

June 2013



# St. Augustine Beaches News Journal

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



Photo Above: Sitting on the new Polaris beach vehicle is Officer Todd Smith and standing next to it is Lt. Jim Parker

Police Chief of St. Augustine Beach stated, "After assuming the responsibilities as the Police Chief for the St. Augustine Beach Police Department I recognized a need for a more effective multi-purposed way to patrol our beaches. With our current all-terrain vehicle, (ATV) only the driver is allowed on the vehicle. This poses a problem when we need to provide additional services i.e., transporting a lost child, a stranded motorist, an injured person or simply having two officers together while on beach patrol."

He further stated, "As I started to research what vehicle would benefit our citizens and tourists the best, I received some great advice from Sgt. Briggs, whom is with the St. Johns County Sheriff's Office. Sgt. Briggs also let us test drive his assigned all-terrain vehicles, which quickly helped us assess our needs. I then met with Billy Zeits, whom is with the Beach (continued on page 4)

## The Dance Company Prepares for 20th Anniversary Dance Concerts

The staff and students of The Dance Company are currently preparing for their 20th anniversary dance concerts next month and are celebrating the rich history of the non-profit dance studio. Established in 1993, The Dance Company was founded by Artistic Director Carole Dickens, who now leads the dance department at Murray Middle School Center for the Arts. Dickens recalls the early years of the studio saying, "We started the

overlooking St. Augustine Beach.

Current Artistic Director Stephanie Burkhardt was one of the original students at the studio and recalls the transformations the studio has seen. "The common denominator



throughout the years has been the quality of instructors at the studio and the passion they bring to the art of dance. I am very proud to now be working alongside the people who sparked this passion in me." Burkhardt is not the only alumna to return to the studio where

she trained. Every year, the studio continues to welcome back alumni, many of who return to teach classes as master instructors themselves. Others are now bringing their own children to take classes at the studio. After producing dozens of concerts for thousands of viewers, The Dance Company does not seem to be slowing down any time soon. With an original holiday production scheduled for later this year and multiple guest artists scheduled for the summer, 2013 is sure to be a memorable year at The Dance Company. (continued on page 2)

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## City Hall Update

At its May 6, 2013 meeting, the St. Augustine Beach city commission did the following:

a. Heard an update report from the city's part-time events coordinator, Mr. Michael Cunningham, on his activities to organize and promote events in the city. The commission also approved several of his requests for use of social media and links to events being presented in the city by non-profit organizations.

b. Heard the results of an off-beach parking study in the city conducted by a consultant working for the county. The city agreed to pay the consultant \$6,200 for the study. The study proposed that the following areas be considered for off-beach parking: 8th Street right-of-way and plaza west of A1A Beach Boulevard, the 8th Street plaza east of the Boulevard, the plazas on the Boulevard's west side between A and 1st Streets, and the east end of Versaggi Drive in the Linda Mar



subdivision. The city already is making improvements to the plaza on 8th Street east of the Boulevard. The commission said it wouldn't support making a parking lot at the east end of Versaggi Drive. The county's consultant will meet with the city's public works director, Mr. Joe Howell, to discuss the points Mr. Howell raised in his review of the study. On a related matter: The commission approved the county moving forward to obtain a state permit to improve the parking area at the east end of Pope Road.

c. Approved a resolution to support the updating of the Northeast Florida Regional Council's strategic policy plan.

d. Heard an analysis of the audit report of the city's financial operations in Fiscal Year 2012 by a representative from Purvis Gray and Company, the city's auditing firm. The audit found no problems or practices with the (continued on page 3)

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

- **City Manager:** Connections I
- **Financial Focus:** Study Up On College Savings Vehicles
- **Spiritually Speaking:** "Secret Lives"
- **St. Augustine Beautification Committee:** "Arbor Day: Celebration"
- **Health Focus:** Age - just a matter of time
- **Chief's Dish:** "Beef Braciolo"
- **A June Wedding & Homeowners Insurance**

# St. Augustine Beaches News Journal

## St. Augustine Beaches News Journal

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

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City of St. Augustine Beach

Mayor S. Gary Snodgrass  
City Manager Max Royle

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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, 1965 A1A South #180m, St. Augustine

## Council On Aging Programs Include Grief Support, Financial Assistance For Seniors

The Council On Aging offers a variety of classes and programs for seniors. Below are some of the programs and events offered at the Council On Aging.

**Grief Support** - A complimentary support group led by Sheri Wallace, Bereavement Counselor with Community Hospice meets on the 4th Friday of each month. Call 209-3655 to sign up.

**Memory Enhancement Program** - Offered at locations throughout St. Augustine on Thursday afternoons including at St. Augustine Shores United Methodist Church.

**Assistance With Rent/Mortgage/Utilities** - If you are a St. Johns County resident who is age 60 or over and who is eligible for government benefits, you may qualify to receive assistance with your rent, mortgage or utility bills. Applicants must meet Federal Poverty Level income requirements.

**Volunteers Needed - Meals On Wheels:** Volunteers are urgently needed to deliver Meals on Wheels to homebound seniors in the St. Augustine area any morning Monday through Friday.

Volunteers are needed to package meals on wheels at the Coastal Community Center on Tuesday, Wednesday and Friday mornings for the months of June, July and August, beginning the week of June 10, 2013. This is an ideal opportunity for high school students to fulfill community service requirements.

Connection coaches are needed on Tuesdays and Thursdays, 8 a.m. to 12:30 p.m. at the coffee bar and to help with activities. Volunteers are also needed to help decorate the center for special events, such as holidays and parties.

A volunteer clerical assistant is needed in the Travel Department on Fridays from 10 a.m. to 2 p.m. Good telephone and communication skills are required - computer knowledge is preferred.

A volunteer licensed hairdresser is needed to cut seniors' hair - any morning, Monday through Friday.

Volunteer receptionists are needed at River House and Coastal Community Center. Morning and afternoon hours are available. Office experience and good communication skills are required.

Volunteers are needed in the Minor Repair Program. Change a light bulb, fix a leak, hang a curtain, install a tub safety bar or even build a hand rail or repair a stair. No roof work - simple jobs only. Training is available if required. All material needed is provided. Work on your own schedule. To volunteer or for more information call 209-3686 or visit [www.coasjc.com](http://www.coasjc.com).

Beach, Florida 32080-6509. 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).

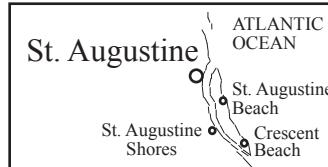
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## News From Around St. Johns County

### The Dance Company Prepares for 20th Anniversary Dance Concerts

(continued from page 1)

The Dance Company currently offers classes in ballet, modern, jazz, tap, acrobatics, hip-hop, and musical theatre from dance instructors throughout the area. There is an evening concert featuring the studio's prestigious Performance Ensemble on June 8 in Lewis Auditorium at Flagler College at 7pm. There will be a reception preceding the concert with food and beverages at 5:00pm at the future home of the Children's Museum of St. Johns. Alumni, friends, community supporters, and locals are all invited and encouraged to attend the occasion to celebrate the past and see where The Dance Company is today. Dancers will also have matinee performances in Lewis Auditorium at Flagler College on June 8 and 9 at 1pm.



Please visit [www.showtix4u.com](http://www.showtix4u.com) to purchase tickets online. Tickets will also be

available at the door on the day of the show. For more information, please visit [www.thedanceco.com](http://www.thedanceco.com) or call 471-4946.

### Marine Corps League and Womens Auxiliary Meetings

#### ATTENTION MARINES

The Oldest City Detachment of the Marine Corps League will be meeting on June 4, 2013 at 1900 (7:00pm) at the Elks Lodge. Please contact Walter Mosher at 904-315-0392 or email me at [mosher400@bellsouth.net](mailto:mosher400@bellsouth.net)

The Oldest City Unit Marine Corps

League Womens Auxiliary monthly meetings are held on the first Tuesday of each month at the Elks Lodge at 7:00 pm. If you would like to attend one of our meetings, please e-mail Ellen Maguire, President- MCLA at [ellen.r.maguire@gmail.com](mailto:ellen.r.maguire@gmail.com) or call 904-315-6870.

### Friends of A1A Promotes Videos Promoting Cycling & Safety along 72 Mile Coastal Byway

The Friends of A1A has produced six new videos designed to attract more cycling visitors to the 72-mile Scenic & Historic A1A Coastal Byway that travels through St. Johns and Flagler counties and includes one of the few routes in Northeast Florida in which bicyclists can cruise along the Atlantic Ocean and have a direct view of the water.

The videos, which were produced through financial assistance from VISIT FLORIDA to promote "Safety Along A1A," features numerous cycling routes, off-road trails, historical areas and scenic vistas to assist bicyclists in their journey.

The Friends of A1A Scenic & Historic Coastal Byway is a non-profit organization that protects, preserves, and enhances resources along the A1A National Scenic Byway. This citizen's advocacy group collaborates with municipalities, governmental agencies and other civic groups to maintain and improve resources along the A1A corridor.

All of the cycling videos are on YouTube and are less than three minutes in length. They can be viewed at: [http://www.youtube.com/user/FriendsofA1A?view\\_as=public](http://www.youtube.com/user/FriendsofA1A?view_as=public). The videos feature the local areas with interviews from cyclists who use the Byway and businesses geared toward cycling.

### Travel Club

St. Augustine Travel Club Presents.....

#### Stockholm and Helsinki

Join us for our FREE travel club get together. It will be held on Wednesday, June 12, at 3:00p.m. at the Southeast Branch Library. The feature of the afternoon will be Stockholm and Helsinki.

The main focus of the Club is to educate, inform, and enjoy armchair travel. The Travel Club is open to all St. Augustine residents, free of charge. We also would be happy to help you plan your trips to any destination as a free service of our expertise. Group travel can be arranged if enough members are interested. Your host is Peter Dytrych. Call 904 797-3736 for additional information.

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# News From Around The Beaches

## City Hall Update

city's handling of the public's money.

e. Heard a report from a representative of the North Florida Transportation Planning Organization on the organization's five-year transportation improvement program.

f. Discussed at length with a representative from American Traffic Solutions that company's proposal to install red light cameras at certain intersections on State Road A1A in the city. The commission decided it needed more information, especially about the pros and cons of red light camera use in other cities. The police chief, Robert Hardwick, will get this information.

g. Passed on final reading two ordinances: The first to vacate an alley between A1A Beach Boulevard and 2nd Avenue in the block bordered by 9th and 10th Streets; the second to restrict the location of communication towers in the city.

h. Approved two proclamations: to declare May as Older Americans Month, and to declare May 19-25 as National Public Works Week in the city.

i. Approved the following matters concerning the review of the city's charter that's to begin later this year: approved the letter of engagement with Ms. Marilyn Crotty, who will be the charter view committee's facilitator; approved the city attorney preparing a resolution to establish rules governing the committee; decided to have each commissioner appoint a member to the committee at the commission's June 3rd meeting, and to have a special meeting on June 17th at 7:00 p.m. for the commission to interview and approve by majority vote the final two members to the committee.

j. Directed the city manager to ask the city's grant writing consultant to explore grants for the following purposes: to acquire the remaining 4.5 oceanfront acres of the former Maratea subdivision, to beautify A1A Beach Boulevard, to put underground the utility lines along the Boulevard, to purchase lighting devices for pedestrians crossing the Boulevard, and for the designation and preservation of historic structures in the city, including the former city hall.

k. Passed on first reading an ordinance to prohibit pets and other activities at the city's Splash Park.

l. Postponed to the June 3rd meeting a decision whether to approve the 2nd Avenue/10th Street drainage project, which will replace the ditch on the east side of 2nd Avenue between B and 10th Streets with a pipe. Residents adjacent to the project area are to be notified about the proposed project and invited to a public hearing on June 3rd.

m. Postponed to the June 3rd meeting the remaining topics on the agenda: the discussion regarding changes to the city's building height regulations; the review of the proposed changes to the overlay district regulations; the review of the long range financial plan; and the adoption of guidelines for the writing of articles and news releases for the city's tree board/beautification advisory committee.

The Commission's June 3rd meeting will begin at 7:00 p.m. in the city hall at 2200 A1A South. The

public is invited to attend.

### New City Employees



**Joe Howell, Public Works Director**



**Kathy Benson, Deputy City Clerk**

The City of St. Augustine Beach has two new employee. First, Ms. Cathy Benson is the new Deputy City Clerk. She replaces Ms. Sharon Widdifield, who retired earlier this year. Ms. Benson brings extensive experience in the specialized city clerk profession in Florida. She was eight years the city clerk for Safety Harbor, five years for Daytona Beach Shores, and eight-and-a-half years as the assistant to the city manager/clerk for South Daytona. She holds the advanced Master Municipal Clerk certification from the International Institute of Municipal Clerks. She and her husband have moved to the St. Augustine area, where they are having a house built.

We also welcome Mr. Joe Howell as the city's new Public Works Director. He replaces Mr. Marc Chattin, who retired at the end of 2012. Mr. Howell is a registered professional engineer in Florida. He has worked on a variety of civil engineering projects in both the private and public sectors in Florida, and supervised the Street, Stormwater, Engineering and Fleet divisions for the city of Casselberry, Florida. He and his family currently live in Orlando. They'll be moving to the St. Augustine area this coming summer.

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.

## City Officer Receives Officer of the Year



**Officer Frankie Hammonds**

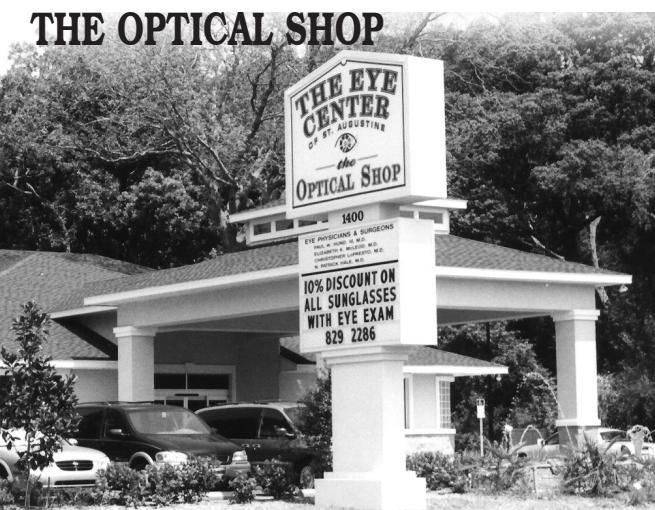
Recently at the 15th Annual "Crime Stoppers Banquet" to Honor Law Enforcement Officers within the 7th Judicial Circuit, (Putnam, St. Johns, Flagler and Volusia Counties). Officer Frankie Hammonds was selected by the command staff to represent our agency as our nominee.

At the Ocean Center in Daytona Beach with a packed house of Police Chiefs, Sheriffs, the State Attorney, the Secretary from the Department of Corrections, and numerous other dignitaries, Officer Hammonds from the St. Augustine Beach Police Department was selected as the Officer of the Year. St. Augustine Beach Police Chief Robert Hardwick stated, "Congratulations to Officer Hammonds, it's well deserved, keep up the good work and continue to set the standard".



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## Message from the Mayor

**S. Gary Snodgrass, Mayor**  
**City of St. Augustine Beach, FL**  
**comsgsnodgrass@cityofsab.org**

Greetings fellow citizens! Here are some comments about important developments within our City:

### City Charter Review

As outlined previously, the City must formally review its Charter for possible modifications every ten years. We will embark upon this process later this year. Proposed charter changes, if any, approved by the City Commission will be presented for a general vote of the city's registered voters in the fall of 2014. During the interim, a Charter Review Committee composed of citizens (to be selected by the City Commission in June 2013) will be established to review the City's Charter and submit any recommended changes to the Commission. To ensure that the charter review process is handled in an effective and objective manner, the City has engaged Ms. Marilyn Crotty, Director, Florida Institute of Government, University of Central Florida to facilitate the effort. During a recent presentation to the City Commission, Ms. Crotty made these observations about characteristics of good city charters:

- Each is unique with a local constitution in compliance with applicable laws and regulations. The charter should not be based on individuals or personalities in office. It goes beyond individual terms with a longer view in mind.
- Charters should be simple, clear and compact. They should be readable and understandable.
- Charter provisions should be consistent, uniform and unambiguous.
- Charters should be comprehensive but free of details offering basic structure of local government.
- Charters should leave discretion to the Commission to address evolving circumstances through establishment of Ordinances.
- Charters should be "citizen-friendly".

As this initiative evolves, we encourage citizen involvement. All Charter Review

Committee meetings will be open to the public with ample opportunity throughout the period for citizen input.

### Police Department Update

At its December 3, 2012 meeting, the Commission approved a motion requiring that the new Police Chief "conduct a comprehensive assessment of the Police Department including its policies, procedures and practices, its mission statement, staffing needs and related issues, and that he submit a written report with his findings and recommendations to this Board by July 1, 2013". The Commission expects Police Chief Robert Hardwick to submit his report within the next month for review by and discussion with the City Commission at its July meeting.

### Strategic Planning Update

In April 2012, the Commission and City Staff met in a one-day workshop to discuss our vision for the future. At that time, we assessed the strengths, weaknesses, opportunities and challenges facing St. Augustine Beach. We identified strategic issues that should be addressed in the planning horizon (3 to 5 years) and incorporated the list into seven broad, aspirational goals then specified objectives under each goal. Priorities were selected for implementation in such areas as pay and benefits survey and performance appraisal for City employees; review of land development regulations and parking; public safety and infrastructure initiatives including updating the storm water master plan and developing parks; reviewing investments, reserves and fund balances; updating a comprehensive economic development plan (and economic philosophy); and a review of inter-local agreements with various governmental bodies. An update report on the status of these and other initiatives will be made at the July and August Commission meetings.

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

Best regards, S. Gary Snodgrass

## St. Augustine Beach Civic Association

**Bill Jones, President**  
**www.thecivicassociation.com**

### Wednesdays at Pier Park



The St. Augustine Beach Pier Park is a great community asset to provide a venue for the Civic Association to serve the general public and support many non-profit organizations including the "Betty Griffin House" and "Play it Forward". Throughout the year several events are conducted by many volunteers to make these events successful. Major events during the spring and summer is the "Taste of the Beach" and the Wednesday Morning "Market" from 8:00 a.m - 12:30 p.m every Wednesday morning and "Music by the Sea" every Wednesday evening from 6:00 p.m through September. The "Taste of the Beach" just concluded May 19 with great food and a great crowd. This is a major event to support the Betty Griffin House.

"PlayItForward" is in need of Instrument and cash donations. Previously used instruments can be brought to St. Augustine Jazz Society events (<http://staugustinejazzsociety.net/calender.html>). Donation will help reach more local students as we partner together to bring the Gift of Music to every home in St. John's County. To learn more about Play It Forward we suggest picking up the St. Johns Parent Magazine. An extensive article will come out in the August Issue with a mention of the program in June. Play It Forward exists to provide Title 1 eligible students an opportunity to learn music locally from qualified Music Instructors and Band Directors. For more information call Sterry Piano Company at 829-9829 or go to the Play It Forward link on our home page: [SterryPiano.com](http://SterryPiano.com).

### St. Augustine Beach Polaris

(continued from page 1)

Services for St. Johns County. Billy Zeits said Beach Services would reimburse us for the purchase of an all-terrain vehicle because it's primary use would be for beach patrol. We decided on the Polaris Ranger and made the purchase from First Coast Power Sports of St. Augustine. Dealing with the General Manager, Shannon Ashley of Power Sports was a great experience and she made the purchase seamless. We then took the Polaris to Alein Brown at Signs Now for some ideas

on how to mark the Polaris so the public know it's a law enforcement vehicle. Gina Vargas, whom is the production supervisor with Signs Now quickly took on the task and produced a professional look that sets the standard. All of the St. Augustine Beach Police Officers, including myself attended training and received certification on how to safely operate the Polaris. The Ranger Polaris is now actively patrolling our beaches on a regular basis."

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# CONNECTIONS I

By Max Royle  
St. Augustine Beach City Manager

This is a true tale from the primeval, pre-Internet/satellite telephone era. The tale will bring you to live in a country far from the U.S., one that had a history and culture unlike anything you had experienced before. It will pose this question: As the technological limitations of that era isolated you from your home country, how did you find connections to the people living in that foreign land, so that the unfamiliar became familiar and your overpowering awareness that you were an alien was diminished? Not easily is the basic, simple answer.

In 1964, I was a member of a group of 30 or so recent American university graduates who were recipients of a Fulbright grant to study and teach for the academic year in India. On June 18th, a mere 48 hours after leaving New York City, an Air India Boeing 707, an example of the most advanced commercial aviation technology of the time, brought us naïve youngsters to New Delhi and a world that was a fascinating mixture of the 20th, 19th and centuries going back to pre-biblical times.

When we landed at 5 a.m., the temperature was 85 degrees Fahrenheit. It would rise that day to 110 searing degrees, which was average before the arrival of the cooling monsoon rains in July. During the un-air conditioned bus ride into the city, our senses were overwhelmed by the heat and maelstromic chaos of the streets: wandering sacred cows, some lying in the road, placidly chewing their cud; wild monkeys scampering through the traffic; carts being pulled by donkeys, horses, people; porters, men and women, balancing huge loads on their heads with a regal posture that runway fashion models (and parents) would envy; three-wheel auto rickshaw taxis, painted yellow and black, crowding the streets like swarms of angry beetles; trucks, buses, cars in various stages of repair, horns blaring, belching thick plumes of exhaust smoke, their drivers making kamikaze feints at each other as they jostled to advance in the slow moving traffic. And everywhere, an eddying, pulsating mass of people: walking, bicycling, talking, eating, working, the women dressed in saris of a kaleidoscope of colors, the men more plainly in white or brown shirts, brown or black pants or shorts, or the white, diaphanous garment called a dhoti that Mahatma Gandhi had worn when he led India's rebellion against Great Britain. And over all of this a choking, opaque haze, the combination of dust blown by the superheated wind and the exhaust smoke from the vehicles, that made what we were seeing seem distant, dreamlike, other worldly.

The Fulbright Foundation did its best to help us adjust. We were taken later that day by

overnight train and bus to a resort city 6,000 feet up in the sub-Himalayans, where we spent three cool weeks at a rustic YMCA, learning about India's history, culture, religions, customs, and adjusting to the foods and overcoming the inevitable stomach upsets. Learning was easy, as we had recently been students. There was another week of orientation, after the monsoon had started, at a conference center in New Delhi, with side trips to see such magnificent monuments as the Taj Mahal. Being tourists was also easy. But, finally, came the day when we wouldn't have the Foundation's paternalistic buffering, when we'd have to face India on its terms.

The Foundation's director divided us into groups of four. I was sent with Keith and Bill from Yale, and Wendell from Rice University in Texas, to a university outside the city of Anand in the western state of Gujarat, 300 miles north of Bombay.

We lived according to the standards of an urban, middle class Indian family at that time, which meant: a small, two-story, concrete block bungalow with electricity, piped water, ceiling fans, minimal furniture, an in-house bathroom with an in-floor Asian toilet, a cook to shop for our food and prepare it daily, a two-burner kerosene stove and bicycles for transportation. Our bungalow didn't have air conditioning, a refrigerator, hot water heater and window screens. (At night, my bedroom ceiling fan on at full speed blew the mosquitoes off course.) There was no TV, no telephone service, not even locally, and, of course, no internet, emails, Twitter, Facebook. Snail mail letters from home might arrive once or twice a month. Shortwave radio brought us BBC and Voice of American broadcasts. That was all. There were no English language newspapers, magazines or movies. Fortunately, we found a bookstore in Anand that had on its dusty shelves an abundance of paperback books of English literature classics.

We accepted that the lack of material comforts was meant to prevent barriers between us and the Indians with whom we interacted daily. But barriers of a non-material kind remained and they made us intensely aware that we were the "other," the outsiders. This awareness was strengthened by the staring we experienced wherever we went. That the children stared from curiosity we could accept; but the staring by the men we initially perceived as hostility. Even when we learned that the men also were merely curious about us, we still didn't like being stared at like zoo animals. Indian women also stared, but much more subtly. Indian friends told us never to acknowledge such stares, and never to speak to the women,

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unless invited to by a father, husband, brother or other male relative.

Relations between the genders perplexed us. Kissing in Indian movies wasn't allowed by the censors, and displays of affection in public, even between husbands and wives, weren't culturally acceptable. We learned that Indian marriages were arranged by the parents. A husband and wife were supposed "to fall in love" sometime after the wedding ceremony. The university was coeducation but classes were separated by gender and taught by "gender appropriate" teachers. There was no socializing and no dating, at least openly, by male and female students. I was amused, though, to see that the barbed wire fence atop the concrete block wall around the girls' dormitory was slanted inward, as if to keep the girls from escaping at night.

Equally mystifying was India's caste system. It's much too complex for an explanation here. We four Americans read about it, tried to understand it, but our country had taught us that an individual could rise socially and financially by hard work and using opportunities. The caste system was directly the opposite: a person's social status and access to opportunities could be frozen for life by the mere accident of birth and the type of work his or her family had done for generations.

The caste system affected us personally. We'd invite colleagues to our home for a meal. They'd accept the invitation, but never arrive. We learned that Indians considered it rude to say "no" directly to a request. We thought

our colleagues were rude for being no-shows. We also learned that our higher caste Hindu associates had two strong opinions about us: We ate meat, which they regarded as anathema, though the meals we invited them to share with us were vegetarian. Much more serious, our cook was a man from the Untouchable caste, a compound anathema, as our colleagues considered any meal prepared by him to be unclean, both hygienically and spiritually. We could have hired an upper caste Hindu cook, but then we'd have had only vegetarian meals. While we were willing to make adjustments to life in India, there were limits, and food was definitely one. We liked our cook's spicy chicken curry and his water buffalo burgers, which, when smothered by canned Indian tomato paste masquerading as American ketchup, tasted (when we closed our eyes) almost, if not exactly quite, like hamburgers.

Perhaps the basic cause for our sense of alienation and being so apart from the life we daily observed was our realization that, for the first time in our young lives, we were a minority. Not because we were only four in number, but because the immutable characteristics of skin color and nationality so starkly stamped us as such. These characteristics put us in a socially ambiguous and ill-defined position in a country that was so socially stratified by caste, sub caste, and religion. To overcome that oppressive sense of being "the aliens," we had to find connections to bridge the gap between us and India. That will be the theme of next month's essay.

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## Financial Focus

Information Provided By  
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### Study Up on College Savings Vehicles

Another school year is drawing to a close — so if you have young children, they're one year closer to the day when they head off to college. And both you and your children need to prepare for that day. Your kids can do so by developing good study habits. As for you, it's never too soon to start preparing for the high costs of higher education.

Just how costly is college? According to the College Board's figures for the 2012-13 academic year, the average cost for one year at an in-state four-year public school is \$22,261; for a private school, the comparable expense is \$43,289. And if college costs continue rising faster than the general inflation rate, these figures will increase substantially in the years ahead.

Of course, it's entirely possible that your kids will receive some scholarships or grants, which can significantly lower your out-of-pocket price tag. Nonetheless, it's probably a good idea not to count on your offspring getting a "full ride" to school — which means that you may want to start exploring college-savings vehicles.

Fortunately, you have some attractive options, one of which is a 529 plan.

When you contribute to a 529 plan, your earnings accumulate tax free, provided they are used for qualified higher education expenses. (Keep in mind, though, that 529 plan distributions not used for qualified expenses may be subject to federal and state income tax and a 10% IRS penalty.) Furthermore, your 529 plan contributions may be deductible from your state taxes. However, 529 plans vary, so be sure to check with your tax advisor regarding deductibility.

A 529 plan offers other benefits, too. For one thing, the lifetime contribution limits

for 529 plans are quite generous; while these limits vary by state, some plans allow contributions well in excess of \$200,000. Plus, a 529 plan is flexible: if your child, grandchild or other beneficiary decides against college or vocational school, you can transfer the unused funds to another family member, tax and penalty free.

While a 529 plan may be a good choice for building resources for college, it's certainly not the only choice. For example, a Coverdell Education Savings Account, like a 529 plan, can generate tax-free earnings if the money is used for higher education expenses. However, you can typically only put in a maximum of \$2,000 per year to a Coverdell account.

Another college-savings possibility is a custodial account, known as an UGMA or UTMA, which offers some tax benefits, no contribution limits, and may have an impact on financial aid. You might also consider investing in a zero-coupon bond that matures just when your child is ready for college. Unlike other bonds, you won't receive regular interest payments with a zero-coupon bond, but you purchase it at a deep discount, so you might find the affordability factor to be worth considering. (Be aware, though, that even though you don't actually receive the interest payments annually, you'll still be liable for the taxes on them, so before purchasing a zero coupon bond, consult with your tax advisor). Whichever college-savings vehicles you choose, try to put them to work as early as you can. Before you know it, today's first-graders will be tomorrow's college freshmen.

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

## Spiritually Speaking

By Fr. Nicholas A. Marziani, D. Min.  
askfrnicholas@aol.com

Pastor, St. James Church, a Catholic Community of the Personal Ordinariate of the Chair of St. Peter



### "Secret Lives"

Back in 1996 a priest under whom I served as associate rector of an Episcopal Church out in West Texas told me of an occasion not long before when as a spoof somebody put a large anonymous ad in a British newspaper that only contained the following words: "ALL IS DISCOVERED — FLEE IMMEDIATELY!" Fr. Jon said that within days five prominent denizens of the Queen's realm had blown town, then-current whereabouts unknown. We had been talking about the kind of double lives that some people live in connection with a Lenten sermon series we were working on, and he conveyed that story as an illustration of human duplicity. Mind you, nobody had been named in the ad, indeed, it started as a practical joke. Yet a handful of people with apparent guilty consciences thought it might have possibly applied to them, and took what they thought to be prudent evasive action.

As a nation — indeed, as a race of beings — we continue to behave like the French lieutenant, Louie, in the film classic "Casablanca". "I'm shocked, shocked to learn that there's gambling going on in this establishment" he announces as he proceeds to shut down Rick's Café American, whereupon the backroom attendant hands him his money saying, "your winnings, sir." We all laughed at that line, but the laugh may really be on us.

The fact is that duplicity and double lives characterize human life and evidently always has. For all that, we're "shocked, shocked to learn" that terrorists live under our noses as occurred with the Boston Marathon, or that trusted high-profile national leaders have betrayed — or Petraeus'd us — or that sexual slavery still goes on in our own fair towns, as with the most recent revelation of the same in Cleveland, Ohio. USA TODAY ran a half page feature article back on March 13th of this year on the subject of dishonesty, quoting a professor emeritus of psychology at Stanford University who flatly declared "it's regarded more as a social norm."

I have begun to find it curious that so many folks these days sport sunglasses — inside as well as outside — even when it's completely overcast, or raining! Ditto for egregious and illegal excessive tinting of automobile window glass. Beyond just appearing to be "cool", all of this "hiding" from each other is rather a symptom of a deeper societal problem.

One of the first things that kids who go on a church retreat learn about are the metaphorical "masks" that people wear in our world. We try to encourage them to be authentic and transparent with themselves and each other. Sometimes we succeed and a young person emerges who has found the power of God to simply be themselves. Unfortunately, there's not a whole lot of encouragement for such positive behaviors in society at large, and not a few relapse back into the shades of insincerity as they later enter "the Real World."

Well, the Real World — the one that will remain when this one has been turned to toast — is the world that any spiritual tradition worth its salt sets forth as truly abiding, a world in which honor and decency prevail. Like that last scene in "Minority Report", there will come a time when a cosmic canvas will display the "truth and nothing but the truth" of our lives, and every soul will effectively be laid bare for general inspection. Some of us who have no problem nearly shedding it all on the beach will suddenly be looking for a cover-up. Too late, however. Our intentions, good and bad, will become common knowledge. I'd rather cultivate the more sure, if often ridiculed, virtue of honesty now while I can. What kind of world could we become if we all endeavored to do the same?

With apologies to John Lennon, I just leave you with the simple word: "Imagine". Blessings to you all, Fr. Nick

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## St. Augustine Beaches Beautification Advisory Committee

Ann Palmquist, Committee Member  
Palmquist@comcast.net

### Arbor Day Celebration

The winners of the St. Augustine Beach Arbor Day Celebration were recognized on May 10, 2013. Sr. Forrester



with the St. Johns County Department of Agriculture and Smokey the Bear were in attendance. The winner of the best Florida-Friendly residential property is 200 12th Street, owned by Charles and Pamela Nauss; best commercial property is Coquina Beach Club, 451 A1A Beach Boulevard, owned by Chris Way; and best subdivision/community entrance is Ocean Trace Subdivision, which will be represented by the Ocean Trace Homeowners Association president, Roger Miller. Our city is a winner with these outstanding examples of what can be accomplished using the principles for Florida Friendly Yards (FFY).



First-place poster contest winner is Lexi Van Horn (photo above); second-place poster contest winner is Hailey Corbin; and third-place poster contest winner is Alex Mowrey. All three are R. B. Hunt Elementary School students.

The first-place poem is by Jessica Van Ellekom. Second-place poem, untitled, is by Victoria Freeman, and the third-place poem is "My Friend," by Sophia Gau. All three are St. Augustine High School students. Special thanks go to the BAC members, the City staff, and to the generous businesses for their contributions and continued support of the City of St. Augustine Beach Arbor Day Celebration. Kudos to all who made this year's celebration an exemplary example for the support and importance of trees in our community. Congratulations, Jessica Van Ellekom, age 16, St. Augustine High School, poetry contest first-place winner.

#### Lessons for Me

*A clear azure sky  
Dotted with cotton clouds,  
Is obscured by the green giants  
That sway lazily in the breeze,  
Caressing their leaves like a lover.  
Gentle green giants  
That grow from small seeds  
Love and nurture,  
they give their lives  
So we may enjoy their beauty.  
Sitting now, under my favorite tree,  
feeling the biting bark at my back,  
A sturdy leverage.  
Feel the knots and roots under my fingers,  
Keep me grounded.  
Tall, strong,  
majestic and beautiful.  
My tree taught me to be these things.  
Patience, stability,  
love for all creatures.  
My tree taught me to be kind.  
In this world of war and hate,  
we could all take lessons,  
Our favorite trees have much to teach.  
So sit and listen,  
Learn and see.*

Congratulations to Jessica and all who entered and took part and made valuable contributions to the City of St. Augustine Beach Arbor Day Celebration.

### "The Shortest Shadow"

The summer solstice on June 21, also known as the midsummer solstice, divides the year in half and marks the beginning of summer. A line from William Shakespeare's A Midsummer Night's Dream tells of a time as "Swift as a shadow, short as any dream." This could describe the shortest night, followed by the longest day of the year, the midsummer solstice.

The solstices, together with the equinoxes, connect the seasons and signify the importance given to each. In ancient China, this time of year was observed by a ceremony to celebrate the Earth, femininity and the yin forces. It complemented the winter solstice that celebrated the heavens, masculinity and yang forces. According to Chinese tradition, the shortest shadow is found on the day of summer solstice.

Stonehenge, built around 3100 BCE, exemplifies the importance placed on the June solstice; it helped people manage their calendars and organize when to plant and harvest crops. June is also a traditional month for weddings and St. Augustine Beach is fast becoming a favorite location for happy nuptials.

Summer solstice marks the beginning of summer, of longer days, a time for family reunions and more time to share with friends. Summer solstice provides a sharp 180° turn from where we have been, to where we are going, so we can make the "shortest shadow" a little longer, enhance our communities a little stronger and, yes, make a little history in the most beautiful city by the sea. Life is so sweet, take a big bite! Peace, Ann.

## Wednesdays at Pier Park

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- June 19th - **Rob Peck & Friends** - Southern Blues - Paula's Beachside Grill
- June 26th - **Steam the Band** - Motown Review - Napoli Italian Restaurant
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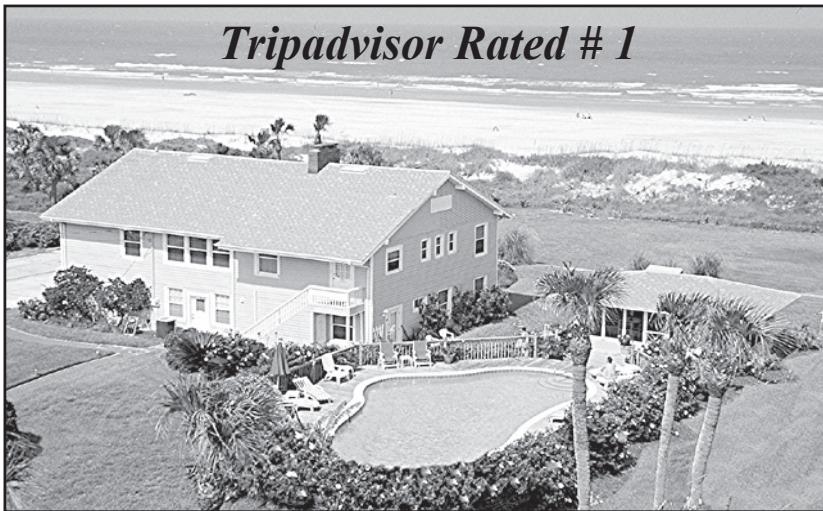
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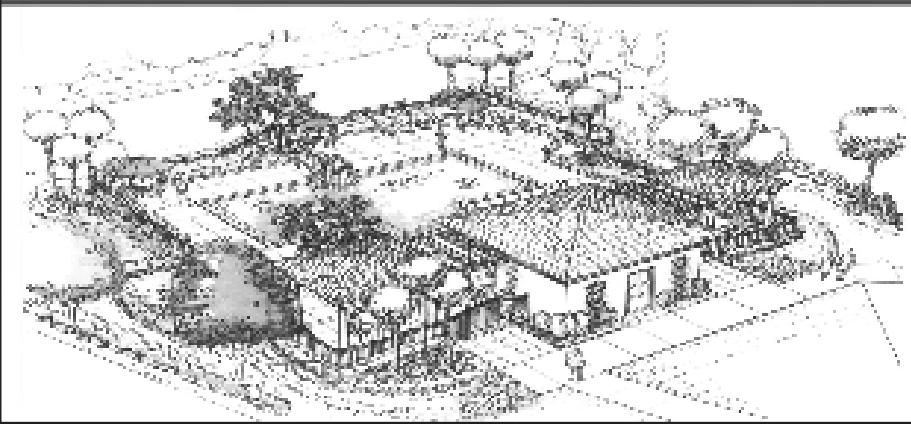
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**Photo Above (Left to Right): Brian Loftus-V.P. Operations Manager: Homes by Deltona, Melissa Owen-Property Manager: Deltona Realty, Gail Kwaiser-Sales Associate for Portofino: Homes by Deltona, Kelee Gonzalez-V.P./General Manager: Homes by Deltona.**

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## Landscaping Underway at "The Kid's Garden"



As work is completed on the Splash Park at the St Augustine Pier Park (pictured above), work is beginning on the new St Augustine Beach Children's Garden..

Native endangered Red Bark Cedars are being planted as a first step. These trees will act as a wind break for seven brightly painted raised planting beds in the shape of a stick figure. These beds will be surrounded by native beach flowers and contain veggies, flowers, herbs, spices and, the kid approved, stevia plant.

Kids will do the planting, maintenance and harvesting, under the supervision of Master Gardeners from the St John's County Extension program.

Rainbarrells will be used for irrigation, classes in propagation and sustainability will be offered. Volunteers Welcome. (Pictured below is LeeAnn Lombardi planting red cedars.)





# Beaches Bistro

By Paolo Pece, Cafe Atlantico

cafeatlantico@comcast.net

## Beef Bracirole

The intensity of a good Cabernet pairs very well with the red meat, the saltiness of the prosciutto, and the depth of the tomato ragout. Serves 4.

- 1 lb boneless beef round, cut into 4 thin slices approximately 1/3 inch thick
- 4 slices of prosciutto
- 1 tablespoon pignoli beans (pine nuts)
- 2 tablespoons grated pecorino romano cheese
- 2 garlic cloves, chopped
- 2 tablespoons parsley, chopped
- 1/2 cup olive oil
- 2 28oz cans imported Italian tomatoes
- 1/4 cup tomato puree
- 2 bay leaves
- 3 fresh basil leaves, torn into small pieces
- 1 medium yellow onion, chopped fine
- 2 carrots, peeled and chopped fine
- 2 celery stalks, chopped chopped fine
- 1 cup dry red wine
- flour spread on a plate for dredging
- salt & pepper to taste

Place each slice of beef between 2 sheets of plastic wrap and pound with

a meat pounder until 1/4 inch thick. Sprinkle with salt & pepper. Lay a slice of prosciutto on each one and sprinkle evenly with the pignoli beans, pecorino romano cheese, garlic and parsley. Roll up the slices, tucking in the ends and tie with kitchen string.

Heat 1/4 cup of the olive oil in a large frying pan over medium heat. Dredge the bracirole in flour shaking off any excess, then place in the pan. Cook until browned on all sides, about 15 minutes.

Heat the other 1/4 cup of olive oil in a large saucepan over medium heat. Add the onion, carrots, and celery. Cook, stirring until tender but not browned, about 10 minutes. Add bracirole, bay leaves, and salt & pepper.

Add red wine and cook until most of liquid evaporates, about 2 minutes. Pass the tomatoes, with their juices through a food mill or sieve into the saucepan. Fill one of the tomato cans 1/2 way with water and add to saucepan. Add tomato puree, turn heat to low and cook at a simmer until beef is tender 1.5 - 2 hours.

Sprinkle the basil over the rolls, and cook for 2 minutes longer. Transfer to serving plates, spoon the sauce over the top and serve at once.

# A June Wedding & Homeowners Insurance

By Jane Tucker, First Florida Insurance

Insurance provides disaster protection and peace of mind. The last thing newly married couples need is a financial crisis due to a home fire, hurricane, or home robbery.

Young marrieds have to make several adjustments when planning for two. They depend on each other for support and may need financial protection they haven't considered before. In merging two households and perhaps two careers, couples need to consider how they will protect their assets.

When you buy homeowners insurance, don't be surprised when the insured value of the house is less than the market value. There's no need to insure the land the house is on. The insured value needs to be sufficient to repair or replace the home if there is a major disaster. Be sure the coverage keeps pace with additions or major improvements that increase the value of the home. Coverage will cost less if you set the deductible as high as you can afford.

A standard homeowner policy includes a limit on personal possessions, so an endorsement or floater may be needed to cover high value items. Merging two households presents a good opportunity to do a home inventory. This helps couples understand what their insurance coverage needs are, and provides have a record of what to claim if a real disaster strikes.

When arranging homeowners insurance, one important decision involves replacement cost versus actual

cash value coverage. Replacement cost pays the dollar amount needed to replace a damaged item with one of similar kind and quality. Actual cash value covers the amount needed to replace the item, minus depreciation.

When you start having children, you'll likely acquire more belongings such as additional TV's, home computers, or other electronic equipment. Make sure your homeowner's insurance keeps pace with your growing family and possibly a larger home. Consider inflation protection so that the homeowners insurance automatically rises with property values in your region. Safety features, such as alarm systems, smoke detectors, strong doors and deadbolts, not only keep the family safe, they save money because they reduce the likelihood of insurance claims. If you plan to add a family dog, check with your insurer before bringing home an aggressive breed. If you have a backyard pool, trampoline or swing set, consider increasing your liability coverage through an umbrella policy in case someone is injured on your property.

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## Age - just a matter of time

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

This year I celebrate a birthday many consider significant. I think the phase is 'over the hill'? I'm not sure what hill is being referred to but I'm told it's a big one. I think it's relative to one's perspective. Nonetheless, times like these often cause (me) us to re-assess - look where we are, maybe take a look back and certainly look forward.

I'm told the 'golden years' are ahead. Yet some of my patients say there's nothing golden about them. Such statements, I think, are delivered with tongue-in-cheek or maybe with a little bitter/sweet, because despite changes of appearance or the number of aches and pains - they are usually said with a smile.

I don't know when these 'golden years' are supposed to start but I know I'm headed straight toward them. And, being a healthcare worker I can't help but observe a difference between those who report significant or regular pain to those who do not. Indeed, there are many factors contributing to dysfunction: genetics, lifestyle, occupation, history of trauma, accidents or disease, but the one thing I don't find on the list is age. No where can I find that age is a cause of pain yet it is the common scapegoat. I'm told - "I guess I'm just getting old" or "I guess I'll just have to accept the fact this comes with age." True, habits and lifestyle can take their toll as the years go by but age is just the timeframe, not the cause.

FACT - our bodies respond to the forces put on them, i.e. lifting weights increases muscle mass, aerobic activities challenge the cardiovascular system and thereby increasing stamina or endurance, and stretching promotes flexibility.

FACT - A sedentary lifestyle is a life without such forces and can result in atrophy of muscle, decreased endurance and general stiffness. Causes of the sedentary lifestyle or lack of regular exercise are many. I've experienced several if not all. For me they have included injury, work schedule, family commitment, discouragement and soreness

## State Park Hosts Annual Beach Bash

The Department of Environmental Protection's Anastasia State Park would like to invite everyone out to the park for Beach Bash 2013, the 20th Annual event. This day of fun has activities for everyone, starting with a scavenger hunt and ending with a spectacular sandcastle/sculpture contest.

There will be interpretive programs, geo-caching event, kite demonstrations, hands on kayaking demonstrations, Smokey the Bear will be joining us along with other groups from our community, and thanks to the donations of local businesses lots of great PRIZES!!! Everyone leaves a winner!!! Come enjoy the park and kick

after 1-2 tries of getting back on the exercise wagon or just plain laziness or procrastination.

If you have a heavy work schedule - learn simple exercises you can do while sitting at your desk, driving, or waiting for copies. I've learned this myself and have helped many others who never realized how easy it can be. If you have night and day family commitments - get the family involved and make movement a family event. I too have resorted to this if only wrestling with my children, going for a walk with my wife or chasing the dog among other things.

If you have experienced soreness or an injury - consult your physical therapist. It may be you simply over-exercised initially. Or, perhaps the exercise was too difficult given your current condition, or you compensating due to an underlying problem such as muscle imbalance or a stiff joint. These things can be easily treated no matter your age.

Regardless of why you stopped moving - now is the time to start or start again. Our healthcare system is changing and people are living longer. Those I see living true golden years are those who are moving and when they can't move for some reason they are get help and keep going. The physical and occupational therapists at First Coast Rehabilitation are in the business of helping people move and they can help you despite where you are on the calendar of life. I know they can help you because they've helped me.

Call: 904-829-3411 (St. Augustine) or 386-325-2721 (Palatka).

*Rob Stanborough is a physical therapists, president and co-owner of First Coast Rehabilitation. He is co-author of Myofascial Manipulation: Theory & Application, 3rd ed by Proed Inc. He has been in practice for over 14 years, is a Fellow of the American Academy of Orthopaedic Manual Therapists and trained/certified in a number of soft tissue techniques.*

off summer with a trip to the beach.

There is no charge to join in the activities; however the standard park entrance fee of \$8.00 per vehicle for up to 8 people and \$2.00 for walking and bicycling individuals will still apply. Bring the whole family and spend the day at the beach.

The event will be held Saturday, June 1, 2013, 9:00 am-4:00 pm (weather permitting) at Anastasia State Park 1340-A A1A South St. Augustine, FL. 32080.

For more information, please call (904) 461-2033 or visit [www.floridastateparks.org/anastasia](http://www.floridastateparks.org/anastasia).

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## Ask Mow?

### Answering Questions About Homeowner Lawn Equipment. Featuring "Mow" St. Augustine Power House Spokesperson.

Hello readers and welcome to another edition of "Ask Mow" Hey Mow, what's new at the Power House?



Right now the big news is we have a new owner. Here are a few words from the previous owner Andy Gessells. "I want to take this opportunity to thank of all you for being loyal and valued customers throughout the past 10 years of St Augustine Power House's business journey. After much thought, I have decided to spend more time with family and Andy's Taylor Rental". "With that being said we are pleased to announce that as of June 8, 2013 the ownership of St Augustine Power House is changing. The new owner is Lance Conner, Lance and his family have lived in the St. Augustine area for over 30 years. Lance has an extensive background with equipment Sales and Service management. He is excited with the opportunity to take on and grow St. Augustine Power House for the future. I want to support Lance and wish him all the best in his new venture."

Wow that's big news Mow! Any changes that you know of following the new ownership?



Without going into allot of detail, the one thing we can expect is expansion. We have seen a real need for a consumer only based location, offering a personalized experience, faster turnaround times for shop repairs with competitive pricing for replacement parts. We also see a lot of online shoppers out there we are working on that part of the business too.

Sound exciting Mow, are there any specials running right now?



Of course, Echo is running a Spring Campaign with tons of serious offers. String Trimmers starting @ \$159, Hand Held Blowers starting @ \$159, Chain Saws starting @ \$199. Check out our website for more details or stop by and see the guys, they are always there to help you out.

That's all the time we have this month, so until next month, remember St Augustine Power House is located at 125 Pope Road. Visit us at [www.staugpowerhouse.com](http://www.staugpowerhouse.com) and if you have any questions for Mow call 904-461-0310 or email him [askmow@staugpowerhouse.com](mailto:askmow@staugpowerhouse.com).

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#1 Dad

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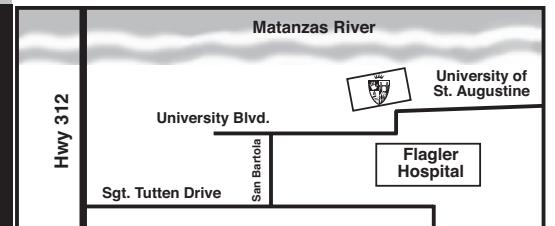
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**BREATHTAKING OCEAN VIEWS!** 437 Ocean Grove Cir. Beautiful 4BR/4.5BA home on a street of Old Florida style homes. Ocean views from 2nd/3rd and tower room—take your elevator to all levels. Chef's kitchen, open floor plan, fireplace, 2 car garage and windows from floor to ceiling make this home perfect for you and your guests. In Sea Colony gated cnty. **\$1,199,000**



**INTRACOASTAL BEAUTY!** 415 N Ocean Grande Dr. Upscale 3BR/3BA Ocean Grande condo on Intracoastal in Ponte Vedra. Large screened porch w/ gas grill and spectacular view! Access to the ocean is just steps away. Chef's kitchen has center island with granite countertops and 42" maple cabinets. Gas fireplace will keep you cozy on those cool winter evenings. **\$409,000**



**FLEMING ISLAND-- AMAZING BRICK ON WATERFRONT!** 140 Southerly Lane. Open floor plan 3BR/2.5BA home displays character throughout w/hardwood floors and exemplary moulding. Remodeled kitchen with upscale appliances and beautiful cabinetry. Views of Peter's Creek and the St. Johns River from almost any room. New TREX deck with LED lighting. **\$499,000**



**AMAZING PANORAMIC VIEWS OF THE OCEAN!** 716 Ocean Palm Way. 4 BR/5 BA European style home w/upgrades--great architectural features, high end windows & doors, coquina shell concrete walkway, privacy wall and driveway. Premium lighting. Quality cabinets w/stone countertops and Viking appliances. Tumbled Travertine stone floors. **\$2,150,000**



**The WOW House!!!** 312 S Forest Dune Dr. Spacious 5BR/4.5BA home in the gated community of Sea Colony. Chef's kitchen with all the bells and whistles & large bkfst room. Elevator takes you to all 3 levels of this magnificently appointed home. Maintenance-free decking on front porch, Anderson wndws, wd flrs, granite counters, stainless steel appliances, much more to see. **\$1,365,000**



**FABULOUS POOL HOME IN ISLAND HAMMOCK!** 413 Night Hawk Ln. Beautiful custom home boasts 4,950 sf of living area w/5BR/5.5BA, multiple decks & 4 car garage-- A/C & wkshp. Pool is heated and screened. Separate guest qtrs perfect for visitors, 25x20 bonus/media room, 2 full kitchens (Stainless appls), fireplace—all this, only a short stroll to St. Aug beach! **\$779,000**



**AMAZING LOT IN ESTATE SECTION OF SEA COLONY!** 887 Ocean Palm Way. Beautiful lot with Cedars and Oaks in one of the most desirable gated communities in St. Augustine. Large estate homes section where you can build your new dream home. Community offers security, pool, clubhouse, and 4 private ocean walkovers. Bring your plans and enjoy! **\$249,000**



**SHOWS LIKE A MODEL!** 3457 Kings Rd South. Beautiful 4BR/2BA home is better than new. Travertine fireplace and floors in main living area. All SS appliances and Corian kitchen countertops. Custom designed double front door. This is one of the most attractive homes in Oakbrook--gated cnty w/clubhouse, tennis, pool & playground. **\$250,000**



**LARGE CORNER LOT IN SEA COLONY!** 901 Ocean Palm Way. Lot is in prestigious Estate Section where all homes have large lots. Custom homes in this section are large and beautiful built in "Old Florida" style. Cnty is the premiere neighborhood in St. Augustine Beach--beautiful pool w/pavilion & kitchen. Buy today and start to plan your dream home tomorrow. **\$249,000**



**DIRECT OCEAN FRONT CONDO!** 8550 A1A South, Unit 259. Recently remodeled 2BR/2.5BA--new Lennox 2 Ton A/C and air handler with 10 year warranty. New paint, carpet, balcony and much more. Completely furnished and located in a complex with 4 heated pools, tennis, racquetball, playground, and boat storage. Great investment property for the discriminating condo buyer! **\$369,900**



**EXCEPTIONAL PROPERTY!** 20 Bermuda Run Way. Great lot in Bermuda Run—one of the most desirable gated communities on ocean. Nineteen custom homes in this cnty w/condos. Lot has pool for just the custom homes. Low HOA fees--only 3 lots from the pool & steps from the ocean. Cnty is well maintained and one of the best locations on the island. **\$179,000**



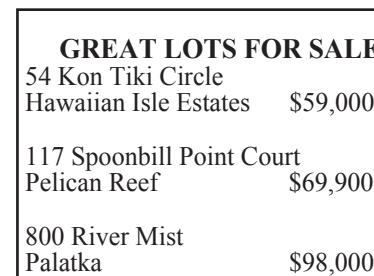
**SEA COLONY GORGEOUS!** 464 Ocean Grove Circle. 4BR/4.5BA open floor plan home built with the finest maintenance-free materials. Windows are hurricane resistant to 125 MPH. Kitchen w/granite, SS appliances and more. In beautiful gated community pool, clubhouse and private access to the ocean. Perfect upscale beach house! **\$1,190,000**



**GREAT MARSH VIEWS!** 136 Spoonbill Point Ct. This lovely lot boasts great views in Pelican Reef--a gated, Intracoastal cnty. Close to Old City, shopping and Anastasia State Park. Community offers marina w/boat slips for lease. Only 125 homes when fully built out—and your dream home could be one of them on this beautiful lot. **\$117,000**



**PARADISE ON THE BEACH!** 19 Seascape Circle. Beautiful 5BR/3.5BA home that offers an Ocean view from almost all rooms—sold as is, but in terrific condition. Many upgrades in this 3 -story Crescent Beach home w/2 balconies, 3 fireplaces, granite countertops, wood floors & a custom made elevator. If you love ocean breezes and comfortable living, you will want to see this one! **\$899,000**



**GREAT LOTS FOR SALE**

54 Kon Tiki Circle	Hawaiian Isle Estates	\$59,000
117 Spoonbill Point Court	Pelican Reef	\$69,900
800 River Mist	Palatka	\$98,000
100 Lancaster Place	Boyd Beach	\$149,000
109 Grand Oaks Drive	Grand Oaks	\$169,000
<b>GREAT INVESTMENT</b>		
245 Dondanville Road	3BR/2BA	\$170,000

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