



St. Augustine Shores OBSERVER

NEWS FOR AND ABOUT RESIDENTS OF ST. AUGUSTINE SHORES

Recreation & Social Club's Main Social Features "Malt Shoppe Memories" November 23rd

This month at its Main Social, the St. Augustine Shores Recreational & Social Association will host an "Oldies Review", a unique social dance party featuring a vocal group new to the Shores, "MALT SHOPPE MEMORIES".

The party will be held on Saturday evening, November 23rd, 2013 from 7:00 PM to 10:00 PM at the Riverview Club in the Shores. "MALT SHOPPE MEMORIES" is a dynamic oldies vocal group who has performed throughout the Southeast and has been the opening act for a number of internationally recognized oldies groups. The group consists of four friends who grew up with the Doo-Wop and Oldies sound heard on car radios and malt shop jukeboxes everywhere. They bring those memorable sounds to their performances so that we all can relive that fantastic era in our lives.



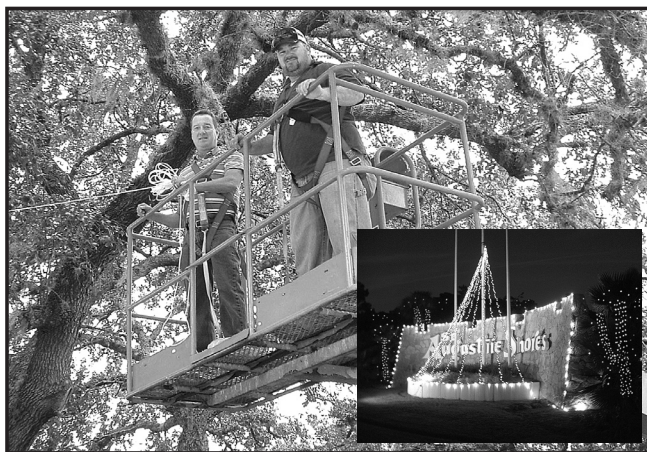
Bruce, Kevin, Arnie & Jimmy of "MALT SHOPPE MEMORIES"

Join them as they take you on a musical journey back in time. You will be entertained by of such oldies performers such as; Del Shannon, Dion and the Belmonts, Jay and the Americans, The Five Satins, Ritchie Valens, The Tokens, The Mystics, The Moonglows, The Drifters and much, much more. Come join in on the fun and go back in time to the music that was "fun to listen and dance to".

Dances are open to Shores Recreation Club Dance Members and their guests. If you are not a member and would like more information about this Oldies Review or other dances sponsored by the Shores Recreation Association, call Dennis Salvati at (904) 461-6782 or the Riverview Club at (904) 794-2000.

"Night Of Lights" Kicks Off Shores Holiday Season

Deck The Halls...Shores General Manager Joe Smith and Jason Baker with the Baker Company, string some of the thousands of lights which residents enjoyed last year. The last week in November the maintenmce department will be stringing Holiday lights again this year as part of the "Shores Night of Lights". The lights, which will remain up until January, have become a holiday tradition in the Shores. Happy Holidays!



Shores Fall Yard Sale November 2nd



Crowds gather on Riverview Club grounds during past Shores Yard Sale.

The Shores Fall Yard Sale will take place on Saturday, November 2nd featuring close to a hundred vendors and thousands of yard sale items.

The event will take place from 8:00 a.m. to 12:00 p.m. on the grounds of the Riverview Club and features everything from clothing to furniture to household items, toys and books.

The Shores community sponsors two yard sales each year, one in the spring and one in the fall and offers Shores residents an opportunity to sell items at the event.

Shores residents are offered free space to sell items at the event, however space fills quickly and registration is required. For more information and to see if vendor space is still available, contact Lucille at 794-2000.

Blood Alliance at the Riverview Club November 9th



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Cindy Clardy of Coldwell Banker Premier Properties and The Blood Alliance are partnering to host a blood drive on Saturday, November 9, 2013 from 3:00pm to 6:00pm at the Riverview Club in St. Augustine Shores.

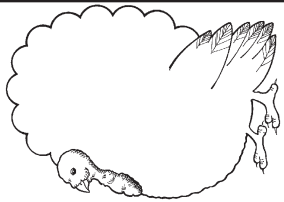
The Blood Alliance has been enriching lives locally since 1942. TBA provides blood to all our area hospitals. In order to provide this life saving product TBA must collect blood from 360 donors every day. An amazing statistic in regard to blood donation is that although 60% of us can donate blood only 5% do! Blood cannot be manufactured - only you can provide it. So please come out and join us in our endeavor to save lives!!

You can make an appointment or get any questions answered by calling The Blood Alliance at 888-998-2243 or go online to register at www.igiveblood.com you may also check the daily blood supply on line.

What's Inside The Observer This Month...

- News From Around the Shores:
 - October Board Meeting Summary
 - Summary of Shores \$29 Maintenance Fee
- Computer Corner: What is Malware?
- Is Long Term Care Insurance Right for You?
- Health Update: Proper Lifting Techniques
- Hurting Hands
- Financial Focus: Harvest Season Offers Lessons to Investors

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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. Classified ads will not be printed without a name, address and phone number included with the request.

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

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

Community Classifieds

FOR SALE: 2006 Toyota Avalon. Mint condition. Original 55,800 miles; one owner. No smokers' car. 3.5L V6 CYL, 5-speed automatic. Blizzard Pearl w/ light gray interior. All leather. Dual power front seats, cruise control, navigation system in dash with large screen, many more features. \$16,000. Call for details. 904 797-3736.

FOR SALE: Celestron computerized telescope. Great condition. Comes with view finder camera, for viewing from a laptop, includes many extras. \$550.00 obo. Call 342-3892.

FOR SALE: 2 microwave ovens Sharp Carousel 1 black and 1 white 1100 wattage. \$15.00 each. various lawn tools shovels, rakes etc. \$3.00 each call (904) 424-2835.

FOR SALE: 7 1/2 ft. Spruce Christmas Tree & Stand, Branches stored & sorted by number in 6 large plastic boxes, tree lights, and 2 boxes of colored Satin Balls. Excellent Condition. \$60.00. Outdoor Spruce Garland Packed in boxes. Includes box of outdoor lights \$20.00. Call 797-4967.

FOR SALE: 89 GMC P/U. Black with cap, chrome wheels. Condition good with low miles also well maintained. \$3900.00 obo. Call 342-3892.

FOR SALE: Custom Queen Sleeper Couch, like new. Floral Design. \$150.00. All-clad grill, unused, cost \$400.00, asking \$150. Call 797-5940.

FOR SALE: Whites metal detector, \$1500.00 invested with many extras, condition like new. \$675.00 obo. 342-3892.

FOR SALE: Gently used electric lawn mower, less than 3 years old, 2 grass catcher bags, never used mulching plug & manual. Asking \$100.00. 794-5236.

FOR SALE: (1.) 14" bank saw - \$100.00 (2.) 12 speed drill press - \$75.00 (3.) wood belt sander &

disk - \$80.00 (4.) oscillating spindle sander - \$50.00 (5.) Senco & Bostich Nailers - \$75.00 (6.) 4" Joiner - \$50.00 (7.) Routers, wrenches, & carpentry tools, sink. Call 797-2149.

FOR RENT: 2bd/2ba 1 car garage fenced backyard. Includes stove, fridge, dishwasher, washer, dryer. Newly remodeled. Open concept. Application and lease required. \$1000 per month 904-814-6979.

FOR SALE: New Ladies golf set, graphite shafts #4 through sw, putter, driver, 3,5,7 woods with covers, bag perfect cond. \$215.00 797-9493.

FOR SALE: Large blue deluxe dog stroller. Excellent condition. \$200.00 OBO 1 (954) 274-5350.

FOR SALE: Walter Hagen golf clubs 3 through pw other irons plus 3&5 Wilson fairway woods and Cadillac pro bag \$95.00 797-9493.

FOR SALE: 1.) 3ea. 5' Granite Bar Tops, Bullnose on both sides, green & black swirl. \$250.00. 2.) Cast Iron Chiminea, new. \$100.00. 3.) Double White Granite Cast Iron Sink. \$50.00 4.) 10 pair Knitting Needles, 9 Crochet Hooks, all sizes. \$20.00. 5.) Chrome Alternator for Classic V-8 Chevy. \$50.00. 6.) A/C Compressor for Classic V-8 Chevy. \$100.00. Call 794-5637.

FOR SALE: Whirlpool white Side by Side Refrigerator/Freezer. In-door water/ice dispenser. 21.75 cu.ft., Height 66.75", Depth 33.75", Width 32.75" \$300.00. Call 797-6394.

FOR SALE: Mauve camel back sofa with ball/claw feet in excellent condition. White china interior decorator lamp \$35. Mirror, 40" x 60" frameless with beveled edge circa 1950, \$189. Two antique ivory arm chairs, like new, cognac cotton seats and backs \$195 ea. Silverplate flatware by Rogers, "Eternally Yours" excellent condition \$189. Pennsylvania House cherry oval dropleaf coffee table, like new \$149. Oil paintings and drawings by local artist. Call 794.2594.

Shores Observer Food Drive In November

The Observer will conduct the food drive from November 1st through November 30th. Donations of canned goods and non perishable food items may be put in the donation box located at the Shores Riverview Club. This year, the food donations will be given to the Salvation Army which serves over 60 million meals each year through its sit-down meal program, soup kitchens, food pantries and mobile meals programs. The Salvation Army assists people of all ages, including the homeless and individuals and families who may be down on their luck and in need of some assistance.



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Water Problems? Ask Polly!

Does the water provided by the city or county contain contaminates?

Yes. Even though municipalities are charged with the task of providing you with safe drinking water, there are many miles of pipes and valves that can allow contaminates to enter your water system. Contaminates such as chlorine, lead, iron, magnesium, fluoride, and many, many more are problems.

An inexpensive reverse osmosis drinking water system greatly reduces or removes contaminates. It provides your family with crystal clear bottle quality water at your tap guaranteed. You will never have the need to buy bottled water of any kind. Thanks for the great question! - Polly



Polly Swindull

EAST COAST WELLS & WATER TREATMENT CALL 824-6630

News From Around The Shores

Shores Golf Update

by Peggy McGovern (pegaboo49@aol.com)

November 2013 Tea-leaves

We know how the Big Boys did in their President's Cup tournament, so let's see how the Shores Ladies do in their President's Cup tourney. The results will be in next months Shores Observer & we will honor the winner & other gals who did well at our November 7 luncheon.

Welcome Back snow-birds...we missed you..don't stay away so long next time O.K.!! All is well here in our little corner of the world, so let us be very thankful for all Gods Blessings. See you around the Shores.

Writers In The Shores

By Donna Johnson

The November meeting for Writers in the Shores will be on Tuesday the 12th. Due to the Thanksgiving holiday there will be no meeting on the 26th. 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 usually meet the 2nd and 4th Tuesday of each month at 1:30 pm here at the Riverview Club Library. We are a casual group who enjoy sharing their work and related discussion with each other. There are no officers, dues or requirements. All genres are encompassed. For information call me at 794-0789.

Shores Service Corporation Maintenance Fee

Many Shores residents do not understand what their \$29.00 monthly maintenance fee covers. In order to end this confusion, please refer to the following list of expenses:

- Florida Power & Light - Street Lighting
- Moving of swales & common areas
- Maintain tennis courts, bike & walk paths
- Landscaping of center islands
- Fertilizer
- Mulch
- Trimming & tree removal
- Pest control
- Irrigation supplies
- Trucks & lawn equipment (new)
- Repair & maintain trucks & lawn equip.
- Maintenance Staff
- Lake management
- Periodic security & traffic patrols
- Office Staff
- Office expenses
- CPA fees
- Coupon books & postage
- Annual meeting packets & postage
- Insurance
- Service Corp. telephone service
- Administrative costs for liens filed
- Legal expenses
- Unleaded gas & diesel fuel for maint.
- Varmint control

October 2013 Service Corporation Board Summary

The Shores Service Corporation's monthly board meeting was held October 10, 2013. All current members were present and the following summary of board actions were covered:

1. Reviewed, corrected, and approved changes to the September board minutes.
 2. Conquistador Condominium submitted a request for discounted rental rates for club meetings and to establish specific meeting dates. Request tabled to next meeting to be reviewed and addressed by the board.
 3. Fire Mitigation Report was resented to the board for consideration.
 - a. Fire Mitigation Committee member Ed Farrell presented a summary of the Fire Mitigation Plan including the origin of the Committee and future plans for Fire Mitigation in the Shores.
 - b. Florida Fire Services Gary Carpenter showed a Power Point presentation and discussed the areas that he and the Committee walked and explained the future plans for each area. Carpenter asked that the Board of Directors budget for future mitigation and requested that the board have a signed contract by the Nov. Board Meeting.
 4. 2013 Audit Report was presented by Justin Breidenstein to the board. Summary sheets were provided the Shores Observer for posting for membership information.
 5. Reviewed and approved collection procedures on 6 properties.
 6. Reviewed and approved payment plan request on balance on one property.
 7. Approved one settlement offer.
 8. Architectural Control Committee (ACC) reported 10 requests. Reported that ACC now has up to date master list going back to 1990, as well as Master list of agendas, minutes and actions going back to 2006 but still working on actual plot plans and applications going back to 2006.
 9. Managers Report
 - a. Speed Hump Inquiry- being reviewed by Andy Ames Assistant Engineer of St. Johns County.
 - b. Currently soliciting bids for Riverview Pavilion handrails.
 - c. Riverview Facility restroom update. ACH cost \$9500 for compatibility.
 - d. Pool deck drainage has been turned over to legal counsel for action.
 - e. Storm water drainage on hold due to contractor issues.
 - f. Park Posts quotes for the covering parking stop posts - 8" - \$65.95, 11" - \$85.95 discussion.
 - g. Two requests for Home Office were reviewed and approved.
 - h. 10 Deed Restrictions were reviewed - 7 to county, 2 carports, and 1 habitual offender.
 10. Discussion that committees need to be up and running and to get more members involved.
 11. Discussion to meet with the Recreation Committee and others to review allocation areas for storage of equipment for all involved.
 12. Discussion on selecting a new Board Member as soon as possible. That a Search Committee be selected as well as others be selected as soon as possible.
- The summary of Board meetings are provided as general update of board action and not a copy of the official board minutes which must be approved by the board at the next monthly board meeting. If you have questions, please contact the President.


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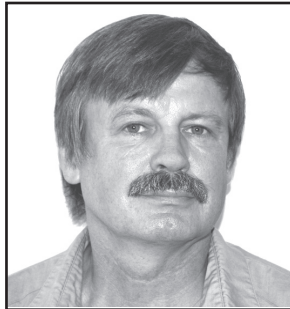
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Computer Corner

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

What is Malware?

Greetings from Computer Professor
The following is one technicians experience and opinion which may or may not be that of others in the field. Seventy-five percent of repairs that come into the shop this year are all strongly malware related. So what is malware and where does it come from? Malware, in non-computer terms, are over aggressive sales/marketing people. This is nothing new, from the older days of encyclopedia, vacuum and security sales people to the newest phone, car or water softener we have heard and maybe were victimized by someone going outside the boundaries of persuasion. Advertising, we really are familiar with it and it is getting worse. How much of a television show or magazine is devotes to advertising?

Malware is this concept spilled over to the digital world. These people know you better than you know yourself when it comes to what makes a human respond. This salesperson (digital program) that you let into your house (computer) has as much personality and capability as any human has, so they "could" do anything they were designed to do.

How do you recognize them and where do they come from? Recognizing them can be as hard as looking at ten people in a photograph and picking out the "bad ones". So instead you become familiar at how one gets on to your computer and avoid these situations. They will exploit weaknesses of you and your computer, some very common hangouts and methods of invasion are:

Toolbars: those horizontal bars at the top of your browser to "help" you do something. They are NOT needed and have open access over the internet to place anything they like on your computer or redirect any searches anywhere they want. They are not needed for searches – use a search engine website instead.

Invasions from the darker side of the web. You fall victim for "not so legal" advertisements for free software that usually cost a lot, free music, free porn peeks, or "share files with others instead of paying". Since it is illegal anyway they can freely add all the viruses and malware they want to the files. Teens and preteens are especially susceptible for this.

Computer weaknesses: like leaving your front door always open, if you do not know to recognize what programs and operating system need updates to keep secure then you have security holes that may be exploited. Keep Windows (any operating system), Adobe flash and Java updated if you use them.

Soft Touch: The less you know about your computer the easier it is to be talked into a fake anti-everything program, fake fix-it programs, and fake emails from a "friend", the bank, your internet provider. These can gather information or sell you a fake program and continue to charge you for all they can get.

Got "street smarts"? Then you got Internet smarts – use it.



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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. Open floor plan features formal living and dining areas, gourmet kitchen and expansive family room with custom fireplace. \$399,000



259 Cortez Drive
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St. Augustine Shores Club News



Garden Club of St. Augustine presents the 45th Annual Christmas Tour of Homes "La Navidad en La Florida"

Celebrating Florida's 500th Anniversary.

Sunday, December 8, 2013

(2nd Sunday in December)

Tour: 12 - 5 PM

Tea and boutique: 1 - 5 PM

Visit 6 Private Homes in the Historic Downtown Area dating from the 1800's. All homes are exquisitely decorated by the Garden Club with fresh wreaths, garlands, and floral arrangements. Be sure to visit our Tea and handmade craft Boutique at the Trinity Episcopal Church Fellowship Hall.

Free Shuttle Transportation to Homes, Tea and Boutique.

To find out more about The Garden Club of St. Augustine or becoming a member, you can visit our website: <http://www.gardenclubofstaugustine.org/>

Advance Ticket Sales \$20

The Corner Garden will not be run this month.

See you next month, Susanne Murphy

St. Augustine Travel Club

Please join us for our FREE St. Augustine Travel Club get together on Wednesday, November 13, at 3pm at the Southeast Branch Public Library on U. S. 1 when we will present on Normandy, France. 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.

November Riverview Club Calendar

ACTIVITIES MEMBERS

TRANSPLANTS: POT LUCK DINNER

NOV 10TH Please bring can goods for donation to Food Bank. BYOB and silverware

Contact Cecilia Scully 797-4816

SINGLES: CHINESE AUCTION

NOV 19TH Bring item(s) for auction and bag lunch. Desserts and drinks provided.

12:30 P.M. Members will be called. Margaret Hand 794-4698

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

BRIDGE - Wednesday & Friday at 12:30 PM

BRIDGE LESSONS - Monday, Nov 4th, 10:30 A.M. Nancy Willis 794-1855

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 exercise. 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

NOV 3RD EARLY DANCE SOCIAL

SUNDAY Music: Ernie on the Keyboard

6:00-9:00 P.M. Hosts Chris & Paul Bergquist

Registration: Oct 29 and Oct 31 from 9:00 to 10:00 A.M.

Nov 23rd MAIN DANCE SOCIAL

SATURDAY MALT SHOP MEMORIES

7:00-10:00 P.M. Hosts Dennis & Kathy Salvati

Registration Nov 19 and Nov 21 from 9:00 to 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

NOV 15TH ANNUAL MEETING AND ELECTION OF OFFICERS

FRIDAY FOLLOWED BY SPAGHETTI DINNER At 6:00 P.M.

5:00 P.M. Registration Nov 5th and Nov 7th from 9:00 to 10:00 A.M.

Members \$6.00; non-members \$13.00. BYOB

The meeting and election of officers will be at 5:00 P.M. and will be followed by a delicious spaghetti dinner catered by Valerie. Dinner will be followed by dancing. Please remember to register Tuesday, Nov 5th, or Thursday, Nov 7th from 9:00 to 10:00 A.M. at the Riverview Club. It is \$6.00 for members and house guests and \$13.00 for non-members. This is a great occasion to mix and socialize with all the members of the Recreation Association. Mark your calendar and don't miss this fun event.

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

COMING EVENTS: MARK YOUR CALENDAR

DEC 21ST HOLIDAY DINNER DANCE

DEC 30TH END OF YEAR CELEBRATION DANCE

For information on any of the club activities please call 794-2000

Shore Things[®]

Susanne Murphy, REALTOR[®] GRI, CRS

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The National Taxpayers Union estimates 60% of home owners are over assessed and pay more in property taxes than they should, and fewer than 2% ever contest their tax bill.

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Hurting Hands

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

Not "Helping Hands" but Hurting Hands. I use my hands all day, every day. Like many others, it's just part of my occupation. I use my hands for physical therapy treatments, teaching techniques, checking off my honey-do list and more. I think most everyone uses their hands regularly, some more forceful and some with more detailed control. But my hands don't hurt. I think it is because I am cautious to use them correctly at work but also due to routine maintenance.

There are many things that can cause hand pain including both trauma and disease. Rheumatoid arthritis is a debilitating autoimmune disease causing chronic inflammation in the joints. Swelling causes stiffness and soreness and in the worst cases the fingers can deviate to the side making them extremely difficult to bend or hold things. Osteoarthritis, is a degenerative disease and although more common than rheumatoid arthritis its every bit as painful. With OA, the joints also swell due to inflammation causing enlarged joints in the hands called Heberden's nodules. Symptoms vary but often include pain after use and/or stiffness after periods of non-use. There are simple steps that may help to keep the hands whether its rheumatoid arthritis, osteoarthritis or even trauma healthy. This is what I do.

If I find my hands have grown stiff, one of the first things I do is wash or rinse under warm water. This promotes circulation as well as gets the fluid in the joint moving for better lubrication. I also rub my fingers and hands for the same reason - promote circulation and movement. Occasionally, if they are more stiff than usual, I'll dip my hands into a hot wax called paraffin for more heat. (Home paraffin home units are fairly inexpensive and can be found at local department stores.) If I feel my hands getting sore during work and think it

may be from inflammation, I'll wash my hands in cold water, also including gentle rubbing for motion. This cool water feels good and may help minimize inflammation during use. I also pull or distract my fingers during or following the rinse to keep the joints from compressing. This also helps to improve movement.

While working, it's not uncommon to see me in the clinic standing, talking to someone while leaning on my hand. Most patients don't even realize what I'm doing or why. But, I do this to stretch my fingers and wrist back on a table. Because during most of the day and night my hands are used/rest in flexion (a more closed position) and less in an extended position (or fully stretched) I need to stretch the muscle in my hands and forearms out to prevent over-shortening.

Lastly, I exercise my hands. I do this more for mobility than for strength. I use the squeeze balls we have in the clinic but wash cloths also work well. If you need a higher level exercise, exercises rice buckets are easy and cheap. Or, if you desire more high tech, theraputty, web grips and digitflex can easily be purchased online. The key is to move the joints to promote lubrication and mobility.

I realize these are simple things but they've worked for me all these years. There's no reason why they shouldn't keep working for me to prevent loss of function and no reason why they shouldn't work for you.

Rob Stanborough is a physical therapists, president and co-owner of First Coast Rehabilitation (St. Augustine 904-829-3411 or Palatka 386-325-2721). He is co-author of Myofascial Manipulation: Theory & Application, 3rd ed by Proed Inc. He's certified in manual therapy and a Fellow of the American Academy of Orthopaedic Manual Therapists. Read previous columns posted on www.firstcoastrehab.com.

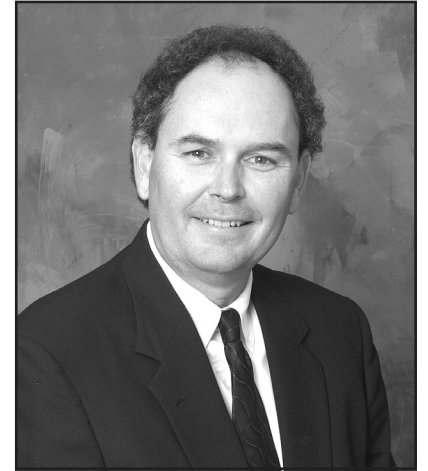
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Proper Lifting Techniques

By Dr. Jack R. Thompson
Doctor of Chiropractic
 105 Mariner Way, Suite 204
 (904) 794-5500

My sister, Susie, and I are happy to report that we have successfully moved our Chiropractic Office to our new location in Mariner Health Park, Unit 204, across from the main entrance to St Augustine Shores, just south of the Publix shopping center. Having just completed the move, I thought it would be a good time to remind our readers about the importance of Proper Lifting.

I want you to understand that when you do a certain action properly (such as lifting a heavy object), the chances of hurting yourself are greatly reduced over doing it improperly. There is a proper way of lifting – using our legs, rather than our back, to lift the weight. In essence, that is correct. But what I have found is that most folks are a bit unsure of the exact way to lift correctly. And that is what I'm going to discuss here.

First of all, try to warm up your muscles a bit before lifting a heavy box or other load. Walk or jog for just a couple minutes, work your arms and shoulders back and forth, and squat all the way down several times to loosen your legs. When you are lifting a load, never try to lift something that is obviously too heavy

for you. This is an invitation for disaster! Ask for help and do a TEAM LIFT with a partner.

If the load is manageable for you, say a large box on the floor, start by spacing your feet slightly more than shoulders width apart. Next, while facing the box, squat as far down as you can - bending only at the hips and knees. Grip the box securely and bring it into your body. Lift the box by straightening out your hips and knees.

Keep your back straight and lift straight up – DO NOT TURN OR TWIST AT THE WAIST AS YOU LIFT! Once you are up, use your feet to “walk” the box in the direction you wish to take it. Again, it is very important that you do not twist at the waist while you are holding the load. Keep your back and torso straight and use your feet to “walk” the box to where you want to place it. Once there, use your legs and hips again to set the box gently into place.

Lifting can be done safely. It takes discipline to perform the proper technique. If you do it properly, you may just save yourself from a painful back injury. And if by chance you do hurt your back, well, I'm here to take care of you!

Dr. Jack R. Thompson, CHIROPRACTOR

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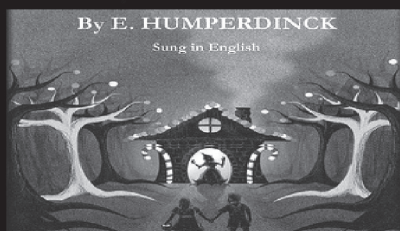
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Is Long Term Care Insurance Right For You?

By Jane Tucker, First Florida Insurance

Long-term care insurance is a type of insurance developed specifically to cover the costs of long-term care services, most of which are not covered by traditional health insurance or Medicare. These include services in your home such as assistance with Activities of Daily Living as well as care in a variety of facility and community settings.

There is a great deal of choice and flexibility in long-term care insurance policies. You can select a range of care options and benefits that allow you to get the services you need in the settings that suit you best. The cost of your long-term care insurance policy is based on the type and amount of services you choose to have covered, how old you are when you buy the policy, and any optional benefits you choose, such as inflation protection. If you are in poor health or already receiving long-term care services, you may not qualify for long-term care insurance, or you may only be able to buy a more limited amount of coverage, or buy coverage at a higher "non-standard" rate.

Long-term care insurance policies have a benefit period or lifetime benefit maximum, which is the total amount of time or total amount of dollars up to which benefits will be paid. Common benefit periods for long-term care policies are two, three, four, and five years, and lifetime or unlimited coverage. Other options between five years and lifetime/unlimited coverage are also available from many companies.

Most policies translate these time periods into dollar amounts and do not actually limit the number of days for which they will pay for care – just the overall dollar amount that the policy will pay.

With long-term care insurance, you pay premiums in amounts you know in advance and can budget for, and the policy pays - up to its coverage limits - for the long-term care you need when you need it.

Coverage and Benefit Choices

You select a daily benefit amount (for example, \$100/day), which is the maximum daily amount of expenses for care the policy will pay. Most policies let you choose from \$50/day to as much as \$500/day. A growing number of policies specify benefits in terms of a monthly amount so that you have the flexibility to receive more care on some days (for example, when family care is not available) and less care on other days.

A First Florida agent can counsel you on the type of Long Term Care Insurance coverage that best suits your needs.

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.

Shores UM Church Celebrates!

The Annual "Christmas Bazaar" will be held at Shores United Methodist Church on Saturday, November 16 from 8:00 a.m. to 1:00 p.m. This year it will be held in the Christian Education Building behind the church. Several rooms will be set up with tables of Handmade Christmas items, Christmas decorations and houses, This and That items, books, puzzles, and games, Baked goods, pecans, chili, and drinks will also be for sale. Free parking.

A "Chili Cook-off" will be held on Friday, November 22 from 5 to 7pm. For \$6, you will get 5 taste tickets, cornbread and a drink. The proceeds benefit the Stop Hunger Now campaign that Shores UMC is bringing to town in January. We are located at 724 Shores Blvd. More information is available by visiting the church's website, www.shoresumc.org. Rev. Randy Strickland is pastor.



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Ask Mow?

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Hello readers and welcome to another edition of "Ask Mow". A monthly publication dedicated to answering questions about Consumer Lawn Equipment. Featuring "Mow" St Augustine Power House spokesperson.

This is the month for giving thanks. How many ways can St Augustine Power House say "Thank You"? During the busiest of times we sometimes forget those two magical words. They seem so simple to say yet more often than we think it goes without being said. So where did the term Thank You come from?

According to Wikipedia, Thank you is derived from the word Gratitude. An attitude in acknowledgment from a benefit that one has received. The term can also be used a few ways, for instance, "Thank You for repairing our mower quickly and for a reasonable price". Or as a condescending way "Thank You very much"! Bottom line is we would like to thank each and every one of our customers for the opportunity to earn your business.

Working with the public sounds like it has its fair share of surprises.

It certainly does, they can keep you on your toes. This month as gratitude to our customers we are doing a special on Chain Saws and Chipper Shredders. How about a FREE Echo PB250LN Blower with the purchase of a 3" Bear Cat chipper Shredder? The Bear Cat machine has a 206CC Professional-grade engine, 3" chipping capacity backed by a 3 year warranty. Or how about an Echo CS310 14" Chain Saw for \$199. It has a 30.5CC engine backed by a 5 year warranty.

Sounds like quite a deal Mow, 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.



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Financial Focus

Informations Provided by'
Edward Jones

Harvest Season Offers Lessons to Investors

It's harvest time again. Of course, harvest season may not mean that much to you if you don't work in agriculture. Nonetheless, you can learn a lot from those who do — especially in your role as an investor.

Here are a few of these lessons to consider:

- "Feed" your portfolio. Through the proper combination of fertilizers and irrigation, farmers seek to maximize the growth of their crops. And if you want to give your portfolio the opportunity to grow, you need to "feed" it with the right mix of investments. This generally means you'll need to own a reasonable percentage of growth-oriented vehicles, such as stocks and stock-based securities.

Keep in mind, though, that the value of these types of investments will fluctuate, sometimes sharply — and there's no guarantee you won't lose some or all of your principal.

- Be patient. Crops don't grow overnight. Farmers know that they will put in countless hours of work before they see the fruits of their labors. And they know that, along the way, they will likely experience setbacks caused by a variety of issues: too much rain, too little rain, insect infestations — the list goes on and on. When you invest, you shouldn't expect to "get rich quick" — and you can expect to experience obstacles in the form of bear markets, economic downturns, changes in legislation and so forth. Continuing to invest for the long term and focusing more on long-term results than short-term success can help you as you work toward your objectives.

- Respond to your investment "climate." Farmers can't control the weather, but they can respond to it. So, for example, when it's been dry for a long time, they can boost their irrigation. As an investor, you can't control the economic "climate," but you can make adjustments. To illustrate: If all signs point to rising long-term interest rates, which typically have a negative effect on long-term bond prices, you may need to consider reducing your exposure, at least for a while, to these bonds.

- Diversify. Farmers face a variety of risks, including bad weather and fluctuating prices. They can help combat both threats through diversification. For instance, they can plant some crops that are more drought-resistant than others, so they won't face complete ruin when the rains don't fall. As an investor, you should also diversify; if you only owned one type of financial asset, and that asset class took a big hit, you could sustain large losses. But spreading your dollars among an array of investments — such as stocks, bonds, cash and other vehicles — may help reduce the effects of volatility on your portfolio. (Be aware, though, that diversification by itself can't guarantee a profit or protect against loss.) Relatively few of us toil in the fields to make our living. But by understanding the challenges of those who farm the land, we can learn some techniques that may help us to nurture our investments.

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



Happy Thanksgiving



Geoffrey Nadler
Financial Advisor

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

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Thanksgiving is a time to reflect on the things for which we're truly grateful. At Edward Jones, we're thankful to serve our clients and our community. During this holiday season and every day, we wish you all the very best.

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St. Augustine Shores Service Corporation

Overview of the 2013 Audit

October 10, 2013

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

We have audited the financial statements of St. Augustine Shores Service Corporation (the "Association") for the year ended June 30, 2013, and have issued our report thereon dated October 10, 2013. Professional standards require that we provide you with information about our responsibilities under generally accepted auditing standards, as well as certain information related to the planned scope and timing of our audit. We have communicated such information in our engagement letter to you. Professional standards also require that we communicate to you the following information related to our audit.

Significant Audit Findings

Qualitative Aspects of Accounting Practices

Management is responsible for the selection and use of appropriate accounting policies. The significant accounting policies used by the Association are described in Note 2 to the financial statements. No new accounting policies were adopted and the application of existing policies was not changed during 2013. We noted no transactions entered into by the Association during the year for which there is a lack of authoritative guidance or consensus. All significant transactions have been recognized in the financial statements in the proper period.

Accounting estimates are an integral part of the financial statements prepared by management and are based on management's knowledge and experience about past and current events and assumptions about future events.

Certain accounting estimates are particularly sensitive because of their significance to the financial statements and because of the possibility that future events affecting them may differ from those expected. The most sensitive estimate(s) affecting the financial statements were:

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

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

Difficulties Encountered in Performing the Audit

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

Corrected and Uncorrected Misstatements

Professional standards require us to accumulate all misstatements identified during the audit, other than those that are clearly trivial, and communicate them to the appropriate level of management. Management has corrected all such misstatements. There were no significant misstatements proposed to management for the year ended June 30, 2013.

Disagreements with Management

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

Management Representations

We have requested certain representations from management that are included in the management representation letter dated October 10, 2013.

Other Audit Findings or Issues

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

Other Matters

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

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

Sincerely,

Neville Breidenstein, CPA's

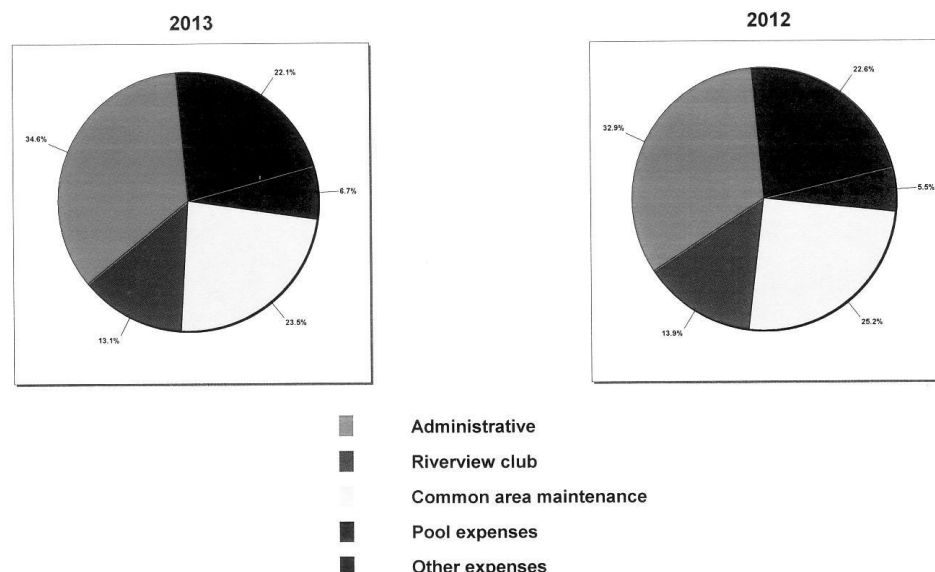
ST. AUGUSTINE SHORES SERVICE CORPORATION SUMMARY OF CHANGES IN STATEMENTS OF FINANCIAL POSITION FOR OPERATING FUND June 30, 2013 and 2012 (Rounded to Thousands of Dollars)

	2013	2012	Change	% Change
Assets:				
Cash and cash equivalents	\$ 268,000	\$ 235,000	\$ 33,000	14.04 %
Maintenance assessments receivable	35,000	47,000	(12,000)	(25.53)
Prepaid expenses and other assets	22,000	34,000	(12,000)	(35.29)
Interfund receivable (payable)	-	(2,000)	2,000	(100.00)
Property and equipment	459,000	408,000	51,000	12.50
Total Assets	\$ 784,000	\$ 722,000	\$ 62,000	8.59 %
Liabilities:				
Accounts payable and accrued expenses	\$ 19,000	\$ 30,000	\$ (11,000)	(36.67)%
Prepaid maintenance assessments	153,000	155,000	(2,000)	(1.29)
Prepaid membership fees	10,000	5,000	5,000	100.00
Other advance payments	8,000	4,000	4,000	62.04
Compensated absences	5,000	5,000	-	-
Total Liabilities	195,000	199,000	(4,000)	(2.01)
Fund Balance	589,000	523,000	66,000	12.62
Total	\$ 784,000	\$ 722,000	\$ 62,000	8.59 %

THE ST. AUGUSTINE SHORES SERVICE CORPORATION SUMMARY OF CHANGES IN OPERATIONS For the Years Ended June 30, 2013 and 2012 (Rounded to Thousands of Dollars)

	2013	2012	Change	% Change
Revenues:				
Maintenance fees	\$ 1,066,000	\$ 1,032,000	\$ 34,000	3.29 %
Interest income	3,000	2,000	1,000	50.00
Compound fee income	32,000	28,000	4,000	14.29
Rental income	30,000	33,000	(3,000)	(9.09)
Pool fees	28,000	25,000	3,000	12.00
Recreational Association fees	22,000	20,000	2,000	10.00
Recovery of collection costs	78,000	19,000	59,000	310.53
Miscellaneous	20,000	47,000	(27,000)	(57.45)
Total Revenues	1,279,000	1,206,000	73,000	6.05
Expenses:				
Administrative	445,000	384,000	61,000	15.89
Riverview club	169,000	162,000	7,000	4.32
Common area maintenance	303,000	294,000	9,000	3.06
Pool expenses	86,000	64,000	22,000	34.38
Other expenses	284,000	264,000	20,000	7.58
Total Expenses	1,287,000	1,168,000	119,000	10.19
Excess (deficit) of revenue over expenses	\$ (8,000)	\$ 38,000	\$ (46,000)	(121.05)%

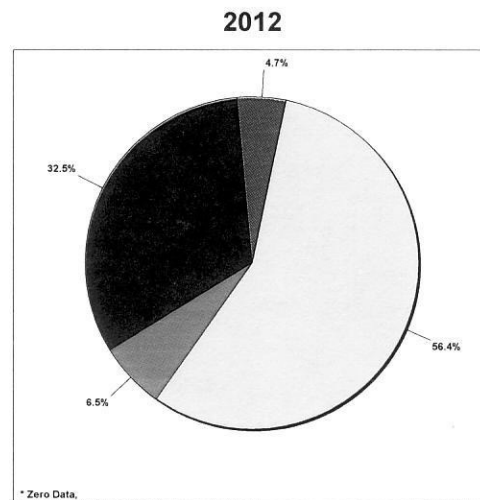
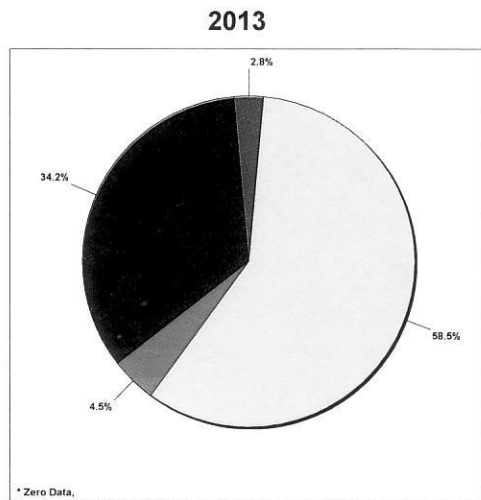
ST. AUGUSTINE SHORES SERVICE CORPORATION COMPOSITION OF OPERATING FUND EXPENSES For the Years Ended June 30, 2013 and 2012



St. Augustine Shores Service Corporation Overview of the 2013 Audit

ST. AUGUSTINE SHORES SERVICE CORPORATION COMPOSITION OF OPERATING FUND ASSETS June 30, 2013 and 2012

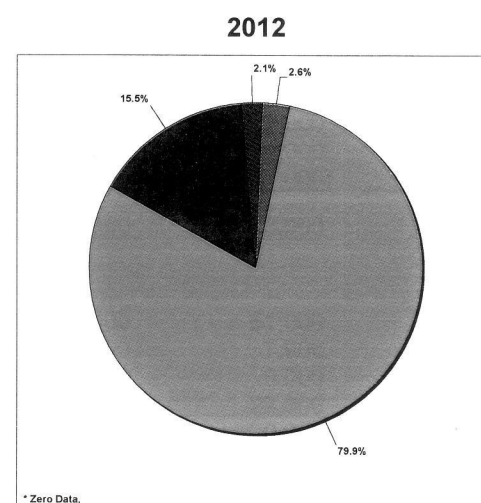
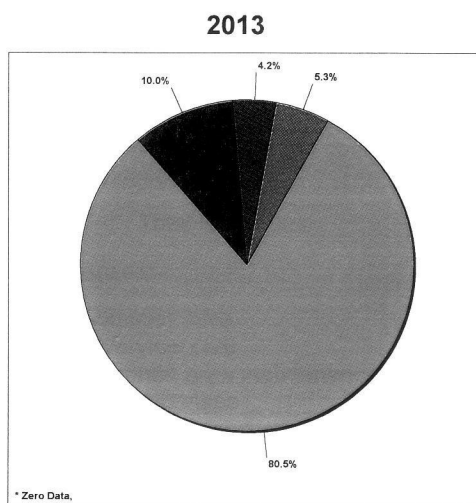
Assets



- Cash and cash equivalents
- Maintenance assessments receivable
- Prepaid expenses and other assets
- Interfund receivable (payable)
- Property and equipment

ST. AUGUSTINE SHORES SERVICE CORPORATION COMPOSITION OF OPERATING FUND LIABILITIES June 30, 2013 and 2012

Liabilities



- Accounts payable and accrued expenses
- Prepaid maintenance assessments
- Prepaid membership fees
- Other advance payments
- Compensated absences



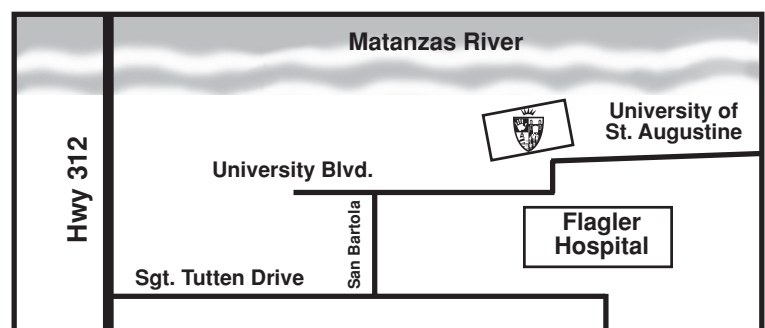
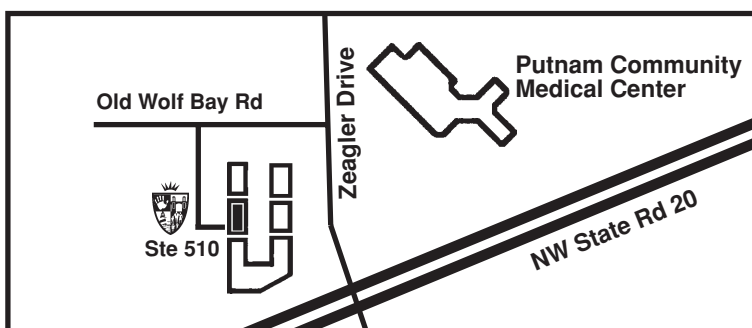
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