



St. Augustine Shores OBSERVER



NEWS FOR AND ABOUT RESIDENTS OF ST. AUGUSTINE SHORES

Barbara Kay Foundation Grant Recipients



Pictured left to right: (Representatives of Betty Griffin House and West Augustine Historical CDC were not present for the photo) Sandy Acuff- Kid's Bridge, Teresa Andrews- EPIC, Joan Whitty- Emergency Services & Housing Coalition, Kathryn Taylor- SEA Community Help Resource Center, Malinda Peoples- SEA Community Help Resource Center, Robin Burchfield- SAYS, Lisa Franklin- Alpha-Omega Miracle Home, Patricia Greenough- EPIC, Brenda Swann- St. Augustine Lighthouse & Museum, Caren Goldman- St. Augustine Initiative for Compassion, Rev. Ted Voorhees- Cyprian Center for Expressive Arts, Kathy Drake- Communities in Schools, Walter Smith- Hastings Friends of the Library

The Barbara A. Kay Foundation, Inc. announced its 2014 grant recipients at a recent presentation at the Southeast Library. Grants totaling \$25,200 were awarded to 13 local not-for-profit organizations to support programs that benefit long term educational achievement, literacy, or school performance for children and/or their families, and the St. Johns County Public Library System.

Grant funds will provide for after-school homework assistance, financial planning for low income families, opportunities for low income children to attend cultural events and visit college campuses, assistance with application fees to attend vocational training schools, counselors for summer programs, scholarships for summer camp, supplies and materials for ongoing services, library sponsored anti-bullying programs, a mobile library computer "sandbox" for preschool youth, and other similar programs. (continued on page 5)

St. Augustine Camera Club Show at Pier Park



Marine Light by Renee Sanderson - one of the entries in the Saint Augustine Camera Club's Third Annual Juried Photography Show

The Saint Augustine Camera Club (SACC) announces its Third Annual Juried Member Photography Show to open on Friday, April 4, at the Art Institute, located adjacent to the St Johns County Pier in St Augustine Beach. The opening night party, with music, wine and food, will run from 5-9 pm as part of the First Friday Art Walk event. Winners receive cash prizes and gift certificates from show sponsors.

The exhibit is a non-themed show, and the entries reveal the diverse interests and talents of the photographers. SACC was established in September 2010, and has as its mission "to provide club members with educational information and enjoyable activities in the field of photography."

SACC meets its mission with a series of lecturers, educational workshops, and field trips. Members take on a new assignment every month, and at meetings the resulting photos are shown and critiqued. The club meets at 6 pm on the third Thursday of every month at the Watson Realty Office on Highway 1 South in St Augustine.

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.

Additional information on SACC can be found on the club's web site at www.saintaugustinecameraclub.com.



One of the Largest Beach Sunrise Services

On Easter Sunday morning, April 20th, thousands are once again expected on Crescent Beach at 7:00am for the annual, inspirational Sunrise Service. This annual gathering had its beginning at Crescent Beach Ramp over twenty years ago on the parking lot adjacent to Beacher's Lodge. The pastor, at that time was Armando Silverio, and there were 81 people present.

The attendance at the Sunrise Service has grown to more than 5,000. This year's "gathering" with Dr. David Beauchamp, promises to be a remarkable sunrise service, just as the ones you've heard so much about.

You will once again see a giant cross silhouetted against the blaze of an Easter morning sky.

You are encouraged to bring your whole

family, your beach chairs and blankets. Arrive early in order to get a good space near the platform.

You'll hear beautiful music by soloist Jeff Varnadoe and the choir. You'll have an opportunity to join in the singing of the great crowd gathered on the sand. The music will lead right into an inspiring message of the resurrection by Dr. Beauchamp, followed by ocean baptisms.



Parking attendants, assisted by the Sheriff Department, will help each car find a space on the beach or in nearby paved lots.

You are invited to come to the Crescent Beach Ramp at 7:00am Sunday, April 20th and experience one of the largest each sunrise services. For more information call (904) 794-7777. (see page 11)

What's Inside The Observer This Month...

- News From Around the Shores:
 - March Board Meeting Update
 - February Rec. Calendar
 - 2014-2015 Budget Review
 - President's Recap
- Health Update: Stand Tall
- Financial Focus: Financial "Spring Cleaning" Can Brighten Your Investment Picture
- Computer Corner: Any Questions?
- The Corner Garden: Spring is Here!
- 4-H Opportunities for Adults & Youth
- St. Johns River State begins Summer Registration
- Flood Insurance Costs May Be Coming Down!
- Betty Griffin House 5K Run & Walk with Brunch

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The Shores Observer
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St. Augustine, FL 32080-6509

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.

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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.

Priscilla Pitman would like to express her thanks for all the cards, calls, thoughts and prayers. She and her family appreciate all the love and concern during this difficult time.

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. 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.

Shores Community Pool Opens April 5th Community Classifieds

FOR SALE: Sears Bench drill-press, heavy duty cast iron construction. Sears belt-sander. Sturdy alum. extension ladder. Shovels. Golf balls, new and used. Golf cart seat blanket. Tools. Call 904 797-3050 for prices and info.

FOR SALE: Solid Oak Office Desk, Book Shelf and File Cabinet -\$100. Kirby Vacuum (2yrs old) rarely used with attachments \$100 (paid \$1200). Palisade Double Paddle Fan \$100 (paid \$1500). Chrome Rims, 5 lugs universal fits 4 or 5 with (4) free tires (one flat) \$250, pics upon request. Yamaha Receiver \$50. Call (904)226-4134.

FOR SALE: Queen Light Oak bedroom set, 3 piece headboard with mirrors & two draws on each side plus large chest with draws. \$400. OB offer 904-794-7782.

FOR SALE: (1.)Linksys (by Cisco) Wireless-G Broadband Router, hardware and software and manual. Model #WRT54G2 - \$20.00. (2.) Tommy Bahama Orange Cay bedding, including 2 sets of queen sheets, a set of window curtains, and 2 accent matching pillows. The Orange Cay pattern comforter or quilt can be bought from Bealls or on line at <http://www.beddingstyle.com> and many other bedding websites to complete the ensemble. \$75.00 for all. (3.) Two shower curtains, waste basket, rug, towels and some cute accents with avocado green as a primary color, but blues and whites in the shower curtains as well, for the bathroom. All like new. \$40.00 for all. (4.) Area rug, traditional pattern, maroon with neutral wider border. Beautiful scroll pattern. Great for a smaller bedroom. Like new. Purchased 3 months ago. Great quality. 4' x 5'3", Elite collection Isphahan. \$65.00. Call 904 797-3736.

FOR SALE: White bedroom set \$400, Lamp \$10, comforter set \$15. Club chairs (2) Lt green \$75ea. Kitchen set \$100, 2 walkers one with wheels \$15 one without \$10, Patio umbrella new \$20 stand \$10, beach umbrella new \$10, Scotts lawn spreader \$15, golf bag and clubs B.O., Ladies golf shoes size 9. Baby umbrella strollers (2) \$5, baby pack and play \$15. floor fan \$10, new garment luggage with wheels \$25.00 bought at \$130. Christmas items: fiber optic tree \$7, window candle lights, net lights 10 boxes for \$2.00 ea, large tree stand \$12.00

Call: 904-794-5665

FOR SALE: Farmhouse dining table, PB style, maple top (60"X36"), black turned legs \$50, matching bench \$25, both for \$70; Ikea game-sized table, blond (30"X30") \$15, 2 Ikea side/desk chairs, molded sage seat & back, with chrome legs, \$5 each; ancient harpsicord body minus keyboard, (32X17) solid walnut, makes sweet vanity \$30. Please call Mary at 207-582-0311, or leave message.

FOR SALE: (1.) Large electric lift Chair by Pride Mobility Products USA, like new, cost \$800, asking \$150.00 (2.) Magne-Sight Explorer. Custom focus for better vision. \$150.00. Call 904-797-3298.

FOR SALE: 30" Sears Kenmore Stove. White top with glass black door and drawer. \$100 Firm. Call 794-7151.

FOR SALE: Beautiful solid mahogany desk, dove tail joints beautiful finish, excellent condition. It has been in our family for 40 years and was built in the 40's - \$295. Small very old, oak wash table with drawer. we are using it as a TV stand for a small TV \$38. Beautiful hand carved entrance table and mirror, solid hard wood and hand carved all over. It has a marble top and is in perfect condition. It cost \$695 when purchased and we will sell for \$395. Please call 904-794-4182.

Annual Membership Meeting April 2, 2014

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

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\$40 Perms!

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

President's Recap by Winston Burrell

I am very pleased to report that we have ended the fiscal year of 2013 on a sound financial basis. During the 2013-2014 operations, your management staff focused on updating the basic principles of the St. Augustine Shores Service Corporation's basic operation.

Personnel, accounting procedures, Riverview income improvements and the purchase of a new accounting and management software program are part of the upgrades to maintain financial security in the future.

Financial and Business

An updated computer system and needed repairs to equipment and facilities were all a part of our basic growth focus.

In the month of March 2014, beta testing began with our new management system operating in a side by side comparison. At the end of this test, the new system will become the new operating system.

Why will this be so important to homeowners and residents? One of the

major improvements is that all our records of payments, deed violations and all property history will be available by accessing one computer record.

No later than the first quarter of the fiscal year 2014-2015, Debit and Credit cards can be accepted for payments by using this computer operating system.

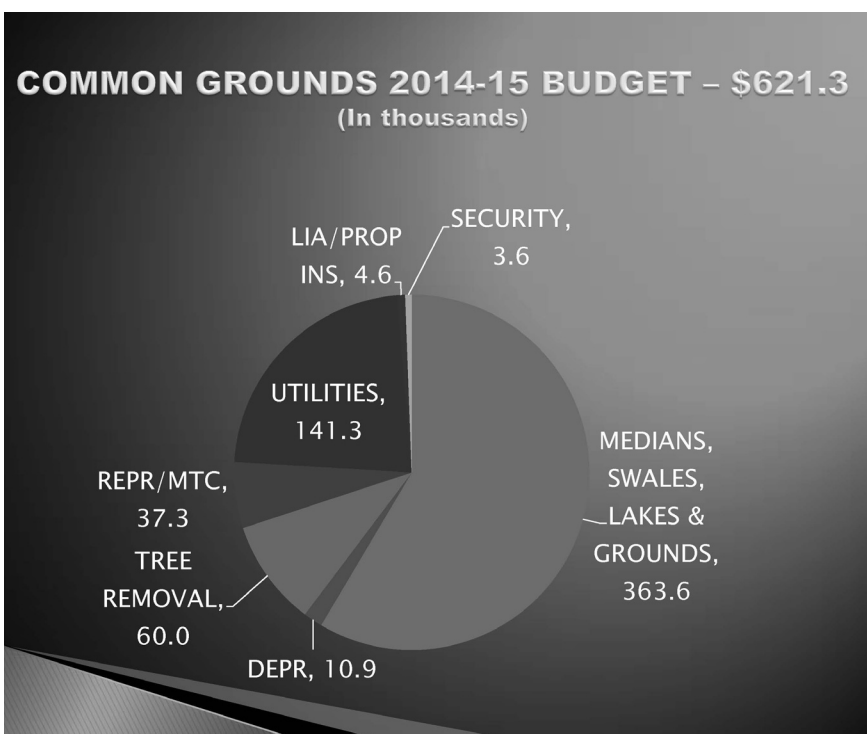
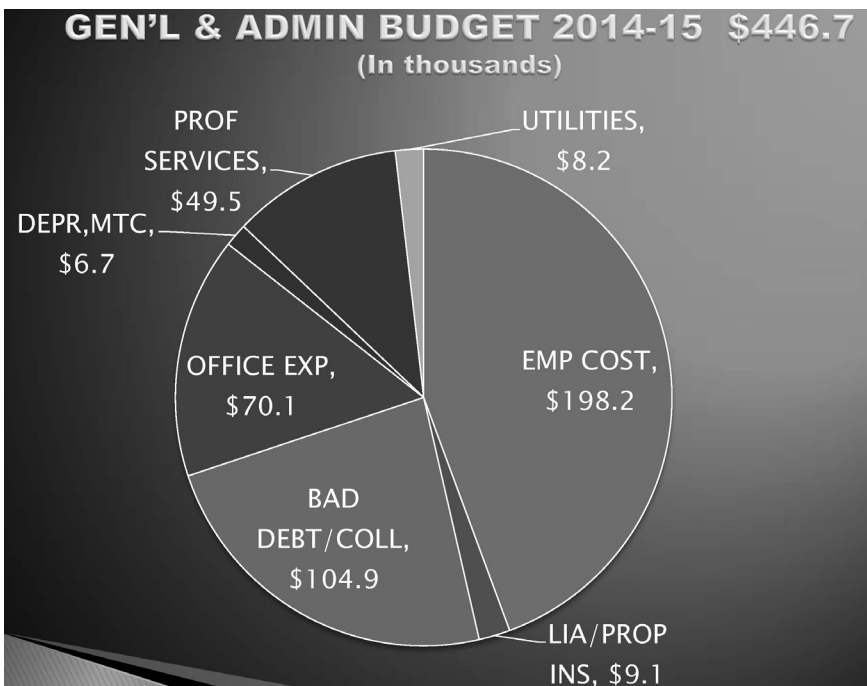
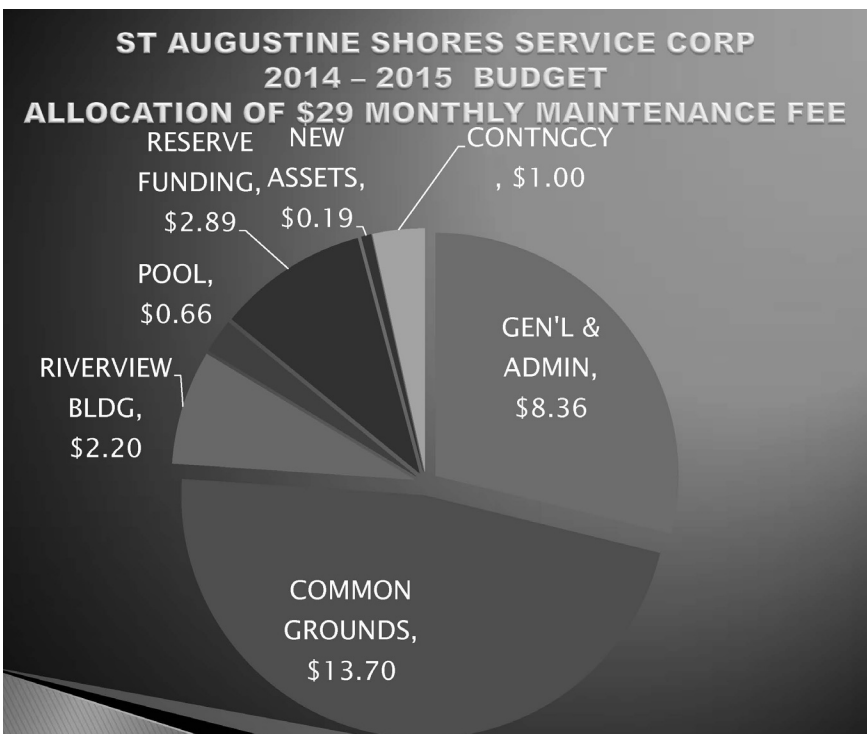
Around the Community

At several locations new ADA compliant handrails were installed on sidewalks at the Riverview Club and on community paths.

In 2012-13, the decking and general pool area was completed with new brick decking and drainage systems. The cost of improvements was \$75,000 and will stay in place for multiple years as compared to the old surface.

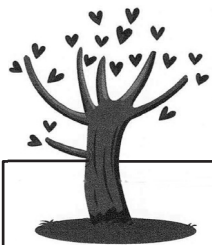
A new card pass system was tested and put into operation. Entering the pool area can only access the area by using the card in an electronic card reader at entrance points. Residents can now purchase prepaid cards at the Shores Business (see page 4)

Annual Membership Meeting May 2, 2014



Revenue	General & Admin	Common Grounds	Riverview Building	Pool	2015 Total Budget
Maintenance Fees					
Lease Income Compound	1,191,204				1,191,204
ACC Permits		11,064			11,064
Transfer Fees	1,600				1,600
Rec'n Association Fees	5,850				5,850
Pool Fees			32,640		32,640
Riverview Rentals				28,011	28,011
Compound Rentals			37,109		37,109
Recovery of Collection Costs					36,720
Other Income	91,679	36,720			91,679
Total Revenue	1,065				1,065
Expenses	\$1,291,398	\$47,784	\$69,749	\$28,011	\$1,436,942
Payroll					
Payroll Taxes	150,440		28,665	9,140	188,245
Workers Compensation	12,226		2,327	742	15,296
Disability Insurance	2,574		486	472	3,532
Emp Med/Life Insurance	1,544		386		1,930
Liability & Prop Damage Ins	31,200		7,999		39,199
Collection Services	9,102	4,577	15,664	4,297	33,640
Legal Services	80,000				80,000
Accounting Services	12,175				12,175
Office Expense	37,284		536	171	37,991
Postage	30,014				30,014
Annual Meeting Expense	10,296				10,296
Training	8,219				8,219
Security	245			220	465
Contract Landscape Services		3,576	1,339		4,915
Repair & Maintenance		283,185			283,185
Telecommunications	1,570	12,340	16,835	6,397	37,142
Electricity	4,684		593		5,277
Water	1,009	139,547	10,822	4,937	156,316
Propane	249	1,800	2,666	4,094	8,809
Trash Services			2,451		2,451
Gas & Oil	2,256	5,512	2,300		10,068
Supplies	3,611				3,611
Outside Services			7,645	15,191	22,836
Misc Administrative Expense	4,044	25,000	66,000	9,125	104,169
Misc Riverview Expense	3,011				3,011
Misc Common Grounds Exp			3,720		3,720
Bad Debts		17,210			17,210
Taxes & Licenses	24,891				24,891
Lake Treatment	565		1,917	350	2,832
Tree Removal		28,350			28,350
Animal/Pest Control		60,000			60,000
Plants, Materials & Mulch		1,750			1,750
Small Equipment		23,895			23,895
Compound Cost		500			500
Service Charges/Credits		3,200			3,200
Depreciation	12,166		(12,166)		0
Total Operating Expenses	3,325	10,901	20,841	9,468	44,535
Non Cash Expenses	\$446,700	\$621,343	\$181,027	\$64,606	\$1,313,676
Cash Surplus/(Deficit)	\$3,209	\$10,901	\$20,844	\$9,468	\$44,422
Reserve Funding	\$847,907	(\$562,658)	(\$90,434)	(\$27,127)	\$167,689
Acquisition of New Assets					\$118,887
Contingency Funding					\$7,700
					\$41,101

News From Around The Shores



The Corner Garden

By Susanne Murphy
The Geranium Circle Garden Club

Spring is Here!

- Repair dead or damaged spots in your lawn with sod, plugs or seedings. Keep lawn watered well, if the weather is dry
- This is the month to begin mowing lawns. Sand may be applied to uneven areas of the lawn for leveling. The sand should not be more than 1 inch thick, or it may damage the lawn.
- Begin watching roses for black spot fungus disease, small black spots on the leave. Control by spraying every 7 to 10 days with fungicide.
- If the weather is dry, water your lawn.
- Recycle grass clipping by not catching them in when the lawn is mowed.
- Divide over grown fall flowering perennials and bulbs.
- **Vegetables to plant now:** Cantalopes, cucumbers, eggplant, kohlrabi, sweet potatoes, summer squash, tomatoes, turnips and watermelons.
- **Annuals to plant now:** Celosia, coleus, coreopsis, crossandras, dusty miller, exacums, gaillardias, gazanias, hollyhocks, impatiens, kalanchoe, lobelias, Marguerite daises, marigolds, nicotians, moss rose, rudbecklas, salvia, streptocarpus, Sweet William, torenias, verbenas and periwinkles.

Happy Gardening!

President's Recap

(continued from page 3)

office and the cards automatically expire at the end of the paid period.

Fire Mitigation Work

An agreement between the Fire Services of Florida Forestry and the St. Augustine Shores Service Corporation has been signed during this past year. An extensive plan involving area studies, meeting with affected property owners, physically walking the areas of fire concern and hours of aerial mapping and suggestion preceded this agreement. The Shores will pay \$2,000 per year for the next three (3) years to have areas cut and cleaned that could cause fire danger to homes in identified areas.

2014-2015

Beginning in 2014-15 fiscal years, a new President's Steering Committee will begin work on 2, 3, 5 and 10 year plans for

plans to continue the positive advancement for the Shores Community.

We are now using a local attorney firm and are able to greatly reduce the cost of our legal needs. The deed restriction and the maintenance fee payments are constant at just over 97% compliance on time. Plans call for maintenance painting, carpeting and windows at the Riverview Club and Corporate offices.

Please see the attached Budget Sheets in package. All of the discussed improvements and operations will take place without an increase in monthly maintenance fees of only \$29.00.

A Special Thanks to all Board of Directors for their dedication, work, and participation! PLEASE Volunteer for 2014-15. Sincerely, Winston Burrell.

Shores Spring Yard Sale

The much anticipated Annual Spring Shores Yard Sale Day is scheduled for April 5th this year. The official hours for the event are 8 a.m. until 1 p.m. As in the past, a wide variety of household goods, clothes, art, tools, etc will be available for sale. If interested is reserving a site contact the Shore office. The committee for the sale is scheduled to "mark off" the site sections on the afternoon of April 4th.

Annual Membership Meeting

May 2, 2014

The annual meeting of the St. Augustine Shores Corporation Board of Directors will hold the annual membership meeting on May 2, 2014 beginning at 10 a.m. During the meeting, General Manager Joseph Smith will preview the operating budget for 2014-2015 as accepted by the Board of Directors. There are three vacant Director Chairs open for the 2014-2016 terms. Doors open at 8 a.m. for coffee and refreshments prior to the meeting.

March Directors Meeting Overview

On March 13, 2014, the monthly meeting of the Shores Service Corporation's Board of Directors was held at the Riverview offices.

The final draft of the February meeting was accepted as the Minutes of Record. Afterwards, a report of Deed Restriction Violations was presented by GM Joseph Smith. He also reported that a final payment was made to the vendor for replacement and repair on the deck at the pool. He also reported that a guarantee of product to the Corporation was accepted and signed by President Burrell.

President Winston Burrell reported on a meeting held with the Recreation Association officers concerning a written agreement to utilize the building. "This document has been suggested to provide a clear understanding of the agreement and clarify any misunderstandings," the president reported. The document will allow the recreation group to book their dance events into the 2015 seasons.

Gary Carpenter, U.S. Forest Services, presented an update on the upcoming Fire Mitigation Operations. Carpenter noted four (4) documents needed to begin the work of clearing safe fire zones around chosen residents. Carpenter agreed that a letter will be sent to all residents prior to beginning work.

After the Board discussed Financial Bids, they accepted winning bids for the Riverview Club's interior painting, flooring and exterior windows.



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- Indoor/Outdoor Common Areas
- Newspaper Delivery
- Pharmaceuticals
- Dietary
- Social Services
- Dining Areas
- Laundry Service
- Phone/Cable
- Wound Care
- Restorative Care

St. Augustine Shores Club News

April Riverview Club Calendar

ACTIVITIES MEMBERS:
WINE AND CHEESE PARTY
TRANSPLANTS: APRIL 13 3:00 PM Bring your own wine and cheese. Crackers will be provided.
SUNDAY Call Cecilia 797-4816 for information
SINGLES: **LUNCH AT DICK'S WINGS AND GRILL**
 APRIL 15 12:30 PM 4010 US 1 South (near Dollar General)
TUESDAY For information call Margaret Hand 794-4698
BILLARDS - Monday, Wednesday, Saturday 9:00 A.M. Tuesday, Thursday at 1:00 PM
BOOK CLUB - First Monday of the Month in the Library. OPEN TO ALL RESIDENTS
 Kathy@ Kesten@sjcfl.us
RUBBER BRIDGE - Wednesday & Friday at 12:30 PM
BRIDGE LESSONS - Monday 10:30 A.M. Nancy Willis 794-1855
CHICAGO BRIDGE - Thursday at 12:30 PM. Nancy Willis 794-1855. Tuesday at 7:00 PM. Debbie Casey 347-9800 or Betty Barton 797-9097. Must have a partner to play.
EXERCISE CLASS - Tuesday & Thursday at 10:00 AM. Donation at door
FRENCH CLASSES - Conversational French Thursdays @ 3:00 P.M.
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. Wednesday at 12:30 Easy Stretch Yoga for beginners. Bring mat and wear comfortable clothes.
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.
WRITERS IN THE SHORES - meets every 2nd and 4th Tuesday of each month at 1:30 P.M. OPEN TO ALL RESIDENTS. Donna Johnson 794-0789
NEW -- CRAFT CLASS - WEDNESDAYS - APRIL 2ND, 16TH AND 30TH 11:00 AM TO 12:00 NOON. Janet Risko will teach you to make a Sock Monkey. Bring to Class: Tube Sock from Hobby Lobby, buttons for eyes, stuffing, scissors, needle and red and brown thread, straight pins. Information call Janet Risko 214-5972

ALL MEMBERS:
DANCE CLASS - Thursdays 2:00 P.M. starting Sept 19th. Members \$2.50 per person. Guests \$3.50. Call Dennis Salvati 461-6782
BOARD MEETING: - Second Tuesday of the month at 11:30 AM

DANCE MEMBERS:
APRIL 6TH EARLY SOCIAL
SUNDAY Music: Ernie On the Keyboard
 6:00 - 9:00 P.M. Hosts: Arthur and Caroline Bernard. Reservations: Tues April 1st and Thurs April 3rd 9:00-10:00 A.M.
APRIL 26TH MAIN SOCIAL
SATURDAY Music: Phil Farino with Sebastain on Keyboard
 7:00 - 10:00 P.M. Hosts: Kurt and Carla Greulich. Reservations: Tues April 22nd and Thurs April 24th 9:00-10:00 A.M. Dances are \$5.00 for members and house guests and \$10.00 for non-members and guests. BYOB and snacks
 For information on any of the club activities please call 794-2000.

Writers In The Shores

By Donna Johnson

The April meetings for Writers in the Shores will be on Tuesday the 8th and again on the 22nd. The chosen subject is to be anything relating to April Fools Day and, is suggested for this month's topic to write about on the 22nd. 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 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.

St. Augustine Travel Club

by Peter Dytrych

Please join us for our FREE St. Augustine Travel Club get together on Wednesday, April 9, at 3pm at the Southeast Branch Public Library on U. S. 1 when we will present on TAHITI and BORA BORA. 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.

Barbara Kay Foundation Grant Recipients

(continued from page 1)

Dr. Patricia Laurencelle, Foundation Board Director said, "The Barbara A. Kay Foundation is particularly proud of the range, diversity and creativity of the programs for which it has provided support."

The Barbara A. Kay Foundation, Inc. is a not-for-profit private foundation established in 2012 and based in St. Augustine. The Foundation honors the life of Dr. Barbara A. Kay, a local resident who died in May, 2011. She achieved great success in life despite spending her early years in foster care. Dr. Kay, a US Navy veteran, was a Professor of Sociology with appointments at various universities including the University of Florida and Florida State University. She served on the Zoning Boards of St. Augustine Beach and St. Johns County.

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Financial Focus

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Financial "Spring Cleaning" Can Brighten Your Investment Picture

The days are getting longer and warmer — a sure indication of the arrival of spring. Another sign of the season may be the urge you get to do some spring cleaning. But you might not have realized that some of the same spring-cleaning techniques that can be used on your home can also apply to your investments and your overall financial strategy.

Here are a few ideas to consider:

- **Get rid of "clutter."** As you do your spring cleaning, you may well find some clutter — a bunch of items you no longer need. As an investor, you might look at your portfolio and also find "clutter" in the form of investments that are no longer appropriate for your objectives. For example, perhaps some of them are virtual duplicates of other investments you own, thereby diminishing your potential for diversification. Or maybe some investments are now too risky for your needs. In any case, you may be better off rebalancing your portfolio.

- **Get organized.** As you clean your home, you might find ways to organize your belongings and furniture more efficiently. And you may also be able to organize your investments more effectively. One possibility: Consider consolidating your investment accounts with one provider. If you have an IRA here, another one there and some other investments scattered about, you may be paying more in fees and commissions than is necessary. By consolidating these investments, you might save money and paperwork — and more importantly, you may find it easier, with all your investments under one "roof," to follow a single, unified investment strategy.

- **Seal "cracks."** Over time, the grout

between your kitchen or bathroom tiles can crack, so you'll need to re-grout to protect your flooring. And you may find that, in looking at your overall financial strategy, your "protection" component — primarily in the form of insurance — might have developed some "cracks" or "chips." Specifically, has your life insurance kept up with changes in your family situation? Events such as marriage, remarriage or the arrival of a new child can all trigger the need to review your life insurance. And you'll also want to make sure you have adequate disability insurance. Consult with a financial professional for information on appropriate protection vehicles.

- **Do some "dusting."** As part of your spring cleaning, you may need to dust furniture, shelves and other surfaces in your home. And if you've been investing for a long time, you may need to metaphorically "dust off" your financial strategy to "freshen it up" to reflect changes in your life. To cite one possibility, as you get close to retirement, you may need to shift some — but certainly not all — of your growth-oriented investments into income-producing ones. But you may also need to review and revise your financial strategy at other points in your life, such as when you begin saving for your children's college education.

Just as spring cleaning can bring more light into your home, sprucing up your investment picture can help you brighten your financial outlook. And these improvements can help you in all the seasons of your life.

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



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Ask Mow?

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

March came in like a Lion and went out like a Monsoon. We had a large amount of rain and wind for a short period of time which saturated our yards and in many areas it makes them quite soft. The days are now getting longer and we will be having more days with Sun, our grass will be growing more rapidly and it will be time to cut it more often. This leads us to some questions we recently received.

Mow, now that the grass is growing again is there anything I need to consider about my mower before I start cutting my yard.

Good question, the first thing is make sure your blade is sharp to make a clean cut on the new growth and if you mulch cut your yard make your first cut one notch lower than the regular cutting height to enable the new grass to sprout.

Mow, should I fertilize my yard now?

Most yards require fertilizer and some Pesticides in the Spring and Fall and intermediate times, for the best results and recommended times and type of fertilizer for your yard you should consult a professional. Most of the nursery's can give you this information and any Lawn Care professional. Remember now that we are on Daylight Savings time water restrictions only allow water your yard after 4PM and before 10AM, houses with Odd Number address can water on Wednesday and Saturday and Even Number address on Thursday and Sunday.

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.staugpowerhouse.com. Please email your questions to Mow at Askmow@staugpowerhouse.com.

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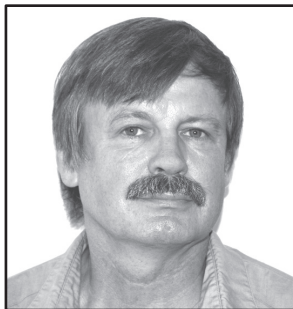
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Computer Corner

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

Any Questions?

Greetings from Computer Professor
At this time in history we can easily have five generations on this earth at the same time and if you are the youngest generation then all the fun electronics and new fancy gizmos are yours and no "older person" understands enough to use them.

Now just a minute there, who do they think invented them there things anyway? The first conceived computer on record was driven by steam back in 1822 but it failed. The real push for computers came from the US government because by 1880 it took seven years to tabulate the U.S. Census results. By 1890 a punch card system did the task in three years.

Until the 1940s steam, gears and shafts made it difficult to advance, but along came vacuum tubes and before you knew it we had a not so portable computer filling a 20 foot by 40 foot room. By 1946 we had the first commercial computer UNIVAC. It took to 1953 and a lady named Grace Hopper to start talking to the computer "computer language", making it possible to write programs for the computer.

Still they were hard to carry around with

you until about 1958 when the first IC chip was unveiled to the world. Now we are off and running, the mouse and GUI was born in 1964 giving more "common people" the ability to access a computer. It wasn't until the early seventies the computer got memory, first internal RAM, then floppy disks, connecting computers together came from Xerox at the time. We could actually buy a computer by the mid-seventies from IBM, Radio Shack. For a long time we were using special operating systems, DOS was the common favorite.

By 1976 along came Steve Jobs and company with the Apple computer. With the help of many other companies by the late 70s we were typing and doing spreadsheets on computers. Does anyone remember WordStar? Six years before Windows appeared.

Throughout the 1980s we had many people working on computer network communications, some more commonly called bulletin boards. This is before the World Wide Web as we know it. Mid 1980s could see the current internet coming, in 1985 the first ever internet domain name was registered: Symbolics.com.

Everything broke loose in the 90s, the Internet as we know it, computers got cheaper and faster. Wi-Fi came by 1999. IN the 2000 came the games, more talented operating systems, faster processors. It seems we are working in decades because 2010 stated bringing iPads, tablets, glasses, watches and by the time this article gets published probably we will have sensory implants to communicate back to...

You get the idea. Along the way when someone gets an idea and technology makes it possible, the idea and technology expands into other areas. It would be hard to find anything today, made by the human race, not to have some technology in it, even if it was only produced by technology. Good, bad or indifferent to every bit there is a byte, it's not what we invent, it is how we use it that assigns value. Gary

News From Around St. Johns County

St. John River State begins Summer Registration

Registration for St. Johns River State College's summer sessions is in progress. Three sessions will be offered, with session one classes to be held May 7 – June 19, session two classes May 7 – August 7, and session three classes June 25 – August 7.

All new students are required to attend orientation and should contact the counseling office for an appointment. New student registration for all summer sessions for those completing orientation begins March 12. Open registration for sessions one and two will begin May 2, and open registration for session three will begin June 18.

The last day to apply for summer sessions

one and two is April 27. The last day to register is May 6. The last day to apply for summer session three is June 19. The last day to register is June 24. Students are encouraged to apply early.

The course schedule for all summer sessions is available online at SJRstate.edu/courses.html.

For more information regarding registration and courses offered, contact your local campus at the numbers listed below or visit the SJR State website at SJRstate.edu. Palatka campus- (386) 312-4200, Orange Park campus- (904) 276-6800, St. Augustine campus- (904) 808-7400.

4-H Opportunities for Both Adults and Youth

4-H began in Florida in 1909 mainly as an organization to teach youth horticulture and animal husbandry but today it has broadened considerably in both size and the youth development programs it supports. The St. Johns 4-H Youth Development Program currently has nearly 300 active members from ages 5 to 18, who participate in 19 different 4-H Clubs/Projects around the county. Current 4-H projects include aerospace, archery, public speaking, forest ecology, animal and plant science and many others. Recent research from Tufts University has documented that 4-H'ers are 2x more likely to be civic minded, to participate in science programs during out-of-school time and more likely to make healthy choices.

The St. Johns County 4-H Program would like to expand youth members and adult volunteer participation in the St. Augustine Beach area. This would be a

great opportunity for both youth and adults to be part of one of the most rewarding positive youth development programs that are available today. Please contact the St. Johns County 4-H office at 904-209-0430 to obtain information and ask how you and/or your child might participate.

4-H and all programs and related activities sponsored for, or assisted by, the University of Florida/Institute of Food and Agricultural Sciences are open to all persons with non-discrimination with respect to race, creed, color, religion, age, disability, sex, sexual orientation, marital status, national origin, political opinions or affiliations.

4-H is a community of young people across America learning leadership, citizenship and life skills. As one of our nation's oldest, yet most current organizations, 4-H is reaching millions of young people with positive youth development opportunities.

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Flood Insurance Costs May Be Coming Down

By Jane Tucker, First Florida Insurance

Last year, an overhaul of the National Flood Insurance Program caused flood insurance rates to go through the roof. Many homeowners saw enormous rate increases as a re-drawing of federal flood insurance maps suddenly included their properties. Many could not sell their homes due to buyers rejected the properties because of higher insurance rates.

Now a recent vote by lawmakers in the House seeks to roll back flood insurance rate increases which have ravaged many homeowners in coastal communities such as St. Augustine.

There is a misconception that homeowners insurance covers flood risk. The fact is that homeowners insurance policies typically DO NOT cover flood damage.

Another misconception is that flood insurance policies are expensive. Actually, if your home or business is located in a Preferred Risk Zone as determined by FEMA, you can purchase flood insurance for as little as \$130 per year.

Many homeowners think they don't live in a flood zone, but in reality, FEMA has designated the entire state of Florida as a flood zone with varying levels of risk.

Flood insurance has come a long way since its inception. In the 1920s, the insurance industry reviewed the issue of flood insurance and determined that the premiums would be too costly, and would therefore be purchased only by those in high risk areas. As a result of this determination, the insurance industry chose not to offer flood insurance. With flood insur-

ance coverage not available through private insurance companies, Congress quickly realized that flooding was a real problem for those living in floodplains and that the cost of damage caused by flood events could be enormous.

There were fewer than 100,000 existing flood insurance policies nationwide in 1972. That same year, a powerful hurricane roared ashore, devastating a large area of the eastern United States, and causing nearly \$4 billion in damages. A congressional investigation determined that very few buildings carried flood insurance, and the Flood Disaster Protection Act (FDPA) was born in 1973.

The FDPA of 1973 required flood insurance coverage for buildings located in identified flood hazard areas as a condition of receiving federal aid or loans from federally-insured banks for federal disaster coverage. Today, coverage is available to more than 20,000 United States communities and territories, and nearly 100 private insurance companies now offer national, government-backed flood 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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Stand Tall

By Rob Stanborough
PT, DPT, MHSc, MTC, CMTPT, FAAOMPT
First Coast Rehabilitation
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If my parents had given me a dollar each time they told me to stand up straight, I would never have had to work. If I were to give my children a dollar each time I tell them, I'd be broke. I thought I'd learned this lesson, but lately, I'm beginning to wonder. It seems I've started to lose the battle against the force of gravity. Gravity enables me to keep my feet on the ground and keeps me from floating off the planet, but it also continually pushes me closer and closer to the earth. As it does so, I find myself giving in to a forward posture. It happened so gradually I hardly noticed. This is something I've treated other people for but never experienced myself.

We are all made up of pulleys and levers. Forces are produced and transferred through our bodies. Bones, which are stable and compressive-resistant structures, do a brilliant job of countering the force of gravity. They are tethered together by tensile-resistant components call ligaments and controlled by tendons and muscles. Combined, these two components (bones and soft tissue) give us mobility and stability as long as they are held in balance.

Our bodies are ever-changing. Tissues remodel with growth and healing. They also adapt to the forces placed upon them, even if these forces become imbalanced. Over time, muscles, ligaments and tendons begin to yield to gravity. Some shorten. Others lengthen. Low backs tend to flatten and necks tend to curve as the head moves forward. The results of these imbalances are not good and produce pressure on discs, nerves and joints. The

longer these imbalances remain, the more difficult they are to reverse.

Surgery is sometimes an option to correct the affects of poor posture. More times than not, postural problems can be treated conservatively with physical therapy, which is what I did. My program included hands-on treatment to loosen up the muscles, stretch those that had grown short, and strengthen those that had become weak. Although treatment has helped, the battle against gravity will continue the rest of my life. I've become more aware of its affects now that I've experienced them first hand. I can't do anything about the force of gravity, but I can do something about my posture.

Gravity may be constant but your pain may not need to be. If you are experiencing low back pain and neck pain, shoulder pain or headaches, it could be simply a matter of correcting your posture. Physical therapists trained to do so can provide you with an analysis and treatment plan. It may be that simple.

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 edition 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.

Shore Things[®]

Susanne Murphy, REALTOR[®] GRI, CRS

Attention Home Owners

This month's column was going to be about how great the Real Estate Market is. I'm proud to say that Watson Realty Corp., closed over \$160 million for the month of February 2014.

Now that's a lot of Real Estate!

However, this column is about you and for you, the home owner. Over the past year, two of my friends and my customers lost their homes to

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As a REALTOR[®], for over 21 years, over 90% of my customers are Seniors, and a Reverse Mortgage may meet the needs of some folks, but not all. My friends failed to read the small print. In addition, if you voluntarily vacate your home, Homestead Exemption will cease.

I hope and strongly recommend that you consult an attorney before you sign your home away.

Joseph L. Boles, Jr. specializes in Elder Law, he is also my attorney and you may call him at 824-4278, and let him explain the small print and advise you whether or not a Reverse Mortgage is right for you., Do it before you sign your name on the dotted line.

Susanne Murphy
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BETTY GRIFFIN HOUSE 5K Run & Walk and Brunch



The Betty Griffin House 5K Run & Walk and Friends of Betty Brunch will take place on April 12th, 2014 to aid in their fight against domestic violence and sexual abuse and all of the funds raised will go toward helping victims in St. Johns County.

The race will start in front of the St Augustine Beach Pier at 8:30 a.m. on April 12th and travels through scenic beach neighborhoods to A1A Beach Boulevard. The race is a chip timed event. Walkers, strollers and dogs are welcome to participate in the event. Participants who raise or donate \$100 can be a guest at the Friends of Betty Brunch directly following the 5K in the Pier Pavilion.

The Pavilion will be transformed for the day into a red carpet event. Guest at the Brunch can win prizes including a cruise for two or \$1,500 in cash, a beautiful diamond necklace from Carter's Jewelry, a three-hour hot air balloon ride from InstaLoan and much, much more. Guests will receive one entry for every \$100 raised or donated. A wine tasting and champagne fountain will be featured. Attendees of the brunch will also be served by celebrity wait staff.


Registration and packet pick-up will be on April 11, 2014 from 4-7 p.m. and 7:00 a.m. on April 12th at the Pier Pavilion. March 1st to April 11th registration is \$25 and race day registration is \$30 for all. Your registration fee gets an amazing race bag with t-shirt. Pets are welcome on a leash. To register for the 5k or for more information log on to www.bettygriffinhouse5k.org or call Malinda Everson at 904-808-8544.


For information, contact Malinda Everson at Betty Griffin House at 904-808-8544 or visit the website at www.bettygriffinhouse5k.org. For more information on the Betty Griffin House visit www.bettygriffinhouse.org.

As a private, nonprofit agency, Betty Griffin House provides emergency shelter to abused women, men and their minor children. Other support services available to shelter residents and non-residents include a 24-hour crisis hotline, individual and group counseling, forensic / medical rape exams, and legal assistance. As a private, nonprofit agency, Betty Griffin House provides emergency shelter to abused women, men and their minor children. Other support services available to shelter residents and non-residents include a 24-hour crisis hotline, individual and group counseling, forensic / medical rape exams, and legal assistance.




Betty Griffin House
Safety Shelter of St. Johns County, Inc.







**Flagler Hospital
Anderson-Gibbs Bldg.
301 Health Park Blvd. Suite 219
St. Augustine**



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.

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~ Dr. David Beauchamp



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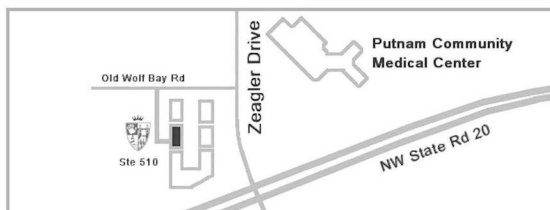
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