



Happy Thanksgiving

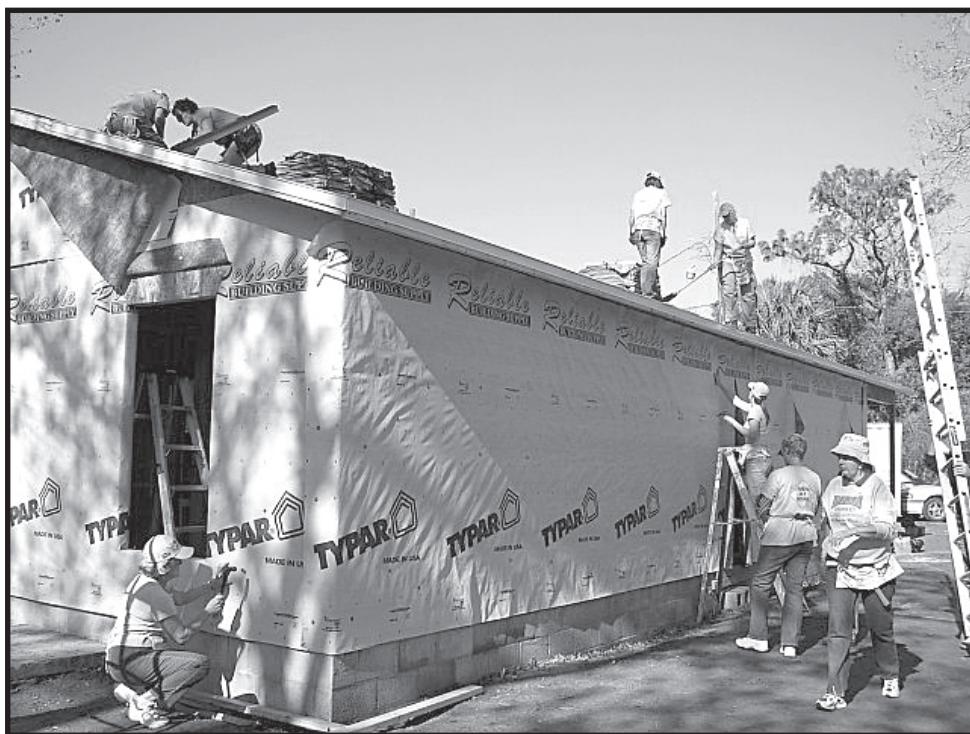


# St. Augustine Beaches

## News Journal

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

### Habitat For Humanity Teaming Up With David Bradfield Of Casa Bay Development



Volunteers work on a Habitat home in St. Johns County. Habitat volunteers experience the joy of helping families realize their dream of home ownership.

David Bradfield, a local to St. Augustine since 1983 and local realtor at Endless Summer Realty, has come up with the idea to utilize the location of his recent development Casa Bay. Conveniently located across the street from the St. Augustine Amphitheater, David decided to partner with local charities and give back to his community by hosting charity parking events during concerts at (continued on page 8)

### NAVIDAD EN EL VIEJO SAN AGUSTÍN CHRISTMAS IN OLD ST. AUGUSTINE

On Saturday, December 15th, the second, annual Navidad en el Viejo San Agustín (Christmas in Old St. Augustine) heritage Event will take place in St. Augustine, Florida, the oldest, continually occupied European city, port, and parish in the continental United States!

Featuring the Christmas customs and music of 16th-century Florida, Navidad en el Viejo San Agustín is hosted by Florida Living History, Inc. (FLH-www.floralivinghistory.org) and Mission Nombre de Dios (www.missionandshrine.org). Presented by FLH's member groups – Alondra: Interpreting the Music of Colonial Florida (c. 1565 - 1821); La Compañía de Santiago (c. 1565); Los Compañeros de la Cocina (c. 1513-1704); and Theater with a Mission – this living-history Event will take place at Mission Nombre de Dios – 27 Ocean Avenue, St. Augustine, FL 32084. This holiday, heritage celebration will include:

- living historians in period garb, representing the citizens of 16th-century San Agustín de la Florida;
- Las Posadas – a 500-year-old colonial Spanish Christmas tradition, this procession re-enacts Mary and Joseph's search for lodgings in Bethlehem on the first Christmas Eve;
- colonial Spanish musical entertainment;
- a performance of El Auto de los Reyes Magos ("The Play of the Three Wise Kings"), the oldest known Spanish play, which follows the Magi on their journey to Bethlehem, to welcome the new-born Messiah;
- samples of colonial Spanish holiday treats (available for purchase);
- all presented by torch and candlelight on the grounds (continued on page 2)



**The Adoration of the Three Kings**  
From the altarpiece of the Church of Santa Maria de Viladordis (Manresa)  
Paint on wood, end of 16th century.  
County Museum of Manresa, Manresa, Spain

### CITY HALL UPDATE

At its September 24, 2012 meeting, the St. Augustine Beach City Commission did the following:

1. Adopted 2.3992 mills as the property tax millage for Fiscal Year 2013, which began on October 1, 2012, and will end September 30, 2013. The 2.3992 mills is the same millage that the City levied for Fiscal Year 2012. It means that each owner of real property in the same will pay about \$2.40 for each \$1,000 of the property's assessed value. Thus, the owner of a home assessed at \$200,000, after the homestead exemptions have been deducted, will pay a City property tax of \$479.84. The rest of the property taxes paid by the owner will go to the school board, St. Johns County government and other taxing authorities, such as the Mosquito Control Board and the Water Management District.

2. Adopted the Fiscal Year 2013 budget. The combined total of the two major funds of the budget, General and Road/Bridge, is

\$6,110,873.

3. Approved the appointment of commander Barry Fox to the board that will advise the new police chief, when he or she is hired, on the restructuring of the city's police department. The other two members of the advisory committee are members of the Sheriff's Office: undersheriff Joel Bolante and chief David Messenger.

4. Passed two ordinances on first reading: a. to provide a definition of "head of household"; b. to adopt new flood regulations.

The City Commission next met on October 1st, when it held its regular monthly meeting. Decisions made at that meeting include:

1. Presentation of plaques to two city employees to mark 10 years of employment with the city. The employees are Ms. Melissa Burns, Finance Director, and Mr. Anthony Johns, Information Technology Specialist. (continued on page 3)



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

- **City Manager: Squash**
- **Financial Focus: Have Your Parents Made Their Financial Plans**
- **Spiritually Speaking: "Where are the Fathers"**
- **St. Augustine Beautification Committee: Bacon and Beans and Limousines**
- **Sheriff's Corner: Identity Theft**
- **Health Focus: Sun, Fun and Your Skin**
- **Protect Yourself with Flood Insurance**
- **Pet Corner: Choosing the Right Pet**
- **Compression is not a Friendly Force**

# St. Augustine Beaches News Journal

## St. Augustine Beaches News Journal

"Official News Source for the City of St. Augustine Beach"

PO Box 51593, Jacksonville Beach, FL 32240

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Online at [www.beachesnewsjournal.com](http://www.beachesnewsjournal.com)



City of St. Augustine Beach

Mayor S. Gary Snodgrass  
City Manager Max Royle

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

## CHRISTMAS IN OLD ST. AUGUSTINE

(continued from page 1)

of historic Mission of Nombre de Dios and Shrine of Our Lady of La Leche, on the shores of beautiful Matanzas Bay.

Navidad will take place from 6PM to 9PM. Admission to this Event is free of charge to the public.

This heritage Event is sponsored by Florida Living History, Inc. ([www.floralivinghistory.org](http://www.floralivinghistory.org)) and Mission Nombre de Dios ([www.missionandshrine.org](http://www.missionandshrine.org)). For more information on Navidad en el Viejo San Agustín, please contact us at [info@floralivinghistory.org](mailto:info@floralivinghistory.org) or phone us, toll-free, at 1-877-FLA-HIST (1-877-352-4478)!

Florida Living History, Inc., is a 501(c)(3) non-profit, educational organization dedicated to the support of living history activities, events, and portrayals related to the history of colonial Florida. [www.floralivinghistory.org](http://www.floralivinghistory.org).

## Beaches News Journal Locations

If not in our free mailing area please get your copy at these locations:

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- US 1 South Library
- YMCA • Publix • Winn-Dixie

### St. Augustine

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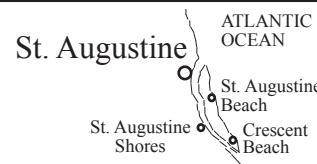
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## News From Around St. Johns County

### FIRST COAST OPERA OPENS ITS SEASON WITH "LA PASSIONE"

First Coast Opera opens its 2012-2013 season with scenes of love and passion from Italian opera with *La Passione* on Sunday, November 18 at 4:00 p.m. in Trinity Hall, Trinity Episcopal Parish, 215 St. George St. in downtown St. Augustine. This elegant concert-style performance features scenes from some of the most beautiful and passionate operas, including the quartet from *La Bohème*, "Nessun Dorma" from *Turandot*, the duet from *Norma*, and much more!

We welcome back Jacksonville native Regina Torres as our director, who has thrilled audiences with productions of *Opera Noir*, *Cabaret Americana*, plus *Grandi Voci* and *Viva Espana* last season. Ms. Torres has selected vignettes from Italian Opera which capture the passion that encompasses the characters and the music.

Gracing our stage will be several faces familiar to Oldest City audiences. Karl and Ronda Paoletti, a dynamic baritone and soprano duo from Valdosta, Georgia, enhanced our stage with their polished voices in *Voices of Love - Encore!*, and were featured in last season's *Grandi Voci*. Mezzo-soprano Janet Rabe-Meyer has appeared in many First Coast Opera productions, including her dramatic portrayal of Maria Callas in *Master Class*. New to our audience are soprano Nathalie Fares, and tenor Austin Hallock. Ms. Fares, who holds a Master's degree from the University of Florida, was one of the soloists in *Night at the Opera*, *St. Augustine First Coast Festival at the Amphitheatre* (2009). Austin Hallock is a graduate of Stetson University, and was a featured soloist on a 30 city tour of the U.S. by the college. He is currently a soloist with the Orlando Philharmonic in their concert series.

Advance tickets are priced at \$20; \$25 at the door. Students with ID: \$10 (only at door or by phone). Tickets are available via PayPal online at [www.FirstCoastOpera.com](http://www.FirstCoastOpera.com) or by calling 904-417-5555. Advance tickets by phone or through PayPal will be available for pick up at Trinity Hall on the day of the performance, starting an hour and a half before concert time. Open seating is offered, and there will be a wine & beer bar.

First Coast Opera is in its thirteenth season of providing Northeast Florida with professional performances of opera, operetta, cabarets and more. This season's productions include Puccini's *Turandot* on February 9, 2013, and *An Evening of Gilbert & Sullivan* on May 16, 2013, part of the week long "Romanza" celebration. The company was founded by Barbara Norris and Anthony Fast, and is located in the historic city of St. Augustine, Florida. Past productions have included *The Barber of Seville*, *Tosca*, *Threepenny Opera*, *La Bohème*, *Madama Butterfly*, *The Magic Flute*, *The Pirates of Penzance*, *Amahl and the Night Visitors*, *HMS Pinafore*, *Babes in Toyland*, *The Mikado* and many concerts and cabarets. First Coast Opera is a 501(c)(3) non-profit corporation and is exclusively staffed by volunteers.

### 233 West King Gallery Hosts Introduction to Oil Painting Class

233 West King is pleased to host a three week Introduction to Oils class taught by local artist Jackie Rock. Rock will use her vast experience and talent to teach students the basics of oil painting and all its intricacies. Once they have completed the mini-course, students will have a strong foundation to continue to create art in this rich and timeless medium.

Classes will be held at 6pm on Thursday nights beginning October 25, and will last three weeks. The cost is \$75 and students will be given a supply list at the time of registration. Registration can be done by calling 904-217-7470 or email [233WKing@gmail.com](mailto:233WKing@gmail.com).

Rock began working in watercolor in 1987 and later changed to oils. She attended Kutztown University in Pennsylvania where she received her BFA. After graduating, she began private art instruction in Casselberry, Florida.

She sells her own one-of-a-kind artwork. She also owns Rock Art where she works with local businesses and homeowners to integrate murals and faux finishes into their surroundings.

"We cannot wait to bring this class to the Saint Augustine community," said Stephanie Showalter, Gallery Director. "Jackie is truly talented as an artist. She also has teaching experience that sets her apart from others. Students are going to love her personality and finish the class knowing that they will understand how to use oil paints, which can be daunting at first. They are going to be happy that they signed up."

"We have always seen 233 West King as a creative space. We present local and regional artists in monthly shows, but we also want to use the space for events and demonstrations as well. The Introduction to Oils class is going to be the first of many programs that we will be having in the studio."

West King is an art gallery located in the West King Business District, near the Oldest City's historic downtown. It features monthly exhibits of rising and well-established regional and national artists who are new to the St. Augustine arts community. Artists are selected across a full range of mediums and styles and offer a point of view that is unique and engaging.

For more information contact Stephanie Showalter, Gallery Director at (904) 217-7470, [233wking@gmail.com](mailto:233wking@gmail.com).

# News From Around St. Augustine Beach

## City Hall Update

(continued from page 1)

2. Heard a presentation by Mr. Marty Cohen about the pre-litigation service of the 7th Judicial District, which includes St. Johns County.

3. Heard an update report on beach revenues and expenditures by the county's beach operations manager, Mr. Billy Zeits.

4. Approved a resolution to authorize the counting of absentee ballots in the November 6th general election by the supervisor of elections and the county's canvassing board.

5. Approved a proclamation to designate October 2012 as Domestic Violence Awareness Month.

6. Approved the county's project to erect a pedestrian safety signal at the intersection of Pope Road and A1A Beach Boulevard. The project will cost \$250,000. The city commission has agreed to pay half the cost. The money will come from road impact fees, not from the city's taxpayers.

7. Approved a budget resolution to appropriate \$3,000 to the contractual services account of the road/streets budget to pay for temporary labor that the city hires to help public works employees do various maintenance tasks.

8. Approved the contract with Fireworks by Santore for the fireworks show which is part of the city's New Year's Eve Beach Blast Off celebration.

9. Heard a presentation by commissioner Andrea Samuels of the joint City/Civic Association event on Monday, November 12, 2012 in honor of Veterans' Day. The event will be held at the city's Veterans' Memorial in Lakeside Park and will begin at 3 p.m.

10. Set dates for special meetings concerning the interviewing of candidates for the police chief's position, and the hiring of one of them. The dates are Monday, Tuesday and Wednesday, November 26, 27

and 28, 2012. On November 26th, there'll be a reception for the police chief candidates. This will be an opportunity for the commissioners and members of the public to meet with the candidates in a social setting. On November 27th, the commission will interview the finalists for the chief's position. On November 28th, the commission will decide which candidate to hire. All three meetings will begin at 7:00 p.m. The location of the meet-and-greet on November 26th will be announced.

11. Discussed a report about changes to the city's police department that was prepared by chief David Messenger of the Sheriff's Office when he was the city's interim police chief this past summer. The commission agreed to review it in more detail at its next regular meeting in conjunction with a memo concerning Chief's Messenger's report that commissioner Undine Pawlowski had prepared.

12. Reviewed the determination by the city attorney that a majority of those residents who voted in the 2004 primary election approved a change to the city charter that requires four votes, or a super majority of the commission, to hire or fire the chief of police.

The city commission's November regular meeting will be held on Tuesday, November 13, 2012, at 7:00 p.m. because the commission meeting room on the first Monday will have voting equipment in it for the general election on Tuesday, November 6th.

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.

### Police Chief Selection

St. Augustine Beach residents are invited to several public meetings in November that concern the city commission's selection of the next police chief. The public meetings will be:

- a. Monday, November 26th, 7 p.m., an informal meet-and-greet at city hall by citizens and the commission with the semi-finalists for the position.
- b. Tuesday, November 27th, 7 p.m., city hall. The commission will conduct formal interviews of each of the semi-finalists.
- c. Wednesday, November 28th, 7 p.m., city hall. The commission will meet to decide which of the candidates to hire.

### Alligator Farm's Rare Reptiles Took Center Stage at Reptile Awareness Weekend

The St. Augustine Alligator Farm Zoological Park shines the spotlight on rare and endangered reptiles like the critically endangered Chinese alligator to raise awareness and fuel public support of worldwide conservation efforts October 20 and 21 as it hosts Reptile Awareness Weekend. Guests had a special opportunity to take a photo with a small Chinese alligator.

The Chinese alligator, the American alligator's closest living relative, is considered one of the most endangered reptiles in the world. Habitat loss and pollution have pressed the species to the brink of extinction. It now only inhabits a tiny region of the Yangtze River system.

The St. Augustine Alligator Farm has participated in an international effort to breed and reintroduce Chinese alligators into their native habitat in China.

Other weekend activities included the chance to feed rats to alligators, a raffle drawing to benefit Chinese alligator conservation, and Maximo feedings on Saturday and Sunday. Alligator artwork was also available for purchase throughout the weekend.

The St. Augustine Alligator Farm Zoological Park is one of Florida's oldest and most treasured attractions. Since 1893, it has provided visitors with exciting and educational opportunities to interact with a wide range of crocodylians, reptiles, mammals and birds. Located on Anastasia Island

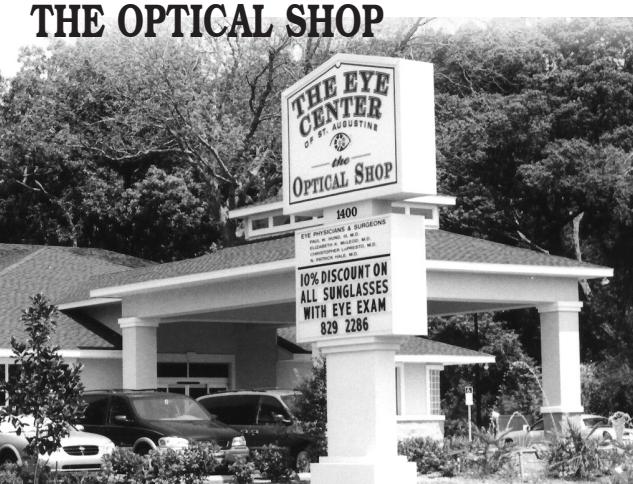
in St. Augustine, The Alligator Farm features natural exhibits, wildlife shows and educational demonstrations. It is the only place in the world where visitors can see every species of alligator, crocodile, caiman and gharial. In 1992, The Alligator Farm was designated a U.S. Historic District. For more information, visit [www.alligatorfarm.com](http://www.alligatorfarm.com).





# EYE CENTER OF ST. AUGUSTINE

## THE EYE SURGERY CENTER OF ST. AUGUSTINE THE OPTICAL SHOP





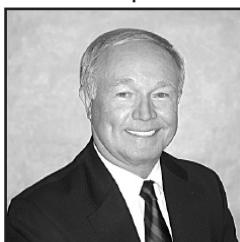
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### NEW "SAUCER SERIES" TO LAND AT PONTE VEDRA CONCERT HALL

Flying Saucer Presents is joining with the Ponte Vedra Concert Hall to present the Saucer Series, a celebration of Americana music. From the iconic to the up-and-coming, the series will feature top tier artists, whose styles cut across a variety of music genres. One evening you could be captivated by the new folk sounds of Ben Sollee, while another night could find you jukin' to the blues of Marcia Ball.

Future shows include:  
Steve Forbert and Carrie Rodriguez  
Tyrone Wells  
Tom Rush  
Marcia Ball & Her Band  
Sonny Landreth  
Marshall Crenshaw & the Bottle Rockets  
Leon Redbone  
Carolina Chocolate Drops  
Leo Kottke

Saturday, November 10, 2012  
Sunday, December 9, 2012  
Thursday, January 10, 2012  
Saturday, January 12, 2013  
Thursday, January 17, 2013  
Friday, January 25, 2013  
Thursday, February 7, 2013  
Sunday, February 17, 2013  
Sunday, February 24, 2013

For more information, please visit the Ponte Vedra Concert Hall's website, at [www.pvconcerthall.com](http://www.pvconcerthall.com), or call the box office at (904) 209 - 0399. Media contact: Natacha McLeod, Marketing and Community Relations Manager, [nmcleod@sjcfl.us](mailto:nmcleod@sjcfl.us).



## St. Augustine Beach Civic Association

By Robert Samuels, President  
St. Augustine Beach Civic Association

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

The Civic Association will change the night of its regular meeting in November to Wednesday the 14th due to the Commission meeting being pushed back a week because of election day voting being held in the commission room instead of the usual meeting room at City Hall. Civic Association members will be voting for several board members. Nominations were taken from the floor at the October meeting. The topic in October was about the Florida Constitution Amendments on the November ballot. The consensus a 'no' vote on all.

The second Meet the Candidates Night Forum was held on October 11th for the general election in November. We'd like to thank Civic Association members John Reardon, Bill Jones, Frank Ward, Marshall Peters and Jen Edenfield for making this an informative and successful event. This event will be rebroadcast on Comcast channel 2.

The Wednesday Market continues without interruption while construction of new restrooms is finishing up. Public Works Director Marc Chattin and Building Official Gary Larson continue to supervise the project. Splash Park renovations will begun and the new area is taking shape. There will be a changed pedestrian pattern to enter the area that will allow beach goers to circle around the play area and not have to walk through the splash pads. The Civic Association will be donating money for shaded seating areas when the construction is completed.

Plan to attend the Civic Association's Veterans' 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 have organized this event. At approximately 2:45 the Ancient City Bagpipers will perform. At 3:00 Master of Ceremonies John Reardon will begin the program with the Color Guard, Pledge and National Anthem. Mayor Gary Snodgrass will welcome

the community and Fr. Nick Marziani will do the Invocation. The featured speakers will be Col. Lisa Craig, US Army National Guard; Bill Dudley, USN, Ret. Chair of the Veterans Council; and Dan McCarthy, US Representative to the Wounded Warrior Fund. The Marsh Creek Chorale will perform and Chaplin Doug Woodall will do the Benediction. Fourteen non-profit veterans organizations have been invited to share information about services available locally for our veterans. We'd like to thank Panama Hattie's, Purple Olive and Sunset Grille for donating platters of food to be enjoyed along with music after the ceremony. The City of St. Augustine Beach will be participating with the Civic Association to produce this event.

Coffee House at the Art Studio is held the 4th Saturday of every month from 7-10 pm at the Studio (370 A1A Beach Blvd in St. Augustine Beach). A different theme is explored each month - November's theme is "The Motif". Everyone is encouraged to bring a brief reading to share, as well as their own personal insights and observations. The Coffee House on Saturday, November 24 will include live music by The Island Duet (& Friends), topical readings, a 15 minute video on the work of Henri Cartier-Bresson, illuminating dialogue, and tasty beverages & treats. The Coffee House offers a unique, casual setting - designed to entertain, encourage, and inspire all people to engage in practicing the arts. Cover: \$5.

We'd like to welcome a new participating merchant Ohana Acres who is offering members a 15% discount on horseback rides on the beach. Come and enjoy St. Augustine's beach riding experience. Their horseback rides leave from Vilano & Crescent Beach beginning Nov 1 after turtle season. They are by appointment and customized to your ability. English/western, beginner/advanced. "There is no such beauty as that between a rider, his horse and the sea!" For reservations



## 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, earlier this year an opportunity developed to take a fresh look at the City's policing efforts. The Commission approved a blended approach as to how law enforcement services would be provided 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 with greatly enhanced services to be provided from the Sheriff's Office. This approach ensures local community policing together with additional resources and services from the Sheriff's Office. The Sheriff's Office will restructure its Zone 7A (St. Augustine Beach area) which will result in more Deputies serving our City twenty-four hours a day. There will be NO reduction in law enforcement coverage for our City. 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. Unfortunately, the City's Police department is not accredited. This approach to law enforcement combines the best of both worlds: local community policing combined with significant additional resources and services from the highly regarded Sheriff's Office. Under this arrangement, the City should save hundreds of thousands of dollars annually that potentially could be used for infrastructure improvement, park development, beautification efforts and a decrease in the millage rate. Colin Bazenger and Associates, the executive search firm engaged to conduct a search for the City's vacant Police Chief assignment has completed its review of resumes of approximately 200 potential candidates. Six final candidates have been recommended for the Commission's consideration. This group will be interviewed by the Commission in November and the new Chief will likely be selected from that group.

- 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 effort earlier this year was funded in part by bed tax dollars generated from increased tourism.

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

(continues on page 9)

call Nancy at 757-969-9889 or visit Ohana Acres on facebook.

Another new participating merchant is the Sterry Piano Company located at 1333 Old Dixie Highway. They are offering all SABCA & St. Johns County Business Network Members and their Families the following offers and discounts: 10% off all our pianos in stock (both here and on the web); 10% off all Yamaha Maintenance kits; Local Sales/Service and Band Instrument Rentals (No more driving to Jacksonville!!) and an opportunity for all Title I eligible students to participate in band through Play It Forward. 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.

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. Holiday shopping is upon us. The Market is the perfect place to get beautiful locally hand made items for that special someone. It's a great place to grab a quick bite, hear some music and enjoy the view. Free WIFI is always available and provided by the St. Augustine Beach Civic Association at the Pier



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## Squash

By Max Royle  
St. Augustine Beach City Manager

At a city commission meeting this past summer, I was dazily dozing at the dais, as is my custom at such events, for what else can an elderly, retired-in-position city manager do most of the time but exist in a state of semi-somnolence, though if I'm to be in such a condition, I do wish that my chair at the dais was a good, old-fashioned, massive, wooden rocking chair, just like the one my dear Grandma Almiramay Puddin had on the front porch of her Kansas farmhouse where she'd sit hour after hour, rocking back and forth, forth and back, her gaze fixed firmly on the horizon, that faint, distant line that marks the boundary between earth and sky, where she might have been seeing mirages of famous old west personages, such as Buffalo Bill, Wyatt Earp, Wild Bill Hickok, the Lone Ranger, and Donald Trump with his posse of casino hotel developers, though not even the ghastly, ghostly specter in her mirage of The Donald's scowling face could disturb Granny Almiramay's rocking. She was one determined woman, let me tell you! Yes, a wooden rocking chair is what I need to more successfully dazily doze at the dais. Maybe some money can be put in the city's next budget for one.

As I was saying or writing before I got so involved in the above convoluted, wordily-larded paragraph, I was at that commission meeting, eyelids barely fluttering and a nanosecond away from starting to snore, when out of the fog of whatever blissful reverie I was deep within at the moment, I thought I heard a citizen at the podium call me a name. Now it pains me to admit, it really does, for I like to think well of all our city's residents- but I have to admit that when this particular citizen speaks at such meetings, my mind goes instantly into hibernation mode. Can't be helped. Simply impossible, as his remarks are usually so insipidly inconsequential, so voluminously vacuous, that they act like a smothering gas on my consciousness. It takes almost a superhuman effort to focus the mind on what he's saying. Perhaps my critical faculties suffer a snooze down, when the brain waves flatten and eventually completely disappear. Or maybe with age, my tolerance for spoken (and written) blather, blarney and baloney has diminished. Whatever the reason, the result to one's mind of listening to this particular citizen is a trance-like state of suspenseful animation. Or is it suspended animalism? I forget which.

Anyway, I thought that this citizen had called me a "squash." You know, that vegetable that everyone avoids eating at the Thanksgiving Day family dinner. I should have made certain that that was indeed the word by using my Victorian-era ear trumpet, which I usually keep handy to assist my hearing. I could have put its narrow end in my ear and asked the citizen in my squeaky, senior citizen voice: "Eh, sonny, would you mind repeating what you just said?" But I had left the ear trumpet in my office and didn't want to delay the meeting to retrieve it.

Lest you think that being labeled a "squash" created all kinds of psychological

mayhem for me, I can assure you that such didn't happen, thanks to the thick skin course I took in city manager school and to the book, "Sticks and Stones: Surviving Words That Break Bones," by that eminent behavioral psychologist, Dr. Stanley Mindstein. As he so aptly points out, being called a name, even that of a harmless vegetable, can have a beneficial effect by forcing a public official out of his/her mental comfort zone, the Parallel Perpendicular Plane of Zen to the Mass Times Three Squared, and into that new mentally elevated state of being: Zen Plus Zen Cubed to the Nth Power of Super Zero Plus. It's this advanced state that enables one to productively ponder such basic, eternal and cosmically significant questions as: What's the meaning of life? Where does the universe end? Who's to be the next winner on "American Idol"? Why do citizens call public officials names that are more often derogatory than complimentary?

While I might be able to give you a definitive answer to the first two questions, and could make a good educated guess of an answer to the third one about the "American Idol" winner, I'm afraid that the fourth question is a stumper. An answer may be beyond the powers of any mere mortal, even an Einstein or a Dr. Phil, to provide.

In place of answers, two simple observations. First, that being an elected or appointed public official makes one Primary Target A for all sorts of nasty names. Second, that the names, despite often being offensive, could be considered a manifestation of a healthy democracy: that the citizens aren't in awe of their so-called political leaders. The name calling dampens the preening, superior airs that some officials like to assume, as if they were members of a ruling, hereditary aristocracy instead of members of what they should be: the people's humble, public servant class.

I must say that the citizenry is most inventive with its name calling. I've learned this over the past several weeks from reading in the online editions of several Florida newspapers the comments that have accompanied articles about public officials. Here are some of the names I've found: loser, idiot, weasel, clown, moron, leftist, zealot, puppet, windbag, elitist, crybaby, lazy biased, fanatic, dolt, slug, sick, brat, sociopath, turncoat, sycophant, pimple, phony, loon, flip-flopper, scumbag, Commie, and some of my favorites: bottom feeder,

(continued on page 11)

## St. Augustine's Boys & Girls Club Bestow Member of the Month Honor



Judah Gainey displays one of his 7 fish that he reeled in during the Boys & Girls Club camp tournament.

THE PLAYERS Championship Boys & Girls Club in St. Augustine announced it has selected Judah Gainey, a third grade A/B Honor Roll student at Liberty Pines Academy, as its Youth of the Month. Judah comes from a large family where he is the youngest boy. He has three brothers and five sisters. Four of his sisters and one of his brothers also attend the Boys & Girls Club daily.

Each month, staff selects a club member who demonstrates exemplary character and who often serves as a leader to his or her peers in the club and in the community. Factors considered in bestowing this honor include: service to the Club, community and family, performance, moral values, life goals, and leadership abilities.

Judah was chosen for his leadership and positive interaction in club activities; for example, his help to other club

members on a summer camp fishing trip. Judah not only caught the most fish (7) he also helped fellow members score their own fish. His favorite sport is football, and is dedicated to becoming a future professional football player. He also enjoys the club's computer lab, and has expressed interest in Web Design as well. Judah participates in other Club programs including Healthy Habits, Smart Moves, Money Matters and Triple Play.

The St. Augustine Club, located at 555 W. King Street, is devoted to youth development outcomes and incorporates key elements into activities that encourage its members to become productive, caring and responsible citizens. Through researched and nationally prescribed programs, the club promotes positive values, a commitment to learning, positive self-identity, and social competency, a healthy lifestyle. (continued on page 10)

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## Financial Focus

Information Provided By  
Edward Jones

### Have Your Parents Made Their Financial Plans?

As an adult, you're fortunate if you still have your parents. However, as they get older, you may well have to assist them in some key areas of their life. Specifically, they may need you to get involved in some of their financial issues. And if you do, you may need to focus on two areas: leaving a legacy and managing finances during retirement.

While initiating these conversations may not be easy for you, it is important, and you may find your parents more willing to discuss these issues than you had thought. In any case, if your parents haven't already done so, encourage them to work with an estate-planning professional to develop the necessary legal documents, which may include wills, trusts and financial durable powers of attorney. These documents and services can be invaluable in helping individuals find efficient ways to pass assets from one generation to the next. An estate-planning attorney can identify which arrangements are the most appropriate for you and your family.

In your discussions on leaving a legacy, you may also want to bring up the topic of the beneficiary designations that may appear on your parents' life insurance contracts and qualified plans, such as 401(k)s and IRAs. If the family picture has changed in recent years, and your parents had intended to change these designations, they should take action sooner rather than later.

While your parents need to deal with the legacy issue, they still may have plenty of years of living ahead of them — and they might need help managing their money during these years. For starters, you may want to have a discussion about their savings, investments, insurance and

so on, and where these assets are held. Are they kept in banks or investment companies? Do your parents have safe-deposit boxes? This knowledge could be valuable if you ever become involved in managing or distributing your parents' resources.

Also, you might want to talk to your parents about the income sources they may be drawing from during their retirement. For example, how much are they taking out each year from their 401(k)s and IRAs? They don't want to withdraw so much that they deplete their accounts too soon, but at the same time, they would no doubt like to maintain their standard of living in retirement. You may want to suggest to your parents that they evaluate their investment portfolio for both growth and income potential — because they will need both elements during a long retirement.

If your parents aren't already working with a financial advisor, you may want to encourage them to do so. Managing an investment portfolio during retirement is no easier than doing so during one's working years — and there's less time to overcome mistakes. A qualified financial advisor can help your parents choose the right mix of investments that can help meet their needs.

During the course of your lifetime, your parents have done a lot for you. You can help pay them back by doing whatever you can to assist them in managing their financial strategy.

*This article was written by Edward Jones for use by your local Edward Jones Financial Advisor. Edward Jones does not provide legal advice. Please consult a qualified legal advisor on all issues related to estate planning.*

## 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.

### “Where are the Fathers”

At the time of writing the elections are now fait accompli, something for the history books of the future. I have no idea at this point (mid-October) who will have won, nor frankly, am I going to be overly exercised by the outcome. Either way, we are a nation in peril, and no candidate or political party is going to save our collective bacon (although there will doubtless still be a lot of “pork” in whatever Congress does next).

No, heck with all that. There's something ageless, yet more important for us to deal with, and I was provoked to write this column after re-reading a (sometime-in-September) USA Today piece written by Naomi Riley, a religion and culture commentator. The title of her short article was “A Girl Still Needs Her Father”, and it caught my attention, as much for the accompanying photo as anything. Adoring the column was a picture of four pre-K/K looking little girls from a West Virginia beauty pageant, complete with salon hairstyles and ornate gowns, in a Toddler & Tiara type “competition”, complete with numbered squares attached to their fluffy dresses. Something was definitely WRONG, in my opinion — and Ms. Riley's — with that picture.

The fact of the matter is that as a nation we fail miserably to protect our children from exploitation of all sorts, especially as it applies to girls of all ages. Football season is ramping up now, and too many dads are preoccupied with the office pool concerning the next game (and next spring with the Sports Illustrated Swimsuit issue — complicit as they are with the problem) than they are with the whereabouts and activities of their pre-teen and teen-paged women-children.

And although I had fairly recently taught public high school even I was unaware that in some places the kids put on so-called P&H (pimp and ho) post prom parties where everybody strips down to their underwear and, well . . . I'm sure you can figure out the rest. I wonder how many fathers had any idea this was going on.

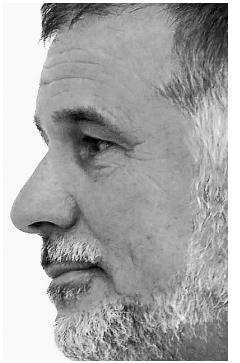
Naomi Riley had a solid statistic to offer that served as a slap with a wet towel across the face: according to reliable sources the number of children living apart from dad jumped from 11% in 1960 to 27% in 2010. And as she pointed out, that doesn't even take into account uninvolved fathers who technically are still at home. Our ancestors would be appalled. No wonder the Cosmo culture I referred to in my past two columns has taken such a hold on our nation.

The holidays are coming up, and then the New Year in which we make resolutions and set course for another twelve months. Hey dads, how about interacting more with your daughters

— and sons, while you're at it. Your girls, however, may need you more than you realize; delegating parental oversight of them to your wife alone is a big mistake. As Naomi Riley wrote, quoting Caitlin Flanagan in 2011's *Girl Land*: “Punks” can't stand “coming under the authority and scrutiny of a powerful adult male”. Shoot, even the comedic 1989 movie “Uncle Buck” made that point, and made it very well. Yes, “Dutch Uncles” will work as well as dads, if necessity requires!

So gentlemen, what do you say? This Catholic priest, by the grace of God, has three adult children, two of them young women and one son, and just about five grandchildren in the quiver (the last one due in mid-December). Making sure my young ladies were kept on the path pleasing to the Lord was a high priority in my younger days. I must say, the satisfaction I enjoy during these days of semi-retirement when I look at my family is one of the prime natural joys of my life. It's an investment of time and care, gentlemen, as important as any investment you'll ever make, and the dividends are grand!

Be Blessed, Fr. Nick



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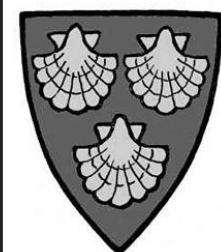
We hope you enjoy Thanksgiving Day with your family and friends.



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## St. Augustine Beaches Beautification Advisory Committee

Ann Palmquist, Committee Member  
Palmquist@comcast.net

### Bacon and Beans and Limousines

"There are three kinds of men. The one that learns by reading. The few who learn by observation. The rest of them have to pee on the electric fence for themselves." These iconic words belong to Will Rogers, one of America's most beloved humorist. In a speech delivered during the President's Organization on Unemployment Relief radio broadcast, October 18, 1931, 81 years ago last month. Will showed an uncanny understanding of the pulse of the people. Will's delivery wrapped truth in his awe shucks humor and his wit still remains a clarion call: "So here we are in a country with more wheat and more corn and more money in the bank, more cotton, more everything in the world—there's not a product that you can name that we haven't got more of it than any other country ever had on the face of the earth—and yet we've got people starving. We'll hold the distinction of being the only nation in the history of the world that ever went to the poor house in an automobile." Guess this covers the Limousines but where did Will put the bacon and beans?

"You know, there's not a one of us who has anything that these people that are without it now haven't contributed to what we've got. I don't suppose there's the most unemployed or the hungriest man in America has contributed in one way to the wealth of every millionaire in America. It wasn't the working class that brought this condition on at all. It was the big boys themselves who thought that this financial drunk we were going through was going to last forever. They over—merged and over—capitalized, and over—everything else. That's the fix we're in now." Will Rogers' wit spilled the beans by reducing -"financial drunk" to the lowest common denominators hunger and greed. The entire speech can be found at [unsinkablecork.com/WillRogers](http://unsinkablecork.com/WillRogers).

November's holidays offer time much to remember and much to be thankful for: Daylight Savings time; Veterans Day; and my all time favorite Thanksgiving. Daylight savings mentioned by Benjamin Franklin in 1784 is credited to George Vernon Hudson an English-born New Zealand entomologist and astronomer 1895, but was first implemented during the First World War.

Will Rogers said, "I have a scheme for stopping war. It's this - no nation is allowed to enter a war till they have paid for the last one." Veterans Day, born at the 11th hour of the 11th day of the 11th month of 1918 when an armistice between Germany and the Allied nations came into effect, would first be proclaimed Armistice Day by President Woodrow Wilson, November 11, 1919, to be "filled with solemn pride in the heroism of those who died in the country's service and

with gratitude for the victory". In 1954, the word "Armistice" was changed to "Veterans" and Veterans Day is observed on the 11th of November. A Presidential Proclamation -- Vietnam Veterans Day proclaimed March 29, 2012 as Vietnam Veterans Day, marking the 50th anniversary. "Our Nation stands stronger for their service, and on Vietnam Veterans Day, we honor their proud legacy with our deepest gratitude," Barack Obama.

Your Beautification Advisory Committee is inviting you and your neighbors to help celebrate the holiday season with decorations and lights. The Holiday Lighting Display Contest will be looking at three categories: best business, best residential yard, and the best neighborhood entrance. Selection criteria includes the use of eco-friendly design, use of LED and/or solar lighting, and the overall aesthetics and creativity. More is not always better when it comes lighting or a winning design. Talk with your neighbors and let your little lights shine. The following is a list of neighborhood entrances in the City. Call Max Royal 471-2122 for details.

1. Ocean Walk, south side of Pope Road, east of Mickler Boulevard.
2. Ocean Woods, south side of 16th Street, east of Mickler Boulevard.
3. Woodland Estates, south side of 16th Street, west of Mickler Boulevard.
4. Spanish Oaks, north side of 11th Street, east of A1A South.
5. Island Hammock, south side of 11th Street, west of Mickler Boulevard.
6. Ocean Oaks, north side of A Street, east of A1A South.
7. Sea Grove, west side of A1A South at A Street.
8. Serenity Bay, east side of A1A South, opposite Watson Realty office.
9. Magnolia Dunes, east side of A1A South, opposite the bowling alley.
10. Ocean Trace, west side of A1A South, adjacent to Walgreen's drugstore.
11. Sea Colony, east side of A1A Beach Boulevard, opposite the Publix shopping plaza.
12. Whispering Oaks, west side of A1A Beach Boulevard, north of the Publix shopping plaza and south of the Comfort Inn.
13. Anastasia Dunes/Makarios condominiums, west side of A1A Beach Boulevard

The Tree Board/Beautification Advisory Committee next regular meeting will be Tuesday, November 27, 2012, at 7:00 p.m. at City Hall are always open and you are welcome to attend.

November 6 is Election Day. Will Rogers cautioned voters "We shouldn't elect a President; we should elect a magician." If this Okalahoma Cowboy could see facts being randomly shuffled

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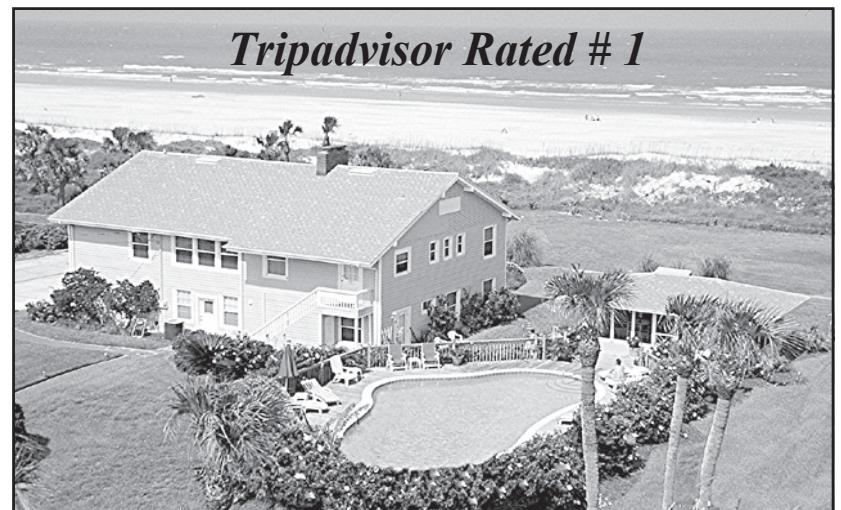


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he might admonish, shuffle the cards, cut the deck, but only deal from the top, and keep your facts where the people can check em. FactCheck.org is a good place to start. Playing fast and loose with facts works if people have incurable amnesia or apathetic caused by sound bite overload. "No matter how much I may exaggerate ... rumor travels faster, but it don't stay put as

long as truth." and "If we got one-tenth of what was promised to us in these acceptance speeches there wouldn't be any inducement to go to heaven." Will wraps truth in a scrap of humor and makes you smile. Thanksgiving is a time to give thanks and remember we all share this beautiful city, a time to give to those in need, and a time to make a little history, VOTE!

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## A Buyer's Market for Real Estate Investors

Turn on any financial news program and at some point you'll hear the experts extolling the virtues of diversification. Real estate, even through the market downturn, has long been considered a conservative, long-term strategy to growing wealth.

In fact, that very downturn has created a historic buying opportunity for potential home buyers and investors alike. The combination of lower home prices across American and historically low mortgage rates, two essential factors that usually don't trend in the same direction, have triggered a buyer's market in many areas of the country.

For real estate investors who want to rent their properties, this can make the difference in achieving positive cash flow sooner or right off the bat.

While some seasoned real estate investors make it look easy, to be successful, beginners should follow some basic principles.

- Learn all you can. Before committing your cash, you should have a fundamental understanding of real estate.

- Consider cash flow. You'll need to have enough capital on hand to cover any short-term losses due to vacancies between tenants.

- Start small. Look into buying a condominium, single-family home or a duplex. Leave large apartment buildings and commercial properties to the pros.

- Find a property that will be in demand. Look for a moderately priced

home with three or four bedrooms, two bathrooms, and a garage that sits on a quiet street.

- Research the property. The most common way first-time investors lose is by failing to investigate a property thoroughly. Look beyond the front door.

- Inspect the home you're considering for signs of water damage, such as stains on the ceiling and crinkling or gathering wallpaper; open and close every door and window; and check all electrical sockets by plugging in an appliance. Get an independent home inspection, roof inspection and termite inspection.

- Spend time driving the streets of the neighborhood noting the condition of other properties. Are lawns maintained? Are roofs in good shape? Are homes kept up?

- Be ready to make fixes quickly and respond to the renter's needs. If you're not prepared to be a hands-on landlord, consider hiring a property management firm.

- See your tax adviser for related planning and laws that can affect your investment decisions.

Remember, investing in a property is much different than living in one, and while emotion and attachment can be prime motivators when it comes to homes, it is return on investment that counts when investing in real estate. Call me for help finding a great investment property Rebecca Romaine 904-687-9488 [www.rebeccaromaine.com](http://www.rebeccaromaine.com).

## Habitat For Humanity Teaming Up With David Bradfield Of Casa Bay Development

(continued from page 1)

the Amphitheater. The 10 lot development can hold approximately 100 cars and at a charge of \$10 per car, his efforts have been a great success.

Teaming up with Bradfield has given Habitat for Humanity the opportunity to raise money for the Carrie Johnson House Fund. Carrie Johnson is a 77 year old women living in challenging housing conditions in Lincolnville. It is Habitat for Humanity's goal to make her the proud owner of a new Habitat home. Carrie is well recognized within the community as a humanitarian who has contributed to her community in numerous ways. Her story is an inspiring one. "What we have discovered is that if we put ourselves out there and most truly want to help, people get inspired by Carrie's story and want to contribute, said Laura Lee New a Habitat volunteer and coordinator of the charity parking event.

David Bradfield has become a positive face in the St. Augustine community for his willingness to participate in local efforts to provide resources for those in need. In order for the community to produce resources for those less fortunate, it not only takes donations and volunteers, but it also takes certain individuals that take advantage of the op-

portunities they have to do "good" and give back. This is what Bradfield has done. His creative efforts have been an inspiration. It seemed like a logical choice for Habitat for Humanity to team up with Bradfield and to join in its efforts. After all, Habitat for Humanity's mission is to bring people together to build homes, communities and hope.

Habitat for Humanity of St. Johns County, a Christian based organization, has helped 108 families locally and 21 internationally escape the cycle of poverty housing. Run down and abandoned homes have been replaced by neat, new homes with well kept yards and happy families. Habitat for Humanity is a volunteer-driven organization, welcoming people from all walks of life to help build simple, decent, affordable houses in partnership with God and families in need. Working side-by-side with the family who will live in the house, Habitat volunteers experience the joy of helping that family realize their dream of home ownership. Habitat homes are sold at no profit with a zero percent interest mortgage. For more information on volunteering or donating to Habitat for Humanity of St. Augustine/St. Johns County, call 904-826-3252 or [www.habitatstjohns.org](http://www.habitatstjohns.org).

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# Beaches Bistro

By Paolo Pece, Cafe Atlantico  
 cafeatlantico@comcast.net

## Pizza Nicoise on Puff Pastry

The freshness and acidity of a Sauvignon Blanc are requisites for the enjoyment of the saltiness of the anchovies on this pizza.

A high acid blush wine also works well with this recipe.

Serves Six

- 4 med. onions, thinly sliced
- 2 tbsp. olive oil
- 1 tsp. fresh thyme leaves or 1/2 tsp. dried thyme leaves
- 1 tbsp. chopped Italian parsley
- salt and freshly ground pepper to taste
- 1 sheet frozen puff pastry, thawed
- 1/4 cup grated Asiago or parmesan cheese
- 6 anchovy fillets
- 12 pitted Nicoise olives

Cook the onions in the olive oil in a sauce pan over low heat for 30 min. or until tender. Stir in the thyme, parsley, salt and pepper.

Preheat the oven to 400 degrees, line a baking sheet with baking parchment. Place the pastry on the prepared baking sheet and prick with a fork. Fold up the edges and crimp.

Spread the onions over the pastry and sprinkle with the cheese. Arrange the anchovies in a decorative pattern over the top. Bake for 30 or 40 min. or until the pastry is light brown. Sprinkle with the olives.

This pizza is equally delicious hot or just slightly warm and can be cut into small pieces for a great hors d'oeuvre.

## Message from the Mayor

(continued from page 4)

- 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.

Happy Thanksgiving! S. Gary Snodgrass

# Protect Yourself With Flood Insurance

By Jane Tucker, First Florida Insurance

Just a few inches of water from a flood can cause tens of thousands of dollars in damage. From 2007 to 2011, the average residential flood claim amounted to almost \$30,000. Flood insurance is the best way to protect yourself from devastating financial loss.

Flood insurance is available to homeowners, renters, condo owners/renters, and commercial owners/renters. Costs vary depending on how much insurance is purchased, what it covers and the property's flood risk.

All policy forms provide coverage for buildings and contents. However, you might want to discuss insuring personal property with your agent, since contents coverage is optional. Typically, there's a 30-day waiting period from date of purchase before your policy goes into effect. That means now is the best time to buy flood insurance.

As a homeowner, it's important to insure your home and its contents. Depending on your property location, your home is either considered at high-risk or at moderate-to-low risk for a flood. Your insurance premium will vary accordingly.

### Moderate To Low Risk

Most condo owners or renters in moderate-to-low risk areas are eligible for coverage at a preferred rate. Preferred Risk Policy premiums are the lowest premiums available through the NFIP, offering building and contents coverage for one low price. In fact, residential premiums start as low as \$49 per year

for contents-only coverage.

If you don't qualify for a Preferred Risk Policy, a standard-rated policy is still available. Even though flood insurance isn't federally required, anyone can be financially vulnerable to floods. People outside of high-risk areas file over 20% of NFIP claims and receive one-third of disaster assistance for flooding. When it's available, disaster assistance is typically a loan you must repay with interest.

### High Risk

Even if you live in a high-risk area, a standard-rated policy is an option. It offers separate building and contents coverage.

Flood insurance premiums are calculated based on factors such as:

- Year of building construction
- Building occupancy
- Number of floors
- The location of its contents
- Its flood risk (i.e. its flood zone)
- The location of the lowest floor in relation to the elevation requirement on the flood map (in newer buildings only)
- The deductible you choose and the amount of building and contents coverage.

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



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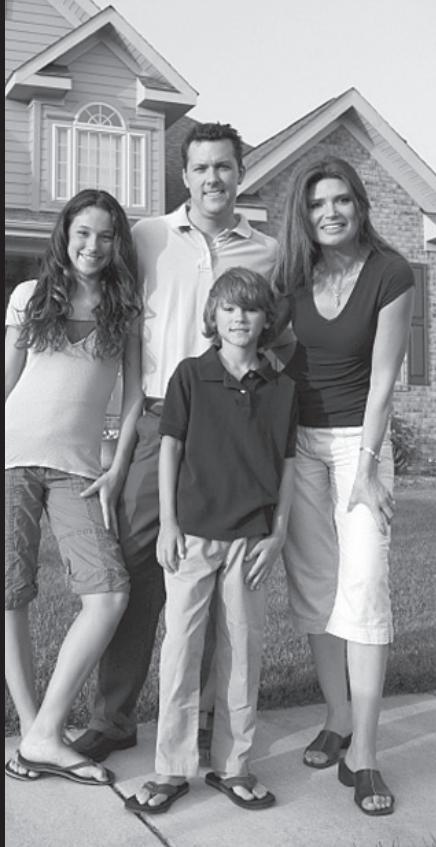
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## Compression Is Not A Friendly Force

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

I have spent the last several months writing columns about exercise, the muscular tissues, posture and corrective methods. There is one common element with all of these—its force. Physics defines force ( $f=ma$ ) or mass times acceleration. Given a constant mass (one's weight), force produces movement or acceleration.

Forces come in a variety of forms: tension, shear, rotation and compression—all of which act on the body daily. The most constant force of all acting on our body is the force of gravity. It is very helpful, as it keeps us grounded to the earth but can also be problematic. The problem is it constantly pushes us down at a rate of  $9.8 \text{ m/s}^2$ . Given the equation above ( $f=ma$ ) the greater the mass, the greater the force. The more weight we carry either due to being overweight or carry objects, the greater the compressive forces placed through our tissues. Although compression does play a positive role in development and growth, excessive compression or unbalanced compression can be harmful.

Compression can be a contributing factor to degeneration, pain and dysfunction. Arthritic joints ache more. Nerve roots may be more painful or can refer pain if compressed. In such cases, physical therapists will try to reduce such forces. Treatment may include manual traction, where two joint surfaces are gently pulled apart to provide relief and perhaps improved blood flow for tissue healing. If traction forces are needed for longer periods of time, mechanical traction can be used or an inversion table. Although both of these techniques are effective, they are applied while the patient is lying on his/her back. Treating in this position is helpful and feels great but it's not "functional" because most of us don't work or function on our backs or upside down. Treatments applied in an upright position are "functional." Two functional treatments used at First Coast Rehabilitation, applied in an upright position to 'decompress' or reduce the affects of gravity, are: 1) an un-weighting harness system and 2) an Alter G treadmill. All decompression techniques are usually followed by exercises and/or postural correction to maintain balance of the forces.

The un-weighting harness system can be used over ground or treadmill. The patient is fitted with a harness wrap-

ping around the pelvis with straps over the shoulders. The straps are secured to a pulley system, which lift the patient to varying degrees, decreasing the weight, and compressive forces, though their low back, hips, knees ankles and feet. They can then walk with distraction, which allows fluid and blood to flow through the tissues and reduces pain. It is a superb system for those with low back pain, stenosis, disc issues, arthritic hips/knees and even neurological gait disorders. Because the lower extremities are accessible, therapists can assist in the movement of the legs to retrain proper movement patterns.

The Alter G treadmill system is like walking on the moon. The patient is fitted with a pair of neoprene shorts and zipped into a plastic bubble-air chamber, from the waist up. The air chamber fills, lifting the patient, reducing the compressive forces in the hips, knees, ankles and feet. Because no harness is involved it allows for more freedom of movement needed with a quicker pace or running, as well as more freedom of arm swing. It is an outstanding treatment for those with lower extremity pain and is the intervention of choice for high level athletes and runners. Because the legs are in the air chamber, they are not accessible for manual assistance by the therapist like the harness system.

The force of gravity may be a constant factor in your life but pain need not be. Choosing the best intervention is just as critical to proper diagnosis. No one treatment is a one-size fits all—hence the need for choices. If you are suffering from low back or lower extremity pain—choose today to get help. Consult your MD or PT. The solution may be simple.

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

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## Ask Mow!



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

Hello Beach Readers. In past articles we have spoken about fuel. Let's talk some more about it. This year has been quite a year for fuel issues.



**Mow, how has the Power House or has the Power House conquered the fuel issue.**

Really! Fuel? You want to talk about fuel? What type of fuel? Fuel for the lawn Mower? Fuel for the weed eater? Fuel for the car? They are all different. The manufactures recommendations are all different but alike also. How many of the end users actually read the Owner's manual? They all recommend a fuel with a minimum octane rating of 89 with no more than 10% ethanol content. The chemical composition of the fuel is also important. Some fuel additives not only detrimentally affect elastomers (carburetor diaphragms, oil seals, fuel lines, etc) but magnesium castings and catalytic converter as well.



**That's alot of information Mow; can we assume the Power House has a solution for fuel for outdoor power equipment?**

A Solution? That's funny. Not a solution but some sound advice. Only purchase fuel to last a few mowings, not to exceed one month's storage. Store in approved fuel containers only, don't buy cheap fuel, buy good fuel 89 octane, higher octane would be best.

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).

## Boys & Girls Club

(continues from page 5)

and civic and community involvement. The Club strives to engage, inspire and enrich each member daily with fun programs in after school setting.

Currently the Club is looking for interested parties to serve on their Unit Board and a donation of a pool table for the games room area.

For more information regarding the club contact Jennifer Tesori, St. Augustine's Community Liaison at 904-669-0107, or [Jennifert@bgcnf.org](mailto:Jennifert@bgcnf.org).

### A message from Sheriff, David Shoar:

"I hereby endorse Rich O'Brien for re-election."

"Rich is a visionary leader who always asks the vital question before making a decision, "Is this right for the citizens and visitors of St. Augustine Beach." 9/29/12



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## Crock full of Nourishment for Young Souls

October 24th First Coast Technical College Culinary Arts Program hosted a Crock Pot Cooking Class in conjunction with the Boys & Girls Club of St. Augustine. This program was being offered to promote healthy eating while instilling a life skill that holds both economic and time benefits. This slow cooking technique will foster fulfillment of a families basic needs, while giving young family members an opportunity to assist their own caregiver with household duties. Each B&G kid will leave the session with their own crock pot, recipe book and additional food items to make a meal at home, plus a full belly from sampling the fare. "I feel strongly that this program will foster a sense of self confidence in these young adults. We hope to inspire them to realize that regardless of their age, they can be a huge asset to their families" stated Chef David Bearl of FCTC Culinary Arts, Director of College Advancement.

Community leaders and outreach agencies was invited to attend and duplicate this program for their clients. It is our goal to help educate, stamp out hunger and nourish our less fortunate population within Northeast Florida. We hope that this start up program will spread quickly and ultimately help us fight hunger together, one community at a time.

The crock pots were generously donated by Kiwanis Club of St. Augustine's noon group. The Boys & Girls Club is still seeking a food sponsor to underwrite the program's costs. If interested please contact Jennifer Tesori, St. Augustine's Community Liaison at (904) 669-0107 or email [jstesori@gmail.com](mailto:jstesori@gmail.com).

THE PLAYERS Championship Boys & Girls Club located in West St. Augustine helps to serve St. Johns County's six-to-eighteen year old population that qualifies for free or reduced school lunch by providing after-school programs. The Club provides youth with safe and monitored educational atmosphere with fun activities. The accredited programs all members to experience and learn important life skills and values. Children rotate throughout the day to different areas of our club such as the computer lab, game room, arts & crafts room, gymnasium, and outdoor play area. The Boys & Girls Club is truly committed to providing educational and life experiences that will help each member grow, develop positive friendships and relationships, as well as foster teamwork and good life choices.

The St. Augustine Unit is a branch of Boys & Girls Clubs of Northeast Florida (BGCNF) and is an affiliate of the Boys & Girls Clubs of America.



## St. Johns County Sheriff's Corner

By David Shoar, St. Johns County Sheriff

### Identity Theft

This month, I would like to address a very real concern and offer tips in an effort to combat Identity Theft. It is one of the fastest growing crimes in America today and affects nearly 10 million victims every year. The most recent yearly dollar loss was estimated at \$52.6 billion dollars.

In order to combat identity theft you should know how it is committed and take precautions. In public places, criminals may engage in "shoulder surfing" or watching you from a nearby location as you punch in your PIN or credit card number. Some criminals may engage in "dumpster diving" where they go through your garbage cans or commercial dumpsters to obtain copies of your checks, credit card or bank statements or other records that may bear your name, address or telephone number. They may simply steal your wallet or purse. If you received any applications for "pre-approved" credit cards in the mail and discard them without shredding the information, criminals could retrieve them and attempt to activate the cards without your knowledge. Thieves could open up a new credit card account, using your name, date of birth and Social Security Number. When they use the card and don't pay the bills, the delinquent account that is in your name, is reported on YOUR credit report. They could establish cell phone service or bank accounts in your name if that obtain your personal information. So please remember to protect that information.

That protection could include limiting the amount of confidential or personal information you carry in your wallet or purse. Avoid carrying more blank checks than you actually need and NEVER have your Social Security Number printed on your checks. Keep information about your accounts in a safe place in the event your wallet or purse is lost or stolen. When on vacation, have a list of phone numbers for your banking and credit card companies and keep the list in a safe place other than your wallet or purse. Never ever respond to unsolicited requests for your Social Security Number or financial data. If you do not have one, invest in paper shredder and be sure to shred any documents containing your name and any other personal information. Check all credit card and bank statements regularly for accuracy and obtain a copy of your credit report yearly and check that for accuracy. Another helpful Internet site is: [www.idsafety.org](http://www.idsafety.org). They have a wealth of valuable information about protecting your personal information. Here are some additional tips from the F.B.I. in an effort to combat Identity Theft: Never throw away ATM receipts, credit statements, credit cards, or bank statements in a usable form. Never give your credit card number over the telephone unless you make the call. Reconcile your bank account monthly, and notify your bank of discrepancies immediately. Report unauthorized financial transactions to your bank, credit card company, and the police as soon as you detect them. Review a copy of your credit report at least once each year. Notify the credit bureau in writing of any questionable entries and follow through until they are explained or removed. If your identity has been assumed, ask the credit bureau to print a statement to that effect in your credit

report. If you know of anyone who receives mail from credit card companies or banks in the names of others, report it to local or federal law enforcement authorities.

If you have been the victim of Identity Theft take the following measures. Keep a log of all conversations, including the dates, names and phone numbers when dealing with authorities and financial institutions. Confirm those conversations in writing and send all correspondence by certified mail with return receipt requested and keep all copies of that correspondence in a safe place. File a report with your local law enforcement agency providing as much documented evidence as possible. Obtain a copy of that report along with the name and telephone number of the investigator and provide it to creditors and others who require verification of your case. On the Federal level the Internet Crime Complaint Center, or the IC3 accepts online Internet crime complaints from either the actual victim or from a third party to the complainant. They can best process your complaint if they receive accurate and complete information from you. When filing a complaint you should include, your name, your mailing address, your telephone number, the name, address, telephone number, and Web address, if available, of the individual or organization you believe defrauded you, specific details on how, why, and when you believe you were defrauded, and any other relevant information you believe is necessary to support your complaint. You can file a complaint with the IC3 at [www.ic3.gov](http://www.ic3.gov).

For more information, contact the Federal Trade Commission at [www.ftc.gov](http://www.ftc.gov). You can also find additional information through our Crime Prevention Section on our website at [www.sjs.org](http://www.sjs.org), or by calling the St. Johns County Sheriff's Office at 824-8304.

## Squash

(continued from page 5)

cab picker, silly liberal, rabid conservative, and spineless coward.

Now that last one, spineless coward, brings up an interesting question: Is a coward with a spine a brave coward? That one is a real puzzler. Einstein? Dr. Phil? Anybody have an answer?

You'll note, I'm certain, that in the list of names I've culled from the newspaper bloggers, there's not a single one for a vegetable. This must mean that being called a "squash" makes me unique, perhaps the lowest of the low, even lower than a moron or bottom feeder. If the name caller at the commission meeting intended that, then indeed I should feel special to be so singularly honored.

But wait a minute. Here I am, almost at the end of my little essay, and I must acknowledge a shame-inducing mistake. I just checked the minutes of the meeting when I thought the citizen had so misgrievously labeled me a "squash," and the minutes show that what the citizen actually said is that I had "quashed a report." Now how could I ever have confused "squash"

with "quash"? And if we make "quash" a noun, what am I then? A "quasher"? And what is a "quasher" anyway? I guess it's someone who "quashes." It's all so, so confusing and embarrassing. But on second-and-a-half thought, maybe it's all understandable. Let's just substitute "quash" for "squash." How much more simple could that be? After all, if the shoe fits....

So at your family's Thanksgiving Day dinner this year, you can say: "Please pass the bowl of Aunt Martha's delicious pecans and winter quash." That'll work.

In the meantime, it's 8 a.m. and time for my afternoon nap. When you get to be my age, you take your afternoon naps early, so that you won't forget to take them when it actually is afternoon. We call that "pro-active" napping.

Also, I need to be fully rested. There's a city commission meeting soon. I want to be refreshed and alert and not dazily dozing at the dais, so that when that citizen next calls me a name, I'll hear it correctly and can respond in this newspaper accordingly.



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### Sun, Fun and Your Skin

It's beautiful out there! By all means enjoy the weather... however, be safe. The sun can cause skin damage as easily as it brings light.

Most of us know someone or have a relative that has had cancer. Skin cancer is the most commonly diagnosed cancer in the United States. Most (85% to 95%) of all skin cancer cases are completely cured and account for less than 1% of all cancer deaths. Still, needless suffering occurs due to ignoring warning signs of skin cancer and risky behavior.

#### A, B, C, D and E

The National Cancer Institute (part of the National Institute of Health) states the cure rate for skin cancer could be nearly 100% if they were all checked by a doctor before they had a chance to spread.

Of the three main types of skin cancer (melanoma, squamous cell carcinoma and basal cell carcinoma) melanoma is by far the deadliest. Because melanoma usually begins as a mole, dermatologists devised the mnemonic A, B, C, D (and now E) to help us remember when to seek a doctor's help:

- Asymmetry – an irregularly shaped (“lopsided”) mole
- Borders – ragged, uneven edges of the mole
- Color – a red, white, blue, brown, black mixture (not a smooth, uniform brown mole)
- Diameter – any mole wider than a pencil eraser
- Evolving – any mole that changes size or shape; or one that itches, burns or hurts.

#### The Other Two

Even though melanoma is the deadliest form of skin cancer, basal cell carcinoma and squamous cell carcinoma are the most common forms of skin cancer. Commonly turning up on sun exposed areas (head, face, neck, hands, arms) they grow more slowly than melanoma. Nonetheless, they need to be treated as well. A good description has been: the pearly mole with or without a central ulceration. For example, smooth, small, shiny, pale, waxy lumps; or firm (hard) red bumps that may or may not have an area that is scaling or bleeding.

#### Dress for the Weather

While staying cool is the name of the game during the summer, staying alive is how we win. The two are not mutually exclusive. Wear cool long sleeve shirts and a hat to block out the sun's harmful rays.

When I was a kid, SPF was a brand-new term for Sun Protection Factor for sunscreens. I still remember trying to smear SPF 30 on my arms and pulling out all the little hairs as it was worked in by my well-meaning, up-to-date mother. Today there is absolutely no excuse for not wearing at least SPF 15, reapplying frequently. The microchip may be the invention of the century but spray-on SPF 30 sunscreen has to be a close second.

If possible, avoid the midday sun. This is important as the sun's rays are the strongest and most intense at this time.

Overall, risky behavior is ignoring common sense and not protecting your skin.

#### Summing it up

If something on your body looks weird or follows the rules above, see a dermatologist or your primary care doctor. Remember, skin cancer does not have to occur in the common areas. Sometimes a mole or skin lesion can turn up on the scalp (even where there is hair) or even between your toes. So, just because it's in an odd spot, don't ignore it! Take care of yourself and dress right and use sunscreen.

So, now that we are ready, let's get out there and enjoy the weather and our beautiful beaches!

### “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.beacheshotdogs.com](http://www.beacheshotdogs.com) or email [beacheshotdogs@att.net](mailto:beacheshotdogs@att.net).

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## Pet Corner

Anna Maxwell D.V.M.  
Palencia Resident  
(904)886-2751

### Choosing The Right Pet

I am sure all of you have had an "impulse buy." Standing in line at the grocery store as you look to the right there is a plethora of gum, candy and magazine choices. You grab the latest fashion magazine. Your intent was food but you came out with the magazine as well.

The same is true for pets. Your plan is to go with your friend and help her pick out a new pet from the adoption center. One hour later, both of you have a new member of the family. I hear it all the time

"But Dr. Maxwell I just couldn't just leave him there". According to Dr. Becker, Veterinary Economics advisor, most pet purchases are an impulse buy. People will spend more time picking out a car than they do picking out a pet.

Pets are a lifetime responsibility and careful consideration should be given prior to your acquisition. Below are just a few of the factors to consider:

- How much time are you going to spend with your pet? If you work 60 hours a week will there be enough time to walk the dog.
- How big is the yard? A larger dog will need more room than a smaller dog.
- What activities are you hoping to do with your pet? Hiking all day - a larger dog is

better equipped than a small dog. If you want your dog to sit in your lap while you are on the computer, a smaller dog is best.

- Do you have other pets? If you have a dog and you want a cat will they get along? Perhaps another dog is best.

- Does your landlord allow pets? Are there additional fees or deposits?

- How much are you willing to pay for grooming? A poodle will require more grooming than a dachshund.

- Do you have small children or elderly people living with you? A larger dog may be overwhelming and cause a fall. Perhaps a smaller dog or pocket pet is best.

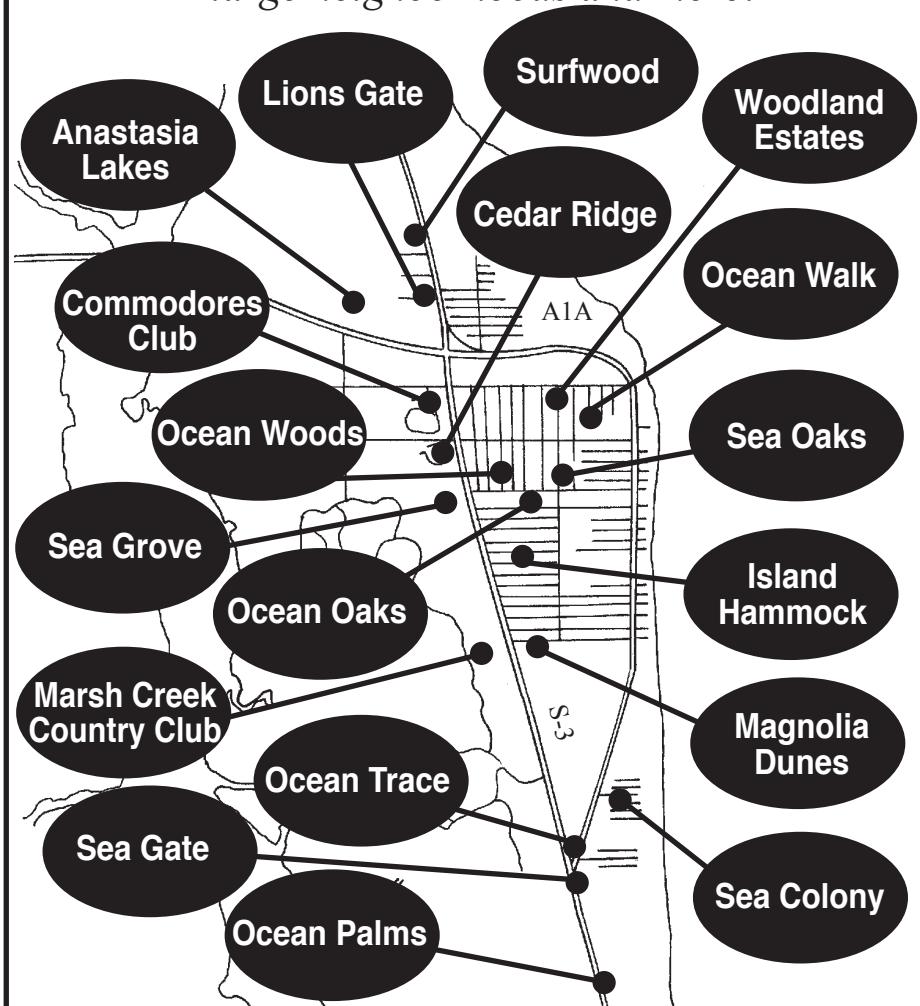
- Does anyone have allergies? A pet with scales may be better than a pet with fur.

- Consider the breed and species—Greyhounds like to run, retrievers want companionship, and cats are very independent.

One person that will be able to give you some insight is your veterinarian. They can give you information about size, weight, grooming requirements, and medical conditions to consider. So before you walk into the adoption center or pet store, do your home work and make an informed choice. Remember your veterinary team is there to help.

## We Cover The Beaches!

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### Anastasia State Park November Events

The Florida Department of Environmental Protection's Anastasia State Park will host November events including: "Walk on the Wild Side", "Monthly Evening Meeting November 3rd", "Photographic Star Contest".

Walk on the Wild Side program will take place at 8 a.m. Saturday, November 24th at Anastasia State Park. Join a Park Ranger at the Ranger station the last Saturday of each month 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 then having an intermission and rest room break at the windsurf pavilion. The walk continues 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 but participants may choose to walk the first half of the distance and windsurf to shorten the walk. Suggested items to bring are binoculars, comfortable walking shoes, camera, drinking water, bug spray, and sunscreen. This program is free with paid park admission.

The Photography Contest concludes November 15th. Your entry receipt must be submitted with each photography entry form by that date. 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) or contact Cristy Leonard, Park Services Specialist, (904) 461-2035.

### 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 \$771.73 per person, double occupancy, for inside cabin, inclusive of 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.

Elect  
Ed **GEORGE**

Dear friends: this year, I'm voting for EDWARD GEORGE because of the ISSUES. His presentation style is different from my own and **WE DO NOT AGREE ON EVERY ISSUE BUT WE DO AGREE ON THE POLICE DEPARTMENT: 5 officers is not enough!** A reduction of this magnitude jeopardizes our safety & property values but O'Brien supports it. **We can stop this reduction by electing Edward George.** If you've watched the meetings lately you've seen the resistance to reason and the voice of the residents. Inappropriate favoritism is rampant with the close private friendship between Snodgrass, Samuels, O'Brien and our former Police Chief. Like me, Ed George, has no business that could profit from serving as Commissioner. Whoever is elected, I will continue to treat all my colleagues with respect and professionalism; I will continue to adhere to all laws and oaths that you have entrusted in me; and I will continue to fight for what is right! If you have supported me in the past, I ask you to please do so this year by voting Ed George for St. Aug. Beach Commission. **SAVE OUR BEACH LIFE!**

Sincerely,

**Undine**  
Pawlowski

Pd. Pol. Adv. Sponsored and paid for in kind by Undine C. Pawlowski 9 C Street, St. Augustine Beach, FL approved by Ed George for St. Augustine Beach City Commission Group 2. © 2012.

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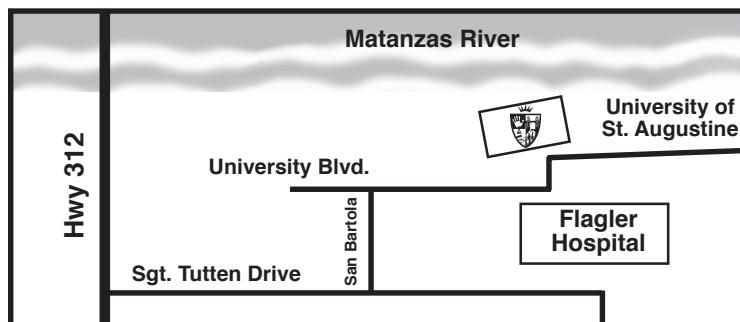
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**BEAUTIFUL CUSTOM HOME IN SEA COLONY** 441 Ocean Grove Circle with 4brm/2full & 2half baths ocean view home for the discriminating buyer. One of the largest gourmet chef's kitchens you'll ever see w/ granite counters, custom cherry cabinets & built-in China cabinet. Top of the line materials used throughout. Upscale features include: tower room, surround sound, 3 fireplaces, 3 zone a/c and upscale baths w/travertine. Also high impact glass, wood floors & large screened porch. Let the elevator take you to the 3rd floor for spectacular panoramic views. Home has own irrigation system. A great buy! \$1,075,000



**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



**BEAUTIFUL ESTATE HOME IN PALENCIA.** 1788 North Loop Pkwy. This gorgeous home is located in a gated section of Palencia, it has 5 bedrooms, 4 baths, 3 car garage, all main living areas on first floor, 2nd floor has a bonus room that can be used as Mother-in-law suite. 5th bedroom on media room. Large kitchen with 41" uppers, great appliances, amazing amount of counter space. David Weekly home with children's retreat. Views galore with water views to make you feel you are in your own private island. The screened outdoor space with pool and Jacuzzi makes you feel you are on a constant vacation. \$599,000.



**BOATERS DREAM!** 104 Fiddler Crab Ln. Enjoy a relaxed life style in this 4BED/3.5BATH exquisite island home in Pelican Reef. 3,358 sq ft of living space, gorgeous Brazilian cherry wood floors throughout with marble in the entry. Granite counters and stainless steel appliances in the gourmet kitchen. Huge great room with a full size bar. Enjoy the downtown and the intracoastal water views throughout the home from 3rd floor. Boat slips available for rent. A must see! \$689,000



**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



**Beautiful Palencia!** 140 Calle El Jardin Unit 104. Just the perfect location for those who commute between Jacksonville and St. Augustine. Gorgeous 3BDR/2BTH bright and immaculate first floor/end unit condo with chef's kitchen/granite countertops. Tray ceilings in large master bedroom, screened porch and, phone, cable and security in all rooms. Condo fee includes water, sewer, pool, exercise room and more. Enjoy all that Palencia has to offer while centrally located between historic St. Augustine and metro Jacksonville. \$95,000



**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, Andersen windows, private courtyard with pool, steps from the ocean and much more! Efficient and Quality describe this house. \$1,490,000.



### PELICAN REEF LOTS FOR SALE!

136 Spoonbill Point \$120,000  
117 Spoonbill point \$ 69,900

### SEA COLONY LOTS FOR SALE!

912 Ocean Palm Way \$119,900  
892 Ocean Palm Way \$125,000  
883 Ocean Palm Way \$129,000



**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



**BEAUTIFUL BEACH HOUSE.** 12 Sandpiper Dr. Live the good life and enjoy the sounds and breezes of St Augustine Beach. Just 3 houses away from the ocean. Many updates include new a/c 15 seer 5 T, new paint, 2005 roof, and windows. This beach home features 4 large bedrooms/3 baths with oversized garage. A must see! \$490,000.



**OCEAN VIEW BEACH HOME.** 464 Ocean Grove Cir. in Sea Colony of St. Augustine Bch. 4BR/4.5BA and over 3,000 sq ft of luxury. This home was built with the finest maintenance free materials available. Hurricane resistant windows to 125MPH, upscale kitchen with granite, warming oven, wine cooler, SS appliances and more. Everything a great beach home should be. Gated oceanfront community offers beach walkovers, pool and clubhouse. \$1,190,000



### GREAT LOTS FOR SALE!

**GRAND OAKS ESTATE**  
109 Grand Oaks \$169,000  
**ACROSS THE STREET FROM THE OCEAN**  
225 Dondanville Rd. \$ 99,900  
**ANATASIA DUNES**  
353 Ocean Forrest Dr. \$174,900

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