



ABERDEEN

Living

Your guide to the good life

INSIDE

Publication Policy
March Calendar
Upcoming Events
Lasting Memories
Team G.O.Y.A. Profile

PAGE 3
PAGE 4
PAGE 5
PAGE 8
PAGE 14

MARCH 2017 • VOLUME 3 • ISSUE 3





ABERDEEN Living

Your guide to the good life

Community Development District Board of Supervisors

Rhonda Lovett Chairperson rklovett@yahoo.com	Angela Andrews Vice-chairperson angelaandrews69@yahoo.com	Dennis Clarke Supervisor dennclarke@gmail.com	Loyd Hogan Supervisor lwh5526@comcast.net	Beth Fore Supervisor bfore0810@yahoo.com	Jim Oliver District Manager joliver@gmsnf.com
--	---	---	---	--	---

Contact information

C.D.D. District Manager

Jim Oliver 940-5850 joliver@gmsnf.com

C.D.D. Field Operations Manager

Louis Cowling 759-8907 lcowling@gmsnf.com

Aberdeen Facility Manager

Lauren Egleston 217-0925 lauren.egleston@vestaforyou.com

Floridian Property Management – Single Family Homes

Kyle Meager 904-592-4090 kyle@FPM.company

Alliance Realty & Management – Condo Management - Greenstone

Cindy Chapman 904-429-7624 cchapmanalliance@gmail.com

May Management Services, Inc. – Townhomes - Stonehaven

Monica Hodges 904-880-8796 ext. 412 mhodges@mayresort.com
 Jessica Vanhoose 904-880-8796 ext. 421

Facebook

Be sure to check us out on our Neighbors of Aberdeen St Johns Facebook page. On this site we will post event reminders, event changes, community news.

Just a reminder post as we continue to have lots of new neighbors move in and join our page! First - WELCOME to Aberdeen! Second - let's keep this friendly!

This Aberdeen neighborhood page is for sharing community information and updates for the Aberdeen community. This includes posts such as Amenity Center programs or activities, neighborhood and security issues, HOA & ARC questions/concerns, CDD meetings/updates, school/School Board updates, questions related to our neighborhood and lost pets.

For sale items and or goods/services and personal small business advertisements should NOT be posted here and will be removed. Please use Aberdeen Swip-Swap or Aberdeen Small Business for those types of posts. Thanks for your understanding!

Follow us on Facebook AberdeenAmenityCenter
 or on Twitter @AberdeenCDD



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 2017** 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:

March 28, 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 Meeting Minutes
- And So Much More!

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@aberdeencdd.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.

Submit Your Stories

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::

Stories/Photography:

Send your articles and/or high-resolution JPEGs to: **amenitycenter@aberdeencdd.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.

April Deadlines:

Content: Monday, March 7
 Advertising: Wednesday, March 9

About This Newsletter

Editor: Lauren Egleston
 lauren.egleston@vestaforyou.com

Living Program Manager: Joe DeSalvo
 joe.desalvo@jacksonville.com (904) 359-4366

Advertising Sales: Karen Ritchie
 karen.ritchie@jacksonville.com (904) 359-4582

Delivery Inquiries: Trish Webb
 trish.webb@jacksonville.com (904)359-4208



Do you have something for the newsletter?

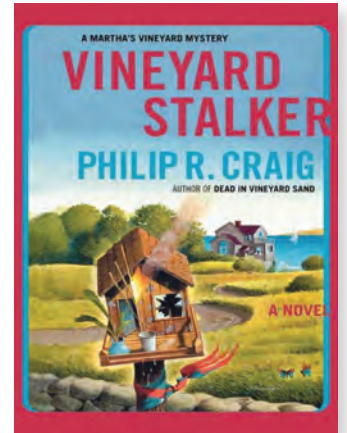
Do you have an article that you would like to have in the newsletter? If so, please contact Lauren Egleston lauren.egleston@vestaforyou.com and we will get your article submitted.

VINEYARD STALKER

By Phillip Craig

Review by Wanda Hogan

Should "The Monk" continue living on Martha's Vineyard, or should he sell to prospective buyers? That is the question, but the buyers may not take "no" for an answer. Of course, seasoned sleuth, J. W. Jackson investigates not only vandalism but a woman's murder before this fast moving plot concludes. Currently Vineyard Stalker is available at the Bartram Trail Public Library Branch.



NOW ACCEPTING APPOINTMENT REQUESTS ONLINE

904.825.0540
oastaug.com



ORTHOPAEDIC ASSOCIATES of St. Augustine

Save Time & Save Money

with after hours care by health professionals who specialize in Orthopaedics

AFTER HOURS INJURY CLINIC

- Fractures
- Dislocations
- Lacerations
- Sprains or Strains

5 pm until 9 pm
MONDAY - FRIDAY

9 am until 2 pm
SATURDAY

**NO APPOINTMENT NECESSARY
LESS EXPENSIVE THAN THE ER**

Orthopaedic Associates of St. Augustine
After Hours Injury Clinic
3055 CR-210 West, Suite 110
St. Johns, FL 32259



FL-13	RACE TRACK ROAD		1-95
	CR-210	ST. JOHNS HWY	
	MCDONALD'S	OASA	

[Located just a few doors down from Hurricane Grill & Wings]





CALENDAR OF EVENTS

MARCH 2017

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
			<p>1</p> <p>6:00 - 7:00 PM FUNctional Training</p> <p>6:00 - 7:00 PM G.O.Y.A. (AB Parking Lot)</p>	<p>2</p> <p>10:00 AM - 12:00 PM Men's Social Coffee Meeting</p> <p>6:30 - 7:30 PM G.O.Y.A. (AB Parking Lot)</p> <p>6:00 - 9:00 PM CPR Certification</p>	<p>3</p> <p>5:00 - 8:00 PM Food Truck Friday</p>	<p>4</p> <p>9:00 - 10:00 AM G.O.Y.A. (AB Lot)</p> <p>9:00 - 10:00 AM Zumba at Aberdeen</p>
<p>5</p>	<p>6</p> <p>Aberdeen Office Closed</p> <p>6:00 - 7:30 PM Girl Scout Troop 1480</p> <p>6:30 - 7:30 PM G.O.Y.A. (AB Parking Lot)</p>	<p>7</p> <p>10 AM - 12:00 PM Senior Women's Coffee Social</p> <p>6:30 - 7:30 PM G.O.Y.A. (AB Parking Lot)</p>	<p>8</p> <p>6:00 - 7:00 PM FUNctional Training</p> <p>6:00 - 7:00 PM G.O.Y.A. (AB Parking Lot)</p>	<p>9</p> <p>10:00 AM - 12:00 PM Men's Social Coffee Meeting</p> <p>6:30 - 7:30 PM G.O.Y.A. (AB Parking Lot)</p> <p>7:00 - 8:30 PM Women's Craft Night Out</p>	<p>10</p>	<p>11</p> <p>9:00 - 10:00 AM G.O.Y.A. (AB Parking Lot)</p> <p>9:00 - 10:00 AM Zumba at Aberdeen</p>
<p>12</p>	<p>13</p> <p>Aberdeen Office Closed</p> <p>6:30 - 7:30 PM G.O.Y.A. (AB Parking Lot)</p>	<p>14</p> <p>10 AM - 12:00 PM Senior Women's Coffee Social</p> <p>6:30 - 7:30 PM G.O.Y.A. (AB Parking Lot)</p>	<p>15</p> <p>6:00 - 7:00 PM FUNctional Training</p> <p>6:00 - 7:00 PM G.O.Y.A. (AB Parking Lot)</p> <p>7:00 - 10:00 PM Wonderful Wine Wednesday</p>	<p>16</p> <p>9:30 AM - 2:30 PM Babysitting Certification</p> <p>10:00 AM - 12:00 PM Men's Social Coffee Meeting</p> <p>6:30 - 7:30 PM G.O.Y.A. (AB Parking Lot)</p>	<p>17</p> <p>12:30 - 3:30 PM HS - Teen</p> <p>5:00 - 8:00 PM Food Truck Friday</p>	<p>18</p> <p>9:00 - 10:00 AM G.O.Y.A. (AB Parking Lot)</p> <p>9:00 - 10:00 AM Zumba at Aberdeen</p>
<p>19</p>	<p>20</p> <p>Aberdeen Office Closed</p> <p>6:00 - 7:30 PM Girl Scout Troop 1480</p> <p>6:30 - 7:30 PM G.O.Y.A. (AB Parking Lot)</p>	<p>21</p> <p>10 AM - 12 PM Senior Women's Coffee Social</p> <p>6:00 - 7:30 PM G.O.Y.A. (AB Parking Lot)</p>	<p>22</p> <p>6:00 - 7:00 PM FUNctional Training</p> <p>6:00 - 7:00 PM G.O.Y.A. (AB Parking Lot)</p>	<p>23</p> <p>10:00 AM - 12:00 PM Men's Social Coffee Meeting</p> <p>6:30 - 7:30 PM G.O.Y.A. (AB Parking Lot)</p>	<p>24</p>	<p>25</p> <p>9:00 - 10:00 AM G.O.Y.A. (AB Parking Lot)</p> <p>9:00 - 10:00 AM Zumba at Aberdeen</p>
<p>26</p>	<p>27</p> <p>Aberdeen Office Closed</p> <p>6:30 - 7:30 PM G.O.Y.A. (AB Parking Lot)</p>	<p>28</p> <p>10 AM - 12:00 PM Senior Women's Coffee Social</p> <p>4 PM - 6 PM Aberdeen CDD Meeting</p> <p>6:30 - 7:30 PM G.O.Y.A. (AB Parking Lot)</p>	<p>29</p> <p>6:00 - 7:00 PM FUNctional Training</p> <p>5:00 - 6:00 PM Greenstone HOA Meeting</p> <p>6:00 - 7:00 PM G.O.Y.A. (AB Parking Lot)</p>	<p>30</p> <p>10:00 AM - 12:00 PM Men's Social Coffee Meeting</p> <p>6:30 - 7:30 PM G.O.Y.A. (AB Parking Lot)</p>	<p>31</p>	



ABERDEEN

ABERDEEN'S UPCOMING EVENTS

We have a bunch of exciting activities coming up this fall and winter so mark your calendars now. We will have more information and details so stay posted to our newsletters, e-blasts, Facebook and Twitter.



Aberdeen Spring Fling in April

- DJ
- Easter Bunny
- Rock Wall Climbing
- Bouncy Houses
- Vendors
- Easter Fun
- Eggs
- Food Trucks
- Games and much more
- Kids Craft



May 26th Aloha Summer

- Food Trucks
- Music
- Dancing
- Luau Party
- Prince Pele's Polynesian Review

Other Great Upcoming Events

- Food Truck Fridays
- Wine Tastings
- Trivia Night
- Summer Swimming Lessons
- Summer Swim Team

MENTON & BALLOU GROUP

WATSON REALTY'S #1 SELLING TEAM

Locally owned Watson Realty is the #1 Selling Company in NE Florida. Doesn't it make sense to use their #1 Selling Team?



STELLA ALEXANDER

REALTOR®, GRI, MRP, CDPE

904-625-7924

SAlexander@WatsonRealtyCorp.com

www.MentonandBallouGroup.com



FEATURED LISTINGS



JULINGTON CREEK PLANTATION

425 Crescent Pond Dr.
St. Johns, FL 32259
4 Bed | 2 Bath | 2,204 Sq. Ft
\$293,000
MLS #867267



ABERDEEN

218 Larkin Pl.
St. Johns, FL 32259
3 Bed | 2 Bath | 1,260 Sq. Ft
\$159,900
MLS #867274



THE GOLD STANDARD IN REAL ESTATE



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 10:00 am
Coffee will be provided and all of our Senior Men of Aberdeen are welcome — hope to see you there!

See our event calendar on page 4 for exact dates.



MARCH FOOD TRUCK DATES

- March 3 Food Truck Friday
- March 17 Food Truck Friday

See website for the list of food trucks



WWW

WONDERFUL WINE WEDNESDAY

3rd Wednesday of the month

March 15
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.

Join Instructor Nancy Postiglione for

Saturdays 9:00 a.m.

ZUMBA

Join us in a fusion of Latin and International Music - that create a dynamic, exciting and effective fitness system.

\$5 Residents / \$6 Guests
www.aberdeencdd.com

110 Flower of Scotland Ave, St. Johns FL 32259



FUNctional Training

Lindsay Sererance

Instructor/Personal Trainer
Wednesdays at 6:00 p.m.
\$6. Per person

Aberdeen Clubhouse

110 Flower of Scotland Ave
St. Johns FL 32259

Office | 904-217-0925

www.facebook.com/templecarejax



Personal training is also available; group, small group and private. Please contact Lindsay for more information.

CABINETS

BEST FOR LESS
Countertops

CALL FOR A FREE ESTIMATE

660-7064

GRANITE, QUARTZ & MARBLE

Huge Selection of Slabs On Site!

WE OFFER

- Solid Wood Cabinets
- Dove Tail Drawers
- Many Styles & Colors

How YOU Save:

No Middleman - Factory Direct

Exotic Granite Starting @ \$29 Sq. Ft.
3239 Peach Drive - Jacksonville

100% FINANCING!
12 MONTHS
NO INTEREST NO PAYMENT*
*for qualified customers

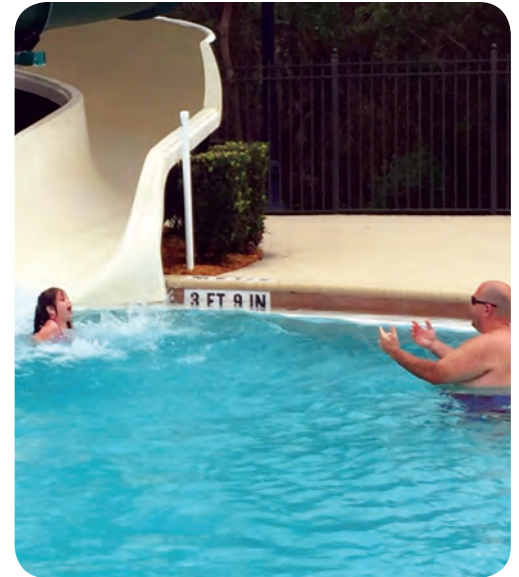
Lifetime Limited Warranty!





Riding the slide

Congratulations to the first "plungers" of the season. These brave souls rode the slide and had a blast; just look at the faces. Thank you for a splashy good time.



LIFEGUARDS WANTED

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.

- 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!



Polar Bear Plunge & 5K

Congratulations and thank you to everyone who participated in our 1st Annual Polar Bear Plunge and 5K. We had a wonderful turnout and look forward to next year's race.



ABERDEEN POLAR BEAR PLUNGE 5K

Dash and Dip Results

Male Division

- | | |
|----------------|------------------|
| Overall Winner | Chris Greaves |
| 7 & Under | Landon Knight |
| 8-15 yrs | Gavin Van Tassel |
| 30-39 yrs | Joseph Higgins |
| 40-49 yrs | Holly Arkin |
| 50+ yrs | Dave Krabill |

Female Division

- | | |
|----------------|------------------|
| Overall Winner | Rachel Long |
| 8-15 yrs | Reese Henley |
| 20-29 yrs | Tina Wagner |
| 30-39 yrs | Margaret Higgins |
| 40-49 yrs | Paul Arkin |
| 50-59 yrs | Jackie Krabill |



Dear Aberdeen Friends and Family,
 Wow! What an opportunity I have had as being your Aberdeen Amenity Manager. It is hard to believe it has almost been five years that I have had the pleasure of meeting you all, along with helping to build this community to one you all would enjoy making many family memories together. From managing the office during the day to swim instructor by night in the very beginning days, to the next year having to hire an additional swim instructor (Ms Lauren) to keep up with the growing number of kiddos to teach swimming lessons and add the Aberdeen Swim Team. Back to School Bash, Halloween Fall Festival, Santa's Workshop, Spring Festival, Easter Egg Hunts, Schools Out Bash, Jason Evans Concert and Summer Fun events is what I really enjoyed planning for everyone here at Aberdeen. The joy and memories you all gave me at each of these events is "PRICELESS". I will take these memories with me as I move onto my next chapter and new opportunity at High Vista Golf and Country Club in Mills River North Carolina as the General Manager. I have left you in good hands. Ms. Lauren will be your new Aberdeen Amenity Manager. Enjoy the collage of pictures I have chosen of all our times together here at Aberdeen.

In closing, I want to Thank You for all the love and support you have shown me over the years at Aberdeen.

I Love you all and will miss you all! Go Aberdeen Rays!
Ms. Jackie







Greenstone Community Gathering

Greenstone at Aberdeen's first community event was held on November 5, 2016 and it was a success! During this potluck- styled event Greenstone resident's had the opportunity to mingle with neighbors. This event allowed Greenstone residents the chance to get to know each other and discuss community concerns with Cindy of the new management company, Alliance Realty and Management.

Greenstone HOA Board Members were present to answer any questions residents may have had. D.R. Horton donated the hamburger, hot-dogs and buns for this event. Alliance Realty and Management donated the tables. All other contributions were a team effort from community volunteers and residents. The purpose of this event was to bring neighbors closer together and build community. Watch for detail about more events like this in the future.



ADVENTURES IN BABYSITTING

Babysitting Safety Certification Course

**Thursday, March 16th,
9:30a-2:30p (SJC School Holiday)**

This is a great course for youth ages 11-16 who already babysit, are ready to start, or who simply want to stay home alone or with younger siblings safely. Participants will earn an official certification card from the American Safety & Health Institute and the course is being taught by Safety First CPR & Safety Training. Cost is \$45 and pre-registration is required at <http://www.aberdeenbabysitting.eventbrite.com>.

Aberdeen residents can register with promo code resident and receive a 15% discount. Info about course topics can be found at www.aberdeenbabysitting.eventbrite.com Space is limited, so don't wait to register!



Community CPR/AED (Pediatric & Adult) certification course

March 2nd, 6:00-9:00 p.m.

This course offers an official 2-year certification from the American Safety & Health Institute. Instruction in CPR, Choking and use of the AED machine will be taught for use with infants, children and adults. This is a great course for parents, babysitters, grandparents and professionals of many occupations! Cost is \$40 and pre-registration is required at <http://www.mar2cpr.eventbrite.com>

Aberdeen residents can register with promo code resident and receive a 15% discount. Space is limited, so don't wait to register!



CDD vs. HOA: Which is which?

Hopefully this will provide a little explanation:

CDD – basically serves similar to a government that provides and maintains a specific community's infrastructure, amenities and other utilities. This means that the amenity center, community grounds and roadways fall under the umbrella of the CDD.

HOA – Sets a standard for homeowners, like covenants or conditions to live in the neighborhood. These restrictions are there to protect home values and ensure that homes keep that value over years.



TECH TIPS

By Brad Sarver

I/O Tech, Owner and resident of Aberdeen

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.

Keep It Clean!

The times for fireplaces and warm winter coats have come to an end. Windows are being opened for drafts and people everywhere are breaking out their dusters. Spring cleaning is a must during this time to get things organized and clutter free. This applies to computers as well! During the winter pets build up additional fur, dust may accumulate on your desks and dirt builds up on your carpet. During spring time, the pets shed their winter fur and the cleaning cycle begins, blowing dust and dirt throughout the house. These hazards for computers get sucked into the fans and block important cooling system operations. Overheating computers can fry your video cards, overheat your power supplies, and in some cases, cause a meltdown your entire motherboard. This is avoidable by purchasing a can of compressed air and following a few simple steps to blow out your computer. Save yourself the hassle of a broken PC!

1. **Unplug your computer and take it to a well-ventilated area.**
2. **Open the device (typically by removing the side panel) and put on eye protection.**
3. **Using the can of air, blow the components in short sweeping movements left to right, from top to bottom.**
4. **Be sure to hit major areas such as: front, back, or side fans; video card fans, and your CPU cooling fan.**
5. **Make sure that you are getting the dust, dirt and hair out of the areas, and not just packing them further inside these components.**

Please be sure to follow all the safety precautions of both your PC as well as the can of compressed air. Failure to follow safety precautions can cause damage to your computer, or more importantly, to yourself. By taking a little extra time, you can have a cleaner and healthier PC, prepared to last another year. Personally, I clean out my desktops and laptops every few months, but springtime is a great time to start!

**If you have any questions or concerns, please feel free to contact me:
Cell: 904-323-0947; Email: brad@iotechfl.com**


PROFILE

William Bibbs



Meet William Bibbs an retired Army Veteran that lives in Houston, TX. All his running buddies calls him Heavy Chevy. He is one of your distant members that love to stay fit and spread motivation throughout Houston, Texas. William will be joining the other members to run the Gate River Run this year. His goals are to run a Half Marathon in every state.

Team GOYA: Where are you originally from?

William Bibbs: Youngstown, Ohio

TG: Where do you live now?

WB: Houston, Texas

TG: When did you first start running races?

WB: February 2015

TG: What or who got you running?

WB: A coworker inspired me when I saw she was running a marathon. I said if she could do it so could I. She pushed me to get off my arse.

TG: Do you have any lifetime goals or bucket list when it comes to running?

WB: My main goal for life is to stay healthy. My bucket list is run a half marathon in every state.

TG: How many states have you run in so far?

WB: Texas, Louisiana, Ohio, and Jamaica.

TG: What's your next state you plan to run in?

WB: Jacksonville, FL

TG: The Gate River Run?

WB: Yes

TG: Great! The team looks forward to running with you.

WB: I look forward to meeting them

TG: What other things you do to stay fit?

WB: Boxing

TG: Do you have a nickname or a running name?

WB: Heavy Chevy; I consider myself like an American muscle car, it doesn't sound good when you start it, but once the engine warms up, its runs smooth and steady

TG: What is your favorite shoe to run in?

WB: ASICS Ultra

TG: What was your first race?

WB: Rodeo Run 10K. Hardest run since running in the Army



TG: Speed Round

WB: OK

TG: Batman or Superman

WB: Superman

TG: Beer or Wine

WB: Wine

TG: Heat or Hills

WB: : Heat

TG: Group or Alone

WB: Alone

TG: Dog or Cat

WB: Dog

TG: Finish this sentence, I run therefore I_____

WB: I run therefore I can stay sexy for my wife.

TG: What message do you have for all the readers?

WB: You don't need anyone to motivate you; you are your own motivation. Let nothing stop you from being successful. If you wait for someone else, you are setting yourself up for failure and failure is not an option!! GOYA!!!



Women's Craft Night

Join us the 2nd Thursday of every month at the Clubhouse from 7-8 p.m. We will have materials for a craft, a short discussion geared towards women and fun every month.

The cost is \$15 to participate. For more information, please feel free to contact Jennifer Lindner via the Facebook page Women's Craft Night - Aberdeen



COME VISIT OUR

ZOO-THEMED PEDIATRIC DENTAL OFFICES!

YOUR CHILD'S DENTAL VISIT WILL BE AS ENJOYABLE AS A TRIP TO THE ZOO!



WEAVER & STRATTON
PEDIATRIC DENTISTRY



**TO SCHEDULE AN APPOINTMENT
CALL OR VISIT US ONLINE:**

904.264.KIDS | 264KIDS.COM



DR. PATRICK WEAVER

TWO CONVENIENT LOCATIONS!

JULINGTON CREEK OFFICE • 112-203 BARTRAM OAKS WALK • ST JOHNS, FL 32259

ORANGE PARK OFFICE • 1584-1 KINGSLEY AVENUE • ORANGE PARK, FL 32073



We are in-network providers for Metlife, Delta, AETNA, Cigna, United Healthcare, and most other PPO insurance plans.



facebook.com/264KIDS

Let a First Florida Home Equity Line of Credit

UNLOCK YOUR HOME'S potential



FIRST FLORIDA HOME EQUITY LINE OF CREDIT

The equity you've built in your home is the key to accessing money that can cover your child's college education, make home improvements or repairs, pay off credit cards, and more.

Get up to \$500 for Closing Costs†.

Introductory APR as low as 1.99% for 12 Months*

Afterwards, Variable APR as low as 3.75%*

- Streamlined processing which keeps costs LOW
- 20-year term with a 10-year draw period
- Servicing retained by the credit union
- No escrow account required

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.®

www.firstflorida.org

Federally insured
by NCUA



*APR=Annual Percentage Rate. The introductory APR will remain in effect for 12 months. Introductory APR is not based on the index and margin used for later rate adjustments. The maximum introductory APR is 6.49%. The introductory APR you receive is based on your individual credit history and Combined Loan to Value (CLTV). After the introductory period, your APR will adjust to The Wall Street Journal (WSJ) Prime Rate, plus or minus a Margin. As of December 15, 2016, the Prime Rate in the WSJ is 3.75%. The Margin ranges from -.75% to 4.50% and is based upon your individual credit history and CLTV. Your APR will never be more than 18% or the maximum permitted by law, whichever is less. However, your APR will not be less than 3.75% (the floor). All balances will accrue interest at a variable APR, which can adjust on the first day of each month- based upon the Prime Rate published in the WSJ 10 days prior to adjustment date. There is no limit on the amount by which the APR can change during any one year period. The minimum line of credit is \$10,000 and the maximum is \$100,000. A \$10,000 minimum initial advance is required at closing. Loan and credit line are subject to credit approval, documentation, and security requirements. Closing costs are estimated to range between \$350 and \$1,200. Upon request, we will provide you with an itemization of the costs. Property insurance is required, including flood insurance if applicable. Applies only to owner-occupied primary residences located within the state of Florida. All terms are subject to change without prior notice.

†First Florida will pay closing costs up to \$500 or 1% of the credit line, whichever is less. Good only for standard, actual closing costs. Offer does not apply to mortgage loans already financed by First Florida and is subject to change or can be withdrawn at any time without prior notice.

Membership is open to anyone who lives or works in the following Florida counties: Saint Johns, Baker, Bradford, Broward, Clay, Columbia, Duval, Flagler, Franklin, Gadsden, Hillsborough, Jackson, Jefferson, Leon, Liberty, Madison, Miami-Dade, Nassau, Orange, Palm Beach, Pinellas, Seminole, Taylor, Union, Volusia, and Wakulla. Additionally, employees of the State of Florida and CSX Transportation are eligible for membership. A savings/share account with a minimum \$5.00 balance is required for membership.