

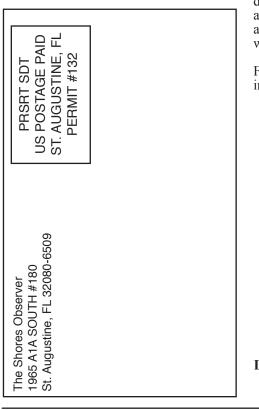
St. Augustine Orchestra Announces 2013 - 2014 Season



The St. Augustine Orchestra, under the direction of William McNeiland, announces it's 2013-2014 season performance schedule. This year, the orchestra will perform nine concerts, five in St. Augustine and four encore performances in Ponte Vedra.

The orchestra will begin the concert season Friday, October 25th at 8:00 p.m. in the beautiful, historic Lightner Museum, 25 Granada Street, St. Augustine, Florida. The Gilded Age ambiance of the former Alcazar Hotel comes to life with beautiful orchestral music in the location of what was once the largest indoor swimming pool in the world.

The St. Augustine Orchestra performs encore concerts on Sunday afternoons



at 3:00 p.m. at Christ Episcopal Church, 400 San Juan Drive, Ponte Vedra Beach, Florida.

In addition to the usual concert performances, the St. Augustine Orchestra has worked with the City of St. Augustine and the Discover First America Series to develop a unique four event series to celebrate the 50th anniversary of the signing of the Civil Rights Act, a Celebration of African American Music and History.

Friends of the Orchestra will be holding it's First Annual Fundraiser scheduled for Saturday, March 1, 2014. This event promises to be quite a gala affair and more information on this special event will follow.

Mark your calendar for these special dates and look for additional information about the content of the concerts. You can access up-to-date information on the SAO website: www.StAugustineOrchestra.org. The additional concerts and a Discover

First America preview event are included in the season schedule below: Lightner Museum 25 Creneda Street St. Augusing

25 Granada Street, St. Augusine Evenings 8:00 pm Friday October 25, 2013 Friday December 13, 2013 Friday February 28, 2013 Saturday March 1, 2013 Friday May 16, 2013 Christ Episcopal Church 400 San Juan Drive, Ponte Vedra Beach Matinees, 3:00 pm Sunday October 27, 2013 Sunday December 15, 2013 Sunday March 2, 2014 Sunday March 2, 2014 Sunday March 2, 2014 Sunday March 2, 2014 Sunday March 1, 2014 Discover First America Preview Events Flagler College Ausitorium TBA February 2013 Sheriff David Shoar Elected Vice President Of The Florida Sheriff's Association



Sheriff Shoar along with two other Sheriffs, Baker County Sheriff Joey Dobson and Citrus County Sheriff Jeff Dawsy, was presented the Excellence in Labor and Ethics Relations Award by the Executive Director of the Florida Sheriffs Risk Management Fund David Harvey.

St. Johns County Sheriff David Shoar was recently elected as the Florida Sheriff's Association Vice President for the upcoming fiscal year.

He was installed at the closing ceremonies of the annual summer conference of the FSA that was held at Marco Island, Florida.

Sheriff Shoar was elected as Secretary for the association last year which is made up of the 67 Sheriffs of Florida as well as over 3,500 business leaders and 130,000 private citizens from around the state.

The 2013 through 2014 Florida Sheriff's Association officers elected by the Sheriffs of Florida are:

• President, Polk County Sheriff Grady Judd

• Vice President, St. Johns County Sheriff David Shoar

• Secretary, Alachua County Sheriff Sadie Darnell

• Treasurer, Orange County Sheriff Jerry Demings

• Past President, Highland County Sheriff Susan Benton.

Also during the conference, Sheriff Shoar along with two other Sheriffs (Baker County Sheriff Joey Dobson and Citrus County Sheriff Jeff Dawsy) was presented the Excellence in Labor and Ethics Relations Award by the Executive Director of the Florida Sheriffs Risk Management Fund David Harvey. The award acknowledged the three Sheriffs Offices efforts to reduce losses on behalf of their respective agencies from Risk Management during the past year. Sheriff David B. Shoar was elected to the office in 2005. He continues to expand upon and enhance the steps taken towards professionalism by his predecessors. Sheriff Shoar has elevated the agency's operational effectiveness by adding a Chief Financial Officer and General Counsel to the staff. Sheriff Shoar developed an "open-door" relationship between the Sheriff's Office and the St. Johns County community.

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

- News From Around the Shores: Board Seeking Committee Member to Serve
  - Klause Gringer Retires
  - September Riverview Club
- Chef's Corner: Time to Make the Sausage
- Sheriff's Corner: Offender Watch Program
- Computer Corner: Word
  Processing
- Health Update: Don't be Fooled
- Financial Focus: Don't Get Trampled by the "Herd"
- Sertoma Compassion 5K Run
- How Does The Age Of My Roof Affect My Insurance Premium?

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 shoresobserver@yahoo.com

The St. Augustine Shores Observer

The function of the St. Augustine Shores Observer is to serve 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 Å1A 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. 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**

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

• St. Augustine 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 third Thursday of each month.

• 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. Classifed 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.



### J. STEVEN GRAVES, P.A. Wills • Trusts • Estate Planning

• Probate • Real Estate • Elder Law

**Over 20 Years Experience** 

FREE initial conference by telephone, in my office, or in your home. 904-825-2387

4425 U.S.1 South, Suite 105, across from The Shores

### Water Problems? Ask Polly!



Water treatment companies are always calling me, trying to sell me a water softener system. Why would I want one?

First off, don't fall victim to high pressure sales persons. Ninety percent of homes only need a very simple water softener system to handle all of their water problems. With this in mind, don't think that you don't need your water to run thru a softener before it comes into your home. A properly sized and installed softener will protect your home from corrosion on all your sinks, shower and tub fixtures. It prevents spots on all your glasses and silverware, along with preventing hardness build-up on your heating elements inside of your hot water heater and dishwasher, preventing premature failures

## **St. Augustine Shores Community Classifieds**

porcelain at various prices, none higher than \$20 each: coffee pot with pitcher and creamer; candle sticks; Japanese vase and matching ginger spice jar; set of 6 butter knives; candy dishes; cut glass relish dish, etc. Please call 904.794.4233

FOR SALE: Educational Travelogues with scripts, slides (up to 300 per set), and travel literature \$25 each. Perfect for culture/travel slide lectures or Social Studies classes. Call 794-4233. FOR SALE: Teacher liquidating educational materials, activities, exercises, tests for Gr. 5-12: math, Social Studies, English, ESL, and Spanish. Each binder has at least 90 pages of materials. \$20 - \$30 per binder. Call 794-4233.

FOR SALE: 2 decorative curtain rods bought at Bed, Bath and Beyond. Like new. Perfect for patio doors or can be adjusted to fit over windows. Beautiful decorative finials at the ends. Both are bronze in color which fits most decor. Can use with pocket or grommet panels. \$10.00/each or both for \$15.00. Originally \$40.00 or more each. 904 797-3736.

FOR SALE: Futon - cherry with magazine rack both ends and striped canvas pad \$35.00. Call 347-9681.

FOR SALE: New Brother Portable Sewing Machine LS-2125 plus new Carry Case. Never used. Still in boxes. \$ 75.00. Email: bwt3783@ aol.com. or call 904-342-2790.

FOR SALE: various pieces of fine FOR SALE: Estate Sale at Shores Church. The Renovations UM Committee of Shores UMC will hold an Estate Sale on Saturday, September 21st from 8am-1pm. All sorts of upscale household items will be for sale including an extensive Christmas Village collection. There will be food available for purchase. The sale will be held in the Christian Education Building, behind the sanctuary. Shores UM church is located between Hartley Elementary and the Shores Golf Course. Plenty of free parking! No early birds, please!

FOR SALE: One owner Dodge Conversion Van in very good condition, seats 7 and very well maintained. If interested, please call 794-5348.

FOR SALE: (1.) Queen bed including mattress & box springs with white metal decoration. Excellent conditions. \$50.00.(2.) Full size Sleeper sofa. Green-Blue-white small stripes. \$75.00 (3.) Dark wood 5 drawer standup dresser. \$50.00. (4.) Long cherry captains dining room table with one chair. Excellent condition. \$75.00 (5.) Misc items including 2 drawer filing cabinet and Chrismas decorations. Call 794-0877

FOR SALE: Over 500 Ceramic molds & one kiln for hobbist or make items to sell at flee markets. \$900.00. 904-607-1410.

FREE: Tree stumps ready for the winter fire place. Also small yard fence.. Call 794-5019.

### **Shores Community Volunteer Klause Gringer Retires**

Klause Gringer recently ended a long career of volunteer service to the Shores Community with his resignation from the Architectural Control Committee. For years, Klaus has diligently helped Shores home owners follow the requirements and guidelines of documented deed restrictions as they made improvements to their property.

Prior to his Architectural Committee work, Klause was an elected member of the St. Augustine Shores Service Corporation serving as a Board Member and as an officer. In 2002, Klaus was Corporate Secretary during a major membership vote to amend the Corporate By-Law.

Through all his years of service to the Shores Community, the following traits describe Klause Gringer. He is diligent in work, he has a strong sense of right and wrong and his record keeping was meticulous. The Architectural Control Committee needs a new volunteer. Please call the Shores Service Corporation Office at 797-6441 if you would like to serve on the committee.



200 Mariner Health Way • St. Augustine • Tel: 904-797-1800 • Fax 904-797-1803 Gingie MacQueen, Admission Director 904-864-1051

### News From Around The Shores **Service Corporation Minutes** of August 8th Board Meeting\*

The Board was called to order at 7 pm. Roll Call of Directors and all Directors were present for the business session.

1. Board Attorney Jeremiah Mulligan -Attorney Mulligan explained an Executive Board Meeting was held prior to the opening of the Board meeting to conduct a manner of board business. This is approved by the State of Florida as long as the Official Attorney is present. Mulligan presented a "Letter of Confidentially" for each board member to sign. This is the result of the increasing amount of individual and family information being handled by the St. Augustine Shores Corporation. Employees and committee members working with private and individual type information will be asked to do the same.

2. Prosperity Bank - Theresa Lennon, Vice President of Prosperity Bank Branch at the Shores, made a presentation to the Board of Directors concerning Automatic Checking (ACH) to pay monthly Home Owners Association dues and assorted St. Augustine Shores Services Corp. fees. Ms. Lennon pointed out that this type of service would increase work efficiency within the Shores office and render a money saving service to the homeowners. The board will consider the options and vote on the matter during the September 2013 meeting.

3. ACC Report by Chairman Jerry Zinn - 8 new homes approved, 4 fence applications, 2 Sun Rooms, 1 Pool and 1 Screen Enclosure. Also, Klaus Gringer submitted a letter of resignation after over 10 years of service to the Shores Service Corporation. Klaus noted that he had several special things he wanted to accomplish in his life.

4. Director Sue Chitwood – Reported that the Fire Mitigation Committee met with US Forest Service's Gary Carpenter concerning the next steps in continuing the cutting of underbrush and flammable Board Meeting

growth in the common areas. Chitwood also reported that future plans will be presented to the board at the October meeting. Chitwood also presented a list of her recommendations for committees and members. The board requested discussion to be withheld until September meeting.

Director Lance Connor- requested that an update on the storm drain system be presented at next meeting.

6. Director Jerry Zinn - suggested that a review of Policy and Procedures manual be studied.

7. Manager's Report

• Parry Pools recently completed new waterproof caulking around surfaces where the Riverview Club building and the pool deck resurfacing area abut. Parry Pools has promised to return during the week of August 19, to rework incorrectly sloped areas of the pool deck where rainwater flow is a problem.

• Three (3) bids were received to replace two (2) current handrails along walk paths. The successful bidder was B & B Welding. The handrails will be manufactured to DOT standards featuring aluminum construction with rounded corners and supports.

• In Crystal Lake, a new manufacture's water fountain aerator was tested and found to meet all standards. The same style of fountains has been installed in Holiday Lake and Hartley Lake. Director Lorbeer asked that we limit new installation to one every other month to spread out the cost to the budget. The board agreed.

• The 2013 Financial Audit is nearly completed. The CPA firm is expected to have the report finished product to the Shores Board in early September.

• The CPA firm is expected to report on the 2013 audit to the Board in early September.

\*Unofficial until approved at Sept.12th

### **St. Augustine Travel Club**

The St. Augustine Travel Club has resumed its free program, and will feature EGYPT at the next meeting, to be held on Wednesday, September 11, at 3pm at the Southeast Branch Public Library on U.S. 1 in St. Augustine. The focus of the Travel Club is to educate and inform, and to enjoy learning about different countries and cultures. Also, attendees share their travel experiences if they've been to the regions we discuss at the day's presentation. The Travel Club can assist in making arrangements and suggestions as a free of charge service. Peter has spent his entire career in the travel industry and is now retired; enjoying sharing his knowledge by volunteering with the Travel Club. The St. Augustine Travel Club will again be sailing the seas on Saturday, March 15

to 23, 2014, on the beautiful Carnival Breeze out of Miami to the Southern Caribbean ports of Turks & Caicos, Dominican Republic, Aruba and Curacao for an 8-day cruise. Prices start from \$863.00 per person, double occupancy, for inside cabin, inclusive of all port fees and taxes. Book now with a \$300 deposit and receive \$100 per stateroom On Board Credit. Call Peter, St. Augustine Travel Club at (904) 797-3736 for more information and reservations.

### Sertoma Compassion 5K Run

Sertoma of St. Augustine presents the 2013 Compassion 5K on Saturday, November 9th 2013. The race starts at 0800 at Shores Blvd. and US1, across from Moultrie Plaza with same day registration beginning at 0700.

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 providing refreshments on site for this years event will be Cold Cow, Smoothie King and Starbucks.

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 me at 904.806.2730.



floor flats. Now taking reservations for Building 2 with a completion date of October, 2013.

Three level building offering 2nd/3rd 2BR/1BA block home located in St. Augustine Shores. Carport has been enclosed for additional living space. Nice shady back yard with exterior storage. NO PETS. \$900/Mo includes lawn service.





"Dawn has sold over \$7 Million in Real Estate already in 2013.... Shouldn't yours be next?"

Dawn Gaffney, PA REALTOR®, CDPE©, REOS© Five Star Real Estate Agent 2013 Direct: 904-742-2662 Email: dgaffney@watsonrealtycorp.com Website: DawnGaffney.com



259 Cortez Drive Elegant 4 bedroom, 3 bath, pool home features designer touches, spacious living areas, and a gourmet kitchen. Locaed on the golf course on a double lot. \$499,900





#### 444 Gallardo Circle Exceptional 4 Bedroom, 3 Bath, 3-Car Garage Concrete Block home features stunning upgrades and a large private backyard with lake and preserve views. \$409,000.

3505 US Highway 1 South St. Augustine, FL 32086



Friend and neighbor Ron Cullum and I discovered that we were both interested in trying our hand at making homemade sausage. We did some research and come up with a couple of recipes that we thought sounded good and ventured forward.

I purchased an 11-pound pork butt and cut into one and a half to two inch pieces. I also purchased hog casings for stuffing the sausage. Ron brought over an old fashioned hand cranked meat grinder (like your Mother or Grandmother had) and a casing stuffing gun that looks like a caulking gun.

We ground the pork and fat and added our secret list of spices for the Sweet Ital-

ian Sausage and at the last minute we decided to add some Marsala Wine. We test fried a couple of teaspoons to check for seasonings and it was truly fantastic. After much trial and error we were able to

# **Chef's Corner**

By Chef Matt Coan **Time To Make The Sausage** 

get the bulk sausage into the casings. (see photo). Subsequently we have developed our "World Famous Sweet Italian Sausage with Marsala."

We then did a batch of Andouille Sausage (a spicy New Orleans style sausage).

We stuff-ed the sausage into the casings and then smoked it on my "Big Green Egg' (the worlds most efficient smoker, grill and oven). The result was fabulous. When you take a bite of the Sausage it is wonderful and then about 5 to 10 seconds later the heat hits you in the back of the mouth! Truly a culinary treat!

treat! No, we are not taking orders for our creations because at \$100.00

an hour for our love and labor you would not be able to afford it. We did learn however, that it cost about the same for the ingredients as you can buy sausage at the store, but we have a far superior product.

### Florida National Guard Furlough Days Reduced By Michael Isam

Florida National Guard (FLNG) civilians and technicians catch a break, for now.

A major sigh of relief was heard across Florida as Secretary of Defense Chuck Hagel announced a reduction on required furlough days (without pay) for the FLNG. Originally the furlough days were set to 24, later reduced to 11 and now to six days. But the largest and most audible came from the guard members themselves.

Major belt tightening was in order as the furloughs meant less funds available to families for covering necessities of food, mortgage, rent, clothing and school supplies for children as the new school year begins.

"I again want to thank the Florida National Guard Team for demonstrating the professionalism required to meet these mandated requirements," said Adjutant General of Florida, Maj. Gen. Emmett Titshaw Jr. "I sincerely believe that our message over the past nine months has been heard in Washington."

The respite may well be short-lived. According to reports from many veteran organizations and associations as they quoted Hagel as saying," "If Congress does not change the Budget Control Act, DoD will be forced to cut an additional \$52 billion in FY 2014, starting on October 1," Hagel said in the statement. "This represents 40 percent more than this year's sequester-mandated cuts of \$37 billion. Facing this uncertainty, I cannot be sure what will happen next year, but I want to assure our civilian employees that we will do everything possible to avoid more furloughs." In veteran organization and association newsletters including Veterans of Foreign Wars, Disabled American Veterans, and American Legion, the focused emphasis is on contacting senators and representatives to "bring an end to sequestration by changing the Budget Control Act. Otherwise further required reductions bring an adverse affect to ongoing operations and maintenance of military facilities, equipment, and bases—all essential to the successful mission of our Armed Forces."

According to US Army Chief of Staff General Ray Odierno, "sequestration is already taxing the Army's readiness to the point that should an unforeseen crisis arise, soldiers may rush into battle unprepared, which could make conflict more likely by undermining deterrence and increasing the number of casualties should fighting break out."



Maj. Gen. Emmett Titshaw Jr, Adjutant General of Florida, speaking to FLNG members

# St. Augustine Shores Club News



# The Corner Garden

By Susanne Murphy The Geranium Circle Garden Club

Fall is Coming!

• Make the Fall fertilizer application to the lawn in mid-to late September. Following the moderate - maintenance plan, us 1/2 pound of nitrogen per 1,000 feet of lawn. • If mole crickets are damaging youor lawn, apply mole cricket bait.

(last chance).

• Watch for: cinch bugs in St. Augustine lawns; sod web worms and army worm damage in lawns and brown patche fungus disease, which attacks the lawns when is cool and wet.

• Fertilize: shrubs; yound trees and palms.

#### Vegetables to plant now:

Snap beans, pole beans, beets, broccoli, cabbage, carrots, cauliflower, endive/escarole, lettuce, cucumber, bulbing onions, bunching

onions, radishes, and summer squash.

#### Annuals to plant now:

Because this is a month of change from warm to cool, the only annual recommended for planting is digitalis

### Happy Gardenng!

### **September Riverview Club Calendar**

**ACTIVITIES MEMBERS** 

TRANSPLANTS: WELCOME BACK ICE CREAM SOCIAL

SEPT 15TH Please bring cookies, desserts, etc. Contact Shirley Browing for information 797-7767 3:00 P.M.

**SINGLES:** BINGO WITH CECILIA AND BARBARA

SEPT 17TH Lunch will be provided. Dues of \$5.00 will be collected. Members will be contacted.

Contact Margaret Hand for information 794-4698 12:30 P.M.

BILLARDS - Monday, Wednesday & Saturday at 9:00 A.M. Tuesday & Thursday at 1:00 PM

BINGO - Wednesdays at 3:15 PM. A minimum purchase of three cards at one dollar each is required. Ten games of two parts each are played and all monies are returned to players. Contact Cecilia Scully 797-4816

BRIDGE- Wednesday & Friday at 12:30 PM

BRIDGE LESSONS - Resume Monday, Sept 9th, 10:30 A.M. Nancy Willis 794-1854

**CHICAGO BRIDGE** - Thursday at 12:30 PM. Tuesday at 7:00 PM. Must have a partner to play. Info Nancy Willis 794-1855 **EXERCISE TEACHER**-Tuesday & Thursday at 10:00 AM. Donation at door

FRENCH CLASSES - Classes resume Thurs, September 11th @ 3:00 P.M. Every Thursday thereafter.

LINE DANCING-Wednesday at 10:00 AM

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

**TAI CHI-** Wednesdays at 5:00 P.M.. An ancient Chinese discipline of meditative movements practiced as a system of execise. It is not strenuous. The instructor will be teaching for beginners. Wear comfortable clothes. \$2.00 per person. YOGA - Monday, Wednesday and Friday at 9:00 AM. Tuesday at 8:30 A.M.

CHAIR YOGA - Friday @ 10:45 A.M. Additional mobility for those who have a hard time with the floor exercise. Wear loose comfortable clothing and bring a mat.

#### **DANCE MEMBERS** EADLY DANCE SOCIAL

SEFT / III	EARLI DANCE SOCIAL
SATURDAY	Music by Frank Saffi
7:00-10:00 P.M.	Hosts are Chris Martin and Liz Blount
	Registration: Sep 3 and Sep 5 from 9:00-10:00 A.M.

SEPT 22ND MAIN DANCE SOCIAL

CEDT 7TH

SUNDAY Music by PZ 6:00-9:00 P.M. Registration Sep 17 and Sep 19 from 9:00-10:00 A.M. Members and houseguests \$5.00; non-members \$10.00 All dances are BYOB and snacks. For information 794-2000

#### ALL MEMBERS

DANCE CLASS - Thursdays 2:00 P.M. starting Sept 19th. Members \$2.50 per person. Guests \$3.50. Call Dennis Salvati 461-6782. **BOARD MEETING:** - Second Tuesday of the month at 11:30 AM For information on any of the club activities please call 794-2000.

# Wednesdays at Pier Park

Come spend Wednesdays at the Beach - Shop the Market in the Morning -Concert in the evening - in between enjoy the Pier and the Beach!



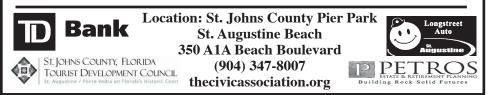
Come and spend the morning shopping 90

venders including Farm Produce, Arts & Crafts, and other various venders to choose

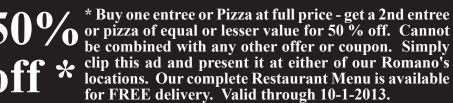


from. Open from 8:00 am until 12:30 pm isic by the Sea Free Concert Series Every Wednesday Thru September Dinner At 6 p.m. Ram K AAA Concert At 7 p.m.

August 28th - Big Lonesome - Soutern Blues - Gypsy Cab September 4th - ET Swing - Jazz - By Design Catering Co. September 11th - Top Secret Band - R/R - Antonio's Pizza September 18th - Beach St. A Go-Go - Classic R/R - Cafe 11 September 25th - Navy Dixie Land Jazz - Dixie Land - Sunset Grill







SERVING PASTA, CHICKEN, VEAL, SEAFOOD, SALADS, PIZZA & FRESH BAKED BREAD DAILY! DINE-IN, PICK-UP & DELIVERY.

WE ARE A LOCALLY OWNED AND FAMILY OPERATED AND FAMILY OPERATED ESTABLISHMENT. ALL OUR MENU ITEMS ARE HOMEMADE AND COOKED TO ORDER OPERATED

**Beach Location** 4255 A1A South Tel 461-1111

Shores Location US 1 4010 US 1 South Tel 797-8989 WWW.ROMANOSSTAUG.COM



I'm often asked how much weight should I use during exercise and how many reps/ sets should I do? My answer is simple: use as much resistance as you can move safely and correctly through the full range of motion, and do as many reps as you can to the point of fatigue without compensation. Put even more simply - fatigue your system so it is challenged but avoid compensation to prevent injury.

Admittedly, I'm not as regular with my exercise as I should be. I grew up playing soccer in high school and college. After that, and putting on several post college pounds, I took up running. Life and injury gently nudged running out of my schedule to the point where I was not exercising at all. Several years ago, after learning of my family's history of high blood pressure and consulting my doctor, I took up swimming. I thought swimming would be great. Water is always relaxing and swimming is easy on the joints. The resistance of the water is constant so I should get a good workout, etc, etc; the benefits are endless. However, I had no idea the transition I would face going from land based exercise to water.

All the things I had learned and heard about swimming are true. Swimming and/or aquatic exercise is a great way to strengthen, condition and stay healthy. The force of the water opposes the force of gravity. Just as the force of gravity is constantly pushing me down, which I've written about in previous columns, the force of water constantly pushes me up. Buoyancy uniformly lifts my body, decreases joint compression and enables me to exercise with less stress to my joints surfaces but don't be fooled. Just as the water provides uniform buoyancy – it also provides uniform or constant resistance AND more importantly, it does not allow the storing and use of "potential energy'

During walking, running or lifting weights my body produces energy and force to create a motion. As I lift my foot to walk or I lift a weight, I must produce energy to produce

## Don't be Fooled

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

> the movement. When my foot hits the ground or when I lower the weight, energy from the movement itself is absorbed and briefly stored in my tissues to be re-used as a spring. It is an incredibly efficient system to help with movement. Although the first repetition is difficult because I have to generate raw energy to create movement, and the last is tough due to fatigue, at least I can benefit from potential energy in the middle. Unfortunately, this is not so with swimming or aquatics.

> Swimming and/or aquatic exercise does not allow such use of potential energy. The water steals my energy. Sure I can use my legs to push off the wall but this is met with the constant resistance of the water. I'm able to keep myself moving using various strokes but as soon as I stop moving my arms or legs I stop. It seems almost unfair as I watch my energy move away from me through the ripples of the water. To keep moving I have to keep generating more, and more, and more energy.

> So, although swimming and aquatics are fun, enjoyable, a great/safe work-out routine for the joints, and a safe and constant work-out for the muscles, don't be fooled. Swimming and/ or aquatic exercise can make you sore and tired just as much, if not more than any other form of exercise. Follow the same considerations you would for any other form of exercise: consult you MD and PT. Follow a regular and progressive exercise routine. Allow your body time to adapt and change with the routine and don't overdo it the first few times.

> Rob Stanborough is a physical therapist serving St. Augustine for nearly 10 years. He is president and co-owner of First Coast Rehabilitation, as well as co-author of MyofascialManipulation: 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.

#### WE'VE MOVED OUR OFFICE TO 201 HEALTH PARK BLVD. SUITE 215, JAKADOFSKY BLDG. AT FLAGLER HOSPITAL

# **Dr. Howard Epstein, Urologist Dr. Anthony Cantwell, Urologist**

**Board Certified In Female & Male Urinary Disorders** 





Howard B. Epstein, M.D., FACS

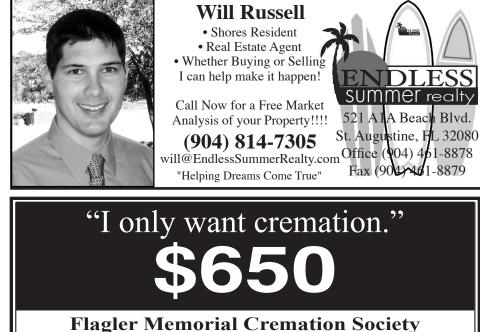
Anthony L. Cantwell, M.D., FACS

 Incontinence - We offer the newest and most effective therapies.
 Cancer Detection & Treatment - Screening for prostate cancer. Ultrasound exams. Biopsies. Radiation Seed Therapy.
 Impotence - Non-surgical and surgical correction.
 Kidney & Urinary Tract Stones - Latest laser correction. Medicare & Most Insurances Accepted





Shores Residents....Send Us Your News. Send your news about what is going on in the Shores to the Shores Observer. E-mail clifflogsdon@att.net.



669-1809

2600 Old Moultrie Road • St. Augustine



# **St. Johns County Sheriff's Corner**

By David Shoar, St. Johns County Sheriff

### **Offender Watch Program**

Did you know that sex offenders or predators move an average of four times a year! It is this reason that our citizens want and need easy access to sex offender data so they can run neighborhood searches around their home and school. They want to stay updated with emails and postal mailing whenever there is a change around them. In addition, 80-90% of us likely have a sex offender living within a one mile radius of our home, our children's school, or place of work. This month I would like to talk to you about a very important program we offer here at your Sheriff's Office. It is the OffenderWatch Program. This is an on-line tool to keep you better informed as to where registered sex offenders and predators reside in our county. This system will enable anyone with an Internet connection to search for registered sex offenders and predators within our county by name or address.

This program is two-fold: geographic tool and an e-mail notification program. With the geographic tool, any address in the county can be entered into a search engine, and a map will be displayed showing full information on the location of any registered sex offenders or predators living within a mile radius of that address.

The email notification program allows any person to enter up to five addresses in the county into a database so that the Sheriff's Office can notify you of any offenders or predators who moves within one mile of that given address. To sign up for the OffenderWatch program, go to our website at www.sjso.org, and click on the Sex Offender and Predator tab and then the OffenderWatch link. Instructions will guide you through the process.

Also on our website you will find safety tips for parents and children in reference to sex offenders. Parents should take responsibility and know where your children are at all times. Be familiar with their friends and daily activities. Build self-esteem in your child. Listen carefully to your children's fears, and be supportive in all your discussions with

them. Replace fear with knowledge. Teach decision-making to your child. Children at all ages can make decisions. Practice early with little decisions so big decisions later are easier. Teach them to trust their own feelings and assure them they have a right to say NO to what they sense is wrong. Choose substitute care givers carefully. Be alert to any teenager or adult who is paying unusual amounts of attention to your children or giving them inappropriate or expensive gifts. Teach your children that no one should approach them or touch them in a way that makes them feel uncomfortable. If someone does, they should tell their parent(s) immediately.

Some safety tips for children include: Teach them about who they are including their full name, birthdate, complete address, phone number and their parents' full names. If a child is in a public place and they get separated from you, encourage and teach them to not to wander around looking but to go to a checkout counter, a security office, or lost & found. Have them tell someone in authority that they have become separated from their parent and need help in finding them. If possible, use the buddy system. It's more fun and there is safety in numbers. Don't wander the neighborhood after dark or while alone. If someone follows your child on foot or in a car, teach them to stay away from them and find a trusted neighbor or adult. Be sure to tell them not to talk with strangers, give directions or look for a lost pet from someone they do not know. Most importantly, if someone tries to take a child away, the best defenses are the child's legs and voices. Try to run and scream before they get too close and call 911 immediately.

There is a wealth of information on our website on this topic as well as on many other topics at www.sjso.org. Please feel free to follow the Sheriff's Office on Facebook and Twitter and feel free to email me with any questions or concerns at dshoar@sjso.org. Thanks for reading and stay safe!

### Writers In The Shores

#### By Donna Johnson

There will be no meetings of the Writers in the Shores for August. Meetings will resume again in September as we have before on the 2nd and 4th Tuesday, at 1:30 pm here at the Riverview Club Library.

The September meetings will be on Tuesday the 10th and again 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 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. Have a great summer and we'll see you again in September!

### **Committee Members Sought For Shores Community**

The St. Augustine Shores Service Corporation Board of Directors are seeking an expanded list of volunteers to evaluate and assist with the needs of the communities.

Please contact one of your Directors or the Shores Service Corporation office if you are interested in serving the Shores community on one our committees.



### Put Down the Wire Cutters and No One Gets Hurt!

In Your Own Home Foot Care comes to St. Augustine!

by Maureen

Since 2004, while working with two well respected Podiatrists/Foot and Ankle Surgeons in Brevard County, I was taught professional toe nail trimming.

E-mail: susannemurphy@bellsouth.net

I discovered there were many elderly in my community that were not eligible for basic toe nail trimming. For multiple transportation, reasons: disabilities. inconvenience, their toe nail length was not a priority.

The simple act of cutting our toe nails, with aging becomes a bit tricky! Our toe nails become harder to see, they're "further away", often at awkward angles to do a safe job yourself. I know of some old boys who resort to wire cutters to trim thick toe nails! Yikes!

Our nails generally grow between quarter inch to a half inch a month. Without proper trimming on a regular basis, uncomfortable walking, changes to our gait, and imbalance can easily occur. Improper trimming can result in ingrown toe nails, fungus....and well....you get the idea!

September of 2012, I moved from Brevard County to become a permanent resident to St. Augustine. With me, I brought my In Your Home foot care services- Treets for Feets!

Toenail trimming is available to all residents within the privacy, comfort and convenience of your home!

Each in home visit takes about an hour, consisting of:

Sanitized whirlpool foot bath

Toe nail trimming with sterilized professional instruments

- Soothing lotion foot massage
- Fungal toe nail treatment.

I am a Licensed, Insured Registered Medical Assistant with 12 years of clinical experience, including home care to the elderly.



## News From Around St. Johns County

### Labor Day Weekend at **St. Augustine Elks Lodge**

1420 A1A St. Augustine, FL

Several events are scheduled at the Elks Lodge over the Labor Day Weekend. The public is invited to all of the following events:

• DOO WOP Saturday August 31st (Featuring "Kights to Remember") Doors open at 5:30 pm. Music 6:30 - 9:30 pm with Cash Bar. Tickets - \$12.00 Includes Hamburgers & Trimmings from the Grill Served 5:30 pm - 6:30 pm. • TIKI BAR Sunday, September 1st (Karaoke Music by Jim & Mary

Open 1:00 pm with Tiki Bar Grill Food for Sale

• PARROTT HEAD PARTY September 2nd (Music by "Rotageezer" Doors open 4:20 pm Music 5:20 - 8:20 pm Cash Bar available

Includes "Chesseburgers in Paradise" with Trimmings Served 4:20 - 5:20 pm

Prizes for the best dressed Parrott Heads Tickets - \$12.00

Ticketa are available at the Lodge Monday - Friday from 3-7 pm. For additional information call Ron Thompson (904) 794-0612 or Elizabeth West (904) 610-4444.

### "Wine With Friends" **Comes to Local A1A Businesses**

Tim's Wine in St. Augustine Beach hosted the inaugural "Wine With Friends" event for the 2013-2014 season. The intimate evening gave board members and supporters of the Friends of A1A Scenic Historic & Coastal Byway a chance to mingle while sampling a number of wines from the shop. Music, courtesy



of John Allison, was perfect for the laid back atmosphere.

The Flagler Beachfront Winery was the location for the second August "Wine With Friends" event. Organic wines added flair and a unique twist on the evening.

Both events featured raffle prizes donated by community partners including Outback Steakhouse, Blue at the Topaz in Flagler Beach and Grace's Place in Palm Coast. Organizers Bob Samuels and Sandra Siepietoski were pleased with the turnout.

### **Runway to Safety Fashio Show** for Betty Griffin House

Betty Griffin House, the safety shelter for victims and their families in St John County, is having its annual benefit luncheon and fashion show "Runway For Safety', October 29th 11 a.m. at Sawgrass Marriott Ponte Vedra Resort, advanced tickets only, \$55.00 p.p. For information or ordering tickets call Florie 543 1086 florieadiu@aol. com. Fashions from Stein Mart at the Beaches. Plus come say hello to our local Sheriff, David Shoar.

Some of our models include: Mary Baer and Richard Nunn of WJCT. Rhiannon and Natalie of the, Jewels, Jacksonville Giants, Haeli, of the Sunbeams, Jacksonville Suns plus a host of other models from Vicars landing ladies football players wives.



HOMES & DELTONA

"FLORIDA'S HOME BUILDER"



Quality Built Custom Homes from the \$200,000s including: Covered Lanais with Outdoor Kitchen and Gas Fireplace
 Large Homesites • Irrigation System W/Well • Pavers in all Driveways
 Upgraded Kitchens including Granite • No CDD fees, \$29 monthly HOA

For more information call (904)797-6565 or visit our sales model at 512 Christina Drive

### HOMESBYDELTONA.COM

### Sunset Rock Benefit at Pier Park

call

September 12th, from 5:30 - 10pm, at the St. Augustine Beach Pier Park, Artbreakers, in conjunction with The Kidney Trust and National Kidney Foundation's Direct Patient Aid, will host a benefit concert.

仓

The lineup will be Local Favorites "Falling Bones", The Davita Allstars Blues Band (featuring singers from The Voice and American Idol) and Terry Sylvester (Rock & Roll Hall of Fame Member) singing the Hollies Hits.

On stage at 6 pm is local duo The Rubies. At 6:30 it's the DaVita All Star Blues Band featuring vocalists from TV shows The Voice and Live at the Apollo. At 7:45 Terry Sylvester of The Hollies will perform and then at 9 pm the party will continue with local favorites The Falling Bones

Admission is FREE - food, beer & wine will be available for purchase, coolers are not allowed. We will have a merchandise tent with items for sale as well as great raffle prizes.

Additionally, shuttles will run from Pope Road Shopping Center to help make parking a breeze. Bring your lawn chair and enjoy a fantastic evening! For more information about Artbreakers, Artists in the Fight Against Cancer see www.artbreakers. org.





### How Does The Age Of My Roof Affect My Insurance Premium?

#### By Jane Tucker, First Florida Insurance

Regardless of the age of your home, if you replaced your roof in 2002 or later, there are potentially significant premium savings available for you.

A simple inspection, called a Wind Mitigation Inspection, can be done on your home to look for particular construction techniques that would minimize wind damage including the shape of the roof, decking reinforcement and the shingle attachment method that was used.

The Wind Mitigation Inspection also confirms the type of shingle or other roof covering used, roof decking with large nails or screws with close spacing as well as the existence of hurricane clips. These features must meet State building codes in order to qualify for insurance premium credits.

A Wind Mitigation Inspection is done by a certified contractor who completes a verification affidavit which you turn into to your insurance company. The savings can be substantial not only for the policy term in which you provide the affidavit from the inspection, but for five subsequent years. Annual discounts can be in the hundreds of dollars.

Discounts are offered for Wind Mitigation homes because they have lower windstorm damage. Lower damage and losses means reduced costs for insurance companies, and the discount is passed on to the customer. These discounts apply to homes or condos built prior to 2002 and to new construction that has been built to the latest Florida Building Code.

The cost for the inspection is approximately \$50 and usually takes less than an hour to complete.

Once again, premium savings can be substantial if your home is older than 2002 and the roof was replaced in 2002 and later. To discuss whether the inspection is recommended for your home call First Florida Insurance or email jane@firstfloridainsurance. com.

The Wind Mitigation Inspection can be submitted to your insurance company anytime during your insurance policy term. Also, as long as the roof was replaced after 2001, the home may be eligible for credits even if the inspection is not submitted until this year.

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, or come by to visit one of First Florida's friendly agents.





# **Computer Corner**

By Gary Herrick, Computer Professor mainely2@bellsouth.net

# Word Processing

paragraphs? Just hit the enter key twice, you say? NO DO NOT press the enter(return) key just to create more space between paragraph, that leads to a formatting nightmare, there is a formatting feature that adjust space between paragraphs to less than 1/72 of an inch increments

Most people have stopped hitting enter 3 at the end of a line, YA, all word processors I know utilizes word wrap. Let the program keep you between the margins

4. Want to insert a picture in a column/ page of text and have the text wrap around the picture- no problem, the magic word is "Word-

The space bar is overused, one space between word, one or two between sentences. It is NOT used to center a title, align to columns and switching to three tabs and two spaces just to align something makes controlling the appearance a nightmare. A single tab can be set to align anywhere on the line, possible inserting a table or column format would help. The center paragraph control is easy to use and just one click

Ever have blank pages at the end of a 6 document? You have been pressing that enter

These are just some popular basic formatting problems. It is well worth a little determination to learn to do things easier. One last comment: if you type on a laptop and have an uncontrollable cursor on the screen when you type, word get jumbled or the whole document closes. "Get your thumbs off the touchpad", believe it or not that is what's happening. As you type the thumbs are dragging across the touchpad and tapping as you type on other keys. Touchpads can get desensitized or turned off if needed. To answer some of your questions email me at mainely2@

### **Betty Griffin House Tribute to Domestic Violence Awareness**

Please join Betty Griffin House for a candlelight St. Johns County. For additional information on this DVAM event please call

vigil on Thursday, October 3, 2013, 7:00pm Downtown St. Augustine in the Plaza de la Constitucion, as we honor survivors of Domestic Violence and the women men and children who were murdered in St. Johns County in acts of domestic Violence. Betty Griffin House has been hosting this vigil for 4 years, providing a way for domestic violence survivors, family members and friends of victims.

staff, and Betty Griffin House supporters to come together as a community of individuals dedicated to the mission of eliminating domestic violence.

The Silent Witness exhibit that will be displayed is made of red, life size silhouettes each representing a person who once lived, worked, had neighbors, friends, and family before their death. The exhibit will specifically honor the victims of

### please call our hotline at (904) 824-1555. The Art Studio Drawing & Painting Classes

ALINT

Joan F. Tasca is teaching Oil or Acrylic Painting: All levels, Tuesdays, 9-noon, September 3 through October 8 and Drawing: All Levels, Thursdays 9-noon, September 5 through October 10 in The Art Studio by St. Augustine Pier. Call Joan at 904.794.2594 or 904.402.2292 for information about

Kim at 904-808-9984

As a private, nonprofit agency, Betty Griffin House

provides emergency shelter to

abused women, men, their minor

children. Other support services

available to shelter residents

and non residents include a 24-

hour crisis hotline, individual

and group counseling, forensic

/ medical rape exams, and legal

assistance. Confidential individual and group

counseling are available in all parts of St. Johns

County including, Hastings, Ponte Vedra Beach,

St. Johns, St. Augustine and St. Augustine Beach.

For more information or to make a donation, visit

If you or someone you know is being abused,

their website at www.bettygriffinhouse.org

these, and other classes, and to register by August 27. Tasca holds a BFA Painting, Teaching Certification k-12, and many years of experience teaching painting and drawing to college level, community adult education, private students and groups. See www.joanftasca.com for complete credentials and bio.





wrap". You find that, you are now in control

key much too often - delete the Enter Keys.

bellsouth.net.

invite you to bring in this ad for.....

\$8 Cuts!

\$40 Perms!

Find Joy at Shores

United Methodist!

724 Shores Boulevard

St. Augustine, Florida 32086

(904) 797-4416

www.shoresumc.org 9:00 a.m. Traditional Service

10:00 a.m. Sunday School

11:00 a.m. Contemporary Service

\$3 Off Color Highlights!

\$5 Off Foil

Walk-ins Welcome

Greetings from Computer Professor

This month I would like to speak to the inspiring authors, newsletter writers, frequent email users and actually anyone who types with any of the popular word processing programs (the computer's typewriter). In today's age anyone can be a self-publisher whether you are printing E-Books or paperbacks. You may have volunteered" to do a newsletter for your club. These newsletters can be done so much easier, faster and better looking than the old cut and paste and then photocopy routine. Even if you are none of these, it is nice to have email, cards and projects only you can imagine, all created on your computer. "All you got to do is learn to use your program"; he says. I am sure that did not go over very well. Even though that is a true statement there are some fundamental word processing differences between a typewriter and computer, and yes to all of you too young for typewriters there is still some fundamental rules of word processing that will hold you from creative enjoyment.

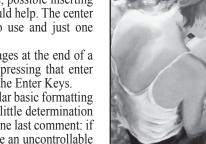
Let's assume you can do some basic word processing. Usually most self-taught people get in trouble controlling the format. It looks like "things" don't stay where they belong or it suddenly changes by itself. All due to format issues you may not be aware exist. Here are some common mistakes in formatting, all of which will get your eBook returned if you try to publish it:

If you desire an indent at the beginning 1. of a paragraph DO NOT use the tab key, that's a tab, there is indent control. A tab hold physical space in a document, like pressing 5 spaces(also a very bad idea), the indent is a formatting rule that tells the first line to start indented in a certain amount (which you control)

How about a little more space between 2.



24 HOUR EMERGENCY SEVICE 904-460-1001 CALL! WE DO IT ALL!!





### Ask Mow?

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

Hello readers and welcome to another edition of "Ask Mow". A monthly publication dedicated to answering questions about Home Owner lawn mowing equipment. Featuring "Mow" St Augustine Power House spokes person. This month we have some emailed questions for Mow, let's gets started with this one from the beaches.

Hello Mow. We enjoy reading your article each month and decided to test your knowledge on our situation. Our string trimmer use to have a lot of power, started easily and over all ran good, lately though it is hard to start, and has no power at all. Can that be repaired or should we just buy a new one.



Hello and thank you for the question. In most cases that can be an easy repair, there are two things a string trimmer needs to perform correctly. Number one is to have the proper fuel mixture and second to be able to breathe. Check both the air filter and the exhaust ports. If the engine cannot exhale it won't be able to inhale. With that combination it will be hard to crank and will not rev up to speed.

Hello Mow, I recently visited the Power House to take advantage of the "Free Blade Sharpening" coupon. The man at the counter said the blade was shot and we needed to purchase a new blade. How can a blade wear out on a mower we just bought last year?



We get this a lot, and I appreciate the question. I can answer this question with one word. Sand. Let's face it we live on a sand bar. Everyone has sand in the yard. And sand wears blades. Simple as that. For a technician to sharpen a blade, it also has to be balanced. If there is too much wear on the blade, it will never balance and that can cause damage to the mower, not

to mention what it will do to your grass. Mowers are designed to cut grass not to tear it. So in the future, try not to wait so long between having the blade sharpened. If you consider a Lawn Maintenance Company sharpens their blades every day, A few times a year wouldn't be over doing it.

That's all the time we have this month, so until next month, remember St Augustine Power House is located at 125 Pope Road. Visit us at www.staugpowerhouse.com and if you have any questions for Mow call 904-461-0310 or email him askmow@ staugpowerhouse.com.



Every year in early July, thousands of people "run with the bulls" in Pamplona, Spain. While the event is exciting, it is also hazardous, and many runners have gotten badly injured over the years. As an investor, you may find that running with the herd is dangerous to you, too — because if you're constantly following what everyone else is doing, your own financial goals could end up getting "trampled." The urge to run with the herd, or

follow the crowd, may have been hardwired into our psyches, according to anthropologists. In prehistoric times, running with the pack may have helped people minimize danger or increase their chances for finding food. But today, there are far fewer rewards for following a herd mentality especially in investing.

For example, consider what happens when the financial markets go through a period of volatility. Virtually every time this happens, many investors flock to gold, apparently believing that the shiny yellow metal will always be valuable and that its price will never drop. Yet, the fact is that gold prices, like those of other financial assets, do fluctuate. Furthermore, certain types of gold-based investments can be quite risky in their own right.

What other "follow the herd" movements should you avoid when you invest? For one thing, try to stay away from "feeding frenzies." If you look back about 15 years ago, you may remember the buzz surrounding speculative technology stocks many of which were companies that had futuristic names but lacked some useful elements, such as profits or business strategies. For a few years, the prices of these companies soared,

**Financial Focus** 

**Informations Provided by' Edward Jones** 

### **Don't Get Trampled** by the "Herd"

but in 2000 and 2001, the "dot-com" bubble burst, splattering investors with big losses that were either irreversible or, at the least, took years from which to recover.

The herd mentality often applies even when investors know the right moves to make. To illustrate: One of the most basic rules of investing is "buy low, sell high" — and yet many investors do the exact opposite. When prices drop, they sell, so that they can cut their losses — even though they may be selling investments that, while temporarily down, still have strong potential. On the other hand, when an investment's price has shot up, these same investors will often keep buying more shares, hoping to reap even bigger gains — even if the investment has now become quite expensive, as measured by the price-to-earnings ratio, and has little upside potential remaining.

Instead of emulating other investors, think about your own financial goals and create a viable strategy for achieving them, taking into account your risk tolerance and time horizon. Look for quality investments and hold them for the long term. Don't be discouraged by the inevitable market downturns, but be ready to adjust your portfolio as needed. Above all else, be patient and disciplined, always keeping your eye on your ultimate objectives.

It can feel comfortable when you're in the midst of a herd — but it can lead you to places where, as an investor, you don't want to go. Steer clear of the crowds and go your own way.

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

shouldn't be answered

Is it bizarre to believe your retirement

concerns should be addressed by an

actual human being not a menu of

options? Of course not. That's why our more than 11,000 financial advisors are

in neighborhoods like yours, not a call

center in who-knows-where. So face-

to-face attention is a given. Join the

rearly 7 million investors who know

geoff.nadler@EdwardJones.com

face time and think time make sense.

by a call center.



(904) 315-8550 **Free Estimates**  Shores References Available Lic. # ST-7256





Geoffrey Nadler 866-794-2012 **Financial Advisor** 

4255 US 1 S. Ste 7 St. Augustine, FL 32086

> **Phone:** 904-794-2012

> > **Toll Free:**

www.edwardjones.com Fax: 888-440-5298

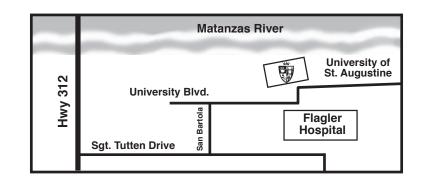
Edward Jones MAKING SENSE OF INVESTING



# where patient care comes first

800 Zeagler Dr. Ste 510 Palatka, FL 32177 Ph: (386) 325-2721 Fx: (386) 325-2720

Old Wolf Bay Rd Ste 510 Old Wolf Bay Rd NW State Rd 20 NW State Rd 20 1 University Boulevard St. Augustine, FL 32086 Ph: (904) 829-3411 Fx: (904) 829-3412



See a full listing of our services and specialties at www.firstcoastrehab.com