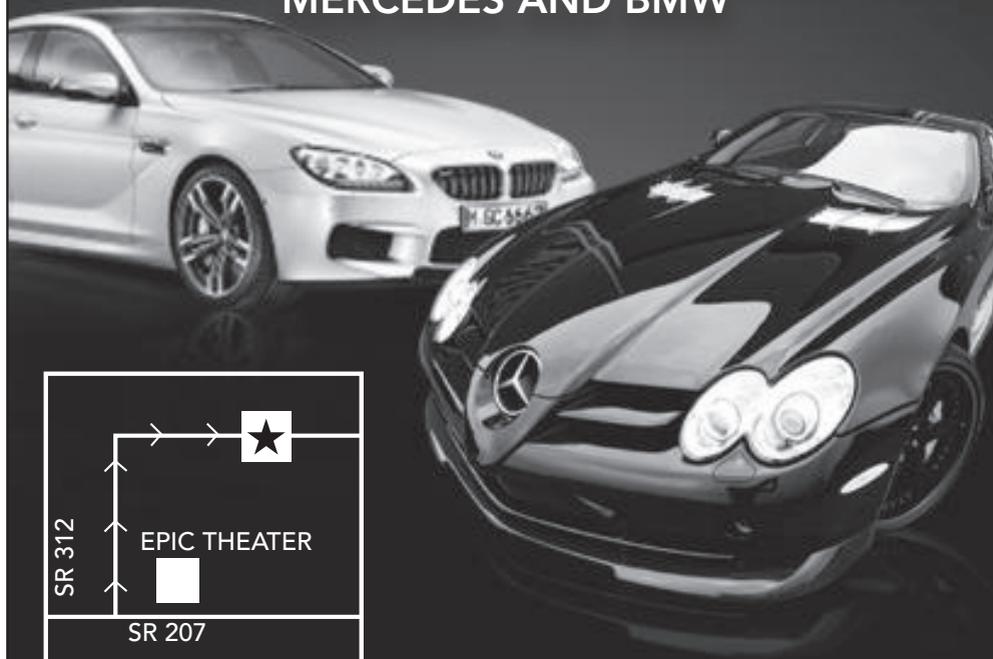


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Tourism Employee of the Year Winners Announced

(continued from page 1)



L-R: Richard Goldman VCB President, Samantha Palmer, VCB Board Vice Chairman, Employee of the Year Andrea McClymont, TRYP by Wyndham Sebastian, Samantha O'Boyle, TRYP by Wyndham Sebastian, Phil McDaniel VCB Board Chairman, and Patti McRoberts, TRYP by Wyndham Sebastian



L-R: VCB President Richard Goldman, VCB Board Vice Chairman Samantha Palmer, Employee of the Year Gina Metrakos, Casa Monica Resort & Spa, Kimberly Wilson, Casa Monica Resort & Spa, and Phil McDaniel VCB Board Chairman



L-R: Richard Goldman VCB President, Samantha Palmer VCB Board Vice Chairman, JoAnna Engel, Tasting Tours, Employee of the Year Corley Chapman, Andrea Jones, Tasting Tours, and Phil McDaniel VCB Board Chairman

Other nominees included: Brandon Mullins, Hilton Historic Bayfront; Chantel Chivese, Hampton Inn Historic; Debra Tice, Best Western Historic; Heather Squires, Hampton Inn & Suites St. Augustine Vilano Beach; Jody Bass, Best Western Beach Inn; Joel Crockett, The Ponce St. Augustine Hotel; Julia Thompson, Best Western Bayfront; Kyle Mmusi, Holiday Inn Historic; Mackenzie Compton, Casa Monica Resort & Spa; Vince Vincent, Ponte Vedra Inn & Club/Gate Hospitality; Age the Dolphin, Marineland Dolphin Adventures; Ashley Taylor, Marineland Dolphin Adventures; Brenda Daigle, Fountain of Youth Archaeological Park; Jennifer Palesotti, Red Boat Water Tours; Matt Frick, St. Augustine Pirate & Treasure Museum; Michelle Powers, ZIPStream Castaway Canopy Adventure; Paula Denaro, Black Raven Ship's Store; Randy Rose, Colonial Quarter Explorer's Outpost; Robert Hebert, World Golf Hall of Fame Museum; Cari Baker, St. Johns County Cultural Events; Denise Medrano, City of St. Augustine; William Triay, University of Florida; Beverly Bushor, River Club/Ponte Vedra Inn & Club; Mary Goodmok, TRYP by Wyndham Gastro Bar 333; Mary Carol, TRYP by Wyndham Gastro Pub Bar 333; Shondora Scott, Barnacle Bills; Lisa Erato, Kessler Collections Grand

Bohemian Art Gallery; Mary Ann Riley, Colonial Quarter Explorer's Outpost; Randy Wells, St. Augustine Pirate & Treasure Museum; and Sam Andrews, St. Augustine Lighthouse and Maritime Museum.

Tourism is the largest industry in St. Johns County and supports more than 29,000 jobs. In 2017, there were 6.3 million visitors to Florida's Historic Coast. While here they spent a total of \$1.1 billion providing \$2.4 billion in economic impact.

Financial Focus

Information Provided by
Edward Jones



Market Outlook for 2019: Uncertainty is Certain

To say the financial markets were a bit bumpy in 2018 may be an understatement. The S&P 500 was down 6.2 percent for the year, the first time this key index fell since 2008, during the financial crisis. So what can you anticipate in 2019? And what investment moves should you make?

Let's review the causes for last year's market volatility. Generally speaking, uncertainty was a major culprit. Uncertainty about tariffs, uncertainty about the continued trade dispute with China, uncertainty about Brexit – they all combined to make the markets nervous. Furthermore, the Federal Reserve raised interest rates four times, and even though rates remain low by historical standards, the increases caused some concern, as higher borrowing costs can eventually crimp the growth prospects for businesses.

And now that we're into 2019, these same uncertainties remain, so markets are likely to remain volatile. Although the Fed has indicated it may be more cautious with regard to new rate hikes, there are indications of slower growth ahead, particularly in China, the world's second-largest economy. And after strong 2018 earnings growth, helped by the corporate tax cuts, corporate earnings may grow more slowly – and, as always, earnings are a key driver of stock prices.

Nonetheless, the U.S. economy is showing enough strength that a recession

does not appear to be on the horizon, which is also likely to be the case globally – and that should be good news, because an extended “bear” market typically does need to be fueled by a recession. Ultimately, the projected continued growth of the U.S. economy and the possible resolution of some uncertainties could help markets rebound.

As investors, we cannot control the everyday ups and downs in the markets, but we can control our decisions, look for opportunities and keep a long-term perspective within our investment portfolios. Consider these actions for 2019:

Be prepared for volatility. As mentioned, many of the same factors that led to the market upheavals of 2018 are still with us, along with the impact of the partial government shutdown – so don't be surprised to see continued volatility. The more you're prepared for market turbulence, the less startled you'll be when it arrives.

Stay diversified. At any given time, different financial assets may move in different directions: stocks up, bonds down, or vice versa. To help dilute risk and take advantage of different opportunities, you should maintain a broadly diversified portfolio containing stocks, international stocks, bonds, government securities and so on. You may need to rebalance your portfolio to maintain an appropriate proportion of each asset class, based on your risk tolerance and long-term goals. Keep in mind, though, that while diversification can reduce the effects of volatility on your portfolio, it can't guarantee profits or protect against all losses.

Take a long-term perspective. It can be disconcerting to see several-hundred point drops in the stock market. But you can look past short-term events, especially if your most important financial target – a comfortable retirement – is still years or decades away. By keeping your focus on the long term, you can make investment decisions based on your objectives – not your emotions.

If 2019 continues to be volatile, you'll need to stay prepared and make the right moves – so you can be confident that you did everything you could to keep moving toward your financial goals.

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St. Johns County Sheriff's Corner

By David Shoar, St. Johns County Sheriff

Some Thoughts on Child Safety

The St. Johns County Sheriff's Office vigorously monitors sex offenders living in our community, we randomly check on their whereabouts and if they are somewhere they are not supposed to be, we arrest them. There are currently 222 registered sex offenders and 20 sexual predators living in St. Johns County; to find out more about these offenders click on the Offenderwatch tab on our website at www.sjso.org, or by visiting www.fdle.state.fl.us. Several years ago, I spoke with some of our state legislators who wanted feedback on sex offenders, how they register with authorities, and how they are monitored. I told the legislators then that law enforcement's job would be a lot easier and our community a lot safer if they enacted a law that says in part, "if you sexually molest a child and you are found guilty, you will be incarcerated for life without the chance for parole". I know this may seem a bit harsh to some, but it has been proven that adults who molest children will in all likelihood molest again and again when the opportunity presents itself.

When it comes to suspicious persons, we must all be vigilant but at the same time be careful not to jump to conclusions. Although we encourage citizens to take an active roll in the identification of suspicious individuals, we ask that they forward any information gathered to the Sheriff's Office so it can be thoroughly investigated. The Sheriff's Office, in turn, will release the necessary information in order to protect our citizens and children. Please check with law enforcement before sending out public warnings about a suspicious person or incident.

Remember to speak openly about safety

issues with your children in a calm and thoughtful manner. Do not confuse children with the concept of "strangers"; their idea of a "stranger" may be different than yours. Teach your children to never get into a vehicle with someone they do not know or trust. If someone attempts to abduct them or another child, instruct them to make noise, scream, and do anything to attract attention. Caution your children on the ways abductors attempt to lure a child; by asking them to help find a pet or another child or by offering them something that would appeal to them like candy or money. Children should never talk with a stranger without a parent or guardian present. Tell children that they should not be afraid to say "no" to an adult they do not know and get away from any situation that makes them feel scared, uncomfortable, or confused.

Adults need to be aware of suspicious incidents involving children and if they see something they deem suspicious they should report it to law enforcement immediately. Parents should know where their children are and what they are doing at all times. The safety of our children is a community responsibility. For additional resources on youth services from your Sheriff's Office, please click on the Youth Services Tab under the Community Affairs tab on our Home page at www.sjso.org. Please feel free to e-mail me at dshoar@sjso.org if you have any questions or concerns for me or my staff. Thank you for your attention to this column and I encourage you to email me with any additional topics you would like to see here in the future and be sure to follow us on our Social Media Platforms, Facebook, Twitter, Instagram, and Next Door.

St. Augustine Beach Civic Association

by Bill Jones, President
www.thecivicassociation.com

Civic Association Establishes Annual Fund



For nearly two decades the St Augustine Beach Civic Association successfully operated a Farmers Arts & Crafts Market that funded donations and community programs. As most people know, St Johns County found a way to take a business they did not create. While this helped the County increase their own revenue, the move left a gaping hole in the community. "Since this occurred the Civic Association has been approached by individuals who wanted to make donations to insure programs like the popular Music by the Sea concerts continue", said SABCA Vice President Robert Samuels. "In the past we've never needed donations, so we had never registered with the State to do so, that is until now". The Civic Association has now established a separate bank account and will accept donations for the SABCA Annual Fund. People may donate by check or online starting March 1st.

SABCA President Bill Jones says 100% of all donations will go toward community programs. "Not one penny will go toward administrative costs and will instead be used to pay entertainers, and costs associate with Music by the Sea Surf Illumination and other community activities", Jones said. "Since the Civic Association is run entirely by volunteers, we have no payroll or staffing costs. So, all of the money will be put right back into the community." There will be some premiums for different levels of support. Donors of \$25 or more will receive a newly designed Music by the Sea tee shirt. There will also be additional premiums for

gifts of \$50 and \$100 or more. "The program has a goal of \$12,000 per year, which covers about 25% of all program costs," Jones said. "Thanks to the doubling of rent by St Johns County, a lean Music by the Sea series will still run in excess of \$38,000. Sponsorships and grants should cover most of other costs." The annual fund donation button can be found on the home page at www.sabca.org

On a sad note, we mourn the loss of a friend and outstanding public servant. City of St Augustine Beach Public Works Director Joe Howell lost a battle with cancer in early February. Joe was one of the good guys in public service! He was caring, knowledgeable and committed to doing what was best for the community. Like Joe's family, we'll miss his warm smile and compassion. More than anything, our community will miss his expertise and common sense.

Need to join or renew your Civic Association membership? You can do so online at www.sabca.org or you can stop by either the Sunshine Shop or Tim's Wine Market. Both locations have cards available. Individual membership is \$15, Family & Corporate Memberships are just \$25 per year. Your membership helps support the good work of the Civic Association. The card also saves you money at lots of great local businesses in the area. Restaurants, retail and even services like car repairs. Shop local and get your money back in no time. Please join or renew today!

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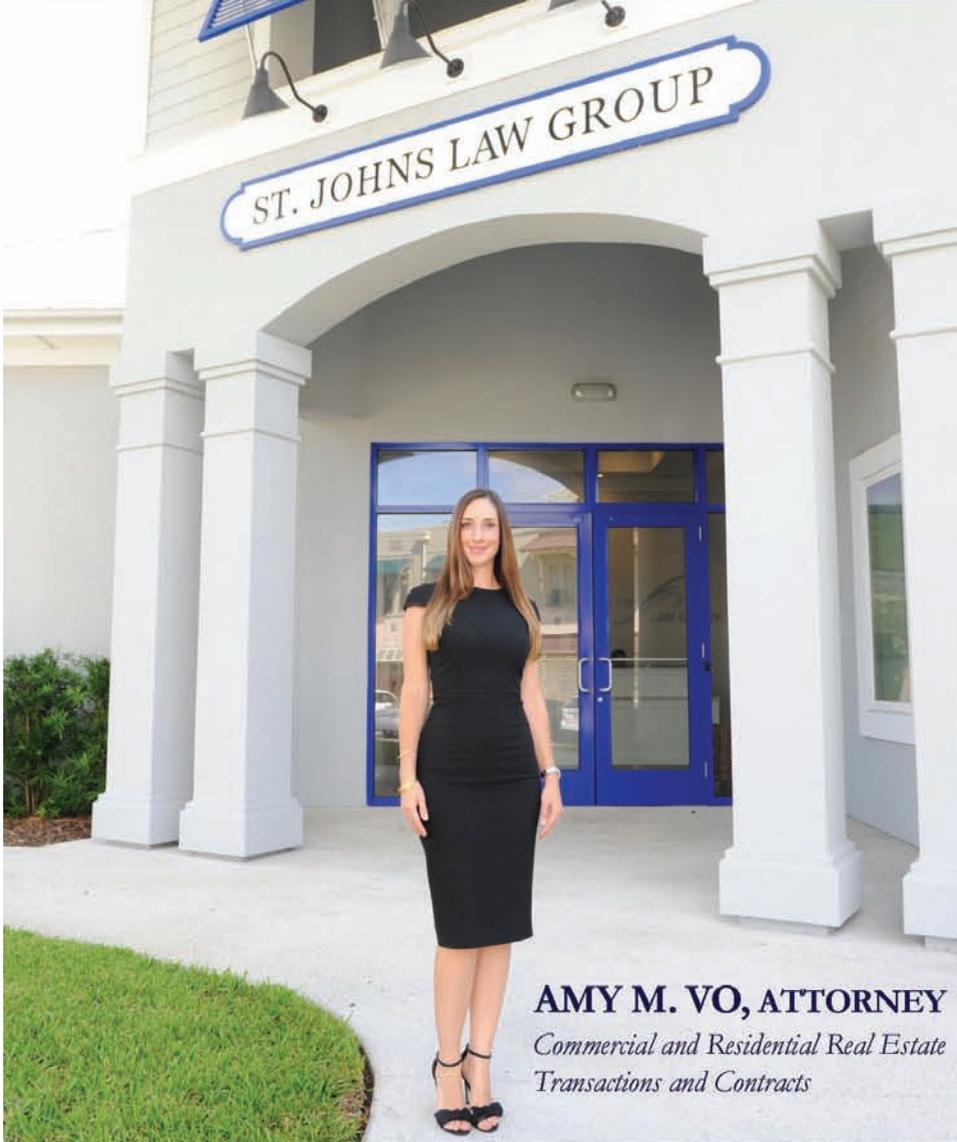
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