



# St. Augustine Shores OBSERVER



NEWS FOR AND ABOUT RESIDENTS OF ST. AUGUSTINE SHORES

## Wine, Cheese and Art Show



Watercolor of Flagler College by Shirley DePasquale

The annual Wine, Cheese and Art Show will be held at the Riverview Club on Sunday, February 23rd from 2:00 to 4:30 P.M. This annual event will feature the art of local artist and art teacher, Shirley DePasquale, as well as paintings and photography of local artists from St. Augustine, Jacksonville and Palm Coast. The featured picture by Shirley DePasquale, as well as art by all the artists will be available for purchase. Shirley is offering lessons in watercolors on Thursdays from 9 A.M. to noon and 1:00 to 4:00 P.M. At the Riverview Club. For information call 461-4632.

This annual event has become a highlight of Riverview activities and the community is invited to come and enjoy an afternoon of beautiful art and share a glass of wine with old friends and make new friends. Free will donation. For information contact Marcia Farrell 794-7888.

## Habitat for Humanity St. Augustine/St. John's County.

Join Habitat for Humanity offering A Hand Up and Not A Hand Out to families living in unsafe and at risk housing situations in St. John's County.

Meet and work alongside our partner families as they fulfill the sweat equity requirement, a condition of the zero interest loan program.

Volunteer opportunities are available on Wednesday, Thursday, Friday, and Saturdays. To register visit [www.habitatstjohns.org](http://www.habitatstjohns.org)

A very useful site with answers about directions, how to prepare for the day, etc.

Volunteers must be 16 years or older. Parental consent is required for all those under 18 years. Community service hours are available for high school and college students.

If you have additional questions or concerns please contact Candy Radford 904-826-3252 ext. 2002.



**Habitat  
for Humanity®**

St. Augustine/St. Johns County

## Red Heart Rock

The Red Heart Rock concert is Saturday, February 15th, from 7pm-1am at The Standard on Anastasia Blvd. Tickets are just \$5. The opening act is "The Davita All Star Blues Band" and local favorites, "Oh No" will close out the night. There will be complimentary appetizers, a silent auction and specialty drinks. We'll even have "Love" and "Hate" shots (because you either love or hate Valentine's Day!) to benefit Artbreakers & The Kidney Relief Fund. Come out and show us some love!

Event sponsors include: Davita, Haven Hospice, Amy Kozsuch & Associates, Paradise Title, McChesney Law Firm,

The Standard, Southern Wine & Spirits, Pro Show Disc Jockey Service, Alarion Bank Mortgage and Uncorked Occasions. If you would like to be a sponsor, please contact Gaye Jones at 904-599-2551.



## Shores Dooley Attends Wedding Expo

Noell Dooley, Riverview Facilities Coordinator, participated in the Premier Wedding Expo at The University of North Florida in January. Approximately 100 professional wedding planning vendors were exhibiting their crafts at the show.

The Wedding Expo was open from 1 p.m. until 4 p.m. on January 5, 2014. Based on organizers, visitors to the event began forming a line to enter as early as 12 Noon. Records show that over 400 future brides attended along with members of their families.

"It was very busy at our booth as many of the brides to be were not aware of the opportunities available at the Riverview Club of St. Augustine Shores. We have expansive space and other great accommodations available to the Riverview," as Noell greeted visitors with a smile.

"We offer 5,000+ sq. ft. of ballroom type space, kitchen availability, walk in coolers, extra dressing or staging space and a totally beautiful view. The adjoining pool deck is available for cocktail receptions, photo opportunities, etc.," she would add.

"This is an ongoing part of our new programs to market the use of the facilities available in the St. Augustine Shores Community," according to Joseph Smith III, Shores General Manager.

"We are searching for additional revenue streams to support the operation of the Riverview Club. The building needs constant maintenance and upgrades to meet standards of new laws regarding public buildings. In order to maintain our monthly association fees at the lowest in the area and with increasing operational costs, the Board of Directors must find additional areas of income," commented Winston Burrell, president of the Shores Board of Directors.

Because of the volume of people visiting the Riverview Club booth Lauren Watkins volunteered her assistance with presentations.

The Riverview Club Facilities at the St. Augustine Shores is now a proud member of the St. Augustine Wedding and Events Organization. The Riverview offers several rental opportunities for special occasions other than Wedding Packages. Please contact Noell Dooley by calling 904-797-6441.

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

- News From Around the Shores:
  - January Board Meeting Actions
  - February Rec. Calendar
  - Become Involved and Join a Shores Committee
- Financial Focus: Five Reason not to be a Do-it-Yourself Investor
- Health Update: I Wish I Could Just Relax
- Computer Corner: New Electronic Toy
- Sheriff's Corner: Sheriff's Advisory Councils
- Improved Health for the New Year
- Is Your Home Easy to Insure?

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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 St. Augustine Shores Observer

The function of the St. Augustine Shores Observer is to serve 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. The publisher reserves the right to refuse advertising that does not meet the publication's standards.

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

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

### Shores Community Calendar

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

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

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

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

- **Greens Condominium** Board meetings will be held on February 1st, May 7th, August 6th and November 5th. The annual meeting will be held on October 1st.

### Shores Observer Policy For Classifieds

*The Observer offers free community classified ads to all Shores residents. Ads May Not Promote A Business Or Service. Classified ads will not be printed without a name, address and phone number included with the request.*

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

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

## Community Classifieds

**FOR SALE:** Linksys (by Cisco) Wireless-G Broadband Router; hardware and software and manual. Model # WRT54G2 - \$20.00. Call Peter at 904 797-3736.

**FOR SALE:** 1 Berkley Big Game Power Series fishing pole with Niko Reel, 1 Shakespeare Ugly Stick fishing pole with reel (ball bearing balanced rotor) and one other Pole plus a box of hooks and eyes. I am asking 75 dollars for the lot. Call 217-3712.

**FOR SALE:** 2009 Chevrolet Impala- LS model-Greatcondition/regularlymaintained. Roomy 4DR/6Cyl. No accidents. 49000 miles; mostly highway. Highway mileage great- between 33- 37MPG. Automatic, cruise control, anti-lock brakes, A/C, AM/FM, CD, On-Star available. \$10,500. Safety and comfort come with this auto. Call 904-217-0940.

**FOR SALE:** HP DeskJet printer, Model 940C, excellent condition - \$35.00. 40-channel CB radio in case, never used - \$35.00 Please call 904-797-5419 -leave message.

**FOR SALE:** 2 Trek Bicycles. Turn Table, Receiver and speakers. Girls Twin Bed. Beach Chairs & Umbrella. Antique style stand up Globe. Mice quality, great prices. Call 797-5523.

**FOR SALE:** John DEERE Lawn Tractor LA 125 Auto with Mulcher PERFECT CONDITION \$1100.00 or best offer 797-9493.

**FOR SALE:** 1997 Nissan GXE Van- 7 passenger Nissan van with sun/moon roof, dual air conditioning in great condition. 6

disc CD player. New timing chain, all hoses and belts replaced. Roof rack. 130K \$4000 Call 904-797-4966 Marty or Marjorie.

**FOR SALE:** Camel back sofa \$299 and loveseat \$259, OBO, with mahogany ball & claw feet in excellent condition, very clean from pet-free, smoke-free home. White china interior decorator lamp \$35. Mirror, 40" x 60" frameless mounted on wood with beveled edge circa 1950, excellent quality priced to sell at \$189. Two antique ivory arm chairs with cognac cotton seats and backs \$195 ea. worth about \$400 ea. Silverplate flatware by Rogers, "Eternally Yours" excellent condition \$189. Pennsylvania House cherry oval dropleaf coffee table, like new \$149 (\$450 ecrater). Re-enacters, I have a black, long hooded cloak all handsewn of wool and silk by Heidi Mosier, \$150. Will consider reasonable offers on all items. Original oil paintings and drawings by local artist. Call 794.2594.

**FOR SALE:** Brand new tire mounted on original equipment wheel for 2007 Kia Optima. Never used. SOLUS KH16 P205/60 R16 Original price \$500.00 will sell for \$300.00 or best offer. Call 904-797-7874.

**FOR SALE:** Table & 1 chair in good condition. 65"x43". \$60.00. 2 Grave Sites in Gainesville. Various Christman Decorations, make offer. Small table top grill. \$15. Call 794-0877.

**WANTED:** Parking space for disabled veteran for small parking trailer & scooter for 4-6 months over winters. Please contact Ron Camillo at 904-466-8292.

## Become Involved and Join a Shores Community Committee

*"Make a positive difference for your neighborhood"*

The Shores Service Corporation's Board of Directors has approved at least 10 Ad Hoc Committees that will serve the community in 2014. "I believe that the secret of a vibrant group of homeowners providing organized input concerning our communities," states Board President Winston Burrell.

The Standing Committees as governed by the By Laws of The Shores Service Corporation are the Architectural Control Committee (ACC) and the Internal Audit Committee. The Ad Hoc Committees serve the purpose of focusing on specific items in the community.

"This year a new committee has been approved. The President's Steering Committee has been formed to look at a vision for The Shores growth and needs in the years 2016, 2019, 2024," states Burrell. "Our community has experienced a new growth sector that appears to be attracting families with younger children. We also have new needs for our long term residents who have helped us reach our current stage of maturity. We should provide services that are attractive and needed for all," he added.

Please contact the Shores Administrative Office by calling 904-794-2000 or email Winston.burrell@gmail if you have questions about the committees or wish to volunteer. Also there are sign-up sheets at the front desk in the office.

## Anastasia Island Library is Going to the Birds Again

Last Year We Housed Our Birds, This Year Let's Feed Them in a Community-wide Bird Feeder Decorating Competition.

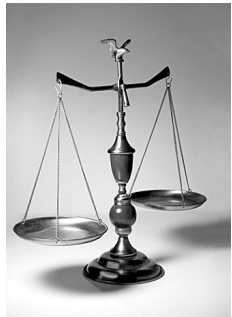
Get out the paint, glitter, and your imagination. Anastasia Island Library (AI) is going to the birds again this year by sponsoring a bird feeder decorating contest. Last year's birdhouse contest had 57 entries with lots of amazing birdhouses; let's top it this year.

Everyone can enter - and there are three categories - kids (12 and under), adults (13+) and Intergenerational (Families, Friends, etc). Build it, buy it, sculpt it, any type structure will do; just add imagination, ideas and decorate it however you like. No experience necessary, just your creativity and desire to create a bird feeder for your backyard and neighborhood birds.

Hang it, build a platform or put it on a post, it just needs to be able to sit upright on a shelf for display. Bring it to Anastasia Island Branch Library no later than Friday, February 7, by 4 p.m. Bird feeders will be on display at AI library from February 8 - February 22, 2014, and then move to one of our community partners, the City of St. Augustine Beach City Hall from February 24 - March 3. Winners will be selected by public voting held at each location and announced at the St. Augustine Beach City Commission Meeting on March 3, 2014. Cool prizes await the winners in each category. Join the fun; you can do it.

Guidelines are available at the Anastasia Island Library or by sending an email to aibirdcount@gmail.com. Anastasia Island Library is located at Sea Grove Town Center, AIA, St. Augustine Beach, Florida 32080.

This contest is just one of the many activities planned for a community-wide effort to participate in the "Great Backyard Bird Count" on February 15, 2014.



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### Water Problems? Ask Polly!



Polly Swindull

**Polly, I live in the Shores. I have read the Ask Polly questions that have been appearing in the Observer. Are these questions legit, and do you answer them on your own?**

Legit, yes and no. I do not always know the answer to the questions that come to us. However, this is a family business in which I have been working hand in hand with my husband David for many years. I am in the office regularly and am subject to many discussions about water wells and water treatment. I consider myself to be fairly intelligent, and have absorbed a lot of knowledge of the business. Please rest assured that if a question comes across my desk or over the phone in which I am unclear of the correct answer, I will seek sources who do know the answer. I hope that this reply will help with any trust issue you might have with our company, and I promise to continue bringing our readers the most informed and correct answers to there questions I possibly can.

**EAST COAST WELLS & WATER TREATMENT CALL 824-6630**

## News From Around The Shores

### St. Augustine Shores January Board Actions

On January 9, 2014 the St. Augustine Service Corporation held its regular monthly meeting at 7pm. All following Director members were able to attend: Burrell, Lorbeer, Hines, Chitwood, Priester, Zinn.

1. Approved unanimous the December Board Meeting. Motion by Director Zinn and Seconded by Director Lorbeer.

2. President Burrell passed out handout on Meeting Conduct rules & Regulations. Reported that delays due to holidays, the budget has to be out by Feb. 28th for Board review of Budget.

3. Insurance - Direct Chitwood motioned and seconded by Director Zinn to Amend Agenda to include insurance discussion by Agent Don Lohr with Herbie Wiles. Lohr discussed the small employer options regarding rate increase stated that rates will be increasing and how it will need to be budgeted. Director Zinn inquired regarding group policy vrs. individual plans, if the company pays subsidy would it be considered a group health plan and can they start a bank account for employees to pay the individual insurance from? Lohr indicated the money would be considered income and would not be tax deductible. Director inquired if the income would be recorded on a W-9 and Lohr stated would be on a W-2. Director Burrell inquired as to how many employees are on the plan and what is the anticipated increase if the plan were maintained. Manager Joe Smith indicated 5 currently. Lohr added that an esticipated increase at not less than 15% and not more than 25% plan without changes as it no longer meets new laws. Director Burrell inquired if associates can purchase plans through current agent and Lohr responded only if the employee is not trying to obtain subsidies. He added that the new Insurance quote will be presented about 30 days out from renewal date which will not make the budget deadline.

4. Budget - Director Zinn inquired regarding the timeline for the Budget process. Director Burrell and Manager Smith indicated a Budget Workshop is planned for Wednesday February 26th which is open to the public with target date of Official Budget set for completion March 3rd. Director Chitwood inquired as to the progress of the Budget and Manager Smith stated the it was on schedule and has 2 sections completed.

5. Collection Reports - Two Defaults in payment plan

1. #317 Valverde -requesting ext. from 300 to 150 a month for 10 months. Dir. Lorbeer motioned to extend payment plan. 2nd by Dir. Priester and passed Unanimously.

2. #1041 Viscaya Blvd- not able to make the balloon payment of \$2300 requesting extension to continue payment plan of \$100 a month which would extend final plan to 32 months. Dir. Zinn stated that extending the plan that far out and would like to go back to the Homeowner with a new 12 month plan at \$200 a month or a down payment of \$500. Dir. Chitwood motioned to allow the Manager to create a new Payment plan with \$500 down and \$150 a month for 12 months. 2nd by Lorbeer and passed Unanimously.

3. #972 Arragon - Motion to Proceed present balance \$1068.00 + \$3910.82. Dir. Zinn made Motion to move forward with the collection process to Foreclosure and

turn over to attorney Rumrell. 2nd by Dir. Priester and passed Unanimously.

6. Election of Vice President - President Burrell asked for nominations for Vice President. Dir. Chitwood nominated Dir. Priester. Dir. Lorbeer nominated Dir. Zinn. General Manager Smith tallied written votes with these results: 4 votes Zinn, 2 votes Priester. Director Zinn was Appointed Vice President.

7. ACC Report - 112 ACC Applications for the year, 2 Board Variances under new business. Deltona withdrawn 1 home due to lot lines.

8. Old Business -

a. Service Corporation Management program approved in December has been purchased and plans for January installation and training beginning in February. Director Zinn inquired if ACC Master be able to be imported into new program and GM Smith indicated will be in PDF format.

b. Pool Deck Drainage - Payment for \$7500 was approved as long as agreement with 20 year guarantee was drafted and signed. GM read Parry Pool Agreement for stipulations. Dir. Chitwood motioned that Parry Pools provide an insurance policy and allow negotiations for time frame. 2nd by VP Zinn and passed 5-1 with Lorbeer abstaining.

c. Storm water Drainage Report - GM Smith indicated there were 3 underwater drains and 1 pipe will have ditch dug to alleviate water. 2 additional pipes to be drained and cleaned at price previously quoted. There will be Additional \$1200 for plugging pipes. Aleda Catch basin is full due to drainage area full, head wall is overgrown and creating a backup will take back hoe and dig a ditch to drain away the water. At Tuscany ridge- 48 in pipe from front to lake, dry retention pond full of water needs to be drained to check pipe.

d. Park Stop removal Planting in Shores - GM priced 40 plants and the install costs. Baker 8 + \$2.50 ea., Leonardi's \$7.99 + 5 ea., Southern Horticulture \$8.95 + \$45 per hour, Hamms 9+ \$10 ea., Board voted to have proceed with project. Board would like Gm to go ahead with planting.

e. Fire Mitigation - Discussion over possible homeowner violations once Fire Mitigation clearing is completed. No conclusion. Dir. Chitwood read an email regarding Fire Mitigation from Ed Farrell. Discussion over possible homeowner violations once Fire Mit clearing is completed.

9. New Business -

a. Two ACC Variance Requests -  
1. # 460 Maribella- Variance of moving fence 10ft. Discussion from board regarding lot lines, installation and placement. Motion by Dir. Priester to Approve Variance as discussed. 2nd by Dir. Hines and approved with Dir. Zinn, abstaining.

2. # 58 Shores Blvd.- Variance to move fence 10ft to enclose Air Conditioning unit and protect 2 windows. VP Zinn read letter from home owner. Dir. Chitwood motioned to grant variance, 2nd Priester and approved with Dir Zinn, abstaining

b. Deed Restrictions - 13 violations, 2 county, 1 lawn, 1 Carport letter sent. 7 violations in December 6 have been cleared up 1 at 907 Palermo still in violation. Letter regarding D. Shapiro property and her status on cleaning (see page 4)



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# St. Augustine Shores *Club News*

## February Riverview Club Calendar

CONGRATULATIONS TO OUR OFFICERS AND BOARD OF DIRECTIONS ON THEIR ELECTION AND WE THANK YOU FOR YOUR HARD WORK AND DEDICATION IN MAKING OUR RECREATION ASSOCIATION THE WONDERFUL ORGANIZATION THAT IT IS.

Nancy Willis, President; Marcia Farrell, Vice-President; Jerry Rocha, Treasurer; Eileen Chrzanowski, Recording Secretary; Lois Jacobsen, Corresponding Secretary; Darlene Van Tiem, Director; and Robin Rocha, Director.

### ACTIVITIES MEMBERS:

**RANSPLANTS:** FEB 9TH @ 1:00 P.M. Call Cecilia 797-4816 for information  
**SINGLES: LUNCH @ WALTER'S REEF CAFE**, Collins Ave off St Rd 16, Bldg C FEB 18TH @ 11:30 A.M. For information call Margaret Hand 794-4698  
**BILLARDS** - Monday, Wednesday, Saturday 9:00 am. 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. Bring a mat and wear loose, comfortable clothing.  
**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

### 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

**FEBRUARY 15 MAIN SOCIAL - MEMBER APPRECIATION DANCE**  
**SATURDAY** (FREE FOR DANCE MEMBERS)  
 7:00-10:00 P.M. Music by Phil Farino (PZ) Hosts: Lee & Pat Radaker  
 Reservations: Tues Feb 11th and Thurs Feb 13th 9:00-10:00 A.M.  
**MARCH 2ND EARLY SOCIAL**  
**SUNDAY** Music: Ernie On the Keyboard  
 6:00 - 9:00 P.M. Hosts: Jim Paula and Lidia Vickery  
 Reservations: Tues Feb 25th and Thurs Feb 27th 9:00-10:00 P.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.

## The Junior Service League of St. Augustine Presents The Lighthouse 5K & Fun Run 2014

The Junior Service League (JSL) of St. Augustine presents the 22nd annual Lighthouse 5K Run/Walk & Fun Run on Saturday, March 1st. This year's 5K chip race (timed start and finish), administered by Racesmith, is a flat and fast course through historic Lighthouse Park and Davis Shores. The 5K Run/Walk, sponsored by Michelob Ultra, will begin at 4:30 p.m. in front of the St. Augustine Lighthouse. The Fun Run will follow the 5K and begin at 5:30 p.m.

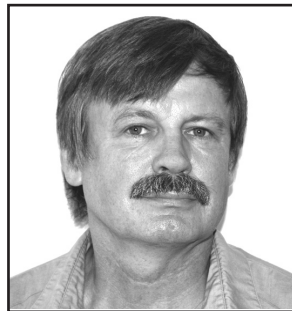
The Lighthouse 5K is a great opportunity for anyone who made a New Year's resolution to get healthy and active, especially those who committed to a couch to 5K plan. It's also the perfect way to qualify for a seeded position at the Gate River Run two weeks later on March 15th. A \$100 cash prize will be awarded to the top Male runner overall and to top Female runner overall. The top three racers in each age division will also receive an award.

Participants can enjoy post-run festivities in the Runner's Tent, featuring live music, the 5K Awards Ceremony, food and beverages. Racers will also receive free

admission to the Lighthouse "Night Fest," beginning at 5 p.m. on the Lighthouse grounds. "Night Fest" will feature free admission to the Lighthouse, food, drinks, entertainment, and a Shipyard play area for kids. For more details, please visit [http://www.staugustinelighthouse.org/events/lighthouse\\_festival](http://www.staugustinelighthouse.org/events/lighthouse_festival).

Proceeds from the Lighthouse 5K & Fun Run will benefit the JSL's community service projects including the Children's Museum of St. Johns, Willich Kids Bridge Family Visitation Center, SAYS (St. Augustine Youth Services), and the Lightner Museum, just to name a few. To register online or to inquire about becoming a sponsor, please visit: <http://www.lighthouse5krun.com/>.

The Junior Service League of St. Augustine, Inc. (JSL) is a non-profit organization founded in 1935 to address civic, cultural, and community service needs. The League is committed to the legacy of promoting volunteerism in St. Johns County and developing the potential of its members. For more information, visit [www.jslofstaugustine.org/](http://www.jslofstaugustine.org/).



## Computer Corner

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

### New Electronic Toy?

Greetings from Computer Professor

Okay, what electronic toy did you get this holiday? Did you get a new smart phone, tablet, laptop, maybe a desktop running on Windows, Apple, or Google Android operating system? I won't even start on the eyeglasses and wrist watches area. Maybe your family didn't take the hint that you wanted one and now you have to go out and buy "something" yourself. I am sure you can compare brands and read reviews to decide what make and model to buy; but how do we choose what gadget to start with? Asking people you know can help, but be careful about putting too much faith in anything negative. If you want to get the best advice from a friend ask them what they have and why they like it. Don't let someone's negative remarks about something they heard from a friend of a guy that says the new stuff is no good and they are not getting one, most of that stuff is not based on anything valid.

The important factors of what to get are

going to be based on your needs and habits as well as finances. The biggest question is what do you want this to do for you? This is of greater importance because now all these gadgets do NOT have the same capabilities. A tablet is great when you use the internet heavily and you are in range of a wireless connection. They are small and light; but not too small, and double as a camera. If you use a lot of programs, produce files, write or just plan create files then a laptop or desktop will be needed. But then, say hello to ChromeBook which tries to marry the feature of both into a laptop, at a low price.

Write down the things you like to do with your new toy, find friends who have one of the new things AND like it. Go to them, look at it, touch it and have them show you what they do with it. Now go find somebody with a different one and do the same. You will know when to stop because you will know what it is you want.

## January Board Actions

(continued from page 3)

up house and Dir. Chitwood recommends Board Demand letter demanding action.

10. Dir. Burrell mentioned Noell and the wedding show she was attending with hopes of generating more rental business.

11. Directors Comments -

a. Zinn: Recommended a meeting with the Board and the Rec. Association regarding meeting arrangements.

b. Priester: Thanked audience for attending and Welcomed Dir. Hines

c. Hines: Thanked for welcome.

d. Chitwood: Fire Mitigation report needs to be put on website. New correct committee list needs to be added to the website. Asked the Observer to add the Committee list and make an appeal to the community to join. If Committee cannot be formed then the Board will need to meet with the Recreation Association. Website needs to be current w/ updated photos. Ongoing and future work needs to continue on the club house both inside and out.

12. Homeowner Comments -

a. Golf cart off Viscaya complaint homeowner

still driving the golf cart through Shores

b. Pool project should have had a bond?

c. Credit Card Machine? - Smith stated can be done when new system is in play.

d. Internal Audit Committee time lines will need to be addressed

e. Requested clarification on free rooms for meetings is it just for board meetings. Dir. Chitwood Read the October minutes for Clarification and indicates all meetings (Board, Committee, workshops and dinners) are now allowed as long as there is another function in the building that night and they clean up and set up for themselves.

Being no further business, Dir. Priester made Motion to adjourn meeting. 2nd VP Zinn.

The St. Augustine Shores Service Corporation Directors meeting minutes summaries are not to be considered full details of the actual minutes recorded by the Secretary. All minutes summaries are subject to review and changed as needed by the Board at the following Directors meeting.

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## News From Around St. Johns County

### Shores UMC Hosts FSDB Dance Troupe

Once again, Shores United Methodist Church will host a lively and fun performance by the Florida School for the Deaf and the Blind Dance Troupe. The free event will be held on Thursday, February 6, 2014 at 7 pm. For more than 30 years, the FSDB Dance Troupe has been entertaining audiences across the State and beyond, performing for various educational and civic organizations, for the community and at events. Participating students receive High School class credit in Fine Arts, combining song, dance, and sign.

Plenty of free parking and the public is invited and no reservations are required for one of the few local performances of the renowned group. Shores UM Church is located at 724 Shores Blvd, between the Golf Course and Hartley Elementary. Rev. Randy Strickland is pastor.

### St. Augustine Travel Club

Please join us for our FREE St. Augustine Travel Club get together on Monday, February 10, at 3pm at the Southeast Branch Public Library on U. S. 1 when we will present on PORTUGAL'S Heartland. 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 Dytrych at 904 797-3736.

### St. Augustine Travel Club Cruise

The St. Augustine Travel Club will again be sailing the seas on Saturday, March 15 to 23, 2014, on the beautiful Carnival Breeze out of Miami to the Southern Caribbean ports of Turks & Caicos, Dominican Republic, Aruba and Curacao for an 8-day cruise. Prices start from \$863.00 per person, double occupancy, for inside cabin, inclusive of all port fees and taxes. Book now with a \$300 deposit and receive \$100 per stateroom On Board Credit. Call Peter Dytrych, St. Augustine Travel Club at (904) 797-3736 for more information and reservations.

### IT'S "DELI NITE" AT TEMPLE BET YAM!

On Thursday, February 20th at 6:00 PM, Temple Bet Yam will hold it's ever-popular Deli Night. Guests will enjoy an overstuffed corned beef, pastrami or turkey sandwich, sides, non-alcoholic drinks and desserts and they will be treated to a selection of great musical numbers from the Temple's recent Broadway Review. This event is always a sell-out, so purchase your tickets today - space is limited. Contact Andi Marx: amarx46@comcast.net or Terre Wallach: terretsp@bellsouth.net for more information.

Temple Bet Yam, a Reform congregation, is located at 2055 Wildwood Drive, St. Augustine, FL 32086. For more information on the Temple, call 819-1875 or visit the Temple's website at www.templebetyam.org.

### Beach Parking Passes On Sale for 2014



St. Johns County is offering 2014 Beach Parking Passes at pre-season prices of \$30 for County residents and \$40 for non-residents. These passes are now available for purchase at the St. Johns County Pier and at the Beach Services, County Tax Collector, and Recreation and Parks offices. Discounted passes will continue to be available at all locations through March 1. Beginning

March 2, 2014, prices will increase and passes will only be available at beach toll booths.

Beginning March 1, vehicle owners who choose to access St. Johns County Beaches will be required to display a season pass permanently affixed to the front right corner of their windshield or purchase a day pass at the toll booth. From May 1 through October 31, vehicle access gates open at 8 a.m. and no vehicles may enter the beach after 7:30 p.m.

As a special "Beach-Bum" promotion on February 7, 2014, the first 50 people who have 10 or more years of Beach Parking Passes on their vehicle window will receive a free 2014 Annual Beach Pass. This promotion will take place at the St. Johns County Beach Services office, located at 901 Pope Road, and more details will be available in the near future.

Current information on beach regulations will be provided when obtaining an on-beach parking pass. For additional information, visit www.co.st-johns.fl.us/Beaches/index.aspx or call Beach Services at 904.209.0331.



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**Shores Residents....Send Us Your News. Send your news about what is going on in the Shores to the Shores Observer. E-mail clifflogsdon@att.net.**



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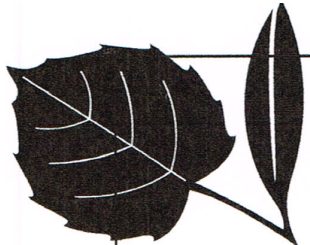
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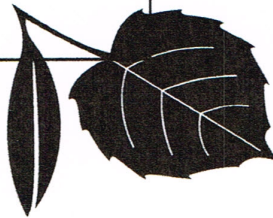
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## The Corner Garden

by Susanne Murphy  
The Geranium Circle Garden Club

- Finish transplanting by mid-February. Warm spring weather may make transplanting unsuccessful.
- Prune roses if that hasn't already been done. Most rose specialists prefer February pruning.
- Fertilize fruit trees.
- Prune dormant grapes.
- Prepare the spring garden for planting by spading the ground at least two weeks before planting.
- Put raked leaves and grass cuttings in a compost pile.
- February is the month to apply pre-emergence herbicides to control weeds such as sandspurs and goose grass.
- **Vegetables to plant:**  
beets, broccoli, cabbage, carrots, cauliflower, celery, collards, endive/escarole, lettuce, mustard, bunching onions, English peas, potatoes, radishes and turnips.
- **Annuals to plant:**  
baby's breath, calendulas, carnations, dianthus, dusty miller, Marguerite daisies, pansies, petunias, snapdragons, and statice.



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### Ask Mow?

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

Winter is here and we have been lucky that we have not had to sever of a freeze to set the lawns and plants back so far. Spring will be here before you know it and it will be time to start thinking about Spring Cleaning.

*Mow, in the Spring I always Pressure Wash my house and driveway but sometimes my pressure washer won't start after the winter what do I need to do to keep this from happening?*

Good question, many times Pressure Washers stored over the winter have gasoline in the Carburetor and fuel tank which has a short life span and can cause Ethanol Gel and Corrosion. We see this all the time and some of the preventative measures you can take before storage is to remove the fuel from the fuel tank and run all the gasoline out of the engine. You can also use a fuel stabilizer in your fuel to help prevent this or use non-ethanol fuel.

*Mow, sometime when I start to use my Pressure Washer in the Spring it will run but not have any pressure or very little when I try to use it, what causes this situation.*

We see this problem often and it can be many different issues. A common problem over the winter Mud Dauber's make a nest in the hose or spray nozzle coupler during the winter. Sometimes the Pressure Washer was stored with water in the pump and the pump or valves have started to corrode and causing the pump to not turn or work properly. This issue can be prevented by using a pump saver product after the last use of the pressure washer for the year. It attaches to the garden hose inlet and you spray it until the product has gone through the pump. This will lubricate and protect the pump and valves from rust and corrosion.

That's all the time we have for now, come by the Power House and check out our new Pressure Washer area with a full range of Pressure Washer's and accessories. We are located at 125 Pope Rd. St. Augustine Beach or at [www.staugpowerhouse.com](http://www.staugpowerhouse.com)



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## I Wish I Could Just Relax

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

The National Sleep Foundation recently reported that worries are keeping one in ten Americans awake at night. Topping the list of our concerns: economic worries, job security, and personal relationships. If you're one of those who can't seem to shut off the stress when your head hits the pillow be sure to eat right and exercise. Besides that, is there more you can do to relax?

The answer is yes. Jacobson Exercises, also called Progressive Relaxation Exercises, can help you release physical tension, and may even help you fall asleep. These exercises take about 10-20 minutes to do, and they may even be more effective than the traditional glass of warm milk, especially if you are lactose intolerant.

To perform Jacobson exercises, begin by lying on your back with your head and legs supported. Then, following the sequence outlined below, tense and release your muscles individually. If you really want to relax, minimize distractions like excessive light and noise during the exercises. Remember to keep breathing during this process. It may help to breathe in before you contract the muscle, breathe out during the contraction, and breathe in again as you relax the muscle. While lying on your back, the sequence of contractions should be as follows:

1. Slowly tighten both fists while counting for 8-10 seconds, then slowly release the tension. Rest for 10-15 seconds.
2. Straighten your fingers and thumbs and slowly release.
3. Tighten your biceps by bending your elbows and release.
4. Tighten your triceps by straightening your arms and release.
5. Raise your eyebrows high into your forehead and release.
6. Close and slowly squeeze your eyelids tight as you count to 8 or 10 and release.
7. Progress to your jaw by gently clenching your teeth and release.
8. Move to your neck by gently, progressively pushing your head into your pillow, and release. (Since this tends to be an area of tightness, you can do this twice.)
9. Tighten the muscles in your chest by pressing your hands together

and release.

10. Pull your shoulder blades together and push your shoulders into the floor/bed, and release.

11. Squeeze your buttocks together, hold and release.

12. Tighten the muscles of your thigh all the way to your knees (without contracting your calves), and release.

13. Point your feet/toes away from you, hold, and rest. Then pull your feet/toes up toward you, hold and release.

14. Finally, curl your toes, slowly building the tension for 8-10 seconds and relax.

Contractions should be pain-free and should slowly build for up to 8-10 seconds. After the contraction, relax the muscle for 10-15 seconds. Only tense the desired muscle group, not the neighboring muscles. For example, when you squeeze your fist, do not contract the muscles in the upper arm.

If you've been able to remain awake, this process should take approximately 20 minutes.

Jacobson exercises can be done any time of day or night for the purpose of relaxation and are just one form of exercise used by Physical and Occupational Therapists. As with any form of exercise, it is always good to consult your physician or health practitioner regarding your health status and any contraindications.

*Rob Stanborough specializes in musculoskeletal conditions and lectures regularly on the subjects of muscular pain, soft tissue injuries, and treatment.*



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## St. Augustine Orchestra 2013-2014 Season Continues

The St. Augustine Orchestra, under the direction of William McNeiland, continues the 2013-2014 season performance schedule.

The orchestra began the concert season October 25th Lightner Museum, 25 Granada Street, St. Augustine, Florida.

In addition to the usual concert performances, the St. Augustine Orchestra has worked with the City of St. Augustine and the Discover First America Series to develop a unique four event series to celebrate the 50th anniversary of the signing of the Civil Rights Act, a Celebration of African American Music and History. The additional concerts and a Discover First America preview event are included in the season schedule below:

**Lightner Museum  
1st Annual Fundraiser**  
Lightner Museum Lobby  
Saturday, March 1, 2014

**Christ Episcopal Church  
Discover First America Preview Events**  
Flagler College Auditorium  
TBD February 2014



Friends of the Orchestra will be holding it's First Annual Fundraiser scheduled for Saturday, March 1, 2014. This event promises to be quite a gala affair and more information on this special event will follow.

Mark your calendar for these special dates and look for additional information about the content of the concerts. You can access up-to-date information on the SAO website: [www.StAugustineOrchestra.org](http://www.StAugustineOrchestra.org).

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# Is Your Home Easy To Insure?

By Jane Tucker, First Florida Insurance

Why would an insurer deny homeowners insurance for your property? The reasons for rejection could fall into many categories, but they all have one undeniable fact - insurance companies don't like to sell insurance to home owners who are likely to use it. Insurance companies have become increasingly adept at spotting potential problems before offering coverage on a particular home. In Florida, there isn't much homeowners can do about living in a hurricane prone area, but consider these things you CAN do:

Avoid anything on your property that could bring about liability claims. Many insurers will refuse coverage, or charge a higher rate if you have an unfenced pool, and especially if your pool has a diving board or slide. A trampoline may also result in a liability claim due to an injured child or adult.

Is your home a fixer-upper? How you maintain your property could have a detrimental effect on an insurer's choice to write or renew a policy on your home. Is your home in disrepair? Does it have broken or cracked steps? Missing shingles or a leaky roof?

Do you own dogs? Unfriendly or even unleashed dogs on your property may send up a red flag to insurance companies worried about liability claims. Insurers have been known to decline coverage when they view a property and find a threatening dog.

Installed a wood-burning stove in your home? The warmth and charm of

an old-fashioned wood-burning stove has become a popular trend in many homes, but insurers see them as a source of accidental house fires and may refuse to write a homeowners policy or at least increase your premium.

Location, location, location. If the location of your home is in an area far from fire hydrants, or a nearby fire station, you may also see an increase in the cost of homeowners insurance.

Take good care of your home and possessions. Have you had several small claims in the past year, such as lost rings, broken Grandfather clock, or missing golf clubs? Insurers would rather see one very large claim, such as your roof blowing off, rather than several small claims. If your insurance company feels that you are not taking good care of your home and possessions, they may deny coverage.

Remember, if you are denied coverage, an independent insurance agent can help you find a new policy through one of the many companies they represent. And, he or she can go to bat for you in finding the policy that is right for you and your family.

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](http://www.firstfloridainsurance.com), or come by to visit one of First Florida's friendly agents.



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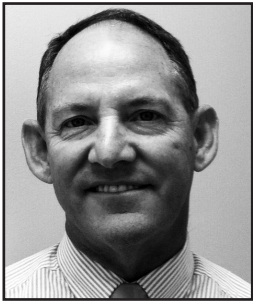
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## Chiropractic Care

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### Improved Health for the New Year

It's the beginning of a new year and most of us have vowed to do some new things to improve our lives and some others to improve our health. For some of us, change is not easy and we wind up not being able to follow through with our New Year's Resolutions. It's best to take changes in small steps. Diet changes are one of the hardest. Picking one aspect of your diet to change, like cutting down on carbs, is a good way to ease your body into different habit patterns.

In my Chiropractic practice, the beginning of the year is traditionally very busy. People are tired of dealing with

neck and/or back pain, or other stubborn health problems, and have decided that now is the time to do something about it. Unlike diet and exercise changes, starting into Chiropractic care is relatively simple and the results are usually quick in coming. And because the spine and nerve system affects the entire body, people receiving Chiropractic treatments usually experience other improvements in their body than just their pain getting better. If you've never tried Chiropractic care before, you just might be in for a pleasant surprise. It's a great way to start the New Year!

## St. Augustine Beach Civic Association

by Bill Jones, President  
[www.thecivicasociation.com](http://www.thecivicasociation.com)



### 2014 - Can it be better than 2013?

2013 was an incredible year for the St. Augustine Beach Civic Association and its programs. We truly are blessed to live in paradise and to be able to serve the community. The Civic Association milestones included saying farewell and thank you to long time President Robert Samuels, record crowds at the Music by the Sea Concert Series and a banner year for The Wednesday Market. Over the holidays I wondered if 2014 could be any better than the year we left behind?

2014 is off to a great start and we are certainly going to try and top last years success. Here are some great things that are already happening...

The Wednesday Market now has five produce vendors to go with the already terrific roster of arts, crafts, clothing and food vendors. Kudos to our manager Ms. Nico Recore and Board Member Paul Slava for their hard work. The Wednesday Market is entering it's 15th year of operation and is open each Wednesday from 8 am until 12:30 pm at the St Johns County Pier Park

Membership is off to its best start in the history of the Civic Association. Thanks Peter Darios of the Sunset Grill who not only purchased the Corporate Membership for ownership but then bought individual memberships for his employees as a holiday gift! Individual memberships are just \$10, Family & Corporate Memberships are just \$20 per year. Membership pays for itself since all members receive discounts on products and services from over 75 businesses. Your membership also helps support all of our programs including The Wednesday Market, Music by the

Sea, Play it Forward, Children's Garden, Surf Illumination and more. Memberships can be purchased online at [www.thecivicasociation.org](http://www.thecivicasociation.org)

Commissioner Herb Rippe of Port & Waterway Authority spoke to our members in January about the economic impact of our beaches & waterways. Mr. Rippe complimented to City government for working diligently with county, state and federal officials to procure the funding that made the last round of beach re-nourishment possible. We too appreciate the hard work of our City Manager Max Royle and the Beach Commissioners. It should be noted that many of the beach re-nourishment efforts started under the leadership of former Mayor Emmet Pacetti.

Finally I wanted to issue a challenge to all who took time to read this far. Attend a local government meeting every month. Become informed on what is happening in our local community. Respectfully ask questions of both elected and appointed government leaders. Asking tough questions and making our officials accountable can be risky. It takes courage to stand up and be heard. You risk losing business and maybe even losing friends. We allegedly live in the greatest country in the world but I ask how great will it be if we don't expect and demand more from our leaders, ourselves and our children. Sitting idly by on the sidelines is no longer an option. You're not too young and you are never too old. Do your homework, be courageous, ask the hard questions. Washington, D.C. is 800 miles away but the things that matter most are right here in your backyard.

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## The Art Studio of St. Augustine Beach

by Jan Heusdens  
[heusdensjan@yahoo.com](mailto:heusdensjan@yahoo.com)  
[www.beachartstudio.com](http://www.beachartstudio.com)



### February is a Busy Month

#### Benefit Concert & Silent Auction

Starting off Saturday, February 1st is a Benefit Concert and Silent Auction with international folk music artist, Zoe Lewis. The Opening Reception with a silent auction and music by The Island Duet will be held from 5-7pm with food and refreshments available. Zoe Lewis, Live in Concert, begins at 7:00 PM.

Concert tickets are available at \$20.00 each. For advance sales, please contact Jayne Moon at 904-377-2893 or stop by A Hair Off the Beach, 531 A1A Beach Blvd. Tickets are also available at The Art Studio.

**First Friday Artwork Exhibition**  
 February 7th is our First Friday Artwalk Exhibition with featured artist, Dante Donofrio to warm up your days with his "Sun, Sand and Surf" show as well as exhibiting TAS members' works of art. Please plan to stop by.

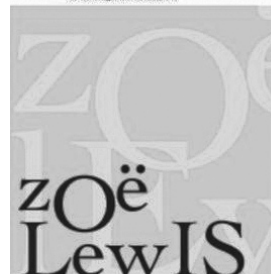
The Studio is proud to welcome new teachers and classes beginning in February. Mary Hubley will be teaching in Oil and Acrylic Painting as well as Drawing. Joan Dorrill, as was mentioned last month, will be teaching in Watercolor. Please check

our website at [www.beachartstudio.com](http://www.beachartstudio.com) for class schedules and upcoming events, workshops and membership information. Membership is open to the public.

The Art Studio at 370 A1A Beach Blvd in St. Augustine Beach is located in The Cultural Arts Center Building at St. Johns County Pier Park.



# Presents



## Live In Concert Saturday, February 1st

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## St. Johns County Medical Examiner Office Recognized With National Accreditation for Performance Standards

The National Association of Medical Examiners recently honored the St. Johns County Medical Examiner's Office with accreditation recognizing the agency for meeting or exceeding national performance standards.

Charged with providing crucial services that touch St. Johns County families during some of the most sensitive and vulnerable times in their lives, Medical Examiner Office staff members approach their mission with utmost objectivity and a sincere compassion for those who've been left behind. The office determines the cause and manner of death under circumstances that include homicides, suicides, accidental deaths, traffic fatalities, suspicious deaths, and infant deaths. Staff members conduct forensic investigations, perform autopsies, issue death certificates, and work closely with various tissue and organ procurement agencies as a service to the families in the community.

A state-mandated, county-administered agency, the St. Johns County Medical Examiner's office provides expertise for the civil and criminal justice system and serves St. Johns, Putnam, and Flagler counties. Appointed by the Governor in 2011, Dr. Predrag Bulic leads an office of six, including two forensic investigators, that processes more than 300 cases annually. The office is dedicated to providing accurate, timely, and thorough death investigations for families of the deceased and law enforcement.

Dr. Bulic is a member of the Florida Department of Health Leadership Council,

American Academy of Forensic Sciences, and Florida Association of Medical Examiners. Prior to serving in St. Johns County, he worked in Volusia County and Broward County, and served as an Emergency Room physician in Belgrade of the former Yugoslavia. The St. Johns County office encourages educational development within the field and serves as training location for those entering a variety of related careers including

criminal justice, nursing, and forensic pathology.

This accreditation is the model for superior national forensic standards and is often the guideline utilized by international forensic agencies. During the accreditation process, they evaluate an organization on expertise regarding a variety of criteria including investigations, forensic death examinations, personnel qualifications, and facilities. In addition, radiology and histology, reporting and recording, security, and mass disaster plans are also evaluated.

The St. Johns County Medical Examiner's office initiated the accreditation process in 2012. Forensic pathologists conducted a two-day inspection of the facilities in June and announced the office's full accreditation in August. The endorsement is a five-year certification. Seven of the 24 Medical Examiner Districts in Florida have received accreditation, and only 65 agencies throughout the United States accomplished the goal.



Dr. Predrag Bulic with St. Johns County Commissioners

## FOSAA Invites Arts Community to Children's Arts Festival in 2014

The Friends of the St. Augustine Amphitheatre (FOSAA) invite the arts community to be a part of "The Gathering of Friends Children's Arts Festival" on June 21, 2014 at the Amphitheatre. This completely interactive event will allow children to explore their own creativity while showcasing the diversity of the local arts community. It will be advertised throughout Florida and surrounding states and will be free to the public. The festival is funded in part by an ACH grant from the TDC. This is a unique opportunity for the arts community to showcase their talents and publicize private lessons, camps and workshops while engaging children in a

variety of arts activities

Each artist or arts organization will have a designated space to offer a unique interactive experience. Whether taking part in a drum circle, dancing, creating a collage, painting, playing an instrument, or engaging in storytelling, children will be introduced to a variety of art forms that will hopefully inspire and encourage them to pursue new interests.

An application can be downloaded at [fosaa.org](http://fosaa.org) under "Events." The form should be saved and e-mailed to [fosaaartsfestival@gmail.com](mailto:fosaaartsfestival@gmail.com) or mailed to the address shown. For further information please call 471-4113.



## Financial Focus

Informations Provided by'

Edward Jones

### Five Reasons Not to Be a "Do-It-Yourself" Investor

These days, you can go online and invest, for modest fees. You can also visit various websites for research and watch numerous cable shows for investment recommendations. So, why shouldn't you be a "do-it-yourself" investor rather than work with a financial professional?

Actually, there are at least five good reasons why a financial advisor can help make you a better investor.

A financial advisor can:

Ask the right questions — If you try to invest on your own, you may find yourself asking the wrong questions, such as: "What's the 'hottest' investment out there?" A financial professional can help frame better questions, such as: "Given my individual risk tolerance and long-term goals, which investments should I consider to help me build a balanced portfolio?" In other words, a financial professional can help you ask the questions that can lead to better results.

Look at your situation objectively — No matter how hard you try, you won't be able to take all the emotion out of your investment choices. After all, your investment success will play a large role in some key areas of your life, such as your ability to enjoy a comfortable retirement. Consequently, if you think you're not making the progress you should with your investments, you may be tempted to make a hasty decision to give your portfolio a "jolt." Frequently, though, such choices can backfire. When it comes to investing, it's better to invest with your head, not your heart. A financial advisor can analyze your situation, assess your risk tolerance and make appropriate recommendations.

Show a deeper understanding of investment research — You can look up many types of financial data on your own.

But do you know how to put all these pieces together into a cohesive picture? A financial professional, with years of experience and training, is generally more capable of finding the research sources and making the most sense out of the results.

Put experience to work in making portfolio recommendations. Even if you've been investing for many years, you might be surprised at all the underlying influences that should go into making investment decisions. But a financial professional understands market patterns, the nature of diversification and other factors necessary in helping you make the right choices for your situation.

Spend time looking for opportunities — Even if you enjoy the process of investing, the chances are quite good that you can't spend as much time on it as a financial professional. That means, among other things, you aren't constantly on the lookout for new investment opportunities. Nor are you always looking within your own portfolio for opportunities to rebalance or make other adjustments that can help you move forward toward your goals. But when you work closely with a financial advisor, he or she is exploring the financial markets for new investment prospects while regularly reviewing your portfolio for possibilities of upgrading quality, increasing diversification or making adjustments in response to changes in your life.

The "do-it-yourself" route may be fine for home repairs. But when it comes to managing your investment situation, there are benefits to working with a professional.

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

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## St. Johns County Sheriff's Corner

By David Shoar, St. Johns County Sheriff

### Sheriff's Advisory Councils

This month I would like to draw attention to our Sheriff's Advisory Council here at the St. Johns County Sheriff's Office. This is just one way that our citizens work closely with me, and other members of your Sheriff's Office to promote the essential partnership between this office and our communities. These councils, called ShAdCo's, serve as information exchanges between citizens and the Sheriff's Office. Regularly scheduled meetings offer residents an opportunity to communicate directly with the command staff and deputies on issues of importance to their own neighborhoods. These councils provide an opportunity to develop mutual understanding and encourage community participation in the development of Sheriff's office programs, as well as policy considerations. This program not only demonstrates a full accountability to the residents of our county it also serves to reduce the fear of crime in our communities.

St. Johns County spans over 600 square miles and presents uniquely diverse issues affecting our various Districts. The advisory councils have been established in the different areas of the county to address specific problems and find solutions in those areas. These volunteers work closely with the Sheriff's Office and participate in meetings. They receive information concerning the latest efforts from our office and provide feedback and advice on how the agency can improve the delivery of services to their neighborhoods.

There are two ShAdCo's presently,

and are formed in the fastest growing areas of the county, the Northwest and Northeast. Any resident of St. Johns County that is over the age of 18 is encouraged to apply to be a member of the Sheriff's Advisory Council. Commander Brian Lee leads the Advisory Council in the Northwest section of the county. They meet on the 2nd Monday of the month at 7:00 p.m. at the Julington Creek Annex, 725 Flora Branch Blvd. You can reach Commander Lee by email at [bclee@sjso.org](mailto:bclee@sjso.org), or by phone at (904) 209-1451. In the Northeast District, Commander Samuel Williams heads up the Advisory Council. They meet on the 2nd Thursday of each month at Pusser's Caribbean Grill Restaurant, 816 A1A North, Suite 100 at 12:00 p.m. You can reach Commander Williams by email at [spwilliams@sjso.org](mailto:spwilliams@sjso.org), or by phone at (904) 209-1963.

I would also like to remind our residents that there are several ways you may be a part of your Sheriff's Office. The Civilian Police Academy is an excellent way to learn what we do and how we train to combat crime in our communities. I will discuss the academy in a future column. You can also follow us in various social media settings such as Facebook and Twitter. As always, feel free to contact me by phone or appointment at the Sheriff's Office, or you can reach me by e-mail at [dshoar@sjso.org](mailto:dshoar@sjso.org). And for additional information on the many programs we offer at the Sheriff's Office, please go by our website at [www.sjso.org](http://www.sjso.org).

I look forward to your input.

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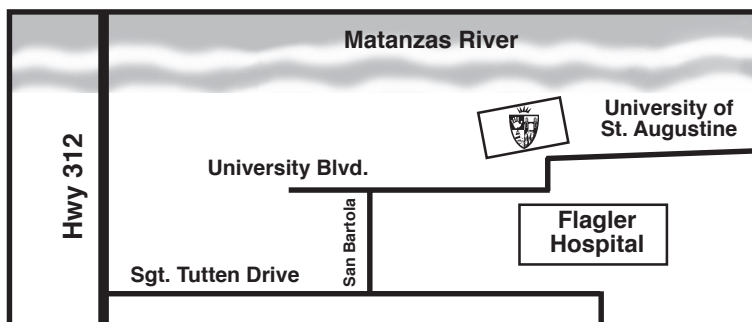
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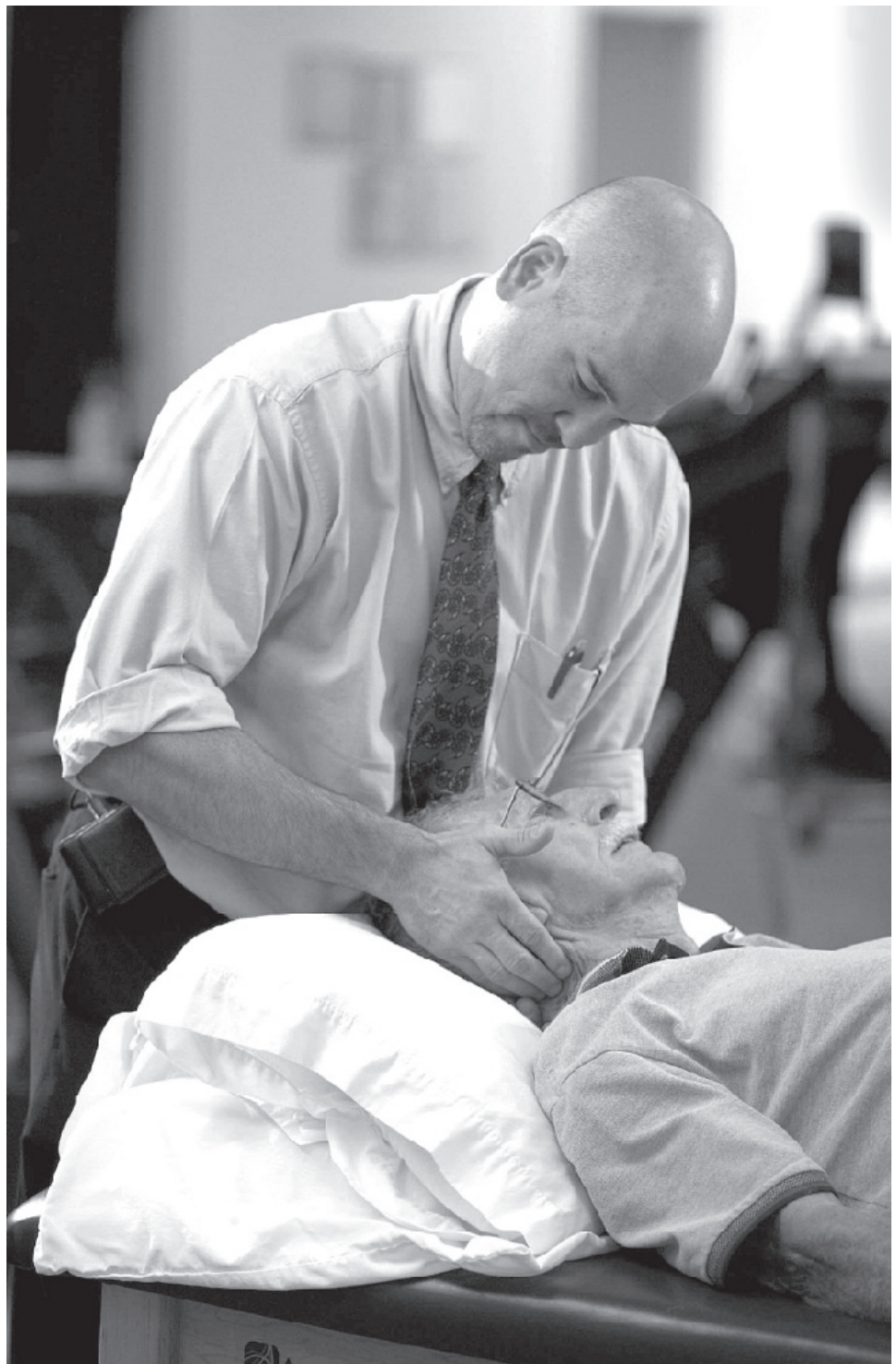
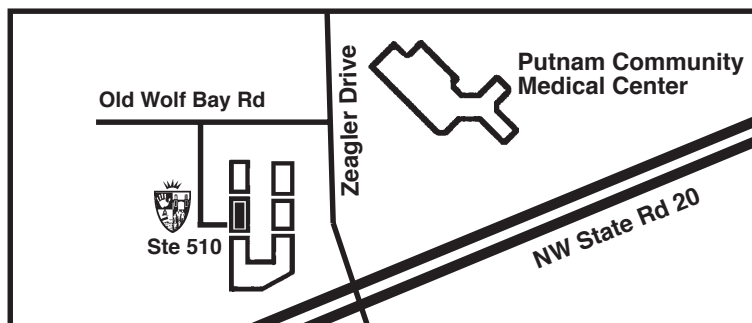
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