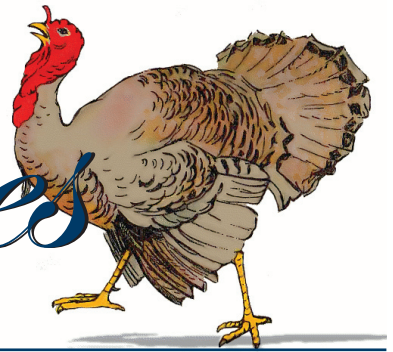


# St. Augustine Shores OBSERVER



NEWS FOR AND ABOUT RESIDENTS OF ST. AUGUSTINE SHORES

## St. Augustine Ballroom Dance Association Celebrated its 34th Anniversary



*Pictured above former SABDA presidents from left: George Myers, Harry Frantz, Dennis Salvati, Joan Muchtin, Peter Canerossi, Dennis Larimore, Don Muchtin and David Meeks.*

The St. Augustine Ballroom Dance Association recently celebrated its 34th anniversary, marking 408 months of uninterrupted monthly dances.

The gala celebration included lots of dancing to the music of Roy Olsson's Nostalgia band, a reading of SABDA's history and a display of photos going back to SABDA's founding in October 1980. Members and guests cut the anniversary cake, poured the Champaign and danced the night away.

The association gathers on the second Saturday of every month at the Riverview Club in St. Augustine Shores. Dances start at 7:30pm and end at 11:00pm. Live music is offered at every dance, dance exhibitions at most dances, dance lessons at some dances and hors d'oeuvres and coffee at every dance. First time guests pay just \$5.00 per person. Repeat guests pay just \$15.00 per person. Gentlemen guests are asked to wear a dark business suit with tie and lady guests are asked to wear a cocktail dress. For additional information and an invitation, call association president, Dennis Froio, at 904-810-0683. See lots of fun pictures, at facebook.com/SABDAStAug.

## Sertoma 2014 Compassion 5K Nov. 8th



Sertoma of St. Augustine presents the 2014 Compassion 5K on Saturday, November 8th 2014. The race starts at 0800 next to 49 Shores Blvd. with same day registration beginning at 0700. Pre-registration ends on October 30th and on line registration is available at [www.compassion5k.org](http://www.compassion5k.org).

There will be an awards ceremony following the race. Custom made medals will be awarded to the 1st, 2nd, and 3rd place per age category. The top male and female finisher will be awarded a cash prize. For all registered participants there will be a post race prize drawing as part of the race day

activities. Vendors that will be on site for this years event will be Five Star Pizza, Cold Cow, Smoothie King, Starbucks, Papa Johns Pizza, Care Spot, and Nadia Rubin, Licensed Massage Therapist #MA 75771. (continue on page 5)

## "COME TO A GOLDEN OLDIES DANCE PARTY"

Vocal show group the "REMINISTYX" are coming back to perform at the Recreation Association's "Golden Oldies - Sock Hop" Dance & Party on Saturday evening, November 15th, 2014 from 7:00 PM to 10:00 PM at the Riverview Club in the Shores. "REMINISTYX" is made up of three performers who are well known in the St. Augustine area. Roy Olsson and his band Nostalgia, and Frank and Denise Saffiotti, of the Frank Saffi band have been entertaining us and others in Northeast Florida for many years. Over the past few years, Frank



*Frank, Denise & Roy of "The EMINISTYX"*

and Denise have joined forces with Roy to take you on a musical journey back to hear many of the classic "Golden Oldies" tunes of yesteryear. You will be entertained by songs of such oldies groups as; the Four

Seasons, the Four Tops, the Beach Boys, the Beatles, Jay and the Americans, Danny and the Juniors, Rosie and the Originals, Santana, the Skyliners, the Duprees, the Platters, and much, much more. You will hear extensive vocals and unique takes on 50's Doo-Wop, 60's, R&B, 70's, Disco, Soul and other popular oldies music. We invite all Rec. Club dance members and guests to come join us and tap your feet, clap your hands, sing along, party and "dance-dance-dance". You're sure to have a great time! This dance is BYOB & snacks. Rec. Club Dance Members/House Guests are \$5.00 and Rec. Club Activities Members/Non-members/Guests are \$10.00. For additional information, please call the Riverview Club on (904) 794-2000.

## What's Inside The Observer This Month...

- News From Around the Shores:
  - November Rec. Calendar
  - Shores Service Corp Board Update
  - 2014 Budget Results
  - Fall Yard Sale November 8th
- Health Update: Driving Like Miss Daisy
- Financial Focus: Open Enrollment - A Great Time to Review Your Retirement Plan
- Computer Corner: Don't Take any Action that Results in Running a Malicious File!
- Supplemental Health Insurance and Obama Care
- Longest Garage Sale in Florida November 15th

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The Shores Observer  
1965 A1A SOUTH #180  
St. Augustine, FL 32080-6509

**The St. Augustine Shores Observer**

is published monthly for residents of St. Augustine Shores  
St. Augustine, FL.  
St. Augustine Shores Observer  
(904) 607-1410  
1965 A1A South #180  
St. Augustine, FL 32080-6509  
clifflogsdon@att.net  
www.observer.vpweb.com

The function of the St. Augustine Shores Observer is to serve residents of the St. Augustine Shores Community.

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

Information must be received by the 10th of the month in order to appear in the following month's issue. Articles or information may be sent to the Shores 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 Shores 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 Shores 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 Beaches News Journal and its staff be held liable for information provided herein by submitters, 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.

The Observer is published by an independent publisher and is not affiliated with the Shores Developer, the St. Augustine Shores Service Corporation or the St. Augustine Shores Civic Association.

**How To Reach The Shores Service Corporation (Shores Homeowners Association) (904) 794-2000**

**Shores Community Calendar**

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

• **Shores Recreation Association** board meetings are held on the first Tuesday of each month at 11:30 a.m. at the Riverview Club.

• **Conquistador Condominium** Board meetings are held on the fourth Monday of each month at 6 p.m. at the Riverview Club.

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

• **Greens Condominium** Board meetings will be held on February 1st, May 7th, August 6th and November 5th. The annual meeting will be held on October 1st.

**Shores Observer Policy For Classifieds**

The Observer offers free community classified ads to all Shores residents. Ads May Not Promote A Business Or Service. Classified ads will not be printed without a name, address and phone number included with the request.

Send your ad to Shores Observer, 1965 A1A South #180, St. Augustine, 32080-6509. Or you may email your ad to clifflogsdon@att.net.

Deadline for all ads is the 10th of every month for the next month's issue.

**Community Classifieds**

**FOR SALE:** 16 foot All American Aluminum extension ladder. Capacity 200 lbs. Very lightly used. No paint/other spots. Like New. \$75. Call 904-217-0940.

**FOR SALE:** 1. Living room glass & macine iron coffee table. 50" long & 2 ft wide. \$50.00. 2. Brown barrel chair. \$30. 3. Colby 27" TV works good. \$25.00. Call 797-9452.

**FOR SALE:** 1. Toro eletric weed eater \$20. 2. Black & Decker electric saw \$20. 3. Wheelbarrow \$20. 4. Dog Crate 24" long-21" wide-20" high.

\$20. 5. Tomato cages .50 cents. 6. Scott Spreader \$10. Call 797-2474.

**FOR SALE:** Exercise bike/Crosscycle. Like new. \$50 or best offer. 797-4466.

**FOR SALE:** Jazzy Motorized Chair with lift gate for car. \$500 for both. Call 904-315-6208.

**GARAGE SALE:** Bed spreads, dishes, rocking chair, home portable commode, cooking pots, blender, small toaster oven, and lots more. Nov. 8th from 8 am to 5 pm rain or shine at 1005 Aragon Ave off Vail Point.

**For Sale By Owner - Palm Coast 2BR/2B House \$99,995 Call 904-607-1410**



Great 2 bed/2 bath home in Palm Harbor neighborhood. Walking distance to local shops, restaurants, and bowling alley. Convenient to I-95 and 10 minutes to the Beach. Some features include, tile floors, kitchen island, and a very nice fenced and shady back yard.

**RECREATION ASSOC. GENERAL MEETING & ELECTION OF OFFICERS**

**"ITALIAN NIGHT BUFFET"**

NOVEMBER 7TH - FRIDAY  
MEETING & ELECTION 5:00 P.M.

DINNER 6:00 P.M. "BYOB"

Registration Tuesday, Oct 28th & Thursday Oct 30th, \$8.00 Members; \$17.00 Guests

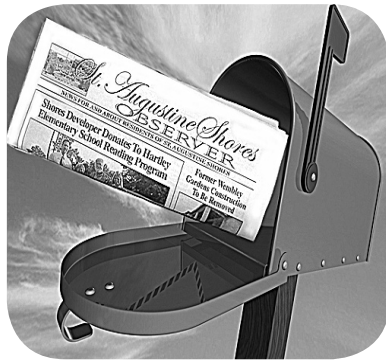
**Community NOV 1ST YARD SALE RIVERVIEW CLUB 8:00AM TO 1:00PM**

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- St. Augustine Beaches News Journal



Call 607-1410 To Advertise Your Business Or Service To These Communities or email us at clifflogsdon@att.net



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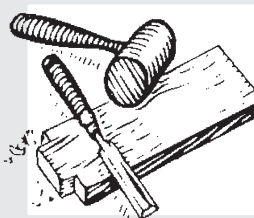
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• Shores References Available

# "St. Augustine Shores Service Corporation Overview of the 2014 Audit"

## INDEPENDENT AUDITORS' REPORT

To the Board of Directors  
St. Augustine Shores Service Corporation  
St. Augustine, Florida

We have audited the accompanying financial statements of St Augustine Shores Service Corporation, which comprise the balance sheet as of June 30, 2014, and the related statements of revenues, expenses, and changes in fund balance and cash flows for the year then ended, and the related notes to the financial statements.

### Management's Responsibility for the Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with accounting principles generally accepted in the United States of America, this includes the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

### Auditor's Responsibility

Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with auditing standards generally accepted in the United States of America. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. Accordingly, we express no such opinion. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

### Opinion

In our opinion, the financial statements referred to above present fairly, in all material respects, the financial position of St. Augustine Shores Service Corporation as of June 30, 2014, and the results of the operations and its cash flows for the year then ended in conformity with accounting principles generally accepted in the United States of America.

Neville Breidenstein, CPA  
PO BOX 1583, St. Augustine, Florida, 32085  
(504) 586-0048 NBCPAS.COM  
October 09, 2014

To the Board of Directors and Management  
St. Augustine Shores Service Corporation

We have audited the financial statements of St. Augustine Shores Service Corporation (the "Association") for the year ended June 30, 2014, and have issued our report thereon dated October 9, 2014. Professional standards require that we provide you with information about our responsibilities under generally accepted auditing standards, as well as certain information related to the planned scope and timing of our audit. We have communicated such information in our engagement letter to you. Professional standards also require that we communicate to you the following information related to our audit.

### Significant Audit Findings

#### Qualitative Aspects of Accounting Practices

Management is responsible for the selection and use of appropriate accounting policies. The significant accounting policies used by the Association are described in Note 2 to the financial statements. No new accounting policies were adopted and the application of existing policies was not changed during 2014. We noted no transactions entered into by the association during the year for which there is a lack of authoritative guidance or consensus. All significant transactions have been recognized in the financial statements in the proper period.

Accounting estimates are an integral part of the financial statements prepared by management and are based on management's knowledge and experience about past and current events and assumptions about future events. Certain accounting estimates are particularly sensitive because of their significance to the financial statements and because of the possibility that future events affecting them may differ from those expected. The most sensitive estimate(s) affecting the financial statements were:

- 1) Application of useful lives for the Association's assets.
- 2) Estimated allowance for doubtful accounts based upon past collections, aging of the accounts and Florida Statutes.
- 3) Replacement funds estimated useful lives, estimated remaining useful lives and estimated current replacement costs.

Certain financial statement disclosures are particularly sensitive because of their significance to financial statement users. The financial statement disclosures are neutral, consistent, and clear.

### Difficulties Encountered in Performing the Audit

We encountered no significant difficulties in dealing with management in performing and completing our audit.

### Corrected and Uncorrected Misstatements

Professional standards require us to accumulate all misstatements identified during the audit, other than those that are clearly trivial, and communicate them to the appropriate level of management. Management has corrected all such misstatement. There was one significant misstatement proposed to management for the year ended June 30, 2014.

- 1) We proposed an adjusting entry to transfer purchased fixed assets from the reserve fund to the operating fund. The total amount transferred was \$35,865.

### Disagreements with Management

For purposes of this letter, a disagreement with management is a financial accounting, reporting, or auditing matter, whether or not resolved to our satisfaction, that could be significant to the financial statements or the auditor's report. We are pleased to report that no such disagreements arose during the course of our audit.

### Management Representations

We have requested certain representations from management that are included in the management representation letter dated October 0, 2014.

### Other Audit Findings or Issues

We generally discuss a variety of matters, including the application of accounting principles and auditing standards, with management each year prior to retention as the Organization's auditors. However, these discussions occurred in the normal course of our professional relationship and our responses were not a condition to our retention.

### Other Matters

With respect to the supplementary information accompanying the financial statements, we made certain inquiries of management and evaluated the form, content, and methods of preparing the information to determine that the information complies with U.S. generally accepted accounting principles, the methods of preparing it has not changed from the prior period, and the information is appropriate and complete in relation to our audit of the financial statements. We compared and reconciled the supplementary information to the underlying accounting records used to prepare the financial statements or to the financial statements themselves.

This information is intended solely for the use of St. Augustine Shore Service Corporation and management of St. Augustine Shores Service Corporation and is not intended to be, and should not be, used by anyone other than these specified parties.

Sincerely

Neville Breidenstein, CPA  
PO Box 1584  
St. Augustine, Florida 32085  
(504) 586-0048 NBCPAS.COM  
October 09, 2014

## ST. AUGUSTINE SHORES SERVICE CORPORATION BOARD MEETING - OCTOBER 9, 2014

The St. Augustine Board of Directors held their regular October meeting at the Riverview Facility October 9, 2014. A major item of business was receiving the completed external audit for the 2013-2014 budget period from Neville and Breidenstein CPA firm. Overall, the Service Corporation received an unqualified or clean opinion for its records and management practices. The auditors recognized the recent Board acquisition of a modern computer accounting system and recommended the Board continue to develop its financial management program within the broader capabilities of the new system.

The Architectural Control Committee presented their monthly report which continues to show increasing construction and homeowner improvements in The Shores. The Committee also asked the Board to review two fence applications.

The Riverview landscaping project was presented to the Board as being 95% complete. The curbing portion of the project is now complete with all repairs made and painting of the curbing and parking stripes complete. Laying of pavers in the front area of the flag pole and some rainspout drainage in the back of the building are all that remains.

In new business the Board approved the engineering specifications for recoating the entire pool with new marcite and approved advertising for the purpose of soliciting sealed bids. Also, in conjunction with the pool bid, the Board approved the hiring of Thomas Duke Architect, P.A. to present the Board with design specifications to totally redo the pool bath houses to meet today's regulatory codes.

Deed restriction investigations and remediation continues to be a focal point for the Board. A deed violation packet was provided to each Board member that included the initial report of the violations, a printed copy of the entry into the County Pride system, a printed copy of the follow up detail from the County Code Enforcement Department and a follow up report on violations reported in the prior month.

# "St. Augustine Shores Service Corporation Overview of the 2014 Audit"

<b>ST. AUGUSTINE SHORES SERVICE CORPORATION</b>				
<b>SUMMARY OF CHANGES IN STATEMENTS OF FINANCIAL POSITION FOR OPERATING FUND</b>				
June 30, 2014 and 2013				
(Rounded to Thousands of Dollars)				
	<u>2014</u>	<u>2013</u>	<u>Change</u>	<u>% Change</u>
<b>Assets:</b>				
Cash and cash equivalents	\$ 365,000	\$ 268,000	\$ 97,000	36.19 %
Maintenance assessments receivable	37,000	36,000	1,000	2.78
Prepaid expenses and other assets	26,000	21,000	5,000	23.81
Property and equipment	<u>469,000</u>	<u>459,000</u>	<u>10,000</u>	<u>2.18</u>
<b>Total Assets</b>	<b><u>\$ 897,000</u></b>	<b><u>\$ 784,000</u></b>	<b><u>\$ 113,000</u></b>	<b><u>14.41 %</u></b>
<b>Liabilities:</b>				
Accounts payable and accrued expenses	\$ 41,000	\$ 19,000	\$ 22,000	115.79 %
Prepaid maintenance assessments	134,000	153,000	(19,000)	(12.42)
Prepaid membership fees	14,000	10,000	4,000	40.00
Other advance payments	5,000	8,000	(3,000)	143.37
Compensated absences	<u>4,000</u>	<u>5,000</u>	<u>(1,000)</u>	<u>(20.00)</u>
<b>Total Liabilities</b>	<b><u>198,000</u></b>	<b><u>195,000</u></b>	<b><u>3,000</u></b>	<b><u>1.54</u></b>
<b>Fund Balance</b>	<b><u>699,000</u></b>	<b><u>589,000</u></b>	<b><u>110,000</u></b>	<b><u>18.68</u></b>
<b>Total</b>	<b><u>\$ 897,000</u></b>	<b><u>\$ 784,000</u></b>	<b><u>\$ 113,000</u></b>	<b><u>14.41 %</u></b>

<b>THE ST. AUGUSTINE SHORES SERVICE CORPORATION</b>				
<b>SUMMARY OF CHANGES IN OPERATIONS</b>				
For the Years Ended June 30, 2014 and 2013				
(Rounded to Thousands of Dollars)				
	<u>2014</u>	<u>2013</u>	<u>Change</u>	<u>% Change</u>
<b>Revenues:</b>				
Maintenance fees	\$ 1,030,000	\$ 1,066,000	\$ (36,000)	(3.38)%
Interest income	3,000	2,000	1,000	50.00
Compound fee income	35,000	32,000	3,000	9.38
Rental income	48,000	29,000	19,000	65.52
Pool fees	27,000	28,000	(1,000)	(3.57)
Recreational Association fees	25,000	22,000	3,000	13.64
Recovery of collection costs	76,000	78,000	(2,000)	(2.56)
Miscellaneous	<u>48,000</u>	<u>20,000</u>	<u>28,000</u>	<u>140.00</u>
<b>Total Revenues</b>	<b><u>1,292,000</u></b>	<b><u>1,277,000</u></b>	<b><u>15,000</u></b>	<b><u>1.17</u></b>
<b>Expenses:</b>				
Administrative	417,000	444,000	(27,000)	(6.08)
Riverview club	156,000	169,000	(13,000)	(7.69)
Common area maintenance	292,000	303,000	(11,000)	(3.63)
Pool expenses	64,000	86,000	(22,000)	(25.58)
Other expenses	<u>290,000</u>	<u>284,000</u>	<u>6,000</u>	<u>2.11</u>
<b>Total Expenses</b>	<b><u>1,219,000</u></b>	<b><u>1,286,000</u></b>	<b><u>(67,000)</u></b>	<b><u>(5.21)</u></b>
<b>Excess (deficit) of revenue over expenses</b>	<b><u>\$ 73,000</u></b>	<b><u>\$ (9,000)</u></b>	<b><u>\$ 82,000</u></b>	<b><u>(911.11)%</u></b>

## News from Around the Shores

### St. Augustine Travel Club

by Peter Dytrych

Please join us for our FREE St. Augustine Travel Club get together on Wednesday, November 12, at 3pm at the Southeast Branch Public Library on U. S. 1 when we will present on NEW ZEALAND - Part II - North Island. Travel Club is intended to be educational and fun. We hope you will be able to come. The club is open to all St. Augustine residents and friends. For any questions, please call Peter at 904 797-3736.

The St. Augustine Travel Club is a volunteer organization offering presentations and lectures on various countries and is free with no membership required.

St. Augustine Travel Club Cruise

The St. Augustine Travel Club will again be sailing the seas on Sunday, March 1 to 8, 2015, on the beautiful Norwegian Sun out of Tampa to the ports of Roatan Bay Island, Honduras, Belize, Costa Maya, Mexico and Cozumel for a 7-day cruise. Prices start from \$689.44 per person, double occupancy, for inside cabin, inclusive of all port fees and taxes. Book now with a \$250 pp deposit and receive \$50 per stateroom On Board Credit. Call Peter, St. Augustine Travel Club at (904) 797-3736 for more information and reservations.

### ACH Enrollment Continues

Shores Service Corporation accepts Automatic Clearing House (ACH) payments. Contact the Shores office for information on getting signed up.

### Annual Fall Yard Sale

Shores Fall Yard Sale is coming up on November 1st from 8-1pm with an alternate rain date of Nov. 8th. The Shores office is now taking names to reserve yard sale spots.

### Sertoma 2014 Compassion 5K

(continued from page 1)



The goal of the Compassion 5K is to raise money to help ease the financial burden of local families that are currently living with a major health crisis, many of which are life threatening.

With the help of the Sertoma of St. Augustine, many local businesses and community volunteers, the Compassion 5K is able to help these families manage their crises during their greatest time of need. All proceeds from the race are used to help community members in St. Johns County. If you need additional information please contact 904.806.2730.

### ANNUAL CHRISTMAS BAZAAR

Saturday, November 8, 2014

8 a.m. to 1 p.m.

724 Shores Blvd, St. Augustine Shores

(Between the Golf Course and Hartley Elementary)

Christmas Gifts, Handmade Items, Books/Games, This & That Tables, Baked Goods

Chili & Vegetable Soup, Cornbread, Drinks

Santa's Elves Have Been Very Busy!!!

Sponsored by

United Methodist Women

### Shores Wildlife

Below is Ibis sitting on old tree trunk taken by Claire Lobeer. There an abundance of wildlife around the shores.





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## St. Augustine Shores Club News

### November Riverview Club Calendar

#### ALL MEMBERS:

Reservations for the Annual Meeting Italian Dinner on November 7th will be Tuesday 10/28/14 and Thursday 10/30/14 9:00 - 10:00AM. Members \$8.50 and Guests \$17.00. BYOB.

#### DANCE MEMBERS:

##### November 2nd Early Social

6:00PM- 9:00PM Music by: Ernie on the Keyboard, Chair Person: Phil & Darlene Van Tiem, Reservations: Tuesday 10/28/14 and Thursday 10/30/14, 9:00-10:00AM. BYOB. Members and Houseguests \$5.00, Outside guests \$10.00.

##### November 15th Main Social

7:00PM- 10:00PM Music by: Reministyx, Chair Person: Dennis & Kathy Salvati. Reservations: Tuesday 11/11/14 and Thursday 11/13/14, 9:00-10:00AM. BYOB. Members and Houseguests \$5.00, Outside guests \$10.00.

#### ACTIVITY MEMBERS:

**BOOK CLUB** - Rec. Membership is not required for more info please contact [kesten@sjcfl.us](mailto:kesten@sjcfl.us).

**RUBBER BRIDGE** - Monday and Friday at 12:30PM

**BRIDGE LESSONS** - Every Monday at 10:30am

**CHICAGO BRIDGE** - Must have a partner to Play, Tuesday 7pm & Thursday at 12:30pm

**CHAIR YOGA** - Every Friday at 10:45am

**DANCE CLASS** - Every Thursday at 2pm. Members \$2.50 per person, Guests \$3.50.

**EXERCISE CLASS** - Every Tuesday and Thursday at 10:00AM. Donation at door \$2.00, call Nancy Willis 794-1855

**FRENCH CLASS** - learn French conversation on Thursdays at 3:00pm

**LINE DANCING** -Every Wednesday at 10:00AM

**MAH JONGG** -Tuesday at 1:00PM & Wednesday at 10:30AM

**WRITERS IN THE SHORES** - The November meeting for Writers in the Shores will be on Tuesday the 11th. Due to the Thanksgiving holiday there will be no meeting on the 25th. Rec. Membership is not required for more info please call Donna Johnson @794-0789.

**YOGA**- Every Monday, Wednesday and Friday at 9:00AM and Wednesday at 12:30. Bring a non-skid mat & wear comfortable clothing (no belts or anything tight around your waist). The class is geared to all levels.

To All Members of the Recreation Association, If you know of anyone who should receive a greeting card, please call Cecilia Scully at 797-4816.

### Writers In The Shores

By Donna Johnson

The November meeting for Writers in the Shores will be on Tuesday the 11th. Because of the Thanksgiving Holiday there will be no meeting on the 25th. Come and check us out and bring something to share. Everyone is welcome and we would like to invite anyone who loves to write. You do not have to be a member. We usually meet the 2nd and 4th Tuesday of each month at 1:30 pm 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 me at 794-0789.

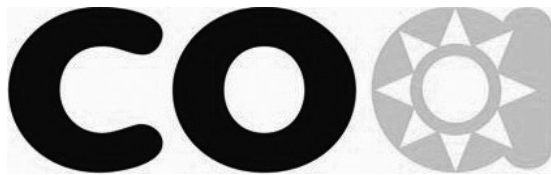
### Council of Aging Events

**November 6th "Your Life Reimagined!"** The world is full of possibilities in all phases of your life: new passions to pursue, work that's rewarding, people to connect with, healthier ways to live! Sometimes you know exactly what you want and how to get it...but sometimes it's just not that easy! That's what Life Reimagined is all about – the opportunity to discover and pursue new possibilities. To find out what you're capable of, and to make it happen, join us at Gypsy Cab Restaurant, 828 Anastasia Blvd., on Thursday, November 6th, from 6:00 until 8:00 pm. This AARP sponsored program is complimentary; full dinner menu available for purchase. Seating is limited to the first 30 people. Call 209-3655.

**November 8th "Belk Spring Charity Event"** Council on Aging will be the beneficiary of funds raised during the Belk Fall Charity Event on November 8th. You can contribute to COA by purchasing a ticket in advance for \$5.00 – and you'll receive the \$5.00 back when you make your first purchase! This is a great way to support our St. John's County seniors and have fun shopping at the same time. For more details or to purchase tickets please call Jane Faybik at 209-3687.

**November 10th "Veterans Day Ceremony"** Monday November 10th at 9:30 am at River House, 179 Marine St. The Council on Aging and Vitas Hospice will honor the veterans in our area who have served in the U.S. Armed Forces. The ceremony will be followed by a complimentary brunch for all veterans. Guest speakers will be Col. Howard McGillin, US Army retired, and a spokes person for the Wounded Warrior Service Dogs, along with a few of these outstanding canines. Reservations required for the brunch (complimentary to veterans and \$6.00 for guests) and can be made by calling 209-3655.

**November 23rd "Christmas on the River"**- Please join us for a celebration of the holiday season on Sunday evening, November 23, 2014, 5 p.m.-8:00 p.m. at River House, 179 Marine St. Dress in your holiday attire and enjoy a festive party with wine tasting, hearty hors d'oeuvres, and beer and wine. Shop at our beautiful Festival of Wreaths and give the gift of Christmas... twice! When you buy a gift for your loved one you can be assured that you are also giving a gift to the elders of our community. Tickets are \$45.00 per person. For more information, contact Jane Faybik at 904-209-3687 or email [jfaybik@stjohnscoa.com](mailto:jfaybik@stjohnscoa.com)



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## News From Around St. Johns County

### United Methodist Women Annual Holiday Fair

Save the Date! The United Methodist Woman (UMW) will once again host their annual Holiday Fair on November 22nd from 9-3pm at the First United Methodist Church (Pumpkin Church) located at 118 King St, Saint Augustine Florida. This fabulous event includes over 30 local vendors and artist displaying a wide variety of unique items for your Holiday shopping pleasure. **ADMISSION IS FREE!** In addition to the vendors there will be a silent auction and raffle. Many of the items are generously donated by local businesses and individuals. Also a cash lunch will be available catered by the Living Stones Cafe. The menu will include a choice of soups, sandwiches and a beverage.



The UMW is not a small womans organization, in fact they are the largest denominational faith organization for woman in the world with approximately 800,000 members worldwide. UMW members raise more than \$20 million for programs and projects for woman, children and youth both locally and in over 100 countries across the globe. The vision of the UMW is to turn faith, hope and love into action for woman, children and youth throughout the world.

Proceeds for this event will benefit more than 17 missions locally like; *The Empty Stocking Fund, Meals on Wheels, St Francis House, The Food Pantry, The Betty Griffin House, The Wildflower Clinic, The Sunshine Center (COA), and FUMC Youth mission trip.* The holiday event is a low stress and fun opportunity to do your holiday shopping, support your local artist and give to those most in need at the holidays. For additional information contact Caroline Hallett 941-321-7701.

### TPC Hosts Five-Star Dinner for St. Francis House Residents

October 7, 2014, TPC Sawgrass Executive Chef L.J. Cousson and the TPC Sawgrass Food and Beverage team provided an unforgettable evening of five-star dining for the residents of St. Francis House in St. Augustine. The food and atmosphere rivaled the most prestigious dining establishments in the area.

The event, Named Café Trinité, was hosted by Trinity Episcopal Church, St. Augustine in Trinity Hall and supported by volunteers from both Trinity Episcopal and St. Francis in-the Field Episcopal Church of Ponte Vedra. Decorations were artfully designed by a team from St. Francis in-the Field to transform the hall into a fall masterpiece. Volunteers from both churches bused tables and manned the kitchen to create an upscale dining experience that many had never experienced. The evening was a special reward for the clients who work diligently to overcome their barriers to self-sufficiency as they strive for an end to their homelessness. Residents of St. Francis House are homeless individuals and families who are receiving shelter and assistance from the St. Francis House program to help them rebuild their lives and return to independence.

St. Francis clients left the dinner with thankful hearts and gratitude wanting to express their gratitude to everyone who helped make it "a night to remember" to express their gratitude to everyone who helped make it "a night to remember".

St. Francis House is the only emergency homeless shelter between Jacksonville and Daytona Beach. The program has provided compassion, shelter and met the basic needs of the homeless



and less fortunate for more than 30 years. St. Francis House provides a one stop center with a wide range of services and referrals to help families and individuals rebuild their lives. The residential program houses 5 families with children and 40 individual adults in an innovative program that fosters opportunity and a chance to rebuild lives for those who have experienced the crisis of homelessness. For more information visit [www.stfrancishshelter.org](http://www.stfrancishshelter.org)

### Home Again Needs Community's Support Throughout The Year

Home Again St. Johns, a local nonprofit that provides services to the homeless, has a wish list they're hoping the public can fill.

Besides donating monetarily to the growth and operations of the organization, one of the biggest needs Home Again has throughout the year is sleeping bags for those living in the woods and in their cars. With the weather beginning to turn cooler a need for new and gently-used, adult-sized sleeping bags are being requested.

Home Again St. Johns also has a great need for volunteers at their new Drop-In Center, an outdoor shower and laundry facility for the homeless. Currently, the center is open on Wednesday afternoons from 2-6pm. Home Again hopes to get enough volunteers lined up to open up on Sunday afternoons as well.

Donations of laundry detergent, insect repellent, sunscreen, disposable razors, hand sanitizer, dandruff shampoo, men's and women's deodorant, men's t-shirts and jeans (any sizes), toothpaste, toothbrushes, mouthwash, combs and brushes would be greatly appreciated.

Home Again St. Johns also has a need for volunteers to help with some of their upcoming special events. The organization is partnering with the St. Johns County Visitor and Convention Bureau on the Flavors of Florida's Historic Coast Top Chef Cook-Off on November 22nd. Home Again is once again the recipient of funds from the Mayor's Holiday Lighting and Gala. The organization is responsible for coordinating the silent auctions at both of these events and could use more volunteers and auction items.

To volunteer or donate to an upcoming event or to donate items or volunteer to the Drop In Center, please call Diane Machaby, Home Again's Director of Development, at (904) 687-6043.

And, just as important, anyone interested in supporting the mission of Home Again St. Johns by making a financial contribution may send it to Home Again St. Johns, 1850 SR 207, St. Augustine, 32084.

The mission of Home Again St. Johns is to promote, foster and support a collaborative approach among social service and governmental agencies, community groups, faith-based organizations and dedicated private citizens for resolving issues related to homelessness in St. Johns County compassionately, effectively and efficiently. This support has resulted in regular coordination of homeless services, a daily meal served to upwards of 100 people each evening and identifying and acquiring the right place for a one stop location housing multiple agencies that provide these much needed services.



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## Futch's Power Depot Inc. Husqvarna

### "The Power Corner"

Welcome to "The Power Corner", a news article about outdoor power equipment with a look into the past and future of outdoor power equipment. Last month we asked a trivia question about the Husqvarna emblem and what it represents. This one was difficult, and there were many answers, I almost don't want to reveal it. But here is the answer. In 1620 by decree of the Swedish King, Husqvarna was founded as "Jönköping Rifle Factory", and during the first years the factory produced about 1500 musket pipes. The signature product inspired the classic "gun sight" logo that although updated, is still used today. Wow was that crazy or what. We had all kinds of responses, from crowns to a bear foot print. Thanks for all the inquires. That was a fun one.

The Outdoor Power Equipment Industry has so many outlets for equipment, but in reality there are only a hand full of companies that produce equipment. For example, Roper was purchased by Electrolux in 1988, it then became American Yard Products (AYP), Electrolux bought Husqvarna in 1978. AYP was moved from Illinois to South Carolina, Sears had owned a Portion of Roper, the controlling interest Roper had made most of the Sears Suburban's and Craftsman Tractors. So both Husqvarna and Craftsman Tractors were made at the AYP plant in SC.

In 1986 Electrolux bought Poulan Pro & Weed Eater, In 2006 Electrolux produced Outdoor Power Equipment under Husqvarna and made it its own company, so Husqvarna is now the parent company of AYP. So certain Craftsman lawn tractors are made at the same plant where Husqvarna, Poulan, Poulan Pro, Weed Eater and Dixon lawn tractors are made, Dixon was purchased by Husqvarna in the last few years. Currently some Craftsman and Craftsman Professional series are now made by MTD as well as Husqvarna/AYP. Husqvarna manufactures equipment for Craftsman made For Sears, Poulan, Poulan Pro, Weed Eater, Ryobi mowers that are sold at Home Depot and Black Max sold at Sam's Club.

Snapper was bought by Simplicity. Then Simplicity was bought by Briggs and Stratton, So Briggs owns or manufactures the following brands. Simplicity, Snapper, AGCO Outdoor Power in the U.S., Massey-Ferguson Outdoor Power in the U.S. MTD makes Massey-Ferguson in Europe. Ferris, Brute, Murray, Murray Garden Tractors outside of U.S. are made by Husqvarna/AYP and John Deere Push mowers are currently made at the Briggs and Stratton Snapper Plants. It's a small world.

Did you know that Futch's Power Depot is an "Authorized Warranty Service Center" for most name brand lawn equipment? We realize not everyone will purchase there lawn equipment from us, however, we are registered with many product lines to perform warranty work. With that being said, do you have problems with some of your equipment that may need servicing? Our Service Department is the best there is. We stand behind our work with a 30 day guarantee. And if it comes back because it still wants to act up, we put it to the front of the line and do our best to resolve the issue. Let's face it lawn equipment breaks, and it never breaks in the garage. We have loaner equipment, so if your equipment is down you don't have to be. Just ask a pro!

Thanks for reading along this month, I look forward to next month's article and reading your emails, please stop by and see us, we are open Monday thru Friday 7:30am to 5:30pm and Saturday 7:30am to 1pm. If you need to call us, 904-826-2488, or if you like drop us an email, [askapro@futchsdepot.com](mailto:askapro@futchsdepot.com), we would like to get to know and be your first choice when you need parts or service on your lawn equipment.

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## Driving Like Miss Daisy

By Rob Stanborough  
PT, DPT, MHSc, MTC, CMTPT, FAAOMPT  
First Coast Rehabilitation  
(904) 829-3411



Some may not have seen the movie but in 1989 Mogan Freeman and Jessica Tandy starred in a movie titled Driving Miss Daisy. Mogan Freeman drove Miss Daisy everywhere. They never went very far or anywhere very fast but being a physical therapists, the one thing I noticed was her posture. She sat bolt upright wherever they went.

I've given suggestions how to endure long plane rides with good posture but never anything about the car, which is every bit as important even on short trips. Proper seat height, depth, lumbar support and tilt are all factors that can contribute to pain or perhaps even lead to dysfunction. It depends on the severity of the position and how long one is in the car.

Let's start with the seat height, which may or may not be adjustable in your vehicle. While sitting in any chair the hips should always be slightly higher than the knees. This forces your pelvis into what we call an anterior tilt. The pelvis angles

forward and your back arches slightly to hollow out. The opposite of this position is "flexed", often caused by the bucket seat – one reason why it's no longer very popular.

Next, the depth, or how far you are from the steering wheel is important. The knees should be slightly bent and allow easy access to the foot pedals without having to stretch too much. Both legs positioned equally so the feet are about, in the same place, otherwise one hip will be in front of the other and the back or pelvis rotated. Constant stress on these structures while in rotation is not good, particularly while sitting. It compromised the disc of the spine. Add the bouncing of the road or vibration of the vehicle and its compounded. So, sitting with the pelvis and legs even is important.

Lumbar support is also important. Maintaining a small curvature in the lumbar spine is very important while sitting in any (continued on page 11)



# Halloween Party & Costume Contest

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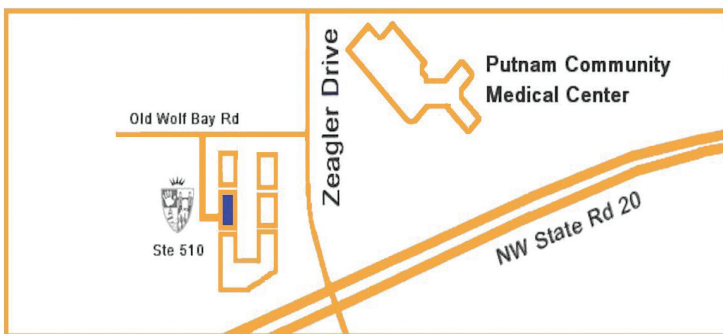


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## Supplemental Health Insurance And ObamaCare

By Jane Tucker, First Florida Insurance

Medicare Supplemental health insurance, or Supplementary insurance, is meant to supplement your Part A and Part B of your Medicare. Supplementary insurance is sold by private companies and can help pay some of the health care costs that your plan doesn't cover, like copayments, coinsurance, and deductibles.

There are a number of supplemental health insurance options for private individual and family health insurance and for public health options like Medicare. Whether or not a supplement health plan is right for you depends on your medical needs, what plan you have already, and what plans are available to you.

Medicare supplemental plans include Medigap, Medicare Advantage, and Medicare Part D Prescription Drug Coverage.

Medicare Open Enrollment is October 15th to December 7th, 2014. The open enrollment allows you to move from one Medicare/Advantage plan to another without worrying about pre-existing conditions.

Medicare Supplements are four different plans that cover the same person. The Advantage Plan is a combination of all four under one policy. You assign your Part A and Part B to the insurance company you choose to make one policy and, in most cases, there is no monthly premium.

ObamaCare Open Enrollment is for people under age 65, not yet eligible

for Medicare. Open enrollment is from November 15th to February 15th, 2015.

There are several plans and companies that you may purchase. It does not cost you more to work with an Independent Agent. The Independent Agent may represent many companies, so they can help you find the best plan for your needs.


If you are eligible for a subsidy, they can help you with that as well so you don't have to try and figure out the subsidy on line.

Supplemental insurance is not sold on the health insurance marketplace and doesn't need to follow all the new rules and regulations the Affordable Care Act sets forth.

How To Get Supplemental Insurance Supplemental Plans, both in the individual and family and Medicare markets, are purchased through private companies and aren't part of ObamaCare's health insurance marketplace.


We at First Florida will shop around for you for Supplemental Health Insurance and ObamaCare as well. And, we'll do the work to find a plan that allows you to keep your present physician.

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**Davis Dhas, MD**  
Dr. Dhas is Board Certified in Obstetrics and Gynecology and has been in practice in St. Augustine since 2009. He completed his residency in Obstetrics and Gynecology at the Michigan State University affiliate in Saginaw, Michigan where he was chief resident in 2009.




**Reda Alami, MD**  
Dr. Alami is Board Certified in Obstetrics and Gynecology and has been in practice in St. Augustine since 2009. Dr. Alami completed his residency at Michigan State University. He has recently been named a "Top Doc" in Jacksonville and St. Augustine area.



**Gloria Lelaidier, ARNP**  
Dr. Alami and Dr. Dhas are proud to have long time St. Augustine Certified Nurse Midwife, Gloria Lelaidier to be part of their team. Gloria Lelaidier brought more than 2000 St. Johns residents into this world. She obtained her Masters in Midwifery from the University of Florida.



**Anah Marks, ARNP**  
Anah is a graduate of Florida State University. She has been in obstetrical nursing since 1997, and a Nurse-Midwife since 2001. Anah loves the relationships that she builds with her patients over years of care. Anah's patients say she is knowledgeable, caring, and explains things in a way they can understand.

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## Driving Like Miss Daisy

(continued from page 9)

situation. Without the supported curvature, the back rounds out compromising the discs. It probably won't rupture while driving but it in will appropriately wear day after day, year after year, and eventually lead to compensation (see "Accumulating Dysfunction" column) and pain. If your seat does not have a lumbar support, use seat insert, small pillow or folded towel. And unfortunately, a lumbar support is mostly ineffective with bucketed seats or with the seats tilted back.

Lastly, what to do with the arms and shoulders? Holding onto the steering wheel promotes a forward-head, rounded shouldered posture. But how can it be prevented?

The best thing to do is rest the arms on the door armrest and middle console. This gives the arms support so they no longer pull on your body and spine. If your car does not have a middle console, use a pillow or rolled towel, but rest your arms on something. If you already have pain you may be surprised this may help.

Driving, regardless of the distance, can contribute to faulty posture. Over time, our bodies adapt to the circumstances we make for it. If we can keep it supported, strong and yet flexible, it will serve us well and get us where we need to go for quite some time.

Rob Stanborough is a physical therapist serving St. Augustine for over 10 years. He is president and co-owner of First Coast Rehabilitation, as well as co-author of *Myofascial Manipulation: Theory & Application*, 3rd ed by Proed Inc. He is certified in manual therapy, a Fellow of the American Academy of Orthopaedic Manual Therapists and has presented on the topic of soft tissue dysfunction in a variety of venues. Read previous columns posted on [www.firstcoastrehab.com](http://www.firstcoastrehab.com).



## St. Augustine Thanksgiving Interfaith Gathering Thursday November 20th

On Thursday, November 20th, at 6:30 PM, people of all faiths are invited to come together for the Fourth Annual Thanksgiving Interfaith Gathering at Grace Methodist Church, 8 Carrera St., St. Augustine. Participating congregations this year will include Memorial Presbyterian Church, Temple Bet Yam, the Center for Spiritual Living, Saint Paul AME Church, Grace United Methodist Church, First United Methodist Church, Trinity Episcopal Parish, The Cathedral Basilica of Saint Augustine, San Sebastian Catholic Church, Unitarian Universalist Fellowship, St. Cyprians Episcopal Church, Chinmaya Mission, S.A, First Coast Metropolitan Community Church, and representatives of the Muslim and

Buddhist Communities.

Dr. Tim Johnson, Chair of the Flagler College Humanities Department, will give the homily. The service will be conducted by the clergy of the participating institutions. There will be choral and musical accompaniment. A fellowship reception with light refreshments will follow the service. Everyone is welcome to take part in this opportunity for citizens to come together to express gratitude and thanks while nurturing our beloved community that cherishes tolerance and diversity.

Attendees are asked to bring a non-perishable food item for donation to the St. Johns Ecumenical Food Pantry to assist local families in need at this time of year.

## St. Augustine Beach Civic Association

by Bill Jones, President

[www.thecivicassociation.com](http://www.thecivicassociation.com)

### Facts about Music by the Sea... a Few Thing You Should Know



As we were saying thank you and goodnight to patrons at our final Music by the Sea Concert I met a very nice couple who told me how much they enjoyed the concerts. They also told me it was "great of the County to put these shows on for free". The couple was very surprised to hear that Music by the Sea was really created by The St Augustine Beach Civic Association over a dozen years ago.

Our organization could not have done this by ourselves. We are grateful for our relationships with the City of St Augustine Beach and St Johns County as well as the grant funding from the Tourism Development Council. We are even more grateful for the support of our patrons both local and those who visit our beautiful beach every summer. With all of that being said I felt it important to share what the Civic Association does to make this happen.

The Civic Association created and founded an open air Farmers Market many years ago. Over the years Arts, Crafts and other items were added and the venture became what is now known as The Wednesday Market. Proceeds from the operation of the Market go into the Civic Association's General Fund. Those monies are then put back into the community in many ways including the production of the Music by the Sea Concert Series. Grants and sponsorships account for less than 40% of the actual costs of the concert series. The Civic Association foots the bill for the remainder of the costs of this program. Here are some facts about the Civic Association and our programs;

- The Civic Association is operated entirely by an all-volunteer Board of Directors - no Board member is paid for his / her efforts
- Even though the concert series is a FREE event for the community, two years ago the County began charging us rent for the use of the Pavilion and this year added an additional charge for the use of two volleyball courts for seating. This year our rent was over \$4100.

- The Civic Association pays an Independent Contractor to empty trash and clean restrooms during our concerts. This expense is just over \$2000 a season

- The City of St. Augustine Beach graciously provides one police officer to handle traffic at the Pier Park entrance. The Civic Association pays for two police officers to walk the pavilion and event area during the concerts. This expense is just over \$4000 annually

- The Civic Association implemented a Trolley program in late June that ran through the end of August to make attending the concerts easier for patrons. This expense was \$2700 for the 12 week period.

As you can see we're at \$13,000 and we have yet to talk about the cost of bands, sound system, liability insurance, and other costs associated with putting on a program of this scale. At the end of the day the FREE concert series really costs over \$35,000 a year to produce. The Civic Association is happy to make this effort because it's good for tourism and for our local community. We are planning on adding at least two extra shows in 2015 and hope to implement a trolley program that runs from the start of our

season to at least the end of August. Stay tuned as we plan to have both our band and restaurant schedule in place by years end.

Save the Date - Saturday December 6th the Civic Association present another FREE program to the community. Join us at Pier Park for Surf Illumination from 3 until 7 pm. There will be food, drink, entertainment featuring Holiday Season music, a bounce house, arts crafts and yes a visit from Santa. We will also be inviting the Mayor to throw the switch on the Holiday Tree. As usual we applaud the City Public Works Department for their great work on lighting up the palm trees in Pier Park and other décor on the Boulevard. Check our website for more details on Surf Illumination 2014

In closing we are pleased to announce the launch of our new mobile web site. If you log on via your Android or I-Phone you'll see our new user friendly mobile site that will give you information on the go about the Civic Association. Check it out at [www.thecivicassociation.org](http://www.thecivicassociation.org). For more info please contact Bill Jones, President at [sabcive@yahoo.com](mailto:sabcive@yahoo.com) or call 904-347-8007.

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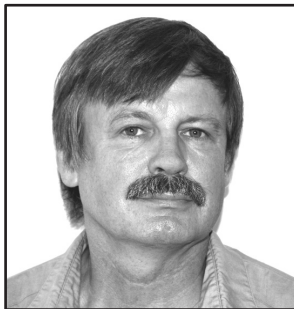
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## Computer Corner

By Gary Herrick, Computer Professor  
904-377-6785  
mainely2@bellsouth.net

### Don't Take any Action that results in Running a Malicious file!

Greetings from Computer Professor  
We have talked before on how to rid yourself of malware infections; but the best way to take back control of your computer, is to understand how we get fooled. Knowing the bad guys' strategies gives you the edge while on-line and empowers you to "just say no".

We still should have anti-malware software, keep it up to date and run scans when something doesn't seem right. Install Windows and Java updates making sure that it is Windows or Java that is supplying the update. But what are the gimmicks and the cons that are getting past our common sense? The biggest - "Social engineering" to persuade us to take some kind of action that results in us running a malicious file, thereby infecting your own machine. Instead of finding way to sneak into your machine - they just have to present us with a credible lie and convince you to install and run their program. This is nothing new. Con artist have been around a long time and still are taking us for all the money they can by scare tactics, false hope, compliments and the promise of miracles.

A common technique is to prey upon user's fear. People can be easily persuaded to let them check your computer, they may say they are from Microsoft, maybe you will get a warning message on the screen that makes you think the computer god is talking to you and you must obey, then

try to trick you into buying the software to remove the infection. If the scam is coming by phone, tell them that you do not own a computer and will never own one and hang-up, hopefully this gets you off the calling list. If you get a message on your computer, believe it only if it is from YOUR security program i.e. Norton, AVG etc.

Another common tactic is to lure the user into installing an application that will allow them to watch a video, maybe sign up for hundreds of dollars of savings coupons, or they guarantee they will protect you while you browse websites of their selection; but predictably that application turns out to be malware.

In addition to social engineering another attack come from us turning a blind eye to advertising and to detail. Everything is sponsored by advertising, even adobe reader download has an ad from McAfee or some company, then that program will "advise you" that you are not fully protected, and then they will offer you a great deal on their AV software. This is all legal because you had the opportunity to remove a check mark to indicate you did not want this sponsored program. Find these checkmarks, read what you are about to get, remove all sponsor downloads.

Want to see what the US government says about this? Go to: <https://www.us-cert.gov/ncas/tips/st04-014>.

## Art In The Park Oil or Acrylic Painting

Learn the fundamentals of painting in oil or acrylic such as color theory/mixing, and tools and techniques. If you are more experienced, hone your skills, or experiment with the guidance of a classically and trained, professional artist/educator, in the beautiful and inspirational environment of Washington Oaks State Park. Classes will be held outside, and students will receive group, as well as individual instruction. Classes include lectures, demonstrations, art history and critiques. Joan F. Tasca is the instructor and runs from November 12th thru December 17th, six Wednesday morning from 9:30am-12:30pm

Registration form and \$150 fee is due by November 7th. After November 7th

fee is \$160 (park entrance fee included). Contact: Joan F. Tasca at [info@joanftasca.com](mailto:info@joanftasca.com) or call 904.794.2594 or 904.402.2292 to inquire and request registration form and supply list (kits must be ordered early).

Tasca holds a B.F.A. with a concentration in figure painting, from the University of Delaware. She received Art Education Certification from The University of the Arts in Philadelphia, attended Tyler School of Art and youth classes at Moore College of Art and Philadelphia Museum College of Art. Tasca has taught K-12, college level, and community education. See [www.joanftasca.com](http://www.joanftasca.com). Washington Oaks Gardens State Park is located at 6400 N. Oceanshore Blvd. Palm Coast, FL 32137.



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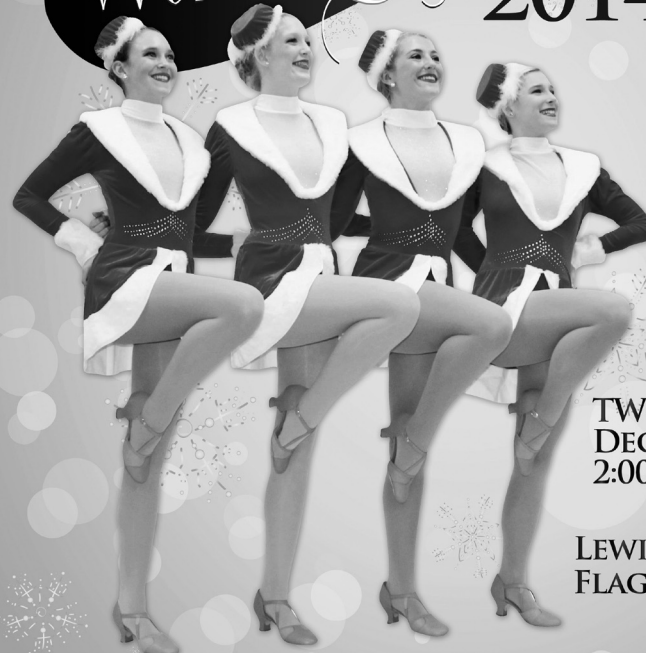
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## Financial Focus

Informations Provided by  
Edward Jones

### Open Enrollment: A Great Time to Review Your Retirement Plan

If you work for a medium-to-large company, you may now be entering the “open enrollment” period — that time of year when you get to make changes to your employee benefits. Your benefit package can be a big piece of your overall financial picture, so you’ll want to make the right moves — especially in regard to your employer-sponsored retirement plan.

Take a close look at your 401(k) or similar plan, such as a 403(b), if you work for a school or a nonprofit group, or a 457(b), if you work for a state or local government. And keep these possible moves in mind:

- **Boost your contributions.** If your salary has gone up over the past year, or if you just think you have a reasonable “cushion” in your disposable income, boost your contributions to your employer-sponsored retirement plan. Even if you can’t afford to contribute the maximum amount — which, in 2014, is \$17,500, or \$23,000 if you’re 50 or older — to your 401(k) or similar plan, try to put in as much as you can afford. Remember the key benefits of these plans: Your money can grow tax deferred and your contributions can lower your annual taxable income. (Keep in mind, though, that you will eventually be taxed on your withdrawals, and any withdrawals you take before you reach 59½ may be subject to a 10% IRS penalty.)

- **Don’t miss the match.** Try to take full advantage of your employer’s matching contribution, if one is offered. Your employer may match 50% of employee contributions, up to the first 6% of your salary. So if you’re only deferring 3% of your income, you are missing half the match — or leaving money “on the table,” so to speak.

- **Rebalance, if necessary.** You may be able to change the investment mix of your employer-sponsored retirement plan throughout the year, but you might find that the best time to review your holdings and rebalance your portfolio is during open enrollment, when you’re reviewing all your benefit options. Try to determine if your investment allocation is still appropriate for your needs or if you own some investments that are chronically underperforming. And always keep in mind the need to diversify. Try to spread your money around a variety of investments within your plan, with the exact percentages of each investment depending on your goals, risk tolerance and time horizon. As you near retirement, you may need to lower your overall risk level, but even at this stage of your career, you’ll benefit from a diversified portfolio. While diversification can’t guarantee a profit or protect against loss, it can help reduce the impact of volatility on your holdings.

- **Review your beneficiary designations.** Your retirement plan’s beneficiary designations are important and, in fact, can even supersede the wishes you express in your will. So if you experience changes in your life — marriage, remarriage, a birth or an adoption, etc. — you’ll need to update the beneficiary designations on your 401(k) or similar plan. It won’t take much time today — and it can help prevent a lot of trouble tomorrow. You work hard for the money that goes into your retirement plan — so make sure your plan is working hard for you.

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

## Pirate Escapades at St. Francis House



Hear Ye! Jerry Cameron, a benevolent pirate and Assistant County Administrator for St. Johns County, Florida has been gathering treasures for St. Francis House. He brought in the first loot of this six week campaign to Judy Dembowski, the Executive Director of St. Francis House.



In the spirit of goodwill, several local Pirates are asking friends and associates to help with this fundraising campaign. To cast your vote for your favorite pirate, make a donation at [stfrancisshelter.org](http://stfrancisshelter.org) or mail a check to St. Francis House, 70 Washington Street., St. Augustine, FL 32084. To become a pirate for St. Francis House call 904-829-8937. The contest ends on November 8, 2014 at the St. Augustine Pirate Gathering.



## SJR State Begins Spring Registration

St. Johns River State College is accepting applications for the spring semester. All new students are required to attend orientation before registering for classes. Students are encouraged to avoid the year-end rush and contact their campus’s counseling office promptly to reserve their seat.

Registration time tickets will be assigned during November orientation, allowing most students to register for classes during orientation. Registration for returning students begins November 5. Spring classes begin on January 7.

New degree programs include the Computer Related Crime Investigation A.S. degree and the Nursing: LPN Bridge to ASN degree programs. New information technology certificate programs include Geographic Information Systems, Help Desk Support Technician, Digital Forensics and Network Security. The one-year college credit certificate paramedic program will begin in the spring.

For more information regarding registration, contact the St. Augustine Campus at (904) 808-7400. Spring course listings are available for viewing online at [SJRstate.edu](http://SJRstate.edu).

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## Happy Thanksgiving



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## 3rd Annual Santa Suits on the Loose 5K and Santa's Gift Gallery

The Third Annual Santa Suits on the Loose 5K, to benefit St. Augustine Youth Services (SASY), is a walk/jog/run that will be held on December 13, 2014 starting at the St. Augustine Beach Pier Park at 8am. The race follows a flat 3.1 mile course through St. Augustine Beach neighborhoods. Just imagine over 300 Santa's heading out for a run – it's a wonderful sight to see!

Registration begins at 6:30am. Entry fee is \$35 per person. Sign up early to receive a Santa Suit, guaranteed to the first 300 adult registrants. Children will receive a Santa-inspired T-shirt.

There's plenty of time to sign up as a sponsor and receive recognition now and

on race day. Go to [www.sayskids.org/santa](http://www.sayskids.org/santa) for more information.

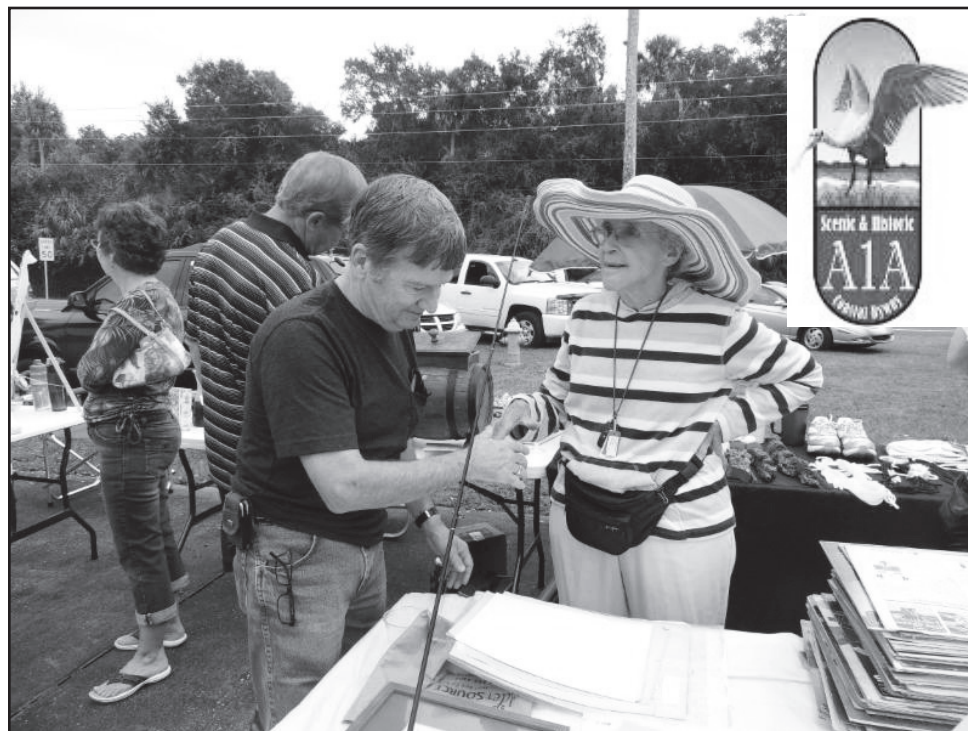
New this year is the Community and Corporate Team Challenge. You can gather your neighbors, co-workers, friend and relatives to form a team. Receive bragging rights and a traveling trophy for registering the most participants.

For more information or to register online, visit [www.racesmith.com](http://www.racesmith.com) or email [santasuitsontheloose@gmail.com](mailto:santasuitsontheloose@gmail.com) for any questions.

An addition to race packet pick-up on Friday, December 12 is Santa's Gift Gallery. This event will feature 20 vendors displaying handmade crafts in a festive family atmosphere under the pavilion at the St.



## Longest Garage Sale in Florida Set for Nov. 15 on A1A in St. Johns and Flagler Counties



Longest Garage Sale in Florida Set for Nov. 15 on A1A in St. Johns and Flagler Counties Florida's longest garage sale, the Super Scenic A1A Highway Garage Sale, is scheduled for Sat., Nov. 15 along the 72-mile national scenic Byway through St. Johns and Flagler counties.

The event, sponsored by the Friends of A1A Scenic and Historic Coastal Byway, will begin at 8 a.m. and end when the items are sold. The Byway stretches from Ponte Vedra Beach to Flagler Beach and consists of numerous scenic vistas, historic sites and cultural exhibits.

This is the sixth annual garage sale and the idea of hosting and visiting a garage sale has become so popular that it has grown larger each year. The event is for a good cause: the vendors who participate make a small contribution to the Friends of A1A, the non-profit organization that administers the A1A National Scenic Coastal Byway, only one of six in the state of Florida.

For those who cannot have garage sales near their home, the Friends of A1A has organized several independent sites to accommodate them. Organized community visitor sites can be found in Ponte Vedra Beach, South Ponte Vedra Beach, Vilano Beach, Camanchee Island, St. Augustine Beach, Crescent Beach, Marineland, THE Hammock, Beverly Beach and Flagler Beach. More sites are being added frequently, as vendors are joining daily to participate in the sale. For more information about the sale and the Byway, please go to [www.scenic1a.org](http://www.scenic1a.org).

In addition to the Byways scenic and historic sites, there are many art galleries and several parks that feature art along the way, all of them free. A small sampling of them include (starting from Ponte Vedra Beach to Flagler Beach):

- Stellers Gallery, 240 A1A N., Suite 13, Ponte Vedra Beach, houses a variety of styles ranging from conservative and traditional, to expressionist, abstract and whimsical. The artists exhibited are international, national, as well as local.

- Bird Island Park, 101 Library Boulevard, Ponte Vedra Beach, features mosaics of native plants and animals, each corresponding with the three different ecosystems in the park.

- St. Augustine Art Association,

22 Marine St., St. Augustine, features scenes of St. Augustine and the Florida genre, ranging from figurative, maritime and abstract paintings to sculpture and ceramics.

- St. Augustine Beach Sculpture Garden at Lakeside Park, 2300 A1A South, St. Augustine Beach, (next to St. Augustine Beach City Hall), features 18 sculptures, mostly of an oceanic theme, and vary from and marble to granite and bronze.

- The Baliker Gallery, 5928 N. Oceanshore Boulevard in Flagler County's Hammock, features the work of local artist Paul Baliker, whose art is displayed nationally. Wood and bronze sculptures are life-sized, monumental and functional.

- The Gallery of Local Art, 208 S. Central Ave, Flagler Beach, features the work of more than 40 local talented artists and includes numerous types of mediums. In addition, while visitors are participating in the Super Scenic A1A Highway Garage Sale along the Byway and enjoying the local art, there is a Mobi Tour available. For details, visit your app store to download the free app from First Coast 360 or learn more at [www.scenic1a.org](http://www.scenic1a.org). The various stops have markers to identify locations along the tour.

Vendors and business interested in participating in the garage sale should register with the Friends of A1A. Registering with the Friends will give vendors a sign directing visitors to their sale and help promote the Scenic and Historic Byway.

Participants keep all of their proceeds from their sales. Please contact the Friends at 904-425-8055 for more information or Danielle Anderson at 386-503-5197.

The Friends of A1A Scenic and Historic Coastal Byway is a non-profit organization that protects, preserves and enhances resources along the A1A National Scenic Byway. This citizen's advocacy group partners with municipalities, governmental agencies and other civic groups to maintain and improve resources along the corridor. Designated in 2002, the Byway is rich in history, nature, archeology, culture, scenery and recreation. The Friends of A1A's efforts benefit residents and travelers alike by maintaining the identified intrinsic resources while allowing economic development.



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36 & 72 miles: \$35 thru October 31 and

\$45 - Day of Event

Spoonbills and Sprockets Cycling Tour, November 2, 2014 starts registration check in at 7 a.m. at the Coastal Policy Center in Marineland. Folks can register that morning or visit the website [www.scenic1a.org](http://www.scenic1a.org) for more information. This year cycling jerseys will be available for purchase to commemorate the ride. Enjoy 33, 66 or 100 miles of cycling along the A1A byway viewing landmarks such as the historic St. Augustine Plaza and the Flagler Beach Pier. Ride in the morning and stay for the cookout afterwards. Produced by VeloFest for Friends of A1A Scenic & Historic Coastal Byway. Lead contacts: Bill McClure, [bill@billmcclure.com](mailto:bill@billmcclure.com) or Heather Neville, [director@velofest.org](mailto:director@velofest.org).

Art aficionados will appreciate the many premier art galleries along the Byway. With nearly 100 different types of venues, visitors can view art of many genres from international,

national and local artists, much of it featuring nature, aquatics and Florida's environment. Mediums include oil, acrylic and watercolor paintings; wood, stone, marble and granite sculptures; ceramic and clay pottery; black and white and color photographs; hand-blown glass, handmade jewelry, various textiles and many other imaginative creations. Public art along the Byway includes colorful mosaics, sculptures and statues.

Donations may be made online by clicking the donate button below OR send to: Friends of A1A Scenic & Historic Coastal Byway 2175 Mizell Rd., St. Augustine, FL 32080. Call 904-425-8055 for more information.

The U.S. Department of Transportation designated the A1A Scenic & Historic Coastal Highway as a National Scenic Byway in 2002. Friends of A1A Scenic & Historic Coastal Byway is a non-profit organization with a mission to preserve, protect, promote and enhance the outstanding resources of the 72-mile A1A corridor through NE Florida's coastal counties of Flagler and St. Johns. The organization is composed of volunteer citizens who collaborate with municipalities, government agencies and other civic groups to improve facilities, amenities and promote interpretive stories about the area's intrinsic resources including nature, culture, recreation, archaeology, scenery and history.



## St. Johns County Public Library System Now Offers Streaming Video, eAudio Content, and Digital Magazines

The St. Johns County Public Library System (SJCPPLS) now offers new media services that will allow patrons/library cardholders to access thousands of movies, television shows, songs, audio books, and electronic magazines from any internet-enabled device through a partnership with hoopla and Zinio for Libraries.

SJCPPLS cardholders can download hoopla, a free mobile app, onto their device, or visit [hoopladigital.com](http://hoopladigital.com) to begin enjoying thousands of titles from major Hollywood studios, record companies, and publishers. All are available to borrow for instant streaming or download. Cardholders will also have unlimited access to several digital magazines through Zinio for Libraries. Among the many popular titles available through Zinio are Men's Health; Cosmopolitan; Better Homes and Gardens; Food Network; Newsweek; Car and Driver;

Seventeen; Surfer; The Family Handyman; Rolling Stone; Martha Stewart Living, and many more.

"Whether it's physical materials on the library's shelves or new digital resources, we've always been committed to improving the quality of our collection for local patrons," said Debra Rhodes Gibson, Director for St. Johns County Public Library System. "With these services, we are able to expand our digital collection with dynamic content that's accessible, free of charge."

Now there is no waiting period for popular titles, and hoopla's automatic return means no late fees. With the inclusion of Zinio for Libraries, patrons of SJCPPLS will also be able to download complete magazine issues and keep them to read whenever and wherever they want without ever having to return them. For more information, please contact Angelina G. P. Gervasi at 904.827.6925.

## Winter Spectacular!

December 6, Lewis Auditorium, Flagler College

Stephanie Burkhardt, Executive Artistic Director for *The Dance Company of St. Augustine*, announces the date of the all new St. Augustine Winter Spectacular!

The original production which debuted last December was chosen as one of St. Augustine's top entertainment events for 2013 by Compass theatre critic Bob Feldheim. St. Augustine Winter Spectacular will help kick off the holiday season on Saturday, December 6th at 2:00 PM and 7:00 PM, following the St. Augustine Christmas parade. The performances will take place in the beautiful Lewis Auditorium at Flagler College with advanced ticket prices at \$15 and \$20. Prices at the door will be \$20 and \$25, if available. The show will feature different scenes that comprise a family-friendly, entertaining storyline that follows a young girl's journey during the holidays. You can expect to see a full production

within a variety of genres including ballet, tap, jazz, modern, acrobatics, kick line and musical theatre numbers. The studio is investing in new costumes, props and backdrops for the multi-genre production featuring the studio's elite Performance Ensemble as well as other performers who auditioned for roles.

The Dance Company, located in the Cultural Arts Center next to the pier, is a non-profit dance studio that has been providing strong technical and artistic dance training for over 20 years. Tickets for St. Augustine Winter Spectacular will be available for purchase beginning November 1st on the website: [www.staugustinewinterspectacular.com](http://www.staugustinewinterspectacular.com). If you are interested in being a sponsor of "the newest holiday production in the nation's oldest city" or need further information, call the studio at (904)471-4946. See you at the show!





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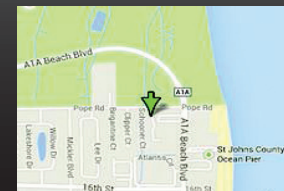
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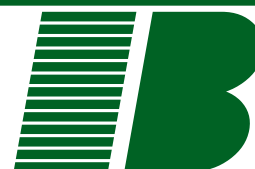
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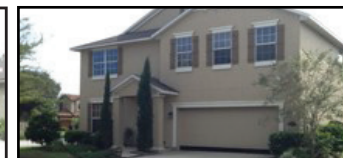
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