

JANUARY 2017 • VOLUME 3 • ISSUE 1

# PLEASE JOIN US FOR THE **ABERDEEN POLAR 5K AND PLUNGE** JANUARY 21 9 AM **Open to all ages** \$15 Kids \$20 Adults www.floridaraceday.com More details, Page 15

### ABERDEEN

### **Submit Your Stories**

### Help contribute to your neighborhood magazine!

This newsletter is compiled for the Aberdeen communities by Aberdeen recreation and administration staff. If you'd like to offer content for publication, here's how to get started:

#### Stories/Photography:

Send your articles and/or high-resolution JPEGs to: **amenitycenter@aberdeen.comcastbiz. net** — articles must be submitted as Microsoft Word documents. All images must be submitted as attachments. Do not embed images into Word documents or into the body of an email.

#### **February Deadlines:**

Content: Monday, January 9 Advertising: Wednesday, January 11

### About This Newsletter

Editor: Lauren Egleston amenitycenter@aberdeen.comcastbiz.net

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### Notice of Meetings Aberdeen Community Development District

The Board of Supervisors of the Aberdeen Community Development District will hold their regularly scheduled public meetings for Fiscal Year 2016 at 4:00 p.m. at the Aberdeen Amenity Center, 110 Flower of Scotland Avenue, Saint Johns, Florida 32259 on the fourth Tuesday of each month as follows or otherwise noted:

January 24, 2017 @ 6:00 p.m.

### Aberdeen has a website!

If you don't already know about this great site here is how to access it. Go to www.aberdeencdd.com! This site is the most convenient way for residents to keep in touch with what is going on in the community. This site has information on:

- Calendar of Events
- Room Rental Application Forms
  CDD Budgets and Masting Minute
- CDD Budgets and Meeting Minutes
- And So Much More!

## MENTON BALLOU GROUI

### WATSON REALTY'S #1 SELLING TEAM

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CONSIDERING A MOVE? From now through February 28th, 2017, my listings come with a FREE Seller and Buyer Home Warranty!



Johns Golfl 1107 Fa

ebb PV! 154 Th

4429 N. Per

ole Pt - \$419,000

Vebb PV!

k Trl

ac Home in Julington nycress Pl. - \$219,900

\$509 900



and New Roof, Siding & Paint in Hunter Ridge! 12395 Antler Hill Ln. - \$266,500



Fully Upgraded Former Model in Del Webb PV! 101 Marsh Hollow Rd. - \$539,900



ol Home w/ Golf/Water/Preserve Views i st. Johns Golf! 1524 Drury Ct. - \$439,500



Private Waterfront Home on Trout Creek 8215 Hardwood Landing Rd. - \$695,000



\$93K Lakefront Cul-De-Sac Lot in DWPV 617 Mangrove Thicket Blvd. - \$449,900

THE GOLD STANDARD IN REAL ESTATE



keview 3 Bed + Den Beauty in Del Webb PV! 405 River Run - \$459,900



CDD Debt Paid off in Del Webb PV! 149 Breezy Bay Dr. - \$389,900



Front & Rear Pond to Preserve Views in Cascades! 429 N. Legacy Trl - \$319,900



Massive Fully Fenced Back Yard in Stonehurst! 1788 Ferncreek Dr. - \$244,900



Outstanding Lakefront Lot in DWPV 321 River Run Blvd. - \$529,900

changes, community news.

Second - let's keep this friendly!

our neighborhood and lost pets.

FACEBOOK

this site we will post event reminders, event

Just a reminder post as we continue to have lots of new neighbors move in and join

our page! First - WELCOME to Aberdeen!

This Aberdeen neighborhood page is for sharing community information and

updates for the Aberdeen community. This

programs or activities, neighborhood and security issues, HOA & ARC questions/

concerns, CDD meetings/updates, school/ School Board updates, questions related to

For sale items and or goods/services and

personal small business advertisements

removed. Please use Aberdeen Swip-Swap or Aberdeen Small Business for those types

of posts. Thanks for your understanding!

should **NOT** be posted here and will be

includes posts such as Amenity Center

of Aberdeen St Johns Facebook page. On

## **Publication Policy**

The function of Aberdeen Living is to serve the entire community of Aberdeen. Priority will be given to reporting news and activities of neighborhoods, community organizations and other news and events that directly affect the residents of the community developments. Second priority will be given to articles of general interest as space permits. Articles and photos must be received by the deadline date below and may be sent to amenitycenter@aberdeen.comcastbiz.net. Due to space limitation, all articles are subject to editing.

Letters of opinion must be signed, as well as brief and in good taste. Views expressed are those of the writer and do not express the viewpoint of the publisher or Aberdeen CDD.

Aberdeen Living's acceptance of advertising does not constitute an endorsement or approval of any product or services by the publisher or Aberdeen CDD. The publisher reserves the right to refuse advertising that does not meet the standards of the publication.

The publisher of Aberdeen Living agrees to indemnify and hold harmless the Aberdeen CDD from any claims asserted against or financial liabilities incurred by them arising from commercial content of this publication or anything contained in any advertising copy, including without limitation any claims of whatever nature asserted by advertisers or potential advertisers.

Aberdeen Living is published for the residents of Aberdeen. Aberdeen Living is a product of The Florida Times-Union.

### **Community Development District Board of Supervisors**

Chairperson rklovett@yahoo.com

Rhonda Lovett Angela Andrews Dennis Clarke Vice-chairperson Supervisor angelaandrews69@ dennclarke@ yahoo.com amail.com

RACE TRACK ROAD

CR-210

m - Loyd Hogan Supervisor lwh5526@ comcast net

Beth Fore Supervisor bfore0810@ vahoo.com

Jim Oliver District Manager joliver@gmsnf.com

THOPAED

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### **AFTER HOURS INJURY CLINIC** Sidelined with an injury? We are open when accidents happen! **CONVENIENTLY LOCATED ON CR-210 ALL SPORTS INJURIES TREATED** LESS EXPENSIVE THAN THE ER NO APPOINTMENT NECESSARY 5 pm to 9 pm 9 am to 2 pm **Monday - Friday Saturday**

-95



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## **CALENDAR OF EVENTS**

### JANUARY 2017

JANUARY 2017						
Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
1	2 Aberdeen Office Closed 6:30 - 7:30 PM G.O.Y.A. (AB Parking Lot)	3 10 AM - 12:00 PM Senior Women's Coffee Social 6:30 - 7:30 PM G.O.Y.A. (AB Parking Lot)	4 6:00 - 7:00 PM <b>Boot Camp</b> 6:00 - 7:00 PM <b>G.O.Y.A.</b> (AB Parking Lot) 7:00 - 8:00 PM <b>Zumba at</b> <b>Aberdeen</b>	5 10:30 AM - 12:30 PM Men's Social Coffee Meeting 6:30 - 7:30 PM G.O.Y.A. (AB Parking Lot)	6 5:00 - 8:00 PM Food Truck Friday	7 9 - 10:00 AM <b>G.O.Y.A.</b> (AB Lot)
8	9 Aberdeen Office Closed 6:00 - 7:30 PM Girl Scout Troop 1480 6:30 - 7:30 PM G.O.Y.A. (AB Parking Lot)	10 Senior Women's Coffee Social 6:30 - 7:30 PM G.O.Y.A. (AB Parking Lot)	11        6:00 - 7:00 PM        Boot Camp        6:00 - 7:00 PM        G.00 - 7:00 PM        G.0Y.A.        (AB Parking Lot)        7:00 - 8:00 PM        Zumba at        Aberdeen	22 10:30 AM - 12:30 PM Men's Social Coffee Meeting 6:30 - 7:30 PM G.O.Y.A. (AB Parking Lot) 7:00 - 830 PM Women's Craft Night Out	13	14 9 - 10:00 AM G.O.Y.A. (AB Parking Lot) 9:30 AM - 12:00 PM
15	Aberdeen Office Closed 6:30 - 7:30 PM G.O.Y.A. (AB Parking Lot)	17 10 AM - 12:00 PM Senior Women's Coffee Social 6:30 - 7:30 PM G.O.Y.A. (AB Parking Lot)	6:00 - 7:00 PM    18      Boot Camp	10:30 AM - 12:30 PM Men's Social Coffee Meeting 6:30 - 7:30 PM G.O.Y.A. (AB Parking Lot)	20 12:30 - 3:30 PM HS - Teen 5:00 - 8:00 PM Food Truck Friday	21 9 - 10:00 AM G.O.Y.A. (AB Parking Lot) 9 - 11:00 AM Polar Bear 5k and Plunge (Slide starts at 10 AM)
22	23 Aberdeen Office Closed 6:00 - 7:30 PM Girl Scout Troop 1480 6:30 - 7:30 PM G.O.Y.A. (AB Parking Lot)	24 10 AM - 12 PM Senior Women's Coffee Social 6:00 - 7:30 PM G.O.Y.A. (AB Parking Lot) 6 PM - 8 PM Aberdeen CDD Meeting	25 6:00 - 7:00 PM <b>Boot Camp</b> 6:00 - 7:00 PM <b>C.O.Y.A.</b> (AB Parking Lot) 7:00 - 8:00 PM <b>Zumba at</b> Aberdeen	26 10:30 AM - 12:30 PM Men's Social Coffee Meeting 6:30 - 7:30 PM G.O.Y.A. (AB Parking Lot)	27	28 9 - 10:00 AM G.O.Y.A. (AB Parking Lot)
29	30 Aberdeen Office Closed 6:30 - 7:30 PM G.O.Y.A. (ABParking Lot)	31 10 AM - 12:00 PM Senior Women's Coffee Social 6:30 - 7:30 PM G.O.Y.A. (AB Parking Lot)				



# Do you have something for the newsletter?

Do you have an article that you would like to have in the newsletter? If so, please contact Lauren Egleston lauren.egleston@vestaforyou.com and we will get your article submitted.

### A FATAL VINEYARD'S SEASON

**By Phillip Craig** Review by Wanda Hogan

Its fall of the year, summer crowds have

departed Martha's Vineyard. Calm and quiet should be the mood for a get-away visit for two well known black Hollywood actresses. However, J. W. Jackson first fixes a bathroom faucet. for them later investigates several dangerous situations. Along with a crime detective, J W. gives humorous observations and



cooking tips, including several recipes. Now available at the Bartram Trail Public Library Branch.

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### Aberdeen Changes

Welcome 2017. Aberdeen and the surrounding areas are starting to change and looking great! We have had some new trees line the neighborhood, courtesy of D.R. Horton, and they look amazing!! The new School behind the baseball fields is coming along well and keeps getting closer and closer to being ready to break ground. We will continue to see some amazing changes here in Aberdeen in 2017 so don't blink, you might miss something.









### **ZUMBA FITNESS**

Zumba Fitness is a fusion of Latin and International music - dance themes that create a dynamic, exciting and effective fitness system! The routines feature aerobic/fitness interval training with a combination of fast and slow rhythms that tone and sculpt the body.

Your instructor Nancy will guide you through this dance experience. Nancy has been an instructor for 8 years and loves her goal of getting people healthy and having fun.

Classes are from 7:00-8:00pm and will be every Wednesday night unless stated. Cost is \$5 per class for residents and \$6 per class for non-residents.



### **BOOT CAMP**

Come sweat out your mid-week blues in Boot Camp at Aberdeen! It is a fun-filled hour that is suitable for many fitness and ability levels, all lead by an ACE Certified Personal Trainer.

We focus on strength and endurance, all using only our body weight. Classes are on \$6 per person! Hope to see you you there!! Please see the schedule below for the class times.

Wednesday's 6 p.m.-7 p.m. Aberdeen Social Hall





### SENIOR WOMEN'S COFFEE SOCIAL

#### Tuesday Morning at 10:00 am Coffee will be provided and all of our Women of Aberdeen are welcome — hope to see you there!

### SENIOR MEN'S COFFEE SOCIAL

Thursday Morning at 10:30 am

Coffee will be provided and all of our Senior Men of Aberdeen are welcome — hope to see you there!

See our event caledar on page 4 for exact dates.



### JANUARY FOOD TRUCK DATES

•	January 6
	Food Truck
	Friday

January 20 Food Truck Friday

See website for the list of food trucks



## ∲www&

### WONDERFUL WINE WEDNESDAY

3rd Wednesday of the month

January 18 7:00 – 10:00p.m. (Men and Women)

*R.S.V.P. Susan Clarke via email: hsueclarke@ comcast.net or Come join us at: 151 Scotland Yard Blvd.* 

## reminder

## HOA Information

A reminder to those who have Floridian Property Management, that your HOA dues were due by January 1st.

If you have any questions or problems, please contact Floridian Property Management directly. (904) 592-4090.

## Don't miss out on the next issue of ABERDEEN LIVING!

Advertise your business here by contacting

Karen Ritchie

at 359-4582

or karen.ritchie@jacksonville.com

## TODAY!









## **SANTA'S WORKSHOP**

Thank you to everyone that came to our Santa's Workshop. We hope that our families enjoyed the awesome train rides, music and movies, ornament making and of course seeing Santa! Santa told us that he loves coming to Aberdeen and cannot wait to come again next year! Thank you to resident **Evan Hampton** for coming to the picture for the event, he did an amazing job! We would also like to thank **Jeff St.Clair** and the Mandarin United Methodist Church for the donation of the Girls Scouts Christmas Tree, and the numerous volunteers who assisted with the event. Thank you to **Elevate Life Church** for the donation of the Movie Screen for our festivities. And, last but not least, thank you to **Suzanne, Robert** and **D.R. Horton** for the yummy cookies. We appreciate everyone's help!

















## **Scouts' Trees on the Pool Deck**

Thank you to our Girl Scout Troop 1480 and our Boy Scouts Pack 488 for decorating our Patio Trees for Christmas! The kids did a great job and the trees look wonderful. Come by and check them out.









## **Aberdeen Homes for the Holidays**

Wow, there were some great homes decorated for Christmas this year! We have some really talented neighbors. Let's keep it up and maybe next year we can have a lighting contest......who knows!!



**Andujar Home** 





**Brinson Home** 

**Ballentine Home** 



**Mayland Home** 



**Brasiel Home** 



## **Christmas Lighting in Aberdeen**

We Brighten Your Nights-We Brighten Your Nights-With Our Lights 904-679-1150 m.g.heildaylighting/@gmail.com At the November CDD Meeting, we proposed replacing and upgrading all previous holiday lighting and decorations. Many of our lights and decorations from the past were falling apart and showed their signs of aging.

We want to give a big thank you to Floridian Property Management (HOA) for picking up the tab! We hired M & G Lighting, a company

specializing in holiday lighting to coordinate this project to light up Aberdeen this year, including the main Aberdeen entrance tower.

In addition to replacement, M & G will also be storing all of our holiday supplies.

With this being the first year, new lighting and wreathes needed to be ordered and purchased. Next year the process will be much smoother and we will be seeing the holiday lights shortly after Thanksgiving. We apologize for the delay this year, but this was a necessary step for our growing neighborhood.







### **3rd Annual Polar Bear Plunge 1st-Annual Polar Bear 5k and Plunge**

The 3rd Annual Polar Bear Plunge is here! But we have changed this a bit for 2017. We are hosting our first ever 5K here in Aberdeen. Come out ready to run and then cool off with a refreshing "Plunge" from the slide after!

Matthew Caperton of the Kohlhaas

Swim season is just around the corner. Looking for energetic, responsible and dependable high school teens who are at least 16 year old or older to apply. This is a great way to earn money to pay for gas, insurance or save for college books and miscellaneous expenses/wants.

Requirements are:

• Must be able to swim 500 meters, which is 10 laps or 20 lengths of pool using free style or breast stroke or combination of both. January 21st @ 9am Slide open after race until 11 am

### Sales Team of Keller Williams

will be providing cookies and hot chocolate after the race! In addition, the American Heart Association will be here with demonstrations and other health information.

For more information or to register

please visit the race website. We look forward to seeing everyone. Don't fret if you are not a runner, we will have a fun walk too!

#### www.floridaraceday.com

Let's go Aberdeen and bring on the New Year in a Big Way!

### LIFEGUARDS WANTED

• Be able to tread water for 2 minutes, legs only.

• Must pass the CPR, First Aid as well as the Lifeguard Training to be considered for employment.

• If considered for employment you must pass a Drug Test and Background Check

• Must bring a good attitude, good communication skills to interact with the residents and a smiling face to each and every shift you are scheduled to work.

Tentatively training classes are

scheduled to run from February thru April. These are two-day sessions and it is mandatory you attend both days!

- Specific dates and times will be sent out via email and through our website.
- For any additional questions call the office at: 217-0925 or email:

amenitycenter@abereen.comcastbiz.net Looking forward to interviewing and

meeting our teens in the community. How convenient to work so close to home!

## **SAFETY FIRST — Door-to-Door Peddlers**

### 1. What is a home solicitation?

501.021(1) "Home solicitation sale" means a sale, lease, or rental of consumer goods or services with a purchase price in excess of \$25 which includes all interest, service charges, finance charges, postage, freight, insurance, and service or handling charges, whether under single or multiple contracts, made pursuant to an installment contract, a loan agreement, other evidence of indebtedness, or a cash transaction or other consumer credit transaction.

#### 2. How does a person obtain a permit for solicitation in St. Johns County?

501.022 Home Solicitation Sale; Permit Required: Solicitation permits are obtained through the County Clerk of the Court per statute: 501.022(2) Applicants for permits shall file sworn applications in writing with the Clerk of the Circuit Court for the county in which applicants intend to conduct home solicitation sales.

Additionally, St. Johns County Ordinance 87-36 requires solicitors to obtain a county occupational license before being eligible to obtain a solicitation permit.

#### Solicitation Permit Fee Schedule:

• St. Johns County Occupational License \$225.00

- Solicitation Permit Application \$100.00
- Sheriff's Office Fingerprint \$5.00

• Peddler permits expire within 1 year of the initial application.

#### 3. What information must be contained on the credentials of a solicitor while moving from door-to-door?

Florida statute requires specific information be written on the credentials of a solicitor's identification card. 501.022(7) The clerk of the circuit court for the county shall issue a home solicitation sale permit in the form of a laminated identification card which shall bear the photograph of the permitholder; the permitholder's full name, date of birth, race, and sex; the name and address of the permitholder's employer or the statement "self-employed;" the signature of the permitholder; a permit number; an expiration date; and a telephone number of the issuing clerk's office which consumers may call to verify the validity of the permit.

(8) Every permitholder shall carry the permit and certificate required by this section at all times while engaged in home solicitation sales and shall display the same to all prospective buyers before initiating



the solicitation of a sale, lease, or rental.

As noted in the above section, all solicitors must be processed through the Clerk of the Court and Sheriff's Office prior to soliciting; however, some companies may utilize one permit as an umbrella for their employees while soliciting. Companies such as, ADT may utilize one permit application for a group of solicitors as long as the soliciting employees have a W-2 tax status; however, if the company contracts its soliciting employees and uses a 1099 tax status, then each solicitor is required to obtain their own solicitation permit.

### 4. Where can a door-to-door peddler solicit?

Solicitors are not restricted from selling at any location so long as they are within the county the permit was originated in. If a neighborhood has a sign at the entrance that states "Deed Restricted Community, No Soliciting," or a resident has a "No Soliciting" sign on their front door, this does not preclude solicitors from entering a neighborhood or ringing the doorbell. If the neighborhood is a gated private community, it would have to be determined that the solicitors have permission to be on the premise and were invited in by a resident.

There are no guidelines or regulations in governing where solicitors can solicit in Florida Statute.

5. Not all solicitors need to acquire permits from the Clerk of the Court in order to solicit within the county. 501.022(B) Solicitor Exclusions:

(1) Bona fide agents, business representatives, or salespersons making calls or soliciting orders at the usual place of business of a customer regarding products or services for use in connection with the customer's business

(2) Solicitors, salespersons, or agents making a call or business visit upon the express invitation, oral or written, of an inhabitant of the premises or her or his agent.

(3) Telephone solicitors, salespersons, or agents making calls which involve transactions that are unsolicited by the consumer and consummated by telephone and without any other contact between the buyer and the seller or its representative prior to delivery of the goods or performance of the services.

(4) Solicitors, salespersons

or agents conducting a sale, lease, or rental of consumer goods or services by sample, catalog, or brochure for future delivery

(5) Minors, as defined in s. 1.01 (13) [under 18], conducting home solicitation sales under the direct supervision of an adult supervisor who holds a valid home solicitation sale permit.

(6) Minors excluded from operation of this section must, however, carry personal identification which includes their full name, date of birth, residence address, and employer and the name and permit number of their adult supervisor.

(7) Solicitors, salespersons, or agents making calls or soliciting orders on behalf of a religious, charitable, scientific, educational, or veterans' institution or organization holding a sales tax exemption certificate under s. 212.08 (7)

#### 6. Can juveniles participate in door-todoor solicitation?

According to the Department of Labor, juveniles under age of 16 are prohibited from door-to-door solicitation except merchandise of nonprofit organizations. Such organizations (Girl Scouts, Boy Scouts) shall ensure that such sales are undertaken under direct supervision.

Minors 16 and older must be under direct supervision of an adult with a valid solicitation permit and carry personal identification which includes their full name, date of birth, residence address, and employer and the name and permit number of their adult supervisor.



## **Celebrating SUCCESS**

#### **By Stacy Bone**

What is success? Is it when you finally reach your goal weight? Is it when you meet your exercise goal? Or is it when you can buy clothes a size smaller, walk the track without losing your breath, or wake up feeling great?

Any progress you make toward better health is a success!

When you achieve one of your goals, take time to celebrate. Maybe you used to celebrate by eating out with friends or indulging in a treat. Now you can find ways to celebrate success that do not involve food. Think about ways you can celebrate by yourself and with others. Here are a few ideas:

When you reduce a dress or pant size:

• Treat yourself to a manicure or a massage

• Buy a new exercise outfit or new kicks

When you exercise 4 days in one week: • Meet a friend for a cup of tea or a movie

• Go pick out something new for your home

When you exercise 4 weeks in a row: • Treat yourself to a weekend staycation

• Purchase something beneficial to your workouts

Remember, rewards do not have to be costly. You can reward yourself with a relaxing bath, a trip to a friend's home, or an hour with a book or hobby. Be creative with your rewards!

As you meet your goals, you should feel proud of your accomplishments. Reward yourself for all of your hard work.

Be proud of what you have accomplished. Make time to celebrate your SUCCESS!





## **Balancing Your Christmas Budget**

**By: Matthew** & Kimberly Caperton Aberdeen's Real Estate Professionals

As the holidays fizzle down to a close, and as the credit card bills start to roll around many can be left feeling like their bank accounts have been stretched to the Max!

If you are one of these people, Fear NOT, as you are definitely alone. Here are a few tips and ideas to consider next year as you complete your holiday shopping.

On average, the cost of wrapping a present tends to run approximately \$3.14 per gift. Seems like a lot, especially when you start to add up everyone you had to buy gifts for, (and a little something for yourself of course ;) This price is expected to increase by 12-15 percent every year as well. What does that mean for you? STOCK UP NOW!

Thats right, you heard me ... its Never too late (or too early) to save money. Keep in mind that the "Day After Sales" can help you save a LOT of money in the future on things we do not tend to think about, like wrapping paper, tape, and ribbons.

The day after Christmas tends to bring DEEP discounts on tons of items like those mentioned above, and can really help you save next year. Places like Walmart, Target, Walgreens, and CVS have some of the BIGGEST discounts which can be found the day after Christmas. Since you can now order online, and in most cases; even get free shipping with orders over \$35-\$50 you may as well break out your cell phone and set a reminder now, to start your online shopping now!

Another great thing to consider, is marking down on a calendar (NOW) when you see a store having a sale that appeals to you, then reference back to it 1-year later! This is a great thing to do, because most marketing firms for retailers have set calendar days that they have their specials on. For example, every year on the first Tuesday after Thanksgiving, Michaels has a sale in their weekly ad, giving you 60% off 1 item!

Thats right...

You better believe it pays to pay attention! Our family has saved literally thousands over the course of a few years by really paying attention to what kind of deals are being solicited to us, and using them to their peek potential!

Following these two small steps, will help you ease the "credit shock" in years to come, because you will be shopping victoriously! Look at you saving money! Aren't you proud? Now that you can afford it...go get that pedicure you deserve! Shopping is hard work!

Speaking of shoppingwhen you are in the market to buy, sell or invest in real estate, give us a call 904-422-3562 and we will give you a Free Home Evaluation, or even help you find the perfect home for you, or BOTH!

## **TECH TIPS**

Technology can be a very useful tool. As with most advances, there are also a few setbacks and dark corners to the simplicity it is supposed to offer. Hopefully in reading this, you learn a bit more about our cyber world, both online and offline.

### Welcome to 2017

Hello community! If you are reading this, we have successfully made it to another year in Earth life! The past few years have been kind of crazy, and this year should be no exception! Today though, we're going to boil all the IT craziness down to a very simple read for you: IT jargon! Here are 26 words used in the IT field and how they relate to you!

Adware: Software downloaded to your PC attempting to make you see advertisements.

**BIOS Basic Input/Output System:** Program built into every PC for initial startup and basic hardware management/testing.

**Cookie:** A small file stored on a computer from a website, intended to remember settings and preferences on that website. People delete these all the time.

**DoS Denial of Service:** Internet based attack on a system causing it to shut down due to more information than it can handle.

**Emoji:** Special font used in texting to send things like smileys, country flags, and chocolate ice cream with eyes.

**Firewall:** Program on a PC intended to keep the user from being attacked by hackers.

**Google:** A search engine used to find websites, now a website used to find out anything.

**HotSpot:** A location where a device can connect to WiFi (Don't worry, that's W).

ISP: An Internet Service Provider.

Java: Program language used to create content on a website.

**Kilobyte:** 1024 bytes of information. 1,000 Kb = 1 Megabyte. **lol Laughing out Loud:** An automatic response by people who are

texting in an attempt to show that they were laughing. **Mbps Megabits Per Second:** Measured speed of information flow on a network.

**Network:** A group of many computers and peripherals sharing services/resources.

**Open Source:** Software created or edited with no copyright restrictions. Typically run by a community.

**Phishing:** Internet scam intended to get as much information about you or your banking information as possible.

**Quad-core:** A type of computer processor allowing more/faster computing.

RÂM Random Access Memory: Computer memory allocated to what your computer is currently working on.

**Streaming:** Videos or audio files that play while downloading. **Trojan:** A computer program that looks normal, but when

installed acts like a virus and destroys a system. USB Universal Serial Bus: Connection port used to plug in

peripherals. Typically takes 3 tries to successfully plug something Virus: Malicious program designed to infiltrate your devices and

destroy the data contained inside. WiFi Wireless Fidelity: Computer/Internet connections without

wiFi wireless Fidelity: Computer/Internet connections without using hardwires. Useful on secure networks (home) and public locations.

**Xbox:** Gaming console produced by Microsoft. Useful for streaming videos, playing games, and having 8 year old children tell you how much better they are than you.

**Yosemite:** Apple's 11th version of iOs X. A free upgrade if you are still on Mavericks.

**Zip file:** A consolidated "folder" of files, making it easily downloaded or transferred.

If you have any questions or

concerns, please feel free to contact me.

Brad Sarver – I/O Tech, Owner Cell: 904-323-0947 Email: brad@iotechfl.com





# ©SHIFT GEARS WITH A FIRST FLORIDA AUTO LOAN

### SHIFT INTO ANY STAGE OF LIFE AND EVERY ADVENTURE

Whether you're buying your teenager's first car, need an SUV made for soccer games and family vacations, or plan to retire with a sports car you'll be driving cross-country, you can count on low annual percentage rates and no payments for 90 days. You'll even get up to \$100 cash back to boost whatever adventure you choose. This offer applies to new and refinanced loans, so apply today!

- Low Annual Percentage Rates\*
- · Up to \$100 Cash Back<sup>†</sup>
- No Payments for Up to 90 Days" (Interest will continue to accrue during loan payment deferral period.)

### Stop by our County Road 210 Branch

1950 CR 210 West, St. Johns • Call (904) 808-4644 • (800) 766-4328, ext. 1

Enriching People Every Day.®

CREDIT UNION

FirstFlorida

www.firstflorida.org

Federally insured by NCUA

\*APR= Annual Percentage Rate. Your APR will be based upon your individualized credit history. Visit www.firstflorida.org/auto-loan-rates/ for auto, truck, and SUV loan rate information. \*First Florida will pay 1% of the amount financed or a maximum of \$100 (whichever is less) on any new or used auto, truck, or SUV. Excludes loans already financed at First Florida Credit Union. Offer is available starting November 1, 2016 and can be withdrawn at any time without prior notice. Offer cannot be used in combination with other cash back offers. Does not apply to indirect loans. \*Payments can be deferred for up to 90 days from the date of loan dosing. Interest will continue to accrue during loan payment deferral period. Deferring loan payments may increase the total amount of finance charges you pay. Excludes loans already financed at First Florida Credit Union. Does not apply to indirect loans. Offer can be withdrawn at any time without prior notice. Membership is open to anyone who lives or works in the following Borida counties: Saint Johns, Baker, Bradford, Broward, Clay, Columbia, Duval, Flagler, Franklin, Gadsden, Hillsborough, Jackson, Jefferson, Leon, Liberty, Madison, Miami-Dade, Nassaa, Orange, Palm Beach, Pinellas, Seminole, Taylor, Union, Volusia, and Wakalla. Additionally, employees of the State of Florida and CSN Transportation are eligible for membership. A saving/s/hare account with a minimum \$5.00 balance is required for membership.