



# St. Augustine Beaches

## News Journal

NEWS FOR AND ABOUT RESIDENTS OF THE ST. AUGUSTINE BEACHES AREA

### Domestic Violence Awareness Month "Candlelight Vigil"



Please join **Betty Griffin House** for a candlelight vigil on Thursday, October 4, 2012, 7:00 pm Downtown St. Augustine in the Plaza de la Constitucion, as we honor survivors of Domestic Violence and the women, men and children who were murdered in St. Johns County in acts of domestic Violence.

The Silent Witness exhibit that will be displayed is made of red, life size silhouettes each representing a person who once lived, worked, had (continued on page 6)

### Monster Dash and Creepy Crawl on the Beach to Benefit Haven Hospice

The ghouls and goblins will be out early on St. Augustine Beach Nov. 3, participating in the inaugural Monster Dash & Creepy Crawl benefiting Haven Hospice.

The event takes place at Butler Park, 5860 A1A South, and starts with an 8 a.m. 5K race. Registration for the 5K gets participants a T-shirt and an invitation to the post-run party with live music, food, drinks, expo booths, awards ceremony and more. And everyone should come dressed for the occasion to participate in the individual and team costume contest after the 5k.

There's also a 1-mile Kid's Costume Fun Run for the junior ghouls and goblins. Fun-run registration includes food, drink and children's activities.

There are activities planned for the non-runners too. They can purchase a post-party-only ticket, as well as support the runners and a great cause. Also, anybody interested is invited to participate in the post-event beach clean-up.

"This is shaping up to be a great event," said Haven Hospice St. Augustine Administrator Jill Tager. "How can you go wrong with this terrific theme, a fun atmosphere and an early morning run on the beach?"

All proceeds from this event will remain in the community to benefit the thousands of patients and families served by Haven Hospice.

Runners can register in advance by going to <http://www.havenhospice.org/monsterdashandcreepycrawl.aspx> for information. Day-of-race registration begins at 6:30 a.m.

There are also great sponsorship opportunities for this first-ever event. Those interested can go to the same link – <http://www.havenhospice.org/monsterdashandcreepycrawl.aspx> to learn how to become a sponsor.

Haven Hospice is a community-based not-for-profit hospice organization providing services since 1979 and licensed in Florida since 1980. Haven is North Florida's expert in end-of-life and palliative care, receiving national recognition as a Circle of Life Award Recipient from the American Hospital Association for its excellence and innovation. Haven has also been recognized as a Florida Pacesetter for its leadership in promoting advance directives. For more than 30 years Haven has had the honor and privilege to serve over 60,000 patients and families in North Florida. For more information, visit [www.havenhospice.org](http://www.havenhospice.org) or call 800-727-1889.



### CITY HALL UPDATE

At its August 27, 2012 continuation of its August 6th meeting, and at its September 10, 2012 regular meeting, the St. Augustine Beach City Commission made the following decisions:

1. Passed on first reading the ordinance that sets the property tax millage for Fiscal Year 2013 and the ordinance that adopts the city's FY 13 budget. The millage is 2.3992 mills, or \$2.3992 for every \$1,000 worth of the value of a property. This is the same millage the city had for FY 12, which ends September 30, 2012. The city's FY 13 proposed budget totals \$6,584,021. The commission will hold a final public hearing on both ordinances at a special meeting on September 24th.

2. Witnessed the swearing in of Police Officer Daniel Carswell as the city's newest police sergeant.

3. Presented a plaque to Police Sergeant Gary Hartshorne for 15 years of employment with the city.

4. Appointed Ms. Jessica Born as the junior alternate to the Code Enforcement Board.

5. Approved permits for two large weddings on the beach, and for Flagler College's American Heart Walk on the beach on September 29, 2012.

6. Approved a proclamation to declare Friday, September 21, 2012 as The International Day of Peace.

7. Approved the concept of possibly moving the community garden from two plazas on 2nd Avenue

between A and 1st Streets to a location east of the dog park in Ron Parker Park. The first step will be notifying all property owners within 300 feet of the Ron Parker Park site of the possible relocation of the garden to that site.

8. Tabled the proposed pedestrian safety signal that was to be located at the intersection of Pope Road and A1A Beach Boulevard. (continued on page 3)



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### What's Inside The News Journal This Month

- **City Manager:** Photo Finish
- **Financial Focus:** Should You Prepare for "Fiscal Cliff"?
- **Spiritually Speaking:** "An Ode - Part II"
- **St. Augustine Beautification Committee:** Things that go bump in the Night
- **Sheriff's Corner:** Halloween Safety-12th Annual Horror Zone Opening
- **What ARE Market Linked CD's?**
- **What is a short sale?**
- **Mothers Make The World Go Round**



# St. Augustine Beaches News Journal

## St. Augustine Beaches News Journal

“Official News Source for the City of St. Augustine Beach”

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City of St. Augustine Beach

Mayor S. Gary Snodgrass  
City Manager Max Royle

[www.staugbch.com](http://www.staugbch.com)  
[sabadmin@cityofsab.org](mailto:sabadmin@cityofsab.org)

The function of the Beaches News Journal is to serve the Neighborhoods of the St. Augustine Beaches area.

First priority will be given to reporting news and activities of beaches residents and organizations, as well as news and events that directly affect the St. Augustine Beaches community. Second priority will be given to articles of general interest as space permits.

Articles or information may be sent to the Beaches News Journal, P.O. Box 51593, Jacksonville Beach, Florida 32240. Information may also

be e-mailed to [beachesnewsjournal@yahoo.com](mailto:beachesnewsjournal@yahoo.com) or the editor at [clogsdon1@yahoo.com](mailto:clogsdon1@yahoo.com).

All articles, news, ads, or other information submitted to the News Journal are 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 News Journal.

All ads submitted for publication in the Beaches News Journal should be received by the 15th of the month in order to appear in the following month's issue.

Matters concerning advertising should be referred to the General Manager or mailed to P.O. Box 51593 Jacksonville Beach, FL 32240.

The Beaches News Journal's acceptance of advertising, articles, advertising, or other information does not constitute endorsement. Nor will the Beaches News Journal and its staff be held liable for information provided herein by submitters, including websites and/or emails listed, that may have the potential to constitute fraud or other violation of law. The publisher reserves the right to refuse advertising or information that does not meet the publication's standards.

The Beaches News Journal is published by an independent publisher and is not affiliated with any St. Augustine Beach community development, management company or Homeowners Association.

### Note from the Editor - Political Endorsements

It is time for the political season again. We do not endorse any candidates, positions, or specific views presented in the newspaper by contributors and advertisers. All political ads, articles, and information submitted is solely the responsibility of the writer or source information contributor. Any endorsements and opinions should be investigated by the reader for factual content. If any official endorsement is made for the newspaper, it will be made by the owner and/or Publisher. Thank you.

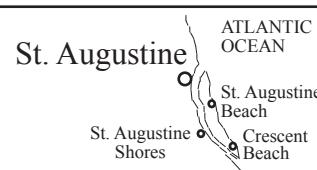
## Epilepsy Foundation of Florida Kick-off Event for Epilepsy Awareness Month.

Thursday, October 18th and Saturday, October 20th, 2012 is the 3rd Annual Historical Ghost Walking Tour. This event, sponsored by Ancient City Tours, will meet at Love Tree Cottage, 6 Cordova Street, Saint Augustine, FL 32084 at 8pm. Costumed tour guides will lead visitors on a 90-minute walking tour through Saint Augustine's Historic District, famous for its ghostly encounters and ghostly legends. Ancient City Tours will donate all proceeds of these eerie evenings to EFOF. Money raised will stay in Northeast Florida to help the Jacksonville office fight to stop seizures. Ticket cost is \$10 per person Thursday 18th and \$7 clients, \$20 per person Saturday 20th and \$15 clients. RSVP's must be made by October 10, 2012. Tickets can be purchased on-line at [EFOF.kintera.org/GhostWalk](http://EFOF.kintera.org/GhostWalk).

The Epilepsy Foundation of Florida (EFOF) leads the fight to stop seizures, find a cure and overcome challenges created by epilepsy. EFOF was established in 1971 as a not-for-profit 501(C) (3). EFOF is Florida's sole licensee of the National Epilepsy Foundation, offering services to the estimated 375,000 Floridians with epilepsy/seizure disorders and their families.

Services include medical care, prevention and education, case management, psychological evaluations and counseling, support groups, children's camps and family weekend retreats, and advocacy for persons with epilepsy.

Project Access is a national initiative funded by the Maternal and Child Health Bureau of the Health Resources Services Administration (HRSA) to improve access to coordinated, comprehensive care for children and youth with epilepsy in medically underserved and rural areas. State agencies, health care providers, schools, and other community organizations work together to increase awareness and connect families to available resources through community-based service systems. EFOF is proud to be one of six grantees implementing this program throughout the nation.



## News From Around St. Johns County

### Florida Anastasia State Park October Events

#### October 6: HOSTS MONTHLY EVENING PROGRAMS

The Florida Department of Environmental Protection's Anastasia State Park will host a monthly evening program on the first Saturday of every month with various topics from sea turtles to star gazing.

Join us as a Park Ranger or Volunteer conducts a program on various topics relating to Anastasia State Park. Examples of topics include Sea Turtles, Park History, Birds, Seashells, The Spanish Coquina Quarry and more. The monthly program will take place outdoors in an open-aired pavilion and may include a campfire on special occasions. Come be inspired and understand the unique reasons why we care for this natural treasure! These programs are free with paid park admission. This month's program will take place: 7 p.m. Saturday, October 6, 2012

#### October 9: BIRD WALK

Anastasia State Park will host a Bird Walk offered for all levels of birding. This spectacular event led by a park volunteer, will invoke all senses including witnessing first hand the fabulous birds of Anastasia. As we approach the middle of our shorebird nesting season, and the final leg of spring migration, participants will observe a diverse variety of birds of the shore, birds of the marsh, and birds of the hammock. Suggested items to bring are binoculars, comfortable walking shoes, camera, drinking water, bug spray, sunscreen, and a field guide. This program is free with paid park admission. The event will take place at 8:30 a.m.-10:30 a.m. Sunday October 9, 2012.

#### October 20: SALT RUN CHALLENGE

Anastasia State Park, in partnership with Anastasia Watersports and The Friends of Anastasia State Park will host the first annual fundraiser, "Salt Run Challenge" to promote physical and healthy lifestyles.

During this inaugural event, there will be a kayak and stand up paddleboard race. Two races will be held along the marked corridor of Salt Run, a one mile and a two mile. The Registration fee is \$15.00 per person prior to October 13, and \$20.00 after October 13, 2012. Proceeds will be donated to the Friends of Anastasia State Park. A costume contest and prizes will also be awarded, so participants are encouraged to dress up in their favorite Halloween costume. A fun bag will be handed out to each participant, T-shirts with the event logo will be available for purchase, and there will be an oyster roast and drinks for purchase. Live music will be provided under the pavilion. In order to register go to [saltrunchallenge/facebook](http://saltrunchallenge/facebook) or e-mail [saltrunchallenge@gmail.com](mailto:saltrunchallenge@gmail.com). This program will take place October 20, 2012 from 10:00 a.m.- 2:00 p.m.

#### October 27: TAKE A WALK ON THE WILD SIDE

Anastasia State Park will host a "Walk on the Wild Side," allowing participants to experience various coastal habitats within Anastasia State Park.

Join a Park Ranger at 9 a.m. on the last Saturday of each month at Anastasia State Park to observe what life is like on the wild side. This walk starts out with a leisurely stroll through the Maritime Hammock, continuing along Salt Run--our estuarine habitat-- then having an intermission and rest room break at the windsurf pavilion. The walk will continue from there along the boardwalk over the Marsh, through the Dunes, and finishing on the Shoreline. Participants of the walk will discover an assortment of flora and fauna that make up the fabulous ecosystems of Anastasia, and have an opportunity to increase their knowledge of the park's history and the surrounding area. The full length of the walk is 2.5 miles, round trip. Participants may choose to walk the first half of the distance and windsurf to shorten the walk, if preferred. Suggested items to bring are binoculars, comfortable walking shoes, camera, drinking water, bug spray, and sunscreen. This program is free with paid park admission. Meet at the Ranger Station. This program will take place at 9 a.m. Saturday, October 27, 2012,

#### PHOTOGRAPHY CONTEST

Anastasia State Park photography contest will end November 15, 2012. With an overabundance of wildlife, wildflowers, and spectacular landscapes, any photographer, whether amateur or professional, is sure to have a matchless experience capturing pictures at this breathtaking park. Pictures must be taken during the time frame of August 15, 2012-November 15, 2012, with a copy of your entry receipt submitted with each photography entry form. Winners will be selected by a unique panel of judges including our Friends of Anastasia Board of Directors, Park Managers, and other various Park Staff. Prizes will be awarded, and winners will be announced on or before December 15, 2012. Categories are 1) Wildlife 2) Landscapes 3) Dusk and Dawn 4) People/Activities. For official rules and submission forms, please visit [www.anastasiaphotographycontest.weebly.com](http://www.anastasiaphotographycontest.weebly.com).

Anastasia State Parks' goal is to provide access for people of all abilities. If you have any special needs, please contact park staff at (904) 461-2033 before your arrival. Accessible parking is provided throughout the park. For more information, visit [www.floridastateparks.org](http://www.floridastateparks.org). Located at 1340A A1A South, St. Augustine, FL 32080.

## Have News?

- We welcome Community and Civic news and information about the Anastasia Island area.
- Please forward those items of general interest to the General Manager or Publisher/Editor.  
email: [beachesnewsjournal@yahoo.com](mailto:beachesnewsjournal@yahoo.com)  
or [clifflogsdon@att.net](mailto:clifflogsdon@att.net)  
Phone: 904-604-1410

Celebrate Breast Cancer Awareness with us on Saturday October 13th  
10% of all proceeds will go to Pink Up The Pace



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# News From Around St. Augustine Beach

## City Hall Update

(continued from page 1)

9. Approved holding a "shade" meeting on Monday, September 24th, to discuss a proposal from the police union.

10. Approved the use of the commission meeting room as a voting site for the November 6, 2012 general election.

11. Approved holding the November regular commission meeting on Tuesday, November 13, 2012 because the meeting room won't be available on Monday, November 5th because the room will be used for early voting.

12. Took no action on a proposal to have city lapel pins to promote economic development.

13. Approved three budget resolutions to amend the Fiscal Year 2012 budget.

14. Took no action on the topic of individual city commissioners involved in legal matters that may concern the entire commission.

15. Directed the city attorney and the city manager to clarify whether it takes a simple majority (three out of five) or a super majority (four out of five) for the commission to hire/fire the police chief.

The commission continued discussion of a number of topics on the agenda for its September 10th meeting to its special meeting on Monday, September 24th.

Max Royle, City Manager  
City of St. Augustine Beach  
2200 A1A South  
St. Augustine Beach, FL 32080  
904-471-2122

PLEASE NOTE: Under Florida law, most communications to and from the City are public records. Your e-mails, including your e-mail address, may be subject to public disclosure.

## October Anastasia Island Branch Book Sales

The Friends of Anastasia Island Branch Library (FAIBL), 124 SeaGrove Main Street, SeaGrove Town Center, St Augustine Beach, will be holding their Fall book sale on October 18, 19, 20, 2012. Hours are: October 18 (Thurs), 10 am – 8 pm; October 19 (Fri), 10 am – 6 pm; October 20 (Sat), 10 am to 5 pm.

Books are donated by the community as well as discarded books by the public library. Approximately 15,000 books/items will be available.

Books include like-new hardcover bestsellers with dust jackets at \$2 each.

- Most other books priced at \$1 each.
- Mass market paperbacks priced at \$0.50 each.
- Children's books priced from 0.25 to \$2.00 each.
- Videocassettes (VHS) priced at \$0.50 each.
- Audio cassettes priced at \$1.00 each.
- CD's and DVD's priced at \$2.00 each.



• Specially priced items include sets of books, books by local authors or about St Augustine, and like-new coffee-table titles from \$2 to \$50 each.

On Saturday, prices will be reduced by 50%. A grocery sack can be filled for \$7.00 (doesn't include specially priced items).

Inventory is comprised of about 90% donations and 10% library discards. These books have been sorted by volunteers to select those for special pricing. No commercial consignor has scanned our inventory since the last sale. A small collection of books are available on an on-going basis in the library for a \$2.00 donation. Library staff selects books for their collection.

Proceeds from the book sale are used for the library to purchase items on their "wish list." The wish list includes the summer Florida Library Youth Program (FLYP) for children, adult/children/teen book collections and programs as well as specialized equipment (e.g., moviescreen, furniture) needed to implement targeted programs. The proceeds supplement funds from the county and with continuing cuts in the county budget, the money raised is critical to provide ongoing quality programs and materials. Questions? Claire Comstock at ccomst@comcast.net and leave a message. If email is not available, please call 471-2423 and leave a message (repeat name and phone # on the voice mail).

## Breast Cancer Awareness at Carter's Jewelry

Carter's Jewelry is a proud supporter of Pink Up The Pace, a local non profit organization whose mission is to is to have a positive impact on the lives of those affected by breast cancer in St. Augustine and the surrounding areas. Through their annual 5K walk/run, Pink up the Pace raises money to assist the uninsured and underinsured in the early detection of breast cancer and increase public awareness of the importance of early detection. For the second year in a row, Carter's Jewelry is partnering with PUTP by participating in their race expo and donating to their cause. This year Carter's is going one step further.

Saturday October 13th will be "PINK" Day at Carter's Jewelry. Ten percent of the day's proceeds will be donated to Pink Up The Pace. There will be a drawing to win a breast cancer awareness necklace as well as specials and discounts throughout the store all day long. Identify yourself as a breast cancer survivor or warrior and you will receive a gift. There will be a craftsman on hand to inspect and repair your jewelry while you wait, get your watch battery changed or have the gemologist appraise your valuables. Every service provided as well as every piece of jewelry sold will help to support early detection of breast cancer in our own town.

Carter's Jewelry is located in the Anastasia Publix Plaza at 1021 A1A Beach Blvd. The hours for "PINK" Day will be 10am - 4pm, Saturday October 13, 2012. Call 904-471-1023 for more information or visit [www.cartersjewelry.net](http://www.cartersjewelry.net).

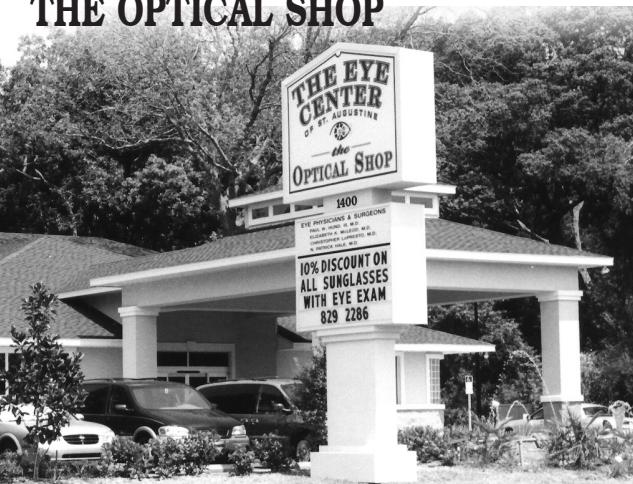
## St. Augustine Travel Club Cruise

The St. Augustine Travel Club will again be sailing the seas on St. Patrick's Day, Sunday, March 17 to 24, 2013, on the beautiful Royal Caribbean Freedom of the Seas out of Port Canaveral to the Western Caribbean ports of Labadee, Haiti; Falmouth, Jamaica; George Town, Grand Cayman; and Cozumel, Mexico. This is a beautiful ship for those of you who have never been on it, and, at a future Travel Club get together at the Southeast Branch Library we can view pictures of the ship. Prices start from \$ 861.73 per person, double occupancy, for inside cabin, which include all port fees and taxes. Book now with deposit and receive \$50 per stateroom On Board Credit. Call Peter, St. Augustine Travel Club at (904) 797-3736 for more information and reservations.



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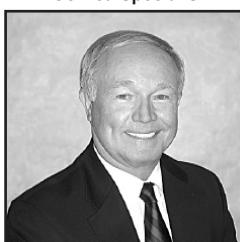
**PAUL W. HUND, III, M.D.**



**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.**

## La Fiesta Ocean Inn & Suites - Beachfront Bed & Breakfast Awarded Certificate of Excellence Achievement

Tripadvisor of Newton, Mass. has announced that La Fiesta Ocean Inn & Suites and Beachfront Bed & Breakfast owners Rich & Lauren O'Brien have been awarded their "Certificate of Excellence achievement". The Award is based on the consistent praise earned from travelers. They both received congratulations from company President, Christine Petersen.

## "Beach Hot Dogs" Comes to St. Augustine Beach

"Coming from Ohio.... GO BUCKEYES! My family through marriage owned and operated a well know Hungarian hot dog restaurant in Toledo, Ohio called, Tony Packo's Hungarian hot dogs. If you have ever watched Mash, Klinger talked about Tony Packo's restaurant in several episode's. Tony Packo's was also know for their signed hot dog buns on the wall from MANY famous people. Unfortunately, they sold all the restaurants after many years. After being down here for 18 years I decided to open my own hot dog restaurant. It's a small but friendly atmosphere and I'm ALWAYS open to suggestions! My hot dogs and my CONEY ISLAND sauce comes from Flint Michigan, they have that snap when you bite into them. However, don't take my word for it come in and find out for yourself and mention you saw this ad and receive **10% off**. Come see what we have to offer." Kim Packo, owner. See us at [www.beachshotdogs.com](http://www.beachshotdogs.com) or email [beachshotdogs@att.net](mailto:beachshotdogs@att.net).



## St. Augustine Beach Civic Association

By Robert Samuels, President  
St. Augustine Beach Civic Association

[www.thecivicassociation.com](http://www.thecivicassociation.com)

The Civic Association's Music by the Sea Concerts ended on September 26th with the All Star Band which featured many of our great local musicians who have played at the concerts over the years. This 10th Anniversary concert series was by far the best yet. We'd like to recognize those who helped to make it so successful. Our corporate sponsors TD Bank and the Bailey Group; media promotion from WYRE Radio; Sister Shack homemade Italian Ices; Voltage Shuttle's free service; Civic Association volunteers Dave Nash, John Thompson, Dr. Eddie Fleming; parking by Mike & Susan Mele; and set up, maintenance and clean up by Tom Large. Of course, we'd like to thank our many talented musicians and our many fine local restaurants who participated this year.

At the September 5th Navy Pride concert the Civic Association made two award presentations. The first was to the Friends of Anastasia Island Library. A \$300.00 donation was presented to Mr. Harold George the branch manager who brought staff and volunteers out to the pavilion for National Library Card Month. The second presentation was to Col. Lisa Craig of the United States Army/National Guard who accepted a \$500.00 donation to the 1st Militia Chapter of the Association of the United States Army. Since the Navy Band does not accept payment the Civic Association donates to a local veterans group.

The Pier Park parking lot will not be closed and the Wednesday Market will continue without interruption while construction of new restrooms is underway led by Public Works Director Marc Chattin and Building Official Gary Larson. Work commenced on September 11 and is expected to be completed in 45 - 60 days. Splash Park renovations will begin at the same time with the play equipment being moved northward and another splash pad being added. The Civic Association will be donating money for shaded seating areas.

The second Meet the Candidates Night Forum will be held on Thursday October 11th at 7pm at City Hall. for those running in the general election on November 4th. Candidates from the following races have been invited:

- Congress Dist 6 Beavens - DeSantis
- State Sen. Thrasher - Trued
- State Rep. Renuart - Sharpe
- Co. Comm #1 Roland - Stevenson
- Co. Comm #5 Bennett - Brunson
- St. Aug. Beach George - O'Brien

- Mosq #1 Browning - Smith
- Mosq #3 Bequette - Covington
- Mosq #5 Howell - Linser
- Port/Waterway #2 Benjamin - Burke
- Port/Waterway #4 Blow - Hennessey

Doors open at 6:30 and written questions from the audience will be collected. Each group will have an opportunity to make a brief introduction, answer several questions and make closing remarks. Light refreshments will be available. This event will be broadcast and rebroadcast on Comcast channel 2. Live streaming is usually available on the City of St. Augustine Beach website. [www.staugbch.com](http://www.staugbch.com). Civic Association volunteers John Reardon, Bill Jones, Frank Ward and Fr. Nick Marziani will be presenting the event.

The new group Play It Forward wants to bring the joy of music to every household in the county through St. Johns County School band and music programs. The Civic Association has donated \$750 towards subsidizing instrument rentals which will be available locally at Sterry Piano. Arrangements have been made to receive donations of instruments which will be refurbished and awarded to students. If you have an instrument that can be put to use by a student please call Barry Clark of Sterry Piano at 904-829-9829.

On October 28th is the Spoonbills & Sprockets A1A Touring Ride. Come and experience the beautiful Scenic Byway in three different rides: 100k, 35 miles or 20 miles and enjoy a reception at JT's at Marine Dolphin Adventure. For information go to [www.scenicala.org](http://www.scenicala.org).

Save the date for the Civic Association's Veteran's Day Ceremony scheduled for Monday November 12th from 3 - 5 pm at the Veteran's Memorial in Lakeside Park. Commissioner Andrea Samuels and Former Marine John Reardon continue to meet with local Veteran groups to organize the event. Food and refreshments will be provided along with music. The City of St. Augustine Beach will be participating with the Civic Association to produce this event.

The Art Studio of Saint Augustine Beach premiered its new Coffee House night on Saturday, September 22 - featuring live acoustic music, several short readings, an hour-long artist documentary film (Andy Warhol), excellent group discussion, and wonderful desserts and drinks. Coffee House at the Art Studio is held the 4th Saturday of every month



## Message from the Mayor

S. Gary Snodgrass, Mayor  
City of St. Augustine Beach, FL  
[comsgsnodgrass@cityofsab.org](mailto:comsgsnodgrass@cityofsab.org)

Greetings, fellow citizens!

Here is an update of recent events and a snapshot of other projects on the horizon:

- Police Department Update - In response to citizens' questions as to the City's impending restructured Police Department, a summary follows regarding law enforcement services for St. Augustine Beach. As outlined in previous columns, with the retirement of the St. Augustine Beach Police Chief, an opportunity developed to take a fresh look at how the city provides law enforcement services. At a special Commission meeting held July 16, 2012, the Commission in a 3 to 2 vote approved a blended approach as to how law enforcement services would be provided to the City going forward. Under this approach the City would retain a restructured Police Department and augment its efforts with a more effective use of services of the Sheriff's Office. The City will scale back its department to a Chief, a Sergeant and five Officers and an Administrative Assistant augmented by services from the Sheriff's Office. This approach should result in significant cost savings that could be used for needed infrastructure improvements. The Sheriff's Office already provides such services as records management, information technology, dispatching, CSI services, and investigative functions including crime scene, search and collection of evidence, follow-up investigations, containment and disposal of hazardous materials and, as needed, special operations units such as SWAT, a helicopter, a dive team. The Sheriff's Office, which is a fully accredited law enforcement organization in the State of Florida and nationally, has resources and expertise that the City doesn't have. The City's Police Department is not accredited. Colin Baenzinger and Associates, the nationally recognized executive recruiting firm engaged by the City to conduct a search for the City's vacant Police Chief assignment is in the process of reviewing the resumes of approximately 200 potential candidates. Once the initial and subsequent screenings have been completed the search firm will submit to the Commission

a list of about a dozen final candidates for the Commission's consideration. This group, or perhaps a somewhat smaller pool, will ultimately be interviewed by the Commission and the new Chief will likely be selected from that group.

- Beach Re-nourishment - This effort, which is part of a 50 year plan to rebuild shoreline shaved away after the St. Augustine Inlet was carved in the 1940's, has been completed. Studies indicate that an investment in beaches typically increases tourism spending, enhances tax revenue, increases employment and provides a natural habitat for wildlife. These are outcomes we expect from the recent beach re-nourishment project.

- Tourism Development Council - According to Vice Mayor Rich O'Brien, who has effectively represented the City on the St. Johns County Tourism Development Council for years, tourism continues to improve in St. Augustine Beach and St. Johns County. Lodging, while not at peak levels experienced five years ago, is showing improved occupancy which provides additional bed tax funds to promote St. Augustine Beach and St. Johns County. The completion of the beach re-nourishment, as noted above, was funded in part by bed tax dollars generated from increased tourism.

Here is a quick listing of City sponsored/led projects for 2012:

- Renovation of wash rooms at Pier Park
- Renovation and expansion of Splash Park (at Pier Park)
- Installation of new energy efficient lighting at Pier Park
- Installation of four (4) drainage improvement projects (Lockhart Lane, east end of 2nd Street, E Street and 2nd Avenue and F Street and 3rd Avenue)
- Construction of a bulkhead to stop the erosion along a section of the City's main drainage canal that goes through Marsh Creek subdivision

We value your inputs and ideas for making our City a better community. For all of us, it's the place we call home.

Best regards, S. Gary Snodgrass.

from 7-11 pm at the Studio (730 A1A Beach Blvd in St. Augustine Beach at the ocean front at Pier Park). A different theme is explored each month (October's theme is "The Artist"). People are encouraged to bring a brief reading to share, as well as their own personal insights and observations. The Coffee House on Saturday, October 27 will include live music by The Island Duet, topical readings, a one-hour Modern Masters documentary (on Salvador Dali), illuminating dialogue, and tasty beverages & treats (for purchase). The Coffee House

offers a unique, casual setting - designed to entertain, encourage, and inspire everyone to practice the arts. Cover: \$5. Please visit [www.beachartstudio.com](http://www.beachartstudio.com) for more information and subscribe for any updates.

Don't forget to visit the Wednesday Farmers/Arts & Crafts Market at the Pier Park. We always have new vendors joining the market. The produce is fresh, the food delicious and the shopping always unique. The market is open from 8:00am - 12:30pm. It's a great place to grab a quick lunch.



Patrick T. Canan

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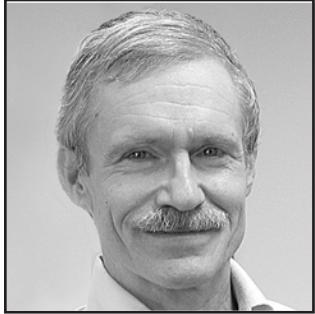
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Andrea Samuels, Bob Samuels and Harold George



Bob Samuels and Col. Lisa Craig



## Photo Finish

By Max Royle  
St. Augustine Beach City Manager

And now for something completely different.

For the past several months, I've regaled you with what I'm certain were stunningly marvelous, sagacious, memorable (shall we slather on more compliments?) essays about sundry local governmental matters. Now it's time to give you a rest from all that mental illuminosity, I'll do that by relating a tale from the summer of that shrouded-in-mists, long ago time, namely 1957. My saga is about a dear if confused aunt, whose romantic entanglements could have been the plot of a pre-women's liberation era movie starring Meryl Streep; about a man who loved Lady Luck too much; about another man who whined too much; and finally about a callow, 17-year-old boy whose dream job that summer became a nightmare. That callow youth was none other than humble me. The details of the tale are true; the persons described therein definitely did exist, and, hopefully in my case, still do.

So the stage is set. The actors are in their places. Time to raise the curtain and let the action begin.

My Aunt Louise wasn't model beautiful, but her height, slender figure and taste in fashion made her stand out in a crowd. Also, she was intelligent, at least in matters not related to love and men. At age 20, much to her parents' dismay, she gave up a scholarship to study at the prestigious New England Conservatory of Music and eloped to another state with a handsome, young English fellow. For them both, the passions of that adventure were soon replaced by the daily realities of married life. Divorce came three years after the "I do's." To support herself, Louise took a man's job building ships in the Boston Navy Yard during World War II. Then she met Ray.

He was 16 years her senior, a burly, balding man with a gap tooth smile. In my memory, he resembles James Gandolfini, the actor who played Tony Soprano in the hit TV series. Ray over the years in Massachusetts owned a series of small construction companies, the financial records of which he was constantly "juggling" so that he could "borrow" money from the companies to pay his gambling debts. Lady Luck for Ray was a most fickle charmer.

Despite the viperous whisperings against Ray by family members, Louise fell in love with him, debts and all. Ray in turn loved her, though he preferred blondes. Louise, a natural brunette, was happy to make the change, thanks to a weekly dye-and-perm at a haute beauty salon in the Boston Ritz Carleton Hotel. When Louise and Ray were dressed up for an evening of dining and dancing, there was no question that they were indeed, as the saying goes, "a handsome couple."

From about 1944 to 1956, Louise helped Ray juggle the books by working under various titles - president, secretary, treasurer - in his companies, the names and corporate officers of which he frequently changed so as to keep the debt collectors off balance. With her intelligence and physical energy, Louise was very successful at keeping Ray in business; but in achieving her real goal, which was to become his wife, she sadly failed.

Enter Jim. He was everything that Ray wasn't: short, pudgy, soft, whiny, except that though his job was part of a gambling business (which is where Louise met him), Jim wasn't a gambler. For him, Lady Luck's seductive wiles and coquettish winks held no allure.

Jim was a photo-finish operator at harness racetracks. From a booth on the grandstand's roof, he'd take a movie of each race's finish, and from the movie develop photos that would be proof as to which horse had finished first, second and third, or in racetrack lingo, which horse was win, place and show.

Louise married Jim. Perhaps as a pathetic attempt to show Ray that she could still attract a man, even one like Jim; perhaps because Jim did what any vulnerable woman appreciates: he listened to her, or I assume that he did during their brief courtship.

The marriage made Louise an urban nomad: moving every two months along the eastern U.S. coast and to Florida and Louisiana during the winter as Jim followed the harness track race schedule. For her, it was a lonely, purposeless existence, one without the mental challenges and adrenaline rushes that she had experienced when she worked for Ray.

To relieve the loneliness and knowing that I needed a summer job, Louise convinced Jim, who convinced his company, to hire me to be his assistant on the Delaware/Maryland race circuit. The pay was \$2 an hour, a rate that seems absurdly paltry today, but in 1957 was double the minimum wage. To a 17-year old, it meant riches. While some family members weren't pleased that I'd be working where gambling, even if legal, was done, Louise assured them she'd protect me from being corrupted by the lure of easy money. She didn't need to make any effort, for I was like Jim: not at all interested in "playing the ponies." This was about the only topic on which Jim and I agreed.

I quickly came to dislike him because of his whining. He thought his company didn't appreciate and pay him enough; that life never gave him any breaks; that he had talent and should be working as a photographer for a major magazine; and on and on. Jim, on his part, rapidly came to dislike me. Moody teenage boys with attitude weren't part of his customary, adults-only world.

Then there were the working conditions. The photo-finish booth at each of the three tracks on the circuit was baked all day by the sun; at night, heat radiated from the grandstand roof. In place of an air-conditioner, fans circulated hot, sticky air. As the evenings wore on, (continued on page 8)



## St. Johns County Sheriff's Corner

By David Shoar, St. Johns County Sheriff

### Halloween Safety 12th Annual horror zone opening

Later this month many of our children will be taking part in the age-old custom of "trick or treating" on Halloween. Our goal at the St. Johns County Sheriff's Office is that this event is an enjoyable adventure for everyone and I would like to pass along some safety tips. Children should only be allowed to trick or treat at homes or businesses they are familiar with. They should trick or treat while it's still light outside, or they should carry a flashlight so they can see and be seen easily. Parents, make sure that your child's costume including masks and wigs are flame resistant; they should also be light in color and clearly visible to motorists. Avoid costumes that are oversized and high-heeled shoes that can cause a child to trip. The costumes should have reflective strips as well.

Children should be reminded to only cross streets at the corners and never cross between parked cars. Young children should never be allowed to go out alone and older children should only go out with small groups. Make sure you set a time when they should be home and know the route your children will be taking. Tell your family on which streets you'll be trick or treating. Let your children know not to cut through back alleys and fields. Make sure they know to stay in populated places and don't go off the beaten path. Stay in well lit areas.

Children always want to help with the pumpkin carving. Small children shouldn't be allowed to use a sharp knife to cut the top or the face. There are many kits available that come with tiny saws that work better than knives and are much safer, although you can be cut by them as well. It's best to let the kids clean out the pumpkin and draw a face on it, which you can carve for them.

If you will be out driving on Halloween, please take extra time and watch for children darting in and out from between parked cars. Slow down and pay attention. Watch for children walking on roadways, medians and curbs. Enter and exit driveways and alleys very carefully. And always watch for children that may be wearing dark clothing.

Feed your children a spooky Halloween dinner and instruct them not to eat any treats until an adult can examine them. Also remind your child to never go into the home of a stranger or get into their car. Make Halloween a fun, safe and happy time for your children in hopes that they will carry on the tradition that you taught them and remember; if you see suspicious activity please call the Sheriff's Office or your local law enforcement agency and report it.

I would also like to let you know that many of our Deputies and volunteers are putting the final touches on the annual Horror Zone haunted house. This is the 12th annual Horror Zone and is expected to be the best one yet. Again this year it will be held at 2497 U.S. 1 South. It will be open between 6:00 p.m. and 11:00 p.m. on the last three weekends of October (Friday and Saturday), and on Wednesday, 31 October. For additional information and a sneak preview you can check out their website at [www.horror-zone.net](http://www.horror-zone.net). Personally, I think this is one of the finest haunted houses in this area and you will not want to miss it.

Have a Spooktacular Halloween and stay safe. Please feel free to contact me if you have a topic you would like to see addressed in this column. My email address is [dshoar@sjsso.org](mailto:dshoar@sjsso.org).

Thank you.

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## Financial Focus

Information Provided By  
Edward Jones

### Should You Prepare for “Fiscal Cliff”?

As an investor, you can sometimes still feel you're at the mercy of forces beyond your control. This may be especially true today, when the Federal Reserve has warned of an approaching “fiscal cliff.” What can you do in the face of such a dire prediction?

First of all, you need to understand what led to the Fed's remarks. Here's the story: Some \$1.2 trillion in spending cuts are scheduled to begin in 2013 while, simultaneously, the Bush-era tax cuts — including the reduction in capital gains and dividend taxes — are set to expire. This combination of spending cuts and higher taxes could take some \$600 billion out of the economy, leading to a possible recession — and maybe something much worse, at least in the eyes of the Fed.

Still, there's no need for panic. Despite its political infighting, Congress is likely to reduce the “cliff” to a smaller bump, though it probably won't happen until after the election. But as an investor, you may need to be prepared for two significant events: market volatility, at least in the short term, and higher taxes, probably for the foreseeable future.

To combat market volatility, you need to own a broadly diversified portfolio that can handle “bumps,” “cliffs” and other rugged investment terrain. This means you'll need a mix of stocks, bonds and other securities that are suitable for your needs. (Keep in mind, though, that while diversification can reduce the impact of market volatility, it cannot guarantee profits or protect against losses.) You may also need to “rebalance” your portfolio to ensure that it's still aligned with your goals, risk tolerance and time horizon,

despite the impact of volatility.

Now, let's turn to taxes. Even if taxes on income, capital gains and dividends do rise, they will still, in all likelihood, be much lower than they've been at various points in the past. Nonetheless, you may want to consider a variety of steps, including the following:

- Take advantage of tax-deferred vehicles. Contribute as much as possible to your traditional IRA, your 401(k) or other employer-sponsored retirement plan, and any education savings accounts you may have, such as a 529 plan.

- Consider converting your traditional IRA to a Roth IRA. A Roth IRA provides tax-free earnings, provided you don't start taking withdrawals until you're 59½ and you've had your account for at least five years. (Be aware, though, that this conversion is taxable and may not be appropriate if you don't have money readily available to pay the taxes.)

- Consider municipal bonds. If you're in one of the upper tax brackets, you may benefit from investing in “munis,” which pay interest that's free of federal taxes, and possibly state and local taxes as well.

Not all these choices will be suitable for your situation, of course. Before taking action on these items, you may want to consult with your tax and financial advisors. But give these options some thought because they may prove helpful in keeping your financial goals from going “over a cliff.”

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

## Spiritually Speaking

By Dr. Nicholas A. Marziani  
askfrnicholas@aol.com

Father Marziani serves as the Pastor of St. James Mission in St. Augustine, and also as Vice-President of the St. Augustine Beach Civic Association.

### “An Ode – Part II”

I left off my column last month pondering what impact some radically altered notions of family and habits of societal practice and interaction may have on us in the near future. I cited the “Cosmo” phenomenon as too often corrosive to values that sustain and nourish any real and sustainable civilization, including our own. In this intensely political season, these issues are all the more relevant.

A few months ago my wife and I had an opportunity to view a new film over at the Epic starring Andy Garcia, Eva Longoria and Peter O'Toole, among others. “For Greater Glory” was/is a powerful statement of what can happen when religious freedom becomes an “optional” feature of a country. This true story – the liking of which I had NEVER learned either in school or heard of subsequently - tells the tale of brave laity and clergy of the Catholic Church in Mexico during the late 1920s who refused to be denied the right to worship according to their conscience. Thousands of people, including both protesters and federal police, lost their lives in the three year conflict.

Now our constitution, unlike that of Mexico, absolutely guarantees – theoretically, at least – religious as well as basic civic freedoms enumerated in the Bill of Rights through its first ten amendments, largely through the efforts of the patriot and founding father James Madison. Interesting, isn't it, that it actually took in these United States of America amendments to the Constitution to guarantee certain fundamental rights we take for granted today. How blest we are! And yet our “Cosmo culture” may be leading us into a Florida sinkhole where religious believers, very often the most loyal and tangibly supportive citizens of our fair land, end up being branded as “enemies of the State”.

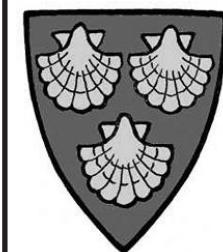
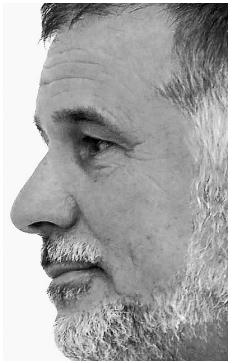
Permit me to be specific. Fully observant Catholics, Orthodox Jews, and most Muslims just happen to have a real problem with certain features of the Affordable Care Act as promulgated by administrative fiat from the current executive branch of our federal government. The Cosmo culture has given far too many of us the idea that religious institutions engaged in health care that also wish to remain true to their own values while receiving tax monies paid into federal coffers in part by – yup, fully observant Catholics, Orthodox Jews, and most Muslims – have no right to do so.

### “Candlelight Vigil”

(continued from page 1)

neighbors, friends, and family before their death. The exhibit will specifically honor the victims of St. Johns County. For additional information on this DVAM event please call Kim at 904-808-9984.

As a private, nonprofit agency, Betty Griffin House provides emergency shelter to abused women, men, 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, Ponte Vedra Beach, St. Johns, St. Augustine and St. Augustine Beach. For more information or to make a donation, visit their website at [www.bettygriffinhouse.org](http://www.bettygriffinhouse.org). If you or someone you know is being abused, please call our hotline at (904) 824-1555.



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## St. Augustine Beaches Beautification Advisory Committee

Ann Palmquist, Committee Member  
Palmquist@comcast.net

### Things that go bump in the Night

Over a year ago, it all seemed so simple, plant a garden and grow a community. Growing organic vegetables, two blocks from the Atlantic Ocean, in sandy soil, on land owned by the City was a challenge, but conversely organizing like-minded folk to grow a garden, promised an array of benefits, like getting to know your neighbors by sharing in the experience of building something beautiful from the ground up.

The City of St. Augustine Beach's first Community Garden would not be a silly "Jack in the Bean Stalk" story but would enlist neighbors, homeowners, tenants, and condo dwellers, throughout the city, and invite them to share their ideas and experiences. Their response was heartwarming and encouraging from the beginning. The crucible, where the Community Garden was born, was far from the playwright Arthur Miller's "The Crucible", but closely resembling a wash tub. The repeated requests included: grow pesticide free vegetables; offer classes; teach children how to garden and where their food comes from; and provide a space to all who want to could share the fun of gardening.

The yearlong planning included: going door to door, two blocks in all directions, asking neighbors for suggestions, inviting them to meetings with leaders from the successful Lincolnville Community Garden; meeting with City officials and always following directions in the sweet light of Sunshine. A time line set October 2012 for the first harvest and it was hoped giant orange pumpkins, grown by the neighborhood kids, would be ready for eager young gardeners to carve their own Halloween jack-o-lanterns that they had grown. The poet Ogden Nash said it best "from goulies and ghosties and long-legged beasts and things that go bump in the night, Good Lord, deliver us!"

Inspired by this simple supplication and in the spirit of reconciliation perhaps a dose of wit and a fact or two will help moderate summers' sticky climate because gardening is not for sissies and laughter has a special balm to heal bruised inflated egos and frazzled nerves. Gardeners' humor might be found in unlikely places such as: "Organic Gardening for Dummies"; "Trailer Trash Gardening", and on truck bumpers "Compost Happens." Fact: gardening requires lots of water - most is in the form of perspiration also known as sweat equity; the ratio of the number of friends pre-season your Zucchini harvest is never equal to the post-season number of friends; lessons learned

firsthand leave a longer lasting impression than the imprint left after reading Poor Richards Almanac in the power room; pulling on Superman's cape is like arguing with a bull, you are just going to piss the big guy off and running really fast is not the same as flying; the Elizabethan endorsement of the benefits of onion juice and promise it will treat baldness or hemorrhoids, is firstly a bald faced exaggeration, and lastly a better movement is to eat more fiber.

Our historic time line reveals several garden related facts: by the time Columbus landed in the New World, corn had already been cultivated by indigenous people for more than 3,000 years. Today's indigenous inhabitants (read the Community Garden members) hope to carry on this tradition and have their first corn crop a lot sooner.

History and taste buds continue to played unexpected roles in the progress of the new world. Pilgrims considered tomatoes an abomination on a par with dancing, card playing and theater going and makes you wonder if those persnickety Pilgrims had tasted a lip smacking salsa, made from the humble tomato and the sassy datil pepper would the course of history take a new direction? WOW! What a winning combination, humility and attitude or as John Wayne might say, "listen up Pilgrim, there is a gardener that needs thanking." Having true grit is more than using four letter words because when the shouting is done, silence is golden, and we are the community our children inherit.

From day one the idea was to grow organic vegetables which reminds me of the man who went to the market: "My wife asked me to buy ORGANIC vegetables. Have these been sprayed with any poisonous chemicals?" "No," replied the gardener, "you'll have to do that yourself."

Adding humor is a lot like adding trace elements to things we grow; it allows us to laugh at the absurdity of shaking a fist in the air full of- my way or the highway - attitude.

Several garden members have earned the designation of Master Gardener and have completed the course of study offered by University of Florida and have made the required commitment to give back to their community sharing lessons learned. Lucille Ball might have - splained - it this way, "Gardeners live in a world of deferred gratification because Gardening is a Sport. Hoe for It." Gee I love Lucy.

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#### Keep Your Trees Healthy

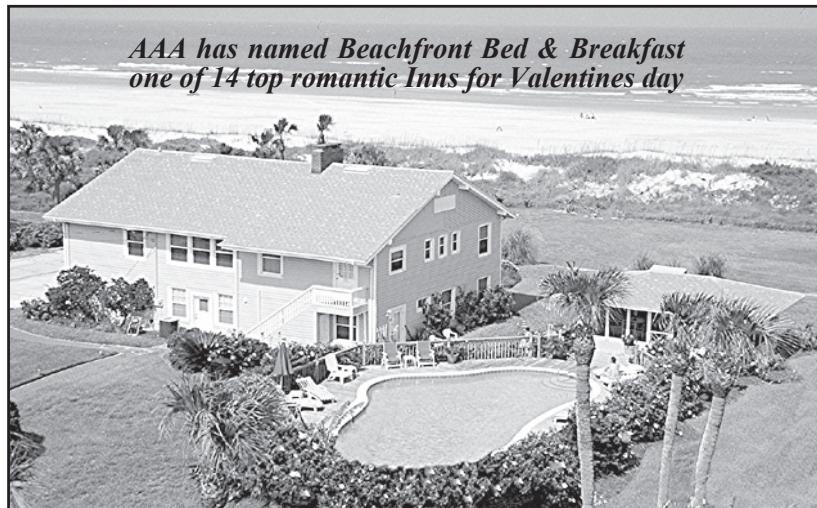
Our own Chuck Lippi, Board Certified Master Arborist will present "An Owner's Manual for Trees", October 18, 2-4 p.m. at the St. Johns County Agricultural Center, 3125 Agricultural Center Drive, St. Augustine. Instructors also include Gail Compton, Nature Columnist; Beverly Fleming, Master Gardener and Renee Stambaugh, Native Plant Consultant. For more information, go to www.nativeplantconsulting.com or call 209-0430.

com or call 209-0430.

A job well done and thank you to Marc Chaten Director of Public Works, Kenny Gatchel Assistant Dir. and staff for the improved landscaping at the south entrance A1A Beach Blvd. Nice design and use of Florida Friendly low maintenance plants. Good Lord deliver us when things go bump in the night because we are still the community our children will inherit. Make a little history grow something beautiful.

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## What is a short sale?

A short sale occurs when the property is worth less than is owed on the mortgage. The seller wishes to move, for any number of reasons, and the bank agrees to accept less than is owed on the mortgage note. For example, if a home was purchased for \$250,000 in 2005 and current market analysis of the property shows the value is \$150,000, the bank may agree to take a loss on the \$100,000 difference.

Many times, when a homeowner is interested in listing their property as a short sale, the bank has not yet approved of the sale price. In that instance, if you make an offer on a home, the bank must approve the short sale price before the sale can happen. This process, waiting for the approval from the bank, can drag on for months and months. Usually after the bank has approved the short sale price, the process can move rather quickly.

Expect the entire sale process, from contract to closing, to take anywhere from 4 months to a year. If the property has more than one mortgage, it can take even longer. A great question to ask your real estate agent is how many liens and which bank(s) are involved. Then you can gauge what to expect. Some banks have a reputation for processing these sales more rapidly than others. You can talk to your real estate agent for more information. Always use an agent who is experienced in short sales for this kind of transaction.

The short sale is not for the faint of heart. The bank asks the seller for a large amount of

paperwork, often repeatedly throughout the process of many months. The buyer is waiting in the wings to see if they will be able to purchase the house. It's a waiting game in many cases.

The upside to the short sale, for the seller, is being able to walk away from an upside down property without a foreclosure on their record. In fact, some banks are offering a cash incentive to the seller, usually \$3,000-\$10,000 (depending on the price range of the property) to encourage these types of sales. If the seller has relatively good credit - apart from the short sale, they can be approved in a matter of 18 months to 3 years for a new mortgage, especially if they work to pay down any other credit accounts and keep their payments on time after the short sale.

The upside for a buyer is usually they can get a great purchase price on a house. The buyer needs to remember they should be patient, because patience is very important in a short sale. The buyer must also remember, there are no guarantees that the bank will accept the offer. The bank has the final say. Additionally, the buyer needs to be aware that the seller most likely does not have funds to make any repairs to the home, they should expect to make repairs and buy the house in "as is" condition.

I hope this has helped answer your question about short sales. I have handled short sales on both the seller's side and the buyer's side. Let me know if I can further assist you. Rebecca Romaine, REALTOR, Prudential Network Realty, 904-687-9488 [www.rebeccaromaine.com](http://www.rebeccaromaine.com)

## Photo Finish

(continued from page 5)

the rancid smell of body sweat mingled with the chemical odors of developing fluids. With the booth's space crammed with equipment, our bodies, arms, hands inadvertently touched as we worked. I tried to avoid touching Jim. He resented that and would avoid talking to me. It was a long summer.

The inevitable happened one evening in August at the Ocean City, Maryland track, before the races had started. Louise was in the booth with us. She was wearing high heels and a nice dress, as if she were going out on the town with Ray instead of to a dingy racetrack. She and Jim argued angrily about something. She left to go down to the grandstand. I was behind her and Jim was behind me when she slipped on the steep stairs and fell to the landing. She wasn't hurt, and no, I didn't push her. But Jim began to whine: "Why did you push Louise, Max? I saw you push her. Why did you push." and on and on past the judges' booth and down a shorter flight of stairs to the rear of the grandstand, which was already filled with people. Jim's whining was like fingernails scratching across a blackboard. Suddenly, for both of us, there was a simultaneous, volcanic eruption of rage: the pent up accumulation of our mutual dislike reinforced by all those nights of working in

a confined, hot, stifling space the size of an extended closet.

With curses and shouts, Jim and I hit at each other, our fists missing more than connecting. The grandstand crowd rose from their seats to watch this pre-race diversion. Some men separated us and Jim retreated. Louise took my arm and like a debutant at a ball descending a grand staircase with her escort walked me down the grandstand's center aisle, her heels clicking on the concrete steps, the crowd, still standing, silently watching us.

We put our things in Louise's car that night while Jim was still at the track and drove back to Boston. I never saw Jim again. Louise did return to him, but her doing so was the last, slow gasp of a dying marriage that never should have happened. They were divorced in 1960.

A few years later, Louise married for third time. It was to Frank, who'd been Ray's foreman for many years. This marriage lasted 25 years until Louise's death. I think it endured because she and Frank shared a strong bond: Ray, and the experiences they had had working for him.

Sometime in the early 1980s, Louise by telephone told me that Ray had died from a heart attack. From the wistful tone of her voice, I thought: She still loves him.

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# Beaches Bistro

By Paolo Pece, Cafe Atlantico  
cafeatlantico@comcast.net

## Lamb with cilantro and cumin crust

This recipe definitely argues with the old rule of thumb about serving red wine with meat. In this case, the strong green herb flavors of the cilantro and cumin supersede the real meat flavors of the lamb, making Sauvignon Blanc the wine of my choice.

serves four

- 2 whole lamb loins, with or without tenderloins
- olive oil
- salt to taste
- leaves of 1/2 bunch of cilantro
- 2 tbsp. ground cumin
- 1/2 tsp. cayenne pepper

Lean the lamb of all fat and silver skin. Brush with olive oil and sprinkle with salt.

Process the cilantro with the cumin and cayenne pepper in a food processor. Add enough oil, one tbsp. at a time to make a mixture the consistency of jam, processing constantly.

Spread the cilantro mixture on the lamb. Let stand at room temperature for at least 40 to 60 min., or in the refrigerator for 8 hrs. or longer.

Preheat a gas grill or prepare a charcoal fire. Grill the lamb for 4 min. for each side for rare, or until done to taste when tested with the point of a sharp knife. Let stand for several min. Slice and arrange on a warm plate.

# What ARE Market Linked CD's?

By Jane Tucker, First Florida Insurance

Market Linked CDs were developed by Chase Manhattan Bank in 1987 and originally designed for their wealthiest clients. Since then Market Linked CDs have been offered to mainstream USA by the world's largest banks such as Barclays, Goldman Sacks, Morgan Stanley to name a few, with over \$30 billion purchased in 2011.

The development of Market Linked CD's came from the increasing demand of clients willing to limit their upside performance in order to protect their principle. Your principal is insured like a fixed CD by the FDIC up to \$250,000 per account

How do Market Linked CD's work?

A Market Linked CD is an investment product based on one or more underlying asset classes, such as a basket of securities or market indices. Market Linked CDs are designed to provide investors with participation in the growth of the underlying assets while retaining characteristics of a traditional certificate of deposit. When held to maturity, A Market Linked CD's principal is protected. The return (if any) is based on the performance of the underlying assets during the term of the Market Linked CD. The rate of return is typically limited to a percentage of the return of the underlying assets and may also be capped. If the Market Linked CD is redeemed prior to maturity, the principal will not be protected and the investor may realize a loss, even if the underlying asset is appreciated.

Who should invest in Market Linked CDs?

While anyone can invest in Market Linked CDs, purchasers are commonly looking to secure their wealth and benefit from

market growth, while receiving protection from possible declines. Young families, conservative investors, families saving for college, baby boomers, and retirees are examples of those who may choose to address these objectives by investing in Market Linked CDs.

As an alternative investment product, Market Linked CDs can complement an overall balanced portfolio offering the potential to realize enhanced returns compared to traditional savings or deposit options.

Consideration

As with all investments or deposits, clients should review all of the risks associated with that specific deposit or investment. Market Linked CDs should be considered a part of a balanced portfolio. The following risks may apply: call, performance/market risk, liquidity risk, costs and tax treatment. In addition, although Market Linked CDs are FDIC insured, any purchase greater than the limits set by the FDIC is subject to the credit risk of the Issuer.

Market Linked CDs combine the safety of a traditional certificate with the upside potential of investing in the financial markets. Any potential returns are typically limited to a percentage of the underlying asset upside and may be capped. A First Florida agent can more fully explain this investment.

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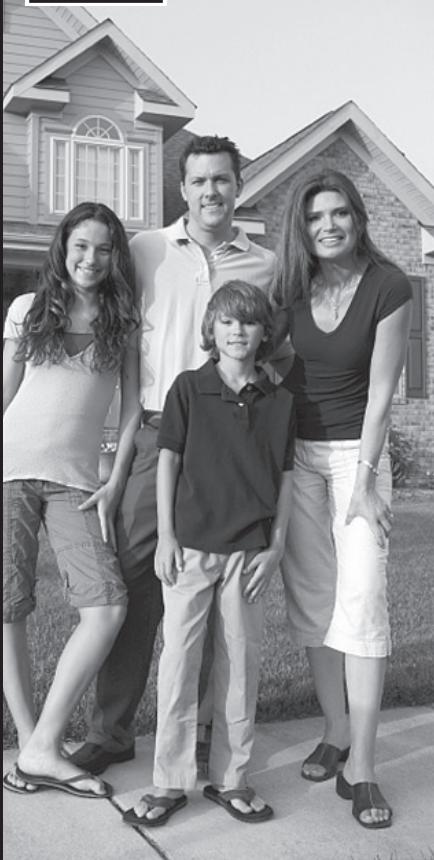
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## Mothers Make The World Go Round

By Marisa Ball, DPT, MTC  
Women's Health Specialist  
First Coast Rehabilitation

Mother's are often one of the most important and influential people in a person's life. I know mine is. She has become my best friend and the person I turn to most for advice; so much so that I really don't know what I'd do without her. But things have not always been that way and as with most mother-daughter relationships we've had our rough patches. Through the years, as I've grown and matured, I've really come to appreciate my mother as well as recognize the true wisdom she possesses. She has stuck with me through thick and thin and has been my rock in all areas of my life.

When I began my journey toward physical therapy several years ago my mother was behind me 100 percent. Although not a healthcare professional she gave me advice and help in any way that she could. She was behind me while I was in the Naval Academy, when I went to the Persian Gulf and when I went to PT school. It was she who encouraged me to specialize in women's health physical therapy. Although I didn't understand at the time her interest and support I began to learn the more I got into the women's health program. I also began to learn how much my own mother could have benefited from women's health physical therapy so many years ago.

All my life I've known I was born via an emergency C-section. I've never been accused of shying from a challenge and it seems this started with me early. My mom had the emergency C-section because I had the umbilical cord wrapped around not only my neck but my head as well. Always being grateful to my mom I'm even more so now because I did not know the impact this procedure had on her. My entire life I've heard the story of how

"Marisa entered the world" and the events leading up to my delivery, but the story stopped there. Never was there discussion as to what happened after the delivery. It has only been the last few years and in part because of my women's health training that I've come to learn of the on-going pain my mother had lived with.

Unfortunately, my mother is like so many other women I now treat. My mother's abdominal and pelvic post partum pain is quite common. My mother's pain was not as severe as some of my patient's and I'm very happy I'm able to help them, in part due to my mother's encouragement.

I know throughout my life I've caused my mother pain in many ways; mostly through my words but as I said, I'm learning. And what I've learned is many women do not need to suffer the way my mom did. I'm glad that I can now help mothers through the physical pain that their children may unknowing cause them in the months post partum.

From a child's perspective, of any age, mothers are the center of the universe. I hope that each of you reading this column have come to appreciate your mothers as I have come to appreciate mine. I also hope that none of you mothers are suffering unnecessarily from post partum low back, abdominal or pelvic pain. If you are, please, please, please, consider the fact you may be a candidate for physical therapy. Give me a call.

Thank you Mom for everything you have done for me. I love you very much!

Dr. Marisa Ball is certified by the APTA in Pelvic Floor Dysfunction, Pregnancy and Post-partum issues. She is also a certified manual therapist and lymphedema therapist. For information or a complete listing of our therapists and their specialties, please call (904) 829-3411 or visit our website at [www.firstcoastrehab.com](http://www.firstcoastrehab.com).



## Ask Mow!



Answering questions about Home Owner lawn equipment. Featuring "Mow" St Augustine Power House spokes person.

Hello Beach Readers. Wow, what a September! We certainly appreciate the business we receive from the community. And also appreciate the opportunity to really test our skills as a "Mower Repair" shop. We have seen some interesting equipment come out of the wood work to be repaired. Thanks again Beach Readers.

### Mow, how has Power House kept up with the ongoing repairs this year?

Well I tell you, one piece at a time. We offer a pretty quick turnaround in most cases, however this year has been one for the books. There were days the Service Department was taking in 20 plus units a day. Not including our Commercial Cutters equipment. That can make for some calculating decisions. On one hand we have our community to think of, on the other hand the Commercial Cutters have many customers to consider also.

### How does Power House handle "Down Time" for the Commercial Cutters?

Carefully. Let's face it, when you have a company's lively hood parked in your yard with a blown engine or a failed hydraulic system, those are not inexpensive repairs not too much mention timely repairs. We diagnosis the equipment, get an estimate, call the customer and then get the parts on order for the repair.

### What would you say is the biggest hold up on a repair Mow?

Without a doubt parts availability. Many distributors have moved warehouses away from local areas, many have various warehouses around the country, and you may very well get multiple parts from one distributor from multiple warehouses. And a lot of times those parts for that one repair may come from multiple warehouses.

### How much inventory does Power House Stock Mow?

Good question, we keep anywhere from 100 to 150 thousand dollars in inventory, But in a repair business that number could double and still not have everything. We run a state of the art software system that allows us to view daily what is needed for repairs and for stock.

### Interesting information Mow, what does Power House have coming up this month?

For the month of October we have the \$29.95 Chain Saw Tune Up Special along with leaf blowers on sale. Save up to \$40 dollars instantly. Stop by the store for more details, or visit us on the web.

That's all the time we have now, Thanks for the input Mow. So until next month, remember St Augustine Power House is located at 125 Pope Road, right here on the island. Visit us at [www.staugpowerhouse.com](http://www.staugpowerhouse.com) and if you have any questions for Mow email him [askmow@staugpowerhouse.com](mailto:askmow@staugpowerhouse.com).

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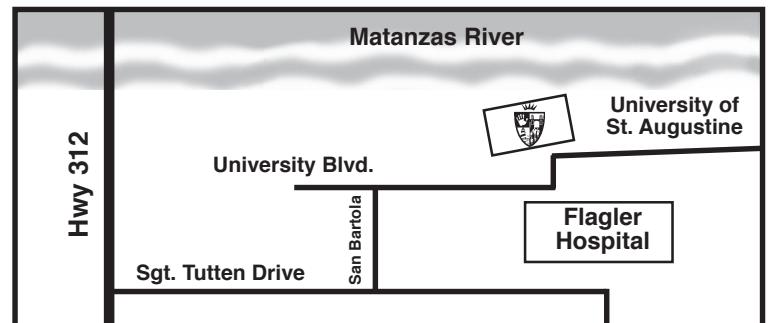
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**Live in Paradise !** 156 Turtle Bay Ln. This beautiful home offers 3BED/2BATH; open floor plan, 2,047 feet of living space, large kitchen, breakfast room, a large screened porch and more. This wonderful Resort Community of Turtle Shores is where everyone wants to live; has a low HOA and amenities galore. Just walk thru the tunnel to a wonderful place on the ocean to picnic, swim or just enjoy the ocean. The community has 2 tennis courts, large pool and playground, exercise room, etc. This home is situated in a beautiful serene wooded area of Turtle Shores . Come and see for yourself! \$299,000



**EXCLUSIVE KEY WEST STYLE VILLA**, 876 Ocean Palm Way, in Sea Colony of Saint Augustine Beach. 3BR/2.5BA, upgrades galore: wood floors, stainless appliances, GE profile appliances comes with the chef's kitchen with island, upscale custom granite counters, top of the line carpet, trim and built-ins. Alarm system can be monitored any place by remote. Guest bedroom has cozy reading nook. Master bath has separate shower & tub. Beautiful home steps from the ocean will make you feel like you're in the tropics. Sea Colony of St. Augustine Beach is a gated oceanfront community w/ pool, pavillion and 4 ocean walkovers. \$549,000



**OCEAN GRANDE CONDO SERENATA BEACH**, 415 N. Ocean Grande Unit 203, located in a serene and peaceful setting, this like new 3BR/3BA unit has upgrades galore. Chef's kitchen has center island, granite countertops and 42" maple cabinets. Gas fireplace for those cool winter evenings. Gas grill on large screened porch overlooking the marsh and Intracoastal for spectacular views. Tranquility and beauty in Ponte Vedra awaits you! \$419,000



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**OCEAN FRONT SAND DOLLAR END UNIT**. 8050 A1A S. Unit 308. This beautiful 3BRM/2BTH condo has large windows, lots of natural light, fantastic views. Light & bright condo to enjoy year round. Third floor is a great location in the building with views galore of the intracoastal and ocean. Building offers parking, pool & private walkover to beach. Complex has elevators, tennis, parking garage & additional owner storage area. \$469,000



**SEA COLONY GEM**. 713 Ocean Palm. Wow! Is the only word to describe this beautiful ocean view sea worthy gem. Bermuda style home with open floor plan, 4BRMS/4BATHS, energy efficient features include full house vinyl clad wrap barrier, cellulose insulation, 3 instant hot water units and a 6 zone Lennox HEPA/HVAC system for maximum comfort, hardwood and stone floors, 2 fireplaces, Anderson windows, private courtyard with pool, steps from the ocean and much more! Efficient and Quality describe this house. \$1,490,000.



**OCEANFRONT HOME IN SEA COLONY**. 716 Ocean Palm Way. Amazing panoramic views from 4BR/5BA European style home with in-ground pool and numerous upgrades. Great architectural features, high end windows, doors & appliances, coquina shell concrete walk, privacy wall, premium lighting, quality cabinets, stone countertops, tumbled travertine stone floor, and elevator! Gated oceanfront community in St. Augustine Beach . \$2,297,000



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