



Happy Fathers Day!

# St. Augustine Shores OBSERVER

NEWS FOR AND ABOUT RESIDENTS OF ST. AUGUSTINE SHORES



## Wild Flower Meadow Group by Cindy Taylor

Spring is in the meadow! The number of ladies tresses, lance leaf coreopsis, mimosa strigillosa, showy primrose, prickly pear, and more delighted us in April. We were surprised to see hundreds of bees buzzing among the mimosa and relieved they didn't seem to mind us walking among them. Wild poinsettia, wild lettuce, and swamp sunflowers look like they're starting to come up and, hopefully, May will be just as prolific. We're pulling some small vines because, though they're small, they can cover the whole meadow and keep the flowers from blooming. It's a never-ending challenge; we'll probably never get rid of them all, and another lesson from the meadow. Something is better than nothing and an invasive vine pulled is a flower saved. We trimmed back the Muhly grasses, too, so new growth will have a chance to grow.

In April our group went to Mike Roess Gold Head Branch State Park, near Keystone Heights for a walk and picnic. In May we plan to walk in Moses Creek Woods and/or Washington Oaks Gardens.

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

## Ballroom Dance Association June theme "Pirates of the Caribbean"



Jacksonville dance instructors Jake Lukic and Heather Kornick performing at a recent association dance.

The St. Augustine Ballroom Dance Association will have it's next monthly dance on Saturday, June 13th at the Riverview Club, 790 Christina Drive, in St. Augustine Shores, from 7:30pm to 11pm.

"Pirates of the Caribbean" is the theme for this fun filled dance. Everyone is encouraged to dress as a pirate. The very popular Ray Mezo band, from Jacksonville, 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.

Guests pay just \$15. Appropriate guest attire for those who are not coming as a pirate is a dark business suit with tie for the men and a cocktail dress for the ladies.

For an invitation to this special event, call association president Hal Summer at 904-823-0719. Or call reservations chairpersons Dennis and Mary Larimore at 904-825-4902. For more information and pictures, visit facebook.com/SABDStAug.

PRSR SDT  
US POSTAGE PAID  
ST. AUGUSTINE, FL  
PERMIT #132

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

## 2015-2016 Shores Service Corporation Board Members



Sue Chitwood, Rachel Diamond - Secretary, James Priester - President, Claire Lorbeer - Treasurer, Jerry Zinn - Vice President, James O'Such (Winston Burrell not available)

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

- *News From Around the Shores:*  
- June Recreation Calendar  
- Shores Service Corp June Board Update
- *Health Update:* Shuffling Can Be Dangerous
- *Financial Focus:* Be Prepared for Those RMDs
- *Computer Corner:* Battery Backup
- *Sheriff's Corner:* Be Safe on the Beach this Summer
- *Love and The Law*



### The St. Augustine Shores Observer

Published monthly for residents of St. Augustine Shores St. Augustine, FL.  
1965 A1A South #180  
St. Augustine, FL 32080-6509  
Cliff Logsdon  
Publisher/Editor  
(904) 607-1410  
clifflogsdon@att.net  
www.observer.vpweb.com



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 vary. Contact Steven Sheremeta at Sovereign-Jacobs at 904-461-5556.

• **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.

### ROTO-ROOTER PLUMBERS

WE DO PLUMBING!

Guaranteed Repairs & Installation  
Prompt 7 Day Service  
Free Estimates

824-1836

\$20.00 OFF

Limit one coupon per customer

Licensed # CFC057849



### Will Russell

- Shores Resident
- Real Estate Agent
- Whether Buying or Selling I can help make it happen!

Call Now for a Free Market Analysis of your Property!!!!

(904) 814-7305

will@EndlessSummerRealty.com  
"Helping Dreams Come True"

521 A1A Beach Blvd.  
St. Augustine, FL 32080  
Office (904) 461-8878  
Fax (904) 461-8879



## 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:** DR. MARTENS The Original-Air Cushion Soles Black Lace-up Boots Size 8 U.S.A. Excellent Condition \$45.00 Firm. Call Lisa @ 904.806.5912.

**FOR SALE:** 1994 EZ GO Golf Cart. New Batteries. \$1400 or best offer. 904-540-656.

**FOR SALE:** MISC. WHITE WICKER: 2 chairs \$50/60, end table \$30, TV Entertainment Center \$100. Oak Cracker Barrel Rocker \$100, Vtg. Wood Secretary desk/dresser & glass cabinet \$125, Vtg Wood China Cabinet \$100. OBO call: 904-442-9168.

**FOR SALE:** Bedside Comode, never used. Cost \$103 - Sale for \$65. Electric Keyboard- \$75. Travel Suit bag - \$15. Call 904-797-3265.

**FOR SALE:** (1.) Area rug, 4' x 6', Savafieh Cambridge Collection, 100% Wool Pile. Color: Moss Multi (lots of raised pattern within a moss/gray background). \$50.00 or best offer. Like new, no pets. Can send photo. (2.) Coverlet/Bedspread (will fit twin bed at a bedspread, or full size bed as a coverlet), sold by Orvis. Beautiful seersucker, lightweight, and easily washable in home washing machine. Includes 2 pillow shams with button enclosures which are attractive. Can send a photo via email. \$45.00 complete. (3.) Mercedes Benz carpeted floor mats - original equipment - metal logo plated on front mats. Very good condition (almost like new), came from a 2004 CLK 320, but fits many other models. Light beige

color. \$70.00 for 4 mats. Can send photo. (904) 797-3736

**FOR SALE:** Men's Cannondale Comfort 5 bicycle. Excellent condition. \$225.00. Please call 797-5495

**FOR SALE:** Wetsuit by Roxy size 14/42. Like new, worn one time in pool. A real buy at \$50. Call 904-315-6808.

**BIBLE STUDY GROUP:** Who would be interested in joining? We could meet in the St. Augustine Shores Riverview Club Library on Monday or Thursday evening from 7:00 - 9:00 p.m. Open for suggestions contact Martina Linges at: 904-342-2604 or email hmlinges@arcor.de.

### Sharon's Hair Studio Serving Shores Community!

Sharon & Angela, formerly of Hair Machine have a combined 30+ years experience and invite you to bring in this ad for.....



\$10 Cuts! \$5 Off Foil  
\$3 Off Color Highlights!  
\$40 Perms!

794-0998

Walk-ins Welcome!

3400 U.S. 1 South - Suite C • St. Augustine

## JOY

Find Joy at Shores  
United Methodist!

724 Shores Boulevard  
St. Augustine, Florida 32086  
(904) 797-4416

www.shoresumc.org

9:00 a.m. Traditional Service

10:00 a.m. Sunday School

11:00 a.m. Contemporary Service

### Breast Cancer Support Group of St. Augustine

The monthly meetings are held the first Tuesday of every month at 7 PM in the Cancer Resource and Education Center (Suite 1010) at Flagler Hospital. We welcome newly diagnosed breast cancer patients, survivors of all ages and caregivers. For more information call (904)501-7100 or email Bean602@aol.com.

### David Hanley's Lawn Maintenance

Personal Service

No Job Too Big Or Too Small

Cell (904) 501-3976

Office (904) 824-6564



LLC: L09000017989

## Robert C. Kelsey MD

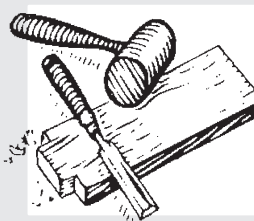
Accepting New Patients

Board Certified  
Cardiology and Internal Medicine

(904) 827-0078

2720 U.S. HWY 1 SOUTH, STE B  
ST. AUGUSTINE, FL 32086

### JORGE'S HANDYMAN SERVICE, INC. Carpentry, Renovations & Repairs



- Crown Molding • Trim • Finish Work
- Custom Cabinets, Wall Design, Closets
- Furniture Restoration, Doors & More

• 25 Years Experience • Licensed /Insured

Free Estimates (904) 315-8550

Lic. # ST-7256

• Shores References Available



# St. Augustine Shores Club News

## June Riverview Club Calendar

### DANCE MEMBERS:

#### June 7th EARLY SOCIAL

6:00PM - 9:00PM Music By: Frank Saffi  
 Sunday Chairpersons: Joe & Nancy LaPaglia  
 Reservations: Tuesday 6/2/15 and Thursday 6/4/15 \*9-10am  
 Dance Members and Houseguests- \$5 / Activity & Outside Guests- \$10 BYOB

#### June 27th MAIN SOCIAL

7:00PM- 10:00PM Music by: Phil Farino  
 Saturday Chairpersons: Mary Stallings & Marjorie Wyzan  
 Reservations: Tuesday 6/23/15 and Thursday 6/25/15 \*9-10am Dance Members and Houseguests -\$5 and 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

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

**CHICAGO BRIDGE-** Must have a partner to Play, Monday at 12:30 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 Dance Class on June 4th or 11th. Dance Party will be on June 25th from 1:30- 3:30pm

**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 @ 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-** meetings for Writers in the Shores will be Tuesday the 9th and again on the 23rd at 1pm. The chosen subject "There is no such thing" was suggested for this month's topic on the 23rd. 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 NOTICE

**Geoffrey S. Nadler**, local Edward Jones financial advisor, will host a coffee club at 9:00 a.m. the second Friday of each month at the Riverview Club Library at the St. Augustine Shores.

**Early Social-** July 5th Sunday 6-9pm. Entertainment: Tim Rippey

**Dance Members (& Houseguests) -** \$5/ Activity Members & All outside guests- \$10

**Main Social-** July 25th Saturday 7-10pm. Entertainment: Nostalgia

**Dance Members (& Houseguests) -** \$5/ Activity Members & All outside guests- \$10

## Writers In The Shores

By Donna Johnson

The June meetings for Writers in the Shores will be on Tuesday the 9th and again on the 23rd. The chosen subject "There Is No Such Thing" was suggested for this month's topic to write about on the 23rd. Come and check us out, everyone is welcome and we would like to invite anyone who loves to write. You do not have to be a member.

We meet the 2nd and 4th Tuesday of each month at 1:00 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.

## G-Force Vacation Bible School at Shores United Methodist Church



All children ages 4 to 6th grade, are invited to explore how to put their faith into action at St. Augustine Shores United Methodist Church's VBS this year. G-Force VBS will be held Monday through Friday, July 20-24, from 8:45 a.m. to 12:15 p.m.

In this mission-focused VBS, kids experience God's unstoppable love and discover how to fuel up and move in and through life with God, with movement and images of all sorts of kid-friendly transportation, such as skateboards, running shoes, roller blades, and more! They will watch the G-Force meter climb illustrating how God is at work around the world.

Free registration closes on July 10. Forms are available at Shores United Methodist Church, 724 Shores Blvd (between the golf course and Hartley Elementary). You can also call the church at 797-4416 or visit the church website at www.shoresumc.org. There is a \$10 registration fee after July 10 and there is no registration on the first day of VBS this year.

## St. Augustine Travel Club

by Peter Dytrych

Please join us for our FREE St. Augustine Travel Club get together on Wednesday, June 10, at 3:00 pm at the Southeast Branch Public Library on U. S. 1 when we will present on DENMARK. 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.

## Warning! Don't Cancel Car Insurance before Tuning in License Plate!

Canceling car insurance without surrendering your active license plate, or registering a vehicle without it first being added to your insurance policy can result in immediate suspension of your Florida driver license.

The Florida Department of Highway Safety and Motor Vehicles now has a database that specifically identifies insurance according to the Vehicle Identification Number (VIN), rather than the customer. If the vehicle is not properly insured, the customer's driver license could be suspended almost immediately.

"Residents need to know that their Florida driver license is tied directly to their Florida vehicle insurance," said St. Johns County Tax Collector Dennis W. Hollingsworth. "No longer is there a grace period of 30 days to add a new vehicle to an existing insurance policy. When titling a vehicle, residents must bring proof that the new vehicle is on their insurance, with an effective date not later than the date of the transaction."

If you have an active Florida vehicle insurance policy, you can even add a vehicle to your policy by phone while waiting in the SJTC lobby. Be prepared to show proof to your SJTC Customer Service Representative via electronic format, email or fax.

A driver license can also be suspended if you cancel insurance while having an active registration, but fail to surrender that registration to SJTC.

"As far as the State knows, you're driving without insurance, even if you've parked your car in a garage long-term, or need extensive repairs," Hollingsworth said.

If you anticipate that you will need to cancel your vehicle insurance, first surrender your license plate to SJTC. Any outstanding credit you have on the plate will still be valid until the registration's expiration date if you seek to put the vehicle back on the road during that period. You will then receive a printed confirmation of the surrender to provide to your insurance company. The plate surrender will also be noted on your driver license record. These actions will keep your driver license status safe.

For more information, contact taxcollector@sjtax.us, or call 904-209-2250.



**Psychotherapy Solutions LLC**  
*"counseling is an investment - make yours today"*  
**"Dr. Betty" Carvajal, PhD, LMHC**

Counseling for: • Individuals • Couples • LGBT • Adolescents	• Anxiety • Stress & Anger Management • Trauma • Addiction • Depression
--	---

**904-392-5434**  
**drbcarvajal@aol.com**  
 1100 Plantation Island Drive, Ste 140  
 St. Augustine 32080 MH#11064



Se Habla Español



**Mr. Bathtub**

Repair & refinish bathtubs,  
sinks, tile, countertops,  
Walkthru units, seats, grab bars

**904-806-0360**  
www.mr-bathtub.com

**Heritage Baptist Church**  
*"A Warm & Friendly Fellowship"*

Sunday School/Bible Study	10 a.m.
Church Services	11 a.m.
Sunday Night Services	6 p.m.
Wednesday Night Services	7 p.m.

1480 Wildwood Drive  
 St. Augustine, FL 32086  
 904-824-8888

**St. Mary's by the Sea**  
**National Catholic Church (PNCC)**

**Mass Time - 10:00 Sundays**  
 Stations of the Cross every Friday at 6:00 PM



**All are welcome!!**

Worship with us in the Historic Moultrie Chapel  
 480 Wildwood Drive 32086 • 904-392-9840



## News from Around the Shores

### St. Augustine Shores Service Corporation May 14, 2015 Board of Directories Summary

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

The Invocation was given by the General Manager followed by the Pledge of Allegiance.

Approval of the Minutes – April 9, 2015. Director Burrell made a motion to accept the minutes as presented. Seconded By Vice President Zinn. Unanimous. The motion carried.

**Treasurers Report** – Read by Treasurer Lorbeer accepted for audit.

General Manager Smith explained the Operations Fund and Reserve Fund Expenditures.

#### ACC Report – Jerry Zinn

The ACC Committee had 1 meeting in the month of April. The ACC Committee approved 15 applications: 6 fences, 3 new homes, 3 pool enclosures, 1 pool, 2 sheds Total approved YTD 169

#### Managers' Report - Joseph Smith Old Business

##### Status of Pool Bathhouse:

General Manager Smith explained the progress on the project and presented the schedule for the coming week.

General Manager Smith informed the Board that we need to purchase lockers and benches for the pool bathhouses. Total cost estimated between \$5000 and \$6000.

Director Chitwood made a motion to purchase the benches and forego the purchase of the lockers. Seconded by Director Burrell. 6 yes votes 1 no vote Treasurer Lorbeer. The motion carried.

Vice President Zinn made a motion that we enter into a discussion with the Contractor Joe Narby, JTN Constuction and Maintenance Services, Inc. relative to his lateness and suggest that he make a compensatory effort on his part to repair the roofline of the pavilion storage area and provide lockers and benches for both the Men and the Women's Bathhouse. Seconded by Director Chitwood. Unanimous. The motion carried.

##### Deltona Lot Variance:

417 Venecia Way. The house has been built. The deck and the stem wall butt right up to the side property line and do not recognize the setback lines.

Secretary Diamond made a motion to approve the variance. Seconded by Director Chitwood. Unanimous. The

motion carried.

#### New Business

##### Board Goals and Accomplishments for Upcoming Fiscal Period:

President Priester requested that the Board participate in a discussion on Goals and Accomplishments for the Upcoming Fiscal Period. The following are submitted: Curb Appeal/ Landscaping, Recreational Facilities, Bylaws/ Governing Documents, Youth Programs, Bus Kiosks, Speed Bumps, Duck Crossing Signs, Community Programs, Recreation Association Committee, Recreational Director, Different Collection Practices, RV and Boat Storage Committee

##### Gina Ross ACC Committee

Sue Hill has resigned and is relocating. Gina Ross has volunteered to replace her on the Committee.

##### Pier Repair Funding:

General Manager Smith informed the Board of the damage at the pier. Vandals had destroyed some of the gazebo and the railing. A vessel had separated the deck from one of the pilings. The Fish and Wildlife officers informed Smith of the boating incident. He is pursuing a copy of the accident report to approach the boater's insurance people for reimbursement through liability. Yelton Construction estimated the damage at \$7200.

Secretary Diamond made a motion to repair the pier and adjust the expenditure scheduled in the Dreux Isaac Study. Seconded by Director Burrell. Unanimous. The motion carried.

##### Deed Restriction Report:

General Manager Smith provided a Deed Violation report to each Board Member.

##### Directors Comments:

Treasurer Lorbeer commented on the Brick Paver Project.

Vice President Zinn discussed the Family Fun Day.

Director Burrell commented on the Recreational Organization.

Director Chitwood commented on the Landscaping Contract and requested emails for future contracts.

##### Members Comments:

Jeremy Duncan commented on joint collection efforts between the Conquistador and The Service Corporation.

Vice President Zinn made a motion to rescind the motion on the two Conquistador properties on Andolousia and Navarra. Seconded by Director Chitwood. Unanimous the motion carried

Vice President Burrell moved to adjourn. Meeting Adjourned.



# EYE CENTER OF ST. AUGUSTINE

THE EYE SURGERY CENTER OF ST. AUGUSTINE  
THE OPTICAL SHOP



**TOTAL EYE CARE UNDER ONE ROOF**

- Board Certified Physicians
- No Stitch Cataract Surgery
- Ophthalmic Plastic Surgery
  - Laser Surgery
- Glaucoma/Macular Degeneration
- Yearly Diabetic Eye Examinations
- Eyeglasses/Contact Lenses

**MEDICARE PARTICIPANTS  
ACCEPTING NEW PATIENTS**

**1400 U.S. Highway 1 South  
829-2286**

**319 West Town Place, World Golf Village  
940-9200**

\* WE ACCEPT MEDICARE, BLUE CROSS & BLUE SHIELD, UNITED, CIGNA, AND MOST MAJOR MEDICAL HEALTH PLANS.



Best Vision Center  
10 Years



**PAUL W. HUND, III, M.D.**



**Gina Ross ACC Committee**



**TODD P. THOMPSON, M.D.**



**RUSSELL W. NELLIGAN, M.D.\*  
\*Cornea Specialist**



**N. PATRICK HALE, M.D.**



**ELIZABETH K. MCLEOD, M.D.**



**MICHAEL A. DAGOSTINO, O.D.**



**TODD HOCKETT, O.D.**

## MOULTRIE CREEK

### NURSING & REHAB CENTER

...your bridge between the Hospital & Home



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

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.

- Inpatient/Outpatient Physical, Occupational & Speech Therapy
- Ice Cream Parlor • Beauty/Barber Salon
- Indoor/Outdoor Common Areas
- Newspaper Delivery
- Pharmaceuticals
- Dietary
- Social Services
- Dining Areas
- Laundry Service
- Phone/Cable
- Wound Care
- Restorative Care



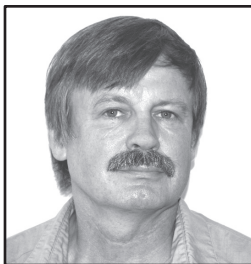
Reach Over 3,450 St.  
Augustine Shore Area Homes!

**BY U.S. MAIL**  
Call (904) 607-1410

To Find Out About Advertising In The *Shores Observer!*  
And the *Beaches News Journal Newspaper!*

\* Published Locally \* Distributed By U.S. Mail - Not Thrown On  
Lawns Or Driveways \* Features Local, Neighborhood News \* Ad  
Deadline 10th of Each Month For Following Month's Issue





## Computer Corner

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

### Battery Backup

Greetings from the Computer Professor.

In the last few issues we have talked about protecting your computer from malware, fake phone support and from YOU, the user, concerning the physical handling of the computer, now a bigger danger.

Summer is here and so are the thunderstorms. Lighting, power surges and power outages are not any computer's best friend. I am sorry but you are NOT protected against problems with a \$10.00 surge protector. Most surge protectors only clip minor surges from your refrigerator or AC starting. A UPS or battery backup will absorb a lighting strike while isolating your computer, providing you plug your computer and monitor into the Battery set of outlets, not the surge set. To read a lengthy explanation go to the following link, my brand of choice is the APC brand not the Cyberlink but everyone has an opinion:

<http://www.howtogeek.com/161479/how-to-select-a-battery-backup-for-your-computer/>

Do you think you are totally isolated from lighting strikes if you protect your power? How about that line from your phone or Cable Company, the

one that supplies you with the internet service and eventually plugs into your computer? The general consensus among techs is that unplugging your phone/cable line from your modem is the only way to guard against lighting, thus no internet during those times.

Good news, more and more new users are finding Windows 8.1 an easy and fun operating system, IF it is properly setup initially. It is my current Windows version of choice.

Windows 8.1 hints

You must visit the store app the top of the screen contains search by categories, collections or type your search. Thousands of free apps await, read descriptions and reviews before safely downloading and trying them out. Once downloaded, the app is placed in the list of all apps and programs – do you know where that list is in Windows 8.1? From the Start Screen (the one with the big squares), moving your mouse will make a small circle with a down arrow in it appear in the lower left side of the screen, click in this circle and it will take you to THE place on your computer where all the apps and if you scroll to the right, all the programs are located. Right-click on one of them and see what is offered.

## News From Around St. Johns County

### Kidney Smart Classes

1 in 10 adults has kidney disease. If you have it you're not alone. Kidney Disease Education \*\*Expert Educators \*\* No Cost

In this class you will learn:

- How Kidneys function and the causes of chronic kidney disease
- How medications, diet and nutrition work together to keep you healthy
- How to manage other related health conditions including diabetes and hypertension
- How to continue educating yourself and what treatment choices are available

Join Us For Our Next Class: Thursday June 25, 2015 at 5:00 PM. St Augustine Home Training at 252 South Park Circle East, St Augustine FL 32086. To Register Please Call: 1-888-MYKIDNEY. For More Information Call: 904-823-1594.

### Matanzas at the VFW

#### Bryan Tutten Memorial Post 2391

Come out and enjoy the music by "Matanzas", a five piece musical group with a fantastic sound. They will be performing the 2nd Friday of June, July and August from 7 – 11 p.m. in the Hall at the VFW, Bryan Tutten Memorial Post 2391 located at 6184 U.S. Hwy 1 South, St. Augustine. There will be a \$3.00 cover charge for non-members. Food is available off the menu! The public is invited.

### Edible Plants of Florida

You may not realize it but many carefree native Florida plants and trees are edible, at least parts of them. Expand the variety of vegetables, herbs and teas you put on your table June 18 at the St. Johns County Windstorm Training Center, 3111 Agricultural Center Drive, St. Augustine from 2-4 PM.

Master Gardeners Beverly Fleming and Renee Stambaugh will offer historic and contemporary insight on the seasonal availability of wild edible native plants. Take home recipes and sample delicious and nutritious treats.

This free program is open to the public and hosted by the St. Johns County Extension Service. For more information go to [www.nativeplantconsulting.com](http://www.nativeplantconsulting.com) or call 904-692-3927.

### Main Library June Brown Bag Program

Friends of the Main Library St. Augustine welcomes Certified Zentangle Teacher Joan Delony who will present Unwind with Zentangle at the Brown Bag Lunch Program on Wednesday, June 17, 2015. Reservations are required for this hands-on program, which will begin at 12:30 p.m. in the Main Library at 1960 N. Ponce de Leon Blvd. Reservations can be made at the Reference Desk in the Main Library or by calling the Main Library at 904-827-6940.

A Zentangle is an abstract, structured, pattern drawing, created using the Zentangle Method founded by Rick Roberts and Maria Thomas. Called "yoga for the brain", the Zentangle Method is a form of meditation, using little more than pen and paper to create beautiful designs. In the words of its inventors, "It increases focus and creativity, (and) provides artistic satisfaction along with an increased sense of personal well being."

At the Brown Bag Lunch Program, Ms. Delony will give the meaning and background of Zentangle and explain why it was created by the founders. She will show a video of the process and guide her audience through the routine and rituals of drawing a Zentangle square, or tile. Participants will be taught several of the official Zentangle patterns to create their own tiles. Drawing supplies will be provided. Please join us for this unique program!

Unwind with Zentangle is sponsored by Friends of the Main Library St. Augustine. Patrons are welcome to bring their lunch. Refreshments will be provided. The program is free and open to the public, but reservations are required to guarantee seating. For reservations, please call the Main Library at 904-827-6940. For additional information, contact Friends President Toni Siriani, [toni825@hotmail.com](mailto:toni825@hotmail.com). Follow Friends on Facebook/ Friends of the Main Library St. Augustine

### "Understanding The Civil War" Discussion Group Meeting

The monthly meeting of the "Understanding The Civil War" Discussion Group will be held on Tues June 2, 2015 at 1pm at the Anastasia Island Branch Public Library in the Seagrove Subdivision on Rt A1A South. The discussion topic will be: Fort Sumter-The Pivotal Rock in the History of Our Country; Its History, Its Mystery and The Start of The Civil War.

For more information please email Charlie Smith at: [smithc32@bellsouth.net](mailto:smithc32@bellsouth.net).

### Nature Detectives Workshop Dragonflies and Hummingbirds!!


Attention insect lovers! Children, ages 6 – 12 are invited to register for the library's 8th annual summer of Nature Detective workshops. This year we are focusing on two incredibly amazing pollinators, dragonflies and hummingbirds. Become a Nature Detective and learn about these pollinators and why they are so important to gardening. Plan to have some hands-on fun and make room for your gardening goodies to take home! These workshops are free and open to the public, but space and materials are limited, so registration is a must!

These summer workshops are made possible and generously sponsored by the Garden Club of St. Augustine and the Friends of the Library! For further details, please contact your participating branch or visit our website at [www.sjcppls.org](http://www.sjcppls.org).

# ELITE GERMAN AUTO SERVICE

Formerly known as  
**JERRY'S MB**

## COMPLETE REPAIR & MAINTENANCE FOR MERCEDES AND BMW



SR 312

EPIC THEATER

SR 207

2060 Dobbs Rd  
(behind Epic Movie - turn at McDonalds) **829.5259**



## St. Augustine Lions Club donates \$4,000 to support St. Johns County 'Take Stock in Children' program



Photo caption: Investing in Kids Director Marcia Poston accepts a \$4,000 donation from St. Augustine Lions Club member John Freemann (left) and club President Wayne Mancil (right).

The St. Augustine Lions Club recently donated \$4,000 to St. Johns County's "Investing in Kids" to support the "Take Stock in Children" program.

Formerly known as the St. Johns County Education Foundation, Investing in Kids administers the "Take Stock in Children" program, which aims to reduce the high school dropout rate and increase the number of local students who go on to complete college. In addition to pairing students with volunteer mentors, the program helps participants navigate the college application and selection process. Funds donated to the program are matched by the State of Florida and are used to provide college scholarships to participating students.

Since its inception, more than 24,000 students statewide have successfully completed the "Take Stock in Children" program, whose participants have a 65 percent higher high school graduation rate and 136 percent higher college graduation rate than their at-risk peers.

With more than 1.3 million members in more than 200 countries and geographic areas, Lions Club International is the largest service organization in the world. The St. Augustine Lions Club raises hundreds of thousands of dollars each year to support worthwhile community projects. Through fundraisers such as the club's popular annual Lions Seafood Festival, the club provides more than 2,000 free vision screenings each year to local school children. The St. Augustine Lions Club also provides free eye exams and eyeglasses to those in need, college scholarships to local high school graduates and donations to numerous local charities and organizations.



**BRING** US YOUR DREAMS, WE'LL MAKE THEM A REALITY.

CALL US TODAY FOR  
A CONSULTATION  
904.679.4277

LaPorta Studio offers 25 years of experience creating stylish, beautiful and functional interiors. We will guide your project from concept to completion, in collaboration with our top trade professionals, to produce exceptional results. Partial and turn-key projects. New construction, renovation and additions.

INTERIOR ARCHITECTURE + DESIGN | COMMERCIAL + RESIDENTIAL + EXECUTIVE OFFICES

1206 N PONCE DE LEON BLVD., STE E, ST. AUGUSTINE, FL 32084 | LAPORTASTUDIO.COM

## Council of Aging Annual Golf Tournament Announced

Council on Aging is pleased to announce the 12th Annual COA Championship Golf & Gala will be held on August 23rd and 24th. The benefit golf tournament and gala is the highlight of the fundraising year for the Council on Aging!

The two-day event kicks off on Sunday, August 23rd with the River House Gala. The gala is a spectacular evening filled with fun, friends and a few surprises! Highlights include delicious culinary creations, live and silent auctions along with the opportunity to mingle with old friends and meet some new faces while supporting critical COA community services.

Golfers tee off on Monday, August 24th at the beautiful and challenging Slammer and Squire Course at World Golf Village. This 18-hole championship course was designed by Bobby Weed with consultants Sam "The Slammer" Snead and Gene "The Squire" Sarazen. Slammer and Squire features two distinct nines with generous fairways, contoured greens and plenty of water hazards to keep things interesting.

There are many ways for you to participate in the 2015 COA Championship Golf and Gala and, in doing so, support the Council on Aging and enhance the lives of so many St. Johns County residents. There is still room for teams wanting to compete in the Golf Tournament and several opportunities for non-golfer sponsorships including tournament



hole sponsors and player gifts sponsors. We are presently accepting donations for our incredible gala auctions. We will be grateful for all items and services that will bring bids to support Council on Aging.

For pricing and more information or to make a donation please call Jane Faybik, COA Development Office, at (904) 209-3687 or send an email to [jfaybik@stjohncoa.com](mailto:jfaybik@stjohncoa.com).



**OLD CITY DRAIN CLEANING**  
*Drains Slow? We'll Make Them Flow*

Serving Clay, Duval, St Johns, and Flagler Counties

Residential and Commercial  
Emergency Service Available  
24 HOURS

**904-325-5047**

PLUMBING DRAINS CLEARED  
Video Camera Inspections  
High Pressure Jetting  
Lic.# SJ45743

**LOWEST RATES!**



**BAKER CO.**

- Irrigation • Lawn Care
- Landscaping

- Residential/Commercial
- Prompt, Reliable Service
- Licensed & Insured

Call Us At  
**794-7001**






## Kids Ocean Day at Marineland



Friends of A1A Scenic & Historic Coastal Byway hosted it's annual Kids Ocean Day on May 15th for students from Bunnell Elementary School.

Partnering with the education programs at Marineland Dolphin Adventure and the University of Florida Whitney Laboratory, 170 3rd grade students spent an action packed morning learning about sea turtles and other marine life.

"We were so excited to be able to partner with Marineland and Whitney Laboratory to offer students who may have never had the opportunity to experience these locations a day of fun and education," said Danielle Anderson, President of Friends of A1A Scenic & Historic Coastal Byway.

Students were treated to photos with the dolphins at Marineland and tours through Neptune Park to learn about the sharks and rays and an aerial photo taken by Jack Howell of Teens-in-Flight. Relaxing under the big tent at (continued on page 8)

## Let Me Help You Look Your Best!

by Lisa Harris

A great haircut can take you anywhere! And it's important that you find a professional hair stylist that will not only listen to you, but one that will give you realistic advice about what can be achieved with your hair. You need to be able to tell your hairdresser what you like and don't like. You want to build a good, long term relationship with them so that you can have a hair style and hair color that works for you, 365 days a year. A great hair stylist will work with you to identify your particular hair texture and type. Once that's figured out, the process of creating a great hairstyle, that will work well for you,

is well on its way! Call me for your free consultation 904-334-6888.

**V.I.P.  
Free Style**

New Client \$25 Off Cut & Color

*Lisa Harris*

904-334-6888



*Lisa Harris*

Hair Designer • Color Specialist • Makeup Artist  
by appointment only • on location available

Sarahpy Hair and Nail Salon **904-334-6888**

5543 A1A South Suite #101  
St Aug Beach FL 32080

www.hairbylisaharris.com

## Free Health Insurance Consultation

- Medicare Insurance
- Affordable Care Act
- Life & Dental Insurance

Call Sam Thompson

Independent Insurance Professionals, LLC  
904-315-9335  
sam@iipiilc.net

Say hello (and yum) to  
**CARAMELIZED  
HAZELNUT!**

Shop  
Local

Try a NEW chocolate  
Dipped Fruit™ box, or add  
Caramelized Hazelnut bananas  
or apples to any arrangement.

Call, Visit or order at edible.com  
2730 SR 16 Unit 107  
Saint Augustine 32092  
**904-342-2486**



Cannot be combined with any other offer. Restrictions may apply. See store for details. Edible®, Edible Arrangements®, the Fruit Basket Logo, and other marks mentioned herein are registered trademarks of Edible Arrangements, LLC. © 2015 Edible Arrangements, LLC. All rights reserved.

## Shuffling Can Be Dangerous

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



Do you shuffle? If so, it can be dangerous.

What I mean by shuffling is a way of locomotion or walking. It is very inefficient and may cause leg pain, low back pain, neck pain or falls.

Shuffling is a walking or gait pattern where the trunk is slightly flexed, putting the weight of the body forward. The legs do not come off the ground much causing the feet to skim across the surface of the ground rather than clear it. The stride length also tends to become shortened.

There may be a number of reasons for the change in locomotion and therefore differing solutions. One cause may be neurological. This type of locomotion is often demonstrated by those suffering from Parkinson's disease. Treatment includes movement exaggeration using a method called Big and Loud.

Other causes may be more mechanical. Low back pain can cause one to bend forward to relieve pressure from the spine, the spinal cord or nerve roots. Bending in this matter often alleviates numbness and tingling down the legs but in exchange for other problems such as leg pain or falls. Treatment for this cause may include manual and exercise to improve motion in the back for pressure relief. Aquatics can also work well.

The bent over posture and shuffling

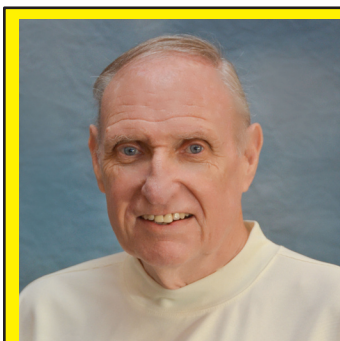
gait may be caused by lower extremity injuries in the hip, knee or ankle that prevent proper clearance of the feet and locomotion compensations. These too can be treated using manual therapy and exercise to increase motion, strength and restore or improve function.

Many physical problems can be remedied in their early stages. All too often we "live with" developing and progressing problems because we either think it's no big deal or we think we just don't have time.

Please, take the time. If ignored it only gets worse. It may take months or years but we are masters of compensation. We are constantly making small changes in the way we move and live. If you don't believe me think about how we used to move at 5, 15, 25, 45 and so on. Motion is lost because we don't use it. We hike the hip, swing the leg, bend the back forward, push-up with our toes—all with special names and all compensations to help us move through the day.

Don't wait until you fall. If your feet are not clearing the ground and hitting on the heel when you land, see a physical therapist and get your gait analyzed. Some solutions are involved but most solutions are simple and a matter of making changes in habits.

Call us at First Coast Rehabilitation in St. Augustine or Palatka. We can help.



Graham E. Charlton

**GEC**



## Sales & Marketing

"Out of the Box Suggestions"

- New Ideas for Success
- Items to promote your business
- Silk Screen & Embroidered Attire
- Non Profit Discounts
- Sales training

**904-501-0937**

email: gbcharlton0@gmail.com



**DELTONA REALTY**

AT ST. AUGUSTINE SHORES  
A DIVISION OF THE DELTONA CORPORATION

**904-794-2920**

www.DeltonaRealtyInc.com or  
Email: melissa.owen@deltona.com

**SHORES**

**PORTOFINO**



Shores 3 bedroom, 2 bath with garage. Open and spacious living and dining tiled. \$1300.00 monthly includes lawn service.



Portofino, 2 bedroom, 2 bath + Den Springfield floor plan with 1 parking space and storage unit. \$1674.00 2nd floor.



## SJR State accepting applications for Florida Law Enforcement Academy program

St. Johns River State College is accepting applications for its Florida Law Enforcement Academy basic recruit program. Day classes will begin July 8 and are based on the St. Augustine campus. Applicants should apply early due to special admission requirements.

The program provides job-related training to prepare candidates for entry-level employment as law enforcement officers. The curriculum is prescribed by the Florida Department of Law Enforcement Criminal Justice Standards and Training Commission in accordance with Florida Statutes. Upon completion of the program, candidates will be eligible to take the state exam for law enforcement officer.

The vocational certificate program also allows credit hours to be transferred into SJR State's criminal justice technology program, an A.S. degree program designed to prepare officers for management positions.

For more information, contact SJR State's director of academy programs at (904) 808-7490 or by e-mail at [AllenCole@SJRstate.edu](mailto:AllenCole@SJRstate.edu). The application packet is available online at [www.SJRstate.edu](http://www.SJRstate.edu).

## St. Francis House Benefit at Limelight Theatre's "Hello Dolly"

*Restaurants Add a Special Taste to St. Francis House's Limelight Event*

Enjoy Hello Dolly! and a very special night at the Limelight Theatre on Saturday, June 13th that supports St. Francis House. The evening includes sampling appetizers from five of the best restaurants in St. Augustine and a performance of the classical musical comedy about Dolly Levi, the over the top matchmaker.

Prior to the play, special menu selections will be served from Candlelight South; Meehan's Irish Pub & Seafood House; Mellow Mushroom; O.C. White's and South Beach Grill. There will be a cash bar for wine, beer, water and soda and opportunity to bid on silent auctions and a 50/50 raffle.

Tickets cost \$45. each and can only be reserved online at: [stfrancisshelter.org](http://stfrancisshelter.org) or by sending a check to "St. Francis House", 70 Washington St., St. Augustine, FL 32084. The Limelight Theatre is located at 11 Old Mission Avenue in St. Augustine. Doors will open at 6:30pm and the curtain goes up at 7:30pm.

St. Francis House is the only fulltime homeless shelter between Jacksonville and Daytona. Daily services include meals, shelter, laundry, showers and individual assessment for each resident. Three days a week, food boxes are distributed to local families in need. Everyday lunch is offered to anyone who comes to the dining room. Over 66,000 meals were served at St. Francis House in 2014, almost entirely from donated food.

## Kids Ocean Day at Marineland

(continued from page 7)

Marineland, lunch was catered by the Hammock Beach Resort as local author Marybeth Jeitner read her book, "Saving Libbie the Lobster" to the students.

"Friends of A1A Scenic & Historic Coastal Byway is blessed to have strong community support and those who stepped up to help make this day possible showed their commitment to the students of our communities and the Friends of A1A. It is through partnerships like these that we can increase awareness of our environment and the importance of protecting and preserving our natural resources," said Anderson.

For more information contact Danielle Anderson on Friends of A1A Scenic & Historic Coastal Byway, visit [www.scenic1a.org](http://www.scenic1a.org).

## St. Augustine Race Week Raises \$4K for Youth Sailing

by Dave Montgomery

The four-day sailing and music festival known as St. Augustine Race Week (April 9-12, 2015) has raised approximately \$4,000 for youth sailing programs in its very first year according to chairman Guy Anderson. It is the largest amount ever raised for the Youth Sailing Scholarship Program. The funds will pay for underprivileged youngsters to attend summer sailing camps at nearby yacht clubs. "This is the third year of our scholarship program and we're excited to be able to have almost twice as many kids learning to sail and having a great time at summer sail camp," said Anderson. Prior to 2015 the program was part of First Coast Offshore Challenge.

Race Week spectators were treated to a photo-worthy sample of youth sailing when youngsters in nearly two dozen Optimist and 420 dinghies raced in the Matanzas River near the St. Augustine bayfront as one of the regatta events. The four-day sailing regatta also included three days of offshore races for larger boats and two days of inshore racing in the Intracoastal Waterway. A total of 45 larger sailboats participated in regatta events plus 23 of the racing dinghies – several using sails loaned by the Jacksonville University sailing team.

The expansion of St. Augustine Race Week into a four-day, three-venue regatta with live concerts and food downtown was made possible through the support of numerous sponsors from St. Augustine, Jacksonville and Cocoa Beach making both cash and in-kind donations. Major sponsors included Meehan's Pub, Pussers Rum, Champion Brands (Red Stripe and Miller Lite Beer) and St. Johns Food Service. Many other St. Augustine businesses supported the event with advertising, publicity, transportation services and cash donations. Race Week events also included two nights of free concerts in a large tent adjacent to the Municipal Marina along with food and drink vendors – open to the public as well as race participants.

The event was recognized as an official affiliate of St. Augustine's 450th Birthday and thus gave two of its offshore races the historically significant titles "Conquistador's Corners" and "Pedro's Passage" (after Pedro Menendez, one of the city's founders).

First Coast Sailing Association is the official organizing body for St. Augustine Race Week. It is composed of eight yacht clubs in the northeast and central Florida area including St. Augustine Yacht Club, Florida Yacht Club, The Rudder Club of Jacksonville, Navy Jax Yacht Club, Epping Forest Yacht Club, Smyrna Yacht Club, Halifax River Yacht Club and North Florida Cruising Club.

## 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, Meehan's 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. 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).

## Betty Griffin House Charity Golf Tournament June 14 Royal St. Augustine Golf Club

**Schedule of events**  
Breakfast/Registration: 7:30am  
Tee Off: 9am 4-Player Scramble  
Lunch & Awards  
Cost per Golfer: \$70  
Cost per Team: \$280

Includes:  
• Breakfast, Lunch • Golf •  
• Prizes/Raffle • 50/50 Raffle  
**Prizes**  
• Closest to Pin • Hole in One

• Longest Men's/Women's Drive  
• Closest to Beer • Putting Contest  
• Closest to the Line • 50/50 Raffle  
• 1st Place • 2nd Place  
• 3rd Place • Last Place  
• Best Sponsor Hole

Those interested in playing please contact Lou Kindleberger 386-576-3029 for further detail.



	 <b>ANCHOR</b> TITLE & LAW, P.A. • Real Estate Closings • Escrow Services • Short Sales <b>904.471.2005</b>	
<b>Kimberly Delisa, Esq.</b>		<b>Christina Guyette, Title Agent</b>

**"I only want cremation."  
\$650**

**Flagler Memorial Cremation Society**  
**669-1809**  
 2600 Old Moultrie Road • St. Augustine

## St. Johns County Parks and Recreation Hosts Summer Tennis Clinic

St. Johns County Parks and Recreation is hosting a summer tennis clinic for local and non-county residents from June 15 through July 30. The clinic will be held at the St. Augustine Lighthouse Courts, 442 Ocean Vista Ave., Monday through Thursday from 8 a.m. to noon. Youth ages 8 to 18 and adults 18 and over are welcome to attend.

Those interested in registering can do so at the St. Johns County Parks and Recreation Department, 2175 Mizell Road, and must be completed no later than June 10. Registration is \$10 for youth (\$15 for non-county residents) and \$20 for adults (\$30 for non-county residents). Pre-registration is required and all fees are non-refundable. Attendees are asked to bring their own racquet and a can of tennis balls. For more information, call 904.209.0320.





## Financial Focus

Information Provided by  
Edward Jones

### Be Prepared for Those RMDs

You might not think that 70 ½ represents any particular milestone. But when you do reach this age, you will have to make some decisions that affect an important aspect of your life — your retirement income.

Here's the background: Once you turn 70 ½, you will need to start taking withdrawals from your 401(k) or similar employer-sponsored retirement plan and from your traditional IRA (but not your Roth IRA). Actually, you will need to begin these withdrawals — known as "required minimum distributions" (RMDs) — by April 1 of the following year and continue taking them by December 31 each year after that. These RMDs are calculated by dividing your account balance at the end of the previous year by your life expectancy, as determined by IRS mortality tables. If your spouse is your sole beneficiary and is more than 10 years younger than you, you'd use a separate table. Don't worry too much about the number crunching, though — your financial advisor generally can do the calculations for you.

What you should concern yourself with, however, are the first two words of RMD: "required" and "minimum." These words mean what they say. If you don't take withdrawals, or if you withdraw less than you should, you could face a 50 percent penalty tax on the difference between what you withdrew and what you should have withdrawn — and then you'll still have to take out the required amount and pay taxes on the taxable portions of those withdrawals. So it's a very good idea to take your withdrawals on time — and without "shortchanging" yourself.

Of course, you can certainly take more than the required minimum amount — but should you? The answer depends on

whether you need the money. But even if you have to take larger-than-minimum withdrawals, you'll want to be careful not to take out more than you need — because if you "over-withdraw" year after year, you run the risk of outliving your resources. That's why it's so important, during the early years of your retirement, to establish a sustainable withdrawal rate for your retirement accounts. Your withdrawal rate will depend on a variety of factors, such as your other sources of income — Social Security, earnings from employment, savings, etc. — your lifestyle choices, your estimated longevity, and so on. In any case, once you have arrived at an appropriate withdrawal rate, you'll need to stick to that rate unless your circumstances change.

If you have multiple IRAs, you'll also face another decision, because, once you've calculated your total RMDs for the year, from all your IRAs, you can take that amount from one or more of them. Depending on the investment mix of these individual IRAs, you may find it beneficial to take the money from one account and leave the others intact, to potentially grow further. (If you have multiple 401(k)s, though, you will likely need to calculate and withdraw the separate RMDs for each plan.)

Other issues are also involved with RMDs, so, when the time approaches, consult with your tax and financial advisors. By studying all your options before you begin taking these withdrawals, you should be able to maximize their benefits.

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

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

Board Certified In Female & Male Urinary Disorders



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



**824-1450**

Now accepting appointments and referrals

201 Health Park Blvd., Suite 215, St. Augustine

## Learn about the Market with a Free Cup of Coffee



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, June 12th 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.

4255 US 1 S. Ste 7  
St. Augustine, FL 32086  
Phone: 904-794-2012  
Fax: 888-440-5298  
Toll Free: 866-794-2012

[www.edwardjones.com](http://www.edwardjones.com)  
Member SIPC

**Edward Jones**

MAKING SENSE OF INVESTING

**Gregory E. Oxford**  
DDS, MS, PhD  
Dental Surgeon

**Oxford Dental Associates**

**Isabell G. Oxford**  
DMD  
General Dentist

- Extractions
- Wisdom Teeth
- IV Sedation
- Implants
- Bone Grafts
- Sinus Elevations
- Gum Surgery
- Laser Therapy
- Soft Tissue Grafts

- Implant Dentistry •
- Crowns & Bridges •
- Cosmetic •
- (white) Fillings •
- Whitening •
- Veneers •
- Implant Dentures & Partial •
- Conventional Dentures & Partial •



100 Whetstone Place  
Suite 308  
St. Augustine, FL



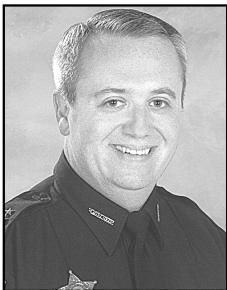
**810-2345**  
[www.oxforddental.net](http://www.oxforddental.net)



Geoffrey Nadler  
Financial Advisor

[geoff.nadler@EdwardJones.com](mailto:geoff.nadler@EdwardJones.com)





## St. Johns County Sheriff's Corner

By David Shoar, St. Johns County Sheriff

### Be Safe on the Beach this Summer

As our schools close for the summer this month, and the price of gas continues to rise, many residents will not be traveling elsewhere for vacation. Many will enjoy the 42 miles of beaches St. Johns County has to offer. I would like to pass along some tips in this month's column. When at the beach never swim alone and if possible swim near a Lifeguard. If you or a family member doesn't know how to swim, take lessons. Swim lessons are offered through the St. Johns County Recreation Department or the local YMCA. By only knowing how to float in the water may compromise your safety during an emergency.

Many swimmers panic if they get caught in a rip current. If you or a fellow swimmer finds yourself in a rip current, don't fight it. Swim parallel with the beach until you are out of the current and then swim towards the shore. Be sure to watch your young children constantly and don't become distracted by talking on your cell phone, reading or taking a nap. Your attention should be focused on your children at all times. Children as well as teenagers should always be aware of their surroundings and if someone tries to take you somewhere, quickly get away while yelling and screaming. Children should try to stay in a group, remember there is safety in numbers. Because our youngsters cannot always lookout for themselves, it becomes our responsibility to teach them how.

Pay attention to the posted signs on the beach. They are designed for our safety as well as to protect the environment. Remember drinking alcohol is not permitted on all St. Johns County Beaches. To protect your head and neck, never dive headfirst into the ocean. Many beaches in this area have coquina rock buried in the water and serious injuries could occur when diving.

The American Red Cross adds some additional tips for beach safety. Protect your skin: Sunlight contains two kinds of UV rays -- UVA increases the risk of skin cancer, skin aging, and other skin diseases. UVB causes sunburn and can lead to skin cancer. Limit the amount of direct sunlight you receive between 10:00 a.m. and 4:00 p.m. and wear a sunscreen with a sun protection factor of at least 15. Drink plenty of water regularly and often, even if you do not feel thirsty. Your body needs water to keep cool. Avoid drinks with alcohol or caffeine in them. They can make you feel good briefly but make the heat's effects on your body worse. This is especially true with beer, which dehydrates

the body.

Watch for signs of heat stroke: Heat stroke is life-threatening. A person's temperature control system, which produces sweating to cool the body, stops working. The body temperature can rise so high that brain damage and death may result if the body is not cooled quickly. Signals of heat stroke include --Hot, red, and usually dry skin, but in some cases such as during athletic activity while wearing a helmet, the skin may be moist. Changes in consciousness, rapid weak pulse, and rapid shallow breathing. Call 9-1-1 and move the person to a cooler place. Quickly cool the body by wrapping wet sheets around the body and fan it. If you have ice packs or cold packs, place them on each of the victim's wrists and ankles, in the armpits and on the neck to cool the large blood vessels. Watch for signals of breathing problems and make sure the airway is clear and keep the person lying down.

Wear eye protection. Sunglasses are like sunscreen for your eyes and protect against damage that can occur from UV rays. Be sure to wear sunglasses with labels that indicate that they absorb at least 90 percent of UV sunlight. Finally, wear foot protection. Many times, people's feet can get burned from the sand or cut from glass in the sand.

During the summer months, we have a tendency to be complacent by leaving our vehicle doors unlocked and windows open. This is an obvious invitation to criminals to steal our personal items from the inside of the vehicle, especially when using the parking area's near the beach. Remember to always close your windows and lock your doors when you go to the beach. Always remove loose change and valuables from your vehicle. This includes purses, wallets, cell-phones, laptop computers and briefcases. Some of these items could be locked in your trunk and out of sight. Also park in an area that is heavily populated and has people coming to and from the beach. The average criminal does not want to be seen. Remember if you see something suspicious please contact your local law enforcement agency immediately. I hope that these tips will help you and your family have a fun and safe experience at one of our beautiful beaches. For additional tips on general Crime Prevention please go to the St. Johns County Sheriff's Office website at [www.sjso.org](http://www.sjso.org). There is a world of information available there as well as our Facebook page. Please feel free to contact me anytime at my e-mail address at [dshoar@sjso.org](mailto:dshoar@sjso.org). Thank you.



## Love And The Law

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

**"Teacher, which is the great commandment in the Law?" And Jesus said to him, 'You shall love the Lord your God with all your heart, and with all your soul, and with all your mind.' This is the great and foremost commandment. The second is like it: 'You shall love you neighbor as yourself.' On these two commandments depend the whole Law and the Prophets."** Matthew 22:34-40

What our Lord says, chronicled here in Matthew 22, is a game changer - not just for the Jews but also for everyone; that *Love* is a summary of the Law. Most people will tell you that Love is the substitute for the Law, as if it is something opposed to it.

The common misconception is that we can either be legalistic and self-righteous Pharisees focused on keeping a bunch of rules, or we can be loving and compassionate, focused on people. Most people have a hard time seeing Love and Law together. Ever since the Reformation, the charge, and rightly so, is that you cannot be *saved* by the law. There are some groups who will tell you its better not to keep the law, but that is *not* the case at all.

Look at it this way, **"If you love me,"** Jesus said, **"you will keep my commandments."** (John 14:15). The biblical concept of love involves not just the emotions but also our will. What's important to recognize is that God's Law defines what love is, explains what a loving behavior is, and therefore helps us tell what true love really is.

Let's break it down this way:

**"Thou shalt have no other gods before me."** Often the relationship between God and his people is compared by Scripture to marriage. In human relationships, there is a certain kind of love that one can really have for only one person. The same love that we are supposed to have for God is the kind that cannot be shared with any rival.

Then we are to **"make no graven images."** To love Christ means we desire to know Him only. You cannot have a relationship with the one true God if you ignore the commandment against graven images.

**"Remember the Sabbath and keep it holy."** A person in love wants to spend time with the person they love. Ten minutes a day on the phone or reading a letter just isn't enough. It's the same with God - how important is it to keep Sunday from intrusions and focus solely on God?

Jesus was right: the Great Commandment really and literally is a summary of all the *commandments* of the Law. It tells us how to love God, and it tells us how we are to love God. But it doesn't stop there. According to Jesus, the second is like it: You shall love you neighbor as yourself.

We continue with honoring your father and mother. If you can't love the people who gave you life and took care of you when you were helpless, how are you ever going to learn to love your enemies? If we are going to love our neighbors, we had better start with the people we live with. The home is our training ground for love. I realize that many homes aren't what they should be. But we must still pay attention to the design, and in so far as we can let love begin here.

The rest are pretty obvious; don't murder your neighbor, commit adultery, steal stuff, or bear false witness. The Tenth Commandment - against coveting - shows that Love must be first and foremost in our hearts and lives. Obeying the laws is the outward expression.

Don't get me wrong, as Christians we do not *earn* salvation by keeping the Law but by keeping it through the Grace of our Lord's sacrifice - not by works. The Law is the expression of love, and love is the goal of the Law.

It's pretty obvious non-Christians are in rebellion against God, (sin) and rebellion drives Law and Love apart. Law without Love is Legalism. It exalts the self. It is ugly and self-righteous, and leads to death. Love without Law is Romanticism. It is a false description of God who is all love and no judgment. It leads to eternity without love and without God.

Sin drives *Love* and the *Law* apart. Jesus was the only one that could put them back together again. So now you know why He said, **"If you love me, you will keep my commandments."** (John 14:15), and why, in answer to the lawyer's question, he said, **"You shall love the Lord your God with all your heart, and with all your soul, and with all your mind.' This is the great and foremost commandment. The second is like it: You shall love you neighbor as yourself. On these two commandments depend the whole Law and the Prophets."** (Matthew 22:34-40)


Be found loving,  
Bishop Ian



Computer Help  
for YOU  
Computer Professor

Repair & Training

[mainely2@bellsouth.net](mailto:mainely2@bellsouth.net)  
794-2807  
Est. 1997



**REX JEWELRY**  
"Not Just For Tourists"  
27 Cuna Street  
824-0116  
Closed on Wednesdays

**For Sale By Owner - Palm Coast 2BR/2B House**  
**\$94,995 Call 904-607-1410**



Great 2 bed/2 bath home in Palm Harbor neighborhood. Walking distance to local shops, restaurants, and bowling alley. Convenient to I-95 and 10 minutes to the Beach. Some features include, tile floors, kitchen island, and a very nice fenced and shady back yard.





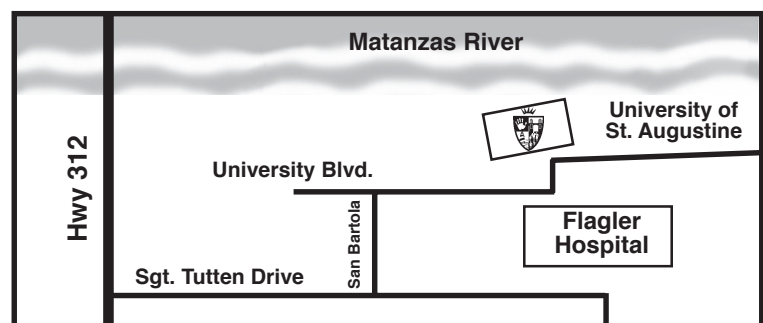
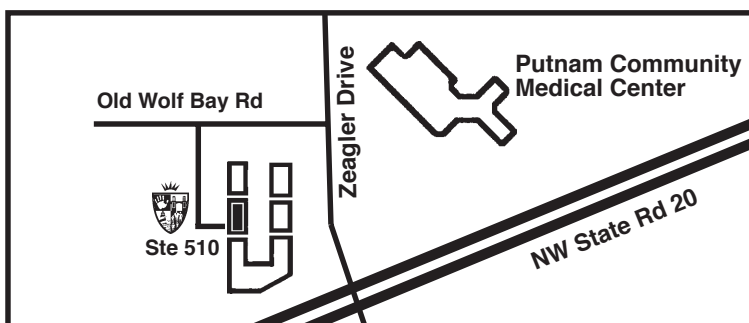
**First Coast**  
**REHABILITATION**  
*where patient care comes first*

**One Therapist - One Patient**  
**One Plan - One Goal**  
**Two Locations**



800 Zeagler Dr. Ste 510  
Palatka, FL 32177  
Ph: (386) 325-2721  
Fx: (386) 325-2720

1 University Boulevard  
St. Augustine, FL 32086  
Ph: (904) 829-3411  
Fx: (904) 829-3412



See a full listing of our services and specialists at [www.firstcoastrehab.com](http://www.firstcoastrehab.com)





## Grand Ravine



### Now Offering Single Level Floor Plans!

Or Townhouse Style Condominiums

- Attached garages. • Hurricane resistant concrete construction.
- Amenities include community pool. • Starting from the \$200,000s.

Models Open Daily. For More Information Call  
**(904) 797-4126**

Or visit our sales model at 166 Grand Ravine Drive  
Right off U.S. 1 near the second entrance to St. Augustine Shores



[HOMESBYDELTONA.COM](http://HOMESBYDELTONA.COM)

## Wednesdays at Pier Park



For Band schedule and Venders see:  
[www.freebeachconcerts.com](http://www.freebeachconcerts.com)



Come and spend the morning shopping 90 venders including Farm Produce, Arts & Crafts, and other various venders to choose from. **Open from 8:00 am until 12:30 pm**



*Celebrating the Life of a Community™*

Craig Funeral Home is honored to have been serving the community of St. Augustine for 100 years.

Services for Funeral • Crematory • Memorials  
(904) 824-1672 • [www.CraigFuneralHome.com](http://www.CraigFuneralHome.com)



## Are You Ready To Sell Your Home?



## Dawn Gaffney Team

Ask About A Free Home Warranty!

Dawn Gaffney  
Realtor® CDPE® REOS®  
904.742.2662  
[dgaffney@watsonrealtycorp.com](mailto:dgaffney@watsonrealtycorp.com)



RESULTS THAT MOVE YOU!

## Call the "Go To" Girls!



**Melissa Owen**  
"Helping you call St. Augustine Home"  
Since 1987  
I am Your Rental Solution  
[www.melissaowen.com](http://www.melissaowen.com)  
904-794-2920



**Deborah Link**  
"Your Link to St. Augustine Real Estate"  
I am Your Selling Solution  
[www.deborahlink.com](http://www.deborahlink.com)  
904-806-5464

DELTONA - a trusted name in Florida for over 50 years.  
We are ready and able to assist you with ALL your Real Estate needs.

**Landlords and Tenants:** call me, Melissa Owen, I am the expert!  
**PROPERTY MANAGER** here at DELTONA REALTY.  
Let our family assist your family in calling St. Augustine Home.

**Sellers and Buyers:** I am an experienced full-time REALTOR® and proud to provide you with the professionalism you expect and deserve.  
Sellers: ask me about a **FREE HOME WARRANTY!**  
Invite more buyers to preview your property.

