

Computer Corner

By Gary Herrick, Computer Professor
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Windows 8.1 Update

A notice to all early users of Windows 8 who may have had a local shop or tech set you up with a local account and what's known as a "shell" program to simulate the old desktop look. You need to update to Windows 8.1 for security/update reasons plus there are a great number of updates to pacify the early complaints of using Windows 8. Windows 8/8.1 is still the easiest and fastest windows operating system yet. No matter what your level of knowledge, an hour of training will set you on the way to enjoy Windows 8/8.1.

The windows 8.1 update is only available at the online store, an icon on the start page. It is a 3 hour download and install ending with making sure you have an online account. This will not destroy any "shell" program installed but may have to be started again. I have made it a rule not to advertise my business in my columns but this is important so I am making an exception. I am running a special for the month of October, I will bring your Windows 8 machine back to my shop, run a cleaning and tune-up as well as update to

Windows 8.1 at the normal flat fee of \$65; but will include a one hour training session for you at no cost, normally \$45.00, when the computer is returned to you.

How do you tell what version or account type you have now? If you have an online account vs. a local account there should be an email address by your login. If your computer starts into a shell, which is a desktop similar to past versions, move your mouse pointer to the very top of the screen; if your mouse pointer turns into a hand shape then you still have Windows 8, if a black title bar appears with an X in the upper right you have Windows 8.1 with a shell running. Another way of determining the version, if when at the start screen you can see a power button in the upper right corner next to your login symbol you have windows 8.1. One last way from your start screen, just type "version" and you should see an option on the right side of the screen indicating "to determine if you have a 32 or 64 bit version of windows" click on this it will also tell you if you have Windows 8 or 8.1.

Fundraiser for Cancer Aid & Research & Veterans Needs

The Ladies Auxiliary to the Veterans of Foreign Wars located at 6184 U.S. Hwy 1 South, will be holding their 5th annual La Cage Aux Folles to raise awareness for Cancer and to help support our Veterans needs in our community on October 11th. This year we have eight brave men who will be giving their best female impersonations.

There will be a lasagna dinner from 5 - 6:30 with the follies to follow. Cost is \$10.00 in advance at the Post or at the door the night of the event. Please bring your \$\$ bills to vote for your favorite "Lady". The man who collects the most money will be crowned Queen of the Folles at the end of the night. For more information please call 904-797-5267. The Public is welcome.

Ask Mow!

Answering questions about Home Owner lawn equipment.
Featuring "Mow" St Augustine Power House spokes person.

October is here and the Fall Season is in full swing, soon leaves will begin to fall and trees will need to be trimmed. Chain Saws will be coming out of storage and Leaf blowers will be used more often. Here are some questions we recently received about Chain Saws and Blowers.

Mow, I just pulled out my chain saw and started it but it won't run up to high speed, what is the problem?

The answer could be several things, the old fuel left in it could have corroded your Carburetor and it needs to be cleaned. Another possibility is your chain brake is not working properly causing drag on the engine. First put fresh fuel in it and check the chain brake and see if that makes a difference.

Mow, my chain keeps going slack and won't adjust what could be the problem?

Your chain may have stretched beyond the adjustment of the saw, or the drive sprocket may be worn causing it not to adjust. If you chain oiler is not working will effect some of these issues, you should add Bar oil every time you add gas to the saw.

Mow, I have been using my blower all summer but it is getting harder to start and won't run up to speed, what do you think is going on.

Depending when you last had the blower serviced it could be a couple of things. One possibility is the carburetor is getting ethanol damage causing the fuel diaphragm to not work properly. The air filter could be dirty restricting air flow to the carburetor or the exhaust port could have carbon build up and not be able to breathe.

St. Augustine Power House has factory trained service technicians can service and repair your Chain Saws and Blowers; we also carry a full line of Blowers and Chain Saws from Echo, Shindaiwa and Stihl. We have Chain Saws starting at \$179.99 and Blowers starting at \$149.99.

Come by and see us we are located at 125 Pope Rd across from the YMCA, bring in this ad and get a free chain sharpening. Please email your questions for Mow to askmow@staugpowerhouse.com

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- 10am: XPO Opening, ribbon cutting and Key Note Speaker
- 11am-3pm: Business Clinics every 30 minutes
- 5PM-7PM: SJBN Social (cash bar)

Check www.SJBNexpo.com for clinics, speakers, breakouts, schedule, sponsors, exhibitors, and registration details.

Thank you to everyone that participated in the 2nd Annual SJBN Charity Golf Tournament. We raised \$7,000 for Betty Griffin House!



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Financial Focus

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Edward Jones

What's Smarter - Paying Off Debts or Investing?

It probably doesn't happen as much as you'd like, but from time to time, you have some extra disposable income. When this happens, how should you use the funds? Assuming you have adequate emergency savings — typically, three to six months' worth of living expenses — should you pay off debts, or fund your IRA or another investment account?

There's no one "correct" answer — and the priority of these options may change, depending on your financial goals. However, your first step may be to consider what type of debt you're thinking of paying down with your extra money. For example, if you have a consumer loan that charges a high rate of interest — and you can't deduct the interest payments from your taxes — you might conclude that it's a good idea to get rid of this loan as quickly as possible.

Still, if the loan is relatively small, and the payments aren't really impinging on your monthly cash flow that much, you might want to consider putting any extra money you have into an investment that has the potential to offer longer-term benefits. For instance, you might decide to fully fund your IRA for the year before tackling minor debts. (In 2014, you can contribute up to \$5,500 to a traditional or Roth IRA, or \$6,500 if you're 50 or older.)

When it comes to making extra mortgage payments, however, the picture is more complicated. In the first place, mortgage interest is typically tax deductible, which makes your loan less "expensive." Even beyond the issue of deductibility, you may instinctively feel that it's best to whittle away your mortgage and

build as much equity as possible in your home. But is that always a smart move?

Increasing your home equity is a goal of many homeowners — after all, the more equity you have in your home, the more cash you'll get when you sell it. Yet, if your home's value rises — which, admittedly, doesn't always happen — you will still, in effect, be building equity without having to divert funds that could be placed elsewhere, such as in an investment. In this situation, it's important to weigh your options. Do you want to lower your mortgage debts and possibly save on cumulative interest expenses? Or would you be better served to invest that money for potential growth or interest payments?

Here's an additional consideration: If you tied up most of your money in home equity, you may well lose some flexibility and liquidity. If you were to fall ill or lose your job, could you get money out of your home if your emergency savings fund fell short? Possibly, in the form of a home equity line of credit or a second mortgage, but if you were not bringing in any income, a bank might not even approve such a loan — no matter how much equity you have in your house. You may more easily be able to sell stocks, bonds or other investment vehicles to gain access to needed cash.

Getting some extra money once in a while is a nice problem to have. Still, you won't want to waste the opportunity — so, when choosing to pay down debts or put the money into investments, think carefully.

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

Friends of Amphitheatre Guitar Raffle & Auction

Friends of the St. Augustine Amphitheatre Host Their 2nd Annual Celebrity Guitar Raffle & Auction!

Calling all music lovers and memorabilia collectors! On Saturday, October 25th, from 4:00 - 9:00 P.M. the Friends of the St. Augustine Amphitheatre (FOSAA) will hold its Second Annual Celebrity Guitar Raffle & Auction at the St. Augustine Amphitheatre. Live music by popular bands Papercutt, Oh No, and Smokin' Mirrors will begin at 4:00 P.M. Food and drink concessions will be open and the event is FREE to the public. Proceeds from the raffle and auction will benefit ongoing arts events for children.

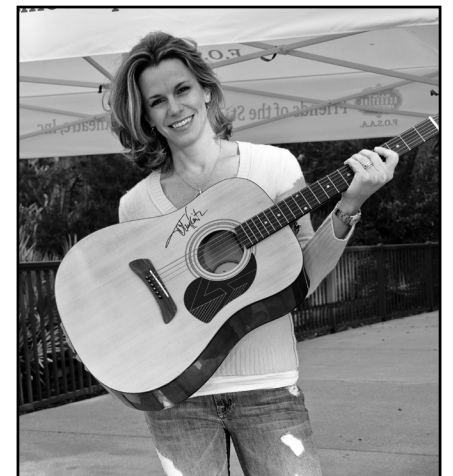
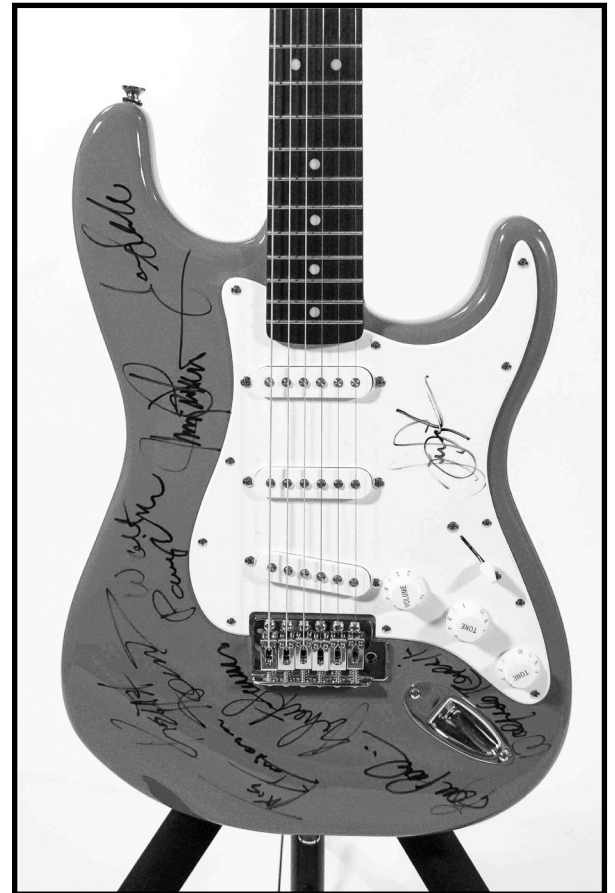
All guitars being featured were purchased by FOSAA and then signed by performers when they appeared at the Amphitheatre. Guitars will be on display throughout the event and photos of the signed guitars can be found at www.fosaa.org and featured on FOSAA's Facebook Page.

Guitars to be raffled were signed by: Rise Against, Big Time Rush, Justin Moore, Sublime With Rome, Slightly Stoopid, Black Crowes, Passion Pit and OAR! Raffle tickets are \$10.00 or 3 for \$25. Tickets can be purchased through the website, at concerts, and at the event. Raffle tickets must be purchased prior to 7:45 PM at the event, and 8PM E.D.T. on the 24th online.

Guitars to be auctioned online are signed by: Steve Miller Band, Carlos Santana, Willie Nelson, Jack Johnson, Steely Dan, Lumineers, Barenaked Ladies, Chicago, John Hiatt, L.L. Cool J. et al, Billy Idol, Lyle Lovett, Procol Harum, Ian Anderson, Dave Mason, Alan Jackson & Glorianna, Frampton, Cray & Croper, Earth Wind and Fire, Alabama, Avett Brothers, Jill Scott and Yes. The highest bid that exceeds the reserve will win each guitar and winners will be announced starting at 8:45 P.M. To bid on a guitar, pre-register at biddingforgood.com/fosaa. Links are also available at fosaa.org. Bidding will be closed at 8 PM E.D.T. on October 25th. All Raffle or Auction guitar winners who are not present will be notified by phone and/or e-mail.

Event sponsors are: Family KIA, Herbie Wiles Insurance, Eisman & Russo Consulting Engineers, Eclipse Recording Company, Blake and Meme Bernholz, Sawgrass Asset Management, Dion Marketing Company, Dagher Printing, Aaron's, Artistic Photography by C.W. Hooper.

FOSAA is a non-profit organization that strives to bring greater visibility and usage of the Amphitheatre by the community. FOSAA awards grants to non-profit organizations and schools wishing to rent the Amphitheatre for their own events, or to bring children to cultural events at the venue free of charge. Funding for grant awards is provided by Friend and Corporate member donations and from other fundraisers. This past summer FOSAA sponsored a Music and Arts Camp and Children's Arts Festival, both free of charge. More information about FOSAA can be found at www.fosaa.org/.



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Understanding Life Insurance

By Jane Tucker, First Florida Insurance

Life insurance helps protect your family financially after you die by helping cover liabilities or debt, income, final expenses or burial costs, and education expenses for a child.

People buy life insurance to ensure that their beneficiaries have enough money to maintain their standard of living after the policyholder dies. Beneficiaries are the people you designate to get the money from the life insurance policy after you die. This money is called a death benefit.

Some types of life insurance like whole life, universal life, and variable life, can build a cash value that you might be able to use for retirement income. Agents and companies may not refer to life insurance as an investment or retirement income source. If an agent or company tries to sell you a life insurance policy as a good investment, be wary.

Insurance companies use a process called underwriting to decide whether to sell life insurance to someone and how much to charge them. The company will consider several factors to determine the premium to charge. Those include: your age, gender, medical condition, whether you smoke, your hobbies and occupation.

Younger applicants and people who are in good health, don't smoke, and don't have a hazardous hobby or job will be charged lower premiums because the company expects that these policyholders will live longer. Applicants who are older, have health problems, smoke, or have a

hazardous hobby or job will probably pay more.

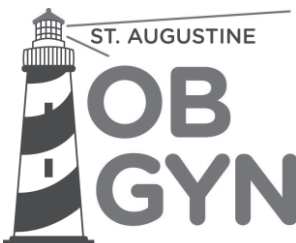
Companies may charge you a higher premium or decide not to sell you a policy because of your potential risk. If a company won't sell you a policy, keep shopping. Underwriting guidelines vary by company. You might be able to find coverage with another company.

Who Needs Life Insurance? If no one depends on you financially, you might not need life insurance. If you have people or family who rely on you, you might want to have enough insurance for your family to pay your debts, and provide some income. Consider your circumstances and the quality of life you want your dependents to have when deciding whether to buy life insurance and how much you should buy.

• Do you need to replace your income to provide for your spouse, children, or other family members?
• Do you have debt, such as a mortgage, credit cards, student loans or other debt?
• Do you want to help your children pay for college?


If you answered yes to any of these questions, you should consider buying life insurance.

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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Davis Dhas, MD
Dr. Dhas 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 at the Michigan State University affiliate in Saginaw, Michigan where he was chief resident in 2009.



Reda Alami, MD
Dr. Alami is Board Certified in Obstetrics and Gynecology and has been in practice in St. Augustine since 2009. Dr. Alami completed his residency at Michigan State University. He has recently been named a "Top Doc" in Jacksonville and St. Augustine area.



Gloria Lelaidier, ARNP
Dr. Alami and Dr. Dhas are proud to have long time St. Augustine Certified Nurse Midwife, Gloria Lelaidier to be part of their team. Gloria Lelaidier brought more than 2000 St. Johns residents into this world. She obtained her Masters in Midwifery from the University of Florida.



Anah Marks, ARNP
Anah is a graduate of Florida State University. She has been in obstetrical nursing since 1997, and a Nurse-Midwife since 2001. Anah loves the relationships that she builds with her patients over years of care. Anah's patients say she is knowledgeable, caring, and explains things in a way they can understand.

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Don't Be Late...

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

I was discussing with a patient the difference between early and delayed or late intervention. Many of us are so used to our bodies healing over time – we simply wait it out – expecting it's just a matter of time before we are good as new. When injuries are small and simple, this is the case. With a little rest we heal. But other times, when the injury is more severe, healing may be more involved and what could be kept as a small issue turns into a big mess. The solution to prevent this from happening is early intervention, especially given with the recent changes in healthcare regulations.

For those of you who have migraines – if you feel one coming on – you often try to thwart it quickly and early. Maybe you take some medication with the first symptoms, not waiting to see if it will become full blown. So, why not seek early intervention or consultation with musculoskeletal issues? As stated above, it is often because we don't expect it to get bad. A second reason hindering early assistance is the thought "it's not that bad...there are others worse off than me." Although this may be true, perhaps they are worse because they didn't seek early intervention and their problem has now become more complicated. One thing that can almost certainly be counted on is if your problem has not begun to improve within the first two weeks, it may not resolve on its own.

The stages of healing are presented in most physiology textbooks. They are acute, sub-acute and chronic. Acute is described as the healing stage immediately following the injury/trauma up to 72 hours. Acute injuries typically present with warmth and swelling due to the tissue damage. Treatment is many times consist of rest, supported and/or limited mobility, ice, elevation, and maybe even compression. The sub-acute stage of condition (healing) is commonly indicated by decreased pain, due to early tissue healing, which takes place within the first one to two weeks and continues until week 12. By week 12, provided if re-injury has been prevented, tissues can be well loaded to encourage strengthening and function can be restored because by this time all pain from

the initial injury should be resolved. However, if injury or pain persists the problem may be considered chronic in nature.

Early consultation is almost always beneficial even if professional intervention is not. We apply this principle to our cars, air conditioners and more – why not our health and body? Early consultation can help to know which things are okay and that things are progressing as expected. Early consultation can help via education, answering such questions as what discomfort can be expected, what movements are okay, and should one rely on the "no pain, no gain" concept (rarely the case). Early consultation can prevent or minimize what we call "fear avoidance." Fear of further injury, disrupting the healing process, causing more pain or damaging a surgical procedure can cause patients to not move, which can be counterproductive. Non-movement can lead to stiffness, dysfunction and more pain. For example, a painful tendonitis may cause a patient to protect the shoulder. Reaching overhead becomes limited as tissues tighten, grow short and cause further complications. I've seen a number of patients following knee replacement surgery who became stiff due to non-movement.

Early intervention can provide coached healing. Physical Therapists provide early intervention for a variety of problems, walking patients through the stages of recovery, providing education and minimizing secondary complications. Being early is almost always better than being late. Don't get behind. Get ahead of the game. Consult your MD and Physical Therapists and take charge of your health today. Get started early.

Rob Stanborough is a physical therapist serving St. Augustine for over 10 years. He is president and co-owner of First Coast Rehabilitation, as well as co-author of Myofascial Manipulation: Theory & Application, 3rd ed by Proed Inc. He is certified in manual therapy, a Fellow of the American Academy of Orthopaedic Manual Therapists and has presented on the topic of soft tissue dysfunction in a variety of venues. Read previous columns posted on www.firstcoastrehab.com.

Fundraiser for Cancer Aid & Research & Veterans Needs

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Lions Club Veteran Waiver

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The Lions Club is the largest service organization in the world. We have 1.35 million members in more than 45,000 clubs in more than 206 countries and geographic areas.

The St. Augustine Lions Club and the Ancient City Lions Club serves the St. Johns County area. The local clubs make significant donations each year within our community.



The Ancient City Lions Club is devoted to helping the Deaf and Blind, as well as local charitable organizations. The Club presented donations to The Florida School for the Deaf and Blind, to assist with extra-curricular activities that are not funded by the State.

They also donated to local St. Johns County Charities: Alpha-Omega Miracle House, Kids Bridge and the St. Johns County Homeless Coalition among others.

Crescent Beach Park Expansion and Parking Lot Improvements

St. Johns County will begin making improvements to Crescent Beach Park and Cubbedge Road on September 2. The project is anticipated to take approximately four weeks and will include the expansion of Crescent Beach Park, Enhancement of Cubbedge Road East of A1A, and Landscaping throughout the entire site. The construction will result in a temporary restriction of access to some of the parking spaces within the facility, and potentially a full closure for a limited time. Parking will be available both in the park and on the beach, conditions permitting, for the public to access park facilities and the adjacent commercial businesses.

Once complete, the improvement project will provide an additional 20 public parking spaces, improved drainage for the parking facilities, a resurfacing of all county surfaces east of A1A and Cubbedge Road, pedestrian and bicycle facilities including a sidewalk and crosswalk that will provide access to the beach, improved traffic flow in the parking area to help alleviate congestion, and native landscaping to improve the aesthetics of the park. For additional information about this project, please call St. Johns County Beach Services at 904.209.0322.

Pink Up The Pace 5K Walk/Run For Breast Cancer

Join friends and neighbors for the largest 5K in the Oldest City on Saturday, October 4th starting at 8:00 a.m. at Francis Field in downtown St. Augustine.

Founder Cindy Chaconas, diagnosed in 2009 with Stage II breast cancer, turned her cancer diagnosis into a cause. Now, with the help of many volunteers and a supportive community, this race is a premier event in St. Augustine.

Come celebrate life with survivors, family, and friends while remembering those who lost the battle against breast cancer. All race proceeds to towards assisting underinsured and uninsured individuals navigate the financial challenges of breast cancer detection as well as educating the public about this disease.

Register for the 5K or Fun Run, pick-up your race bib number and T-shirt and visit sponsor and vendor booths on Friday, October 3rd from 3 p.m. to 7 p.m. at First Coast Technical College, 2890 Collins Ave. On race day, October 4th, registration and packet pick-up will be available starting at 7 a.m. inside Francis Field.

The 5K race follows a flat 3.1-mile course through historic downtown St. Augustine. The race starts and finishes at Francis Field near the Downtown Parking Garage. The course along the bayfront, through historic neighborhoods, and past Flagler College. All turns and miles will be marked.

Registration fees for adults over 14-years-old are: Through Oct. 3rd \$25.00, Day of Race \$30.00. Children ages 6 to 14: Through Oct. 3rd \$15.00, Day of Race \$30.00. Children under 6 are free. Registration is only online. Please visit www.pinkupthepace.org. Cash only registration fee is available at Expo and day of race.



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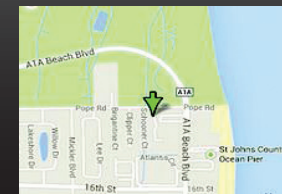
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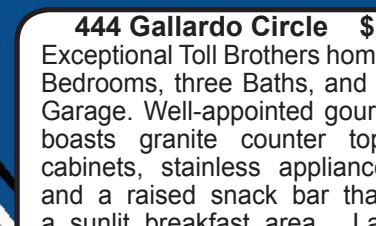
904-315-9335
sam@iipllc.net

DAWN GAFFNEY TEAM



409 Tomo Way \$499,900

Sparkling waterfront views from this three Bedroom, three Bath home! Designed and crafted by Toll Brothers, this lavish one-story design offers a gourmet kitchen featuring custom cabinets, granite countertops, stainless appliances, and a separate butler's pantry. Large private backyard with lake and preserve views.



444 Gallardo Circle \$384,900

Exceptional Toll Brothers home offers four Bedrooms, three Baths, and a three Car Garage. Well-appointed gourmet kitchen boasts granite counter tops, custom cabinets, stainless appliance package, and a raised snack bar that overlooks a sunlit breakfast area. Large private backyard with lake and preserve views.



Dawn Gaffney

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RESULTS THAT MOVE YOU!