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## What Part Would You Want To Be?

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



I recently heard an interviewer say "If you were a body part, what part would you like to be?" My mind raced through the pros/cons of each part, as did the interviewee. When I thought of the feet I knew there was no way. Think of the abuse they take transporting the body everywhere, carrying any extra weight the hands decide to pick up, being burned on beach's hot sand, shoved and cramped into certain shoes just to look good, stubbed on furniture, and even stepped on by other feet – not fun. Needless to say, there are many conditions that can cause foot pain. One that I often treat is plantar fasciitis – a very painful condition that can result in lifestyle changes.

The tissues on the bottom of the foot act as a shock absorber – primarily the aponeurosis. Although the exact cause of plantar fasciitis is not well known, it is thought to occur when these tissues become irritated when exposed to repetitive stresses. Plantar fasciitis is often associated with flat feet, tight calf muscles or inappropriate shoe wear.

Plantar fasciitis can be quite painful, particularly in the morning when first getting out of bed. The tissues shorten while at rest during the evening and then are forced to stretch back out upon rising – a painful process. If left untreated, secondary problems can develop such changes in the walking pattern or even heel spurs.

Surgery may be necessary in a few

cases but most of the time it can be treated conservatively. Treatment may be as simple as using footwear that is properly fitted or orthotics. Anti-inflammatory medications may be prescribed to help decrease pain and/or inflammation. Simple stretches to the bottom of the foot or calf muscle may help, such as rolling the foot over a bottle or cylinder each morning.

When simple self-treatments are ineffective physical therapy may be necessary. A physical therapist may perform similar interventions as mention above. He/she may also incorporate massage, assess footwear, and perform manual stretches and/or exercises. One treatment that has been found to work especially well is ASTYM or Augmented Soft Tissue Manipulation. This treatment uses special tools to massage or manipulate the tissues. Cells within the tissues respond to the treatment by rebuilding the tissue so it will become stronger. One benefit to this treatment is it rarely requires activity modification. Most patients are able to maintain their lifestyles at work or recreational activities.

If you've been diagnosed with plantar fasciitis - recently or a while ago - and experiencing foot pain, treatment may be simple. The only way to know is to consult your MD and/or physical therapist. Feet are unsung heroes. You never know how valuable they are until something goes wrong. (continue on page 10)



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# New Year's Resolution: Examine Your Insurance Coverage

By Jane Tucker, First Florida Insurance

It's the year 2015 and time to get all your personal and business affairs in order. Have there been changes in your life during the past 12 months that may warrant a change in your insurance coverage?

**Health Insurance** - Is there a new addition to the family? The birth of a baby or a new dependent that will need coverage? If you're thinking about switching plans this year, now is the time to start researching different insurance companies. If you have recently married or divorced, you may need to add or remove your spouse from coverage, or acquire coverage in the event your former spouse has discontinued your coverage.

January is also a good time to open a Health Savings Account to save pre-tax money on insurance co-payments and out-of-pocket expenses.

**Auto Insurance** - If you have a new teenage driver in your household, check with your agent about auto insurance discounts for students with good grades and a good driving record. Your Insurance agent can give you some basic tips on how to get the best deal and save money.

Auto Insurance companies base some discounts on the less miles you drive each year. If you've recently entered retirement, ask about changing your level of coverage, which may translate into discounts on insurance premiums.

Also, if you're thinking about changing cars, check with your insurance agent


about types of autos that may effect your premium rates. High performance sports cars cost more to insure because they are involved in more accidents, and they cost more to repair. Check to see if the car model you're shopping for is more likely to be stolen. Certain models carry stiff insurance costs.

**Life Insurance** - As changes occur in your lifestyle, it may be prudent to make necessary changes to your life insurance policy. Purchase of a new home, new car, or a new addition to the family means your responsibilities will increase. Your life insurance may need to increase as well.

Does your employer provide free life insurance? Or, have you recently left an employer that offered it? Depending on your situation, you may want to consider obtaining new coverage or letting your current life insurance lapse, if your job offers the benefits you need.


Another good New Year's resolution is to locate your insurance policies and share their location with a trusted family member. Easily finding these vital documents will be a relief when needed.

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




## OB GYN


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**Davis Dhas, MD**  
Dr. Dhas is Board Certified in Obstetrics and Gynecology and has been in practice in St. Augustine since 2009. He completed his residency in Obstetrics and Gynecology at the Michigan State University affiliate in Saginaw, Michigan where he was chief resident in 2009.




**Reda Alami, MD**  
Dr. Alami is Board Certified in Obstetrics and Gynecology and has been in practice in St. Augustine since 2009. Dr. Alami completed his residency at Michigan State University. He has recently been named a "Top Doc" in Jacksonville and St. Augustine area.




**Gloria Lelaidier, ARNP**  
Dr. Alami and Dr. Dhas are proud to have long time St. Augustine Certified Nurse Midwife, Gloria Lelaidier to be part of their team. Gloria Lelaidier brought more than 2000 St. Johns residents into this world. She obtained her Masters in Midwifery from the University of Florida.



**Anah Marks, ARNP**  
Anah is a graduate of Florida State University. She has been in obstetrical nursing since 1997, and a Nurse-Midwife since 2001. Anah loves the relationships that she builds with her patients over years of care. Anah's patients say she is knowledgeable, caring, and explains things in a way they can understand.

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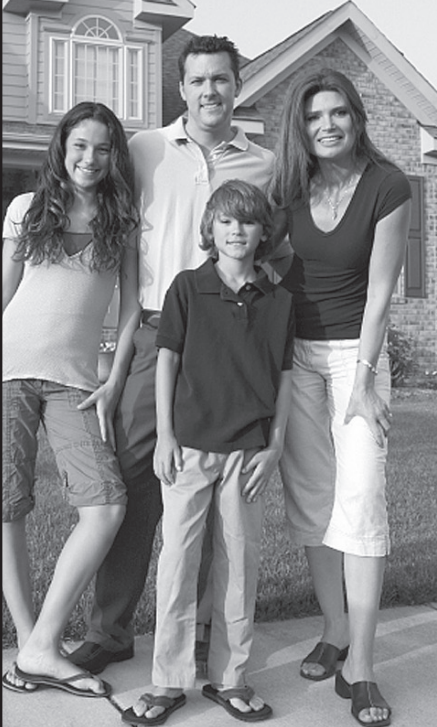
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## Financial Focus

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### Use "Tax Diversification" to Help Manage Retirement Income

You need to save and invest as much as possible to pay for the retirement lifestyle you've envisioned. But your retirement income also depends, to a certain degree, on how your retirement funds are taxed. And that's why you may be interested in tax diversification.

To understand the concept of tax diversification, you'll need to be familiar with how two of the most important retirement-savings vehicles — an IRA and a 401(k) — are taxed. Essentially, these accounts can be classified as either "traditional" or "Roth."

When you invest in a traditional IRA or 401(k), your contributions may be tax-deductible and your earnings can grow tax deferred. With a Roth IRA or 401(k), your contributions are not deductible, but your distributions can potentially be tax-free, provided you meet certain conditions. (Keep in mind, though, that to contribute to a Roth IRA, you can't exceed designated income limits. Also, not all employers offer the Roth option for 401(k) plans.)

Of course, "tax free" sounds better than "tax deferred," so you might think that a Roth option is always going to be preferable. But that's not necessarily the case. If you think your tax bracket will be lower in retirement than when you were working, a traditional IRA or 401(k) might be a better choice, due to the cumulative tax deductions you took at a higher tax rate. But if your tax bracket will be the same, or higher, during retirement, then the value of tax-free distributions from a Roth IRA or 401(k) may outweigh the benefits of the tax deductions you'd get from a traditional IRA or 401(k).

So making the choice between "traditional" and "Roth" could be tricky. But here's the good news: You don't necessarily have to choose, at least not with your IRA. That's because you may be able to contribute

to both a traditional IRA and a Roth IRA, assuming you meet the Roth's income guidelines. This allows you to benefit from both the tax deductions of the traditional IRA and the potential tax-free distributions of the Roth IRA.

And once you retire, this "tax diversification" can be especially valuable. Why? Because when you have money in different types of accounts, you gain flexibility in how you structure your withdrawals — and this flexibility can help you potentially increase the amount of your after-tax disposable income. If you have a variety of accounts, with different tax treatments, you could decide to first make your required withdrawals (from a traditional IRA and 401(k) or other employer-sponsored plan), followed, in order, by withdrawals from your taxable investment accounts, your tax-deferred accounts and, finally, your tax-free accounts. Keep in mind, though, that you may need to vary your actual sequence of withdrawals from year to year, depending on your tax situation. For example, it might make sense to change the order of withdrawals, or take withdrawals from multiple accounts, to help reduce taxes and avoid moving into a different tax bracket.

Clearly, tax diversification can be beneficial. So after consulting with your tax and financial advisors, consider ways of allocating your retirement plan contributions to provide the flexibility you need to maximize your income during your retirement years.

Edward Jones, its employees and financial advisors cannot provide tax or legal advice. You should consult your attorney or qualified tax advisor regarding your situation.

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

## St. Johns County Sheriff's Corner

By David Shoar, St. Johns County Sheriff



### Elder Fraud

This month, I would like to address a topic of concern. That being fraud against our elderly. Of more than 149,000 registered voters in St. Johns County, nearly 72,000 are currently age 50 or older and over 42,000 are currently age 61 or older according to records obtained from the St. Johns County Supervisor of Elections. As in other parts of the state, with the arrival of the "baby boomer" generation, we look for St. Johns County to continue to grow our population of senior citizens.

Because retired adults between the ages of 65 and 85 control over 70% of the nation's wealth, according to the National Center on Elder Abuse, and many of those people do not realize the true value of their assets, seniors are likely targets of a category of criminal activity referred to as "Elder Fraud".

Elder fraud can be loosely described as any financially motivated crime where the perpetrator intentionally misleads or deceives an elderly person in order to gain access to the victim's assets for their own use. The problem with the description is that there is really no exact age that makes a person "elderly" or "senior", therefore statistics and instances of this crime are hard to track. In addition to physical age, "elder" also describes a person in terms of bodily health and ability to function, for example, debilitating memory loss or loss of mobility.

Data regarding this crime is difficult to obtain since it is estimated that only one in twenty five cases ever get reported. If those estimates are reliable, we may have as many as 5 million "silent victims" of elder fraud in the United States every year, surpassed only by the reported cases of elder neglect and physical abuse. Currently there are no national reporting systems in place to record and analyze this abuse. Secondly, we suspect that the crime is very often unreported. Third, the actual definitions of "elder fraud" vary, and, finally, the nature of the crime makes it difficult to detect even by trained

professionals.

The overwhelming physical and emotional toll of this crime can not be understated. Late in life, our elderly can not recover, in many cases, as they could when they were younger and still working. For the victims, destroyed trust in a time of need and isolation, crushed dreams, ruined life savings and sometimes even physical abuse and death can be the results.

Typically there is no lone indicator of financial exploitation; however there are several recognizable warning signs. Some include a new purported love interest or best friend, a caregiver who seems to demand a lot of control over decisions, sudden changes in mood or behavior such as depression or sadness, signs of neglect, possessions disappearing, inexplicable financial transactions, ATM usage, checks or credit card transactions including the appearance of suspicious signatures on documents, large purchases of needless home repairs, or, poor explanations about specific financial questions where the elder person does not comprehend financial arrangements that have been made for them. In addition, we get reports regularly that target the elderly of a relative, such as a grandson, that is incarcerated in another country and needs money to bail him out. Often times the victim is so upset they obtain a money order and send it to the suspects without checking with other family members to determine if it is true.

If you know of someone that could be a victim of elder fraud, or if you suspect it, please report this to your local law enforcement agency or here at the Sheriff's Office. For us in law enforcement, it is essential that we continue to follow-up with the victims of these devastating crimes after the case is closed. At the St. Johns County Sheriff's Office, we are committed to a referral network of community programs and to ensure that our victim's advocates remain available to help.

## Happy New Year!

New Year's is a time to reflect on the year past. It is also a time to set goals for the future, and Edward Jones can help you do just that. We're in your neighborhood and available to help you take steps now to help meet your long-term financial goals.



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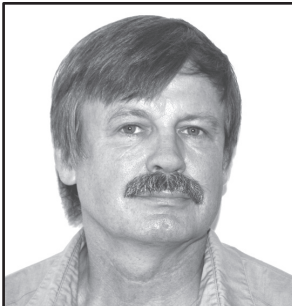
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## Computer Corner

By Gary Herrick, Computer Professor  
904-377-6785  
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### Habits of Highly Infected Computers

Greetings from Computer Professor

I have been cleaning viruses off computers since the beginning, before the internet. Once the Internet came into use viruses became more of a threat, when human anger turned into human greed the spyware/adware (malware) dominated the computer infections. Today's scary threats combined the two and we are getting attacks that encrypt personal files and hold them for ransom. Why are we so vulnerable?

7 Habits of Highly Infected Computers

1. Toolbars – Not for your Browser (Internet Explorer, Firefox, or Chrome), toolbars for your browser just keep adding new popups, ads, and commercials as well as hijacking your searches or webpage click to take you to “their” sponsors.

2. Beware of the “something for nothing” trap, companies who offer to wait on you hand and foot, do the hard work of finding you money, fame, and fortune. You may know them as coupon finders, free browser helpers, search assistants.

3. “I was reading this ad online about a guy offering a good price for the Brooklyn Bridge, then happened to see another ad offering free protection for anything that can go wrong with a computer” – Need I say more?

4. Does your computer tell you of impending doom and then offer you the only solution possible to save your computer? Well, you have ignored the first three warnings and now you have con men (malware) living in your computer. Call a real computer tech to clean your

computer.

5. All is not lost, just in time a call comes from Super Tech, who can spell Microsoft, and offers to fix the big mess that he/she knows you are in (how did they know?). You must act fast and accepted the special rate of \$200. They promise to be there for you for 10 years and you will never have problems again – for another \$200. If you are thinking about it then check out that ad about the Brooklyn Bridge.

6. Getting strange emails from friends with links of interests and attachments you “must see”? Did you hear about Target, Home Depot and others where only harmless information about you such as email, phone number and address got compromised? They also checked out your friend's names, your likes and habits on your Facebook account. Who are the emails from? Friend, Impersonator, or Con artist?

7. The cure: Do not load any toolbars for your Browsers, do not install any third party programs that give you something for nothing – if you want a coupon then got to that companies website and get one. Remember what you parents said – “beware of something for nothing”. You get that super tech phone call – tell them you do not own a computer and hang-up. (A second option if that one doesn't work is to grab a book or magazine and start reading them a story.)

Be extra weary this holiday season, friends may not be friends, USPS, FedEx UPS, any department store or bank with not send you email to “click on or receipts to download.”

## Literary Journal Released By Shores Resident



Photo Info: (L to R) Shores resident Chris Bodor with Michael Sanders and Kimmy Van Kooten who have banded together to create a new international literary journal. Photo Credit: Renee Mathe Unsworth.

Shores resident Chris Bodor announces the release of a new literary journal project. With Bodor serving as Publisher and Editor-In-Chief, the book is called A.C. PAPA; which is an acronym for Ancient City Poets, Authors, Photographers and Artists. The 145 page journal features haiku by Michael Henry Lee—who works in the Shores—as well as poems, personal essays, and prose and photography by local Florida artists and visitors who have something to say about the Sunshine State.

The inaugural issue of A.C. PAPA can be obtained through Amazon.com and it can also be ordered at the Saint Augustine Barnes and Noble book store. A celebration, as well as an author meet-and-greet featuring

many of the journal's contributors, will be held on January 25, from 3:00 to 4:30 pm at City Coffee Company (located at 1280 N Ponce De Leon Blvd). Chris is currently collecting submissions for issue #2 by email at [acpapa1mag@gmail.com](mailto:acpapa1mag@gmail.com). The theme is Saint Augustine history—the first 450 years.

For information contact Chris Bodor, (904) 501.0043, Ancient City Poets/ Poet Plant Press Saint Augustine, Florida 32086-7140 USA <http://www.bodor.org>. Florida Speaks (Poet Plant Press, 2014) More than thirty artists musing on the subject of the Sunshine State. Available on Amazon.com <http://www.amazon.com/Florida-Speaks-Chris-Bodor/dp/1304797457>.

## What Part Would You Want To Be?

(continued from page 7)

So stop abusing them and start taking care of them today.

Rob Stanborough is a physical therapist serving St. Augustine for over 10 years. He is president and co-owner of First Coast Rehabilitation, as well as co-author of *Myofascial Manipulation: Theory & Application, 3<sup>rd</sup> ed* by Proed Inc. He is certified in manual therapy, a Fellow of the American Academy of Orthopaedic Manual Therapists and has presented on the topic of soft tissue dysfunction in a variety of venues. Read previous columns posted on [www.firstcoastrehab.com](http://www.firstcoastrehab.com). First Coast Rehabilitation is located at 1 University Blvd, in St. Augustine.

## Friends of the Main Library St. Augustine Brown Bag Lunch Program

Celebrate St. Augustine's literary legacy at the Brown Bag Lunch Program on Wednesday, January 21 at 12:30 pm in the Main Library at 1960 N. Ponce de Leon Blvd. Join us as David Nolan, author, historian and civil rights activist presents an armchair tour of St. Augustine's historic homes of literary significance. He is a contributing author to *A Booklover's Guide to Florida*, published in 1992.

From 1978-1980, Nolan worked on the first official survey of old buildings in the “Ancient City” of St. Augustine, Florida. After what he describes as a “twenty year love affair with historic architecture,” he collaborated with artist Jean Ellen Fitzpatrick and photographer Ken Barrett to produce *The Houses of St. Augustine*, published in 1995.

He has been active in campaigns to save the Bridge of Lions, the Lightkeepers House, and other St. Augustine landmarks from demolition as well as promoting public appreciation for the rich heritage of the Lincolnville neighborhood.

Friends of the Main Library St. Augustine hosts a Brown Bag Lunch Program once a month as an enjoyable community event. Though all programs are free of charge and open to the public, reservations are required. Seating is limited. Please call the Main Library at 904-827-6940 to make your reservation.

Everyone is welcome to bring their own lunch to eat during the presentation. Friends will provide a complimentary beverage and snacks. For more information email Friends president Toni Siriani at [Toni825@hotmail.com](mailto:Toni825@hotmail.com) or call the Main Library at 904-827-6940 or visit the St. Johns County Public Library System website at [www.sjcpls.org](http://www.sjcpls.org).

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## A Simple Resolution

By Rt. Rev. Ian D. Anderson, Ph.D.  
Missionary Diocese of the  
Resurrection Diocesan Center,  
272 Paseo Reyes Drive

Every New Year's Eve we prepare for the year that is to come with bright lights, big bands, bubbly champagne, loud noise machines, and grand parties. While we may not stay up until midnight on many nights of the year, we try to stay awake past midnight on December 31st in order to see the dawn of the New Year. Even if we are in our pajamas at home, we typically tune our televisions to the evening's events in Times Square, allowing the bright lights and the flicker of the big ball to illuminate our living rooms. The New Year is almost always ushered in with lights. Something new has come!

The season of Epiphany begins when the twelve days of Christmas are over, January 6th, and it ends on Ash Wednesday with the beginning of Lent. Jesus was twelve days old when wise men followed a star, looking for the ruler who would shepherd the people of Israel. We are told that the wise men find delight beneath this star, and Epiphany is the season of our basking in this same light – the light of the

Christ child. It is a time to go and tell what happened in Bethlehem. And Epiphany begins with the promise of a light – a light that comes when the glory of the Lord has risen upon us. In their search, the wise men travel to Jerusalem and create a stir with a simple question, "Where is the child who has been born King of the Jews?" The very question foretells great change. Herod is no longer the King of the Jews. A new king has arrived – a child who will change the world. The wise men from the East know that the child for whom they are searching will lead the people of Israel in a way that no one else has ever led them before. The Jews are accustomed to being ruled by Herod, but they long for not just another ruler but for a shepherd. They are hungry for a different kind of government. They are eager for the change this child will bring.

At the beginning of the New Year, we also often yearn for things to be different. We yearn for families to get along, for finances to improve, bodies to become healthier, a more peaceful life and a peaceful world, more time with friends, less stress, a new job, and so on. Yet the things we resolve to do differently on January 1 are rarely part of our life on March 1. We set out every year with high hopes in doing things differently this year. So, what if we were to stop making impossible resolutions for ourselves; stop setting ourselves up for the same failure we experienced last year?

When the wise men finally encounter Christ they are overwhelmed with joy, offering costly gifts to the baby – gifts of gold, frankincense and myrrh – the best of the best. What if we resolve to remember the significance of Christ's birth by consistently asking ourselves what we can offer to Christ this New Year? We may discover that we really have not given our lives to Christ in the first place – that what Christ is really yearning for is for us to come – to come home to him and say, "I want you to rule my life."

Keep your resolution simple this year. Don't walk alone; ask Christ for his help and see if they finally become possible.

Happy New Year.

## Essay contest winners named at Pedro Menendez High School in St. Augustine

The National Society of The Colonial Dames of America in The State of Florida (NSCDA-FL), St. Augustine Town Committee, recently presented its annual essay contest awards to students at Pedro Menendez High School, located at 600 State Road 206 West in St. Augustine. The 2014 Colonial Dames Historical Essay Contest was coordinated by local Dames and Rick Ryan, one of the high school teachers. During the contest, student applicants were required to submit essays after researching a person who was historically significant in St. Johns County.

According to Delores Lastinger, a local member of the Dames and essay contest coordinator, the first place essay contest winner is Hannah Kilbride. Ms. Kilbride received \$250 for her essay about the life of Walter B. Fraser who was born in 1888 and became a renowned local business and restoration expert, and local political leader who purchased the tourist destination, the Fountain of Youth in 1927 in St. Augustine, among many other milestones.

A second place essay award was given to student Jasraj Raghumanshi. Mr. Raghumanshi received \$150 for his essay on Francisco Menéndez and Fort Mose where in 1726 a black slave militia was established to help the white Spanish regiments defend St. Augustine from British attacks. Menéndez was appointed to lead the militia at Fort Mose in St. Augustine. The third place award and \$100 went to Jess Jeffrey who wrote about David P. Davis who was a land developer and developed the Davis Shores neighborhood at the north end of Anastasia Island during the land boom of the mid-1920s in St. Augustine.

The theme of this year's contest was Discovering Our Past—Looking to the Future. Students were each required to submit a 1,500 word essay to be judged on depth of research, literary style, creativity, and knowledge gained. The Dames in St. Augustine sponsor the contest to encourage students to have an interest in learning about the men and women who played a role in the history of St. Johns County. For more information, contact Julia Vaill Gatlin at 904-829-3575 or email info@ximenezfatohouse.org.



The local committee of Dames in St. Augustine along with organization members throughout Florida own and operate the Ximenez-Fatio House Museum, located at 20 Aviles Street in downtown St. Augustine. The living history attraction is listed in the National Register of Historic Places and the Historic American Buildings Survey. It is a Florida Heritage Landmark and is also recognized as an integral part of the St. Augustine Town Plan National Historic Landmark District. Ximenez-Fatio House has been rated as the #1 attraction in St. Augustine by TripAdvisor and received TripAdvisor's 2013 and 2014 Certificate of Excellence designation.

## Friends of the Main Library St. Augustine Main Library January Book Sale

The Main Library January Book Sale will run from Friday, January 9 through Tuesday, January 13 at 1960 N. Ponce de Leon Blvd. in St. Augustine.

The sale features all kinds of books and items such as DVDs, CDs, VHS tapes and audio books. Everything for sale comes from community donations or materials removed from library holdings. Hardback books cost \$1.00 and paperbacks cost 50 cents. All children's books cost 25 cents. A selection of special books is individually priced at \$3.00 and up.

Friends of the Main Library St. Augustine holds book sales as fundraisers and to promote membership in the Friends. Anyone who is not a member will be able to join during the book sale. All book sale proceeds support the Main Library's needs.

The first two hours of the sale (Friday, January 9, 10:00 a.m. – 12:00 noon) are reserved for members only of the Friends of the Main Library St. Augustine. Scanners are allowed only during public book sale hours.

Book sale hours open to the public:  
Friday, January 9, 1:00 p.m. - 5:00 p.m.  
Saturday, January 10, 10:00 a.m. - 4:00 p.m.  
Monday, January 12, 10:00 a.m. - 7:00 p.m.  
Tuesday, January 13, "Bag Sale" 10:00 a.m. - 3:00 p.m.

During the Bag Sale, customers can fill a paper grocery bag with books for \$3.00. Bags will be provided at the sales desk. County employees receive a 50 percent discount except during the Bag Sale.

For information email Friends president Toni Siriani at Toni825@hotmail.com or call the Main Library at 904-827-6940 or visit the St. Johns County Public Library System website at www.sjcpls.org.



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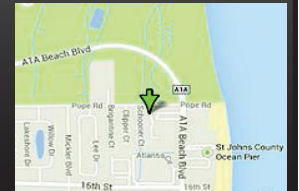
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