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## Betty Griffin House 5k Run & Walk-A-Thon

(continued from page 1)

race where there will be prizes, raffles, mimosas and more!

The Friends of Betty Brunch is a great opportunity for participants to recharge with a full course brunch catered by Salt Life Food Shack and lots of fun for everyone to enjoy! For every \$100 raised, participants will receive a raffle ticket to win amazing prizes, including a \$1,000 necklace, cruise for two, an assortment of gift baskets, and lots lots more!



To register for the Betty Griffin House 5k Run Walk-A-Thon go to [www.bettygriffinhouse5k.org](http://www.bettygriffinhouse5k.org). You may also call Malinda Everson, Development Director for Betty Griffin House at (904) 808-8544 if you have any additional questions or interested in volunteering.

As a private, nonprofit agency, Betty Griffin House provides emergency shelter to abused women, men and their minor children. Other support services available to shelter residents and non-residents include a 24-hour crisis hotline, individual and group counseling, forensic/medical rape exams, and legal assistance. Confidential individual and group counseling are available in all parts of St. Johns County including, Hastings, Ponte Vedra Beach, St. Johns, St. Augustine and St. Augustine Beach. For more information or to make a donation, visit our website at [www.bettygriffinhouse.org](http://www.bettygriffinhouse.org). Also like us on Facebook and follow us on Twitter.



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## Headaches

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



Headaches are a common problem and can be quite debilitating – just ask someone who has them on a regular basis. The treatments for headaches are a varied as the type of headache. Headaches vary in the type of pain as well as the location of pain.

Migraine type headaches, I'm told, are excruciating. I've been fortunate never to experience these but have heard accounts of locking oneself in a dark room for days, vomiting, missing work, avoiding friend and family, not eating and consuming strong medications in an attempt just to get some relief.

Sinus headaches can also be quite painful but the most common type headache is the tension-type headache. The tension-type headache produces varied pain. It may be intense or mild. The pain can also vary in location. It may be felt behind the eye, the top of the head, back of the head, in the temple region and even across the forehead. Sometimes the pain can be felt into the neck or jaw.

The most common cause of the tension-type headache is, yep – you guessed it, poor posture and over-loading of the muscles. Such habits produce myofascial trigger points in the muscles. These little nodules are quite painful but also cause referred pain. Referred pain is when pain is felt in a different place than where the actual problem occurs. This is what makes diagnosis complicated. A trigger point in the neck can refer pain to the head. Rubbing the location of the pain, i.e. head, neither exacerbates nor relieves the pain because the problem is not in the head

but in the neck.

Myofascial trigger points are easy to abate, but the case is another story. It takes time. Many trigger points can be treated in 2-3 treatments but reversing the cause of the trigger point requires a change in activity, posture or life-style. This may include work-related habits, study habits, correcting muscle imbalances or moving joints.

Research shows that myofascial trigger points can also contribute to migraine-type headache pain, so treating trigger points may help minimize or reduce the intensity of a migraine.

Myofascial trigger points are tiny to palpation but no small problem, especially if they are the source of your headache pain. If you suffer from headaches, physical therapists trained in soft tissue manipulation and trigger point therapy can help, not just relieve the pain but to find the cause and correct the cause. The therapists at First Coast Rehab have been trained to do both. If you suffer from headaches, stop suffering. The solution may be a simple trigger point. Get help and make a change.

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

## St. Augustine Orchestra's Winter Concert "What's In A Name"

(continued from page 1)

The program will also include the well known "Finlandia" by Jean Sibelius, and "The Saints' Hallelujah", a piece made famous by The Canadian Brass.

The winter concert of the season will be held in the beautiful gilded age ambiance of The Lightner Museum at 25 Granada Street in St. Augustine. The program will begin at 8:00 P.M. Tickets for the concert are \$20.00 for adults, \$5.00 for Students with ID, and free to Children 12 and under. Tickets are available in advance online at [www.StAugustineOrchestra.org](http://www.StAugustineOrchestra.org) or at the door on the performance night.



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\$550,000.....	\$1234.....	home/auto discount up to 20%
\$500,000.....	\$1121.....	home/auto discount up to 20%
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**How To Save On Your Homeowners Insurance Premiums**

By Paul Murray, President, Murray Insurance

When it comes to Homeowners Insurance, many factors affect the premium you pay, including which insurance company you choose. Different insurance companies charge different premiums for similar coverage. Decisions you make about how much insurance coverage to buy also affect your premium. Some of the other things that are likely to affect your premium are:

- The cost to rebuild your home. This is not the same as the purchase price (which includes the cost of the land). A good insurance agent will help you estimate replacement cost using information about your home and its contents.
- Whether your home is made of brick or wood. The premium usually is lower for homes that are primarily brick or masonry than for wood frame homes.
- The distance from your home to a water source or fire department and the quality of your community's fire protection.
- The age and condition of your home. The premium often is higher for older homes and homes in poor condition than for newer homes and homes in good condition.
- The claims history of your home and of homes in your area.

Keep in mind, the insurance coverages you choose, including optional endorsements, as well as the deductible you choose, will determine premiums.

Other ways to keep premiums low:

- Insuring your home and autos with the same insurance company, and the length of time you've been with your current insurance company.

- Your credit history. Many insurers use your credit history as a factor to decide whether to sell you insurance and what price to charge you. Also, your history of filing claims for water damage, fire, theft or liability on homes you've owned.

- Many insurers offer discounts for having protection devices in your home, such as smoke detectors, a burglar alarm, a sprinkler system, deadbolts on doors or security devices for windows.

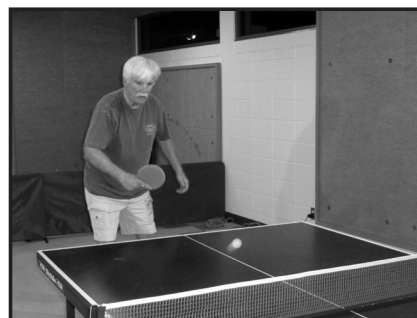
Things that can detrimentally effect premiums:

- Having a wood furnace or wood stove. Having a swimming pool, trampoline or playscape that could cause injuries.
- Some insurers won't insure you if you own certain breeds of dogs.

Remember, different insurance companies charge different rates for the same coverage. Independent agents represent several companies and can give you several quotes.

*Call a Murray Insurance agent 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.TheMurrayIns.com, or come by to visit one of our friendly Murray Insurance agents.*

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**Trinity Episcopal Church helps Habitat for Humanity**

Turning out as volunteers and sponsors of Habitat for Humanity's mission to provide "homes, communities and hope," Trinity Episcopal Church presented a check for \$1,000.00 to Executive Director Alia Reimer Tuesday at a Habitat home under construction at 894 West 7th Street in St. Augustine. Father Jack Batkin and dedicated church volunteer and organizer Bob Finney presented the check at the site of the new home being built for PUBLIX employee Delores Washington. Trinity contributed \$5,000 dollars last year to Habitat's Apostle Build. "Trinity rallied volunteers for a build on Jan. 9, 2015 and Feb. 14th. One more construction date is March 13th," said Volunteer Coordinator Casey Wright.

Habitat for Humanity of St. Augustine & St. Johns County builds homes, communities and hope. What will you build? To volunteer or donate, visit our website online at [habitatstjohns.org](http://habitatstjohns.org); or, call us at 904-826-3252.



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## Financial Focus

Information Provided by  
Edward Jones

### How Should You Respond to Higher Interest Rates?

If the Federal Reserve (Fed) raises short-term interest rates this year, as many financial professionals predict, what will it mean to you? As a consumer, you might experience the “ripple” effects if long-term interest rates eventually follow suit, affecting mortgages and other loans. But as an investor, you might quickly feel the impact of a move by the Fed — especially if you own bonds.

In fact, the value of your existing bonds might drop noticeably if interest rates were to rise. That’s because no one will give you full price for your lower-paying bonds when new bonds are being issued at a higher interest rate. So if you want to sell your bonds, you might have to take a loss on them.

Of course, if you were always planning to hold your bonds until maturity, you might not be overly concerned with falling prices. Assuming your bond issuers don’t default — and defaults are rare among “investment grade” bonds — you will continue collecting regular interest payments until your bonds mature, at which point they will be redeemed at full face value. Furthermore, just owning bonds can help you diversify your portfolio, which might otherwise be dominated by stocks and therefore be susceptible to big swings in value. (While diversification can help reduce the effects of volatility, it can’t guarantee a profit or protect against loss.)

However, it’s still useful to be aware of the effects of rising interest rates on bonds of different maturities. Typically, when rates rise, long-term bonds will fall in value more than short-term bonds. So if you only owned long-term bonds, your portfolio could take a bigger hit than if you owned both short- and long-term bonds.

Again, this might not be a big issue if you intend to hold bonds until they mature — but if your plans change, a drop in value in your bond holdings could be cause for concern. Furthermore, if you just owned long-term bonds, your money would be tied up, thereby not allowing you to take advantage of newly issued, higher-paying bonds.

You can help protect yourself against the potential negative effects of rising interest rates by incorporating a “fixed-income ladder” in your portfolio. You can build this ladder by purchasing fixed-income securities — such as corporate or municipal bonds — in various maturities. With your ladder in place, a portion of your portfolio matures at regular intervals. Consequently, you can benefit from any increase in interest rates by reinvesting your maturing bonds at the higher rate. And if interest rates should fall, you still have your longer-term bonds working for you. (Generally, longer-term vehicles pay higher rates than shorter-term ones.)

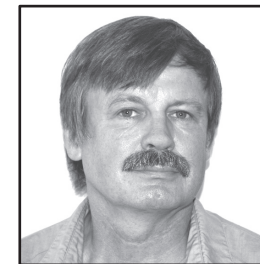
Even if the Fed does raise short-term rates in 2015, it doesn’t necessarily signal the start of a trend. Interest rate movements are notoriously hard to predict — and you probably won’t help yourself by trying to “time” your investment decisions based on where rates may be heading. But techniques such as a fixed-income ladder can work for you in all interest rate environments. So as you think about how you’ll invest in bonds in the years ahead, keep this type of “all-weather” strategy in mind. It may be able to help you keep the “guesswork” to a minimum.

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

## Computer Corner

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

### Care for Your Computer



Greetings from Computer Professor

In this column I will discuss part 1 of the care for your computer. Care for your computer falls into two major categories; the hardware (the physical part of the computer) and the software (Windows, programs, drivers and personal files) installed and stored on your computer’s hard drive. The major concerns for hardware include: physical abuse, electrical instability or shock and temperature. These are concerns whether you own a laptop or Desktop computer.

The most vulnerable item to physical abuse is the hard drive. The hard drive holds all your programs and files — everything. It has a fast spinning disk read by a hovering magnetic pickup arm, similar to a photograph record but it hovers just off the surface. Those of you familiar with a photograph record know that any shock to the record player was not good for the record. This applies to the hard drive disk also, yet with much more severe results.

When dealing with a laptop the abuse extends to the screen and water damage through keyboards or vents. The number one killer of laptops are the laptops that are not shut down, the lid is just closed then dumped in a book bag — How are book bags treated? Smaller abuses come from the handling of USB devices, when the USB cord is plugged into the computer there is not much room for error and anything other than straight in can bend and permanently damage the contacts inside the plug. DVD or

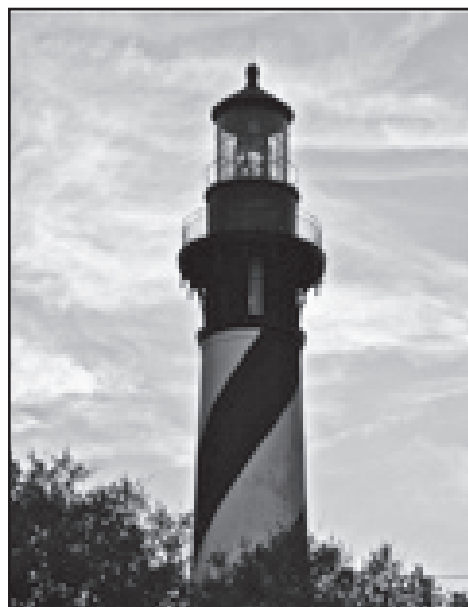
CD disk that are kept in the computer but not in use, has to “spin up” and be accessed constantly as you use the computer, this prematurely ages the player and slows down computer operation.

Electrical abuse comes from unstable power in the house. Surge protectors can do little for lighting strikes and power outages, using an UPS can protect you from those. Turning power off instead of using the shutdown command is almost as bad. Putting a laptop to sleep then having the battery run down is the same thing as turning it off without the proper shutdown routines being run, you may have problems starting the laptop. Keeping a laptop connected the AC all the time is not good for the battery IF your laptop does not have charging controls to stop the charging from time to time to let the batters take over.

High temperature is a killer for anything electronic. We cause most of the high temperature problems by blocking good air flow through our computer. Desktop are enclosed in desks with dust filling air vents, laptops sit on the bed or soft surface blocking the fan vent on the bottom and get blocked by dust even easier. Many companies lower the lifespan of their computers by keeping them turned on all the time, then turning the AC off at night or weekends, overheating the computer then they are greeted by cold AC Monday morning and thus condensation build up inside the computer.

In part two next month I will cover the software side of the computer.

## MOUNT OF PRAISE



### We Invite You!!

Mount of Praise invites you to our celebration service held at the Riverview Club House in the Shores Community in south St. Augustine Florida.

Pastor Bruce and Angie Cabbage has been Pastoring for over 40 years and brings a wealth of knowledge of the Word of God.

Mike and Joy Plant are Co-Pastors of the Music ministry and have a heart for others to enter into the Presence of the Lord.

Sunday 6:00pm

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## So Much Planning Goes into Retirement.

### Have You Thought About Taxes As Well?

It’s likely that your retirement income may come from many sources, such as Social Security, pension distributions, a 401(k) or IRA withdrawals. That’s why, if taxes are a concern for you, it’s important to choose the right investments for your portfolio. At Edward Jones, we have many options that can give you more control over your taxes, so you can enjoy what you’ve worked so hard to achieve.

Edward Jones, its employees and financial advisors cannot provide tax advice. You should consult with a qualified tax specialist for professional advice on your specific situation.



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## FOSAA Invites the Arts Community to Participate in Second Annual Children's Arts Festival

Friends of the St. Augustine Amphitheatre (FOSAA) is excited to announce that the second Gathering of Friends: Children's Arts Festival will be held on Sunday, May 17th from 10:00 A.M. – 3:00 P.M. at the Amphitheatre. This is a free event that will take place rain or shine. Thirteen hundred people attended last year's festival where children of all ages participated in a myriad of art, music and dance activities, played historic games, wrote poems, and listened to music and storytelling. Carol Gladstone and Jessie Getchius, Festival Co-Chairs, were thrilled with the surveys collected last year and pleased that FOSAA can again offer children hands-on exposure to so many art forms. It's also a wonderful opportunity for the arts community to share their information

with the public.

Many of last year's artists, musicians and arts organizations will be returning this year. FOSAA would like to invite others in the greater arts community to participate. If you are interested, please contact Carol Gladstone at [grambini1@comcast.net](mailto:grambini1@comcast.net) for further information and an application form. The deadline for applications is March 1st and slots will be filled on a "first come first served" basis.

FOSAA is also looking for non-food vendors who sell items of interest to children and families. Non-food vendors should e-mail inquiries to [grambini1@comcast.net](mailto:grambini1@comcast.net).

FOSAA is a 501c3 corporation with its primary mission to increase access to the St. Augustine Amphitheatre by schools and other non-profit community organizations. FOSAA assists the Amphitheatre in promoting excellence in programming and in being a positive contributor to the quality of life for citizens and visitors to St. Johns County.

FOSAA is governed by a twelve-member Board, led by President Dottie Acosta. FOSAA awards year-round grants to schools and non-profits, sponsors a summer arts camp, Paint Outs for school art departments, and many events during December to Remember. Fundraisers and membership donations provide the funding for FOSAA's activities. For more information about FOSAA and pictures from past events, go to [www.fosaa.org](http://www.fosaa.org).

## Main Library Brown Bag Lunch Program "Sweet Temptation of Whetstone Chocolate"

Make plans to attend the Brown Bag Lunch Program at the Main Library on Wednesday, March 18, at 12:30 p.m. as Virginia Whetstone McGuire, President of St. Augustine's own Whetstone Chocolates, takes us through the history and making of chocolate. From the cocoa bean harvest to the creation of unique delicacies, guests will learn about and sample this once-revered and always-evolving treat.

The Brown Bag Lunch Program is sponsored by Friends of the Main Library St. Augustine and patrons are welcome to bring their lunch. Beverages will be provided.

The program is free and open to the public; however, reservations are required to guarantee seating. To make a reservation, please call the Main Library at 904-827-6940. For additional information contact the Main Library or Friends President Toni Siriani, [toni825@hotmail.com](mailto:toni825@hotmail.com). Follow us on Facebook/ Friends of the Main Library St. Augustine.



Seafood Festival  
March  
6th-8th

Once again the St. Augustine Lions Club is seeking over 200 volunteers to helping to making this event very successful.

The Lions Club will again have incentives for non-profits, similar to previous years. Only approved non-profits may participate and only their own members/families. Volunteers must be 18 and over for most jobs. Volunteers age 14-18 can work in limited areas such as drink booth and dining room.

Email questions or requests to [volunteers@lionsfestival.com](mailto:volunteers@lionsfestival.com).

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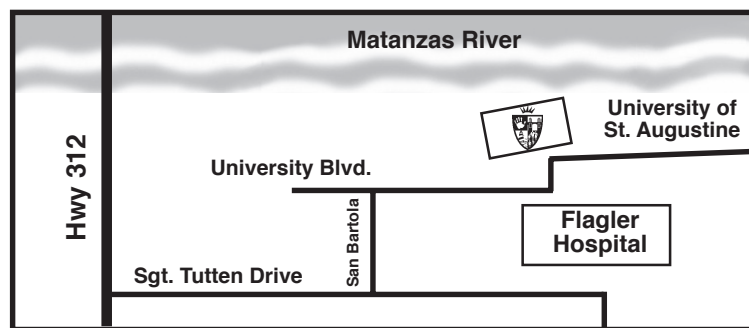
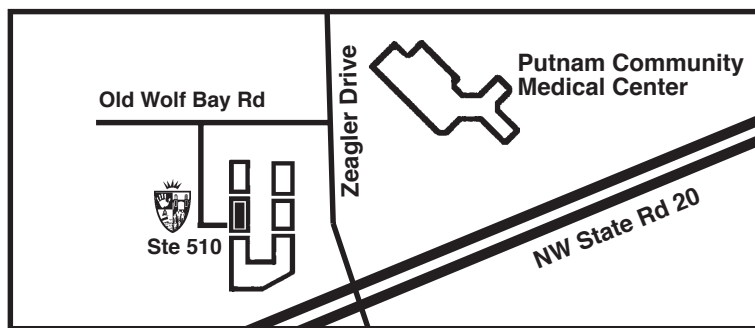
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Saturday, March 7th — 10 a.m. to 9 p.m.  
Sunday, March 8th — 11 a.m. to 5 p.m.  
Arts and Crafts Village closes at Sundown.  
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