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St. Augustine Ballroom Dance Association

(continued from page 1)

They worked to hire the bands, arrange for entertainment, produce a newsletter, update a facebook page, take pictures, decorate the dance hall, take reservations, do publicity, mail out cards to sick members, update the history of the organization, handle membership, make the coffee, handle hors d'oeuvres and schedule greeters. Outgoing SABDA president, Dennis Froio, did the honors and presented gifts to everyone.

"My Funny Valentine" is the theme for the Saturday, February 14 dance, which begins at 7:30pm at the Riverview Club in St. Augustine Shores. Dance music will be provided by the Ray Mezo band. The cost is only \$10 per person for first time guests and only \$15 per person for repeat guests. Gentlemen guests are asked to wear a dark business suit with tie and the lady guests are asked to wear a cocktail dress. Formal attire is required

For an invitation, call association president, Hal Sommer, at 904-823-0719. To see lots of fun pictures, go to facebook.com/SABDAStAug.

Emergency Home Energy Assistance for Low Income

Emergency Home Energy Assistance Program (EHEAP) has funds to help qualified St Johns County Seniors with energy bills. If you are a low-income senior over the age of 60,a resident of St Johns County and have received a "Past Due," "Final," or "Disconnection" notice, please call to see if you qualify to have your energy billed paid through this government program. Call COA's Care Connection 904-209-3649, between the hours of 9 am -12 pm Mon-Fri. for details.



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Beach Blast Off 2015

(continued from page 1)



As if there wasn't enough to do already, Toes in the Sand Recording and Production Studio fired up the stage and Lester Chatley had the event rocking at full-tilt boogie. The opening act was Pristine Stringz, the darlings of the Downtown Bazaar, followed by Billy Buchanan & Free Avenue who really got the crowd moving & shaking. Local favorite, The Red River

Band, headlined Beach Blast Off 2015, who entertained for an hour before the fireworks.

At 8:30 pm, St. Augustine Beach Mayor, Andrea Samuels, led the countdown from the stage, along with her husband Bob Samuels, event coordinator Nico Recore, and Kris Phillips the emcee and owner of WFOY. As all heads turned toward the sky, the fireworks began and popped off a continuous stream of exhilarating fireworks orchestrated to the musical selections of

our own St. Augustine Beach City Manager Max Royle who outdid himself this year with his annual soundtrack to the grand

While the crowd caught its collective breath, the Red River Band returned to the stage for the final hour of their performance, patrons began to organize their departure plans. Public Works sprang into action, running complimentary shuttle busses to all of the satellite parking lots, and Old Town Trolley donated the use of two trolleys shuttling folks up and down Beach Boulevard. Riders clearly enjoyed the open air trolleys. The St. Augustine Beach Police Department helped organize the event and maintained a strong presence

through the entire evening. They estimated this year's crowd to be around 15,000. With fabulous events like this brought to the community by the City of St. Augustine Beach, St. Johns County and sponsored in part by the Tourist Development Council we are definitely proud to be a part of such a wonderful community.









7 Ideas To Lower **Your Auto Insurance Costs**

By Paul Murray, President, First Florida Insurance

You buy insurance to protect you financially and provide peace of mind. It pays to shop around as prices may vary from company to company.

Compare Insurance Costs Before You Buy The Car - Before you buy a new or used car, check into insurance costs. Car insurance premiums are based in part on the car's sticker price, the cost to repair it, its overall safety record, and the likelihood of theft. Many insurers offer discounts for features that reduce the risk of injuries or theft.

Check Into Higher Deductibles Deductibles are what you pay before your insurance policy kicks in. By requesting higher deductibles, you can lower your costs substantially. For example, increasing your deductible to \$500 could reduce your collision and comprehensive coverage cost by 15 to 30 percent. Going to a \$1,000 deductible can save you 40 percent or more. But, before choosing a higher deductible, be sure you have enough money set aside to pay the deductible if you have a claim.

Buy Homeowners And Auto **Coverage From The Same Insurance Company** - Some insurers will give you a break if you buy two or more types of insurance. You may also get a reduction if you have more than one vehicle insured with the same company.

Take Advantage of Low Mileage **Discounts** - Many insurance companies offer discounts to motorists who drive a lower than average number of miles a year. Low mileage discounts may even apply to drivers who car pool to work.

Reduce Coverage on Older Cars -If you have an older car, consider dropping collision and/or comprehensive coverage. If your car is worth less than 10 times the premium, purchasing the coverage may not be cost effective. Look up your car's worth online at Kelley Blue Book (www.kbb.com). Review your coverage at renewal time to make sure your insurance needs haven't changed.

Maintain a Good Credit Record - A solid credit history can cut your insurance costs. Insurers are increasingly using credit information to price auto insurance policies. To protect your credit standing, pay your bills on time, don't obtain more credit than you need and keep your credit balances as low as possible. Check your credit record on a regular basis and have any errors corrected promptly.

Accident Free Discounts -Companies offer discounts to policyholders who have not had any accidents or moving violations for a number of years. You may also get a discount if you take a defensive driving

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Local Preschool Evolves to Meet Changing Needs of Families

Almost hidden next to Tractor Supply on U.S. 1 South is a preschool that has been around for 26 years. Licensed by the state since 1988, Memorial Lutheran Chapel School

now offers flexible class schedules with half and full day programs for children who are 2.5 to 5 years old. The class schedule may have changed, but the loving, family atmosphere and powerful curriculum of this small but dynamic preschool has not.

At Chapel School preschoolers experience the HighScope curriculum difference -active, participatory learning. Children learn best through hands-on experiences with people, materials, events, and ideas. That principle - validated by decades of research

is the basis of Chapel School's approach to teaching and learning. The

environment, and a plan-do-review process that strengthens initiative and self-reliance in children. Teachers and students are active partners in shaping the educational experience.

In the state-funded VPK classes for 4-year-olds, small-group

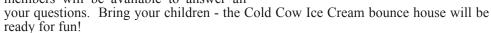
school emphasizes adult-child interaction, a carefully designed learning

activities engage children in four key areas of early literacy learning: comprehension, phonological awareness, alphabetic principle, and concepts about print. Children's knowledge of these concepts is a solid

predictor of their reading achievement in later years.

Afternoon classes at Chapel School now feature STEAM which stands for science, technology, engineering, art and math. This is a multi-age project-based curriculum where children are encouraged to form questions and do research using hands-on exploration. Building on natural curiosity, children are encouraged to interact, question, connect, problem-solve, communicate, reflect, and more!

Families are invited to visit the annual Chapel School Open House on Wednesday, February 11, 2015 from 5:30pm to 6:30pm. Classrooms will be open for tours and staff members will be available to answer all



Chapel School is an outreach ministry of Memorial Lutheran Church of the Martyrs, ELCA, located at 3375 U.S. 1 South (next to Tractor Supply) and is currently enrolling students for the remainder of this school year and for this fall. For more information call (904)797-8777 or visit LutheranChapelSchool.com.



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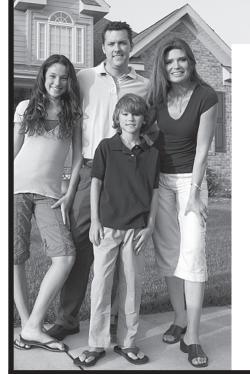
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Financial Focus

Informations Provided by Edward Jones

Financial Preparations for Spouse Can Brighten Every Valentine's Day

Valentine's Day is almost here. And while it's certainly fun to give and receive chocolates and roses, why not go a little deeper this year? Specifically, if you are married, consider using this commemoration of love as a starting point for taking care of your spouse in the future even if you're not part of it.

Actually, both you and your spouse could designate Valentine's Day as the beginning of your joint efforts to provide financial security for the surviving spouse when one of you is gone. Your strategy should involve at least these three key elements:

Understanding your household's **finances** — In some marriages, one spouse handles all the household financial matters, including investments. If this person were to pass away first, it could leave the surviving spouse with the dual responsibility of managing day-to-day finances and tracking down all investment information. These tasks could be overwhelming to someone who is unprepared to deal with them, so you'll want to take steps to ensure you and your spouse are aware of your joint financial picture. For starters, keep good records of all your financial assets, including investment accounts, life insurance policies and legal documents and make sure both of you know where these records are kept. Also, if you use the services of a financial professional, it's a good idea for you and your spouse to meet regularly with this individual to ensure both of you know where your money is being invested and how close you are to achieving your financial goals.

 Creating a future income plan — You and your spouse should discuss your sources of income and identify which ones

are specifically tied to each spouse and may be affected by a death, such as pensions and Social Security benefits. You'll also want to talk about options to boost future income upon the death of a spouse. Do vou have adequate life insurance? Have you considered investments that can be structured to provide a lifetime income stream? Have you thought about having the higher-earning spouse delay taking Social Security to maximize the survivor benefit for the surviving spouse? These are the types of questions you'll want to answer as you think about providing adequate income for the partner who outlives the other.

• Leaving a legacy — If you and your spouse haven't already done so, take this opportunity to discuss your estate plans. For example, you may want to talk about the need to consult with a legal advisor to determine if you, as a couple, could benefit from setting up some type of trust arrangement. You should also discuss how, when the time comes, you want to handle any retirement assets, such as IRAs, that were titled in the deceased spouse's name. Do you both want the assets to immediately roll over to the surviving spouse, or should you name your children as beneficiaries? Estate considerations can be complex and involve many different aspects of your financial resources. So you and your spouse need to be "on the same page" with your desires and goals.

Valentine's Day will come and go quickly. But if you use the occasion to start having the types of discussions described above, you can create something that will last a lot longer than candy or flowers.

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

Is There A Pebble In Your Shoe?

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



Think about the number of hours our feet are used either to stand, walk, run or kick. We shove them in all kinds of footwear giving little thought to the mechanics of the joints or other tissues. We usually don't even think about our feet until something goes wrong and they hurt. There are a number of painful foot dysfunctions people are aware of such as gout, bunions, plantar warts and blisters. But one that is often missed yet still give people trouble is the compression of interdigital nerves.

Between the toes are small nerves that supply the muscles and neighboring tissues. When the foot functions normally there is enough space for the nerves to do their job without any problem. But when the ligaments of the foot become overstretches or the mechanics of the foot starts to be altered, these nerves can get compressed resulting in very specific symptoms.

One of the symptoms is numbness in the ball of the foot and/or into the middle toes. Sometimes it even feels like burning. But one of the symptoms that can go misdiagnosed is the sense that something is in your shoe, such as a small pebble or that your socks are all bunched up. You may then take your shoe off and examine your feet only to see there is nothing wrong.

There are a variety of conservative ways to treat this problem, in combination or isolation. First, the joints need to be checked for proper mobility and muscles for adequate strength. The joints can be

manually treated and exercises prescribed for the muscles. Second, footwear should be inspected for fit and wear patterns. Tight and restrictive shoes, even if they are your favorite, can compress the foot, bones and nerves causing problems. Third, orthotics can be inserted into the shoe to help support the foot. Inserting a simple tarsal bar or tarsal post, although initially feels strange, it can lift the foot just enough to make room for the nerves, prevent compression and soon ignored.

There are simple solutions to many foot problems but its deciphering through the symptoms that can be tricky. There are 26 bones in the foot and 33 joints, some moving more than others. It is a complex structure that is taken for granted. If you have foot pain or problems, start the New Year with getting a consult and maybe treatment. Don't' wait. These types of problems only get worse with time and do not go away on their own.

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

St. Augustine Amphitheatre Program at Chamber Beaches Council Meeting At the January 15, 2015 Chamber South Beaches



Council meeting guest speakers Dianya Markovits, Marketing & Community Relations Manager and Gabriel Pellicer Assistant General Manager of the Amphitheatre presented a recap of 2014

During 2014, the St. Augustine Amphitheatre hosted 34 concert events, 13 of which were soldout plus numerous free community events. Over 100,000 tickets were sold. The Amphitheatre was

nominated for the Pollstar Concert Industry Red Rocks Award for Best Small Outdoor Venue. The Amphitheatre was awarded Honorable Mention for Jack Johnson's All At Once Sustainability Award. Also #1 for Best Live Music Venue by The St. Augustine Record's Best of St. Augustine Awards and #1 in the 904 for Best Music Venue by VOID Magazine.

Additionally, the results of a 2013 Economic Impact Study conducted by the University of Florida were published concluding that the St. Augustine Amphitheatre had an estimated economic impact of \$17.3 million in revenue for St. Johns County.

Feeling like you paid too much in taxes this year?

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Computer Corner

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

Update Windows to 8.1

Greetings from Computer Professor First, a reminder for all of you, who bought a Windows 8 computer, make sure that it has been updated to Windows 8.1. It is a free but long update and all new security updates from Microsoft is going to be for Windows 8.1 and not Windows 8, that allow is good reason to update, beside they changed a few things that people were complaining about so



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It is very hard today to see anything good happening in the world, there is so much bad news around. I thought I would try to bring some good news to everyone in this article but it was not that easy. Most "good news" type websites I found hadn't been updated for years – depressing. Most major news sites treat a bit of good news as rare, and then many report the same piece of good news. It is getting so that the "good news" is, "there isn't as much bad news today as yesterday.

I did find a few websites that had current events and news of encouragement or tails of acts of kindness. After several days of frustration I can't say it was encouraging to find so few websites; but maybe if you visit these websites and if at least one makes you feel better, then it was well worth the effort.

www.goodnewsnetwork.org www.sunnyskyz.com www.dailygood.org positivenews.org/uk www.kindspring.com

Music Students Compete in National Music Festival

Marilyn Boren, a resident of the Shores, teaches piano currently to 29 students coming weekly to her studio. Most of them live in the Shores and a few from the beach area or St. Augustine South. They range from Kindergarten to High School Juniors.

Nineeen of her school students will be participating in a regional festival (NE

Florida) on February 21 to be held in Jacksonville. They each will be performing two solos, two duets, and taking a written theory test. They will be earning points toward "gold cups." It is part of a National Festival held in regional locations across the U. S. which first began in 1898. The national office is located in Indianapolis. The Florida Federation of Music Clubs is our state entity and is located in Tallahassee.

The students work very hard for this activity. They performed Sunday, January 25 at the Shores United Methodist Church as a festival rehearsal. For more information you can contact Marilyn at Boren Piano Studio, (904) 217-0041.



Friends of the Library Southeast Branch Presents A Community Conversation with Chef Warren Caterson

Thursday, February 12, at 2:00 pm Cooking for Two at Home. Can it be Fast, Frugal and Fun? You Bet! Award-Winning Cookbook Author Warren Caterson Will Show You How

My, how quickly things change. Just a few short years ago, restaurants were booming and cooking at home was something one watched on TV, but rarely attempted in real life. Then something shifted. In a big way. Perhaps it was the economy. Or a desire to eat healthier. For whatever reason, people wanted to rediscover the joy of cooking

Recognizing that need, Chef Warren Caterson wrote the award-winning cookbooks "Table for Two – The Cookbook for Couples" and "Table for Two – Back for Seconds" (Winfield & Scott Press), each featuring over 235 recipes using fresh and readily available ingredients. Now he has taken his passion on the road with an entertaining and energetic presentation that will inspire your inner chef while tickling your taste buds.

Join Chef Warren as he shares dozens of kitchen tips, cooking hints and humorous

anecdotes about the joys and challenges of cooking for two. Chef Warren will answer such questions as: Is it possible to chop onions without tears? Are pre-packaged frozen entrées really time and money savers? What is the best upgrade for my kitchen? How do I preserve all that leftover fresh parsley when I've only used a teaspoon or two? And, should I cook with wine, and if so, what kind should I use?

Chef Warren then ends each presentation with a cooking demonstration, preparing a healthy entrée that anyone can replicate in their own home in under 15 minutes.

Warren Caterson is a fulltime writer and chef who studied at the Southeast Institute of Culinary Arts. He resides with his family in St. Augustine, Florida and invites you to drop by if you're in the area—there's always something cooking and there's always enough.

The public is invited and additional refreshments will be provided by the Friends of the Library Southeast Branch, 6670 U.S. 1 South, St. Augustine, 32086. 904-827-



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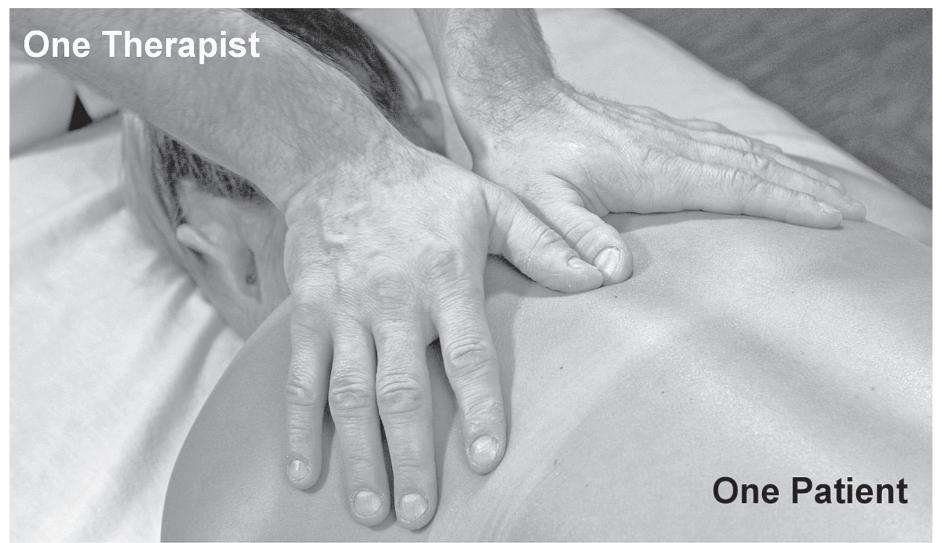
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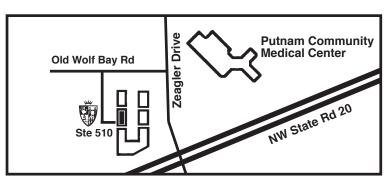
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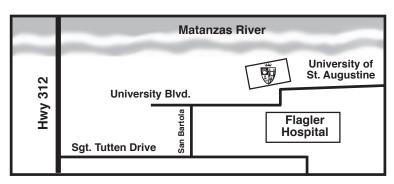
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