NEWS FOR AND ABOUT RESIDENTS OF ST. AUGUSTINE SHORES



#### Friends of St. Augustine Ampitheatre Holds Successful **Childrens Arts Festival and Music & Arts Camp**

#### By Carol Gladstone

It's been a busy summer for the Friends of the St. Augustine Amphitheatre, better known as FOSAA. In June FOSAA sponsored A Gathering of Friends, Children's Arts Festival - a free event held at the Amphitheatre. Children had the opportunity to experience hands-on arts activities with area visual artists, dancers, musicians, and crafts people who generously donated their time. Children also met Curious George and Clifford, played games with pirates, and lined up to have their faces painted. Over 1300 children and adults attended and activity areas were packed all day. Funding from a TDC grant helped defray expenses. Festival co-chairs, Jessica Ray and Carol Gladstone, were thrilled with the turnout and plans are already underway for next year.

In July FOSAA sponsored its first Music and Arts Camp, also at the Amphitheatre. Funds raised from last year's Celebrity Guitar Auction/Raffle covered expenses, enabling the Camp to be offered free of charge to all participating children. During the week children learned to play the ukulele, construct Muppet puppets, make and play drums, learn proper vocal techniques and sing and record an original song. The culmination was an enthusiastic last day performance for family and friends. "We could not have brought the Arts Festival or the Camp to fruition without the enthusiasm and generosity of Ryan Murphy and the Amphitheatre staff, "said Dottie Acosta, President of FOSAA. "We are all in sync in recognizing the importance of the Amphitheatre as a community venue.

Ryan Murphy, General Manager of the Amphitheatre is one of FOSAA's biggest cheerleaders. "Every year the Amphitheatre presents a phenomenal schedule of large concerts and events that we are proud to bring to the community," he explains, " but it is truly the events that we work on with FOSAA that brings us closer to our vision of bringing the Amphitheatre to the community and providing a space (continued on page 5)

# **Moultrie Creek Nursing & Rehab** 5 - Star Rated Facility in Florida



The Moultrie Creek Nursing & Rehab Center has been identified by the Agency for Health Care Administration (AHCA) as a "5-Star" ranked facility. This ranking is based on the facility's survey score over the past 30 months, and indicates that they rank in the top 20% of nursing homes this Region. In addition to overall facility inspection, each facility receives stars



Left to Right: Gingie MacQueen, Admissions Dir. Beverly Stoltzfos, Director of Nursing, Jason Davis, Administrator, Sally Howes, Rehab Program Mgr, Jignish Patel, Medical Dir.

for quality of patient care and their quality of life within the facility. The AHCA rating also scores the facility on administration, nutrition, hydration, restraints and abuse, pressure ulcers, overall decline in patient conditions and dignity related issues.

Administrator Jason Davis, NHA, declaired when was presented the this award, "I am so proud of our health care professional, the team is focused on providing a wonderful customer service experience for our patients and their family members." Moultrie Creek Nursing & Rehabilitation Center prides itself in providing home-

like amenities during your stay. A personalized plan of care teaches and educates you for continued improvement after returning home.

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

# **St. Johnes Business Network Means Business** (EXPO, THAT IS!)

The business community and the public is invited to enjoy a day of business networking, fun, food and giveaways at the 2014 Business Expo. The St. Johns Business Network is rapidly filling their slots for exhibitors, vendors and sponsors at their upcoming Business Expo on Friday October 10th at the Renaissance

Convention Center at the World Golf Village. This will be a day filled with learning about businesses in St. Johns County and learning about several aspects of business from a slate of speakers already signed on

The speakers and their topics include:

Pat Blanchard - Director, Jacksonville Women's Business Center, JAX Chamber Foundation

Steve Kaufman - President and CEO SJK PR, Marketing Your Business

 Jason Johnson – Chief Marlin of Marlin Consulting Solutions, Does Your Business Need an App? Ed Randall – Florida Capital Bank, NE Florida

Regional Manager Government Guaranteed Lending SBA Eligibility and Lending Practices,
Marty Cohen and others – Counselors of SCORE

ST. JOHNS Business Network JAX Chapter 86, Growing your business •Kathy George – VP Spherion, Emerging Workforce – Hiring the right people

(Continued on page 5)

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

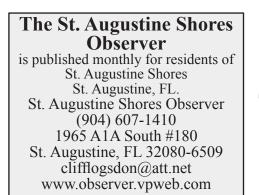
- **News From Around the Shores:** - September Rec. Calendar
- Health Update: One A Day, is more than jut a Vitamin
- Financial Focus: Could You Afford to Live to 100?
- Computer Corner: Malware Infections

• Wind Mitigation Inspection Could Save You Money On Homeowners Insurance

 St. Johns Business Network Fall **Business Expo** 

Sheriff's Corner: Back to School Safety





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

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

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

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

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

The Observer is published by an independent publisher and is not affiliated with the Shores 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. 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 issue.

# Friends of A1A Scenic Highway International Coastal Cleanup Sept 20th

The International Coastal Cleanup, September 20, 2014 starts at 8 a.m. and runs until noon. The Flagler Beach staging location is the Flagler Beach Pier where volunteers will receive their location and supplies. Lead contact: Linda Provencher. We also have a staging location at the Beverly Beach Town Hall for supplies in that area. Lead contact: Jim Ardell.

# Our Community Newspapers Reach Thousands of St. Johns County Residents by U.S. Mail.

• St. Augustine Shores Observer

• St. Augustine Beaches News Journal



Call 607-1410 To Advertise Your Business Or Service To These Communities or email us at clifflogsdon@att.net

# **Community Classifieds**

FOR SALE: Blue Ladies bicycle in very good condition. \$25.00. Call 797-5626

**FOR SALE:** Full/queen wood headboard with bedframe in excellent condition \$50.00, new used child safety gate \$25.00, new small pet taxi \$25.00. Call 904-814-8104.

**FOR SALE**: Moving. King size bed, headboard, footboard, mattress and 6 drawer dresser purchased at American Signature light oak colored 350 or best offer, Rattan round table 47" all glass top, 4 Rattan chairs swivel and tilt, brown fabric \$300 or best offer, matching couch \$100. Please text or call Cindy 904.325.4502 cheld1950@icloud.com.

**FOR SALE**: Three Hampton Bay used ceiling fans with 5 blades and lights. Guaranteed to work. \$20.00 each. Call 904-392-6605 or 904-794-5306.

**FOR SALE**: Shopsmith Mark V 510: 6 in 1 Table saw, bandsaw, belt sander, lathe, joint planer, drill press, fully functional, Manuals, accessories and extra blades. Can deliver in St. Augustine \$750.

Rigid 12" full thickness planer. Assembled but never used. Can deliver in St. Augustine. \$200 Call (904) 501-2008.

**FOR SALE**: (1) A pet step for a small or handicapped pet who needs help reaching his/her favorite spot. Brand new. \$10.00 (2) Potting tray for the avid gardener. Brand

*JUnited 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 new. Measures 24" x 24" with a graduated depth to 7-1/2". Made of recycled green plastic. Made in England. \$15.00. Bought from a gardening website so you will save on the price and on shipping. Call 904 797-3736.

**WANTED:** Nice Treadmill. Call 797-4507.

**FOR RENT**: Beautiful 2/2 2nd Floor Condo with spectacular intercoastal views now available for 6-7 months for a great vacation/short-term rental beginning with September or October occupancy. Newly updated and completely furnished including washer/dryer and free wi-fi. Serene living with pool and pier access. No pets and no smoking. \$1200 a month includes rent and all utilities (electric, water, trash pick-up, basic cable and wifi). Background check required. Please call 704-451-0455.

**NOTICE:** Shores United Methodist Church (724 Shores Boulevard) has 10 x10 and 12x20 raised bed garden plots available for residents of the Shores. Each plot will be cleared, tilled, and ready to plant by September 15th. Each plot has drip irrigation installed. Gardeners will be responsible to plant, cultivate and weed, pest control, and harvest. Any one interest contact Jeff Strait at 904-814-2052 or contact Susan at Shores UMC at 904-797-4416.







# St. Augustine Shores Club News September Riverview Club Calendar

**ACTIVITIES MEMBERS:** 

BOOK CLUB- First Monday of the Month in the Library. Open to all residents. RUBBER BRIDGE- Wednesday & Friday at 12:30 PM BRIDGE LESSONS - Monday at 10:30 A.M. Nancy Willis 794-1855 CHICAGO BRIDGE - Thursday at 12:30 PM Nancy Willis 794-1855. Tuesday at 12:00 PM Debbis General 247, 0820 ar Detter 707, 2027. Must here a method

7:00 PM Debbie Casey 347-9800 or Betty Barton 797-9097. Must have a partner.

EXERCISE CLASS - Tuesday and Thursday at 10:00AM. Donation at door

- FRENCH CLASS Conversational French Thursdays at 3:00 PM
- 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 PM. Ancient Chinese Discipline of meditative movements practiced as exercise. \$2.00 per person

YOGA - Monday, Wednesday and Friday at 9:00 AM. Bring a mat

CHAIR YOGA - Friday at 10:45 AM. Additional mobility for those who have a hard

time with floor exercise. Loose clothing and a mat. WRITERS IN THE SHORES - meets every 2nd and 4th Tuesday of the month at 1:30 PM. Open to all residents. Donna Johnson 794-0789

**DANCE MEMBERS:** 

#### EARLY SOCIAL SEP 7TH 6:00-9:00 PM

SUNDAY

Music: Ernie Hosts: Chris Martin and Liz Blount Reservations Tues Sep 2 and Thurs Sep 4 from 9:00 - 10:00 AM SEP 20TH 7:00-10:00 PM MAIN SOCIAL

SATURDAY Music: Phil Farino Hosts: Dennis & Cheryl Donahue Reservations: Tues Sep 16 and Thurs Sep 18 from 9:00 -10:00 AM. Dances are \$5.00 for members and house guests and \$10.00 for non-members. BYOB and snacks

ALL MEMBERS: DANCE CLASS - SEPTEMBER 11TH 2:00 P.M. "WELCOME BACK" Members \$2.50, Guests \$3.50. Information Dennis Salvati 461-6782 BOARD MEETING - Second Tuesday of the month at 11:30 AM

# Writers In The Shores

#### By Donna Johnson

The Writers in the Shores are back from summer break and our meetings will resume in September once again. They will be on Tuesday the 9th and again on the 23rd. The chosen subject "The Steps" was suggested for this month's topic to write about on the 243rd. Come and check us out, everyone is welcome and we would like to invite anyone who loves to write. You do not have to be a member.

We meet the 2nd and 4th Tuesday of each month at 1:30 pm here at the Riverview Club Library. We are a casual group who enjoy sharing their work and related discussion with each other. There are no officers, dues or requirements. All genres are encompassed. For information call me at 794-0789.





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# The Corner Garden

By Susanne Murphy The Geranium Circle Garden Club

# Fall is Coming!

• Make the Fall fertilizer application to the lawn in mid-to late September. Following the moderate - maintenance plan, use 1/2 pound of nitrogen per 1,000 feet of lawn.

• If mole crickets are damaging your lawn, apply mole cricket bait. (last chance).

• Watch for: cinch bugs in St. Augustine lawns; sod web worms and army worm damage in tawns and brown patches fungus disease, which attacks the lawns when is cool and wet.

• Fertilize: shrubs; young trees and plams.

• Vegetables to plant now: Snap beans, pole beens, beets, broccoli, cabbage, carrots, caulifoower, endive/escarole, lettace, cucumber, bulbing onions, bunching onions, radishes, and summer squash.

# Happy Gardening!

# St. Augustine Travel Club

by Peter Dytrych

Please join us for our FREE St. Augustine Travel Club get together on Wednesday, September 10, at 3pm at the Southeast Branch Public Library on U. S. 1 when we will present on ECUADOR. Our own Mary Ellen Page will give a presentation on her experiences having spent some time in Ecuador with intentions of staying there. She will explain and talk about it. The Travel Club is intended to be educational and fun. We hope you will be able to come. The club is open to all St. Augustine residents and friends. For any questions, please call Peter at 904 797-3736.

The St. Augustine Travel Club is a volunteer organization offering presentations and lectures on various countries and is free with no membership required.



# News from Around the Shores Children's Programs Return to Shores United Methodist

A new school year brings the Children's Programs back to Wednesdays at Shores United Methodist. All children of the community are welcome to attend and all activities are free.

Children's Reader's Theatre is a new performing arts group and meets each Wednesdays at 5:30 p.m. The skits do not require costumes or elaborate props. A Reader's Theatre has something for all children, regardless of their reading level. Children read stories that have been scripted like a play, and they act out the story together. They are encouraged to use vocal, facial, and physical expression to engage with the script and their character. As children continue their repeated readings of the script, they are improving their reading skills and comprehension. They also will have the opportunity to practice speaking skills, such as pronunciation, expression, and varied volume. Children do not need to memorize their lines, which keeps the spotlight on the reading practice, not the performance. For shy children and early elementary readers there are group speaking roles and non-speaking roles, and simple props they can help make. Our focus is to get every child involved and learning! The Children's Reader's Theatre performs throughout the year for special occasions such as Christmas Eve, Valentines, vacation bible school and other church events. In December, they performed "Charlie Browns Christmas" for all church membership and their families. During the summer, the group performed a 5 act play "Lost Treasure of Shipwreck Bay" for VBS 'SonTreasure Island' and for the residents of the Allegro Assistant Living Facility.

The Children's Exploring L.I.F.E. Program is for children in Pre-4, Kindergarten to 5th grade. Exploring L.I.F.E. meets on Wednesdays from 6:00 p.m. to 7:30 p.m. Fall 2014 will start a special 13 week program, Treasure Seekers, where the fun and excitement of a tropical island is combined with the thrill of treasure hunting and discovering God as the greatest treasure of all! They will learn who God is and what God is like. Children are introduced to 13 of God's attributes: God Creates, God Knows me, God Is Wise and Good (and so much more)!

The program includes five rotating activity centers with appropriate age divisions for Music, Children's Readers Theater, Bible Story, Snack Shack, Craft Corner, and Games Galore. The Snack Shack includes pizza, dessert, and fruit juice. Each activity center has trained leaders and guides working with the children in 15-20-minute sessions.

The Pumpkins Return to Shores UMC. The Pumpkin Patch opens at Shores United Methodist on October 12, 2014. The Patch will be open weekdays from 2-7 pm and weekends 11am-7:30 pm and will feature all sizes of pumpkins for home use. The annual Fall Festival will be held on Saturday, October 25th from 3-6 pm. Free games and activities for kids and free refreshments will be available.

Shores United Methodist Church is located between the Shores Golf Course and Hartley Elementary. More information about all activities is available at www.shoresumc. org or by calling 797-4416. Rev. Randy Strickland is pastor.

# **County FY 2015 Proposed Budget and Tentative Millage Rate**

St. Johns County Commissioners received the proposed Fiscal Year (FY) 2015 budget and approved the tentative 2015 millage rate on July 29. There is no millage/ property tax rate increase proposed for FY 2015. Although total county property values have increased by approximately 6.2%, not all individual property taxes will increase by 6.2%. Properties with a homestead exemption will experience an approximate 1.5% increase in their county property taxes while non-homesteaded properties will experience approximately a 6% increase. Property taxes comprise approximately 21% of the total county budget revenue. Other revenues include utility fees, solid waste disposal fees, service charges, grants, gas taxes, and sales tax, most of which are statutorily restricted or obligated to specific purposes. The Board of County Commissioners will hold Public Budget Hearings to adopt the FY 2015 budget and millage rate at 5:01 p.m. on September 3 and 17, 2014. Both hearings will be held at the County Administration Building, 500 San Sebastian View, St. Augustine, Florida 32084.

# St. Johns County Quality of Life Ranked in Top 4% Nationwide

A recent study published by the New York Times ranked the quality of life for every county in the United States. Out of 3,135 U.S. counties, St. Johns ranked in the top 4% nationally and was the number one ranked County in the State of Florida. Quality of life indicators included education, median household income, unemployment rate, disability rate, life expectancy, and obesity. As St. Johns County continues to grow, so does the desire to offer residents the best quality of life. Abundant natural resources, diverse arts and culture opportunities, and a vibrant local economy are just a few of the things working together to keep the community strong and flourishing.

# Shores Resident Katheen Trued Senate Candidate at Riverview Club Reception

St. Augustine Shores resident Kathleen Trued, the Democratic candidate for the Florida Senate from District 6, will meet with Shores voters at the Riverview Club on Friday, September 5, from 5 to 7 p.m. Admission is free and all are welcome, regardless of party affiliation. Wine, cheese and a variety of hors d'oeuvres will be served.

Senate District 6 comprises St. Johns, Putnam and Flagler counties and northeast Volusia County. It is currently represented by Sen. John Thrasher. Please RSVP by Sept. 2, by telephone at (904) 797-1187 or by email at rlhebert0906@att.net



# News From Around St. Johns County

#### Friends of St. Augustine Ampitheatre Holds Successful Childrens Arts Festival and Music & Arts Camp

(continued from page 1)

that is inclusive of all who live here. Utilizing the Amphitheatre as an educational facility as well as a concert venue fell perfectly in line with FOSAA's Summer Camp."

More non-profits and schools are also using the Amphitheatre for their events and performances and FOSAA offers grants to help defray their expenses. Grants are made possible by

are made possible by membership donations FOSAA's from six hundred Friend members and fifty-two corporate sponsors.. Membership Director, Gladstone, Carol explains"Ourmembers are huge supporters of the Amphitheatre and its concerts as well as FOSAA's mission. Their support enables hard-working our Board to accomplish so much." President Dottie Acosta and the FOSAA Board is now planning its second Celebrity annual Auction/Raffle Guitar



on October 25th. Proceeds will be earmarked for future children's events. Ryan Murphy sees this as just the beginning of the great work that can be done together.

# St. Johnes Business Network Means Business (EXPO, THAT IS!)

(continued from page 1)

• James Pennington – President Bitcom, What is the Cloud?

Speakers will appear throughout the day in breakout sessions while in the main exhibit area vendors as diverse as Ancient City Accounting to Harry Waranch,LMT will be telling their stories. All in all there will be over forty vendors.

The SJBN has existed for five years and this is one of the biggest events they've sponsored. The goal of SJBN is to encourage, nurture and grow businesses in St. Johns County. The purpose of their 2014 Business Expo is to provide two main opportunities. The first is for businesses to be exhibitors and gain exposure for their products or services. The second is to provide breakout sessions and speakers that bring a level of expertise and value to the business education of our exhibitors and attendees. And it's FREE! There will be food and beverages available throughout the day culminating with a business mixer from 5 to 7 pm. There will also be door prizes and giveaways the entire day.

If you're interested in becoming a sponsor, a vendor or just need further information please contact SJBN member Cassandra Pleasent of Easy Sociability at 904-392-7691 or cassandra@easysociability.com.



# Dr. Howard Epstein, Urologist Dr. Anthony Cantwell, Urologist

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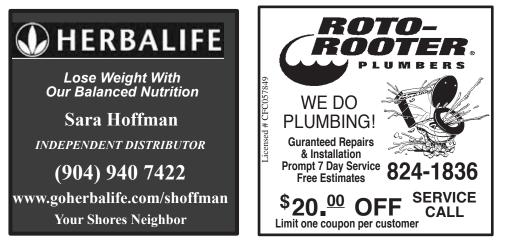
Howard B. Epstein, M.D., FACS

Anthony L. Cantwell, M.D., FACS

Mary K. Schupp ARNP has joined the medical group. She brings over 9 years Urology experience We welcome her and look forward to her addition to our staff.
Incontinence - We offer the newest and most effective therapies.
Cancer Detection & Treatment - Screening for prostate cancer. Ultrasound exams. Biopsies. Radiation Seed Therapy.
Impotence - Non-surgical and surgical correction.

 Kidney & Urinary Tract Stones - Latest laser correction. Medicare & Most Insurances Accepted









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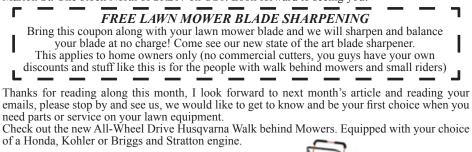
# Power Depot Inc.

"The Power Corner"

Welcome to "The Power Corner", a news article about outdoor power equipment with a look into the past and future of outdoor power equipment. For the next few months we "Futch's Power Depot of St Augustine" will discuss a topic with you in hopes to enlighten some truth or false information based on the type of equipment used in keeping your lawns and landscape manicured.

First of all a little background about myself, I have worked in the Outdoor Power Equipment Industry for 20 plus years. Many of you have read past articles of mine written under an alias name in this same paper and I believe that you deserve some new material. "The Power Corner" is intended to do just that. So sit back, read on and enjoy, if you have any questions or concerns or want to debate a subject, please feel free to email me, askapro@futchsdepot.com. Having said that, let's start off this month's article with some trivia. What invention was

Having said that, let's start off this month's article with some trivia. What invention was patented in June of 1914 that forever changed the lawn mower industry? Hint. Not a machine but a tool that enhanced the machine that did the work. The answer will be revealed in next month's article. If you have an answer please email askapro@futchsdepot.com or call me @ 904-826-2488. We are open Monday thru Friday 7:30am to 5:30pm and Saturday 7:30am to 1:00pm. Stop by if you like and meet the staff and check out our newly remodeled facility. We are located at 23 Marion St. One block North of SR207 on US1. Look forward to seeing you!



The Huqvarna HU675AWD 22" Lawn Mower easily handles hills, thick grass and tough terrains. Its AWD technology provides simultaneous power to all 4 wheels giving the operator maximum control and maneuverability. The HU675AWD features a 149cc Kohler engine, 22" cutting width, comfort handle and a 2 bushel soft bag collection system.



Futch's Power Depot of St Augustine • 23 Marion St • St Augustine Fl. 32084 Hastings 904-692-3673 • Palatka 386-385-5658 •Keystone Heights 904-473-4001 • Starke 904-368-0131

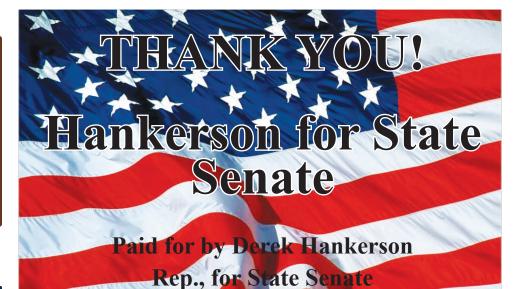


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"Our Family Serving Your Family Since 1915."

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# AHCA "5 - Star" Rated Facility

The Moultrie Creek team of professionals is pleased to announce that they have received the highest ranking of 5-stars as rated against their competitors in the St. Johns County area. This is a prestigious ranking in the nursing and rehabilitation industry and one to be proud of.

Moultrie Creek Nursing & Rehabilitation Center prides itself in providing home-like amenities during your stay. A personalized plan of care teaches and educates you for continued improvement after returning home.

200 Mariner Health Way, St. Augustine Tel: 904-797-1800 Fax 904-797-1803 Gingie MacQueen, Admissions 904-864-1051



Katie Steighner, LUTCF Licensed Insurance Agent The Auto Club Group 172 State Road 312 St. Augustine, FL 32086 904-825-0298 ext. 2224 Fax 877-297-7351 ksteighner@aaasouth.com aaa.com/staugustine

# **Computer Corner**

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

#### **Malware Infections**

Greetings from Computer Professor

Malware infections continue to be the dominant factor in all computers brought in for repair this year. Malware is the name for spyware and adware programs that infect your computer for the primary purpose of making money. They are widespread because the user either does not realize that program is there or they think it is something that is helping them. Some of the symptoms of a malware infection on your computer are:

Your computer is getting very slow (hard drive failing can cause slowdown also)

You are getting windows popping up that look like they are checking your computer and they are telling you how badly infected you are

Your internet home page has changed to something other than what you had, usually some sort of a search page.

Internet searches or pages are redirected to someplace else or an addition page comes up that is an advertisement.

There are more and larger advertisements on webpages then there was before.

You have several rows of toolbars at the top of your browser.

It is taking longer to start and there are more windows warning you about pending doom.

Most of this malware portrays themselves as a program that will speed up your computer, make your internet surfing faster and easier, provide coupons for you to save money,

anything a frustrate and desperate person may jump at a chance to fix their problems (the same problems those malware programs started in the first place.)

Unfortunately, since they are a greed motivated, no moral, desperate programs created from people with the same personality, they do not uninstall correctly or completely as they should and often return if the seriousness of the cleanup is taken too lightly. Your antivirus program will not clean all these infections, they are made to recognize malicious actions from viruses not lies from con artists. There are several anti-malware programs available that you can get and learn to use; but, much of the malware themselves claim to be antimalware programs. Do not get any program without searching reviews and asking around. I recommend checking out the following two programs but there are others also: Spybot Search and Destroy from www.safernetworking.org and Malwarebytes at www. Malwarebytes.org.

One last warning: If you receive a phone call from anyone no matter who they claim to work for and they claim your computer has problems, they are after your money only and if you let them into your computer it may very well be the last time you get to start it without spending hundreds of dollars. Just tell them they must be wrong because you do not own a computer then hang-up. No legitimate company does that and they do NOT know the state of your computer.

# **ROMANZA** Announces Fall Gathering

The exciting season opener for the monthly ROMANZA Gatherings will be held on Tuesday, September 9th at the beautiful Raintree Restaurant at 102 San Marco Avenue, uptown St. Augustine from 5-7pm. Complimentary hors d'oeuvres provided by the Raintree and a cash bar will be available.

This networking event is open to ALL individuals and cultural organizations, members and non-members alike. Members are cordially invited to bring a friend.

After a summer vacation, this is a great chance to reconnect with old friends, make new friends and discover what's ahead on the cultural scene for St. Augustine.

This month's entertainment will be all Members of Romanza who wish to take the spotlight to announce their upcoming plans and events for the new season. No advance notice required, just come prepared with your flyers or posters, dates and times, and share your exciting plans with everyone.

These Gathering mixers are a unique and comfortable opportunity for the creative community to socialize, communicate and share ideas and information. You'll meet fascinating people from St. Augustine's Arts, Culture, Heritage, Attractions and Business organizations.



# **Thinking About Selling Your Home?** I can give you a free, no obligation market analysis about what your home is worth. Buying · Selling · Rental Property Investment Property

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## **TEMPLE BET YAM ANNOUNCES** JEWISH HIGH HOLIDAY SCHEDULE

Rabbi Fred Raskind and the congregation of Temple Bet Yam, located at 2055 Wildwood Drive in St. Augustine, invites everyone to worship with them during High Whatwood Drive in St. Adgustine, invice everyone to worship with them during High Holiday services. Temple Bet Yam is a warm, welcoming Reform Congregation. For more information, call 904-819-1875, or visit www.templebetyam.org
S'lihot:Shabbat Friday, September 19th: 7:30 PM
Erev Rosh HaShanah Wednesday, September 24th 7:30 PM
Bosh HaShanah Day. Thursday, September 25th

- - Rosh HaShanah Day Thursday, September 25th Kol Nidre:
    - Friday, October 3rd: 7:30 PM Yom Kippur Day Saturday, October 4th
    - Sukkot Celebration October 8th: 6:00 P.M

# Students May Win up to \$5,000 **Patriots Pen Youth Competition**

The Veterans of Foreign Wars, Bryan Tutten Memorial Post 2391 and its Ladies Auxiliary in St. Augustine are proud to announce the theme for 2014-2015 Patriots Pen youth essay competition: "Why I Appreciate America's Veterans". Conducted nationwide, this VFW sponsored youth essay competition gives students an opportunity to write essays expressing their views on democracy. Patriot's Pen is open to 6th, 7th and 8th grade students enrolled in public, private or parochial schools in the U.S., its territories or its possessions. Home-schooled students also are eligible. We invite you to join the more than 104,000 students who participated last year in this contest. The top 46 national winners all receive at least \$500. The first-place national award is currently \$5,000 plus an all-expense paid trip to Washington, D.C. for the winner and a parent or guardian.

Students can ask a teacher or youth group leader to supervise their progress in the competition. Essays must be no less than 300 words and cannot exceed 400 words and should be submitted to the Post, along with the completed Patriot's Pen entry form no later than the November 1 deadline.

The National Association of Secondary School Principals (NASSP) has again approved this contest for its National Advisory List of Contests and Activities. The contest consists of four levels. The first level (entry) is sponsored by local VFW Posts. Post winners advance, one for every fifteen, to the VFW District (regional) level where the one first-place winner is advanced to the VFW Department (state) level. The one first-place winner at the Department level is then advanced into the VFW National competition. The winner from each Department (state) then competes for the national prizes. (Cash prizes are given out at each of the four levels). For information and to be sponsored by VFW 2391, please contact Gera Judge at 904-342-8634 or Debbie Tilley at 904-460-9345.

# **St. Augustine Beach Civic Association**

by Bill Jones, President www.thecivicassociation.com

#### **Parking Survey Results Offer Suggestions & More Questions**

City Hall was jam packed as local candidates tried to convince Civic Association members and others in attendance to cast their votes in their direction at the August 11th Candidate Forum. The most lively discussion came from Candidates for School Board who debated Common Core and its impact on teachers and students. The community also got a chance to hear from candidates Margaret England and Michael Longstreet who are competing for a seat on the City of St Augustine Beach Commission. The Civic Association will give the community a second opportunity to hear from the all the candidates on Monday October 13th at 7 pm.

September brings an end to another amazing concert season. Our final month features some old friends and a couple of new ones. "Mid Life Crisis" is back for a 10th straight year on September 3rd. On September 10th we welcome a new act to Music by the Sea when the band "Go Get Gone" entertains us with a mixture of swing and rockabilly. On September 17th its the "US Navy Pride"

> The Art Studio of St. Augustine Beach

by Jan Heusdens heusdensjan@yahoo.com www.beachartstudio.com

"Fall = Classes"

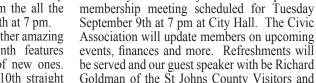
Fall at The Art Studio is a very busy time. Not only are the kids back in school, but we see an increase in people that want to take art classes and we have quite a variety.

We are introducing a new teacher to The Art Studio, but certainly no stranger to Saint Augustine, renowned artist Teri Tompkins and her new Portrait Painting class on Sundays from 3pm to 6pm. Open to all ages and experience, the students will work with both the live model and pictures. Teri will guide through the process of capturing likeness, realism and classic portraiture techniques. Call 904-347-9150.

Zentangle class with Joan Deloney is a relaxing method of art through the use of pattern drawing. Tuesdays and Thursdays in September. Call 904-294-8112.

Drawing: All Levels with Mary Hubley. New students learn fundamentals and experienced students sharpen their skills. Thursdays from 6:30pm to 9:00pm. Call 904-471-3138

10 years



events, finances and more. Refreshments will be served and our guest speaker with be Richard Goldman of the St Johns County Visitors and Convention Bureau. Mr. Goldman will talk about the state of tourism in our county. For more informationon the Civic Association we invite you to visit our website at www. thecivicassociation.org.

Rock & Roll Band and on September 24th we

hope you'll come out for our Tie Dye Hippie

Night featuring the music of "Phoenix"

Phoenix is a new band with some very familiar

faces. Jim Stafford, formerly of the Falling

Bones and owner of Eclipse Studios has teamed

up with Ron Norris and a few other musicians

to form Phoenix. The band will be seven pieces

strong and Jim assures me music fans will not

be disappointed. Get your hippie gear and get

Finally we invite you to our September

ready for fun on September 24th



Oil and Acrylic Painting with Mary Hubley. A new morning time on Tuesdays from 9:30am. to 12 Noon offers adults with children time to exercise their inner artist while the kids are at school. Call 904-471-3138 to register.

Please visit our calendar/schedule on our website: www.beachartstudio.com for more information, supply lists and to register. Want to teach at the Art Studio? Please call 904-615-3197 or fill out a workshop request on our website. Our rental rates are low and we hope that translates into an affordable class for your students and our community

Our featured artist for September is George Paul, join us for our First Friday, September 5th opening from 5pm to 9pm. where we will also be exhibiting a new member's show.

Calling All Artists! The Art Studio will be holding its first "Juried Art Show" in November. All mediums will be accepted. Members will be charged \$10. for each piece submitted and non-members \$15. There will be cash awards for prize winners. Details and deadlines will be forthcoming.





**Informations Provided by Edward Jones** 

**Financial Focus** 

# **Could You Afford to Live to 100?**

intermediate- and long-term fixed-

income investments to provide for a

portion of your income in retirement.

for income, you can't ignore the need

for growth — because you won't want

to lose purchasing power to inflation.

As you know, we've experienced

quite mild inflation recently. But over time, even a low rate of inflation

can seriously erode your purchasing power. To illustrate: If your current

monthly costs are \$3,000, they will

be about \$4,000 in 10 years with

only a 3% annual inflation rate. And

in 25 years at that same rate, your

monthly costs will have more than

doubled, to about \$6,200. To help protect yourself against inflation

risk, you should consider having at

least some investments that offer

growth potential, rather than only

owning fixed-income vehicles. And

some investment vehicles, such as

dividend-paying stocks, can offer both growth potential and current income.

In fact, some stocks have paid, and even increased, their dividends for

many years in a row, giving you not

just income, but rising income. (Keep

in mind, though, that companies are

not obligated to pay dividends, and

can reduce or discontinue them at any

of growth and income vehicles for

your individual needs, consult with

a financial advisor who is familiar

with your retirement plans, your risk

tolerance and your family situation.

And it may well be a good idea to

plan for a very long retirement. You

may not live to be 100 — but it would

be a good feeling to know that you

This article was written by Edward

Jones for use by your local Edward

could afford to do so.

Jones Financial Advisor.

To determine the right mix

While it's important to invest

Here's an interesting statistic: Over the past three decades, the centenarian population in the United States has grown about 66%, according to the U.S. Census Bureau. Of course, this doesn't necessarily mean that you have a good chance of living to 100 but the possibility may not be as remote as it once was. In any case, if you do plan to retire in your mid-60s, and you are in good health, you may well have two, or even three, decades ahead of you. To enjoy this time to the fullest — and to help prevent the possibility of outliving your financial resources — you will need to invest for income and growth throughout your retirement years.

As a retiree, how much income do you need from your investments? There's no one "right" percentage for everyone. Furthermore, you shouldn't have to rely solely on your investment portfolio, because you may have other sources — such as Social Security and potentially your employersponsored retirement plan — from which to draw income. Nonetheless, your investments can play a big role in providing you with the income you'll need during retirement.

Many retirees depend on fixed-rate investments for a good portion of their retirement income so it's a real challenge when interest rates are low, as they have been for the past several years. Consequently, when you retire, you'll certainly need to be aware of the interest-rate environment and the income you can expect from these investments. Longer-term fixed-rate vehicles may be tempting, as they typically offer higher rates than shorter-term ones, but these longer-term investments may have more price fluctuation and inflation risk than shorter-term investments. Ultimately, you'll likely need a balance between short-,

Having More Retirement Accouns is Not the Same as *Having More Money*.

time.)

When it comes to the number of retirement accounts you have, the saying "more is better" is not necessarily true. In fact, if you hold multiple accounts with various brokers, it can be difficult to keep track of your investments and to see if you're properly diversified.\* At the very least, multiple accounts usually mean multiple fees.



Bringing your accounts to Edward Jones could help solve all that. Plus, one statement can make it easier to see if you're moving toward your goals. \* Diversification does not guarantee a profit or protect against loss

To learn why consolidating your retirement accounts to Edward Jones makes sense, call your local financial advisor today

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

Fax: 888-440-5298 **Geoffrey Nadler** Financial Advisor Toll Free: 866-794-2012 geoff.nadler@EdwardJones.com





# Wind Mitigation Inspection Could Save You **Money On Homeowners Insurance**

By Jane Tucker, First Florida Insurance

We're always looking for ways to lower our insurance cost, and a little known Florida law may help do just that. The law requires insurance companies to provide discounts on the hurricane windstorm portion of homeowners insurance premiums for residents who install wind resistant features on their homes.

For your home to qualify for these discounts, insurers require a certified inspector to examine your home. While the homeowner must pay for the one-time inspection cost, typically as low as \$50, this is often offset by savings to your homeowners insurance premiums.

Certified inspectors will examine and document installation of fixtures and/or construction techniques which can reduce the amount of loss during a windstorm. Home improvements and construction techniques such as roof-to-wall connections, hurricane shutters, impact rated glass, roof deck fastening, building code equivalent roof covering, and even the shape of your roof (hip vs. gable shape) can determine discounts. Many qualified homeowners report a savings of up to 40% on their windstorm portion of insurance premiums.

Since St. Augustine and surrounding neighborhoods are close to the coast, we are more vulnerable to damage caused by hurricane winds, resulting in higher premiums for windstorm protection than inland areas of the state.

During your home inspection, a certi-

fied wind mitigation inspector will note when your roof was installed and if it meets building codes. The code standard was updated in 2001 in Florida.

An inspector will determine what type of roof decking is used and how it's attached to the underlying structure, such as nailed or stapled.

The more secure your roof, the better. Are roof trusses attached with nails or hurricane clips?

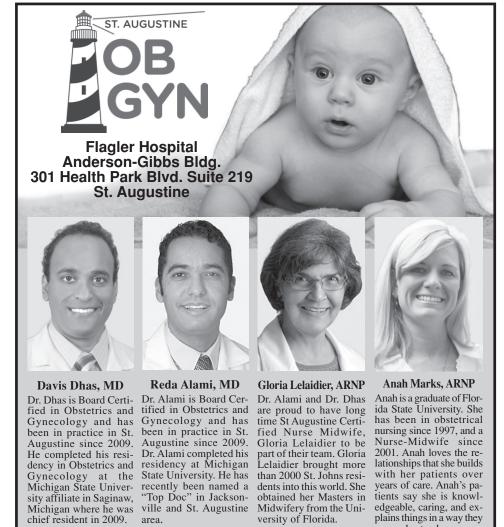
If your roof is a gable style, an inspector will review if the gable ends are braced securely.

Inspectors will determine the wall construction materials used on your home for framing, reinforcement, and outer fascia, and at what percentages.

Roofs installed after 2008 require a secondary water barrier and your inspector will check for this protection; hurricane rated protection to qualify for this discount.

First Florida can provide a list of certified inspectors in our area who provide Wind Mitigation inspection. Call us and we'll help you get the discounts you deserve.

First Florida agents invite you to take their "Quote Challenge." Call First Florida to discuss your current policy coverages. Their goal is to be certain you have the absolute best rate for which you qualify. Call 808-8600, click on www.firstfloridainsurance.com, or come by to visit one of First Florida's friendly agents.



plains things in a way they can understand. Find us on Facebook Call Us At (904) 819-9898 Monday thru Friday 8:00 a.m. to 5:00 p.m.

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Board of Realtors	904-808-8600 • w 4425 U. S. 1 So	ww.equotechaller buth #103, St. August	ine	Trusted Choice



The Bayer company manufactured a variety of vitamins and called them "Onea-Day" because you only had to take them once each day. There are not many things we only have to do once a day. Although it doesn't apply to me, most folks have to comb their hair more than once a day. We usually eat and void more than once a day. We sit, stand, bend, and twist more than once a day. But some motions don't happen once a day or even once a week.

Starting with the feet and moving up, the ankles do okay. Walking, sit to stand and negotiating stairs keep them fairly mobile. The knees are the same. But the hips – they rarely move completely. Very few daily activities require full internal rotation, external rotation and extension. Over time this can make them tight and eventually prevent the motion or limit strength. If the hips get tight the lack of movement can be made up in the low back, which is not a good solution. But simple lunges can help maintain strength and most of the hips internal rotation and extension. Crossing the foot over the leg will help maintain external rotation.

In the back, most of us use full flexion when we put on socks and shoes but when we straighten back up we don't really go into extension. Few daily activities require us to go into extension or bend backward. We don't lean back much, which helps with disc nutrition, keeps the joints mobile and stretches out the ligaments and other soft tissues. By simply placing your hands on your hips and leaning gently back (seated or standing), once a day can help keep this motion and minimize loss. Also, bending side to side by sliding the hand down the leg and up again (side bends) would be a good idea. And crossing your arms over your chest and turning side to side while sitting will also help. The neck stays fairly mobile just by looking

The neck stays fairly mobile just by looking up at the beautiful Florida sky and down looking for shells on the beach. Sufficient

# One - A- Day, is more than just a Vitamin

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

rotation is maintained with driving, so that's covered too. Fingers wrists and elbows do fairly well. Fingers go through a variety of motions manipulating objects. The elbow goes into near full flexion with eating and extension is covered when we carry groceries.

The motion in the shoulders, however, is probably utilized the least of any joint and Physical Therapists treat a lot of shoulder problems. If you think about the amount of available motion in the shoulder it really is significant. We can reach overhead, around our backs and behind us. But very little of that is utilized each day. For the most part, we move and live right in front of us. When's the last time you stretched your hand overhead. I mean really stretched as high as you could, as if you were getting something off the top shelf you could barely reach. Likewise, when's the last time you were able to reach up and over, or around and behind, to scratch your back. Whether it itches or not these motions should be made at least once a day otherwise the range can be lost.

These are simple solutions but effective. Conveniences of today have minimized our need to move. But when we need motion but not kept it healthy it won't be there and we risk injury. The solution is as simple as taking a vitamin – move through full ranges of motion at least once a day.

If you've lost range or have suffered an injury, call us at 904-829-3411 (St. Augustine) or 386-325-2721 (Palatka). We may be able to help get it back and get you on a healthy track.

Rob Stanborough is a physical therapists, president and co-owner of First Coast Rehabilitation. He is co-author of Myofascial Manipulation: Theory & Application, 3rd ed by Proed Inc. He has been in practice for over 14 years, is a Fellow of the American Academy of Orthopaedic Manual Therapists and trained/certified in a number of soft tissue techniques.

Reach Over 3,200 St.



This month I would like to remind all of our citizens as well as visitors that schools went back in session late last month which means that our children are going to and from school daily. I would ask all of you to take extra time and be extremely careful in school zones as well as at bus stops. In heavily traffic areas, motorists should plan on longer commutes and follow the speed limit in School Zones. Deputies will be at school zones throughout the county to monitor those zones and to address any violations accordingly. Drivers need to be advised that speeding fines are doubled if they occur in a school zone. Deputies will also be in unmarked vehicles seeking any motorists who pass stopped school buses while loading or unloading students. Remember ALL traffic in both directions must come to a complete stop for school buses that are stopped, displaying the "stop" signal. Motorists traveling in the opposite direction are exempt from stopping if the roadway is separated by a median of at least five feet wide. These infractions will be strictly enforced.

Motorists are also reminded to take extra precaution at school bus stops where eager youngsters, many riding the bus for the first time, may dart into the street as the bus arrives. Here are some safety rules to pass along to children that ride a school bus. Arrive at your bus stop at least five minuets early and stand at least ten feet away from the roadway. Be sure to wait until the bus stops, the door opens and the bus driver says it's alright to enter before stepping onto the bus. Be



By David Shoar, St. Johns County Sheriff

#### **Back to School Safety**

careful that clothing with drawstrings and book bags with straps or dangling objects do not get caught in the handrail or door when exiting the bus. Walk in front of the bus, never behind the bus. Remember if you can't see the bus driver, he or she cannot see you. After getting off the school bus, stop at the edge of the bus and look both ways before crossing. If you were to drop something beside the bus, make sure to you tell the driver before attempting to pick it up.

Students who walk to school should do so on a sidewalk if it is available. If there is no sidewalk, students should walk against the flow of traffic and be sure to cross at marked crosswalks. Those who ride a bicycle should remember to ride with the flow of traffic and follow all traffic signs and signals. Remember students are required to wear a bicycle helmet. Now that schools are open for another year, please take the extra time needed and watch out for our most precious resource, our children.

As I close this month, I would like to remind you that there is a wealth of information that you can obtain by visiting our website at www.sjso. org. Feel free to email me with any questions you may have as well as any topics you would like to see addressed here at dshoar@sjso.org. You can also download our new App by searching for the St. Johns County Sheriff's Office in your "App" store. Also, if you sign up for the Sheriff's Office social media sights on Facebook and Twitter you will be sure to receive important updates anytime.



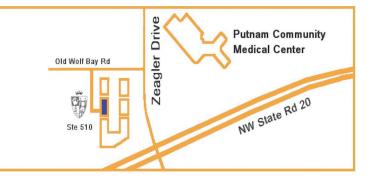




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