



St. Augustine Shores OBSERVER

NEWS FOR AND ABOUT RESIDENTS OF ST. AUGUSTINE SHORES

Geranium Circle Garden of the Month St. Augustine Garden Club



The Geranium Circle Garden Club of St. Augustine recognized Shores Residents Irene and Roland Schaeffer property as the Garden of the Month for June 2014. Members of the Geranium Circle meet at the Schaeffer home in the Shores June 13th for presentation of the award and a peach tree from club member Ruthie Trefry. The Geranium Circle is one of several in the Garden Club of St. Augustine.

“The Schaeffers have been hands-on gardeners for over 10 years at their present home and enjoy doing all the work involved with having a beautiful yard”, stated Ruthie Trefry. A beautiful appointed and colorful garden with a wide assortment as blooming plants such as roses, fruit trees, and climbing vines.

Members at the presentation were Martha O’Rielly, Ann Marie Strom, Caroline Bernard, Terry Nelson, Angela Demietrides, anicve Karapsik, Maria Russo, Cynthia Avance, and Ruth Trefry.

St. Johns Business Network is Golfing to Save Lives!

Royal St. Augustine, one of St. Johns County premiere golf courses; will be the setting for the 2nd annual St. Johns Business Network Charity Golf Tournament on Sunday July 13, 2014 (rain date July 20). 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 the Betty Griffin House 24-hour crisis hotline, counseling, emergency safe shelter, rape crisis response unit, advocacy and educational programs of the nonprofit agency serving victims of domestic and sexual abuse in St. Johns County.

The outing, designed for golf enthusiasts features a 9am tee-off with a 4 player scramble best ball format. The 18-hole event includes breakfast provided by Leroy’s Hole in the Wall, lunch provided by Ned’s Southside Grill, special golf contests, 50/50 raffle, prizes and gifts, with the chance to win a White Hawk Ultra Lite from Ocean Grove RV. The cost to play is \$60 per person and \$240 per team.

Golf and a charitable deduction – What a Great Deal! This is the most fun and best-value tournament in North East Florida. Lots of sponsorship opportunities are available that include signage.



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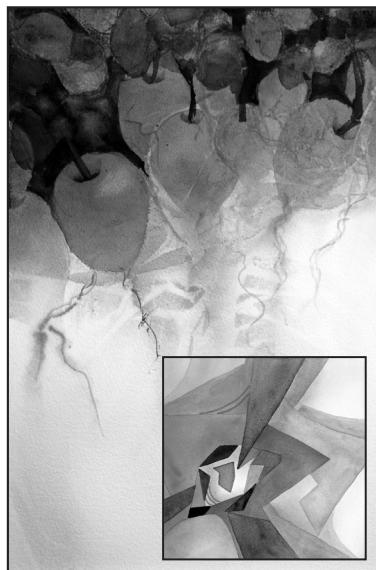
include the following: Ocean Grove RV, Pop-a-lock, Meehan’s, Rulan, St. Johns Business Network, Flagler Hospital, Tanner Martinez, Anciet City Accounting, Matanzas GEO, GE Sales & Marketing, Five Star Pizza, (continued on page 5)



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The Art of Aging

Provided by Susan Johnson - Council of Aging

Artistic pursuits can be powerful activities for older adults. For many, the creative arts have been a lifelong passion while others don’t begin to follow their artistic dreams until later in life, when they have the leisure time to do so. Situations aside, accessing the inner artist can contribute substantially to the overall quality of life for the elder community.

The process of creating art can be engaging, appealing and extremely rewarding. For an older population, creativity in the arts can enhance communication and socialization, ease stress and the pain of loss, and provide a sense of empowerment.

Linda Hammons is a local artist and art instructor who teaches older students at Council On Aging’s River House and understands the importance of the creative process. “So many people are very timid

when they first come to class but they find a new confidence as they begin to paint more. The change in how they feel about themselves is just amazing to see. And I see it all the time!” In fact, one of Hammon’s first students was 98 years old! “It was an abstract art class and that experience led to my discovery that older adults absolutely LOVE the challenge of working in the abstract. There is something about not begin confined to the ‘realness’ of a subject that is exciting and liberating for them.” Samples of her art shown above: “Beet Red” and “Mystical Point”. (continued page 2)

What’s Inside The Observer This Month...

- News From Around the Shores:
 - June Service Corporation Meeting
 - July Rec. Calendar
 - Maintenance Fee Payment Bank Draft
- Health Update: Pain and Posture
- Financial Focus: Work Toward Your Own Financial Independence Day
- Computer Corner: Windows 9/8.1 Operating System #3
- Sheriff’s Corner: Hurricane Awareness
- Don’t Make a \$100,000 Mistake on Your Social Security Benefits
- St. Johns Business Network Betty Griffin House Golf Benefit July 13th

The St. Augustine Shores Observer

is published monthly for residents of
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(904) 607-1410
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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.

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The Observer is published by an independent publisher and is not affiliated with the Shores Developer, the St. Augustine Shores Service Corporation or the St. Augustine Shores Civic Association.

How To Reach The Shores Service Corporation (Shores Homeowners Association) (904) 794-2000

Shores Community Calendar

- **Shores Service Corporation** monthly meetings are held on the second Thursday of each month. Meetings are at 7 p.m. at the Riverview Club.

- **Shores Recreation Association** board meetings are held on the first Tuesday of each month at 11:30 a.m. at the Riverview Club.

- **Conquistador Condominium** Board meetings are held on the fourth Monday of each month at 6 p.m. at the Riverview Club.

- **Fairview Condominium** Board meetings are held on the second Tuesday of every other month at 4 p.m. at the Fairview Condo club house.

- **Greens Condominium** Board meetings will be held on February 1st, May 7th, August 6th and November 5th. The annual meeting will be held on October 1st.

Shores Observer Policy For Classifieds

The Observer offers free community classified ads to all Shores residents. Ads May Not Promote A Business Or Service. 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.

Community Classifieds

FOR SALE: Coleman Road Trip Propane Grill. Brand new, never used, Folds flat and perfect for outdoor camping or beach. Slight damage to handle which does not affect performance. Sold for \$120 sell for \$50 firm. Call 570-540-6794.

FOR SALE: 48" lovely octagonal oak DR table with glass top and 4 oak, caned back chairs with soft seats and rollers, \$165 call 216-759-5634 or 904-825-4591 Conquistador 2.

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\$8 each Phone 797-3865.

FOR SALE: Table & chairs Patio Set with glass top. \$75. 904-794-5180.

FOR SALE: Oak mission style dining room table 72 x 42 plus extra leaf and 6 chairs (2 with arms). Excellent condition. \$450 or best offer. Call 904-797-7219.

FOR SALE: 3 wheel handicap scooter, Reduced to \$350 or best offer. Call Ken Green 904 794 1173. Leave message.

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The Art of Aging

(continued from page 1)

As humans, we all love to express ourselves in creative ways! And our delight in discovery does not deteriorate as we age. The only question is, "How do we honor this creativity in ourselves and acknowledge it in others?" The answer could be as easy as offering encouragement and providing creative opportunities. Art and music require trying and testing, evaluating and trying again. The process itself is so rewarding that every attempt is fun - even when the results aren't quite what we expected! Linda Hammons agrees! "The first thing most people tell me is that they can't draw a straight line." She laughs. "Who says you need to be able to draw a straight line to create art? Art is all about expressing what YOU see. Once students realize that lines can be crooked and apples can be blue, they begin to relax, have fun and get in touch with the more humorous side of being creative!"

Gene Cohen, MD, Ph.D is the director of the Center on Aging, Health & Humanities

at George Washington University in Washington, DC. His findings show that expressive artistic exercises have a positive effect on health and wellness as we age. Barbara Bagan, PhD, ATR-BC and professor of expressive arts therapy at Ottawa University in Phoenix AZ., explains that exploring creative outlets offers a wide range of benefits including increased self esteem and relaxation, enhanced playfulness and humor, a greater sense of self control and reduced feelings of anxiety and depression.

At *Council on Aging*, we are always looking for ways to provide opportunities that allow our older residents to experience the joys of life-long learning and creativity. Whether it is dance lessons, painting classes, choral groups, writing classes, or digital photography, we are here to support you in your lifelong passion or encourage you to explore a new one. For more information on these and other creative pursuits, please call Council On Aging at (904) 209-3700.

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News from Around the Shores

Maintenance Fee Payments Can Now be Deducted from Bank Accounts

The St. Augustine Shores Service Corporation is now accepting Automatic Clearing House (ACH) payments. Homeowners can now have maintenance fee payments automatically deducted from their bank accounts on the same day of every month. Please visit the web site www.staugshores-hoa.org or come into the office at the Riverview Facility 790 Christina Drive St. Augustine 32086 to fill out a request form for this service.

St. Augustine Shores Service Corporation June 12th Board Summary

The St. Augustine Shores Service Corporation held its monthly Board of Directors business meeting June 12. A key item before the Board was the reading of bids for new flooring at the Riverview Club, which will be the next phase of renovations. Bids from three vendors were discussed and the Directors voted to accept the bid from Hasteys for \$20,390.00 for carpeting and hardwood flooring. This vendor was recommended by the interior decorator hired to generally supervise all renovations and decorations of the Riverview Club.

Final plans for integrating the new computer system and programs into the main office were presented covering employee training and using the new system for accounting data presentation. Goal is to have the system, which offers expanded capability and options for dues collections, general record keeping and deed restriction tracking, fully running by July 1 the start of the new fiscal year.

The Board was informed that repairs to broken and deteriorated curbing on Shores-owned property will commence when new budget funding becomes available July 1.

A revised janitorial contract which had been reviewed and discussed at an earlier Board workshop was approved by Board vote. The current janitorial vendor, Professional Services, will operate under the revised contract for the next fiscal year with no increase in pricing.

Because of requests from charitable organizations for reduced cost or free use of the Riverview facilities, the Board will develop a policy covering what, if any, options can be developed. This policy discussion is tentatively scheduled for the August 14 Board business meeting.

The Board is planning in August a full page presentation in the Shores Observer about Shores living. Homeowners attending the business meeting joined with Board members to suggest ways a picture-copy tour of the Shores as the theme could be accomplished.

St. Augustine Travel Club

by Peter Dytrych

The St. Augustine Travel Club, which meets regularly each month at the Southeast Branch Public Library, will take a vacation break for the months of July and August and will return to its regular schedule in September. An announcement of our upcoming topic will be published in the August issue of the local papers. Have a fun and safe summer.

Summer Continues to Heat up At Shores UMC

July brings several fun activities at Shores United Methodist Church. Saturday, July 19, 2014 is the second installment of the Shores Summer Series. It starts with a Farmer's Market from 4-6:00 PM, followed by free hamburgers and hotdogs and fixins' with reservations (call to reserve your meal now!) at 6 pm and a family-friendly movie side the sanctuary at 7 pm.

Vacation Bible School this year will be Monday, July 28th to Friday, August 1st from 9 am to noon every day. VBS registration is free and open to children ages 4 to those who have just completed the 5th grade. The theme this year is

"Son Treasure Island" and treasure seekers will play island games, create colorful crafts, and enjoy tropical snacks. More importantly they will discover the rich treasure of God's love through the life of Jesus.

Shores UMC is located at 724 Shores Blvd., between the golf course and Hartley Elementary. Call 797-4416 to reserved dinner for the Summer Series or to register for Vacation Bible School. Rev. Randy Strickland is pastor.

Florida Living History Fourth of July 2014 Fundraiser

2014 Mission Nombre de Dios, St. Augustine, Florida



Join FLH in celebrating the Founding of our Republic at the Birthplace of America! This Fourth of July holiday, Florida Living History, Inc. (FLH) will launch its first, annual Founding Day fundraiser at Mission Nombre de Dios, in St. Augustine, FL.

Mission management has graciously allowed FLH to coordinate and charge \$8 for all-day parking at the Mission grounds - 27 Ocean Ave., St. Augustine, FL 32084 - on Fourth of July 2014 as a fundraiser for our continuing heritage Events at Mission Nombre de Dios. All proceeds will go to support FLH's popular, annual Founding Day Commemoration and FLH's other volunteer living-history Events at the Mission site, the Birthplace of America and Cradle of Christianity in the continental United States.

The Mission grounds are traditionally one of the finest venues in the City of St. Augustine for viewing the annual Fourth of July fireworks display, so we hope to see you there!



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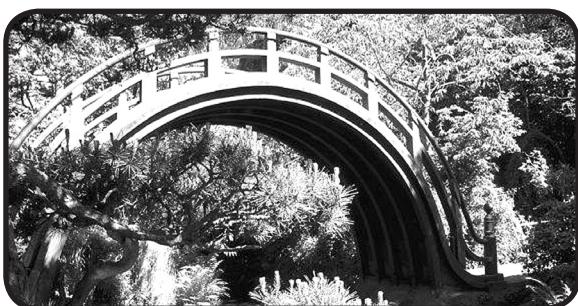
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St. Augustine Shores Club News

July Riverview Club Calendar

ACTIVITIES MEMBERS:

- BILLARDS**- Monday, Wednesday, Saturday 9:00AM. Tuesday & Thursday at 1:00 PM
- BOOK CLUB**- First Monday of the Month in the Library. Open to all residents.
- RUBBER BRIDGE**- Wednesday & Friday at 12:30 PM
- BRIDGE LESSONS** -RESUME IN SEPTEMBER
- CHICAGO BRIDGE** - Thursday at 12:30 PM Nancy Willis 794-1855. Tuesday at 7:00 PM Debbie Casey 347-9800 or Betty Barton 797-9097. Must have a partner.
- EXERCISE CLASS** - Tuesday and Thursday at 10:00AM. Donation at door
- FRENCH CLASS** - Conversational French Thursdays at 3:00 PM
- LINE DANCING** - Wednesday at 10:00 AM
- MAH JONGG** - Tuesday at 1:00 PM and Wednesday at 10:30 AM
- TAICHI** - Wednesdays at 5:00PM. Ancient Chinese Discipline of meditative movements practiced as exercise. \$2.00 per person
- YOGA** - Monday, Wednesday and Friday at 9:00 AM. Bring a mat
- CHAIR YOGA** - Friday at 10:45 AM. Additional mobility for those who have a hard time with floor exercise. Loose clothing and a mat.
- WRITERS IN THE SHORES** - meets every 2nd and 4th Tuesday of the month at 1:30 PM. Open to all residents. Donna Johnson 794-0789

DANCE MEMBERS:

- JULY 13TH 6:00-9:00 PM EARLY SOCIAL**
- SUNDAY** Music: Ernie on the Keyboard, Hosts: Lee and Pat Radaker
Reservations Tues July 22 and Thurs July 24 from 9:00 - 10:00 AM
- JULY 26TH 7:00-10:00 PM MAIN SOCIAL**
- SATURDAY** Music: Tim Rippey, Hosts: Paul & Kristen Bergquist
Reservations: Tues June 17 and Thurs June 19 from 9:00 -10:00 AM
Dances are \$5.00 for members and house guests and \$10.00 for non-members. BYOB and snacks

ALL MEMBERS:

- DANCE CLASS - RESUME IN SEPTEMBER**
- BOARD MEETING** - Second Tuesday of the month at 11:30 AM

Writers In The Shores

By Donna Johnson

There will be no meetings of the Writers in the Shores for July or August. Meetings will resume again in September as we have before on the 2nd and 4th Tuesday, at 1:30 pm here at the Riverview Club Library. The September meetings will be on Tuesday the 9th and again 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 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. Have a great summer and we'll see you again in September !

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News From Around St. Johns County St. Johns Business Network is Golfing to Save Lives!

(continued from page 1)

Morris, Big Fat Coupon Book, Memory Hopkins, Tim's Wine Market, Craig Funeral Home, Kresge, Platt & Abare, Casa Maria and Cantina Louie.

As a private, nonprofit agency, Betty Griffin House provides emergency shelter to abused women, men and their minor children. Other support services available to shelter residents and non-residents include a 24-hour crisis hotline, individual and group counseling, forensic/medical rape exams, and legal assistance. Confidential individual and group counseling are available in all parts of St. Johns County, including Hastings, (continued on page ??)

Ponte Vedra Beach, St. Johns, (St. Augustine

and St. Augustine Beach. For more information or to make a donation, please visit our website at www.bettygriffinhouse.org. You may also like us on Facebook.

If you or someone you know is being abused, please call our hotline at (904) 824-1555.

St. Johns Business Network is an organization of businesses in St. Johns County that support each other and build community awareness of their member businesses. The group promotes business activity and local interaction in St. Johns County through shared contacts and advocacy. They are an organization of producers that roll up their sleeves and work to better the community.

Council on Aging July Events

River House Hosts "All American Celebration" July 3rd

Join the festivity for some "All American" favorites to celebrate Independence Day on Thursday, July 3, from 10:30 AM-1:00 PM at River House, 179 Marine St.. Featuring a lunch buffet and music by the "Coconuts Band". Reservations required. Call 209-3643. This event is open to the public and cost is \$6 per person.

River House Arts & Crafts Festival July 10th

Shoppers Save the Date!!! Vendor Spaces Still Available. If you have jewelry, photography, art, pottery or other handmade items call Martha Skinner at 209-3643! Vendor space space for the Annual "Christmas in July" event at River House is just \$20.00, tables provided. Doors open from 9:30 AM-2:30 PM, on July 10. See ongoing art demonstrations, meet book authors, and enjoy lunch from the River House Café.

Volunteer Opportunities

MEALS ON WHEELS: Volunteers are needed to deliver Meals on Wheels to homebound seniors in the W. St. Augustine area. Volunteers are needed to package Meals on Wheels on Tuesday and Thursdays from 9 to 10 a.m.

COASTAL COMMUNITY CENTER: A volunteer is needed to organize and facilitate short field trips for our senior participants – one weekday morning, every other month.

Volunteers are needed for the senior morning program on Wednesday and Friday mornings – 8 a.m. to 12:30 p.m. Duties include interacting with participants and assisting with activities, setting up the coffee bar and serving lunch. A volunteer Bingo caller is needed on Thursdays from 9:30 – 11:30 a.m. Love scrapbooking? We need a volunteer to keep the COA scrapbook up-to-date – flexible schedule.

COASTAL HOME CARE: Coastal Home Care is seeking a volunteer file clerk. Office experience is required – hours are flexible.

CARE CONNECTION: A volunteer is being sought to lead the Care Connection yard work crew on Thursday mornings.

MEMORY ENHANCEMENT: Volunteers are needed at the Fruit Cove Baptist Church on Tuesdays; Anastasia Baptist Church on Monday and Friday; Ancient City Baptist Church on Friday from 9 a.m. to 2 p.m., or any time within those hours. Duties include assisting staff with activities, making coffee and lunch set up.

SUNSHINE CENTER: Volunteers are needed on Monday and Wednesday, 9 a.m. to 12 p.m. to assist staff with activities and serving lunch.

SUNSHINE BUS CENTER: Volunteers are needed in the Sunshine Bus office to answer telephones and perform general clerical duties on Monday, Wednesday and Friday afternoons, 2-5pm. Office experience and good communication skills are essential.

Home Depot Renovates St. Francis House

Team Depot crews spent the day replacing badly worn dining room floor with new laminate flooring and resurrected gardens planting flowers and vegetables. The garden will be an important source of fresh vegetables for the shelter that serves more than 85,000 meals annually. The shelter serves as a lifeline of compassion, shelter and opportunity for our communities' homeless and less-fortunate, including many veterans.

"Home Depot has given our facility a facelift, helped make it easier to maintain, and provided a source of fresh vegetables all in one day," said Judith Dembowski, St. Francis House Executive Director. "This incredibly generous donation will touch the lives of many in our community, including the many veterans who utilize our services. We are deeply grateful to Home Depot and the wonderful Home Depot employees who worked so hard on this project for their time and dedication."

St. Francis House is celebrating 30 years providing critical services to our communities' homeless and less-fortunate. The program helps to meet the immediate needs of the homeless and less-fortunate by providing a safety net of emergency shelter, food, clothing and basic necessities and empowers clients to reach independence through access to essential services and supportive connections.

St. Francis House is supported primarily through the generosity of the community. For more information on supporting St. Francis House or information on how to volunteer, visit www.stfrancisshelter.org or contact Karen at 904-829-8937.



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.

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Financial Focus

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Work Toward Your Own Financial Independence Day

It's almost the Fourth of July, the day when we celebrate our independence as a nation and the many liberties we enjoy as individuals. Still, we have to keep working to earn some freedoms — such as financial freedom. But by making the right moves, you may eventually enjoy your own Financial Independence Day.

Here are a few such moves to consider:

- Set free your vision. Your first step in moving toward financial independence is to establish a vision of what this freedom might look like. Ask yourself some key questions: When do I want to retire? What do I want to do during my retirement years? How can I be confident that I won't outlive my financial resources? The answers can help you develop a clear picture of where you want to go — which will make it much easier to create a financial strategy for getting there.

- Liberate your full investment capabilities. Right now, you may have good investment opportunities that you are not fully exploiting. For example, are you contributing as much as you can afford to your IRA and your 401(k) or other employer-sponsored plan? And when your income goes up, are you increasing your contributions to these accounts? Both an IRA and a 401(k) offer tax advantages and a variety of investment options, so try to get as much out of these plans as you can.

- Avoid the "bondage" of a non-diversified portfolio. If you only own a few types of investments, you are restricting your opportunities — and probably taking on too much risk. If a downturn primarily affects just one or two asset classes, and most of your investment dollars are tied up in those assets, your portfolio could take a big hit. But if you

"free up" your holdings by diversifying across a range of investments — stocks, bonds, government securities, certificates of deposit and so on — you may give yourself more chances for success while reducing the effects of market volatility on your portfolio. (Keep in mind, though, that diversification cannot guarantee profits or prevent losses.)

- Unshackle yourself from debt. It's not always easy to lower your debt burden, but it's worth the effort. The lower your monthly debt payments, the more money you will have available to invest for the future — and for your ultimate financial freedom. So look for ways to consolidate, and reduce, your debts.

- Escape from disability and long-term care expenses. Few events can threaten your financial independence as much as a disability or the need for long-term care, such as a nursing home stay. Even a short disability and time away from work can wreak havoc on your financial situation. And an extended stay in a nursing home can be hugely expensive. In fact, the national average for a private room in a nursing home is nearly \$84,000 per year, according to a recent survey by Genworth, a financial security company. To defend yourself against the threat of disability or the expense of long-term care, you may want to consult with a financial advisor, who can recommend the appropriate protection vehicles.

The Fourth of July is a festive occasion. But you'll have even more reason to celebrate once you can declare your own financial independence. So, do what it takes to speed the arrival of that day.

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



St. Johns County Sheriff's Corner

By David Shoar, St. Johns County Sheriff

Hurricane Awareness

It has been 50 years since a hurricane struck the first coast directly from the east and that hurricane, Hurricane Dora has been the only one to strike from the east since records have been kept dating back to 1851. There are only a very small percentage of folks who remember the destruction that Hurricane Dora caused in the early morning hours of 10 September 1964. The storm made a direct hit at then sparsely populated Vilano Beach with its 120 mph winds and a storm surge of 12 feet. Dora continued east to Lake City and then made a right turn and traveled north through Georgia and the Carolinas before going out to sea. The storm caused one death directly and \$280 million damage. Although we have been spared from devastating storms we should not let down our guard and be prepared if a hurricane is headed our way, remember it was not too long ago, we had the outer effects of three storms coming from the west coast that caused substantial damage.

I would like to once again devote this month's column on Hurricane Awareness or Safety. Hurricane season began at the beginning of last month and lasts until the end of November and meteorologists are predicting a near normal or below normal season in the Atlantic basin. The National Oceanic and Atmospheric Administration (NOAA), predicts that there will be eight to 13 named storms. Of those they say between three and six could reach hurricane strength and of those, one or two could become a major hurricane of category three or higher.

You should be familiar with the terms Hurricane Watch and Hurricane Warning. A Watch is issued when conditions are favorable that a hurricane could strike in 36 hours. A Warning is issued when hurricane force winds are expected to strike in 24 hours. By this time you should already have an emergency plan for yourself and family and begin implementation of that plan.

Some things to consider in your preliminary plans are:

- Take photos of your property from all angles, it may not look the same once the storm passes.
- Plan for elderly/handicapped/invalid care at a shelter or at home.
- Learn which routes will be safe during a storm.
- Learn where official shelters are located.

- Trim any dead wood from trees prior to the storm.
- Check for, fix or take note of loose items on your structures (shutters, screens, eaves, gutters, antennas, satellites).
- Get and use a hurricane tracking chart
- Plan what you and your family will do if you have to evacuate.
- Get necessary supplies and secure them in safe area.
- Plan for pet care.
- Review your insurance coverage.
- Protect your important documents.
- Show others in the family how to turn off/on gas, electricity, and water.
- Make outside repairs.

When a Hurricane Watch for your area is issued you should do the following:

- Listen to official bulletins on radio, TV, or NOAA Weather Radio, and Internet for updates.
- Check all supplies you already have to see if they are in satisfactory condition include batteries.
- Fill gas tank of vehicles, check oil and tire pressure.
- Inspect mobile home tie-downs.
- Board, tape, cover windows and doors or skylights.
- Secure boat.
- Secure any objects and furniture that are outside.
- Check on all medical supplies, special needs for elderly, handicapped, etc.

Plan to evacuate if necessary. When a Hurricane Warning is issued here are some suggestions:

- Stay tuned to TV, radio, Internet or NOAA Weather Radio.
- Move valuables to higher location
- Move furniture away from windows and cover.
- Fill containers (bathtub, plastic jugs) with drinking water.
- Use phones only in an emergency.
- Bring in/secure pets (food & water).
- Shut off water and electricity at main breaker switch.
- Leave mobile homes.
- Leave low areas. If evacuating--leave early.

(continued on page 7)



As we enjoy this Independence Day, let us also celebrate our freedom. We are free to set goals, make choices and take steps to prepare for the future we want to live.

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your financial independence.

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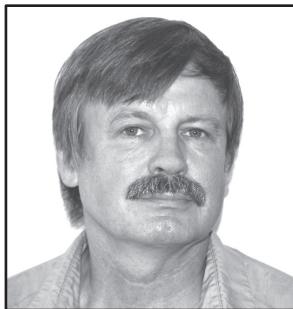
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Computer Corner

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

Windows 8/8.1 Operating System #3

Greetings from Computer Professor. Times are a changin. More updates to Windows 8/8.1 have been added making the Operating System more friendly in response to customer comments. One very noticeable update was done to the way we close an app. I have explained before, closing an App is like pulling down a shade; but because so many people are complaining about adjusting to new ways Microsoft has added a title bar with the familiar X in the upper right corner. You still have to place the cursor at the top of the screen, but now the title bar will appear.

In Windows 8 the programs you purchase for your computer, that run off your desktop, are purchased and loaded the same way as they have been. Apps have a different method, if you have a smartphone or a tablet then you already know how to get and load an App. Microsoft has an app named Store from which any and all apps for Windows

8.1 are found. On your start screen, the one with the colorful squares, there is a standard app named "store". This is where you have a treasure trove of free and low cost apps.

This will not be available if you have a local account, but if you set your computer up correctly it signs into a Microsoft account when started and the store is open and available to you. You will find categories of apps to browse, both free and paid apps in each category. The store also has a search box in the upper right corner if you have a app name you wish to find.

Do you need apps? Well you need apps or programs to do anything. Apps are the same as the old desktop programs only smaller, faster and easier to use, that has made them extremely popular. You will be doing yourself a misjustice not exploring apps, search for the app named "IHeart" for a safe interesting app to explore.

Happy computing.

Hurricane Awareness

(continued from page 6)

Sometimes a hurricane path may not be predictable and evacuation orders could come at any time. If you are asked to evacuate, please do so early and know the route you will be taking. Remember there will be many folks taking the same route from a very large area so be sure to give yourself plenty of time to leave safely.

Finally, if you refuse to leave following an evacuation order, here are some safety tips for riding out the storm:

- Make sure your building is well-

constructed.

- Turn the refrigerator to maximum cold.
- Freeze water in plastic containers, if the electricity goes off you can use the ice to keep food cold in the refrigerator.
- Turn off utilities if told to do so by the authorities.
- Unplug small appliances.
- Fill bathtub and containers with water.
- Stay indoors.
- Prepare for storm surge and possible flooding.
- Plan what to do if the winds become too strong.
- Stay away from windows and doors, even if covered.
- Stay in a small interior room, hallway, or closet.
- Close all inside doors, brace exterior doors.
- If you have a two-story house, stay on the first floor.
- Lie on the floor or under a table or other sturdy object.

Now is the time to go over your hurricane preparedness. If you have not made any emergency plans, you should do them now. Planning ahead will save you unnecessary stress from not knowing what to do or not having the supplies you will need to get you through the hurricane watch, warning, storm, and aftermath. Print and post this list on the refrigerator or somewhere it will be easily seen. Please visit our website, www.sjsos.org for additional information concerning Hurricane Preparedness and of course feel free to drop me a line at dshoar@sjsos.org. It is our hope at the St. Johns County Sheriff's Office that you have a safe and happy summer. You can download our App by searching for the St. Johns County Sheriff's Office in your "App" store. Also, if you sign up for the Sheriff's Office social media sights on Facebook and Twitter you are sure to receive important updates anytime.

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Don't Make A \$100,000 Mistake On Your Social Security Benefits

By Jane Tucker, First Florida Insurance

When you elect to take Social Security, you want to create a strategy coordinating your social security benefits with your other assets to maximize your benefit.

Specific strategies can help maximize savings, but couples also need to avoid a common mistake. Almost everyone thinks of it as their own earnings record, their own benefit, as opposed to integrating what they receive.

Instead, make the decision as a couple. Consider a hypothetical situation. The husband, the higher earner, believes he's going to die relatively early and the wife thinks she'll live a long time. So the husband claims his benefits as early as possible and the wife delays. That's exactly opposite of the scenario that should happen.

Each year you delay claiming your benefits past your normal retirement age, your benefit ticks about 8% higher, up to age 70, thanks to what the Social Security Administration calls "delayed retirement credits." And in the event of a spouse's death, the surviving spouse can take the higher of her own benefit or that of the dead spouse.

If the husband claims early and then dies first, effectively he's short-changed his wife's survivor benefit. Instead, that husband should delay his claim, so if need be the wife can

claim the highest possible benefit for the rest of her life. If the wife dies first, the husband simply keeps his own benefit.

You're trying to maximize benefits over both spouses' lives. That's the key that most people miss.

A claiming strategy called "file and suspend" can help get the most money. Say a husband plans to delay his benefit until age 70. He is allowed to claim his benefit at his normal retirement age—say it's 66—and then immediately suspend it.

That way, his benefit amount keeps growing—thanks to those delayed retirement credits—but since he did make that initial claim, his wife, at her full retirement age, can file a "restricted" application to claim spousal benefits based on her husband's record, but not her earned benefit.

Generally, spousal benefits are up to 50% of the other spouse's monthly benefit at full retirement age (some age restrictions apply). In this scenario, her own benefit now can grow until she hits 70, too.

In one hypothetical "file and suspend" scenario, a couple, both 66, could collect an additional \$60,000 by delaying their benefits and the wife taking spousal payouts while they wait.

(continued on page 9)



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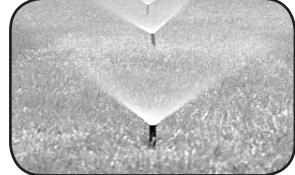




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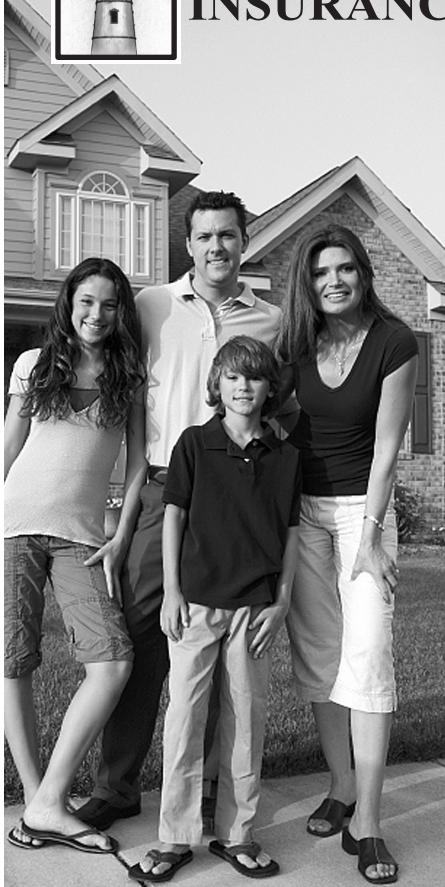




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Pain And Posture

By Rob Stanborough
PT, DPT, MHSc, MTC, CMTPT, FAAOMPT
First Coast Rehabilitation
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Months ago I wrote a column entitled "Stand Tall" where I addressed our need for efficient posture to balance the forces that move through our bodies (please see www.firstcoastrehab.com). Recently, I examined a patient who told me he experiences bothersome neck pain almost every time he travels. He is rather tall, and like most of us these days, he doesn't fit properly in those tiny airplane seats. Because of his height, his head is well above the headrest, and if he naps during his journey, he wakes in pain.

The reason for his pain is simple. Without support, his head falls forward, pulling on the posterior neck muscles. The prolonged pull on these muscles causes them to "guard," or contract just a little, which leads to that feeling of tightness and pain, and can even result in a headache—not a good way to begin a vacation. The same kind of thing can happen if you read in bed or watch TV slouched in your favorite chair. As you probably know, the pain doesn't go away just because you wake up and change position.

Not every painful condition is complicated. In this case, I showed the patient how best to sleep on a plane, and during treatment, we devised a simple intervention for the pain using two tennis balls inserted into a sock. They conform nicely to the right and left sides of his neck. The solution resolved his pain so quickly that he's decided to carry these items in his luggage from now on.

You might be surprised to learn how many painful conditions and musculoskeletal dysfunctions can be alleviated by simple adjustments to daily patterns, especially those soft tissue-related injuries that arise from postural or habitual imbalances. For example, if you wake up with persistent neck pain, your pillow could be the culprit. Over time, pillows compress and flatten, which can

change the stresses on your neck. If you wake up with back pain, it may be time to invest in a new mattress. Pain with standing sometimes indicates that you need to change which "stance" leg you habitually use. This kind of pain can be relieved by using certain stretches and by stabilizing your back. Back pain can also come from an ill-fitting chair, or from sitting at the computer for too long without a break. Try getting up from the computer every thirty minutes to change your posture and exercise your eyes. We've all experienced foot pain caused by shoes that don't fit properly, but even a pair of tight pants can restrict your motion and lead to pain.

It's easy to accept these kinds of pain as part of our daily lives, but simple solutions are often within reach. Stretches, exercises, and changes in your routine can help you become stronger and more flexible. Your body is responding to the stressors placed upon it. If you do nothing, your body will become debilitated, weak, and tight.

Of course, not every physical pain is caused by a musculoskeletal imbalance, and you should consult a physician to rule out a medical origin for your pain. The key is determining the source of the problem. Physical and occupational therapists are trained to analyze and correct musculoskeletal imbalances. If your pain and dysfunction originate there, the solution may be simpler than you think.

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.

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Don't Make A \$100,000 Mistake

(continued from page 8)

Another use of a "restricted" application: Say a 66-year-old husband decides it makes sense for him to delay his benefits until he's 70. His wife started her benefits at 62. What the husband doesn't realize is he is entitled to 50% of his wife's benefit while he waits, because she already filed.

When he turns his full retirement age, the husband can tell the Social Security Administration that, rather than filing for his own benefits, he wants to restrict his benefits to his wife's record. If he changes his mind, he can switch over to his own benefits at any time. In one scenario, that couple would receive an additional \$42,000 by the husband claiming spousal benefits.

Note that the spouse who files a restricted application must be at least full retirement age. If you apply for spousal benefits prior to full retirement age, then "deemed filing" applies. You are deemed to have filed for both your own benefit and the spousal benefit at the same time.

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Were The Founding Fathers Christians?

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

I look at life through the prism of Christianity. I know in some circles that makes me a suspect especially when it comes to my beliefs vs. the politically correct. We're celebrating the Fourth of July and it seems to me that this year more than others the TV talking heads and news bloggers are going out of their way to tell everyone that our nation does not have biblical or Christian roots and that our Founding Fathers were mostly deists not Christians. Just so we are clear, a "deist" is a person who believes that God created the universe and then stood back and let it run without interfering.

Maybe some of you have heard similar statements; the bottom line here is simple. The statements and writings of these men are public record. The private writings of the founders aren't written in some secret unknown language. It's easy to research and, even with my particular worldview, I found out that these guys were dedicated, Bible-believing Christians who took their faith seriously. In fact, they drew upon their faith and biblical principles to actually write the documents that founded our country.

Thomas Jefferson said, "The reason that Christianity is the best friend of government is because Christianity is the only religion that changes the heart."

The Declaration of Independence, signed by the delegates to the Continental Congress, on July 4, 1776, stated that, "We hold these truths to be self evident, that all men are created equal, that they are endowed by their Creator with certain unalienable rights, that among these are life, liberty and the pursuit of happiness - That to secure these rights, governments are instituted among men..."

The Declaration of Independence acknowledges that mankind is created and that the Creator, God, bestows the rights.

By the way, I stumbled across this little tidbit in my reading, did you know that the Continental Congress called for a day of fasting and prayer within the colonies, beseeching God to give guidance and direction as to whether they should secede from England before the Continental Congress signed the Declaration of Independence? Can you imagine congress calling for a day of prayer and fasting before making a major decision today?

Samuel Adams said, "First of all, I ... rely upon the merits of Jesus Christ for a pardon of all my sins."

George Washington, the father of our nation said, "It is impossible to rightly govern the world without God and the

Bible." Did you know that there are eye witness accounts of then "General" Washington daily kneeling in prayer at Valley Forge?

How many of the men and women in the body politic today who claim to be "Christians" approach their role in Government the way Adams and Washington did?

When Washington was inaugurated the first President of the United States in New York in 1789, a public prayer meeting was conducted to commit the new nation to the "blessings of the Creator." Later the same year, on October 3, 1789, President Washington issued a Thanksgiving Proclamation. The document begins,

Whereas it is the duty of all Nations to acknowledge the providence of Almighty God, to obey His will, to be grateful for His benefits, and humbly to implore His protection and favor ... Now, therefore, I do recommend and assign Thursday the 26th day of November next to be devoted by the People of these States to the service of that great and glorious Being, who is the beneficent Author of all the good that was, that is, or that will be...

I read a great article a couple of years back about several political science professors at the University of Houston who researched the writings of the founding fathers to determine who or what influenced them the most. They gathered 15,000 quotes made by them and then they cut that number down to only those that had a significant impact on their life and their thinking.

What they discovered is that the Bible was quoted far more than any other source. Thirty-four percent of all their quotes were from the Bible, and another 60% of the quotes were from men who were using the Bible to make their point. Let's face it; God's word was important to the nation's founders. How about now?

Look it wasn't just the founding fathers who expressed their Christian beliefs. Many of the leaders who followed and influenced this nation were Christians. Andrew Jackson, president and military hero of the War of 1812, said, "The Bible is the rock upon which this Republic stands."

Abraham Lincoln, said, "I believe the Bible is the best gift God has ever given to man. All the good from the Savior of the world is communicated to us through this book."

Woodrow Wilson said in a 1911 pre-presidential campaign speech, "America was born a Christian nation. America was born to exemplify that devotion to the elements of righteousness, which are derived

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from the revelations of Holy Scriptures. ...Part of the destiny of Americans lies in their daily perusal of this great book of revelations. That if they would see America free and pure they will make their own spirits free and pure by this baptism of the Holy Spirit."

Harry Truman said, "The fundamental basis of this nation's law was given to Moses on the Mount. The fundamental basis of our Bill of Rights comes from the teaching we get from Exodus and St. Matthew, from Isaiah and St. Paul."

In 1892, the Supreme Court wrote the decision of Church of Holy Trinity v. United States, 143 U.S. 457 (1892). The decision cites a number of examples that America was founded on Christian principles, and concludes, "this is a Christian nation."

Politicians weren't the only Christians impacting America. Ninety-percent of the private colleges of this country were founded as Christian institutions to teach the Gospel. Harvard, Yale and Princeton are three examples. All three were established to teach young men to be pastors. The founders of Harvard College established in 1636, professed that, "All knowledge without Christ was vain." The word "VERITAS" appears on the crest of Harvard even today. The word meant Divine truth. The motto of Harvard was officially, "For Christ and the Church." I

doubt that is still the case.

I agree that we are all unique, but I would argue that we are all uniquely American. We come from different cultures. My ancestors from Germany, Norway and Scotland. My wife Robin has a similar heritage. We come from every nation of the world. We can enjoy our unique backgrounds, but we are not what our ancestors were. We're Americans. No one has ever been quite like us. We hear the national anthem and stand, and sometimes we swell with a bit of pride. We remember the 4th with fireworks and flags, parades and barbecues and, I would add "Prayer."

We're Americans, and many of us are Christians, and try as you might to play that down, our nation was founded by Christians on Christian principles. The founders gave rights to all of us, including non-Christians.

For now the Ten Commandments still hang in the U.S. Supreme Court, the coins of America still say, "In God We Trust," and we still have the words "One nation under God" in the Pledge of Allegiance.

Like it or not, this nation was founded as a Christian nation. It was begun by Christians who recognized God as ruler of the universe and mankind's dependence on Him and His Gospel of salvation.

Be thankful for freedom given this nation by Godly men.

God Bless America, Bp. Ian.

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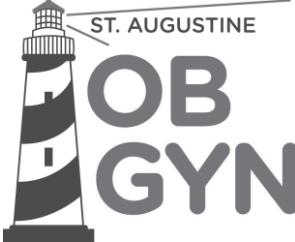
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Dr. Dhas is Board Certified in Obstetrics and Gynecology and has been in practice in St. Augustine since 2009. He completed his residency in Obstetrics and Gynecology at the Michigan State University affiliate in Saginaw, Michigan where he was chief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



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



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



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

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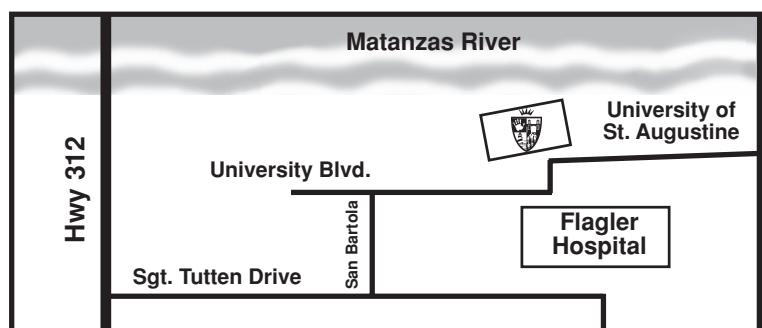
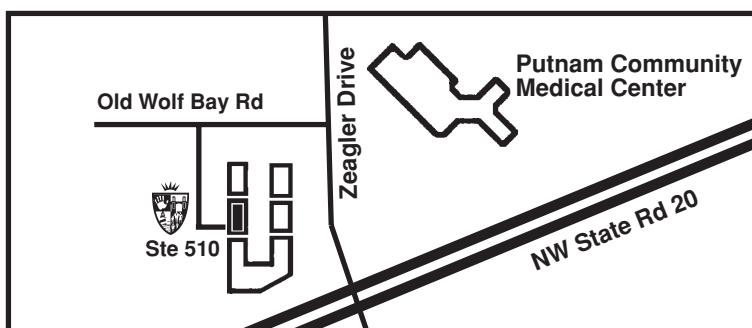
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