



# St. Augustine Shores OBSERVER

NEWS FOR AND ABOUT RESIDENTS OF ST. AUGUSTINE SHORES

## Come to an "Oldies Review" Dance Party with "Malt Shoppe Memories" At the Recreation Club Dance / Main Social Saturday Evening, November 21st, 2015 – 7:00 PM to 10:00 PM



### Arnie, Louise, Bruce & Kevin of "MALT SHOPPE MEMORIES"

COME TO AN "OLDIES REVIEW" DANCE PARTY. Vocal show group "MALT SHOPPE MEMORIES" will be performing at the Recreation Association's Main Social Dance & Party on Saturday evening, November 21st, 2015 from 7:00 PM to 10:00 PM at the Riverview Club in the St. Augustine Shores (790 Christina Drive). "MALT SHOPPE MEMORIES" is a dynamic oldies vocal group who has performed throughout the Southeast and has been the opening act for many internationally recognized oldies groups. Malt Shoppe Memories consists of a group of friends who grew up with the Doo-Wop and Oldies sounds 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. Join them as they take you on a musical journey back in time. You will be entertained by oldies songs of such acts 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 (continued on page 2)

## St. Augustine Ballroom Dance Association "Giving Thanks"

The St. Augustine Ballroom Dance Association will be gathering on Saturday, November 8th, from 7pm to 10:30pm, to enjoy ballroom dancing in elegant style while "Giving Thanks" for our many blessings.

The popular Frank Saffi band will provide the dance music to help members and guests celebrate this early Thanksgiving party surrounded by beautiful fall decorations created by Paula Crescimanno and her many helpers.

Ballroom dance instructors Michael Singleton and Shelia Wishard are scheduled to perform a tango and a cha-cha at the first break. Hors d'oeuvres, desserts and coffee will be served at the second break.

This special dance will be held at the Riverview Club, 790 Christina Drive, in St. Augustine Shores. Guests pay just \$15. Appropriate guest attire is a dark business suit with tie for the men and a cocktail dress for the women.

For an invitation, call President Hal Sommer at 904-823-0719. Or call Dennis and Mary Larimore at 904-825-4902. For more information, and to see pictures of recent dances, visit [facebook.com/SABDAStAug](http://facebook.com/SABDAStAug).



Sign up for the St Augustine Shores

# FALL

## Yard Sale

Saturday November 14th 8am- 1pm

Sign up for booth space at the Shores Office.



## Sertoma Club Compassion 5 K Run

Mark the date on your calendars. The St. Augustine Sertoma Club, helping community members with a life threatening medical crisis and pet rescue for abused and abandoned animals, presents the Ninth Annual Compassion 5K Run/Walk and K9 Miler Fun Run in St. Augustine, Florida Saturday, November 14th @ 8:00 A.M. next to 49 Shore Blvd.

There will be 3 DEEP AWARDS FOR 5K ONLY and POST RACE PRIZE DRAWING FOR ALL REGISTRANTS. For more information contact - Debbie Bowe - 904-826-3228 or [Julie@Compassion5k.org](mailto:Julie@Compassion5k.org) or visit our website at <http://www.compassion5k.org>.

- Pre-Registration: \$22 - ACRR members \$20 (deadline October 30th)
  - Pre-Registration pick-up is Friday, November 13th from 5-7 pm at St. Augustine Rehabilitation Specialists (S.T.A.R.S.) 105 Mariner Health Way #213 St. Augustine, FL 32086 \*\*
- Pre-Registration fee includes race t-shirt \*\*
- LATE REGISTRATION: \$25 after October 30th
  - SAME DAY REGISTRATION: \$30 (7am - 7:30am) T-shirt not guaranteed
  - \*\*Entry Fees are Non Refundable\*\*
  - Timed and scored by Jaguar Timing Systems electronic bib tag (Wear on front chest to be scored). Results will be posted near finish line and at [www.milestoneauthority.com](http://www.milestoneauthority.com). Please include your cell phone carrier to receive INSTANT SMS text message of your race time.



PRSRT SDT  
US POSTAGE PAID  
ST. AUGUSTINE, FL  
PERMIT #132

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

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

- **News From Around the Shores:**
  - Shores Service Corp October Board Update
  - Riverview Club Calendar
  - Fall Yard Sale Nov. 14th 8am-1pm
  - Holiday Social Dinner Dance
- **Health Update: Unexpected Things**
- **Financial Focus: When Investing, Put Time on Your Side**
- **Computer Corner: What are Viruses & Malware?**
- **Sheriff's Corner: Identity Theft**
- **Dr. Thompson, Can Chiropractic help.....?**



## The St. Augustine Shores Observer

Published monthly for residents of St. Augustine Shores St. Augustine, FL.  
1965 A1A South #180  
St. Augustine, FL 32080-6509  
Cliff Logsdon  
Publisher/Editor  
(904) 607-1410  
clifflogsdon@att.net  
www.observer.vpweb.com



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

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

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

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

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

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

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

### Shores Community Calendar

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

• **Shores Recreation Association** board meetings are held on the first Tuesday of each month at 11:30 a.m. at the Riverview Club.

• **Conquistador Condominium** Board meetings are held on the fourth Monday of each month at 6 p.m. at the Riverview Club.

• **Fairview Condominium** Board meetings are held on the second Tuesday of every other month at 4 p.m. at the Fairview Condo club house.

• **Greens Condominium** Board meetings will vary. Contact Steven Sheremeta at Sovereign-Jacobs at 904-461-5556.

• **Casa Bella Condominium** Board meetings- March 12th, 2015- 6 pm Annual Meeting, April 7th, 2015- 6:30 pm, May 5th, 2015- 6:30 pm, June 2nd, 2015- 6:30 pm.

### Get Your Copy of the Shores Observer?

The monthly Shores Observer newspaper is delivered free of charge to *Shores Service Corporation Residents* and other selected neighborhoods in Southern St. Augustine by U.S. Mail. Additional free copies can be obtained from the Riverview Club office and the Southeast Library. Issues are available to download on-line at [www.observer.vpweb.com](http://www.observer.vpweb.com).

If you live outside the mailing areas and want an individual copy mailed to you, contact us for an annual agreement for mailing cost on one years postage. The paper is free and made possible by our advertiser. Use and thank them when possible.

## Community Classifieds

The Observer offers *free individual community classified ads to all Shores residents*. Classified ads will not be printed without a name, address and phone number included with the request. *Free ads Are Not to Promote a Business or Personal Service.*

*Business, Services, seeking work and others may be placed* in the classified section according to the following rate schedule: 1/2" (4 lines) \$5, 1" (8 lines) \$10, 1 1/2" (12 lines) \$15, 2" (16 lines) \$20. These Ads are to be paid in advance before running in the Observer.

Send your ad and payment if required 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.

**FOR SALE:** Heavy Duty portable commode \$15, Walker 1 mo old \$15, 8 prs. Women's size 12 N shoes, never worn \$ 8 pr., Wicker hamper \$5, 53-pc. Diana pattern (sm. blue flowers) set of china \$50, (11 plates, saucers, cups; meat platters, serving dishes) Call 216-759-5634 or 904-325-4591.

**FOR SALE:** November 27-28 9am-4pm large scaling down sale. Lots of designer clothes, some never worn, shores, beautiful china. 597 Felix Court.

**FOR SALE:** Area rug outdoor, size 9 x 9 beige and green with a frond/leaf pattern. Good condition. Will fit perfectly in sunroom of Greens condos. \$45.00 Call 904-797-3736.

**FOR SALE:** Large Hess Trucks in boxes excellent condition 1990 through 2012 - \$300.00. Small Hess Trucks in boxes excellent condition 1998 through 2014 - \$200.00. Modern style white bedroom set: Queen headboard, 60 inch 6 drawer dresser and mirror, 2 drawer night stand - \$200.00 excellent condition. 904-797-5893.

**FOR SALE:** Ladies long pants (slacks) size 8 excellent condition some never worn. Also some, ladies sweaters. 904-501-4969.

**FOR SALE:** 2009 Kia Sedona Minivan. 54,000 miles, electric wheelchair lift \$10,800. Golf Sofa, excellent condition \$85. 3-wheel GoGo Scooter \$250. 300 LP records, all for \$75. Call 904-687-9149.

**FOR SALE:** Bathroom ensemble - "beach" scenes, including a beautiful shower curtain with matching hooks, wastebasket, towel set, handmade starfish tote which can be used as a magazine holder, non skid bathroom rug. All like new. \$55.00. Two (2) door stoppers in the shape of lighthouses. They stand about 12" tall,

and are sturdy to keep doors open. They are 2 different designs. Made of metal. Very unique and attractive. \$25.00 for both. All like new. Call 904 797-3736.

**FOR SALE:** DVD Collection, complete set of INSPECTOR MORSE, 33 DVD's, like new, \$80.00 English Import needs Region Free DVD Player. Hundreds of other DVD's for sale. Child's Hello Kitty Lamp + Hello Kitty Wall Clock. Both \$15. Call 794-4226.

**FOR SALE:** Heavy glass-top coffee table with off-white curved iron legs, 30" W x 49" L x 17" H. Matching glass-top end table 28" x 24" and 22" High. Nice quality and perfect condition, \$150 for both. Pretty dishes, service for 12, grape and plum design on cream background, plates, soup bowls and salad plates \$50 for all. Great for those extra guests during holidays. Call 904-347-5462.

**FOR SALE:** Walnut Wood Console with 24" TV 33" high x 39" wide- \$400. Black Microwave 19" high x 30 1/2" wide- \$400, Hexagon coffee table with glass top & bottom shelf 37" wide x 16" high - \$200 call 904-794-5019.

**WANTED:** Garage storage for Compact Car. We are going overseas for a few months in December and would like secure, dry storage for our little red car. If you have space, please call: 904-826-6136 or e-mail ted@near-vana.com.

**COMMUNITY YARD SALE AT CASA BELLA CONDOMINIUM:** The sale will take place on Saturday, November 14, 2015 from 8 to 1. (NO EARLYBIRDS) Furniture, knick-knacks, clothes, home decor, books, antiques, tools, CD's, Christmas deco, etc... Directions: Take South entrance to the Shores...(Shores Blvd), 1 mile on right-Casa Bella Condos.

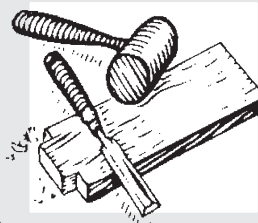
## Come to an "Oldies Review" Dance Party with "Malt Shoppe Memories"

(continued from page 1)

back and re-live the music that was "fun to dance and listen to". You're sure to have a great time! Note: This party is BYOB and snacks. Rec. Club Dance Members & House Guests are \$5.00. Rec. Club Activities & Non-members/Guests are \$10.00. Check out the Malt Shoppe Memories website at: <http://www.maltshoppememorieslive.com>. For additional information, contact Dennis at: 904.461.6782.

## JORGE'S HANDYMAN SERVICE, INC.

Carpentry, Renovations & Repairs



- Crown Molding • Trim • Finish Work
- Custom Cabinets, Wall Design, Closets
- Furniture Restoration, Doors & More

• 25 Years Experience • Licensed /Insured

Free Estimates (904) 315-8550

Lic. # ST-7256

• Shores References Available

## Heritage Baptist Church

"A Warm & Friendly Fellowship"

Sunday School/Bible Study 10 a.m.

Church Services 11 a.m.

Sunday Night Services 6 p.m.

Wednesday Night Services 7 p.m.

1480 Wildwood Drive  
St. Augustine, FL 32086  
904-824-8888

RESIDENTIAL COMMERCIAL FULLY INSURED 35 YEARS EXPERIENCE

K.D.'S WINDOW CLEANING & JANITORIAL CO.

FREE ESTIMATE

904-826-3490

\$5 OFF TO SHORES RESIDENTS WITH THIS AD

LIC.#224000027458

**ROTO-ROOTER**  
PLUMBERS

WE DO PLUMBING!

Guaranteed Repairs & Installation  
Prompt 7 Day Service  
Free Estimates



824-1836

\$20.00 OFF  
Limit one coupon per customer

## Dog Walker



### Services

- Dog Walking
- Pet sitting
- Errands

Providing pet care in the Shores and surrounding neighborhoods.

Affordable rates

Registered with Care.com with background check and references

Bonnie Brock: 828-319-7294 text or call



## Will Russell

- Shores Resident
- Real Estate Agent
- Whether Buying or Selling I can help make it happen!

Call Now for a Free Market Analysis of your Property!!!!

(904) 814-7305

will@EndlessSummerRealty.com  
"Helping Dreams Come True"



521 A1A Beach Blvd.  
St. Augustine, FL 32080  
Office (904) 461-8878  
Fax (904) 461-8879



# St. Augustine Shores *Club News*

## November 15 Riverview Club Calendar

### ALL MEMBERS:

#### November 6th Annual Meeting and Italian Dinner

Sunday 5:00PM-8:00PM Reservations: Tuesday 10/27/15 & Thursday 10/29/15 \*9-10am  
All Rec. Club Members \$5 and Guests \$15 BYOB

### DANCE MEMBERS:

#### November 8th EARLY SOCIAL

Sunday 6:00PM - 9:00PM Music By: Ernie, Chairpersons: The Vantiem's  
Reservations: Tuesday 11/3/15 and Thursday 11/5/15 \*9-10am  
Dance Members and Houseguests- \$5 / Activity & Outside Guests- \$10 BYOB

#### November 21st MAIN SOCIAL

Saturday 7:00PM- 10:00PM Music by: Malt Shoppe Memories, Chairpersons:  
Dennis & Kathy Salvati, Reservations: Tuesday 11/17/15 & Thursday  
11/19/15 \*9-10am, Dance Members and Houseguests -\$5 and Activity  
& Outside Guests \$10.00. \*BYOB\*

### ACTIVITY MEMBERS:

#### RUBBER BRIDGE- Friday at 12:30PM

#### BRIDGE LESSONS- Every Monday at 10:30am

**CHICAGO BRIDGE-** Must have a partner to Play, Monday at 12:30 and Thursday  
at 12:30pm

**CHAIR YOGA** - Every Wednesday & Friday at 10:45am. A gentler form of yoga for  
those for whom balance is an issue.

**DANCE CLASS** - Thursdays at 2:00pm. Dance & Activities Members Welcome.  
There will be no class on Nov. 5th

**EXERCISE CLASS** - Every Tuesday and Thursday at 10:00AM. Donation at door  
\$2.00, call Nancy Willis 794-1855

**FRENCH CLASS** - learn French conversation on Tuesdays @ 1:30pm. To sign up  
call Micheline Sterling 794-0800

#### LINE DANCING -Every Monday at 7pm and Wednesday at 10:00AM

#### MAH JONGG -Tuesday at 1:00PM & Wednesday at 10:30AM.

**Writers in the Shores-** meetings for Writers in the Shores will be Tuesday the 10th  
@ 1pm. There will not be a meeting on the 24th due to the holiday. Rec. Membership is  
not required for more info please call Donna Johnson @794-0789.

**YOGA** - Every Monday, Wednesday and Friday at 9:00AM. Bring a non-skid mat  
& wear comfortable clothing (no belts or anything tight around your waist). The class is  
geared to all levels.

To All Members of the Recreation Association, If you know of anyone who should  
receive a greeting card, please call Cecilia Scully at 797-4816.

### SPECIAL NOTICE

## Shores Fall Yard Sale

November 14th from 8-1pm at the Riverview Club

## Holiday Social Dinner Dance

December 5th, Saturday 6-10pm. Reservations will be Nov. 17, 19 &  
24th @9am tickets are \$15.00 for ALL Rec. Members (&houseguests) and  
\$25.00 for outside guests. Sit Down dinner begins at 6pm.

Music by Frank Saffi begins at 7pm

## New Year's Eve Social

December 30th, Wednesday 8-11pm. Finger Food Provided  
Entertainment: Nostalgia All Rec. Members \$5 & All outside guests- \$15

Last month and error was made on the date of the Annual Family  
Fun Day. It was held on October 10 instead of November 14th!  
Our apologies..

# Robert C. Kelsey MD

Accepting New Patients

Board Certified  
Cardiology and Internal Medicine

(904) 827-0078

2720 U.S. HWY 1 SOUTH, STE B  
ST. AUGUSTINE, FL 32086

## Writers In The Shores

By Donna Johnson

The November meeting for Writers in the Shores will be on Tuesday the 10th. The second meeting has been canceled due to the Thanksgiving holiday. Come join us, you just might like us! Everyone is welcome and we would like to invite anyone who loves to write. You do not have to be a member. We meet here at 1pm 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 794-0789.

## Shores United Methodist Church Free Family Movie Night

On Saturday, November 21, 2015, the movie "23 Blast" will be shown at Shores United Methodist Church. Dinner will be from 5:30-6:00 P.M. and the movie will start at 6 P.M. This drama, released in 2014, tells the story of a high school football star who is suddenly stricken with irreversible total blindness. The movie is rated PG-13.

Hot dogs, chips, cookies, and drinks will be served for dinner, and candies and popcorn will be available during the movie. The event is free and open to the public. For more information, please call the church office or visit the website.

## Geranium Circle of the Garden Club Meeting

The Geranium Circle of the Garden Club of St. Augustine will meet on Friday, November 20 at 1:30 at the Garden Center located at 3440 Old Moultrie Road. Holiday Floral Arranging with Carol Sisco is the program. Visitors are invited. For information call 466-7827.

Plants, baked goods, hot dogs, drinks, and yard sale items will be sold by the Geranium Circle of the Garden Club of St. Augustine at the Fall Yard Sale on Saturday, November 14, 8AM-1PM, Riverview Club Field in the Shores.

## Winter Spectacular Tickets Go On Sale

Tickets for the St. Augustine Winter Spectacular went on sale to the general public on Saturday, October 24th at 10:00 AM. If you haven't already purchased your tickets, you can still purchase tickets online as assigned seats through the event website at [www.StAugustineWinterSpectacular.com](http://www.StAugustineWinterSpectacular.com). You can call The Dance Company at (904)471-4946 or email the studio: [thedancestudio@bellsouth.net](mailto:thedancestudio@bellsouth.net) if you need assistance.

The St. Augustine Winter Spectacular, "the newest holiday production in the nation's oldest city" will be held on Saturday, December 5th in the Lewis Auditorium at Flagler College, 14 Grenada St., at 2:00 and 7:00 PM, following the St. Augustine Christmas Parade. This original production is a fun filled holiday show with music and dancing, precision kick lines and acrobatics sure to delight the entire family! Last year the production introduced Aerial Athletes for the first time ever on a St. Augustine stage and entranced the audience with beautiful flowing silks and aerial acrobatics.

The St. Augustine Winter Spectacular, written and directed by Stephanie Burkhardt, is presented by The Dance Company, the premier dance studio in St. Johns and surrounding counties. The Dance Company is a non-profit dance studio that has been providing strong technical and artistic dance training for well over 20 years. Through offering scholarships, tuition assistance, community performances, and volunteer efforts, The Dance Company is a civic-minded organization that recognizes the importance of working within the community.

The Dance Company is located next to the St. Augustine Beach pier at 370 A1A Beach Blvd, St. Augustine Beach and trains approximately 300 students in the art of dance. Look for "The Dance Company" on Facebook and on Twitter and Instagram @ [tdc\\_thedanceco](https://www.facebook.com/thedanceco).



## S.A.F.E Pet Rescue

### Annual Fall Shores Yard Sale

S.A.F.E. Pet Rescue, Inc. will be having a grand adoption event at the Annual Fall Shores Yard Sale on November 14th. Great dogs will be looking for good homes. For more information contact <http://www.safe-pet-rescue-fl.com>.

## Temple Bet Yam to Show Film "Welcome to Kutcher's"

The wildly popular documentary, "Welcome to Kutcher's", will be shown at Temple Bet Yam in St. Augustine on Sunday, November 8th at 2PM "Welcome to Kutcher's" is a nostalgic look at a typical Catskills or "Borscht Belt" hotel where Jewish families could vacation without fear of anti-Semitism. The hotels, now long gone, served outrageous portions of Kosher food and were known for waiters who kept guests in stitches. Many of the best known Jewish and non-Jewish comics got their start while working as waiters in the hotels. This is a free event thanks to sponsors Jewish Federation Shalom Jacksonville and River Garden Senior Services. Due to the popularity of the film, reservations are necessary. They can be made by calling Temple Bet Yam at 819-1875 or by e-mailing [templebetyam@gmail.com](mailto:templebetyam@gmail.com). Temple Bet Yam is located at 2055 Wildwood Drive, St. Augustine, close to SR206 and I95.



Repair & refinish bathtubs, sinks, tile,  
countertops, Walkthru units, seats, grab  
bars, non slip treatments for all floors,  
tubs & showers

904-806-0360

[www.mr-bathtub.com](http://www.mr-bathtub.com)

## Southeast Library Book Sale

Nov. 30th - Dec. 5th

Lots of BOOKS

Most priced between  
.50 (fifty cents) to \$1.00

Great for gifts or for your  
own reading pleasure. For info  
call 794-4233 or 797-2963



## St. Augustine Shores Service Corporation October 8th, 2015 Board Summary

The St. Augustine Shores Service Corporation's Board of Directors meeting was called to order by President Jim Priester at 7:00 P.M. Present: Vice President Jerry Zinn, Treasurer Claire Lorbeer, Director James O'Such, Director Sue Chitwood. Secretary Rachel Diamond. Excused Absence: Director Winston Burrell. Quorum Established

Vice President Zinn made a motion to accept September 10, 2015 minutes as presented. Seconded by Treasurer Lorbeer and carried unanimously.

### 2014 – 2015 Audit Presentation

President Priester motioned to amend the agenda and move the Audit Presentation ahead of the Treasurers report was seconded by VP Zinn and approved unanimously.

Justin Breidenstein CPA., Neville, Beidenstein, Wainio CPA's, presented the favorable audit review for fiscal period 2014 – 2015. He commended the Board and Management for their advancement on accounting policies and personnel. Breidenstein explained that his responsibility is to make sure the financial statements are free and clear of any material misstatements and he assured the Board that they are as presented.

### Committee Reports

**Riverview Building and Grounds:** Secretary Diamond presented Committee suggestions: 1. Increase the resident weekday rental rate for the Main Hall from \$633 to \$800 for MTWT. 2. Increase the non – resident weekday rental rate for the Main Hall from \$600 to \$800. 3. Increase the Pavilion rental rate by \$10 for resident and non - resident rentals. 4. Create a Non – Profit rental rate policy that would give Non – Profit Organizations a discounted rental rate for the Main Hall. This discount will be 50% of the resident rate for MTWT and would allow these Non - Profit Organizations to rent the Main Hall at the resident rate for FSS prime time.

Secretary Chitwood motioned to approve all increases presented except to table the item #4 Non - Profit rental rate policy until more information is collected. Motion seconded and approved unanimously.

**Recreational and Social Organization:** President Priester explained the Boards effort to increase revenues for the Corporation. He addressed the correspondence from Legal Counsel to the Recreational and Social Organization and opened the floor for comment from the members. They inquired about funds already paid into memberships. They commented on the short notice and requested an extension on the November 1 cutoff date. There is concern about the transition from the Recreational and Social Organization to the Board. The cancellation clause was discussed. There was discussion on the decline in memberships. Fees and scheduling were discussed.

**Treasurers Report** – Read by Treasurer Lorbeer accepted for audit. General Manager Smith explained the decrease in operating cash and the increase in the reserve funds. General Manager Smith presented a collection issue. Motion by VP Zinn and seconded by Chitwood to continue with collections up to and including foreclosure. Passed unanimously

### Managers' Report - Joseph H. Smith III Old Business

**Storm Water Drainage System Maintenance Issue:** General Manager Smith presented three bids for the Storm Water Drainage Projects East of Valverde Lane in the Dry Retention Area Tract M Unit 7 and East of Holiday Lake Tract B Unit 3 at the peninsula. Funds have been budgeted in the Dreux Isaac Reserve Study. Smith detailed the project: Yelton Construction Company \$49750.00, Daniel R. Jones Excavation and Demolition \$41980.00. Doctor Dredge \$41500.00. Motion by VP Zinn, seconded by Lorbeer to engage Daniel R. Jones Excavation and Demolition for \$41,980 and motion carried.

### Progress on Board Goals:

**Curb Appeal** – Brock fence submitted a proposal to fence in the dumpster on the soccer field. \$2100 for white. \$2300 for tan. The Directional Drilling for the irrigation project at 506 Shores Blvd. is scheduled for the week of October 19, 2015.

**Safety/Security** – Village Key is scheduled for October 14, 2015 to provide a quote on access card systems for the pier gate and the Boat/RV storage facility.

**Operations** – Dreux Isaac scheduled for November 2015 for an updated Reserve Study. Action Status List Update by Secretary Diamond Provided an updated list.

### Committee Reports:

**ACC** – Vice President Jerry Zinn. The ACC Committee held one meeting in the month of September. 13 Applications approved. 3 tabled for lack of information.

1 retaining wall, 2 fences, 3 new homes, 1 patio cover, 1 pool enclosure, 1 pool repair, 2 screen rooms, 2 sheds.... Total YTD 109

**Boat/RV Storage Compound** – VP Zinn updated the Board on the Committee's suggestions. They will concentrate on Security, Drainage, and Lighting. They recommend a revision of the contract signed by the lessees. They suggest fining for noncompliance with the rules and regulations on the contract. Member Jeremy Duncan commented on items being stored on the facility grounds. General Manger Smith informed the Board that 4 vehicles are currently scheduled to be removed. 3 boats and 1 trailer. The cost will be \$500 for each vehicle. 3 Certified mailings have been sent to each lessee with no response. Motion by VP Zinn to act on the Committee's recommendations for Security, Drainage, Surface Improvements, and Lighting. Seconded by Director Chitwood. and carried unanimously.

### New Business

**Fence Policy Review:** Director O'Such requested a review of the fence policy and motion by President Priester that Director O'Such chairs a committee that will review the fence policy and bring recommendations back to the Board. Seconded by Director Chitwood and carried unanimously.

**Bid Policy Discussion Preferred Vendors:** Motion by VP Zinn to raise the lower end bid authority from \$5000 to \$15000 for the General Manager and the President. Seconded by Treasurer Lorbeer and carried unanimously.

**Home Office Applications:** One approved.

**Deed Restriction Report was summarized.**

Director and members comments and adjournment.

## News from Around the Shores

### Shores United Methodist Church

#### Holiday Activities

#### ANNUAL CHRISTMAS BAZAAR

The ladies of Shores United Methodist Church will hold their ANNUAL CHRISTMAS BAZAAR on Saturday, November 7, 2015 from 8 a.m. to 1 p.m.

Plenty of Christmas gifts will be available for purchase including Handmade Items, Books/Games and a This & That Table. Baked Goods, Chili & Vegetable Soup, Cornbread, and Drinks will be available for purchase.

#### FLAPJACK FUNDRAISER

Shores United Methodist will hold a Flapjack Fundraiser at Applebees Restaurant on Saturday, November 14, 2015 from 8-10 A.M. All proceeds will be used to renovate the church playground. This playground is open to the public and is very popular among families in the Shores. Tickets are \$10 and must be purchased ahead of time. Please call the church office before November 9th.

#### ADVENT BIBLE STUDY

The Christmas story we know so well is really a compilation of accounts found in each of the Gospels. Each Gospel leads us on an Advent journey of preparation for Christ's coming. "Awaiting the Already," by Magrey R.DeVega, leads us through the Gospel narratives, showing what parts of the Christmas story come from which Gospel and helps us to recognize that each Gospel writer invites us to encounter a fresh experience at the birth of Christ. This study will be held every Tuesday at Shores United Methodist Church at 10:15 A.M. starting November 24th to December 15th. All are welcome to attend. Please call the church office to reserve your seat and book, 797-4416.

Shores Methodist Church is located at 724 Shores Blvd, between the Shores Golf Course and Hartley Elementary, 724 Shores Blvd. Sunday worship services are 9 A.M.-Traditional, 11 A.M.-Contemporary, and Sunday School for all ages, PK to Adult are held from 10-11 A.M. More information is available on the church website at [www.shoresumc.org](http://www.shoresumc.org). Rev. Randy Strickland is the Pastor.



The EMMA Concert Association  
& Flagler College present

*The Minneapolis Guitar Quartet*  
An Acclaimed & Exciting Ensemble

Sunday, Nov. 15, 2015 • 2:00 p.m. • \$35

---

**Southwest Florida Symphony**  
With Vocal Soloist

**Holiday Pops Concerts**  
Wednesday, Dec. 16  
& Thursday, Dec. 17, 2015  
7:30 p.m. • \$35

---

Lewis Auditorium at Flagler College  
14 Granada St., St. Augustine

Box office opens 1 hour before the performance

Children & Students w/ID \$5 - Any Performance  
Tickets online: [www.emmaconcerts.com](http://www.emmaconcerts.com)




## Educational Programs for Children and Youth at Shores UMC

The Children's Exploring LIFE program has resumed at Shores United Methodist on Wednesdays from 6-7:30 pm, in the Christian Education Building. The theme this school year is "Agents in Action" and gives kids a chance to think of themselves as secret agents for God. Children from Kindergarten to 5th grade participate in Bible study, games, crafts and have a meal of pizza.

The Xample Youth program serves middle and high school children. This active group of teens is involved in Bible study, mission projects, fellowship, pizza, snacks and learning how to live a Christ-centered life. They also meet on Wednesdays from 6-7:30 pm in the Christian Education Building.

All teachers for both programs are trained and have had background checks. Both programs are free and are open to the community. Contact the church office at 797-4416 or visit the website, [www.shoresumc.org](http://www.shoresumc.org) for registration information.

## St. Mary's by the Sea National Catholic Church (PNCC)

Mass Time - 10:00 Sundays

All are welcome!!



Worship with us in the Historic Moultrie Chapel  
480 Wildwood Drive 32086 • 904-392-9840 • [Stmarysbts.org](http://Stmarysbts.org)



## News From Aroung St. Johns County "Understanding The Civil War" Discussion Group Meeting

The monthly meeting of the "Understanding The Civil War" Discussion Group will be held on November 3, 2015 at 1pm at the Anastasia Island Branch Public Library in the Seagrove Subdivision on A1A South. Discussion Group will have a special presentation by Dr John Paling, retired professor from U of FL, on the topic "The Thomas Jackson Letters: One Man's Battle To Stop Slavery". Jackson was an English immigrant to America prior to the Civil War and became a passionate abolitionist who recided in Pa. Through his letters home to his family that were published in English newspapers, he hoped to convince the English not to support the Confederacy. Dr Paling is a distant relative of Jackson. For more information please email Charlie Smith at smithc32@bellsouth.net. The meeting is open to the public.

## St. Augustine Genealogical Society (SAGS)

The SAGS monthly meeting for November is Saturday, Saturday, November 14, at 1 pm in the SouthEast Library conference room.

The speaker will be Paul Howes on the topic "Conducting Research in the UK (England)". As a member of SAGS, Paul Howes will conduct the second part of a presentation given at the March,2015 monthly meeting "UNDERSTANDING BRITISH RECORDS and PRE 1837 REGISTRATION". A number of research sources and tips will be given. For more information acontact Joan at 904-794-5370.

## St. Augustine Travel Club Cruise

The St. Augustine Travel Club will again be sailing the seas on Saturday, April 9 – 16, 2016, on the beautiful Carnival Valor out of Port Canaveral to the ports of Amber Cove, Dominican Republic; St. Thomas, USVI; San Juan, Puerto Rico and Grand Turk for a 7-day cruise. Prices start from \$648.89 per person, double occupancy, for inside cabin, inclusive of all port fees and taxes.

Book now with a \$250 pp deposit and receive \$50 per stateroom On Board Credit plus a Carnival logoed zippered canvas bag. Call Peter, St. Augustine Travel Club at (904) 797-3736 for more information and reservations.

## Interfaith Thanksgiving Service of Gratitude and Potluck Dinner

The St. Augustine Interfaith Community invites the public to a Thanksgiving Service of Gratitude and Potluck Dinner, at St. Sebastian Catholic Church, 1112 SR 16, on Thursday, November 19th at 5:30 P.M. Those attending are asked to bring a dish to share. Participating in the service will be San Sebastian Catholic Church, First United Methodist Church, St. Augustine Presbytery, New Mt. Moriah Christian Ministry, Center for Spiritual Living, Islamic Center of St. Augustine, Unitarian Universalist Fellowship, Temple Bet Yam, St. Cyprian's Episcopal Church, Chinmaya Mission (Hindu), Holsey Temple, First Coast Metropolitan Community Church, and members of the Native American and Buddhist communities. Choirs from St. Paul's AME Church, Center for Spiritual Living and Temple Bet Yam, as well as the St. Augustine Youth Orchestra, will provide music.

Any spiritual community wanting to learn more about the St. Augustine Interfaith Community can call 904 825-3600 or visit the group's Facebook page: [www.facebook.com/staugustineinterfaithcommunity](http://www.facebook.com/staugustineinterfaithcommunity).

## UMW Annual Holiday Fair



Save the Date! The United Methodist Woman (UMW) will once again host their annual Holiday Fair on Saturday November 21st from 9-4pm at the First United Methodist Church (Pumpkin Church) located at 118 King St, Saint Augustine Florida. This fabulous event includes over 30 local vendors and artist displaying a wide variety of unique items for your Holiday shopping pleasure and admission is free. In addition to the vendors there will be a silent auction. Many of the items at the auction are generously donated by local businesses and individuals. Also a cash lunch will be available. The menu will include soups, sandwiches and a beverage.

The UMW is not a small womans organization, in fact they are the largest denominational faith organization for woman in the world with approximately 800,000 members worldwide. UMW members raise more than \$20 million for programs and projects for woman, children and youth both locally and in over 100 countries across the globe. The vision of the UMW is to turn faith, hope and love into action for woman, children and youth throughout the world.

Proceeds for this event will benefit more than 17 missions locally like; The Empty Stocking Fund, Meals on Wheels, St Johns Welfare Federation, St Francis House, The Food Pantry, The Betty Griffin House, The Wildflower Clinic, The Sunshine Center (COA), and FUMC Youth mission trip. The holiday event is a low stress and fun opportunity to do your holiday shopping, support your local artist and give to those most in need at the holidays. For additional information contact; Caroline Hallett 941-321-7701.

**Please Support the Sponsors!  
they make this publication possible!**

# EYE CENTER OF ST. AUGUSTINE

THE EYE SURGERY CENTER OF ST. AUGUSTINE  
THE OPTICAL SHOP






**PAUL W. HUND, III, M.D.**



**TODD P. THOMPSON, M.D.**



**RUSSELL W. NELLIGAN, M.D.\***  
\*Cornea Specialist



**N. PATRICK HALE, M.D.**



**ELIZABETH K. MCLEOD, M.D.**



**MICHAEL A. DAGOSTINO, O.D.**



**TODD HOCKETT, O.D.**

**TOTAL EYE CARE UNDER ONE ROOF**

- Board Certified Physicians
- No Stitch Cataract Surgery
- Ophthalmic Plastic Surgery
  - Laser Surgery
- Glaucoma/Macular Degeneration
- Yearly Diabetic Eye Examinations
- Eyeglasses/Contact Lenses

**MEDICARE PARTICIPANTS  
ACCEPTING NEW PATIENTS**

**1400 U.S. Highway 1 South  
829-2286**

**319 West Town Place, World Golf Village  
940-9200**

**\* WE ACCEPT MEDICARE, BLUE CROSS & BLUE SHIELD, UNITED, CIGNA, AND MOST MAJOR MEDICAL HEALTH PLANS.**



Best Vision Center  
10 Years

# MOULTRIE CREEK

## NURSING & REHAB CENTER

**...your bridge between the Hospital & Home**



200 Mariner Health Way • St. Augustine • Tel: 904-797-1800 • Fax 904-797-1803

Gingie MacQueen, Admission Director 904-864-1051

We know your priority is quality care that will lead to a better well being and rapid recovery. Whether it is you or a loved one who is recuperating from surgery or a serious illness, we understand how complex and important choosing your rehabilitation provider can be. Moultrie Creek is the ONLY Four Star facility in St. Johns County. Our goal is to maximize physical wellness, promote independence and return you to home!

Our Professional team will make a difference and provide you with the right level of care in a fun and caring setting. Please contact our admissions team to schedule a tour today! Please ask for Gingie or Lauren at 904-797-1800. Hope to see you soon!



### St. Augustine Yacht Clubs 7th Annual Ducky Derby

Torrential downpours didn't stop over 60 people and 20 sailors from attending St Augustine Yacht Club's 7th annual Ducky Derby fundraiser. This wonderful event raises money for scholarships for the SAYC Junior Sailing Program. With a 45 minute window of no rain, the sailors rushed out to do what they love best-SAIL. This year the event was dedicated to John Meehan, owner of Meehan's Pub who lost his battle with cancer and was an inspiration to SAYC's program.



### Council On Aging Two Gifts in One Makes the Holidays More Fun

It just might be the latest craze! Buy a unique and special gift at COA's Christmas on the River and we'll pass the proceeds along to our elder community!

Dress in your holiday attire and enjoy a fabulous, festive party with wine tasting, hearty hors d'oeuvres, and beer and wine. Shop at our beautiful Festival of Wreaths and silent auction and give the gift of Christmas...twice! All proceeds from whichever gorgeous gifts you purchase at this event go to support elder services in St. Johns County!

Please join us for this celebration of what the holidays are all about! Caring, giving and sharing! Sunday evening, November 22, 2015, 5 p.m.-8:00 p.m. at River House, 179 Marine St. Tickets are \$45.00 per person. (But double up and bring a friend!) For more information, contact Jane Faybik @ 209-3687 or email jfaybik@stjohnscoa.com.



### Give Thanks

Shop Local



Salted Caramel Harvest Festival™  
Dipped Strawberries

Order Now for Thanksgiving

Call, visit or order at [edible.com](http://edible.com)  
2730 SR 16 Unit 107  
Saint Augustine 32092  
904-342-2486



INSURANCE **AAA** EXPECT SOMETHING MORE

### One Package Insurance Policy for Your Home & Auto

*Simplify and save with one policy, one payment.*

- AAA members save up to an extra 7%\*
- Discount when switching both home and auto insurance from the same prior insurer.

**Receive a FREE GIFT with Insurance Quote\*\***  
*Get a quote today!*

**AAA St. Augustine**  
172 State Road 312  
904-825-0298, Option 4  
[AAA.com/StAugustine](http://AAA.com/StAugustine)

The Insurance Package Policy for Home & Auto is underwritten by Auto Club Insurance Company of Florida (ACICF). Applies to site-built homes only, and availability is subject to meeting underwriting criteria. \*Discount applies to select auto coverages only and is based on number of years as a AAA member. \*\*Receive a free gift with a quote on a Package, Home, Auto or Flood insurance policy at AAA St. Augustine.



### CGR OF ST AUGUSTINE, INC.

**"A Full Service Lawn Care Company"**

- Mowing • Weed Eating • Hedging • Gutter Cleaning  
Pressure Washing • Tree Trimming & Removal  
Whatever the Need, Give us a Call  
**FREE ESTIMATES!**

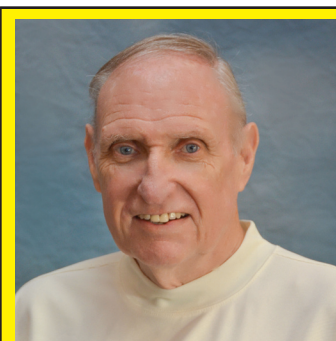
**904-810-8672 or 904-671-4660**

ST.AUGUSTINEWINTERSPECTACULAR.COM  
LEWIS AUDITORIUM  
AT FLAGLER COLLEGE

**ST. AUGUSTINE Winter Spectacular**

DEC 5TH 2PM & 7PM

STARRING: THE DANCE COMPANY



Graham E. Charlton



### Sales & Marketing

"Out of the Box Suggestions"

- New Ideas for Success
- Items to promote your business
- Silk Screen & Embroidered Attire
- Non Profit Discounts
- Sales training

**904-501-0937**

email: [gbcharlton0@gmail.com](mailto:gbcharlton0@gmail.com)



**Buyers, Sellers  
Landlords and Tenants  
Call the  
"Go To Girls"  
For Professional  
Results**

Melissa Owens  
Realtor  
904-794-2920

Deborah Link  
Realtor  
904-806-5464

**DELTONA REALTY**  
A DIVISION OF THE DELTONA CORPORATION

*Celebrating the Life of a Community™*

Services for Funeral • Crematory • Memorials  
(904) 824-1672 • [www.CraigFuneralHome.com](http://www.CraigFuneralHome.com)

Craig Funeral Home is honored to have been serving the community of St. Augustine for 100 years.

**CRAIG**



## Wild Flower Meadow Group

by Cindy Taylor

As of this writing early in October, the wild flower meadow is filled with some of fall's blossoms. Obvious and profuse are the horsemint, Spanish needles, rattle boxes, blue curls, swamp sun flowers, and blazing stars. The wild poinsettia and Elliott love grasses are more subtle. At our last meeting we planted more wild flower seeds, trimmed the muhly grasses that were suffering, and defined the edges of the meadow a little better. For me the showiest of the fall flowers in bloom now are the rattle box.

Crotalaria is a genus of herbaceous plants and woody shrubs in the Family Fabaceae (Subfamily Faboideae) commonly known as rattlepods. Some 600 or more species of Crotalaria are described worldwide, mostly from the tropics; at least 500 species are known from Africa. Some species of Crotalaria are grown as ornamentals. The common name rattlepod or rattlebox is derived from the fact that the seeds become loose in the pod as they mature, and rattle when the pod is shaken. (<https://en.wikipedia.org/wiki/Crotalaria>)



Our group meets the first Saturday of each month at 8:30 by the Riverview Club House. Our goal is to care for the wild flower meadow, learn about native plants, and what grows in this location. We occasionally visit state and county parks and welcome newcomers. We're an informal group without officers or dues and hope you will join us. Call Claire at 794-7473 for more information.

## Fall in Love with Color!

**V.I.P.**

**Free Consultation!  
Book Now!**

Expires November 10, 2015

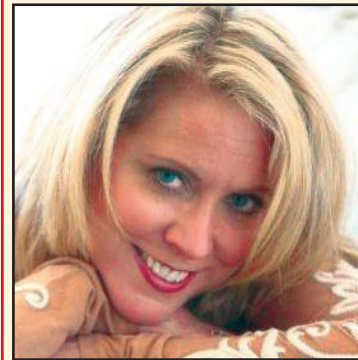
*Lisa Harris*

904-334-6888

**\$10.00 Off**

Each cut and style with color or hi-lite

One application of color, additional fee may be applied



*Lisa Harris*

Hair Designer • Color Specialist • Makeup Artist  
by appointment only • on location available

5543 A1A South Suite #101, St Aug Beach FL 32080

**904-334-6888**

[www.hairbylisaharris.com](http://www.hairbylisaharris.com)

## Razor Cuts

2658 US.1 South

Hair Cuts-Perms-Color-Highlights-Shampoo Sets-Nails

Welcoming New Clients and Friends

Tammi # 904-806-4319 Elaine # 904-814-4710  
Ann Marie # 904-501-7497 Jack # 904-392-3689  
Britney Nails # 904-571-5407

WE'RE MOVED OUR OFFICE TO  
240 SOUTH PARK CIRCLE EAST IN ST. AUGUSTINE

**Dr. Howard Epstein, Urologist**  
**Dr. John McGetrick, Urologist**



Howard B. Epstein, M.D., FACS  
Board Certified



John McGetrick, Jr. M.D.  
Board Eligible

- Incontinence - We offer the newest and most effective therapies.
- Cancer Detection & Treatment - Screening for prostate cancer. Ultrasound exams. Biopsies. • Robotic Surgery.
- Impotence - Non-surgical and surgical correction.
- Kidney & Urinary Tract Stones - Latest laser correction.



Medicare & Most Insurances Accepted

Now accepting appointments  
and referrals

**824-1450**

240 Southpark Circle East  
St. Augustine, FL



**DELTONA REALTY**

AT ST. AUGUSTINE SHORES  
A DIVISION OF THE DELTONA CORPORATION

904-794-2920

[www.DeltonaRealtyInc.com](http://www.DeltonaRealtyInc.com) or  
Email: [melissa.owen@deltona.com](mailto:melissa.owen@deltona.com)

**CONQUISTADOR**

**PORTOFINO**



Updated ground floor 2-bedroom, 2-bath condo with laminate floors and a screened lanai overlooking the pool. Community amenities include three pools and tennis. \$1,000/month.



Second floor 2-bedroom, 2-bath condo, freshly painted. Treehouse view from screened lanai. Enjoy pool and tennis. \$950/month.



**BAKER CO.**

• Irrigation • Lawn Care  
• Landscaping

- Residential/Commercial
- Prompt, Reliable Service
- Licensed & Insured



Call Us At  
**794-7001**



918 Santa Maria Boulevard • St. Augustine  
904-679-5008 • [www.cheezeesgrill.com](http://www.cheezeesgrill.com)  
Mon-Wed 8:00am - 6:00pm | Thurs-Fri 8:00am - 8:00pm | Sat 8:00am - 6:00pm

**\$1 off**  
any sandwich  
with a soft drink purchase

Cheezees Grill  
918 Santa Maria Blvd. • St. Augustine • 904-679-5008  
With this coupon. Not valid with other offers or prior purchases.  
Offer expires 10-04-15.

**\$3 off**  
purchase of any 2 sandwich  
chips and drink combo meals

Cheezees Grill  
918 Santa Maria Blvd. • St. Augustine • 904-679-5008  
With this coupon. Not valid with other offers or prior purchases.  
Offer expires 10-04-15.





## Chiropractic Care

By Dr. Jack R. Thompson  
 Doctor of Chiropractic  
 150 Kent Road, Suite 2A  
 (904) 501-3982

### Dr. Thompson, can Chiropractic help.....?

Dr. Thompson, can Chiropractic help with...?

I've been practicing since 1996 and this is probably the most frequently asked question I receive. And, I believe, it's probably the most important question I can answer. The question itself demonstrates the inquiring person has some idea that Chiropractic might be helpful for something other than neck or back pain, or headaches or other aches and pains.

The truth is that Chiropractic was not founded to be a "pain relief" medical specialty. The first Chiropractic patient actually experienced an improvement in his hearing after his first treatment. And the second patient was seen for a "weak heart".

Chiropractic medicine is based on the premise that the spinal bones (vertebra) can lose their full range of motion and become misaligned. When this occurs, delicate spinal nerves, and sometimes the spinal cord itself, can become irritated. When the nerves are irritated, the flow of "nerve energy" between the brain and the body can become disturbed - causing a sort of "interference" between the "brain-to-body" communication system. Over time, this interference may result in malfunction of the body - what we may experience as "symptoms".

This condition of the spinal bones "locking up", misaligned and causing nerve system interference is what Chiropractors call "subluxation". The detection and correction of spinal subluxations is the primary job of a Chiropractor.

So, if a person is experiencing particular "symptoms," the Chiropractor will use these symptoms as clues to determine which spinal bones might be locked-up and causing nerve system interference. The Chiropractor will then use his/her hands to perform a treatment (called an Adjustment) aimed at restoring alignment and motion to the locked-up spinal bones. This will

then reduce nerve interference and allow the body's "self healing" systems to function better and bring the patient's body to a higher state of health. This "higher state of health" may include, but is not limited to, symptom relief, pain relief, an increased sense of well-being, increased mobility/flexibility and decreased stress.

So, when someone asks me, "Dr. Thompson, do you think Chiropractic care can help with (name the condition)?" my answer is always the same. I tell them, "Chiropractic is not a cure for any specific ailment. Chiropractic care is aimed at restoring motion to the spinal bones in order to remove nerve system pressure. When this happens, many people experience relief from many different symptoms. Chiropractic, in and of itself, is not a cure for anything. The treatments simply help your body's self healing systems work better."

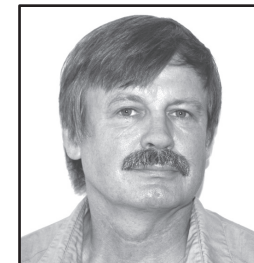
When Dentistry first came about, it was not widely accepted. It took years for dentists to teach us that our teeth experience problems (plaque and cavities) that are common (normal) but not desirable. In a like manner, our spinal bones can experience problems (loss of alignment/motion - subluxation and nerve system interference) that are common but not desirable.

If you have a stubborn health problem, maybe it's time to discover what millions of people worldwide already know. Chiropractic care is a safe, gentle and effective way to help your body feel better and be healthier on its own.

*Dr. Jack Thompson is a St. Augustine native. He is a 1974 graduate of St. Joseph Academy, and has degrees in Electrical Engineering and Doctor of Chiropractic. Dr. Thompson has been in private Chiropractic practice since 1996 and has help many people regain their health through Chiropractic care.*

## Computer Corner

By Gary Herrick, Computer Professor  
 904-377-6785  
 mainly2@bellsouth.net



### What are Viruses & Malware?

Greetings from Computer Professor  
 Adware, Spyware, Rootkits, Trojans, Worms, Key Loggers etc., all names given to things that can do bad things to you and your computer, the names originally come from the description of what it does. For the purpose of easier understanding I am dividing all these "bad" things into two groups; Viruses and Malware.

The virus to a computer is a known "bad guy" which has as many variations as people have personality and illness has symptoms; but the bottom line is the intent of a virus is to do harm. These harmful acts can be detected by your Anti-virus software; think of it as someone breaking into your house and carrying out your TV - if witnessed there is no doubt it is illegal activity and the law enforcement (anti-virus) moves to stop it. Virus infection symptoms:

1. Computer refuses to start to the desktop but you have a screen telling you to call a phone number for help
2. Some computer functions stop responding or are missing
3. Your files have been encrypted, you have been caught by the FBI (for something)

Malware is different. The primary goal of malware is profit; we know them as scam artist or cons. Most of these infections come from the action of the user, whether

we realize it or not. Your antivirus won't stop something that you elect to install and is not harming your computer so many malware infections come discussed as search or toolbar helpers/programs. This malicious software can do anything from steal your passwords, force you to purchase "fake antivirus" software, or just cause your computer to be really slow because of how it runs in the background without your knowledge. The following list is some of the symptoms you may see if you have malware:

1. Your Home Page looks different and you don't have the same search engine anymore
2. You have messages appear that claim your computer is infected or has problems
3. New Maintenance or protection programs appear on startup or on your desktop
4. You have toolbars appear in your Browser (Internet Explorer etc.)
5. You get messages telling you to call a phone number "associated" with Microsoft
6. People tell you that they are getting email from you and you are not sending it
7. Your computer is getting very slow starting and navigating the Internet

How do you catch these viruses or malware? (continued on page 9)

### Dr Jack R Thompson, Chiropractor

**If you are suffering from headaches, neck or back pain, or other stubborn health issues - Chiropractic treatments might help.**

Welcoming New Patients.

At Our New Location Just Off US1 S - Across From Tractor Supply

**150 Kent Road, Suite 2A**

Visit us on the web at [www.jrtchiro.vpweb.com](http://www.jrtchiro.vpweb.com)

**Call (904) 501-3982**

**"I only want cremation."  
 \$650**

**Flagler Memorial Cremation Society**

**669-1809**

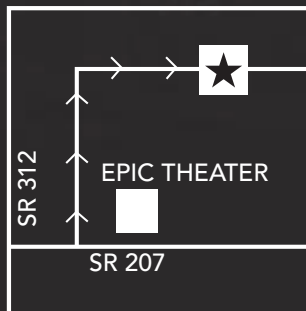
2600 Old Moultrie Road • St. Augustine

## ELITE GERMAN AUTO SERVICE

Formerly known as

**JERRY'S MB**

**COMPLETE REPAIR & MAINTENANCE FOR  
 MERCEDES AND BMW**



2060 Dobbs Rd  
 (behind Epic Movie - turn at McDonalds)

**829.5259**





## Financial Focus

Information Provided by

Edward Jones

### When Investing, Put Time on Your Side

Now that we're well into autumn, the days are getting noticeably shorter. The change in seasons reminds us that time is passing – and it's important to use that time wisely. When used well, in fact, time can be your greatest gift in many walks of life – and that's certainly true when you invest.

To illustrate the importance of time, let's look at a scenario. Suppose you start saving for retirement when you are 25. If you invest \$3,000 per year in a tax-deferred vehicle, such as a traditional IRA, and you hypothetically earn a 7% annual return, you will have accumulated more than \$640,000 after 40 years, when you reach 65 and are ready to retire. (Keep in mind that you will be taxed on withdrawals.)

Now, though, suppose you wait until you're 55 before you start saving seriously for retirement. If you put that same \$3,000 per year in that same IRA, earning that same hypothetical 7% return, you'd only end up with slightly more than \$44,000 after 10 years, when you reach 65. And to accumulate the \$640,000 you would have gotten after 40 years by contributing just \$3,000 per year, you would have had to put in about \$43,500 per year for the 10 years between ages 55 and 65.

Clearly, it's a lot easier to come up with \$3,000 per year than \$43,500. So, to accumulate the resources you need for a comfortable retirement, you'll help your cause greatly by saving and investing as early in your working life as possible – and then continue to save and invest right up to, and even during, your retirement years.

The ability to potentially grow your portfolio sizably is the key benefit of using time when you invest – but it's not the only benefit. You can also use time as a target, or a way to frame a specific investment goal.

For example, suppose you have an 8-year-old child whom you want to send to college in 10 years. When that day arrives, wouldn't it be nice to know that you've been saving money for a decade? One popular college savings vehicle is a 529 plan, which has high contribution limits and allows tax-free withdrawals, provided the money is used only for qualified higher education expenses. (Withdrawals for other purposes will be taxed and may be subject to an additional penalty.)

You can also use time as a signal to adjust your investment strategy. If you're going to retire in, say, two or three years, you might want to shift some – but certainly not all – of your assets from growth-oriented investments to income-producing ones. As you know, the market will always fluctuate, so you don't want to be in a position where, once you retire, you need to start taking significant withdrawals – i.e., selling investments – when the market is down. Remember the time-honored rule of investing: "Buy low, sell high."

When you invest, make the best possible use of time – remember, it's the one asset that can't be replenished.

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

## What are Viruses & Malware?

(continued from page 8)

1. A hacked website. A social media website that you frequent could have some security holes in their setup. An infected website can infect you just by being there, by a request or an offer.

2. Clicking Ads. Sometimes a trusted or even untrusted website will tell you that you have a virus on your computer, your computer is in need of updates, "Fake" computer help can be protection software, third party help for coupons, searching or to speed up your computer, or any of thousands of sale pitches! It scares or tempts you and you click.

3. Opening unknown attachments and following (by clicking) on unknown links in emails still rank high on the list of cons.

Your protection:

1. Maintain all Window's important and recommended updates.

2. Know the name of your SINGLE Anti-virus trust only it and keep the subscription updated.

3. Never install a toolbar.

4. Say NO to all sponsored advertisements by removing checkmark from programs you are installing.

5. Be wary of where you tread on the Internet and be aware even well-known sites can get infected which will in turn infect you.

6. Don't give out sensitive information or password in response of any emails.

7. Figure out "what is in it for them" if you get a free offer – use experience and common sense.

### Main Library Wednesday Brown Bag Lunch

"Dig into History", Carl Halbirt, St. Augustine City Archaeologist

Please join Friends on November 18, 2015, as we Dig into History and welcome City Archaeologist Carl D. Halbirt from the City of St. Augustine's Archaeology Program. The signature Brown Bag Lunch program is hosted by Friends of the Main Library St. Augustine and will begin at 12:30 p.m. As always, it is free and open to the public, but reservations are required to guarantee seating. Please stop by the reference desk or call the Main Library at 1960 N. Ponce de Leon Blvd (904) 827-6940 to make your reservation.

Mr. Halbirt and the City program were featured in several of the 450th celebration televised specials, and in the Fall 2015 issue of American Archaeology. According to the City Program website "St. Augustine's archaeological heritage is unparalleled in the quantity and diversity of remains buried beneath its buildings, streets, and backyards." The City program is in place to "preserve the information of those buried remains." Mr. Halbirt's talk will focus on what has been learned since the City of St. Augustine adopted its Archaeological Preservation Ordinance in 1987, specifically the discovery of archaeological deposits that made archaeologists reevaluate certain assumptions regarding the city's cultural heritage. Learning about this group and their projects promises to be the perfect final program for the historic 2015 calendar year.

Patrons are welcome to bring their lunch to the Brown Bag Program. Refreshments will be provided. The program is free and open to the public, but reservations are required to guarantee seating. For reservations, please call the Main Library at 904-827-6940. For additional information, contact Friends President Toni Siriani, toni825@hotmail.com. Follow Friends on Facebook/ Friends of the Main Library St. Augustine.



## Toys for Tots Brings Joy to Needy Children



Edward Jones is supporting the Toys for Tots campaign by using our offices as drop-off locations. Help needy children in our area by bringing a new, unwrapped toy to the branch office nearest you during regular business hours.

With the holiday season just around the corner, now is a great time to remember those who are less fortunate in our community.

Please be advised that our office cannot accept cash donations.



For more details, call or stop by today.

4255 US 1 S. Ste 7  
St. Augustine, FL 32086  
Phone: 904-794-2012

Geoffrey Nadler  
Financial Advisor  
Toll Free: 866-794-2012  
geoff.nadler@EdwardJones.com

www.edwardjones.com  
Member SIPC

**Edward Jones**

MAKING SENSE OF INVESTING

### Sharon's Hair Studio

Serving Shores Community!

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



**\$8 Cuts!**

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

**794-0998**

Walk-ins Welcome!

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

**JOY**

Find Joy at Shores  
United Methodist!

724 Shores Boulevard  
St. Augustine, Florida 32086  
(904) 797-4416

www.shoresumc.org

9:00 a.m. Traditional Service

10:00 a.m. Sunday School

11:00 a.m. Contemporary Service



Computer Help  
for YOU

Computer Professor

Repair & Training

mainely2@bellsouth.net

794-2807

Est. 1997



**REX JEWELRY**

"Not Just For Tourists"

27 Cuna Street

824-0116

Closed on Wednesdays





## St. Johns County Sheriff's Corner

By David Shoar, St. Johns County Sheriff

### Identity Theft

This month, I would like to address a very real concern and offer tips in an effort to combat Identity Theft. It continues to be one of the fastest growing crimes in America today and affected over 17.5 million victims last year. The most recent yearly dollar loss was estimated at over \$65 billion dollars.

In order to combat identity theft you should know how it is committed and take precautions. In public places, criminals may engage in "shoulder surfing" or watching you from a nearby location as you punch in your PIN or credit card number. Some criminals may engage in "dumpster diving" where they go through your garbage cans or commercial dumpsters to obtain copies of your checks, credit card or bank statements or other records that may bear your name, address or telephone number. They may simply steal your wallet or purse. If you received any applications for "pre-approved" credit cards in the mail and discard them without shredding the information, criminals could retrieve them and attempt to activate the cards without your knowledge. Thieves could open up a new credit card account, using your name, date of birth and Social Security Number. When they use the card and don't pay the bills, the delinquent account that is in your name, is reported on YOUR credit report. They could establish cell phone service or bank accounts in your name if that obtain your personal information. So please remember to protect that information.

That protection could include limiting the amount of confidential or personal information you carry in your wallet or purse. Avoid carrying more blank checks than you actually need and NEVER have your Social Security Number printed on your checks. Keep information about your accounts in a safe place in the event your wallet or purse is lost or stolen. When on vacation, have a list of phone numbers for your banking and credit card companies and keep the list in a safe place other than your wallet or purse. Never ever respond to unsolicited requests for your Social Security Number or financial data. If you do not have one, invest in paper shredder and be sure to shred any documents containing your name and any other personal information. Check all credit card and bank statements regularly for accuracy and obtain a copy of your credit report yearly and check that for accuracy. Another helpful Internet site is: [www.idsafety.org](http://www.idsafety.org). They have a wealth of valuable information about protecting your personal information. Here are some additional tips from the F.B.I. in an effort to combat Identity Theft: Never throw away ATM receipts, credit statements,

credit cards, or bank statements in a usable form. Never give your credit card number over the telephone unless you make the call. Reconcile your bank account monthly, and notify your bank of discrepancies immediately. Report unauthorized financial transactions to your bank, credit card company, and the police as soon as you detect them. Review a copy of your credit report at least once each year. Notify the credit bureau in writing of any questionable entries and follow through until they are explained or removed. If your identity has been assumed, ask the credit bureau to print a statement to that effect in your credit report. If you know of anyone who receives mail from credit card companies or banks in the names of others, report it to local or federal law enforcement authorities.

If you have been the victim of Identity Theft take the following measures. Keep a log of all conversations, including the dates, names and phone numbers when dealing with authorities and financial institutions. Confirm those conversations in writing and send all correspondence by certified mail with return receipt requested and keep all copies of that correspondence in a safe place. File a report with your local law enforcement agency providing as much documented evidence as possible. Obtain a copy of that report along with the name and telephone number of the investigator and provide it to creditors and others who require verification of your case. On the Federal level the Internet Crime Complaint Center, or the IC3 accepts online Internet crime complaints from either the actual victim or from a third party to the complainant. They can best process your complaint if they receive accurate and complete information from you. When filing a complaint you should include, your name, your mailing address, your telephone number, the name, address, telephone number, and Web address, if available, of the individual or organization you believe defrauded you, specific details on how, why, and when you believe you were defrauded, and any other relevant information you believe is necessary to support your complaint. You can file a complaint with the IC3 at [www.ic3.gov](http://www.ic3.gov).

For more information, contact the Federal Trade Commission at [www.ftc.gov](http://www.ftc.gov). You can also find additional information through our Crime Prevention Section on our website at [www.sjsso.org](http://www.sjsso.org), or by calling the St. Johns County Sheriff's Office at 824-8304. Thank you for taking the time to read this month's column and please feel free to email me with any questions you may have at [dshoar@sjsso.org](mailto:dshoar@sjsso.org).

## Unexpected Things

By Paige Schreiner  
PT, DPT, CLT, MTC  
First Coast Rehabilitation  
(904) 829-3411



Sometimes life presents with strange twists. Recently my career changed when I became a certified lymphedema therapist. Although not what I expected, I could not be happier with the decision to pursue this method of treatment and add it to my set of tools. It has allowed me to treat and help so many people who have experienced difficulty with their lymph system following a mastectomy or lumpectomy, as a result of chronic venous insufficiency or a deep vein thrombosis, and even active cancer. One of the greatest benefits of helping these people is to really get to know them, their lives and to empowering them by teaching them how to play an active role in their own recovery.

In case you haven't noticed, most everything is dyed pink in October – pink hair, pink socks, pink shirts, pink pens, pink cups, and the list goes on. I even saw a car dealership change their lights to all pink. And there have been seas of pink crowds at all races and events that take place this month – all dedicated to raising funds to go toward cancer research, specifically breast cancer.

Although men are affected as well, I have recently had the opportunity to treat some amazing women. Some have been young mothers, some grandmothers and others even healthcare workers, all fighting for their lives. They endure the grueling challenges of this illness, facing it head on, even while caring for those around them as they carry out their daily responsibilities. Most of the women I see are going through a breast reconstructive phase of their fight. During this phase the tissues are stretched and expanded in order to be prepared for augmentation and surgery. Imagine stretching the tissues in your leg to prepare for expansion/reconstruction of the bone. It hurts, causes tissue microtrauma

and can damage the lymph system, which is responsible for fluid drainage. This is a vital time for physical therapy – to help prepare for functional challenges ahead.

By the time I see these women, although grateful to be alive and whole, they are now faced with other unexpected problems. They have beaten cancer, but are now in constant pain, have lost range of motion, are weaker than before, and have lost function. Simple tasks are no longer simple. They, and their families, have been so focused on fighting to live, the loss of the use of a limb was never factored into their recovery, but now it has happened. In some cases they struggle just to brush their teeth or dress, finding these tasks extremely painful and taxing.

So now you see why I am delighted with my recent career change. It is my pleasure to help these women through a challenging time. It is an honor to stand with them as well, help them meet their goals and be more than just alive. Physical therapy has helped thousands of women regain their function and I now get to be a part of that in a very specific way. I go home every day knowing I was truly able to make a change in someone's life.

October is breast cancer awareness month. For all the women who have fought the fight or who are currently fighting, we want you to know we are aware of your courage and grateful we can play a small role in your battle.

Paige Schreiner is a physical therapist trained in a number of soft tissue manipulation treatment techniques. She is a certified manual therapist as well as a certified lymphedema specialist. Residents can read previous columns posted on [www.firstcoastrehab.com](http://www.firstcoastrehab.com). For an appointment, call 829-3411 in St. Augustine or 386-325-2721 in Palatka.



### Psychotherapy Solutions LLC

"counseling is an investment - make yours today"

Call "Dr. Betty" Carvajal, PhD, LMHC

- |                 |                             |
|-----------------|-----------------------------|
| Counseling for: | • Anxiety                   |
| • Individuals   | • Stress & Anger Management |
| • Couples       | • Trauma                    |
| • LGBT          | • Addiction                 |
| • Adolescents   | • Depression                |

904-392-5434

[drbcarvajal@aol.com](mailto:drbcarvajal@aol.com)

1100 Plantation Island Drive, Ste 140  
St. Augustine 32080 MH#11064



Se Habla Español

### Gregory E. Oxford

DDS, MS, PhD  
Dental Surgeon

### Oxford Dental Associates

### Isabell G. Oxford

DMD  
General Dentist

- Extractions
- Wisdom Teeth
- IV Sedation
- Implants
- Bone Grafts
- Sinus Elevations
- Gum Surgery
- Laser Therapy
- Soft Tissue Grafts

- Implant Dentistry
- Crowns & Bridges
- Cosmetic
- (white) Fillings
- Whitening
- Veneers
- Implant Dentures & Partial
- Conventional Dentures & Partial



100 Whetstone Place  
Suite 308  
St. Augustine, FL



810-2345  
[www.oxforddental.net](http://www.oxforddental.net)



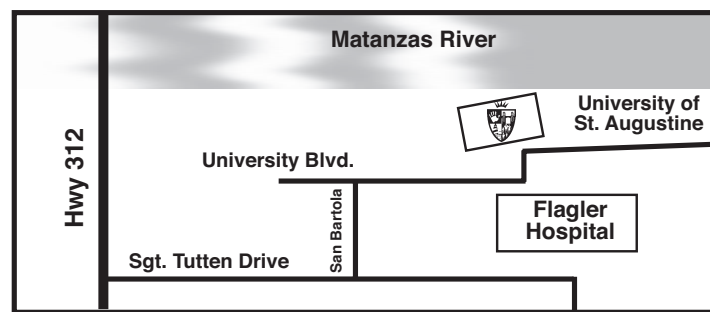
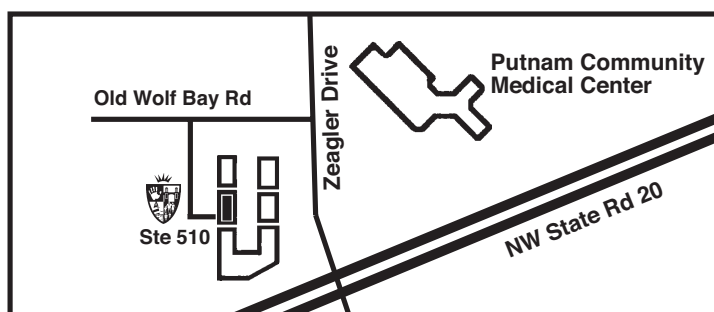


**One Therapist - One Patient**  
**One Plan - One Goal**  
**Two Locations**



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

1 University Boulevard  
St. Augustine, FL 32086  
Ph: (904) 829-3411  
Fx: (904) 829-3412



See a full list of our services and specialists at: [www.firstcoastrehab.com](http://www.firstcoastrehab.com)

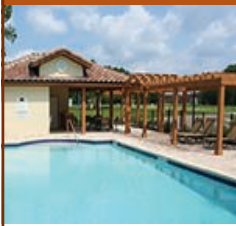




**Close Out Pricing Current Phase! New Construction Soon!**

Mediterranean-style condominium community

**GRAND RAVINE** *Enjoy it all!*



- Attractively priced from the low \$200's.
- Just 10 minutes to Crescent Beach!
- Coming Soon! Private elevators in 2nd story one level floor plans.
- Tank-less natural gas hot water heaters and barrel tile roofs.
- No CDD Fee with low HOA dues.
- Attached one or two car garages.

**(904) 797-4126**

176 Grand Ravine Drive  
St. Augustine, FL 32086

[www.grand-ravine.net](http://www.grand-ravine.net)



**HOMES by DELTONA**  
"FLORIDA'S HOME BUILDER"  
A DIVISION OF THE DELTONA CORPORATION

# CBC-1251925



ST. AUGUSTINE BEACH CIVIC ASSOCIATION  
PRESENTS

**SURF ILLUMINATION**

**Friday November 20th**  
4 TILL 7 P.M.  
HOLIDAY TREE LIGHTING  
AND MUCH MORE AT THE  
ST JOHNS COUNTY PIER PARK

LOCAL ARTISTS, CRAFTS, BALLOON TWISTER,  
FOOD VENDORS, FACE PAINTER,  
BOUNCE HOUSE FOR KIDS,  
& A VISIT FROM SANTA!

ST. AUGUSTINE BEACH PIER PARK  
350 A1A BEACH BLVD.

FOR MORE INFORMATION  
CONTACT NICO RECORE  
904.315.7454 OR  
VERA-ICON@ATT.NET

**DAWN GAFFNEY TEAM**  
*Results that move you!*

Dawn Gaffney Realtor®  
**904.742.2662**  
**DawnGaffneyTeam.com**

Proud participants of  
**U.S. MILITARY ON THE MOVE**

Call Today for  
More Information!

**FREE DELIVERY**

4255 US1 S. Suite 8  
St. Augustine FL  
(Moultrie Square; Publix Shopping Center)

TONY'S PIZZERIA

TONYSPIZZERIAS.COM  
904-217-8739

**Shopping for Medicare Coverage?**

**Tammy Evans**  
The Bailey Health Group  
904-417-6018  
TTY users call 1-800-955-8770  
Call us. We are here for you.

Your Local Agency for  
**Florida Blue**

Florida's Blue Cross and Blue Shield plan.

Medicare Supplement policies are not connected with or endorsed by the U.S. government or the Federal Medicare Program. Exclusions and limitations may apply. For costs and complete details of coverage, contact your local insurance agent. Florida Blue is a PPO, RPPO, and Rx (PDP) Plan with a Medicare contract. Florida Blue HMO is an HMO plan with a Medicare contract. Enrollment in Florida Blue or Florida Blue HMO depends on contract renewal. Health Insurance is offered by Blue Cross and Blue Shield of Florida, Inc., D/B/A Florida Blue. HMO Coverage is offered by Health Options, Inc. D/B/A Florida Blue HMO, an affiliate of Florida Blue. These companies are Independent Licensees of the Blue Cross and Blue Shield Association.

80967 0514  
Y0011\_80967 0514 CMS Accepted

© 2014 Florida Blue, 4800 Deerwood Campus Parkway, Jacksonville, FL 32246  
bailey4314