NEWS FOR AND ABOUT RESIDENTS OF ST. AUGUSTINE SHORES

Volunteer Expo Connect Over 350 Volunteers with Service Opportunities



Over 350 new volunteers were signed up to support the work of more than 40 non-profit organizations which participated at the First Annual Volunteer Expo held on April 12, 2014 at the St. Augustine Beach Pier Park. A number of local media partners, including the St. Augustine Beach News Journal and St. Augustine Shores Journal, helped to promote this special event focused on volunteerism. The Volunteer St. Johns project and expo were created by the Leadership St. Johns Class of 2014.

Leadership St. Johns is executive leadership development program of the St. Johns County Chamber of Commerce which selects approximately 20 local leaders each year who participate in 10-month leadership training program. Each LSJ class is challenged to complete a community service project during their program year. The Volunteer Expo was the Class of 2014's service project. Previous projects include the 2012 classes' High School Leadership Seminars and the class of 2001's program, Youth Leadership St. Johns, which was managed for more than a decade by members of the 2001 LSJ class and continues today as a program of the St. Johns County Chamber. The Volunteer Expo was designed to connect new and existing residents and newly retired citizens who would like to volunteer their time and talent with local service organizations who rely on the assistance of volunteers. (continued on page 2)

Inaugural Betty Griffin House 5k Run & Walk & Friends of Betty Brunch Results



Ani Veltcheva crossing the finish line setting a new world record. Insert- Ani Veltcheva and Justin Taylor (Overall Race Winner) receiving awards.

The Inaugural Betty Griffin House 5K Run & Walk, presented by Flagler Hospital, took place this past weekend at the St. Augustine Beach Pier. 568 runners and walkers came out on a very warm and sunny morning to make this event a wonderful success! More than \$25,000 was raised for Betty Griffin House to

support the support the victims of domestic & sexual assault.

Justin Taylor was the Male Overall Winner with a time of 16:33 and Ani Veltcheva, a 9 year old, was the Female Overall Winner with a time of 18:47. Not only was Ani the overall female winner but she also set a world record for her age group of 1-9 years old. For a complete listing of winners please visit www. racesmith.com. (continued on page 9)



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

SACC Announces Photography Show Winners

The Saint Augustine Camera Club (SACC) announces the winners of its Third Annual Juried Member Photography Show, which opened on Friday, April 4 at the Art

Studio near the St Johns County Pier. The event was part of the April First Friday Art Walk

First Friday Art Walk.

Kay Wells won
the top prize with
her photograph of a
foggy morning in a
Florida wetland – Cue
the Suspense Music.
Second honors went to
Terry Bottom for his

moving Sauce Boss guitar player, and Henry Bollmann captured third with a detailed shot of the Bridge of Lions with the city in the background – West View. Honorable mention went to Troy Graves for Graveyard of Dreams, Carol White for Soft Petals, Tom Brock for Rivers Edge and Jim Hughes for I Remember You. Cash prizes and gift certificates were presented to all winners.

There were two judges for the show: Edson Beckett, photography and graphic design teacher for over 22 years at Flagler Palm Coast High School, and Charlie Badalati, a professional photographer who runs a fine art printing business in Palm

Coast.

The Member Show runs through April, and at its conclusion, will move into the Rotunda Gallery of the St Johns County Administration Building for three months. This building, located at 500 San Sebastian Way off Highway 1 North, is

open to the public from 8-5 Monday through Friday.

The Saint Augustine Camera Club, founded September 2010, is dedicated to providing members with educational information and enjoyable activities in the field of photography. The club meets the third Thursday of each month at the Watson Realty Office on US 1 South at 6 pm. The club web site is www. saintaugustinecameraclub.com.

What's Inside The Observer This Month...

- News From Around the Shores:
 - April Board Meeting Update
 May Rec. Calendar
 -2014-2015 Budget
 - -May 2nd Annual Membership Meeting
- Health Update: Any Age Any Time
- Financial Focus: How will Social Security fit into your Retirement Strategy?
- Computer Corner: Windows 9/8.1 Operating System
- Sheriff's Corner: Beach Safety Tips
- Homeowners Insurance Frequently Asked Questions
- Quality of Life-Requires Funding to Keep it that Way
- St. Johns Business Network Betty Griffin House Golf Benefit



The St. Augustine Shores **Observer**

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

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

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

Information must be received by the 10th of the month in order to appear in the following month's issue Articles or information may be sent to the Shores Observer, 1965 A1A South #180, St. Augustine Florida 32080-6509. Information may also be e-mailed to clifflogsdon@att.net.

All material submitted to the Shores Observer is subject to editing. Publishing of submitted letters and information is at the discretion of the publisher. Views and opinions expressed are those of the writer and do not express the viewpoint of the publisher or editorial staff of the Shores Observer.

The Observer's acceptance of advertising does not constitute an endorsement or approval of any product or services by the Observer or its staff. It is agreed that the Beaches News Journal and its staff be held liable for information provided herein by submitters, including pictures, graphics, websites and/or emails listed, that may have the potential to constitue fraud or other violation of law including copywriting infringements. The publisher reserves the right to refuse advertising that does not meet the publication's standards.

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

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

Shores Community Calendar

- Shores Service Corporation monthly meetings are held on the second Thursday of each month. Meetings are at 7 p.m. at the Riverview Club.
- Shores Recreation Association board meetings are held on the first Tuesday of each month at 11:30 a.m. at the Riverview Club.
- · Conquistador Condominium Board meetings are held on the fourth Monday of each month at 6 p.m. at the Riverview Club.
- Fairview Condominium Board meetings are held on the second Tuesday of every other month at 4 p.m. at the Fairview Condo club house.
- · Greens Condominium Board meetings will be held on February 1st, May 7th, August 6th and November 5th. The annual meeting will be held on October 1st.

Shores Observer Policy For Classifieds

The Observer offers free community classified ads to all Shores residents. Ads May Not Promote A Business Or Service. 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.

Community Classifieds

GARAGE SALE: 916 Alcala Dr. - May 3rd 8-12. Hedge trimmer, power washer, large ladder, computer desk, garden tools, suitcase, kitchen misc. and odds & ends. Call 797-3865 for more information.

FOR SALE: Homelite straight shaft gas powered weed eater. Used once. \$60.00....Small swivel rocker. tan color. good condition. \$40.00 Call 904-808-

FOR SALE: Wooden louvered bifold doors (5) 24" x 79", (1) 30" x 79". Includes mounting hardware. \$12 each. Wooden bankers desk chair with padded seat (\$35). Call: 908-812-3110.

FOR SALE: Brand new tire mounted

on original equipment wheel for 2007 Kia Optima. Never used. SOLUS KH16 P205/60 R16. Original price \$500.00 will sell for \$300.00 or best offer. Call 904-797-9874.

FOR SALE: 8' Pool Table. 3 piece slate top and mahogany antique stile woodwork. Includes ques and all equipment. Paid over \$4,000 new. Like new. Is disasembles and no room in new home. Asking \$800 or best offer. Call 904-679-3180.

HELP WANTED: Dog walker. One half hour walk late morning/ early afternoon. Call Shirly or Randy Kjellard at 904-797-7219 or 386-503-

Volunteer Expo Connect Over 350 Volunteers with Service Opportunities

(continued from page 1)

Many individuals have a heart for volunteer service and would like to volunteer, but often aren't sure how to get started. The recent Volunteer Expo provided a connection point in time and an opportunity for citizens with an interest in volunteering to learn more about the work of a wide array of non-profit organizations and to find a match for their personal interests. According the organizations which participated, the Expo was a great success. "The Expo was outstanding!."-Ann Breidenstein, Learn to Read. "It was a great event."- Cheryl Freeman, RSVP of St. Johns County. "Honestly, it could not have gone better from my perspective." Dennis Glavin, Kids Bridge.

The Leadership St. Johns class will also be maintaining its website, www. VolunteerStJohns.com for the remainder of 2014. Citizens who did not have a chance to visit the Expo, but are interested in volunteering can visit the website where they will find a list of more than 40 local non-profit service organizations which currently need volunteers and can also sign-up to receive more information about volunteering.

'Our community is filled with compassionate people with time and talent. Our Leadership Class saw the need to connect citizens interested in volunteering with the organizations who truly need their help," stated Carol Saviak, Leadership St. Johns program manager. "The Volunteer Expo was a unique event. It was produced by volunteers for the purpose of promoting volunteerism in St. Johns County."



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







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

Sharon & Angela, formely of Hair Machine have a combined 30+ years experience and invite you to bring in this ad for



\$8 Cuts! \$5 Off Foil \$3 Off Color Highlights! \$40 Perms!

794-0998

Walk-ins Welcome!

3400 U.S. 1 South - Suite C · St. Augustine



News From Around The Shores

St. Augustine Shores Service Corporation **Approved Budget** July 1, 2014 through June 30, 2015

Note from Publisher Budget

The Shores Observer was in error in the April issue publishing the budget summary. The content information was correct but colume one was one space off form the other columes. The correct budget is reprinted here. Sorry for any confusion. Cliff Logsdon

Maintenance Fees	Revenue	General &			Pool	2015 Total
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	Contingency Funding					\$41,101

Riverview Club Getting Updated

The Riverview Club is in the process of being updated. It will be getting new paint, new carpet, and new windows. Below on the left are the old windows and new windows







Notice of Annual Membership Meeting

May 2, 2014 at 10:00 A.M. **Riverview Club Main Hall Meeting Agenda**

- Call to Order
- Invocation
- Pledge
- Establish a Quorum
- Roll Call
- Proof of Notice of Meeting
- Minutes of Previous Annual Meeting
- President's Report

- Treasurer's Report
- Notice of Election Committee and Inspectors
- Recess
- Reconvine Meeting
- Rusults of Election of Directors
- Comments by Members
- Adjournment

Summary of the Board of Directors Meeting April 10, 2014

Motion made to approve the Minutes of March 13, 2014. Unanimous motion carried.

- Treasurers Report read and filed for audit.
- Collection issues discussed. Motion made to proceed. Unanimous motion carried.
- 1 Home Office Application approved. Motion made to approve application.
- Unanimous motion carried.
- Discussion of new management/financial computer system purchased for office staff.
- 6. Discussion and explanation of the Dreux Isaac Reserve Study.
- Employee health insurance update.
- Discussion on research of lake fountains for aeration and aesthetics.
- Action status list updated.
- 10. Monthly Deed Restriction violations addressed.
- 11. Discussion of General Manager's annual review. Motion made to extend contract. Unanimous motion carried.
- 12. Discussion on the agreement between the Service Corporation and the Recreational and Social Association.



The Corner Garden By Susanne Murphy

The Geránium Circle Gárden Club

- For moderate lawn maintenance plan, apply iron to encourage greening. Use ferrous sulfate (2 ounces in 3 to 5 gallons of water per 1,000 feet sq. ft.) or a chelated iron source.
- If mole or crickets are damaging the lawn, begin applying mole cricket bait. Water before you apply the bait. Baits should be applied late in the afternoon when there is no chance of rain. When watering, don't allow baits to soak into the soil, because water destroys the product.
- Watch for chinch bug damage in St. Augustine grass.
- Watch annual for spider damage.
- Keep lawn mower blades sharp. They reduce disease problems and gives the lawn a neater look when it is cut.
- Remove seed heads and old flowers from crape myrtles. This will encourage them to put out more blooms.
- Vegetables to plant now: lima beans, eggplant, okra, Southern peas, peppers and watermellons.
- Annuals to plant now: Celosia, coleus, crossandras, exacums, impatiens, kalanchoe, nicotians, portulacas (moss rose) torenia, salvia, and periwinkles.

HappyGardening!

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Gingie MacQueen, Admission Director 904-864-1051

St. Augustine Shores Club News May Riverview Club Calendar

FLOWER AND PLANT EXCHANGE TRANSPLANTS:

MAY 18TH 3:00 PM Bring either a fresh or artificial plant or flower.

Refreshments will be served. Information call Cecilia 797-4816 SUNDAY **SINGLES:**

END OF SEASON COOKOUT

MAY 20TH 12 PM Riverview Club. Joe, our manager, will be our grill master. Members will be called. Information call Margaret Hand 794-4698 **TUESDAY**

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 Casey347-9800 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

TAI CHI - 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:

MAY 4TH 6:00-9:00 PM

EARLY SOCIAL

SUNDAY Music: Frank Saffi

Hosts: Tony Antunes and Joan Roope

Reservations Tues April 29 and Thurs May 1 from 9:00 - 10:00 AM

MAY 24TH 7:00-10:00 PM MAIN **SOCIAL SATURDAY** Music: Nostalgia

Hosts: Joe and Nancy LaPaglai
Reservations: Tues May 20 and Thurs May 22 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

April Tee Leaves by Peggy McGovern



After rain delays & cold weather cancellations, the ladies of the Shores golf Association finally completed their CLUB CHAMPION tournament. And the proud winner is SHAY HALL, who scored 169 over 36 holes!

Congratulations to Shay & to all the other gals who did well in their flights.

- A flight: 1st Margaret Crooks, 2nd Jean Edgin
- B flight: 1st Marcia MacPherson, 2nd Fran Bennett • C flight: 1st- Jean Burns, 2nd- Terry Dubek
- D flight: 1st- Peggy Oliveira, 2nd- Peggy McGovern
- LONGEST PUTT: DAY 1- Norma Pire, Day 2- Jan Wesselman
- BIRDS: Jean Edgin, Shay Hall, Ruth Willis, Margaret Crooks & Marcia MacPherson

The CLUB CHAMPION awards were presented at our luncheon on March 27, 2014 in a room decorated like the hills of Ireland..green, green & more green. Thanks to Jean Viscarirllo & her leprechauns, we all enjoyed the gathering.

St. Augustine Travel Club

by Peter Dytrych
Please join us for our FREE St. Augustine Travel Club get together on Wednesday,
May 14, at 3pm at the Southeast Branch Public Library on U. S. 1 when we will present on the FRENCH RIVIERA. 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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News From Around St. Johns County

Temple Bet Yam Religious School Celebrates Passover with a "Chocolate Seder"

by Carol Gladstone

Recently families of the Temple Bet Yam Religious School celebrated Passover with a "Chocolate Seder." The Chocolate Seder was a creative addition to the traditional Seder the Temple holds each year. Passover celebrates the exodus of Jews from Egypt and the story is told utilizing symbolic items on the Seder plate.

In this case, the Religious School staff created chocolate symbols to exemplify the traditional. For instance, wine became chocolate milk. Matzo was dipped in chocolate, the bitter herb used to remind Jews of the harshness of slavery was substituted by bitter chocolate. A special Chocolate Haggadah followed the traditional order of a Seder. A delicious time was had by all!



Shabba Services in May

Temple Bet Yam, a reform Jewish congregation, will hold Shabbat services, led by Rabbi Fred Raskind, on Friday May 9th at 7:30 P.M.; and Friday, May 23rd at 7:30 P.M.. All are welcome to attend. Temple Bet Yam is located at 2055 Wildwood Drive. For more information, 904-819-1875, or visit www. templebetyam.org

CASINO CRUISE

Temple Bet Yam of St. Augustine will host a Victory Casino Daytime Cruise on Tuesday, May 20th. The \$45.00 ticket includes: transportation to and from the ship from St. Augustine and Palm Coast; Boarding for the five hour cruise; A \$10 food voucher; \$20 Qualified Slot Play; Complimentary cocktails while gaming; And live entertainment. There are three elevators on the ship for the convenience of passengers. There will be two pick up and drop-off points: Temple Bet Yam, 2055 Wildwood Rd, St Augustine at 7:45 A.M. with departure at 8:00 A.M; Cracker Barrel, 4 Kingswood Drive, Palm Coast, at 8:15 A.M. with departure at 8:30 A.M. For more information and to make reservations, contact Terre Wallach 904-826-0281/terretsp@bellsouth.net or Andrea Marx 904 460-9569/ amarx46@comcast.net.

St. Johns Quality of Life Requires Funding to Keep it that Way

by Cyndi Stevenson, District 1 St. Johns County Commissioner Office: (904)209-0301, Cell: (904) 669-2188

So many accolades have been heaped upon St. Johns County that it would take a full page to list them all. We are a high-service county yet, we have also been recognized as having one of the lowest cost tax structures in the state. That is not a sustainable combination. Because St. Johns County does not implement many charges and fees used by other counties, we rely more heavily on property taxes to fund the programs, services and infrastructure that we enjoy

St. Johns County lost \$350 million in purchasing power over the last six years due to dropping property taxes and property tax reform. Most of that tax relief benefitted businesses and owners of second homes. Because the county cut spending and put away reserves that have been used to help us weather the economic decline, many residents and businesses are unaware of the county's funding challenges.

Hardships are not yet widely apparent as we have been able to maintain most services at a reasonable level. Some costs were cut, but other spending has only been deferred including necessary repairs, maintenance

and capital investments.

ALMOST A BILLION IN NEEDS OVER THE NEXT 15 YEARS

At a recent budget workshop, the County Administrator, reported a structural deficit that is impacting our ability to: repair and replace aging infrastructure; meet unfunded mandates to meet clean water standards and fill infrastructure needs created by our county's growth. For the first time while I have served as your Commissioner, the future funding challenges have been listed

by department and a rough price tag placed on them. The total was \$960 million over the next 15 years.

These are some examples of the range of challenges that we face:

- Fire Stations: We have an immediate need to replace several old volunteer fire stations that have grown structurally deficient and could be in peril in a wind storm. Other areas have waited decades for their fire station.
- Libraries: We have had many requests for a new library to serve the World Golf Village area, at the same time an existing library branch in the underserved rural area of Hastings may have to be closed because of structural problems.
- Ball Fields and Recreation: World Golf Village, Hastings and beach facilities including walkovers and piers are in need of investment.
- Drainage: The county has to find funds to replace failing storm water pipes in a neighborhood in NW St. Johns County estimated cost? \$20 million!
- Roads: We have a number of roads and intersections that are carrying heavier traffic than they were built to serve including Racetrack Road, County Road 210, Wildwood Drive, Roberts Road and Old Moultrie Road.
- Road Maintenance: One of the major costs that will have to be met is routine pavement management. The county needs to invest \$14 million a year to take care of the surfaces of existing roads. During the downturn, we have funded road maintenance at less than half that amount by dipping into reserves that are nearing depletion

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Howard B. Epstein, M.D., FACS

Anthony L. Cantwell, M.D., FACS

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Pay now or later: Road maintenance on 950 miles of county roadways must be funded systematically. If you set aside money each year, these are manageable costs. But left unfunded this manageable cost quickly balloons to hundreds of millions of dollars. Delaying road maintenance for a few years can result in cost increases of up to 300% because when surfaces aren't maintained, we can be faced with rebuilding roadbeds.

The county has been cutting spending and doing "more with less" for over six years. While we continue to find ways to serve you better and more cost effectively, it is clear at this point, we cannot cut our way out of this deficit without impacting your level of service. We cannot grow our way out of this because our traditional source of revenue has been cut and capped. We will have to drop our level of services or look to other revenue sources.

A local option one-cent sales tax should be high on the list for consideration by our

county. It would bring our rate up to 7% consistent with other counties in the region and most counties in the state. That can only be enacted by a vote of our residents. St. Johns County is one of the best places in the country to live, work and play. Isn't it worth a penny to keep it that way?



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Financial Focus

Informations Provided by Edward Jones

How will Social Security fit into your Retirment Income Strategy?

Have you given much thought to collecting Social Security? The answer probably depends on how old you are — but whatever your age, you'll want to consider the best way of incorporating Social Security benefits into your retirement income strategy.

Of course, if you have several decades to go until you retire, you might be wondering if Social Security will even be there for you at all. The basic issue is that the Social Security system is experiencing a sharply declining worker-to-beneficiary ratio. In plain English, this means that fewer workers are contributing to Social Security while the huge baby boom generation is retiring and taking money out. Still, Social Security has enough money to pay full retirement benefits to every eligible American until 2038, according to the Congressional Budget Office. After that point, benefits would have to be reduced unless changes are made to the Social Security system.

And several changes have indeed been proposed. Given that we do have nearly 25 years until benefit cuts may need to be made, it seems reasonable that some type of solution could be reached to put Social Security back on solid ground.

In any case, when thinking about your retirement income, you need to focus on those things that you can control — such as when to start taking Social Security and how you can supplement your Social Security benefits.

Depending on when you were born, your "full" retirement age, as far as collecting Social Security benefits, is likely either 66 or 67. You can start getting your checks as early as 62, but if you do, your monthly payments could be reduced by as much as 30% — and this reduction is permanent. Consequently, if you can support your lifestyle from other sources of income — such as earnings from employment and withdrawals from your IRA and 401(k) — you may want to postpone taking Social Security until you reach your full retirement age. In fact, you can get even bigger monthly checks if you delay taking your benefits beyond your full retirement age, although your payments will "max out" once you reach 70. Keep in mind, though, that other factors, such as your anticipated longevity, should also enter into your calculations in considering when to take Social Security.

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

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Ask Mow?

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

May is here and summer is just around the corner. May also brings something new to St. Augustine Power House, this leads us to some questions we recently received.

Mow, we saw you guys at the St. Johns County Lawn & Garden Expo and you had some new Honda mowers that we haven't seen in your store before what's up?

The St. Johns County Lawn and Garden Expo had Great Weather and a good turn out for a great organization, EPIC Behavioral Healthcare. Yes, you did see Honda Outdoor Power Equipment at our booth; we are now the only full line dealer between Jacksonville and Daytona. We sell and service Honda's full line of mowers, generators, pumps and string trimmers.

Mow, several of the mowers you had on display at the EXPO were mulch type mowers,

do many people mulch their grass and why?

There are a couple of reasons why people mulch their grass. One is personal preference; they just don't want grass clippings thrown across their yard and flower beds. The other is with St. Augustine grass mulching provides 25% of your lawns nourishment for the year and as the mulch breaks down and also helps hold moisture around the roots. You don't want to take off too much off the top at one time and keep your blades sharp. You need the blades cut into small pieces so that they decompose easily (grass clippings are 85 % water). A rule of thumb is that you want to take off the top 1/3 of the grass blade when you cut it. Anything more than that and you

are likely to have large grass clippings or clumps of grass lying around. 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.staugpower house.com. Please email your questions to Mow at Askmow@ staugpowerhouse.com.



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Computer Corner

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

Windows 8/8.1 Operating System

Greetings from Computer Professor. This month is the first in a small series about Windows 8/8.1 operating system. I shall just call it Windows 8 for this article just like we called that old Windows retired version,- Windows XP instead of using SP-1, SP-2 or SP-3. Windows 8 is the next step in Window's evolution chain. Anyone over 25 should be used to all things changing – evolving. I am going to try to explain how to understand and get a good jump start in using Windows 8, the explanations will be more concept orientated verses technically oriented.

The first couple of hours after turning on your new machine are the most critical for determining success or frustration. I want you to look at Windows 8 as having two operating systems, like two desktops only one is called a desktop and the other is called the start page. The desktop page is close to the desktop you may be familiar with but the start page is new. If you have a smart phone, IPad or tablet then the

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start page is not totally new, it is a system running on "apps". The difference between Apps, and the desktop programs you may use now, is the app is much smaller and less complicated, fewer functions, cheaper and easier to use. But there are basically five things to know about apps and then you got full control of all of them.

Before we get into that, there is something you non apps users need to know about apps. Currently apps are safer and more secure because they come from one place. Apple provides the apps to the IPad etc., Google provides apps for androids tablets (mostly), and Microsoft provides apps for windows 8 and their smart phone. The store also provides backup and remembers preferences and favorites to share with other devices you have. In order to do that you setup an account with that store, Apple users have been doing it forever; but it is a new move for Windows. Thus when we start our new computer and they ask us to set up an account we are instantly baffled. Microsoft is true to their philosophy or choice and you can do a "local" account but please do not do this. If you do a local account you just killed most of the benefits of Windows 8.

Space does not allow me to put the entire article in one issue so please forgive me. The Windows 8 setups I have done to date take an average of three hours to setup and explain what is going on, load printers, updates, programs, copy files and train on the basic "five things". Half of the time I come back one more time for an hour and answer specific questions. Get help if you get a new computer; please avoid the help that set it up to look like your old computer. The thought is good but it is no help in the long run. Continued next month.





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Homeowners Insurance Frequently Asked Questions

By Jane Tucker, First Florida Insurance

Imagine if everything inside your home (clothes, furniture, appliances, children's toys, CDs, DVDs, etc.) suddenly vanished. How much do you think it would cost to replace those things if they were destroyed in a fire? What if a thief took just one valuable possession, like a laptop computer or stereo? If your home is not protected by insurance, where will you get the money to replace its contents – or a whole new home – if disaster strikes?

Before buying a homeowner's insurance policy, it is important to A. Understand the way homeowner's insurance works B. Identify the kind of policy and coverage you really need, and C. Compare policies from different companies to find the best values.

1. Who needs this insurance?

Owners need it to protect their homes and their personal property. Renters need it to protect their personal property. Both need it to protect against liability for injuring third persons or damaging their property.

2. How much insurance do I need? That depends on the value of your property. The more coverage you buy, the less you will have to pay out of your own pocket if you suffer a loss that damages your house or its contents.

You also need enough personal liability coverage to protect you from claims brought against you by others.

3. I'm paying a mortgage, so my home is already protected by homeowner's insurance, right?

Not necessarily. Mortgage lenders do require some kind of homeowners insurance because, like you, they have a big investment in your home. But mistakes do occur and messages do get lost. Some mortgages do include insurance premium payments in your monthly mortgage bills, but some do not. You may think the mortgage lender is paying for the insurance while the lender thinks you are paying for it. Ultimately it is your responsibility to know who is insuring your home and whether the premium has been paid.

Important Note: Some mortgage companies will supply a policy called "forced coverage" if a standard policy is not maintained. These policies are very expensive and protect only the interest of the mortgage company on the structure itself. It does not protect you or your belongings.

4. I have the kind of homeowner's policy that my mortgage lender required, so I'm covered for pretty much everything,

Wrong! A homeowner's insurance policy may be one of the best investments you ever make. But that investment only pays off in very specific situations. If something you want to protect isn't specifically listed in your policy, it probably isn't covered.

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.



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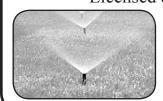
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Any Age - Any Time

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

Months ago I wrote a column on accumulating dysfunction. In it I stated my belief that pain is not a consequence or factor of aging but of a lifetime of compensation. We are made to move and move efficiently. Many factors can alter our 'mechanics' but we are constantly compensating - making little changes in the way we do things - creating imbalances and undue stress on our tissues, with will eventually cause us to stop and take notice. Little did I know there was a 93 year-old gentleman who recorded a TED-talk with parallel concepts.

His name is Charles Eugster. eo is at: https://www.youtu https://www.youtube.com/ watch?v=rGgoCm1hofM. Please do not be put off with the fact he speaks of body building. The underlying message is so much more than that. In his presentation he states the following facts:

- Worldwide obesity has doubled since 1980
- 12% of the world's population is obese & 26% in USA
- 50% of the US population is estimated to be obese by 2030

- 10% of the world's population has diabetes But he blames most of this on two things: (1) our Paleolithic bodies and (2) retirement. He convincingly reports that out Paleolithic bodies have changed little over time. Where we were once forced to be very active searching or hunting for food, this is no longer true as most of us have food easily accessible. He further to state the obvious that we consume too much. Where we once needed to consume as much as possible when food was available to sustain us during long periods between meals, this too is no longer the case. And finally, where we once avoided unnecessary activity in order to conserve energy for the same reasons - long periods between

meals, although our bodies urge us to do continue doing so, inactivity has become hazardous. In fact, he states inactivity has become a major cause of death, quoting 92% of those over 65 has a chronic disease and that 50% of 80 year olds have lost 50% of their muscle mass since the age of 50, replaced by fat.

Being 93 and retired, he put forth the challenge that instead of becoming less active, retirement can be a new beginning to develop dormant talents and start a new life. He suggests "3 factors to successful aging" are (1) Work, (2) diet and (3) exercise. He not only states that the body can be rebuilt at any age he is an example. Muscle mass can be restored at any age. Neither disease nor pain is a consequence of aging but instead a consequence, in many cases, of inactivity. The treatment for many diseases is in fact exercise.

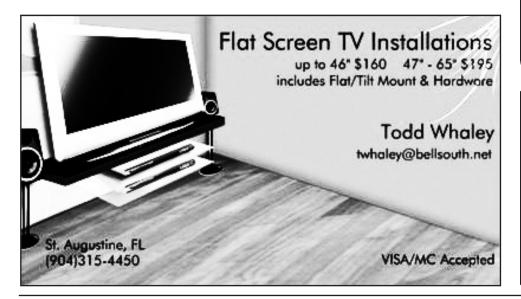
We at First Coast Rehabilitation understand these facts and the challenges that go with We've spent several years helping individuals in this community of all ages, one at a time. Watch the Mr. Eugster's video and if you're not sure where to go from there, our therapists can help you develop a plan specifically designed for you.

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 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.

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Inaugural Betty Griffin House 5k Run & Walk & Friends of Betty Brunch Results

In addition to the race, 87 people attended a fundraising brunch at the Pier Pavilion. Anyone who donated \$100 to Betty Griffin House received an invite to the Friends of Betty Brunch where they were treated to a wine tasting by PRP Wine International and a delicious brunch catered by Gypsy Cab Company. Each guest had the chance to win prizes including a cruise for two, a \$1,000 diamond necklace from Carter's Jewelry and a 3 hour hot air balloon ride just to name a few.

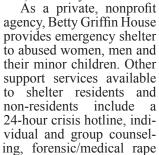
80 volunteers came out bright and early to help, including the National Honors Society from St. Augustine High School. The

event would not be a success without the incredible volunteers! Many thanks to each and every one of them!

The Betty Griffin House 5k Run & Walk was made possible through the generous support of the following sponsors: Flagler Hospital (Presenting Sponsor), Bozard Ford, Herbie Wiles Insurance, Carter's Jewelry, OBGYN Associates, PRP Wine International, The Locals Guide to St. Augustine, McChesney Law Firm, Carloyn Mudgette, LMT, Panera



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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, please visit our website at www. bettygriffinhouse.org. You may also like us on Facebook.

If you or someone you know is being abused, please call the Betty Griffin House hotline at (904) 824-1555.



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

By David Shoar, St. Johns County Sheriff

Beach Safety Tips

As our days get longer and hotter many of our residents and visitors alike will take part to enjoy the 42 miles of beaches St. Johns County has to offer. I would like to pass along some tips in this month's column. Never swim alone and if possible swim near a Lifeguard. If you or a family member doesn't know how to swim, take lessons. Swim lessons are offered through the St. Johns County Recreation Department or the local YMCA. By only knowing how to float in the water may compromise your safety during an emergency.

Many swimmers panic if they get caught in a rip current. If you or a fellow swimmer finds yourself in a rip current, don't fight it. Swim parallel with the beach until you are out of the current and then swim towards the shore. Be sure to watch your young children constantly and don't become distracted by talking on your cell phone, reading or tacking a nap. Your attention should be focused on your children at all times. Children as well as teenagers should always be aware of their surroundings and if someone tries to take you somewhere, quickly get away while yelling and screaming. Children should try to stay in a group, remember there is safety in numbers. Because our youngsters cannot always lookout for themselves, it becomes our responsibility to teach them how.

Pay attention to the posted signs on the beach. They are designed for our safety as well as to protect the environment. Remember drinking alcohol is not permitted on all St. Johns County Beaches. To protect your head and neck, never dive headfirst into the ocean. Many beaches in this area have coquina rock buried in the water and serious injuries could occur when diving.

The American Red Cross adds some additional tips for beach safety. Protect your skin: Sunlight contains two kinds of UV rays -- UVA increases the risk of skin cancer, skin aging, and other skin diseases. UVB causes sunburn and can lead to skin cancer. Limit the amount of direct sunlight you receive between 10:00 a.m. and 4:00 p.m. and wear a sunscreen with a sun protection factor of at least 15. Drink plenty of water regularly and often even if you do not feel thirsty. Your body needs water to keep cool. Avoid drinks with alcohol or caffeine in them. They can make you feel good briefly but make the heat's effects on your body worse. This is especially true with beer, which dehydrates the body.

Watch for signs of heat stroke: Heat stroke is life-threatening. The person's temperature control system, which produces sweating to cool the body, stops working. The body temperature can rise so high that brain damage and death may result if the body is not cooled quickly. Signals of heat stroke include -Hot, red, and usually dry skin, but in some cases such as during athletic activity while wearing a helmet, the skin may be moist. Changes in consciousness. Rapid, weak pulse, and rapid, shallow breathing. Call 9-1-1 and move the person to a cooler place. Quickly cool the body by wrapping wet sheets around the body and fan it. If you have ice packs or cold packs, place them on each of the victim's wrists and ankles, in the armpits and on the neck to cool the large blood vessels. Watch for signals of breathing problems and make sure the airway is clear and keep the person lying down.

Wear eye protection. Sunglasses are like

sunscreen for your eyes and protect against damage that can occur from UV rays. Be sure to wear sunglasses with labels that indicate that they absorb at least 90 percent of UV sunlight. Finally, wear foot protection. Many times, people's feet can get burned from the sand or cut from glass in the sand.

During the summer months, we have a tendency to be complacent by leaving our vehicle doors unlocked and windows open. This is an obvious invitation to criminals to steal our personal items from the inside of the vehicle, especially when using the parking area's near the beach. Remember to always close your windows and lock your doors when you go to the beach. Always remove loose change and valuables from your vehicle. This includes purses, wallets, cellphones, laptop computers and briefcases. Some of these items could be locked in your trunk and out of sight. Also, park in an area that has people coming and going to the beach. The average criminal does not want to be seen. Remember if you see something suspicious, please contact your local law enforcement agency immediately.

I hope that these tips will help you and your family have a fun and safe experience on our beautiful beaches. For additional tips on general Crime Prevention please go to the St. Johns County Sheriff's Office website at www.sjso. There is a world of information available and please feel free to contact me anytime at my e-mail address at dshoar@sjso.org. You can also follow us on Facebook and Twitter. Thank you.

New Home Watch Company in St. Augustine



Beverly and Frank Smith with daughter Amy Freisinger and family dog, Leo

Like snowbirds and other absentee homeowners, Frank and Beverly Smith worried about their Florida home while they were away. "We were excited when we purchased our home in St. Augustine but were both still working up north and could return only sporadically,"
Bev remembers. "We did sometimes Bev remembers. come back to unwelcome surprises - a malfunctioned air conditioner, a blown refrigerator compressor, a dead car battery and important but neglected mail. Once, we returned to find our yard overgrown because our lawn service had gone out of business without telling us, even though we were still sending them monthly checks!"

Their daughter Amy had an unpleasant experience with her Connecticut home when she listed it with an agent and left for Florida. Someone broke in and robbed much of the copper plumbing, leaving her front door wide open and complicating her ability to sell her home.

Full-time St. Augustine residents now, Frank, Bev and Amy are in business as Gate House Watch to keep an eye on residents' homes when they're unable to.

They also are able to refer their clients to responsible repair professionals when needed and to be on premises at clients' homes while the work is completed. "Since we were only here for a week or two at a time we often found we could get appointments for things like pest control, HVAC service and general repairs only after we knew we'd be long gone. It felt like such an imposition, relying on acquaintances to handle our home maintenance schedules." recalls Frank. Bev laughs, "Yes, and remember how we'd always leave on Sundays, just a day ahead of trash pickup? We would have to strategize ways of getting rid of our garbage before heading north, and once or twice I remember we even tossed it into the trunk and brought it with us!"

Frank, Bev and Amy understand the special concerns of absentee owners and are looking forward to helping their neighbors. Frank, a licensed Connecticut contractor and certified Florida home inspector, worked 35+ years in the construction and water control industries. Bev is a former Human Resources Director in the financial services industry, and Amy has worked for two major corporations as a Customer Services liaison. Their website is http://www.gatehousewatch.net.

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Augustine, FL- Royal St. Augustine, one of St. Johns County premiere golf courses; will be the setting for the 2nd annual St. Johns Business Network Charity Golf Tournament on Sunday July 13, 2014 (rain date July 20). This event is open to men, women and mixed

foursomes with prizes for 1st, 2nd, 3rd and last place. Proceeds from the event will support the Betty Griffin House 24hour crisis hotline, counseling, emergency safe shelter, rape crisis response unit, advocacy and educational programs of the nonprofit agency serving victims of domestic and sexual abuse in St. Johns County.

The outing, designed for golf enthusiasts features a 9am tee-off with a 4 player scramble The 18-hole best ball format.

event includes breakfast provided by Leroy's Hole in the Wall, lunch provided by Ned's Southside Grill, special golf contests, 50/50 raffle, prizes and gifts, with the chance to win a White Hawk Ultra Lite from Ocean Grove RV. The cost to play is \$60 per person and \$240 per team.

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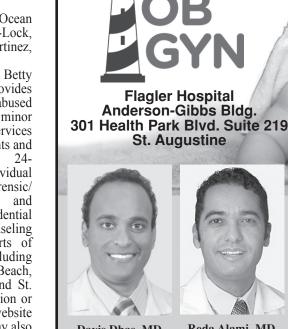
As a private, nonprofit agency, Betty

provides Griffin House emergency shelter to abused women, men and their minor children. Other support services available to shelter residents and non-residents include a 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, please visit our website at www.bettygriffinhouse.org. You may also like us on Facebook.

If you or someone you know is being abused, please call our hotline at (904) 824-1555.

Johns Business Network is an organization of businesses in St. Johns County that support each other and build community awareness of their member businesses. The group promotes business activity and local interaction in St. Johns County through shared contacts and advocacy. They are an organization of producers that roll up their sleeves and work to better the community.





sity affiliate in Saginaw, Michigan where he was chief resident in 2009.

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Reda Alami, MD Dr. Alami is Board Certified in Obstetrics and Dr. Dhas is Board Certi-Di. Dias is Board Certified in Obstetrics and Gynecology and has been in practice in St. Augustine since 2009. He completed his residency in Obstetrics and Gynecology and has been in practice in St. Augustine since 2009. Dr. Alami completed his residency at Michigan Gynecology at the Michigan State Univer-State University. He has

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 resirecently been named a "Top Doc" in Jacksondents into this world. She obtained her Masters in Midwifery from the University of Florida. ville and St. Augustine

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 pa-tients say she is knowledgeable, caring, and explains things in a way they can understand.

Anah Marks, ARNP

Local Veterinarian Returning Wildlife Home

Dr. Burkhalter of St. Johns Veterinary Hospital in St. Augustine Florida and the Georgia Sea Turtle Center, Jekyll Island released 3 Green Sea Turtles just north of the Matanzas inlet on April 2nd 2014, 11





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This was a special release for Dr. Burkhalter, who is an active volunteer with the Georgia Sea Turtle Center. Last month. Dr. Burkhalter assisted Dr. Terry Norton at GSTC in laser surgery performed on Rowe, the turtle farthest to the left. The surgery was to remove more than 20 fibropapilloma tumors from the juvenile Green Sea Turtle.

Fibropapillomatosis (FP) is a viral disease affecting marine turtles around the globe. Large tumors can impact turtles' ability to see, swim, and eat, sometimes leading to their death. (Credit: George H. Balazs) http://news.wildlife.org/twp/2013fall/tumors-in-sea-turtles/.

Dr. Burkhalter has been consulting with Cat Eastman over the past year on the development of a local sea turtle rescue, rehabilitation, and research hospital. The Sea Turtle Hospital at UF Whitney Laboratory in St. Augustine will focus primarily on Green Sea turtles affected by FP. For more information or to make a donation, please visit their website http://www.whitney. ufl.edu/education-conservation/sea-turtleprogram/ or contact Catherine Eastman, Sea Turtle Program Coordinator at (904) 461-4013 or email cbeastman@whitney.ufl.edu.

For more information on how you can become a member or make a donation to the Georgia Sea Turtle Center, visit http://gstc. jekyllisland.com/ or call 912-635-4444.

St. Johns Veterinary Hospital has made it their mission to care for sick and injured wildlife for the last 20 years. Our veterinarians donate their time to care for hundreds of birds, reptiles and mammals each year. Visit us at stjohnsvet.com and our Facebook page to see the wide range of wildlife we care for and to follow Dr. Burkhalter's work with sea turtles.

Ameris Bank and St. Johns Food Services **Sponsor COA Centenarian Luncheon**

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The Council on Aging would like to honor our community centenarians along with community residents who are age 95 or older, at the annual COA Centenarian Luncheon scheduled for Thursday, May 8 at 12:00 noon at River House, 179 Marine Street,

The Centenarian Luncheon is proudly sponsored by Ameris Bank and St. Johns Food Services. Table Sponsorships are available for \$200.00 and include two seats at your table for the luncheon along with recognition at the event. In addition, all sponsors will be included in all River House promotional materials for the entire month of May! Table sponsors to date include Herbie Wiles Insurance, Orthopaedic Associates of St Augustine, Mayor Joseph Boles, Community Hospice, Haven Hospice, Grafton House, Allegro, BayView, Glenmoor, Westminster Woods, and Craft's Trophies.

If you or someone you know is age 95 or over, please contact us to join in this very special celebration of our community's treasured senior citizens. For information or to RSVP call Jane Faybik at 209-3687 or email jfaybik@stjohnscoa.com.

SJR State to host Viking 5K Run

St. Johns River State College will present its inaugural Viking 5K Run on Saturday, May 24. "The Viking 5K Run promises to be a fun-filled event open to runners, healthwalkers, families and anyone who seeks to raise their heart rates and support SJR State,' said Caroline Tingle, SJR State vice president for development and external affairs.

The Run will begin at 8:30 a.m., starting at the Tilghman House, 324 River Street, Palatka. Pre-registration for the race is \$25 for the general public and \$20 for SJR State employees and students. Registrations will be accepted on the morning of the race with \$30 entry. The overall male and female winners of the Run will each receive a \$100 prize, and

awards will be presented for first, second and third place winners in each age division.

The Viking 5K Run is presented by Baker's Sporting Goods and Oliver Oaks and Vines. Additional sponsors include Futch's Landscaping and Armstrong Roofing, Inc. Sponsorship opportunities are available.

Funds raised will help support the College by providing resources to students and programs. For additional information and online registration, visit SJRvikings.com or call the SJR State Foundation office at (386) 312-4100.

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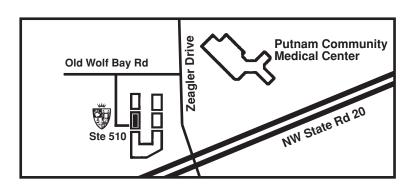


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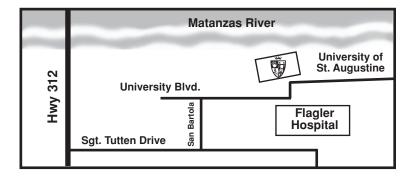
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