



# St. Augustine Shores OBSERVER

NEWS FOR AND ABOUT RESIDENTS OF ST. AUGUSTINE SHORES

## "Lights, Camera, Action - Hooray for Hollywood."



*The very talented amateur couple, Job and Sandi Travassos, are seen here performing a Samba at the association's February dance.*

On Friday, April 17th, the St. Augustine Ballroom Dance Association will gather from 7:30pm to 11pm at the Riverview Club, 790 Christina Drive, in St. Augustine Shores, to enjoy an evening of ballroom dancing in elegant style. The theme for this dance is "Lights, Camera, Action - Hooray for Hollywood."

The very popular Roy Olsson Nostalgia band will provide the dance music. A ballroom dance performance is scheduled for the first break. Hors d'oeuvres, desserts and coffee will be served at the second break.

At the association's February dance, "My Funny Valentine," members and guests were treated to a delightful dance performance of the Samba and the (continued on page 3)

## Spring is Here!

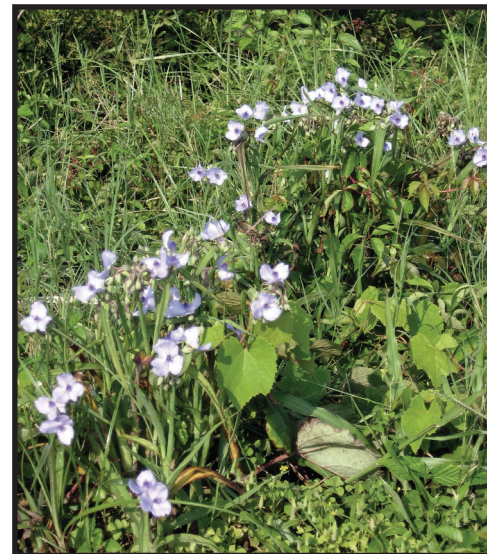
by Cindy Taylor, Wild Flower Meadow Group

A special thanks to the man who voluntarily gave our group a donation. I couldn't reach him by phone to ask his permission to mention his name, but he knows who he is.

In March we began clearing away the grasses away from the basal leaves of the spring flowers. That way the sun can reach them and they'll bloom. Because the meadow used to be a lawn, its grasses keep coming back; and if we don't make an effort to pull them, we wouldn't have many flowers. The cold weather delayed the early bloomers and we're still looking forward to soon seeing spiderworts, field sorrel, showy primrose, daisy fleabane, toad flax, and lyre leaf sage. For information and identification of the flowers, we have some printouts in a covered box on the fence nearest the clubhouse.

In March we went back to Haw Creek Preserve in Flagler County to see the blooms we saw in February only as buds and also went to Ravine State Park in Palatka.

We meet the first Saturday of each month at about 8:30 by the Riverview Club House and welcome newcomers. Our goal is to tend the wild flower meadow, learn about native plants, what grows in this location, and how to care for it. We want to share our knowledge, learn what others know, and occasionally visit state and county parks. We're an informal group without officers or dues and hope you will join us. Call Claire at 794-7473 for more information.



## Elvis Tribute Artist Returns to Riverview Club

Elvis Filippi will be returning to the Shores on Saturday, April 25th, 2015 at the Riverview Club's Main Ballroom at 7PM. The Show will be a 50's Sock Hop featuring Elvis' #1 Hits from the 50's as well as other Hit Songs by the King. Make your Reservations today. This show is BYOB & snacks. Feel free to dress for the occasion in your poodle skirts and white T's. Pre-paid Reserved tickets are \$10 or \$15 at the door. Call (904) 540-3796 for reservations.



Randy has been an Elvis Tribute Artist for 15 years. He is a native of Chicago, IL where he earned a degree in Musical Theatre. After graduating, Randy owned and operated his own Theatre Company for 5 years before moving to FL. Outside of performing as Elvis, Randy has starred in over 40 musicals and plays, such as Brigadoon and the Music Man. While in Florida, Randy Elvis has performed at the European Village, the Black Cloud, and Hurricane Patty's to name a few. Randy has won awards for his portrayal of "The King" and has performed in over 500 Elvis Tribute Concerts including his recent Christmas, Valentine's & St. Patrick's Day Shows at the Riverview Club this year.

Get "All Shook Up" and Rock Around the Clock with Randy Elvis at the Hop. Reserve your Table ASAP. Recognition of Birthdays and Anniversaries, Door Prizes, Raffles, Giveaways, Dancing and much more. Randy Elvis brings "The King" to life again at the St. Augustine Shores April 25th at 7PM.

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

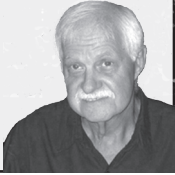
- News From Around the Shores:
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  - Service Corp Budget
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- Financial Focus: Are you Following a Tax-smart Investment Strategy?
- Computer Corner:
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- Tips on Buying Life Insurance
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St. Augustine, FL 32080-6509

**The St. Augustine Shores Observer**

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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 constitute 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.

• **Casa Bella Condominium** Board meetings- March 12th, 2015- 6 pm Annual Meeting, April 7th, 2015- 6:30 pm, May 5th, 2015- 6:30 pm, June 2nd, 2015- 6:30 pm.

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**Community Classifieds**

The Observer offers free community classified ads to all Shores residents. Ads May Not Promote A Business Or Service. Classified ads will not be printed without a name, address and phone number included with the request. Send your ad to Shores Observer, 1965 A1A South #180, St. Augustine, 32080-6509. Or you may email your ad to clifflogsdon@att.net. Deadline for all ads is the 10th of every month for the next month's issue.

**FOR SALE:** Pet/child gate, white, expands to approx. 3-1/2" feet (variable), with a gate that opens both in and out. Very good condition. \$10.00. Mercedes-Benz carpeted mats for front and back - excellent condition. Beige with a metal Mercedes logo on the front 2 mats. Asking \$80.00/set or best offer. Outdoor patio/porch furniture. Sling back mesh high back chairs and folding side table. Chairs are white frame and orange mesh. Table is neutral color. Very good condition. \$35.00 for all. Call 904-797-3736.

**FOR SALE:** Recliner/rocker chair, like new condition, tan/brown in color, \$75.00 firm. Three tier bathroom space saver over the tank shelf, gray metal, completely assembled, \$20.00.

**FOR SALE:** Samsung Blu-ray disc player \$35; Polk XRt12 XM/Sirius tuner \$25; Denon AVR-2310CI, 7.1 channel AV surround sound receiver \$150; Bose sub & 2 tweeters \$75; Logitech iPod touch dock & speakers \$20; Delphi SkyFi XM/Sirius audio system \$35. Call Dave 904-687-8703.

**FOR SALE:** Two Ocean Kayaks model "Caper" 11 ft with seatbacks, paddles and life vests \$600.00. Two pairs of Thule Hulla-a-Port carriers for kayaks \$150.00 Call 794-1231.

**FOR SALE:** Pet/Child gate, white, expands to approx. 3-1/2" (variable) with a gate that opens in and out. Very good condition.

\$10.00; Mercedes-Benz carpeted floor mats for front and back. Excellent condition. Beige with a metal Mercedes logo on the front 2 mats. Used in a 2004 CLK convertible, but fits many other models. Asking \$70.00 for the set of 4 mats; Sling back mesh high back chairs and folding side table. Chairs are white frame and orange mesh. Table is neutral color. Very good condition. \$35.00 for all. Call 904 797-3736.

**WANTED:** Steerable Knee Walker to rent or buy as soon as possible. Please call 797-4689.

**FREE:** 1960's Sears Sewing Machine in excellent condition. Call 794-4298.

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# St. Augustine Shores Club News

## April Riverview Club Calendar

### DANCE MEMBERS:

**April 10th EARLY SOCIAL Sunday 7:00PM- 10:00PM** Music by: Frank Saffi  
Chairpersons: Jerry & Robin Rocha Reservations: Tuesday 4/7/15 and Thursday 4/7/15 \*9:00-10:00 am. Dance Members and Houseguests- \$5/Activity & Outside Guests- \$10 \*BYOB\*

**April 26th MAIN SOCIAL FRIDAY 6:00PM- 9:00PM** Music By: Phil Farino  
Chair Person: Michaels, Pauls, Vickery. Reservations: Tuesday 4/21/15 and Thursday 4/23/15 \*9:00-10:00AM. Dance Members and Houseguests \$5, Activity & Outside Guests \$10.00. \*BYOB\*

### ACTIVITY MEMBERS:

**ART CLASS-** This is a private art class you do not need to be a Rec. Member to participate. Please contact Shirley Depasquale to sign up 904-461-4632.

**BOOK CLUB-** Second Wednesday of every month in the library from 3-4pm. You do not need to be a Rec. Member to attend.

**RUBBER BRIDGE-** Friday at 12:30PM

**BRIDGE LESSONS-** Every Monday at 10:30am

**CHICAGO BRIDGE-** Must have a partner to Play, Monday at 12:30, Tuesday at 7pm and Thursday at 12:30pm.

**CHAIR YOGA-** Every Wednesday at 12:30pm Friday at 10:45am. A gentler form of yoga for those for whom balance is an issue.

**DANCE CLASS-** Dance & Activities Members Welcome. Classes run Every Thursday at 2pm. Members \$2.50 per person, Guests \$3.50. No class on Thursday April 2nd.

**EXERCISE CLASS** Every Tuesday and Thursday at 10:00AM. Donation at door \$2.00, call Nancy Willis 794-1855.

**FRENCH CLASS-** learn French conversation on Tuesdays at 1:30pm. To sign up call Micheline Sterling 794-0800.

**LINE DANCING-**Every Monday at 7pm and Wednesday at 10:00AM.

**MAH JONGG-**Tuesday at 1:00PM & Wednesday at 10:30AM.

**WRITERS IN THE SHORES-** April meetings for Writers in the Shores will be Tuesday the 7th and again on the 21th. The chosen subject "A Change of Heart" was suggested for the month's topic on the 21th. Once again please note meetings now begin at 1pm. Rec. Membership is not required for more info please call Donna Johnson @794-0789.

**YOGA-** Every Monday, Wednesday and Friday at 9:00AM. Bring a non-skid mat & wear comfortable clothing (no belts or anything tight around your waist). The class is geared to all levels.

### TO ALL MEMBERS OF THE RECREATION ASSOCIATION

If you know of anyone who should receive a greeting card, please call Cecilia Scully at 797-4816.

### SPECIAL NOTICES

**Geoffrey S. Nadler**, local Edward Jones financial adviser, will host a coffee club the second Friday of each month at the Riverview Club Library at the St. Augustine Shores. The first Coffee Club will be on April 10th.

**Dog Trick Classes-** Tuesday April 7th, 14th, 21st at 4pm

**May Early Social-** Sunday May 3rd 6-9pm. Entertainment: Ernie on the Keyboard. Dance Member & houseguests \$5, Activity Members & outside guests \$10.

**May Main Social-** Saturday May 23rd 7-10pm. Entertainment: Nostalgia. Dance Member & houseguests \$5, Activity Members & outside guests \$10.

**Volunteers Needed at Annual Meeting-** The St. Augustine Shores Service Corp Board of Directors is looking for help with the Annual Meeting. Contact office: 797-6441.

## "Hooray for Hollywood."

(continued from page 1)

Viennese Waltz by the very talented amateur couple Job and Sandi Travassos. They have performed for the association for more than 30 years.

First time guests pay just \$10 and repeat guests pay just \$15. Appropriate guest attire is a dark business suit with tie for the men and a cocktail dress for the women. Association members will be dressing in formal attire.

For an invitation to this elegant evening of dancing, call association president Hal Sommer at 904-823-0719. Or reservation chairpersons Dennis and Mary Larimore at 904-825-4902. For more information and pictures, visit facebook.com/SABDASAug.

## Betty Griffin House Announces 5K & Walk-A-Thon at Pier Park April 18th

Betty Griffin House 5K Run & Walk-A-Thon will be held on April 18th 2015 with an 8am start and end at the St. Augustine Beach Pier. Runners who raise \$100 will be invited to the "Friends of Betty Brunch" following the race. Registration is \$20 in advance through February 28th, \$25 March 1st-April 17th, and \$30 day of race. Join us in running for peace for a family friendly 5K and help support your local community! Any questions call (904) 808-8544 or visit us at <http://www.bettygriffinhouse5k.org>.

Betty Griffin House is the only state-certified center that serves of victims of domestic violence and sexual assault in St. Johns County. Last year we helped over 3,000 victims through providing emergency shelter, a 24-hour crisis hotline, counseling, safety planning, injunction assistance and community education to victims of domestic violence and sexual assault.



## Temple Bet Yam to Host Wine & Cheese Reception for Prospective Members

Wednesday, May 6th, from 7:00 – 8:30 PM, Temple Bet Yam of St. Augustine will host a wine and cheese reception for individuals and families interested in learning more about the Temple. Temple Bet Yam, led by Rabbi Fred Raskind, has a membership of 110 families, including many from interfaith backgrounds. Members are warm and welcoming and truly care about one another. Temple activities are diverse, from worship services punctuated by music from the lively choir, to lifelong learning, social justice, and a myriad of social activities. For families with children, the Religious School serves students from Pre K through B'nai Mitzvah, and a "Teen Talk" group meets regularly with the Rabbi.

Whether you are searching for a Temple, or have been away from Judaism for a while, please join us on May 6th. Guests are always welcome at any service. Visit us at <http://templebetyam.org/> for our service schedule and other calendar events. For more information please call: 904- 819-1875. Temple Bet Yam is located at 2055 Wildwood Drive, St. Augustine, just off SR 207, with close proximity to I-95.

## The Choir of Canterbury Cathedral

The world-renowned Choir of Canterbury will be coming to St. Augustine April 17, 2015 at 7:30 pm at Memorial presbyterian Church.

For almost 1,418 years the Choir had been been singing every day. In 597 A.D. Saint Augustine himself founded the Canterbury Cathedral Choir of Men and Boys which is the oldest choir in the English speaking world. Their visit is very timely in the City St. Augustines 450th anniversary celebration.

Tickets for the Choir of Canterbury are \$30 for adults and \$15 students and children. Tickets can also be obtained in advance at these sponsoring churches: The Cathedral Basilica, Memorial Presbyterian Church, Ancient City Baptist Church, and Trinity Episcopal Church or at the door of the concert.





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## News from Around the Shores

### VFW ANNUAL GOLF TOURNAMENT

The Veterans of Foreign Wars, Bryan Tutton Memorial Post 2391, will host it's 17th annual Golf Tournament at The St. Augustine Shores Golf Club on April 11th. Cost of play will be \$45/player or \$180/team. There will be a shotgun start at 8 a.m.. Sign-up will begin at 7 a.m. with donuts and coffee being served prior to tee off.

Following the tournament there will be a luncheon provided at the VFW, located at 6184 US HWY 1 South, where raffles and 50/50's will be done. Trophies for 1st, 2nd and 3rd place will be awarded to the 3 best teams as well as a "Duffer" trophy to the team with the highest score. There is also a "special" award for the "Flashiest" dressed golfer!

If you are interested in playing or would like to be a sponsor, please contact Debbie Tilley at 460-9345 or Sue at the Post 797-5267.

### Veterans of Foreign Wars Youth Activities Golf Tournament

Bryan Tutton Memorial Post 2391 and its Auxiliaries will be hosting their 17th annual Golf Tournament, which benefits the Youth of St. Johns County on APRIL 11th at the St. Augustine Shores Golf Club.

Check-in will begin at 7 a.m. with coffee and donuts with a shotgun start at 8 a.m. A lunch will be provided at the VFW following the tournament. Trophies for 1st, 2nd, 3rd and "duffers" will be awarded. Early registration is \$45/person or \$180 for a foursome. Cost the day of tournament will be \$50.00. For registration forms or information please stop by the post at 6184 US HWY 1 South or call Debbie at 460-9345.

### Needlework with Friends

Needlework with Friends, a program sponsored by Friends of the Main Library St. Augustine, meets at the Main Library from 1:30 – 3:30 p.m. on the first and third Monday of the month. March 2 & 16 and April 6 & 20 are upcoming meeting dates. Bring your favorite projects – knitting, crocheting, needlepoint or cross stitch – and share your love of needlecrafts. This program is free of charge and open to the public.

For more information contact Friends President Toni Siriani at toni825@hotmail.com or call the Main Library at 904-827-6940. Please visit the St. Johns County Library System website at www.sjclps.org. Follow us on Facebook/Friends of the Main Library St. Augustine.

### Writers In The Shores

By Donna Johnson

The April meetings for Writers in the Shores will be on Tuesday the 7th and again on the 21nd. The chosen subject "A Change of Heart" was suggested for this month's topic to write about on the 22nd. 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 1:00 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.

### St. Augustine Travel Club

by Peter Dytrych

Please join us for our FREE St. Augustine Travel Club get together on Wednesday, April 8, at 3pm at the Southeast Branch Public Library on U. S. 1 when we will present on Prague and the Czech Republic. 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.

### Understanding The Civil War Discussion Group

The monthly meeting of the "Understanding The Civil War" Discussion Group will be held on Tues. April 7, 2015 at 1pm at the Anastasia Island Branch Public Library in the Seagrove Subdivision on Rt A1A South. Please note the change in day of the week and location from last month's meeting. For more information please email charles Smith at: smith32@bellsouth.net



## 50's Sock Hop

### Randy Elvis Filippi "A Tribute to Elvis" Show

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Riverview Club Ballroom

Saturday, April 25th


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## 2015 - 2016 Shores Service Corporation Budget

	GENERAL & ADMIN	COMMON GROUNDS	RIVERVIEW BUILDING	POOL	2016 TOTAL BUDGET	2015 TOTAL BUDGET
<b>REVENUE:</b>						
MAINTENANCE FEES	\$1,192,248				\$1,192,248	\$1,191,204
LEASE INCOME-COMPOUND		11,064			11,064	11,064
ACC PERMITS	2,400				2,400	1,600
TRANSFER FEES	6,000				6,000	5,850
REC'N ASSOCIATION FEES			19,300		19,300	32,640
POOL FEES				32,983	32,983	28,011
RIVERVIEW RENTALS			59,000		59,000	37,109
COMPOUND RENTALS		38,400			38,400	36,720
RECOVERY OF COLLECTION COSTS					0	89,269
OTHER INCOME	3,000				3,000	3,475
<b>TOTAL REVENUE</b>	<b>\$1,203,648</b>	<b>\$49,464</b>	<b>\$78,300</b>	<b>\$32,983</b>	<b>\$1,364,395</b>	<b>\$1,436,942</b>
<b>EXPENSES:</b>						
PAYROLL	\$160,118		\$28,744	\$16,434	\$205,295	\$188,245
PAYROLL TAXES	12,875		2,321	1,328	16,525	15,296
WORKERS COMP INSURANCE	2,567		461	834	3,863	3,532
DISABILITY INSURANCE	1,484		262		1,746	1,930
EMP MED/LIFE INSURANCE	33,649		7,438		41,087	39,199
LIABILITY & PROP DAMAGE INSURANCE	9,104	4,207	16,076	4,176	33,563	33,640
COLLECTION SERVICES					0	80,000
LEGAL SERVICES	12,175				12,175	12,175
ACCOUNTING SERVICES	36,294		580	332	37,207	37,991
OFFICE EXPENSE	29,933				29,933	30,014
POSTAGE	10,304				10,304	10,296
ANNUAL MEETING EXPENSE	12,860				12,860	8,219
TRAINING	0			220	220	465
SECURITY		3,640	1,375		5,015	4,915
CONTRACT LANDSCAPE SERVICE		292,929			292,929	283,185
REPAIR AND MAINTENANCE	210	15,900	19,250	4,700	40,060	37,142
TELECOMMUNICATIONS	4,748		600		5,348	5,277
ELECTRICITY	1,251	138,279	13,419	6,046	158,995	156,316
WATER	324	3,975	3,480	2,367	10,146	8,809
PROPANE			2,820		2,820	2,451
TRASH SERVICE	2,940	5,808	2,780		11,528	10,068
GAS AND OIL	3,349				3,349	3,611
SUPPLIES			6,500	16,997	23,497	22,836
OUTSIDE SERVICES	4,244	25,000	46,356	12,000	87,600	104,169
MISC ADMINISTRATIVE EXPENSE	3,061				3,061	3,011
MISC MAINT EXP					0	
MISC RIVERVIEW EXPENSE			6,948		6,948	3,720
MISC COMMON GROUNDS EXPENSE		20,500			20,500	17,210
BAD DEBTS	24,138				24,138	24,891
TAXES AND LICENSES	320		2,899	350	3,569	2,832
LAKE TREATMENT		27,900			27,900	28,350
TREE REMOVAL		60,000			60,000	60,000
ANIMAL/PEST CONTROL		1,750			1,750	1,750
PLANTS, MATERIALS AND MULCH		24,700			24,700	23,895
SMALL EQUIPMENT		500			500	500
COMPOUND COST		3,200			3,200	3,200
SERVICE CHARGES/CREDITS	11,218		(11,218)		0	0
DEPRECIATION	11,052	10,102	19,184	16,754	57,092	44,535
<b>TOT OPERATING EXPENSES</b>	<b>\$388,219</b>	<b>\$638,389</b>	<b>\$170,276</b>	<b>\$82,538</b>	<b>\$1,279,422</b>	<b>\$1,313,675</b>
<b>NON CASH EXPENSES</b>	<b>\$11,849</b>	<b>\$10,102</b>	<b>\$19,201</b>	<b>\$16,754</b>	<b>\$57,906</b>	<b>\$44,422</b>
<b>CASH SURPLUS/(DEFICIT)</b>	<b>\$827,278</b>	<b>(\$578,823)</b>	<b>(\$72,775)</b>	<b>(\$32,801)</b>	<b>\$142,879</b>	<b>\$167,689</b>
RESERVE FUNDING					\$145,839	\$118,887
ACQUISITION OF NEW ASSETS					\$6,340	\$7,700
NET REVENUE/(OUTLAY) FROM LEGAL COSTS ON DELINQUENT ACCOUNTS ***					\$9,300	
CONTINGENCY FUNDING					\$0	\$41,101
FEE CHANGE					\$0	\$0

## St. Augustine Shores Service Corporation Board of Directors March 12th 2015 Meeting

The St. Augustine Shores Service Corporation's Board of Directors meeting was called to order by President Jerry Zinn at 7:00 P.M. Present: Vice President Winston Burrell, Treasurer Claire Lorbeer, Director Sue Chitwood, Secretary Rachel Diamond. Absent Director Jim Priestler and Director Chance Hines. Quorum Established

*The Pledge of Allegiance.*

Approval of the Minutes – February 12, 2015, by unanimous vote

*Board discussed actions since last meeting:*

Joining the Jacksonville HOA support groups is in progress.

Purchasing No Trespass signs from the Sheriff's Office. They are in but haven't been placed yet.

Credit card payment option for the membership was again discussed to determine possible high fees per transaction.

Posting of the Minutes on the Web Site up to date for January and February.

President's page and Accountant's page for the Web Site being worked on.

Collecting data from the membership

will be requested in the Annual coupon packet. Supplying phone numbers and email addresses would be helpful but is not mandated.

*Treasurers Report* – Read and accepted for audit.

*ACC Report*

The ACC Committee had 1 meeting in the month of February.

The ACC Committee approved 11 applications:

- 1 addition
- 2 garage wall and window repair
- 3 fences
- 1 Florida room
- 1 solar panel
- 1 pool enclosure
- 1 pool repair
- 1 shed

Total approved YTD 145

Board Discussion on Deltona's Major Modification in Unit 7. A meeting with Deltona will be scheduled to discuss how several non-conforming issues can be resolved for the Venecia lots in unit 7.

The Board reviewed the final proof of the annual meeting packet. The OK to mail was agreed to and the packets were

mailed. The Board urges all homeowners to attend the May 1, 2015 Annual Meeting. However, if you cannot please return your green proxy sheet which will count you as present for quorum purposes.

Due to growing requests for estoppel letters which are burdening the office staff. The board passed a resolution to begin charging \$50.00 per letter. An estoppel letter is the final closing document which indicates fees owed to the Service Corporation. The Service Corporation had not been charging for the service. The funds will allow temporary or overtime help.

Secretary Diamond made a motion to charge \$50 for each Certified Estoppel Letter issued. Seconded by Director Chitwood. Unanimous. The motion carried.

The Board decided on not increasing Boat/RV Compound storage fee.

\$5 increase on Pool Fees discussed and will affect the monthly fee in the coming fiscal year.

Home Office Applications:

5 Applications were submitted and three were approved. Two applicants were

asked for more information.

Directors wanted to see future Board action on the following:

- Parking on the sidewalks.
- Meeting with the Recreation Association.
- Curbing along the main arteries in the Shores.
- Amending our Covenant and Restrictions.

Homeowners attending the meeting discussed the need for action on:

- Parking on the sidewalk and swales.
- Homeowner inquired about concrete parking stops near Crystal Lake. Can they be replaced with something more attractive?

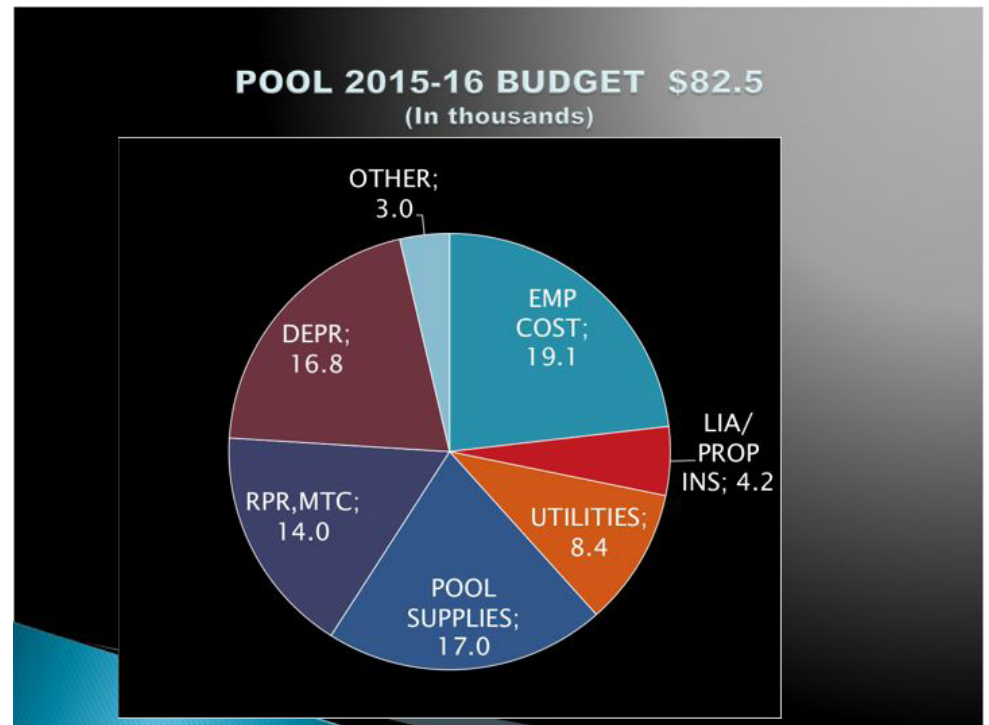
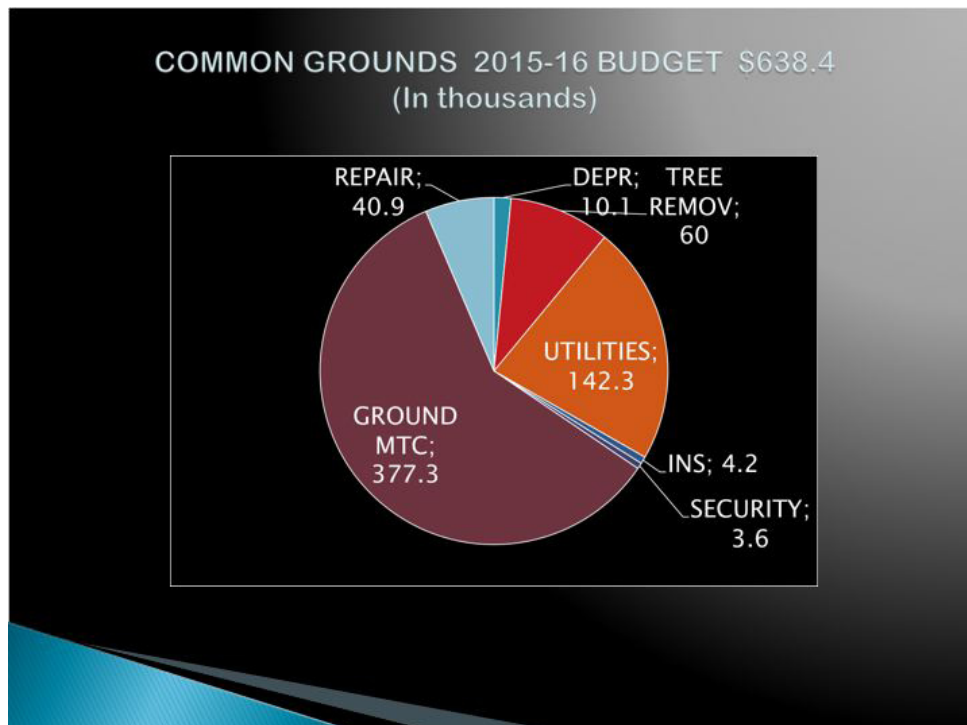
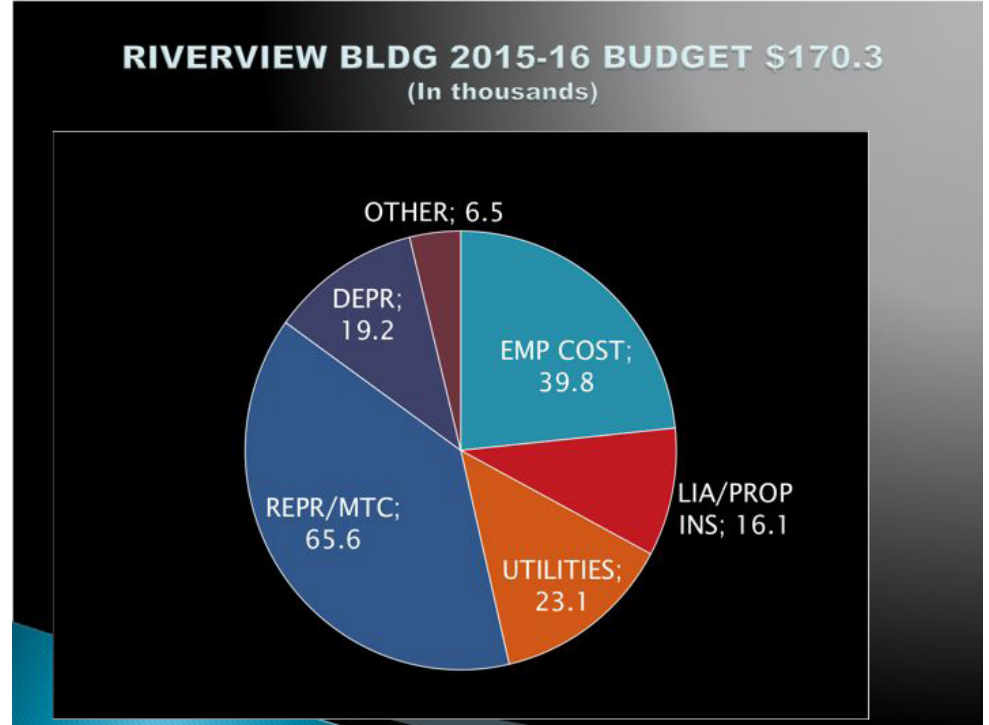
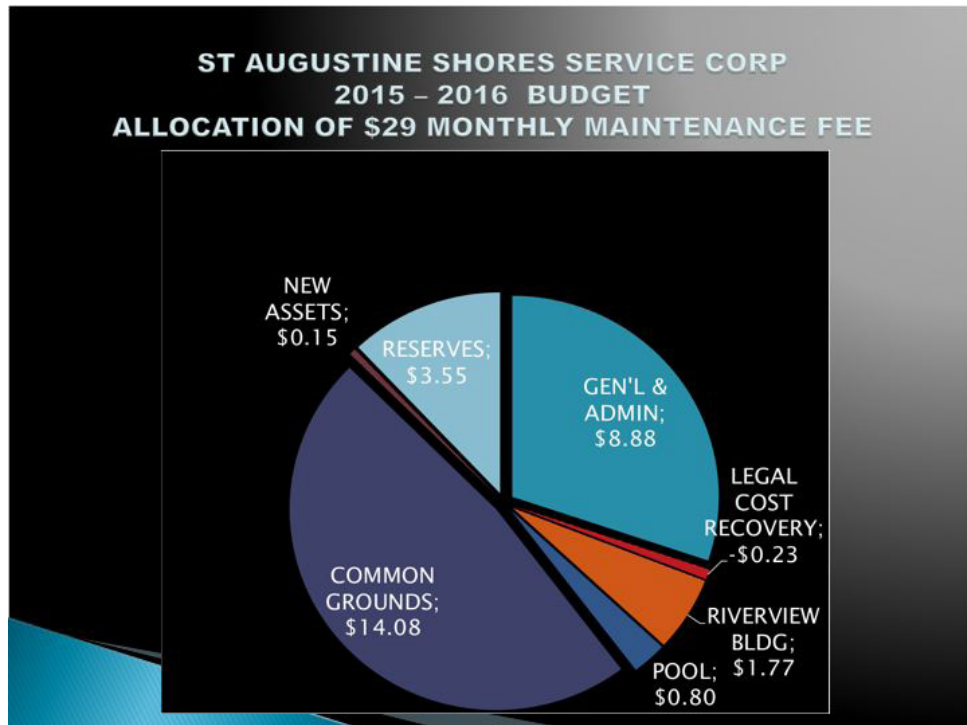
Meeting Adjourned.

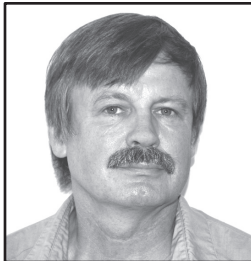
**ANNUAL MEETING**

**MAY 1ST**

**IF UNABLE TO ATTEND**

**RETURN PROXY!**





## Computer Corner

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

### Care for Your Computer

Greetings from Computer Professor

In this column I will discuss part 2 of the care for your computer, a follow-up of last month's article. Care for your computer falls into two major categories; the hardware (the physical part of the computer) and the software (Windows, programs, drivers and personal files) installed and stored on your computer's hard drive. This month covers the software operation of the computer. Windows is made so that it does what you tell it to do. You have almost complete control over what it does and how it looks. So far, our culture has skipped over training at that level and has us learning the hard way. Below are a few common hot spots for mistakes, even the same stuff can have a major impact over controlling the computer.

The Computer: On/off issues

- When you turn on your computer give it time for everything to fully load, it is still busy when you first see the desktop, that's not the time to stay clicking on things
- When you shut it down, use the start>shutdown commands and NOT the power button, the computer has a very important routine to run while shutting down, which it cannot do if you use the power button
- If you always keep the computer left on (or in sleep mode), that means you have a constant good source of power and cool temperatures for the computer 24 hours a day, it also means that at least once a week you restart your computer to clear the RAM and allow for windows updates to install.

The Mouse: What you do with the mouse determines what you tell the computer to do.

- The POINT of the mouse is the only active part of the mouse, keep the point on your target
- Pointing to an object can give you an explanation

of what you are pointing at

- Clicking is always down and up with the mouse button without moving the pointer at all
- Pressing the mouse pointer down while pointing at a control object does nothing, it activates the object when you release the mouse button – so hold the mouse still
- Double-clicking is two clicks IN THE SAME SPOT, again – hold the mouse still
- Files and Folders: You save files into folders
- YOU create your own folders, location, names and quantity then save your files into them
- Unless you have changed Windows settings, folders are opened with a double-click
- You MUST open a folder to save a file into it
- All saving processes give you the chance to name the file and designate what folder for it to go into
- Programs: These are the tools you use to do something – anything!
- Know what programs you are using, the name is all over the program and the button you hit to start it
- You want to do something well, then learn more about the program you are using
- Peripherals: Everything you plug into the computer: printers, USB drives etc. need drivers installed first to communicate.
- Updates: Due to technology advances, security concerns, fixes and improvements Windows will always have updates to keep it running smooth. Your antivirus program, which you should always know what it is, will update automatically as new "bad things" are discovered. As long as we still need to use it, Java needs to stay updated because of its importance and vulnerability. Other than that, it is up to what you have on your computer and what is plugged into it.

## Pandiculation

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



Pandicu...what? Pandiculation is involuntary stretching of soft tissues. You've probably seen your dog or cat perform such stretches upon waking from a nap or even experienced the refreshing feeling yourself. Yawning is a perfect example of pandiculation – arms stretched over head, back arched. It's a stretch that can't be stopped. But why do our bodies do such strange things?

One current hypothesis is that it helps regulate our locomotor or musculoskeletal system. Most people know muscles move bones, which create movement but few have heard about fascia. Fascia is the fabric that helps hold us together and more. Current research now tells us fascia not only holds us together but also plays an integrative role with muscles. It helps distribute forces as we move and assist in locomotion.

So why stretch or pandiculate? Although fascia is a durable connective tissue and remains lubricated and mobile with movement, it can become sticky and stiff with the lack thereof, hence the need to "pandiculate" or yawn upon rising from rest. Such stretches are thought to reverse the affects of the stillness of sleeping. The purpose of this column is to emphasize the need to stretch.

Chances are, the last time many of you stretched with a goal in mind was when you participated in "hips, ankles, knees and toes" during elementary school PE. The fact is, stretching should be a regular part of one's life. Gentle stretches to the neck, shoulders, back, hips and legs are thought to decrease compressive forces to the joints, and only take a few minutes. I've been focusing on posture in my last few columns because it is our daily, habitual postures, in part, dictate how we hold ourselves and move. If you tend to sit at the computer much of the day you should reverse the affects by stretching your shoulders back as you walk through the door or stretch your front hip muscles by placing your hands on your hips and bending

backwards. As I've shown, your body will automatically attempt to maintain the mobility of soft tissue via pandiculation (involuntary stretches). Voluntary, and routine, stretching is bound to have a greater and longer lasting effect.

If you are getting stiffer or feel you are losing range of motion, perhaps you should consult your physician or physical therapist regarding a stretching program. It may be that a stretching program can be designed specifically for you.

There are also many group exercise programs offered in St. Augustine. Why not be a part of one? You can tell them you joined because you have a need to pandiculate.

Rob Stanborough is a physical therapist, 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 13 years, is a Fellow of the American Academy of Orthopaedic Manual Therapists and trained/certified in a number of soft tissue techniques. Read previous columns posted on www.firstcoastrehab.com.

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**Tips On Buying Life Insurance**

By Paul Murray, President, Murray Insurance

Life insurance protects your financial future. It provides the resources your family or business may need to pay immediate and continuing expenses when you die. There are different types of life insurance and choosing a policy is an important decision.

Make sure that you fully understand any policy you're considering and that you're comfortable with the company, agent, and product.

Ask for outlines of coverage so you can compare the features of several policies.

Check with your state insurance department to make sure the company and agent are licensed in your state.

Look for a company that is reputable and financially strong. A number of insurance rating services rate the financial strength of companies. You can get such information from your agent, public or business libraries, or on the Internet.

Beware of offers for "free" life insurance. Investors may approach some seniors to offer them money to buy life insurance and then sell the policy to the investors. The investors expect to profit by receiving the death benefit when the senior dies. Often called stranger-originated life insurance, legislators and regulators are concerned about these transactions because they violate public policies against wagering on human life. Also, there may be hidden pitfalls, such as unexpected taxes, fees, and loss of privacy.

Always answer questions on your life insurance application truthfully.

Be sure your application has been filled out accurately. Promptly notify your agent or company of errors or missing information.

When you buy a policy, make your check payable to the insurance company, not the agent. Be sure to get a receipt.

Contact the company or agent if you don't get your policy within 60 days.

Always check the date the insurance becomes effective.

Keep your life insurance policy with your other financial records or legal papers, or anywhere your survivors are likely to look for it. However, don't keep your policy in your safe deposit box. In most states, boxes are sealed temporarily on the death of the owner, delaying a settlement when funds may be needed most.

Review your policy periodically or when a major event occurs in your life—such as a birth, divorce, remarriage, or retirement—to be sure your coverage is adequate and your beneficiaries are correctly named.

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## Financial Focus

Information Provided by  
Edward Jones

### Are You Following a “Tax-smart” Investment Strategy?

We’re getting closer to April 15: Tax Filing Day. And while there may not be much you can do to change your results for the 2014 tax year, you can certainly look closely at your tax returns to find areas you might be able to improve next year — and one such area is your investment portfolio.

Of course, you may also find opportunities in other places, too. Could you have taken more deductions? Could you have moved some of your debts into a tax-deductible loan, such as a home equity loan or line of credit? You’ll want to consult with your tax advisor to determine areas of potential savings.

However, you may be able to brighten your tax picture by making some “tax-smart” investment moves, such as the following:

- Resist the urge to trade frequently. It can be costly to constantly buy and sell investments. In addition to the commissions you may incur, and the possibility that such excessive trading can impede a consistent investment strategy, you could rack up a sizable tax bill. If you sell an asset that you’ve held for a year or less, any profit you earn is considered a short-term capital gain, which is taxed at the same rate as your ordinary income. So, for example, if you bought Investment ABC for \$1,000 on January 5, 2014, and you sold it for \$1,250 on Dec. 31, 2014, you’d be taxed on your \$250 gain. If you are in the 28% tax bracket, you’d owe \$70 in taxes. But if you had waited until January 6, 2015, and you sold your investment for the same \$250 gain, you’d pay the more favorable long-term capital gains tax rate of 15%, which translates into \$37.50 in taxes — just over half of what you’d owe at the short-term rate. If you habitually sold investments after owning them less than a year, the taxes

could really add up — so try to be a “buy-and-hold” investor.

- Increase your 401(k) contributions. If you aren’t already participating in your 401(k) or similar plan, start now. And if you are contributing, boost your contributions whenever your salary goes up. You typically put “pretax” dollars in your 401(k), so the more you add, the lower your annual taxable income. Plus, your earnings can grow tax deferred.

- “Max out” on your IRA. Depending on your income level, you may be able to deduct some, or all, of your contributions to your traditional IRA — and these deductible contributions can lower your taxable income. Plus, your investment can grow tax deferred. (Keep in mind, though, that taxes will be due upon withdrawal, and any withdrawals made before you reach 59½ are subject to a 10% IRS penalty.)

If you contribute to a Roth IRA, your contributions are never deductible and won’t lower your taxable income, but your earnings are distributed tax free, provided you’ve had your account at least five years and you are older than 59½. In 2015, you can contribute \$5,500 to your IRA, plus an additional \$1,000 catch-up contribution if you are 50 or older — and it’s almost always a good idea to “max out” your contributions each year.

By following a buy-and-hold investment strategy and using those tax-advantaged accounts available to you, you may be able to help yourself — at tax time and beyond.

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

*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.*

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You’re invited to join us at our next coffee club meeting. Discussing current updates on the market and the economy in a relaxed, informal setting is a great way to get to know one another. Plus, the coffee’s on us.

**WHEN: Friday, April 10th at 9:00 a.m.**

**WHERE: Riverview Club Library at the St. Augustine Shores**

Please join us at the next meeting of our coffee club and bring a friend.

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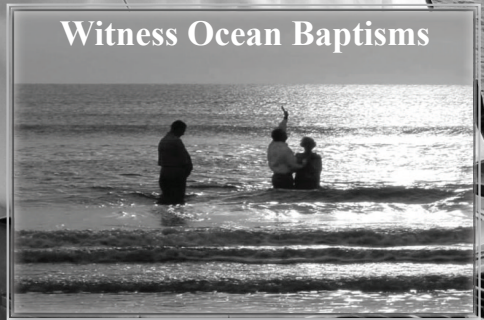
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"I would like to personally invite you to join us on Crescent Beach Easter morning. Come see God's sunrise, celebrate with music and hear a message about the resurrection of our Savior the Lord Jesus Christ. Let's come together to praise the Lamb!"  
 ~ Dr. David Beauchamp

For Information Call (904) 794-7777



## St. Johns Business Network and Betty Griffin House Team Up!

Royal St. Augustine Golf and Country Club will be the setting for the 3rd Annual St. Johns Business Network Charity Golf Tournament on Sunday June 14, 2015 (rain date June 21). This event is open to men, women and mixed foursomes with prizes for 1st, 2nd, 3rd and last place.

Proceeds from the event will support Betty Griffin House services. Betty Griffin House is a private, nonprofit agency that provides emergency shelter and services to St. Johns County residents who are experiencing domestic or sexual abuse. Other services provided by Betty Griffin House include: 24-hour crisis hotline, counseling, rape crisis response unit, advocacy and educational programs.

The tournament, designed for golf enthusiasts, features a 9 a.m. tee-off with a four player, best ball, scramble format. The cost to play is \$70 per person, which includes breakfast, lunch, special golf contests, a 50/50 raffle, prizes and gifts. Current Sponsors include: Ocean Grove RV, St. Augustine Record, Rulon, Meehans Irish Pub, Honey Baked Ham, Matanzas Geosciences, Palencia Golf & Country Club, St. Johns Golf & Country Club, Bozard Ford, Ancient City Accounting, Flagler Hospital, GEC Sales & Consulting, Davidson Realty, Vanity Fair, Nettles Fine Jewelry. Sponsorships begin at \$100 and include signage and much more depending on the level. If you are interested in sponsoring the event or playing please contact (Lou Kindleberger at 386-576-3029 for further detail. For information on joining the St. Johns Business Network contact Michael Cunningham at 904-501-4556. If you or someone you know is being abused, please call the Betty Griffin hotline number for help at 904.824.1555 (TDD line 1-800-621-4202).

## One of the Largest Beach Sunrise Services Crescent Beach

On Easter Sunday morning, April 5th, thousands are once again expected on Crescent Beach at 7:00am for the annual, inspirational Sunrise Service. This annual gathering had its beginning at Crescent Beach Ramp over twenty years ago on the parking lot adjacent to Beacher's Lodge. The pastor, at that time was Armando Silverio, and there were 81 people present.

The attendance at the Sunrise Service has grown to more than 5,000. This years "gathering" with Dr. David Beauchamp, promises to be a remarkable sunrise service, just as the ones you've heard so much about.

You will once again see a giant cross silhouetted against the blaze of an Easter morning sky. You are encouraged to bring your whole family, your beach chairs and blankets. Arrive early in order to get a good space near the platform.

You'll hear beautiful music by soloist Jeff Varnadoe and the choir. You'll have an opportunity to join in the singing of the great crowd gathered on the sand. The music will lead right into an inspiring message of the resurrection by Dr. Beauchamp, followed by ocean baptisms. Parking attendants, assisted by the Sheriff Department, will help each car find a space on the beach or in nearby paved lots.

You are invited to come to the Crescent Beach Ramp at 7:00am Sunday, April 5th and experience one of the largest beach sunrise services. For more information call (904) 794-7777.

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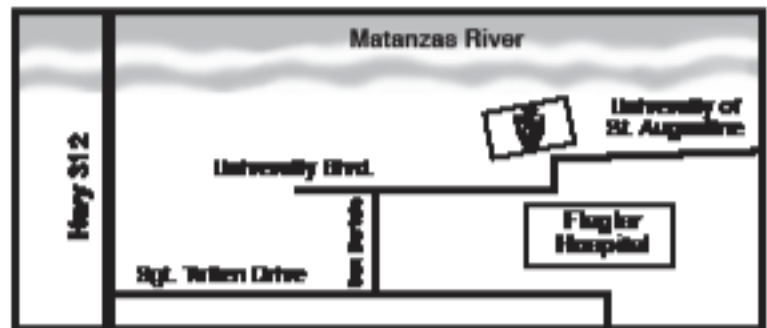
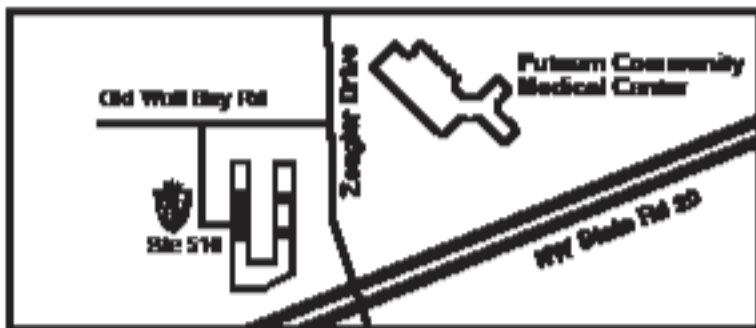


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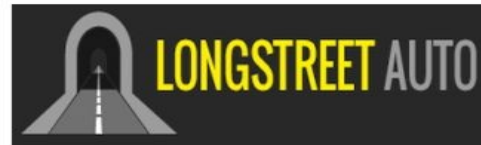
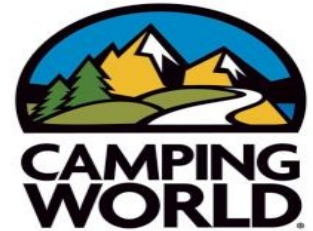
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