Picnic At The Pavilion



Above: Shores residents the Bremer and Kass families enjoy a picnic lunch, complete with peanut butter sandwiches, at the Riverview Club pavilion area.

The recent, mild spring weather has brought out many Shores residents to the Riverview Club area to take advantage of the great amenities. Residents can use the pavilion area which has picnic tables and a grill. Also on the Riverview Club grounds is a playground, fishing pier and the Riverview Club pool which will be officially open this month, just in time for the warmer weather and swimming season.

The pavilion area, complete with picturesque views of the Intracoastal, has already been the site for several weddings and other special events. The Riverview Club also has a 5,000 square foot ballroom available to rent for parties and other large gatherings.

Shores Book Club Kicks Off First Meeting

At Right: Members of the Shores Book Club had a great turnout for their very first meeting. New members are always welcome!



The St. Johns County Public Library recently kicked-off the first Shores Book Club.

Participants do not have to purchase the book as long as they have a library card. The book club will meet on the first Monday of every month at 2 p.m. at the Riverview Club. The following is the schedule and book list for the club.

April 1st - "The Language of Flowers" by Vanessa Diffenbaugh

May 6th - "The Next Best Thing" by Jennifer Weiner June 3rd - "The Secret Keeper" by Kate Morton

July 1st - "Gone Girl" by Gillian Flynn

August 5th - "Cutting For Stone" by Abraham Verghese September (TBA) "End of Your Life Book Club" by Will Schwalbe

October 7th - "The Flight of Gemma Hardy" A Novel by Margot Livesy

November 4th - "Buddha in the Attic" by Julie Otsuka For more information contact Kathy Esten at 827-6973 or at kesten@sjcfl.us.

The St. Augustine Shores Annual Meeting
Is May 3rd Starting At 10 a.m.
Meeting Will Be Held At The Riverview Club
790 Christina Drive

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

Huge Shores Spring Yard Sale This Month

This month, the Shores will once again host one of the largest yard sales in the St. Augustine

The annual Shores Spring Yard Sale will take place on April 6th from 8 a.m. to 1 p.m. on the grounds of the Riverview Club.

The sale features thousands of yard sale items including furniture, clothing and household items.

Residents of the Shores are offered the opportunity for a space at the sale to sell their yard sale items.

A big crowd is expected once again at the Shores Annual Spring Yard Sale at the Riverview Club.

Any Shores residents who would like to reserve space at the sale on April 6th should call Lucille at 794-2000 to register. Space fills very quickly so register as soon as possible.

Each year, the Shores hosts two yard sales, with hundreds flocking to the grounds of the Riverview Club to check out the bargains. The next sale will take place in the Fall.



- Shores Service Corporation News: No increase in Shores maintenance fee for this budget year. Plus Riverview Club pool deck is getting a new look
- April events at the Riverview Club
- Computer Corner: Using Updates & Short Cut Keys
- News From Around The Shores: Young Shores resident becomes an author



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 shoresobserver@yahoo.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@

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

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

- St. Augustine Shores Service Corporation monthly meetings are held on the second Thursday of each month. Meetings are at 7 p.m. at the Riverview Club.
- St. Augustine 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 third Thursday of each month.
- · 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. Classifed 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

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marybethmartin.zumba.com Check Us Out! First Visit Free!



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

St. Augustine Shores Community Classifieds

FOR SALE: Glass top dining room table with mable/wrought iron base; 6 white upholstered chairs, new \$1300, now \$500; White lighted china closet, \$200; 2 hideabeds, floral, 1 loveseat, 1-3 cushion, \$200 each; Queen bedroom set, 5 pieces, \$250; Kitchen set, table/4 chairs, \$100; 2 floral couches/loveseat, 3 cushion, \$150 ech; 2 end tables, \$25 each; 3 glass top wrought iron base tables, 2 end, 1 coffee, new\$900 now \$400. all in like new condition. Call 794-5282.

FOR SALE: Lane cedar chest, good condition, 18" wide, 44" long, 30" high. \$64. Call 794-

FOR SALE: Lift chair, ultimate in comfort & style, brown, like new, cost \$900, asking \$450. Call 797-5940 after 5 p.m.

FOR SALE: Sofa, Love Seat & Over-sized Club Chair w/Ottoman, navy blue fabric, matching pillows in navy blue, gold & white. Sold in a group for \$500 or single pieces for best offer each, 3 years old.; 2 large round glass side tables w/heavy antique brass bases, excellent condition - \$65each; Black & chrome large TV stand w/2 shelves under for DVD player, tape player, etc. \$45; French Provincial style blue & ivory 2-drawer chest on legs - \$20; Computer desk with pull out key-board shelf, Maple, 1 large cabinet drawer on the side - \$35; Light oak stand on wheels, 2 shelves, good for kitchen or office use -\$25; Desk chair with rollers, navy blue cloth covered - \$20; Aluminum crutches, pair, lightly used \$20; Nova Walker, purple frame, black seat w/ storage under, hand brakes, Used 2 months \$65; Aluminum basic walker w/front basket - \$20; Lampshades, ivory color, 1 large & 1 small - \$15. Call 794-4359 or 461-3243 ask for Dale.

FOR SALE: Lane cedar chest, good condition, 18" wide, 44" long, 30" high. \$64. Call 794-

FOR SALE: 2008 Honda VTX motorcycle, 9,000 miles, black. In excellent shap, has bags and windshield, \$4,999. Call (386) 338-8294 and

FOR SALE: Gazelle Edge elliptical exercise trainer, fully assembled with computer for timing, calories burned, etc. \$60. Call 794-9231.

FOR SALE: Beautiful, thick wool rug with 2 Magnolia blossoms, brown background, 5 x 8, excellent condition, no pulls or stains. Original price \$900+ asking \$500. Call (904) 495-8034. FOR RENT: Fairview Condo, \$700 per month,

no pets, 2 bed/1bath, upstairs. Call 471-7596. WANTED: Anyone interested in playing cards.... "hand & foot." Call 797-7436.

FOR SALE: Three wheeled tricycle, manufactured by Miami Sun Company. Like new in excellent condition, has saddle seat, hand brake control and basket on back. Sells for \$300 brand

new, asking \$100 cash. Call 829-3896. FOR SALE: Whirlpool Washer and Dryer, Elecric, Excellent Condition, 3 yrs. old. asking \$350; 2 IKEA Computer tables, white/silver, one small

& one square. \$20 each. Call 794-4226. FOR SALE: Lawn mower, Troy-Built, 21" high wheel, self prop, 6.75 HP, like new, \$195; Vacuum/ Blower, outdoors, Black & Decker, like new, \$25; George Foreman Grill, Jumbo size, new in box, 25; Sears hedge trimmer, electric, works fine, \$10; Gibson 24 piece glassware set, new in box, \$10; Gibson, 30 pc. stoneware set, new in box, \$15; Minolta, SLR X-370 camera, 50mm, 1:1.7 lens, like new, \$55; Kalimar Pro-Tec V-20 tripod, 12 (tripod with camera \$65. Call 377-7191.

FOR SALE: Beautiful brown vinyl wicker look patio set, square glass table top has wicker look border & space for magazines underneath, 4 sturdy high back chairs have nice thick taupe weather resistant cushions with lighter shade leaf & vine accents on seat/back cushions. Excellent condition, used very little in second home. Can e-mail photos upon request. Org. \$400, sell for \$180. Call (570) 883-0412 or (570) 540-6795.

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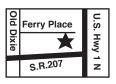
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99 Chevy S-10 \$4400 121k Miles 96 F-250 Tool Trk \$3400 125k Miles

St. Augustine 829-0815

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Water Problems? Ask Polly!



Polly Swindull

Will having a irrigation well lower my water bill?

Yes, if you are on water supplied by St. Johns county, you are charged a water rate and sewer rate for every gallon of water that you are putting on you lawn. Homes that install irrigation wells always see their water bills drop to under \$50 per month. A well will pay for itself in short order, especially with the fact that county water and sewer rates are going to do nothing but increase in the future.

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· Shores References Available

News From Around The Shores **Shores Resident Authors Children's Book**

Nikki &

Nick

The Shores own young author and illustrator's new children's book, nominated for the prestigious Caldecott Award, is said to be a wonderful example of a book designed for parent and child to enjoy together. Marina Sergeyeva, the author of this book called Nikki & Nick are Great Friends to Pick!, was born in the Ukraine. Marina is a recent university grad, where she received her college and high

school credits simultaneously, majoring in biochemistry and a degree in math. Her talent extends beyond academics, however. She was a dance major, for example, in a magnet high school. Now she has taken on writing and digital art, as self-taught, and was picked up by a small press publisher. Her first book, titled Upstairs, features traditional by Marina from her childhood to

poetry and short stories now as a young adult.

Marina Sergeyeva

The latest book, Nikki & Nick are Great Friends to Pick!, focuses on children and their learning with entertaining poems and interesting information. Marina is fortunate to have parent purchasers rave over this book that's both fun and knowledgeable for their child. Miss Sergeyeva says how much fun she had creating the book. Signed copies of both of Marina's books are currently on the shelf of the St. Augustine Barnes & Noble book store

Free Mortgage Workshop At Riverview Club This Month

Attention Residents! Are you considering refinancing your current home mortgage? Prosperity Bank will be hosting a mortgage workshop at the Riverview club for all Shores residents on April 10th from 4 p.m. to 7 p.m. You are invited to take advantage of this great opportunity to save money. Payment calculations will be available and representatives from Prosperity Bank will be on site to assist you.

For more information contact Donna DeRusso Smith at 810-3608.

Residents Celebrate National Poetry Month

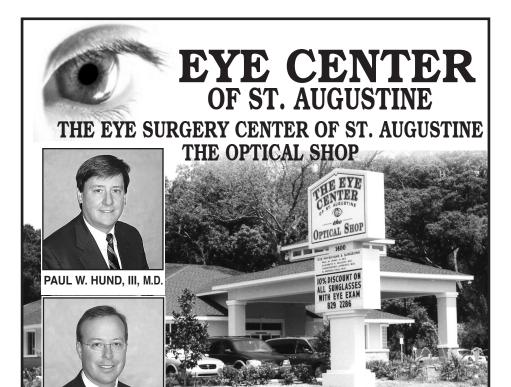


(L to R) Chris Bodor, Michael Sanders, Kimmy Van Kooten and Richie Cardone. Photo by Mary Beth Bodor.

This month is national Poetry Month. Inaugurated by the Academy of American Poets in 1996, National Poetry Month is now held every April, when publishers, booksellers, literary organizations, libraries, schools and poets around the country band together to celebrate poetry and its vital place in American culture.

Shores resident Chris Bodor invites all poets and lovers of poetry to attend a free poetry reading with the Ancient City Poets on Sunday, April 28th in observation of National Poetry Month at the Gallery Cafe of St. Augustine (located at 1974 U.S.1 South in the Staples Plaza) from 3 to 5 p.m. The group was named in

April of 2009 by Glenda Bailey-Mershon, who also lives in the Shores. For more information, go to www.bodor.org or call The Gallery Cafe of St. Augustine at (904) 825-9944.



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St. Augustine Shores Club News

Travel Club

By Peter Dytrych

Join us for our FREE travel club get together.

It will be held on Wed., April 10, 2013, at 3:00p.m. at the Southeast Branch Library. The feature of the afternoon will be France's Alsace Region.

The main focus of the Club is to educate, inform, and enjoy armchair travel. The

Travel Club is open to all St.Augustine residents, free of charge. We also would be happy to help you plan your trips to any destination as a free service of our expertise. Group travel can be arranged if enough members are interested.

Your host is Peter Dytrych. Call 904 797-3736 for additional information.

Writers In The Shores

By Donna Johnson

The April meetings for Writers in the Shores will be on Tuesday the 9th and again on the 23rd

The choice subject "Be still and" was suggested for this month's topic to write about on the 23rd.

Come and check us out, everyone is welcome and we would like to invite anyone

who loves to write. You do not have to be a member. We meet the 2nd and 4th Tuesday of each month at 1:30 p.m. here at the Riverview Club Library. We are a casual group who enjoy sharing their work and related discussion with each other. There are no officers, dues or requirements. All genres are encompassed.

For information call me at 794-0789.

April Activities At The Riverview Club

ACTIVITIES MEMBERS:

April 16th - **Singles** - Luncheon at Applebees at Noon. Members will be called. For information call Margaret Hand 794-4698
April 21st - **Transplants Arts & Crafts** 4

April 21st - **Transplants Arts & Crafts** 4 p.m. Bring a snack. For information call Jodi Smith 599-308

Billiards - Monday, Wednesday & Saturday at 9 a.m. Tuesday & Thursday at 1 p.m.

Bingo - Wednesdays at 7 p.m.

A minimum purchase of three cards at one dollar each is required. Ten games of two parts each are played and all monies are returned to players.

Bridge- Monday, Wednesday & Friday at 12:30 p.m.

Bridge Lessons - Mondays at 10:30 a.m. Chicago Bridge - Thursday at 12:30 p.m. & Tuesday at 7 p.m. Must have a partner to play. Info Nancy Willis 794-1855

play. Info Nancy Willis 794-1855. **Exercise Teacher** -Tuesday & Thursday at 10 a.m. Donation at door

French Classes - Conversational French on Thursdays at 3 p.m. with Micheline Sterling Line Dancing-Wednesday at 10 a.m.

Mah Jongg- Tuesday at 1 p.m. and Wednesday at 10:30 a m

Wednesday at 10:30 a.m.

Yoga - Monday, Wednesday and Friday at

9:00 AM and Monday at 7 p.m. & Tuesday at 8:30 a.m.

Chair Yoga - Friday at 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.

DANČE MEMBERS:

April 7th - Early Dance Social Music by NOSTALGIA 6:00-9:00 p.m. Registration April 2nd and April 4th from 9 - 10 a.m. Dance Members and houseguests \$5.00; nonmembers \$10.00

April 20th - **Main Dance Social** Music by Ernie on the Keyboard 7 -10 p.m. Hosts: Arthur & Caroline Bernard. Registration April 16th and April 18th from 9 - 10 a.m. Members and houseguests \$5.00; non-members \$10.00.

All dances are BYOB and snacks. For information 794-2000

ALL MEMBERS:

Dance Class - Thursdays at 2 p.m. Members \$2.50 per person, Guest \$3.50. Call Dennis Salvati 461-6782.

Rec. Association Meeting -

Second Tuesday of the month at 11:30 a.m.

For information on any of the Riverview Club activities please call 794-2000.

"Pennies From Heaven" Canasta Lessons

Learn to play a new and challenging card game "Pennies From Heaven" Canasta.

Jean Haggerson will be giving lessons start-

ing Monday, April 8th from 10 a.m. - Noon at the Riverview Club. Al are welcom to join. For more information call Jean at 794-9443.

Don't MissThe Shores Spring Yard Sale!

Don't miss the Shores Spring Yard Sale on the grounds of the Riverview. The big sale will take place on April 6th from 8 a.m. to 1 p.m.

The grounds of the Riverview Club will be filled with thousands of bargains. You can find books, toys, clothing and furniture to baby items and household ap-

pliances.

If you are looking to sale of your unwanted treasures, just sign up to sell items during the yard sale. Space is free of charge to Shores residents.

Hurry! Space fills quickly, so call now reserve your spot. Call Lucille at 794-2000.



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Ask Mow?

Answering Questions About Homeowner Lawn Equipment. Featuring "Mow"

St. Augustine Power House Spokesperson.

Hello and Happy April to all! First we would like to thank all of our readers for the great responses to our past issues. We have a lot of fun with the emails and correspondence, keeping in mind that negative response is still a response. Isn't that right Mow?



100 Percent. We really like the opportunity to express what we know best, Power Equipment! This month I would like to answer some reader questions submitted through the email.

Reader: Hey Mow, love your articles, me and the wife are looking to replace our tired old mower with something newer. Generally we would go down to the local "big box" store as you call it and get one, why should we purchase a mower from Power House?



Hello reader and thank you for the question. Buying a new mower is an investment these days and you get what you pay for. At Power House, our Trained Sales Staff will assist you in purchasing the right mower for the right job. Making sure you get the best price and financing available for the equipment you decide on. Sure a cheap mower will cut grass, but how good? When you purchase a mower from Power House that mower is assembled by a professional that knows how to set up

the machine correctly. That begins with the handle assembly, how many of you readers have a mower that you purchased that the handle bar and cables are a complete train wreck? Or that just mumbles along while you're mowing. At Power House you can believe the mower has been set to mow at optimum performance. What about after the sale? We offer the Power House Partnership Program on all mowers we sell to the consumers.

Reader: Mow, I hear talk about the Power House Partnership Program, is that available anywhere else?



Absolutely Not! You may hear or read about extended warranties and similar programs, but the Partnership Program was written about the customer and for the customer. We want that customer to feel that their lawn equipment investment with us is a Partnership and when they have a situation with the equipment, so do we.

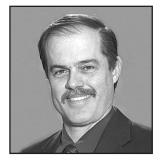
Reader: Mow, We had our chain saw in a shop recently, it cost us over \$80 to repair it, and they said it was due to old fuel left in the saw? How are we supposed to keep the fuel from going old? It is something we do not use a lot of the time.

Hello reader, boy if I had a nickel for every time this scenario played out, I think most of you know how I feel about fuel, don't get me started. Good news though, after some extensive research and some experimenting, we have discovered TRUFUEL. This is an engineered Fuel and Oil mix ready to use. It has the convenience of being a premix so there is no measuring; it has the performance for increased trigger response and smoother idling and the protection of NO Ethanol preventing

downtime and costly repairs. And a shelf life that last longer than normal like two years after it is opened. We have this product in stock at Power House, it's not cheap, \$6.99 a quart, but it's premixed, no oil to buy, no gas to buy and it's cheaper than shop labor rates. We give it 10 gold stars and highly recommend it.

So until next month, remember St. Augustine Power House is located at 125 Pope Road on the Beach. Visit us at www.staugpowerhouse.com and if you have any questions for Mow email him askmow@staugpowerhouse.com.





Move To Last

By Jim A. Viti, PT, DPT, MHSc, OCS, MTC, FAAOMPT First Coast Rehabilitation (904) 829-3411

Appliances used to be built to last. It seems now-a-days everything is built for temporary use only to be replaced. Fortunately, many joints of the body can be replaced with a high percentage of success but many people don't realize the way they move and perform their daily functions may either increase or decrease joint stress. Simple suggestions on how we move and function can significantly reduce these stresses, maybe enabling them to last longer, and potentially reduce the need for replacement or surgery later in life. Such suggestions include:

1. When getting out of bed in the morning, bend your knees, roll to the side and sit up sideways. This 'log roll' significantly reduces twisting, shearing and compressive forces in joints of the low back.

2. When sitting in a car, computer or chair at home and work, place a small pillow in the curve of the low back. This reduces pressure within the discs of the low back, supports the back so muscles don't have to work as hard and places the neck in a more neutral position.

3. When standing up after sitting, keep the back straight and lean forward at the hips. This too reduces stress in the low back.

4. When standing for prolonged periods (like in line at the store), place one foot slightly forward of the other and rock slowly back and forth. This keeps the muscles firing, lubricates the joints and reduces stress on the hips, knees and spine.

5. When bending and lifting, keep your back straight, bend your hips and knees and do not twist your spine. Turn by moving your feet, not with your back.

6. When getting in the car, sit first then lift and swing your legs in. When getting out of the car, lift and swing both legs, then lean forward at the hips and stand up. This significantly reduces torsion forces on the back, hips and knees.

7. When performing activities like vacuuming, shoveling or cutting the lawn, lean forward at your hips and bend your knees, as if you were lunging forward. This reduces the need to bend forward in the low back region, reducing pressure within

8. Overhead activities can place undue stress on the tendons of the shoulders, so use a stool or

ladder to reduce the amount you have to reach overhead.

9. Low impact aerobic exercise like walking or cycling improves nutrition to the joints, which improves overall joint health. Exercise improves cardiovascular function, burns calories, reduces weight gain, and may therefore decrease compression on all joints.

10. Finally, at the end of the day, when it is time to sleep, make sure your pillow supports your head and neck in a level position, both when you are lying on your back or lying on your side. This helps reduces stress on joints, muscles and nerves of the neck during one of the times you are most immobile.

You only have one back. By simply paying attention to the way you move may help it last your life time. If you are experiencing pain, decreased function of the spine or extremities, or sense you are moving incorrectly - the therapists at First Coast Rehabilitation are the movement specialists who can help you to restore normal pain free motion to whatever joint is involved. Contact us at 904-829-3411 in St. Augustine or 386-325-2721 in Palatka.

Jim Viti has been treating patients with low back pain for over 25 years. He is board certified in orthopaedic physical therapy and lectures to physical therapists throughout the United States regarding low back mechanics, injury and





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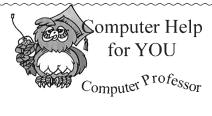
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Computer Corner

By Gary Herrick, Computer Professor mainely2@bellsouth.net

Updates & Short Cut Keys

This month I have a few updates and short topics to share.

First, by the time this makes it to print I hope the "java" problem is resolved. Java updates are coming out every few days now. Apple issued an update that removed Java and if you need it for a website you click "missing plug-in" and it will download the latest.

For those of you who has bought a new computer and were faced with a strange looking Windows, here are a few tips to help you along. On your keyboard between the CTRL and ALT key is a key with a small flag on it, it is called the Windows Key. Windows 8 puts it to a greater use than past windows with additional shortcuts using that key. For example holding the windows key and tapping the letter d will bring up the old desktop.

Some of the following short cut keys also work on previous visions; I am going to abbreviate the Windows Key as WK:

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WK+I - find the power button (shutdown) and some other settings

WK+E - Takes you to the old "My Computer"

 $\overline{WK} + X - A$ very powerful list of tools for advanced users

Hold the ctrl key down and tap the plus

or minus sign to make the information on the screen larger or smaller.

From the initial start screen of apps just start typing the name of a program or setting you want and it will immediately take you to a search screen with all the apps and your request located. One last item for Windows 8, if you have some apps with x in the upper right and they do not work it, this means you initially did NOT create a live or Hotmail account, this would be a local account and many apps will not be able to work with a local account. This can be changed by WK+W and type "user," click or enter on user.





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A Lifetime Of Receiving Through Giving

By Jane Tucker, First Florida Insurance

The seldom used "coupling" of a charitable gift annuity with a single premium immediate annuity can provide clients with an easy and tax efficient means of garnering guaranteed payouts that are excluded from the estate with no market risk. Leaving out trust documents and legal fees, this strategy will simultaneously provide tremendous benefits to charitable organizations.

The charitable gift annuity is a contractual arrangement between a donor and a charity. The donor makes an irrevocable gift in exchange for guaranteed payments for life. The charity issues the gift annuity agreement, then sells (if necessary) the assets gifted, and places the funds into a separate account on behalf of the named annuitant. The charity can then either self-insure or reinsure its payment obligation while making the stipulated payments to the annuitant for life.

Although the term "reinsurance" is misused in this context, the charitable community does not refer to such an arrangement as "reinsurance." It involves the purchase of a single premium immediate annuity contract by a charity from an insurance company. The insurance company guarantees the lifetime payments the charity is obligated to pay through a gift annuity agreement. The insurance company makes payments directly to the charity on the same periodic basis as the payout obligation that the charity has made to the named annuitant. The remainder (the amount donated less the reinsurance premium) is available to the charity immediately.

Government regulations require charities that self-insure gift annuities to reserve 100% of the risk, effectively restricting the use of amounts contributed until the annuitant's death. However, in most states, should 100% of the gift annuity risk be "reinsured" by an authorized insurance company, no reserves are required.

The following tip demonstrates how charitable

"reinsurance" can be used for a variety of client planning goals:

IMMEDIATE PAYMENTS

Beth, age 75, is frustrated by the renewal rates of her bank certificates of deposit. Beth can use \$100,000 of her maturing certificates of deposit to establish an immediate gift annuity with the Charity. In doing so, Beth can generate an annual lifetime payout of \$5,800 a substantial income tax deduction

as well as a substantial income	ua ucuuciioii.
Donor/Annuitant	Beth, Age 75
Gift Amount	\$100,000
Annuity Payout Rate	5.8%
Tax Free Payments	\$4,756
Total Annual Payments	\$5,800
Tax Deduction	\$41,015
Income Tax Savings	\$11,540

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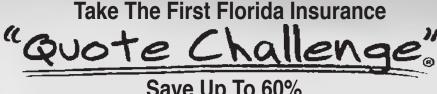
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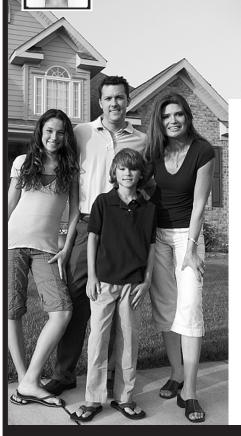
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Shores Service Corporation News

Riverview Club Pool Deck Project Underway



ABOVE: Jon John with Parry Pools prepares to lay pavers on the Riverview Club pool deck. The project is on track to be finished by April 1st, which is the official opening of the pool for the swimming season.

The project for replacing the deck around the Riverview pool is moving quickly to be in place by the April 1st, opening day for the new swimming season.

Parry Pools, Inc., a Jacksonville pool contractor was awarded the work contract for \$75,000.00 after a sealed bid submission along with three other pool contractors.

In addition to the winning bid, Parry Pools was required to provide \$1,000,000.00 insurance policy and to post a performance bond.

Performance specifications for the project were developed by Wet Engineering of Jacksonville who was hired by the Service Corporation last fall to provide engineering expertise and overall supervision of the project due to its 10,000 square foot size and drainage complexity.

Parry Pools has cut the concrete

deck to receive a new, expanded drainage system. Following drain installation Parry Pools is laying a one inch bed of sand for installing 2 3/8 inch pavers on the entire deck area. The raised area at the edge of the pool will have cracks repaired and pavers installed. Paver installation in front of doorways will be matched to threshold level so no step up or down situation

Wet Engineering is reviewing progress steps to be sure materials meet specifications and that all construction and safety codes are met prior to opening day.

Bath houses are being painted and repaired for the coming swim season. The Service Corporation is moving to set up funding through a Dreux Isaac supervised maintenance program for a complete renovation of the bathhouses in the near future.

Shores Service Corporation (Homeowners Association) Meetings are held on the 2nd Thursday of each month at 7 p.m. Meetings are held at the Riverview Club.

Shores Budget 2012-2013

ST AUGUSTINE SHORES SERVICE CORPORATION APPROVED BUDGET FOR YEAR ENDING JUNE 30, 2014

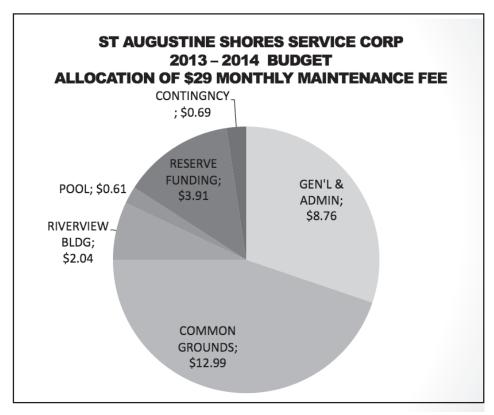
	GENERAL &	COMMON	RIVERVIEW	POOL	2014 TOT
	ADMIN	GROUNDS	BUILDING		BUDGET
REVENUE:					
MAINTENANCE FEES	\$1,191,204				\$1,191,20
LEASE INCOME-COMPOUND		11,072			11,072
ACC PERMITS	920	,			920
TRANSFER FEES	4,125				4.125
REC'N ASSOCIATION FEES	1,120		26,631		26,631
POOL FEES			20,001	25,378	25,378
RIVERVIEW RENTALS			32,055	20,070	32.055
COMPOUND RENTALS		33,912	32,000		33,912
RECOVERY OF COLLECTION COSTS	61,780	33,312			61,780
OTHER INCOME	1,535				1,535
TOTAL REVENUE	\$1,259,564	\$44,984	\$58.686	\$25,378	\$1,388,61
TOTAL REVENUE	\$1,239,304	\$44,904	\$30,000	\$25,378	\$1,388,61
EXPENSES:					
PAYROLL	\$151,372		\$32,448	\$9,061	\$192.88
PAYROLL TAXES	12,266				
WORKERS COMP INSURANCE	2,578		2,630 550	735	15,63
DISABILITY INSURANCE	1,604		476	468	3,59
EMP MED/LIFE INSURANCE					2,08
LIABILITY & PROP DAMAGE INSURANCE	25,902	4.000	4,038	4.00:	29,94
COLLECTION SERVICES	9,493	4,266	15,297	4,231	33,28
	89,040				89,04
LEGAL SERVICES	10,000				10,00
ACCOUNTING SERVICES	35,608		595	166	36,36
OFFICE EXPENSE	32,337				32,33
POSTAGE	9,630				9,63
ANNUAL MEETING EXPENSE	8,442				8,44
TRAINING	0			220	22
SECURITY		3,200	1,200		4,40
CONTRACT LANDSCAPE SERVICE		283,185			283,18
REPAIR AND MAINTENANCE	1,250	23,360	15,860	3,650	44,12
TELECOMMUNICATIONS	4,637		593		5.23
ELECTRICITY	1,100	95,748	11,798	5,615	114,26
WATER	232	1,460	2,490	3,414	7,59
PROPANE			2,919	-,	2,91
TRASH SERVICE	2,184	4,860	2,700		9.74
GAS AND OIL	4,668	.,	-1.00		4,66
SUPPLIES	.,		6,252	13,403	19.65
OUTSIDE SERVICES	1,722	30,040	48,900	9,125	89.78
MISC ADMINISTRATIVE EXPENSE	3,157	,	10,000	0,120	3,15
MISC RIVERVIEW EXPENSE			2,986		2.98
MISC COMMON GROUNDS EXPENSE		15,210	2,300		15,21
BAD DEBTS	9,715	10,210			9,71
TAXES AND LICENSES	320		1,689	350	2.35
LAKE TREATMENT	520	29,490	1,005	330	
TREE REMOVAL					29,49
ANIMAL/PEST CONTROL		60,000			60,00
		1,650			1,65
PLANTS, MATERIALS AND MULCH SMALL EQUIPMENT		22,347			22,34
		500			50
COMPOUND COST		3,200			3,20
SERVICE CHARGES/CREDITS	10,868		(10,868)		
DEPRECIATION	1,831	12,164	10,143	9,983	34,12
TOT OPERATING EXPENSES	\$429,957	\$590,680	\$152,696	\$60,422	\$1,233,75
NON CASH EXPENSES	\$1,947	\$12,164	\$10,156	\$9,983	\$34,250
CASH SURPLUS/(DEFICIT)	\$831,554	(\$533,532)	(\$83,854)	(\$25,061)	\$189,107
RESERVE FUNDING					\$160,616
CONTINGENCY FUNDING					\$28,491
CONTINGENCY FUNDING					600.4

Presented here are details of the St. Augustine Shores Service Corporation 2013-2014 budget which will meet the needs of the community with no increase in the \$29.00 maintenance fee for the next fiscal year.

While maintenance fee increases from new construction have not been a

large factor, the Service Corporation is making progress in collecting payments of delinquent fees and legal expenses with nearly \$60,000.00 received versus \$24,000.00 in the 2012-2013 budget.

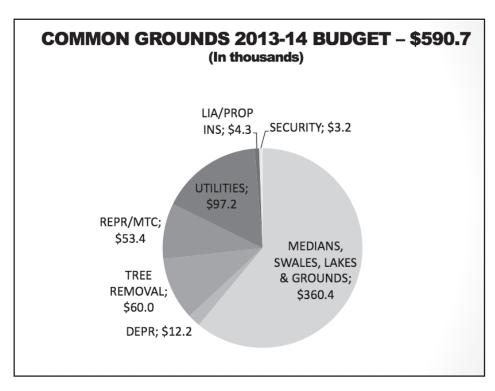
For more information or for hard copies of the budget, contact the Service Corporation office at 794-2000.



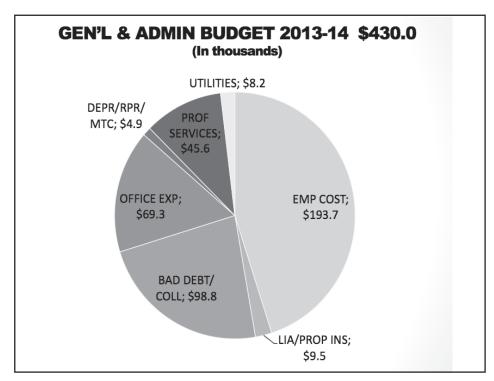
Allocation Of The \$29.00 Monthly Maintenance Fee - This chart shows distribution of the maintenance fee through each cost center. Funding of the reserves to match the Dreux Isaac Study consumes \$3.91. The resulting surplus is marked as contingencies for unforeseen situations that may arise over the year.

Shores Service Corporation News

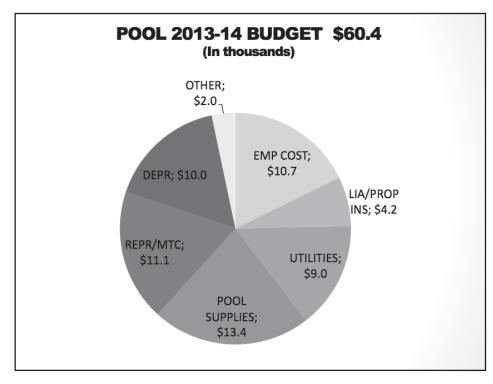
$Shores\ 2013\text{-}2014\ Budget\ (\texttt{Continued\ From\ Page\ 10})$



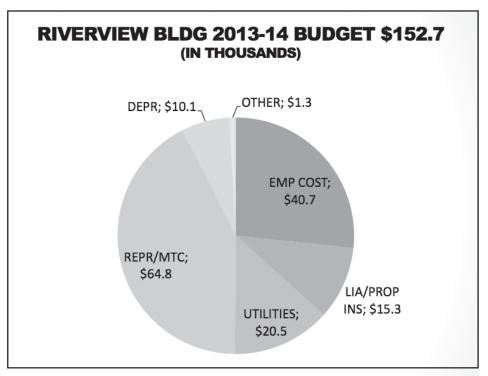
Common Grounds - This chart breaks down the allocation for common grounds activity. Included is median, swale, parks and lake maintenance, mulching, trees, flowers and shrubbery, tree pruning and removal, irrigation systems, utilities, including streetlights and trash costs.



Gen'L and Administration Budget - This chart shows the costs attributed to administering the functions of the Service Corporation. Employee costs not allocated to other cost centers are show here. Legal fees, collection costs, and bad debt expense, computer system hardware and software costs, postage costs, annual meeting expense, maintenance fee coupon books and insurance costs are included.



Pool - This chart breaks out the expenses directly related to the Riverview Facility pool. The pool attendant costs are minimal due to the installation of the access card reader system. Liability and property insurance, repair and maintenance, chemicals and utilities expenses related to the operation of the pool are shown.



Riverview Building - This chart shows costs for the operation of the Riverview Building. Employee costs comprise a coordinator for scheduling and renting the facility and an activities hostess. Other expenses included cover replacement and maintenance of mechanical systems, plumbing, electrical components, janitorial services and supplies, pest control, furniture repair and replacement and property and liability insurance.



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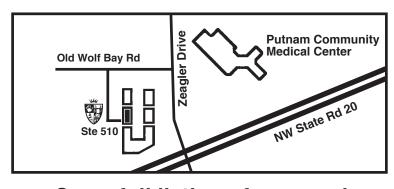
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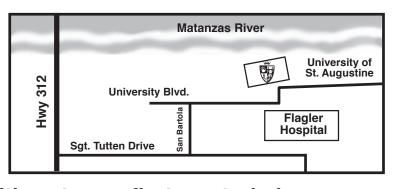
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