



# St. Augustine Shores OBSERVER

NEWS FOR AND ABOUT RESIDENTS OF ST. AUGUSTINE SHORES

## Shores Service Corporation 2014-2015 Board of Directors



**Board Members left to right: Rachael Diamond (Secretary), Sue Chitwood, James Priester, Jerry Zin (President), Claire Lorbeer (Treasurer), Winston Burrell, (VP)**

The Annual Membership was held at 10.00 AM May 2nd in the Main Hall at the Riverview Club with light attendance. President Winston Burrell presided with 6 Board members present and one absent.

The meeting agenda was provided to members and President and Treasury made reports. The Annual Board Election of expiring members was conducted. The term of Board Members Clair Larbeer, Jerry Zin, and Francis Bobkowski ended. The Nominating Committee candidates for the 2014-15 year included Jerry Zin, Clair Larbeer, and Rachael Diamond. The 3 vacant Board (continue on page 3)

## Shores Residents Invited To Annual Family Fun Day Saturday, June 28th



### Shores residents enjoying last years Fun Day. We look forward to seeing you here this year!

The "Shores Annual Family Fun Day" is June 28th. The event will be held at the Riverview Club with the Fun Park and pool open from 10 a.m. and 2 p.m. There will be no charges for anything during the event.

General Manager Joe Smith announced at the May Board meeting that he had entered into an agreement to have an air bounce house, a large water slide, snow cone machine, horseshoes and dunk tank. Shores Service Corporation employees, members of the Board of Directors and interested volunteers are planning to staff the event.

After all those activities, families are bound to work up an appetite, so volunteers will be serving free hotdogs, chips, drinks and other snacks. The huge new grill and covered pavilion will be the location where lunch will be served.

## St. Augustine Shores Singles Group Enjoys Annual Cookout!



*Pictured not in any order: Susan Hill, Inez McDonald, Lois Vrba, Kay Tarrant, Ruth Hicks, Arlene Favorite, Penny Sigda, Susie Charlesworth, Ruth Dunn, Vera Murphy, Judy Abel, Margaret Hand, Janet Risko, Barbara Risko (unable to attend)*

The St. Augustine Singles group met at noon May 20 at Riverview Club to enjoy their annual meal. General Manager Joe Smith fired up the grill and provided the hamburgers and hots and the group provided the trimmings.

The Shores Singles group has been meeting monthly over the years. Each spring or summer Joe had been doing the cooking on behalf of the Service Corporation. The group has been together over 25 years.

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

- News From Around the Shores:
  - May Annual Meeting
  - June Rec. Calendar
  - 2014-15 Board Members
  - Annual Picknick June 28
- Health Update: Stenosis
- Financial Focus: Avoid Problems by Updating Beneficiary Designations
- Computer Corner: Windows 9/8.1 Operating System #2
- Sheriff's Corner: Boating Safety
- How to Shop Smart for Home Insurance
- St. Johns Business Network Betty Griffin House Golf Benefit in July

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The Shores Observer  
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## 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.

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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.

## Council On Aging Volunteer Opportunities

**MEALS ON WHEELS:** Volunteers are needed to package meals on wheels at the Coastal Community Center on Wednesday mornings, 9 – 10 a.m. This is an ideal opportunity for high school students to fulfill community service requirements.

**COASTAL COMMUNITY CENTER:** Volunteers are needed for the senior center morning program on Mondays – 8 a.m. to 12:30 p.m. Duties include setting up the coffee bar, interacting with participants and serving lunch. A volunteer is needed to organize and facilitate short field trips for our senior participants – one weekday morning, every other month. A volunteer is needed to set up the coffee bar, call Bingo and assist lunch set up on Tuesday mornings – 8 a.m. to 12:30 p.m. Love scrapbooking? We need a volunteer to keep the COA scrapbook up-to-date – flexible schedule.

**COASTAL HOME CARE** is seeking a volunteer file clerk. Office experience is required – hours are flexible.

**CARE CONNECTION:** Volunteers are needed to assist seniors in signing up online for the SNAP program. A volunteer receptionist is also needed on Thursday from 9 a.m. to 12 noon. Good communication skills and computer experience required. A volunteer is being sought to lead the Care Connection yard work crew on Thursday mornings.

**MEMORY ENHANCEMENT:** Volunteers are needed at the Fruit Cove Baptist Church on Tuesdays and the Anastasia Baptist Church on Mondays and Wednesdays, from 9 a.m. to 2 p.m., or any time within those hours. Duties include (continued page 5)

## 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:** Large size multi-colored Electric Lift chair. Please call 904-797-0259.

**FOR SALE:** 6' Oak table with glass top plus 4 solid oak chairs, like new condition-\$200. Stressfree recliner with ottoman, all leather - \$200. Call Ray Hutchins at 904-794-1346.

**FOR SALE:** Coleman Road Trip Propane Grill. Brand new, never used, Folds flat and perfect for outdoor camping or beach. Slight damage to handle which does not affect performance. Sold for \$120 sell for \$50 firm. Call 570-540-6794.

**FOR SALE:** (1) Ladies White Gold Three Diamond Ring Recently Appraised for \$2,990, Selling for \$1,450. (2) "Invacare" Over the Toilet Commode- \$20 (3) "Hoover" Steam Vac Carpet Cleaner \$55 (4) "Murray" Rear Bagging Push Lawn Mower- \$55 (5) "Pottery Barn" Silver Plate Chargers (set of 12, new in box, never used)- \$115. Call 904-797-7975.

**FOR SALE:** Kymco Agility Scooter, 125cc, silver & black, excellent condition. Scooter has windshield and Shad carry box for carrying items. Price includes two helmets and cover for scooter. \$2150 Call Ray at 904-495-8034.

**FOR SALE:** (1) Stereo Music System Sanyo GXT 107. Plays 33 1/3 RPM and 45 RPM records. Phono, Radio, Casset Player asking \$35.00. Excellent condition. (2) Also have about 50 LP records and 2 boxes of cassetts. Asking \$20.00 (3). Maurice Utrillo, Mount St. Michel Painting. 1922, 24" by 20" Signed and Framed. Priced by Premium Boutique @ \$185.00. Asking \$100.00. (4) Depression Glass. Cherry-Blossom Pink Jeannette Glass. Six Dinner Plates fluted 9 1/8", 6 Cups & Saucers, 3 1/2", One Creamer 3 1/2" flat, One Sugar Bowl & Lid 4 5/8, One Oval Platter Fluted Edge 11", One Oval Bowl Edge Fluted 9", Five 8 oz. Footed Tumblers- one with chip on top. All other pieces are in Excellent condition. Priced on Replacements, LTD @ Over \$500.00. Asking \$400.00. (5) Mayfair Pink Depression Glass Candy Dish Lid. Lid has small chip on it. Asking Price \$40.00. Call 904-797-4967.

**FOR SALE:** (1) Bookcase 1: 24.5 by 35 inches- price is \$15 OBO. (2) Bookcase 2: 30 by 45 inches \$20 OBO. (3) Phillips tv: 24 inch screen 20 in \$30 OBO. (4) Clothing valet: holds clothing 25 inches \$20 OBO. (5) 4 lighthouses some musical/4 nautical figurines \$15 each. Call 904-797-2886 between 10am-6-pm for appt.

**FOR SALE:** Moveable bar 40'x19'x34' \$60, White patio lamp \$35., Island cooler (hot &

cold)\$40., computer table \$25, 2 fishing poles \$40ea., Foldup small dog cage \$35, Outdoor folding chairs \$8 each Phone 797-3865.

**FOR SALE:** Troy Built Tiller 7 hp like brand new. Used 3 times. Paid \$1,300.00. Sacrifice \$500.00. Ask for Harold at 904-794-4370.

**FOR SALE:** Motorcycle/scooter rack that fits a class 4 hitch. Metal mesh plus ramp making it easy to load bike on the rack. Used with our RV. \$125 OBO. Call Ray 904-495-8934

**FOR SALE:** Adult handicap 3wheel. Reduced to. \$400.00. Call 794 1173 leave message.

**FOR SALE:** Dog Door for sliding glass door for medium or large dog. \$150 new, take \$75. New pet steps aids pets getting on beds, into car, etc. \$25. Call 904-806-5462.

**FOR SALE:** Adult Male Cockateil. Healthy & handsome. Large steel cage and stand on wheels. Asking \$125.00. Call 671-3434.

**FOR SALE:** 1985 Pontiac Van, overhauled 6 cylinder. Good condition. Best offer accepted. Call 797-7084.

**MOVING SALE** - Everything must go no offers refused - entertainment center, queen captains bed/waterbed, leather sectional sofa, coffee table with matching end table, patio furniture, antique dresser and chest, dishes, appliances, tools, much more than can list here. Call or text Robin 904-814-6976.

**MOVING SALE:** 405 Casuarina Circle June 5th, 6th and 7th from 9am-1pm. Nice condo furniture, sofa, 2 loveseats, tables, china cabinet, books and more. For info call (904) 501-9263.

**GIVING AWAY:** Power Rider Exerciser. Good for adults. Call 904-794-5348.

## Gate House Watch of St. Augustine

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## Sharon's Hair Studio Celebrating one year service to the Shores Community!

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## News from Around the Shores

### St. Augustine Shores Service Corporation May 8th Board Summary

The St. Augustine Shores Service Corporation Board set June 28th as Family Day at its May 8th Board Meeting. The Open house event will again offer free pool, dunk tank, water slide, free lunch, playground and open fishing pier.

The Board also discussed and took action on several issues. Renovations to the Riverview facility with the Board agreement to revise the specifications for carpeting and hardwood flooring to higher quality levels. The new specifications will be rebid to keep the overall facility renovation project on track.

Completed to date, are the replacement of the old leaking windows, construction of a new office storage room, painting of the ballroom, game and card rooms. The next phase will put new carpet in the card room and hardwood flooring in the central hallway and game room. The library will have new shelving, paint and flooring.

The office area will be painted, carpeted and redesigned to provide a neater more efficient work area. Employee training for the new computer system is in progress to improve record keeping and to offer more services to the membership. Target date for the new computer system is June before the July new fiscal year.

Budget status for the current fiscal year was presented by the manager as indications are there will be a surplus due to back dues, collections and expenses running lower than budgeted. The Board discussed the possibility of expanding landscaping plans for the Riverview facility as well as other areas of the community which are set for next fiscal year.

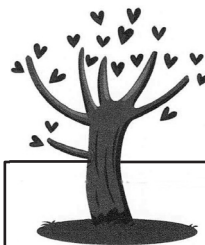
With so many facility changes and improvements the Board will look into the terms and conditions of the janitorial building services contract. The St. Johns County Purchasing Department has assisted with contract specifications to consider.

Other cooperative efforts between the County and the Shores Community came from meeting with Commissioner Bill McClure. Through his efforts, the county PRIDE system has been reopened to the Shores. Under this system, Shores Management or any homeowner can enter requests to the county code enforcement or maintenance programs and get an answer and a follow up response via computer tracking code. The Manager has already submitted 19 deed restriction violations to code enforcement.

A revised plan for replacing the failed fountains in the various community lakes was submitted. The manager has found a new supplier and will purchase a large and a small version of the proposed fountain to test noise levels and general durability. The large fountain is set for the North Holiday Lake. The smaller fountain will be tested in a smaller lake in the near future.



Pictured on the left above is General Manager Joe Smith cooking up some hotdogs and hamburgers for Shores Singles group May 20th.



## The Corner Garden

By Susanne Murphy  
The Geranium Circle Garden Club

- Watch for chinch bug damage in St. Augustine lawns. (see May issue)
- Blueberries begin ripening about June 1.
- Check mulch around ornamental plants to be sure it's 2 to 3 inches thick, and add mulch as needed to help keep away from trunk or stem.
- Remove old blooms and flower spikes from annuals. This is called "dead heading" and makes the bloom longer. Fertilizer monthly except for the marigolds and periwinkles.
- Those who plan to treat for mole crickets and did not do it in May should apply the product by mid-June.

**Happy Gardening!**

### Author Chris Bodor Publishes 7th Book

The state of Florida finally has an opportunity to speak up in FLORIDA SPEAKS, a new poetry collection edited by Shores neighbor Chris Bodor (see picture taken by Courtney Bodor). His book, published by Poet Plant Press, is available at Amazon.com and the St. Augustine Barnes and Noble. Featuring thirty writers musing on the Sunshine State, this 111 page anthology includes work from many local poets including Michael Henry Lee, Mary Deno-Yeck, Kimmy Van Kooten and Lee Paterson. Nature photographer LeeAnn Kendall, shot the cover photo as well as five pictures featured on the title page of each section of the book.



Bodor, who moved to the Shores from New York in 2003, runs his own imprint Poet Plant Press with his wife Mary Beth. The couple is currently collecting poems and articles about Florida for an inaugural issue of their new print book project A.C. Papa - St. Johns County's own literary magazine. Submissions are being collected by email at [acpapa@itmag@gmail.com](mailto:acpapa@itmag@gmail.com). For more info check-out the official Poet Plant Press website [www.bodor.org](http://www.bodor.org).

### Shores Service Corporation 2014-2015 Board of Directors

positions had only 3 candidates and were approved according to the bylaws. During the comments by members, a request for the number of votes for each candidate and was informed the the results would be posted at the office.

The new Board of Directors met immediately after the Annual Meeting to elect the 2014-15 Officers. The new Officers are President, Jerry Zin- Vice President- Winston Burrell, Treasurer- Claire Larbeer, and Secretary- Rachael Diamon.



Board Members Winston Burrell and Sue Chitwood helping residents vote

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## St. Augustine Shores Club News

### June Riverview Club Calendar

#### ACTIVITIES MEMBERS:

**BILLARDS**- Monday, Wednesday, Saturday 9:00AM. Tuesday and Thursday at 1:00 PM

**BOOK CLUB**- First Monday of the Month in the Library. Open to all residents.

**RUBBER BRIDGE**- Wednesday & Friday at 12:30 PM.

**BRIDGE LESSONS** - Monday at 10:30 AM. Nancy Willis 794-1855.

**CHICAGO BRIDGE** - Thursday at 12:30 PM Nancy Willis 794-1855. Tuesday at 7:00 PM Debbie Casey 347-9800 or Betty Barton 797-9097. Must have a partner.

**EXERCISE CLASS** - Tuesday and Thursday at 10:00AM. Donation at door.

**FRENCH CLASS** - Conversational French Thursdays at 3:00 PM.

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

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

**TAICHI** - Wednesdays at 5:00PM. Ancient Chinese Discipline of meditative movements practiced as exercise. \$2.00 per person.

**YOGA** - Monday, Wednesday and Friday at 9:00 AM. Bring a mat.

**CHAIR YOGA** - Friday at 10:45 AM. Additional mobility for those who have a hard time with floor exercise. Loose clothing and a mat.

**WRITERS IN THE SHORES** - meets every 2nd and 4th Tuesday of the month at 1:30 PM. Open to all residents. Donna Johnson 794-0789.

#### DANCE MEMBERS:

**JUNE 8TH 6:00-9:00 PM EARLY SOCIAL**

**SUNDAY** Music: Tim Rippey Hosts: Jim Paula & Lidia Vickery; Tony and Jean Michael. Reservations Tues June 3 and Thurs June 5 from 9:00 - 10:00 AM.

**JUNE 21ST 7:00-10:00 PM MAIN SOCIAL**

**SATURDAY** Music: Nostalgia Hosts: John & Phea Stark  
Reservations: Tues June 17 and Thurs June 19 from 9:00 -10:00 AM. Dances are \$5.00 for members and house guests and \$10.00 for non-members. BYOB and snacks.

#### ALL MEMBERS:

**DANCE CLASS** - Thursdays 2:00 PM. Members \$2.50; Guests \$3.50. Information Dennis Salvati 461-6782.

**BOARD MEETING** - Second Tuesday of the month at 11:30 AM

### Shores Golf Update

June Tea Leaves by Peggy McGovern



The Ladies' of the Shores Golf Assoc. just finished the 3rd & last Major tournament of their season. The Sally Croyle Memorial tournament is a low-net tourney & was played on April 24.

**JEAN BURNS** (pictured at right) took the honors & is the low-net winner of that event. Gals that did well also are A-flight: 1st Shay Hall, 2nd. Jean Edgin. B-flight: 1st Linda Zupko, 2nd Sue Hecht. C-flight: 1st. Nancy LaPaglia, 2nd Marge Parker. D-flight: 1st Peggy Oliveira, 2nd Peg McGovern. Birdies: Jean Burns & Edia Shubert, Chip in Dale Kelleher, Closest to the pin: Peggy Oliveira

Awards were presented on May 8 at our luncheon & we thank Gary Croyle & THE ST. JOHNS FAMILY FUNERAL HOME for sponsoring this tourney & for their loyalty over the years.

Our last day of schedule play is May 29 & our closing luncheon is June 5. Hope to see you there. A big THANK YOU to all our committee Girls & those behind the scenes. It was another very good year!! Have a safe & healthy summer, take care of each other & I will see you around town. (God willing) Peggy McGovern, pegaboo49@aol.com.

### Writers In The Shores

By Donna Johnson

The June meetings for Writers in the Shores will be on Tuesday the 10th and again on the 24th. The chosen subject "Signs", is suggested for this month's topic to write about on the 24th. Come and check us out, everyone is welcome and we would like to invite anyone who loves to write. You do not have to be a member. We 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.

### Summer is HOT at Shores UMC

Shores United Methodist Church has planned plenty of activities for the community this summer. All activities are FREE and everyone is invited!

They will hold a School's Out-Welcome Summer Splash on Saturday, June 14, 2013 from 3-5:00 pm, for children and families. There will be a free waterslide, free water games, and free snacks. Bring a towel and be prepared to get wet!!!

Shores UMC will presents the first of "The Shores Summer Series" on Saturday,

June 28th. It starts with a Farmer's Market from 4-6:00 PM, followed by free hamburgers and hotdogs and fixins with reservations (call to reserve your meal now!) at 6 pm and a family-friendly movie in the sanctuary at 7 pm.

Shores UMC is located at 724 Shores Blvd, between the Golf Course and Hartley Elementary. For more information or to reserve your dinner for the Summer Series, call 797-4416. Rev. Randy Strickland is pastor.



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**425 Gloria Street \$239,000**  
 Beautiful Golf Course Pool Home on oversized Lot! This concrete block 3 bedroom, 2 bath home offers an open floor plan that is great for entertaining. Maximizing natural light, expansive windows and sliding glass doors allow sunlight to enter while offering panoramic views of the pool and golf course. The well-appointed gourmet kitchen boasts 42-inch cabinets, full appliance package, separate pantry, raised snack bar, ceramic tile flooring, and a sunlit dining area.



**104 Caretta Circle \$249,900**  
 Remarkable family home on oversized private lot. This 2007 custom built 3 Bedroom, 2 Bath, one story design features low HOA fees and no CDD fees. A covered entry leads to an inviting open floor plan with formal dining, vaulted ceilings and spacious family room. The well-equipped gourmet kitchen includes a separate pantry, stainless appliances, upgraded cabinets, raised snack bar, and a sun lit breakfast area that opens to an expansive family room with access to the screened lanai.

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**Golf Benefit For “Kids Bridge” at Palencia**

Hampton Golf helped organize a fundraising golf tournament at Palencia that raised about \$4,000 for the local Kids Bridge Family Visitation Center in St. Augustine. This 10th annual event had 74 golfers.

Kids Bridge is a supervised visitation center, with a homelike setting, offering on-site supervised visits, on-site unsupervised visits, and parent exchange services. In 1997, the 7th Judicial Circuit Judges, dealing with the consequences of the lack of a visitation center in the area, asked the Junior Service League of St. Augustine to establish one in St. Johns County rather than refer families to Jacksonville or Daytona Beach. In 2002 the doors were opened for Kids Bridge in St. Augustine.



It’s goal is to provide an atmosphere of safety, stability and permanency for at-risk children. In this supportive setting, children in crisis can begin to heal their hearts, nurture their strengths, and reach their full potential as healthy members of our community. It is to provide a community-based setting where children and families can meet, spend time, share common experiences, and work together to strengthen their sense of self and family unity. Advocating on behalf of children, we work to engage community resources in support of children at risk of abuse, neglect, and abandonment.

Kids Bridge is a 501 (c)(3) Nonprofit organization and a United Way Agency. For more information contact 904-824-8810 or websites: www.kidsbridgegolf.com and www.kidsbridgeaug.org.

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**Howard B. Epstein, M.D., FACS**



**Anthony L. Cantwell, M.D., FACS**

Mary K. Schupp ARNP has joined the medical group.  
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 We welcome her and look forward to her addition to our staff.

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**Council On Aging Volunteer Opportunities**

(continued from page 1)

assisting staff with activities, making coffee and lunch set up.  
**SUNSHINE CENTER:** Creative volunteers needed in our Sunshine Center to assist with simple arts & crafts projects with our seniors. Times needed would be Monday-Friday from 12:30-2:30.

To volunteer or for more information- please call Ginny Draper or Elise Moloney at 904-209-3686 or e-mail gdraper@stjohnscoa.com. emoloney@stjohnscoa.com.



## Financial Focus

Informations Provided by  
Edward Jones

### Avoid Problems by Updating Beneficiary Designations

Like many people, you might not particularly enjoy thinking about your estate plans, but such planning is necessary to make sure your assets go where you want them to go. And it's just as important to regularly review your plans with your tax, legal and financial professionals in case any changes are needed. For instance, some of your wishes expressed in your will may be overridden by beneficiary designations you filled out years ago. If these designations become outdated, your assets could be passed to those you didn't intend.

You might be surprised at how many of your financial assets and legal documents have beneficiary designations tied to them. If you have an IRA, a 401(k) or other employer-sponsored retirement plan, a life insurance policy, an annuity, a transfer-on-death (TOD) arrangement, or any of a variety of other assets or accounts, you almost certainly named a beneficiary. And this beneficiary designation offers a simple, direct and efficient way to get assets in the hands of your loved ones who survive you.

However, as time goes by, you may experience many changes in your life — and when your life changes, your beneficiary designations may need to follow. But if you are like many people, you might forget to update these designations after a marriage, divorce or other change in your family situation. And because the beneficiary designation is a legally binding document, the asset will go to the person you once named as a beneficiary, regardless of your current relationship status.

It really doesn't take much effort to look over your accounts and legal arrangements to ensure that your beneficiary designations are current

— and if they aren't, it's pretty easy to change them. In fact, for some financial accounts, you may be able to update the beneficiary designations online. In any case, plan on reviewing your beneficiary designations regularly, but especially when you experience a change in your life.

Here's one more thing to keep in mind: Make sure your current beneficiaries are informed that they will eventually be receiving your 401(k), IRA, life insurance proceeds or other assets that require a beneficiary designation. This advance knowledge may help your loved ones as they plan and maintain their own financial and investment strategies.

Although it's clearly important for you to update your beneficiary designations and to communicate your actions, you will still need to attend to other areas of your estate planning, such as providing care for minor children or dependents, deciding who you want to receive specific items that do not carry a beneficiary designation, naming someone to manage your affairs should you become incapacitated, and specifying the control you wish your beneficiaries to have over their inheritance. These are just a few examples of estate-planning considerations.

Because everyone's situation is different, you will need to consult with your legal advisor to determine the level of estate planning you require. As we've seen, updating your beneficiary is one piece of the puzzle — but to leave the legacy you desire, you've got to complete the picture.

*This article was written by Edward Jones for use by your local Edward Jones Financial Advisor. Edward Jones does not provide tax or legal advice.*

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## St. Augustine Travel Club

by Peter Dytrych

Please join us for our FREE St. Augustine Travel Club get together on Wednesday, June 11, at 3pm at the Southeast Branch Public Library on U. S. 1 when we will present on Burgundy and the Loire Valley - "The Land of Wine and Famous Royal Chateaux." Your host is Peter Dytrych. I have been in the travel industry for 40 years and retired with a love of travel, and volunteer at the library to share my extensive background in the field. The 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.

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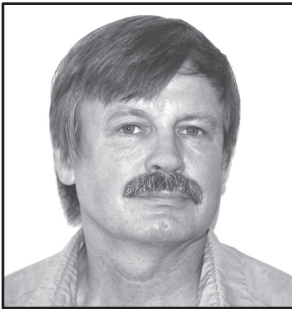
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# Computer Corner

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

## Windows 8/8.1 Operating System #2

Greetings from Computer Professor. This is the second in the series of Windows 8/8.1 help and setup for Window 8. Today we look at the screen that is labeled as the START screen. This is where your apps are arranged and displayed. When you open an app from the start screen, one of the first things you should notice is there are very few, if any, controls for the app. Apps are made to maximize content on the screen because they can be used on a 3 inch screen of a phone on up to large computer monitors. If an app had the same title-bars, toolbars, menu-bars etc., then there would be no room for content. That leaves a couple of problem; how do you close an app and how do you access controls of the app.

You want to close an app? Do NOT just flip back to the start screen as that app is still open. Four little words: "Pull down the shade". If you are using the mouse then point at the very top of the screen and the mouse pointer changes into a hand shape, click and hold the left button down and the hand closes, drag the mouse pointer to the

very bottom of the screen and only then release the button.

Where are the controls for the app? Some apps have a button that looks like a small square with three or four lines in it, click this button and options will be displayed in a list. This button can take on many different shapes so look around. That is not all the options though, to find everything else you can do inside that app or outside on the icon of the app, point inside at a blank area of the app and right-click. There will be menus open on the bottom of the screen and/or at the top, most are self-explanatory by the labels.

I will close by telling you of a shortcut key that you may find very handy. Next month we will cover two more small but major items to learn about Windows 8/8.1. The shortcut key is Widows Key + C, that means hold down the Windows key on your keyboard and then tap the C, then let go of the Windows key - What happened? What can you access from there? See you next issue.

## 21st Annual Beach Bash at Anastasia State Park

- Enjoy a fun, family-friendly day at the beach!-

This day of fun has activities for everyone, starting with a scavenger hunt and ending with a spectacular sandcastle/sculpture contest. There will be interpretive programs, a geo-caching event, many interactive and informative table displays from community organizations, and thanks to the donations of local businesses lots of great prizes. Everyone leaves a winner! Come enjoy the park and kick off summer with a trip to the beach. Regular park entrance fees apply at \$4/single-occupant vehicle, \$8/vehicle with 2-8 occupants, and \$2/bicyclist.

The event will take place from 9:00 a.m. - 4:00 p.m., June 7, 2014 at Anastasia State Park, 300 Anastasia Park Road, St. Augustine, FL 32080. To learn more about the park, please visit [www.floridastateparks.org/anastasia](http://www.floridastateparks.org/anastasia) or call (904) 461-2033.

# Wednesdays at Pier Park

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- June 18th - The Committee - Pop Rock - La Strada
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# How To Shop Smart For Home Insurance

By Jane Tucker, First Florida Insurance

There are many benefits of homeowners insurance. Knowing what affects home insurance prices may help lower the cost of your home insurance and increase the value you receive. This guide may help.

**Amount of Coverage:** The amount of coverage you buy for your house, contents, and personal liability will affect the price you pay.

**Local Fire Protection:** Your home's distance from a fire hydrant and the rating of your local fire department are some of the attributes used in determining the public protection class (PPC) of your home. PPC ranges from 1 (superior property fire protection) to 10 (no insurance recognition).

**Type of Construction:** The construction type of a structure, including the type of roof, may vary according to the unique hazard exposures that may impact a region, city or location. The construction type may affect the price of repairs or rebuilding in the event of a loss. For instance, frame houses usually cost more to insure than brick houses due to their susceptibility to fire peril.

**Age of House:** New homes may qualify for discounts. Some insurance companies either may not insure very old homes or may offer a limited form of coverage.

**Deductible Amount:** Your choice of a higher deductible will reduce the price for home insurance. However, you will be responsible for paying the deductible amount in case of a loss or a claim.

**Discounts:** Some insurers offer lower prices for such things as insuring your home and car with the same company and installing deadbolt locks or alarm systems. Check with your agent or insurer.

**Credit Reports:** Many insurers use your credit history as a factor in determining what price you will be charged for insurance. The use of credit history varies from insurer to insurer and is not the same as the FICO score used by lenders to make loan decisions.

**Claims History:** If you file a claim with your insurance company, even if the loss was not your fault, this may contribute to an increase in your home insurance premium. Some insurers forgive the first claim but you may lose the benefit of any claims-free discount if offered by your insurer.

Different companies charge different rates for the same coverage. No one wants to pay more for their home insurance than they absolutely have to. First Florida Insurance does the comparison shopping for you to find out what different insurers charge for identical products and services.

First Florida agents invite you to take their "Quote Challenge." Call First Florida to discuss your current policy coverages. Their goal is to be certain you have the absolute best rate for which you qualify. Call 808-8600, click on [www.firstfloridainsurance.com](http://www.firstfloridainsurance.com), or come by to visit one of First Florida's friendly agents.



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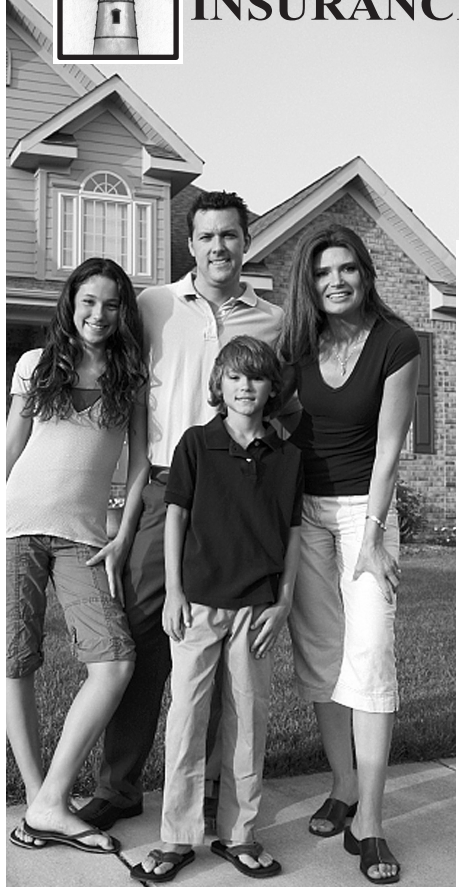

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## Stenosis

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

Stenosis is defined as “a narrowing or constriction of the diameter of a bodily passage or orifice.” Spinal Stenosis is defined as “narrowing of the lumbar spinal column that produces pressure on the nerve roots resulting in sciatica and a condition resembling intermittent claudication and that usually occurs in middle or old age.” (<http://www.merriam-webster.com>). Such “narrowing” can occur anywhere in the spine but is most often found in the cervical or lumbar spine, and its causes are varied. As the discs start to degenerate (DDD) the space between the vertebrae closes down. As the joints in the spine (facet joints) deteriorate the spaces can narrow. Osteophytes (little bony stalactites or stalagmites) can encroach on the space. In these cases the vertebrae approximate and the spaces either on their side (lateral foramen) place pressure on the nerve root or the space down the middle of the spine (spinal canal) narrows, placing pressure on the spinal cord.

Many people have wear and tear but not all have pain. Contributing factors might be trauma such as falls, motor vehicle accidents or a history of high impact sports. Other factors may include lack of spinal stability, weak abdominals, poor posture, muscle imbalances and carrying additional weight.

During an examination, physical therapists ask questions about function and pain. “Do you have pain with prolonged standing or walking that is relieved with sitting or bending?” (You can’t walk down St. George Street without sitting at every other bench or you can’t complete your grocery shopping without leaning over your cart to reduce the pain.). “Do you have pain when you sleep flat that is relieved with propping your legs on a pillow.” If the answers to these questions are “yes” you may have a stenosis. If you also experience leg pain a nerve root may also be involved. If you have pain in both legs there may be pressure

on the spinal cord.

Treatment for stenosis begins with identifying the level of compression. If treated conservatively an attempt is made to minimize the mechanical pressure. Treatments such as heat, massage or soft tissue manipulation are used to soften the neighboring tissues. Traction to the spine, either manually or mechanically is used to open up the space and take pressure of the nerves. Stretches such as drawing one’s knees to the chest are used to also open up the spaces and stretch the tight tissues. Exercises are prescribed to provide the stabilization that was lacking. Finally, postural training must be incorporated to minimize or prevent re-occurrence.

Simple modification can be utilized to daily activities. Provided you have adequate balance, if you have pain while standing at the sink open the lower cabinet door and place your foot on the bottom shelf. If you have pain while standing at your work bench, place one foot on a step stool or a block of wood. Both positions will drop the pelvis, open the spaces in the lumbar spine and remove pressure from the nerve root. If you wake with pain in the neck make sure you have adequate pillow support. Although these may help some, the key to proper treatment is an accurate diagnosis. Back pain and leg pain can have a number of causes. It’s always best to consult your MD or PT regarding your symptoms. Stenosis can be mild or serious. The sooner it is addressed the better, so contact your healthcare professional today. First Coast Rehabilitation 829-3411.

Rob Stanborough is a physical therapist, president and co-owner of First Coast Rehabilitation. He is co-author of Myofascial Manipulation: Theory & Application, 3rd ed by Proed Inc. He has been in practice for over 13 years, is a Fellow of the American Academy of Orthopaedic Manual Therapists and trained/certified in a number of soft tissue techniques.

## Paints N’ Cocktails Launches Its Nationwide Franchise Program

Paints n’ Cocktails is an entertainment studio where guests are encouraged to follow along with a trained artist to paint on their own blank canvas a replica of a painting selected for that particular session. Events are held both at the studio and off site. Guests paint their own works of art while listening to a selection of great music, and are invited to BYOB (“bring your own beverage”). The artists are chosen for their entertainment abilities as well as artistic skills-ensuring a fun experience for everyone.

Lynn Clyne, CEO of Paints n’ Cocktails, says of this new venture, “We are proud of the business model that we have built. This is a great new experience with amazing results, and capitalizes on proven themes such as ‘Girls Night Out’ and ‘Date Night’, as well as providing everyone with a new form of entertainment. Our Franchise team is looking forward to working diligently with each franchisee to help

them to succeed.”

Lynn, a native of Antigua, has built Paints n’Cocktails from scratch. Her drive and ability to create and promote popular events to attract customers and corporate clients has been a key to the success of the business. The use of social media tools, along with Lynn’s seemingly bottomless well of great ideas, are major components that separate this franchise opportunity from her competitors.

Franchises are available in most states nationwide. Initial franchises are being sold for \$23,500. This opportunity is for entrepreneurs, artists and existing art studios that want to convert to a Paints n’ Cocktails.

The Ventura Group of Florida, Inc., a boutique M&A and consulting firm, has been retained to manage all franchising activities.

For Paints n’Cocktails franchising information contact please call Robert Weinroth at 1-800-982-9873 or email [rweinroth@venturaflorida.com](mailto:rweinroth@venturaflorida.com).

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### Ask Mow?

Answering Questions About Homeowner Lawn Equipment. Featuring "Mow", St. Augustine Power House Spokesperson.

June is here which brings summer and the Hurricane Season. We know living here that we have to be prepared. This leads us to some questions we recently received.

*Mow, Hurricane Season is here what should I do with my generator to make sure it going to work if I need it.*

Great question, first make sure it starts, Stale fuel is the No. 1 cause of generator starting problems. Manufacturers advise adding fuel stabilizer to the gas to minimize fuel breakdown, varnish and gum buildup. But it's no guarantee against problems. If it doesn't start bring it to us and we can check it out.

*Mow, I just moved here and I have been thinking about purchasing a generator, how do I know what size I will need?*

Every generator lists two capacity ratings. The first is "rated" or "continuous" watts. That's the maximum power the generator will put out on an extended basis. And it's the only rating you should rely on when buying a generator. The higher "maximum" or "starting" rating refers to how much extra power the generator can put out for a few seconds when an electric motor—like the one in your fridge or furnace—starts up. Identify what items you need power for in an outage, then identify the wattage required for those items by their UL Rating Labels on the items.

*Mow, when running a generator for long periods what safety considerations should we be aware of?*

First and foremost never run the generator indoors or in a garage as it may cause carbon monoxide (CO) poisoning. Never refill the gas tank when the generator is HOT, tanks are always on top of the engine so they can "gravity-feed" gas to the carburetor. But that setup can quickly turn into a disaster if you spill gas when refueling a hot generator. Some generators, especially low-cost models, can be damaged by running out of gas. They keep putting out power while coming to a stop, and the electrical load in your house drains the magnetic field from the generator coils. When you restart, the generator will run fine, but it won't generate power. You'll have to bring it into a repair shop to reenergize the generator coils. So keep the tank filled and always remove the electrical load before you shut down. St. Augustine Power House can service your portable generator if needed and we have a full line Honda and Briggs & Stratton Generators and accessories. Our knowledgeable staff can answer any questions you may have.

So until next time please check our ad for a coupon to get a free blade sharpening, we are located at 125 Pope Rd across from the YMCA on the Island or visit our website [www.staugpowerhouse.com](http://www.staugpowerhouse.com). Please email your questions to Mow at [AskMow@staugpowerhouse.com](mailto:AskMow@staugpowerhouse.com).

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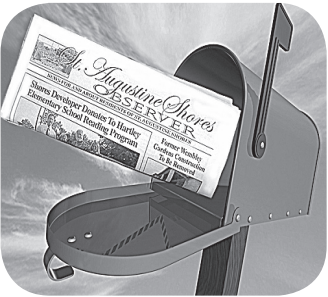
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## St. Johns County Sheriff's Corner

By David Shoar, St. Johns County Sheriff

### Boating Safety

It's great to be sheriff of a county that has so many wonderful assets. Among the top recreational opportunities is both saltwater and freshwater boating. There are very few places in Florida where boats can be launched on the Intracoastal Waterway with access to the ocean and then just a couple of dozen miles to the west you can launch into the St. Johns River for some of the finest boating in the nation. St. Johns County is truly a Mecca for boaters.

Our Marine Unit partners with the Florida Wildlife Commission as well as the U.S. Coast Guard to enforce boating regulations and to promote safe boating. Unfortunately, on occasion, our dive team and aviation unit are also called upon to look for victims of boating accidents or to hunt for missing watercraft or people. So this month I would like to suggest some rules for safe boating.

First and foremost be weather wise. Check the forecasts for possible storm activity and if you are bound for the ocean determine if the surf conditions may have waves that could put your size boat at risk of capsizing. No matter where you may be boating if you notice darkening clouds, changing winds and sudden drops in temperature, play it safe and head for shore.

Develop a float plan. Inform a family member, friend or the staff at your marina where you are going and how long you intend to be gone.

You should also give them the name of the captain and all passengers, boat type and registration and the types of communication and signal equipment you have on board.

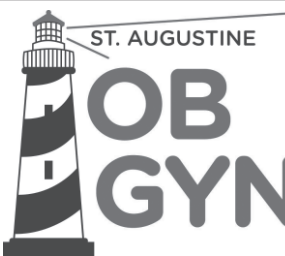
Use common sense. Be alert at all times and operate at a safe speed for the conditions you encounter. Be sure to follow the navigational buoys and markers that have been placed for your safety. Steer clear of larger vessels that may not be able to stop and turn in time to avoid collisions. Make sure there is another person on board who is familiar with all aspects of the boat's operation, handling and safety equipment who could get back to shore in case the primary skipper is injured or incapacitated in any way.

It is required by the U.S. Coastguard that personal flotation devices (PFD) or as they are most commonly known, lifejackets, of the proper size be on board for everyone on your boat. In Florida, children under 5 must wear a right sized PFD whenever the boat is moving. All boats larger than 16 feet must also have a float that can be thrown should someone fall overboard. Did you know that a majority of victims who drown after a boat is in an accident or capsizes were recovered not wearing a lifejacket?

In Florida anyone born on or after January 1, 1988 who operates a vessel powered by 10 horsepower or more must pass an approved boater safety course and have in his/her possession a photographic boating safety education identification card issued by the State Wildlife Commission.


Lastly, a word of caution about alcohol use while boating. Boat operators under the influence of alcohol double the odds for being involved in an accident. Most alcohol related boating accidents do not result from collisions but from falls on deck or overboard. In Florida boat operators found to have a blood alcohol content .08 or higher will be charged with a BUI. For boat operators under the age of 21 that BAC level for charges drops to .02.

I truly enjoy boating in the waters of our beautiful county and I hope you do as well. Thank you for reading my monthly columns and I always welcome and appreciate your comments and suggestions. You can also find much more information on a variety of topics from your Sheriff's Office website at www.sjsso.org. Be sure to also follow us on Facebook and Twitter. My email address is dshore@sjsso.org. I look forward to hearing from you and have a safe and fun summer.




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**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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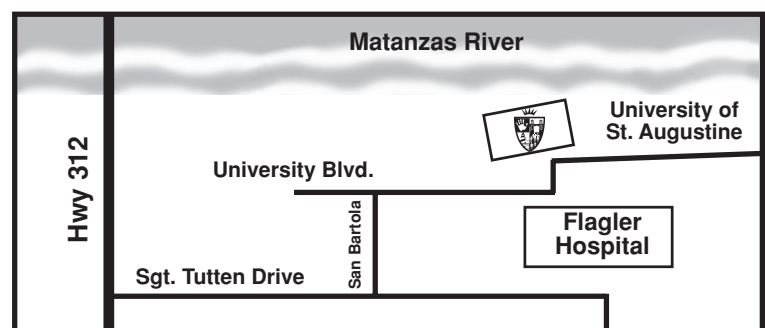
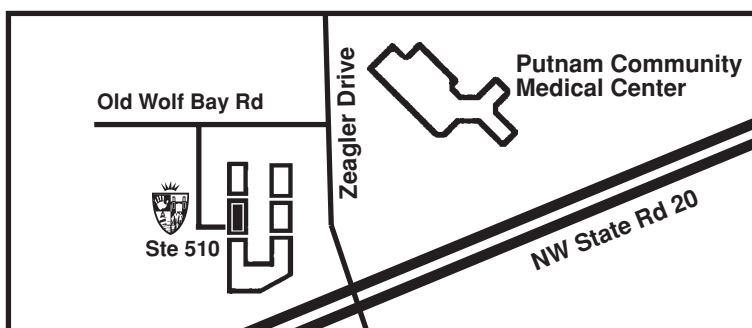
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