



St. Augustine Beaches NEWS JOURNAL

NEWS INFORMATION FOR & ABOUT ST. AUGUSTINE BEACH & ANASTASIA ISLAND

Commissioner Margaret England Retires from City Service



Shown left to right: Commissioner Beth Sweeny, Commissioner Margaret England, Mayor Don Samora, Vice Mayor Dylan Rumrell, Commissioner Undine George.

At its December 5, 2022, meeting, the City Commission presented a plaque to Commissioner England in appreciation for her 14 years of service to the City as a member of the Planning and Zoning Board and the Commission. She also served two years as Mayor. She has decided it is time to retire from public office though she intends to remain attentive to City matters and help complete the Vision Plan.

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EMMA Concert Association presents Jacksonville Symphony



The Jacksonville Symphony will perform a Masterworks Concert at 7:30 p.m. January 22 in Lewis Auditorium at Flagler College. The Jacksonville

Symphony is one of Northeast Florida's most important cultural institutions, enjoying a national reputation and regularly heard on more than 250 public radio stations across the country on Performance Today.

The program will include Samuel Barber, Adagio for Strings; Aaron Copland, Appalachian Spring Suite; and Antonin Dvorak, Symphony No. 9, "From the New World."

Other upcoming events include The Ocala Symphony Orchestra on February 4 and Dance Alive Ballet on March 18, both in Lewis Auditorium at Flagler College.

The Words and Music Series continues from 1 to 2 p.m. January 5 with Stephanna, Steve and Anna Marr, a clarinet and piano duo who are intimately involved in several musical venues in our community. They are both classically trained and have performed together in the Romanza Festival, with the St. Augustine Orchestra, the St. Augustine Concert Band, the St. Augustine Community Chorus and First Coast Opera. This free concert will take place in The Waterworks, 184 San Marco Ave., in uptown St. Augustine. The Waterworks is available through the generosity of the City of St. Augustine and the St. Johns Cultural Council. For Tickets: emmaconcerts.com or 904-797-2800.

St. Augustine Beach and Beyond...

By Lorraine Thompson (staugbeachwatch@aol.com)

Purchase beach driving passes early

St. Johns County annual beach driving passes are now available. St. Johns County resident passes are \$50, non-resident passes are \$100, and ADA-accessible passes are \$40. Passes are available through March 1 at St. Johns County Tax Collector offices located at 4030 Lewis Speedway and 6658 U.S. 1 South in St. Augustine, 725 Flora Branch Boulevard in St. Johns, and 151 Sawgrass Coners Drive in Ponte Vedra Beach. Passes may also be purchased at the Beach Services Office, 901 Pope Road, St. Augustine and at the St. Johns Ocean and Fishing Pier Gift Shop, 350 A1A Boulevard in St. Augustine Beach.

Residents must present a valid I.D. with a St. Johns County address or present proof of St. Johns County property tax payments to purchase a resident pass. A disabled person parking permit or proof of qualification must be presented when requesting an ADA-accessible pass. Disabled military veterans are eligible for a free annual pass by showing their military I.D. or a letter from Veterans Affairs verifying their disabled status.

Tolls are required starting March 1 through September 30. After that date annual and daily beach passes will be available for purchase at tollbooths locations. Purchases made at toll booths are cash only. If passes are lost or misplaced, a new pass must be purchased. Without the annual pass, daily beach tolls will be \$10 for county and non-county residents, \$5 for handicapped, and \$5 for active military (with ID)

For more information about beach driving passes, please call the St. Johns County Beach Services Office at 904.209.0331.

Training for summer beach lifeguards underway

It's not easy climbing up into a lifeguard tower on a hot summer day-- but what's really not easy are the steps needed to qualify for the job as a beach lifeguard.

St. Johns County Fire Rescue (SJCFR) is seeking highly motivated and qualified personnel to help staff local beaches this summer. Candidates must be 18 years of age, have a valid driver's license, be able to swim 500 meters in under ten minutes and complete a half-mile run in under 3 and a half minutes. Tryouts for the 2023 summer season, continue at the Solomon Calhoun Pool, 1300 Duval Street in St. Augustine (continued page 7)



US Coast Guard Auxiliary Chris Dolan Certificate

US Cost Guard Auxiliary Flotilla 14-7 presented a Certificate of Appreciation to the Manager of WestMarine Store #547 in Saint Augustine, Florida in November, 2022 for his outstanding cooperation in 2022 and previous years in promoting boating safety and for his numerous invitations to the flotilla to provide boating information to visitors inside the store.

Chris has been extremely cooperative in providing space and extending other courtesies to the flotilla in support of our boating programs. We appreciate the opportunity and thank him and WestMarine. A challenge coin was also presented to Mr. Dolan as a thanks for his years of service to the community and the US Coast Guard Auxiliary.

The Coast Guard Auxiliary is the uniformed volunteer component of the U.S. Coast Guard and supports the Coast Guard in nearly all its service missions. The Auxiliary was created by Congress in 1939. For more information, please visit www.cgaux.org



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Online: www.SABNJ.com

Tatiana Diaz
Media Consultant
Editor/Sales

(904) 894-0204
TatianaObserver@gmail.com



Cliff Logsdon
Publisher
Managing Editor

(904) 607-1410
clifflogsdon@att.net



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



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City Manager Max Royle

www.staugbh.com
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Distribution Locations for the Beaches News Journal

- St. Augustine Beach City Hall
- Anastasia Library
- St. Johns County Pier Park
- YMCA
- Main Library
- Southeast Library

The purpose of the St. Augustine Beaches News Journal is to serve neighborhoods of St. Augustine Beach and other communities on Anastasia Island. First priority will be given to reporting news and activities of the residents of St. Augustine Beach local communities, and other news and events that directly affects the St. Augustine Beaches areas. Second priority will be given to articles of general interest as space permits.

Information and ads should be received by the 15th of the month in order to appear in the following month's issue. Articles or information may be sent to the Beaches News Journal, 2465 US1 South PMB #8, St. Augustine Florida 32086. Information may also be e-mailed to clifflogsdon@att.net or clogsdon1@yahoo.com.

All materials submitted to the Beaches News Journal is subject to editing. Publishing of submitted 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 Beaches News Journal.

Information, articles and other materials published are believed to be accurate at time of publishing. Acceptance of advertising does not constitute an endorsement or approval of any content, product, or services by the New Journal or its staff or contractors.

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The Beaches News Journal is published by an independent publisher and is not affiliated with any government or agency, community development, management company or Homeowners Associations.

**News & Events From Around
the Beaches & the Island**

St. Augustine Beach City Hall Update

The City Commission held its last meeting for 2022 on December 5th. Actions taken at the meeting included:

1. Presentation of plaque to Commissioner Margaret for her 14 years of service to the Commission.

2. Approved on final reading an ordinance to vacate an alley between 1st and 2nd Streets, west of 2nd Avenue.

3. Re-appointed Ms. Sandra Krempasky to another three-year term as a member of the Sustainability and Environmental Planning Advisory Committee.

4. Approved a budget resolution to adjust the Fiscal Year 2023 budget for a second Code Enforcement Officer.

5. Approved a budget resolution to adjust the FY 23 budget for the dune walkover project.

6. Approved a budget resolution to adjust the FY 23 budget for audit fees.

7. Approved a budget resolution to appropriate \$100,000 from American Rescue Plan Act funds for restrooms for Ocean Hammock Park. The additional money is needed because costs for the project have increased significantly.

8. Provided direction to the City staff as to the information the Commission will need to make a decision concerning whether to relocate the Ocean Hammock Park beach access walkway. That decision will be made at a future meeting, the date of which is still to be determined.

9. Approved a resolution to increase the yearly inspection fee for vacation rentals to \$450.

The City Commission's next regular meeting will be held on Monday, January 9, 2023, at 6 p.m. at city hall. The public is welcome to attend or view the meeting at staugbh.com.



**St. Augustine Film Society presents
Wong Kar-Wai Mini Film Festival**

The St. Augustine Film Society presents a Wong Kar-Wai Mini Film Festival featuring ChungKing Express on Friday January 27th at 7:00pm at the Waterworks, 184 San Marco; and In The Mood For Love, Sunday January 29th at 7:00pm at Temple Bet Yam, 2055 Wildwood dr.

Filmmaker Jim Gilmore will lead discussions both nights to give perspective on each film. Admission \$8.00 BOGO gets you in for both nights, film society members and students FREE. For further information visit staugustinefilmsociety.com or call (904)254-9524.

St. Augustine Travel Club

The St. Augustine Travel Club will hold their next meeting on Wednesday, January 4, 2023, at 3pm at the Southeast Branch Public Library. We will be covering NORWAY and OSLO (canceled from a previous date).

See the beautiful scenery of this Scandinavian country and its famous fjords, well-preserved and picturesque medieval city of Bergen, traditions of village life, maritime history in the capital Oslo including the Viking ships and the famous Kon Tiki raft.

For those of you who do not know about the club, it is formatted as an armchair travel presentation with a brief lecture and a video highlighting areas around the world, with focus mostly on Europe, but also other parts of the world. Also, some of our participants have hosted a presentation based on their own travel experiences. If you are interested in doing a presentation about your unique travel experience, please let us know. The Travel Club also organizes a cruise in the Caribbean region once a year, and is published in the local papers. If you require any further information, please call Peter Dytrych at (904) 797-3736.

Do You Have Community News to Share?

Do you have news, events or personal interest information that are relevant to our communities in and around St. Augustine Beach? Please forward them to the Editor for consideration for the monthly News Journal. Please contact Editor clifflogsdon@att.net or call 904-607-1410.

View the Beaches & Observer Online!

Get the latest Beaches News Journal and Observer issues downloaded to your computer or smart phone even before the printed editions hit the community mailboxes!

You can also view past issues back to 2013. Monthly print editions can be found at local libraries or by monthly subscription of \$12 per year. See SABNJ.com or StAugustineObserverOnline.com



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News From Around St. Johns County

Flagler Hospital Free Monthly Education

Living with Cancer Support Group

3rd Wednesday of each month at 11:00 am at Care Connect (3rd floor of the Whetstone building) This is an informal gathering for adults with any type of cancer and their caregivers. It is open to all affected by cancer. This group will provide the opportunity to meet others in similar situations, share your stories, provide practical suggestions and offer support to each other. If you prefer to participate virtually via Zoom, please call 904-819-4793 for further instructions.

Breast Cancer Support Group

1st Tuesday of each month at 6:00pm in Flagler Hospital's Matanzas Room. The mission of the Breast Cancer Support Group of St. Augustine is to give help, comfort and friendship to breast cancer patients, survivors and their families. They invite many guest speakers, including doctors, pharmacists, nutritionists, educators, etc. They gather together to share the company of others with similar experiences and offer each other comfort and support. For more information, visit www.bcskofstaug.com or email bcsgofsa@gmail.com.

Restorative Yoga: Rest, Heal, Restore

Wednesdays Weekly from 1:00pm -- 2:15pm at the Wellness Center Taught by Certified Yoga Instructors through the Christina Phipps Foundation Restorative yoga encourages physical, mental and emotional relaxation. Ease into this yoga session with gentle stretching and breathing techniques that allow you to experience the following benefits that Restorative Yoga offers: - Relax the mind and body - Enhance your mood - Soothe the nervous system - Reduce chronic pain - Improve sleep. Please call the Cancer Education and Support Center at 904-819-4793 for information about any of these programs.



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Tel: 904-819-4793
www.flaglerhealth.org



Flagler
Hospital

Shores Riverview Club Monthly Dances!

Come on out and enjoy live music and dancing at the Riverview Club in the St. Augustine Shores! Tickets are \$15 per guest and seating is open. Bring your own food and drinks! RSVP is not required but is encouraged. Call 904-794-2000 or email christine@staugshores.net to RSVP! Debbie Owen & Tony T will be playing on January 21, 2023!! The Riverview Club, 790 Christina Dr., St. Augustine 32086.

1960

By Max Royle
St. Augustine Beach City Manager



Let's saunter down Memory Lane to January 5, 1960, when the five residents appointed by Florida's governor held a public meeting to take the oath of office as Commissioners of the newly incorporated Town of St. Augustine Beach. Their first decisions were to select one of their members as Mayor, another as Vice Mayor, and a resident as Town Clerk. After these weighty legislative acts, the meeting, according to its one-page summary of doubled-spaced sentences, was adjourned and refreshments were served to "approximately 75 guests." Humble beginnings.

While 1960 may seem a long time ago, the span of sixty-three years between then and now is galactically speaking a trillion zillionth of a nanosecond, in other words, microscopically less than a mini-speck of dust on a gnat's single eyelash. Yet, despite this comparatively brief span of time, much of what life was like in our fair country back then was vastly different from what it is today.

For example, in 1960 there were just three TV networks: ABC, CBS and NBC. Riddle of the century: How did Americans endure such appalling privation? Perhaps they survived because a gallon of gasoline cost 31 cents, a loaf of bread 23 cents, a dozen eggs 57 cents, a McDonald's hamburger 21 cents, a real glass (not plastic) bottle of real (not Diet, not Zero) Coca Cola 10 cents. Almost breathtakingly expensive compared to these prices was milk at \$1 a gallon. The median cost of a home was \$11,900 and the median monthly rent was \$71. And I should add that the federally mandated minimum wage was \$1 an hour.

To saunter farther: In 1960, the popular weekly TV shows were weighted towards Westerns: "Wagon Train," "Gunsmoke," "Rawhide," and "Have Gun Will Travel," while one or two-screen movie theaters (no multiplexes) featured "Spartacus," "The Magnificent Seven," "Swiss Family Robinson," and the unforgettable "Psycho."

AM not FM ruled radio station airwaves and mono not stereo was the norm for music listening. The Top Ten pop music hits were mostly blandly soothing compared to today's music: "Theme from a Summer Place" (Percy Faith Orchestra), "Cathy's Clown" (Everly Brothers), "It's Now or Never" (Elvis), while those inclined to a new dance style could gyrate to "The Twist" (Chubby Checker).

Interesting year, 1960. It was a transition time: from the bald and elderly President Dwight Eisenhower to the young John F. Kennedy with his lion's mane of hair, who projected "vigah," as they say in Boston. There were noteworthy stirrings of the civil rights movement when African American students held two sit-ins at a Woolworths in Tallahassee. And in Vietnam, the number of American advisors was increased from 327 to 685, the start of the steep slide down the slippery slope of "mission creep".

St. Augustine Beach in 1960: 396 residents, 1,200 mostly vacant acres, a few motels, restaurants, shops and perhaps two gasoline stations along its rustic, narrow two-lane main street---a pit stop between the tourist magnets of St. Augustine and Marineland. Humble beginnings indeed.

Single & Parenting Support Group Crescent Beach Baptist Church

Single & Parenting is a weekly support group designed for single parents to share tips and parenting wisdom that will help them find rest, hope, and encouragement. Starting January 8, 2023 through April 2, 2023, on Sundays 5:15pm-7:00pm at Crescent Beach Baptist Church, St. Augustine FL 32086.

Contact Chris at 904-654-5418 or email christopher.d.brown@hotmail.com or www.singleandparenting.org under "Find a Group to register". You are welcome to join any time during the 13 weeks. Childcare is available for all ages.

Mah Jongg Tournament Temple Bet Yam

The tournament will be held at Temple Bet Yam, 2055 Wildwood Dr. (just off SR 207) in St. Augustine, Florida.

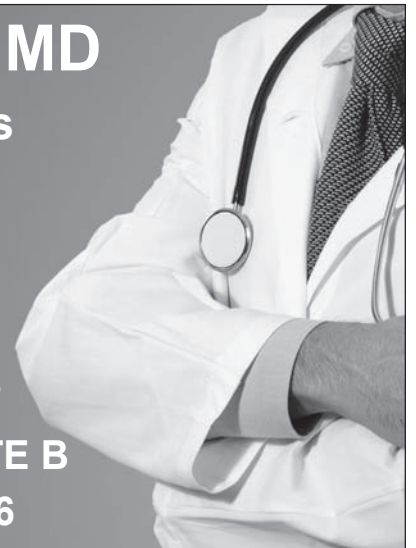
Same date: Thursday, February 23, 2023, Same registration: 10:30 a.m. Same start time: 11:00 a.m., Same deadline to enter: February 16, 2023. Cash prizes and lunch are included with the \$30.00 donation.

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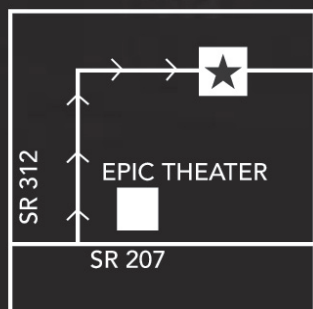


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The Couple that Paints together, Stays together! Let us introduce you to David and Judy Snyder. Nebraska boy meets Nashville girl in LA on February 9th engaged on the 14th married on the 28th, 1970. Dave (a marine) and Judy have been married 53 years. They pray and paint together to stay at together! They have four children and we're missionaries in three countries for 15 years.



David, who's main subject is wildlife, while Judy is more inclined to paint musical instruments, mainly guitars and whimsical landscapes and mystical lands out of her imagination. Both of them thrive on commission work as well, that is up to their customers, all who love their style.

St. Augustine is home now and so is the Art Studio, whom they thank for finding a home for their art and inspiring both of them to follow their dreams.

You can see their combined show for the First Friday Opening on January 6th, starting at 5pm and ending at 8pm and then will stay for the month of January where we will

also have a brand new member's show as well.

The New Year also brings many new Classes, Workshops and Events. One of these happening on Saturday, January 7th is a Vision Board Workshop at 8:30am until 1pm. Jodi Santangelo-Ash wants you to email her at Jodi@jodisantangelo.com or call 918-809-8552 for details and to register.

Collage Class, All Materials Supplied. Thursdays from 7pm to 9pm. Theresa Morgan, Artist. Contact: tatstaug421@gmail.com for more information.

S.T.E.A.M. Rooted Learning Education Program for ages 7 through 14. Contact Norah Sutphin at norahsutphin@gmail.com.

The Art Studio is located at 370 A1A Beach Blvd. in the St. John's County Pier Park and is open 7 days a week from 12pm to 5pm. We are a 501(c)(3) Non-Profit organization that brings Art and Culture to the community and offers classes, special events, exhibitions and rental space. For more information visit us at www.beachartstudio.org, Facebook or call 904-295-4428.



NAMI Volusia/Flagler/St.Johns Family-to-Family Education Program

NAMI "Family-to-Family" is a free, 8-session education program for family, friends and significant others of adults with mental health conditions. NAMI Family-to-Family provides information about anxiety, depressive disorders, schizophrenia, bipolar disorder and other mental health conditions. Other topics covered include communication, problem solving, treatment and recovery.



The course is designed to increase understanding and advocacy skills while helping participants maintain their own well-being. The program is taught by trained family members who have a loved one with a mental health condition. NAMI Family-to-Family is an evidence-based program (EB). For information on the research base for the program, visit nami.org research. To register, contact cabrabrj@att.net or 352-246-9519.

NAMI Volusia/Flagler/St.Johns, Family-to-Family Education Program
January 21- February 11, 2023, Saturday, 9:30 AM-3:30 PM, St. Augustine



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E-Mail: propertybyberta@aol.com • Web: www.bertabythebeach.com

SAB Civic Association 2023 Membership Cards available now!

2023 Civic Association Membership Cards are available now on our website or you may get one immediately by stopping in at The Sunshine Shop at 645 A1A Beach Blvd during their regular business hours. Show your membership card and enjoy discounts at local businesses like The Sunshine Shop, Sunset Grille, Mango Mangos, Salt Life, Beachside Diner, The World Famous Oasis, Cindy's Gift Shop and many more.

The Civic Association is a 42 year old non-profit organization that is staffed entirely by volunteers. We produce the free summer Music & Art by the Sea Concert Series, Surf Illumination and we provide Free WiFi to Pier Park visitors. In addition to saving money when you shop locally, joining helps defray the operating costs of the Association. Operating costs include, Annual Corporate Filings, Insurance, Rent and phone. We are properly registered with the Florida Department of State, file an annual IRS Form 990 each year and we are happy to answer any questions you may have. Thank You in Advance for joining the St Augustine Beach Civic Association.



The City of St. Augustine Beach has a page on its website dedicated to Ocean Hammock Park. There are many informative documents including a FAQ sheet with the most updated information. Please visit: www.staugbch.com.

Do You Have Community News to Share?

Do you have news, events or personal interest information that are relevant to our communities in and around St. Augustine Beach? Please forward them to the Editor for consideration for the monthly News Journal. Please contact Editor email: clifflogsdon@att.net or call 904-607-1410





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Anastasia Island gift giving that lasts a year

By Lorraine Thompson (staugbeachwatch@aol.com)

If you're looking for a gift that hits home, this time of the year is the best time to obtain memberships that will last for a year. You might also consider purchasing these memberships as "gifts" for yourself.

• If you're a frequent visitor to Anastasia State Park, consider joining the **Friends of Anastasia State Park** for \$25 per year. The memberships entitle you or the recipient to twelve park entrances throughout the year. Without the membership, admission fees are \$8 for vehicles with 2 to 8 people, \$4 for single occupant vehicles. For membership information go to www.friendsofanastasia.org.

• For those who travel throughout the state, an annual membership is also available that covers entrance to most **Florida State Parks**. Individual passes cost \$60. Family passes are available at \$120. For details, visit <https://www.floridastateparks.org/learn/florida-state-parks-annual-pass>.

• **St. Augustine Lighthouse Museum** offers several annual membership levels starting at \$25 that also offer discounts on programs including summer camps as well as entrance to other Florida lighthouses. The Lighthouse is located at 81 Lighthouse Avenue on Anastasia Island. For information call 829-0745 or visit www.staugustinelighthouse.org.

• **St. Augustine Beach Civic Association** not only entertains the public with free summer concerts and sponsors other beach events. It also offers annual memberships with the proceeds helping to defray the costs of its programs. Individual Memberships are \$20 per year and Corporate and Family Memberships are \$30 annually. Use the membership card year-round for ten to fifteen percent discounts at restaurants and for other products and services offered on the island as well as on the mainland. Memberships are not restricted to St. Augustine Beach residents. They can be purchased at The Sunshine Shop, 645 A1A Beach Boulevard and online at www.sabca.org. They will also be available at the Surf Illumination event on December 3.

• **St. Augustine Alligator Farm Zoological Park**, located on the island at 999 Anastasia Boulevard, offers individual annual memberships at \$139.95. Family Membership \$169.95. There is even a Grandparent Membership for two adults and grandchildren 18 and younger for \$159.95 per year. The memberships include unlimited admissions year-round, gift shop, birthday parties, zoo camps and other discounts. For membership details visit <http://www.alligatorfarm.com/zoo-membership/> or call 824-3337.

• **Marineland Dolphin Adventure**, located at 9600 Oceanshore Boulevard, off A1A South, now offers annual passes. Prices start at: Individual Pass: \$60.75(1 adult); \$42.06 (1 child). Each annual pass includes unlimited general admission, 20% discount off all programs, 10% discount at Ripple Effect Kayak and Boat Tours. Annual passes may be purchased at the Marineland ticketing office or call 877-933-3402 for information.

St. Augustine Beach and Beyond...

(continued from page 1)

on January 8 and 30, February 5 and 27, March 5 and 27, April 2 and 24. All tryouts begin at 9 a.m.

Potential new guards will be required to attend the Marine Rescue Academy in order to be eligible for hire with St. Johns County Marine Rescue. The Marine Rescue Academy consists of 40 hours of Emergency Medical Responder, 8 hours of CPR, and 40 hours of advanced USLA surf rescue training.

For more information call (904) 209-0340, email jearl@sjcfl.us, or visit Facebook at www.facebook.com/sjcfirerescue.

Christmas tree recycling

St. Johns County Christmas tree recycling program runs through January 4. Residents can bring Christmas trees between the hours of 9 a.m. to 4 p.m. to the following locations:

Ron Parker Park, 60 Old Beach Road (by the Community Garden and Dog Park); Mills Field, 1805 Racetrack Road (in the back of the east parking lot); First Tee of St. Johns County Golf Course, 4401 Cypress Link Blvd. (right off the main road to the golf course); Davis Park, 210 Davis Park Road (in the front parking lot); Timan Ridge and Stratton Transfer Station.

Trees should be free of decorations and debris. Artificial trees will not be accepted. For information call 209-3740.

Ron Parker Day

A community event to honor patrolman Ron Parker and other local fallen police who died in the line of duty, will be held from 11 a.m. to 12 noon on Friday, January 12, at Ron Parker Park, 607 Old Beach Road.

Parker was on patrol in the early morning of January 12, 1975, when a call came about an abandoned car in a parking lot at the beach. While investigating, Parker was shot twice in the neck. The park, located off Pope Road at Old Beach Road, was later named after Parker and serves as a reminder of the dangerous situations to which law enforcement officers are exposed. Parker, who was 27 years-old at the time, has been the only St Augustine Beach law enforcement officer killed in the line of duty. Ron Parker Day is open to the public and will be hosted by former and current law enforcement officers, firefighters, elected officials including judges, the District 7 state attorney, and private citizens.

The park offers a picnic area, dog park, softball field, basketball court, tennis, paddle tennis and pickleball courts. Ample parking is available. Admission and parking are free. For information call 904-471-3600 or visit sabpd.org.



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Financial Focus

Information Provided by
Edward Jones



Time for New Year's financial resolutions

It's that time of year when many of us promise ourselves we'll go to the gym more, or learn a new language, or take up a musical instrument, or any number of other worthy goals. But this year, when making New Year's resolutions, why not also consider some financial ones?

Here are a few to consider:

- Don't let inflation derail your investment strategy. As you know, inflation was the big financial story of 2022, hitting a 40-year high. And while it may moderate somewhat this year, it will likely still be higher than what we experienced the past decade or so. Even so, it's a good idea to try not to let today's inflation harm your investment strategy for the future. That happened last year: More than half of American workers either reduced their contributions to their 401(k)s and other retirement plans or stopped contributing completely during the third quarter of 2022, according to a survey by Allianz Life Insurance of North America. Of course, focusing on your cash flow needs today is certainly understandable, but are there other ways you can free up some money, such as possibly lowering your spending, so you can continue contributing to your retirement accounts? It's worth the effort because you could spend two or three decades as a retiree.

- * Control your debts. Inflation can also be a factor in debt management. For example, your credit card debt could rise due to rising prices and variable credit card interest rate increases. By paying your bill each month, you can avoid the effects of rising interest rates. If you do carry a balance, you might be able to transfer

it to a lower-rate card, depending on your credit score. And if you're carrying multiple credit cards, you might benefit by getting a fixed-rate debt consolidation loan. In any case, the lower your debt payments, the more you can invest for your long-term goals.

* Review your investment portfolio.

At least once a year, you should review your investment portfolio to determine if it's still appropriate for your goals, risk tolerance and time horizon. But be careful not to make changes just because you feel your recent performance is not what it should have been. When the financial markets are down, as was the case for most of 2022, even quality investments, such as stocks of companies with solid business fundamentals and strong prospects, can see declines in value. But if these investments are still suitable for your portfolio, you may want to keep them.

* Prepare for the unexpected. If you encountered a large unexpected expense, such as the need for a major home repair, how would you pay for it? If you didn't have the money readily available, you might be forced to dip into your long-term investments or retirement accounts. To prevent this, you should build an emergency fund containing three to six months' worth of living expenses — or a year's worth, if you're retired — with the money kept in a low-risk, liquid account.

These resolutions can be useful — so try to put them to work in 2023.

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

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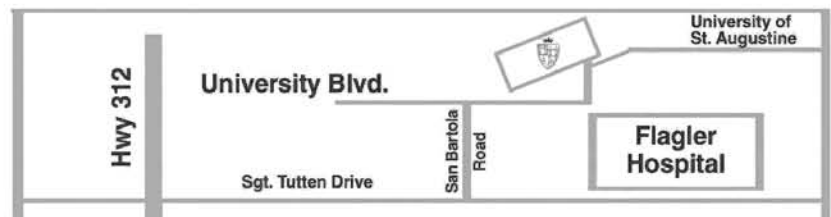
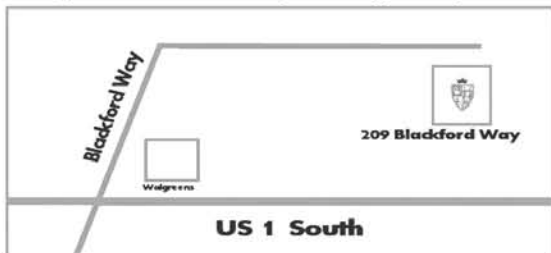
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Another Year

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

It's hard to believe we are into twenty, twenty-three - 2023. I can remember the hype that preceded 2000 and here we are 23 years later. Many things have changed, and some things remain the same. It is during these transitional times we tend to take stock of where we are, where we've been and where we'd like to go. That said, such retrospection and planning often involves an element of our physical well-being. As a physical therapist, this is very familiar territory.

One of the things that has not changed is the way our bodies respond to the forces that act upon them. I have written many times regarding forces and our bodies, i.e. lifting weights increases muscle mass, aerobic activities challenge the cardiovascular system and thereby increasing stamina or endurance, and stretching promotes flexibility.

Unfortunately, the opposite is true. Our bodies respond to a lack of activity and lack of applied forces. A sedentary lifestyle can result in weakness and muscle atrophy, decreased endurance and general stiffness. I have seen the consequences of the inactive lifestyle, not just this past year, but especially the last two years. I have also recently seen a resurgence of people trying to make their way back to previous fitness, condition, balance and function.

As you set your New Year's resolutions to increase activity, lose weight and regain lost function, start as we do at First Coast Rehabilitation. Start with slow. Allow your body to heal and adapt between activities. Start with success. Start with what you can do now, not worrying about what you used to be able to do. You'll get there.

If you have a heavy work schedule, start with simple exercises you can do while sitting at your desk, driving, or

waiting for copies. If you have night and day family commitments, get the family involved and make movement a family event. One of my favorite exercises for shoulder rehab is the countertop push-up. When I was rehabbing my shoulders, I started with three each time I entered the bathroom or kitchen. Anyone can do them at any age, provided they can reach the counter. Try taking the stairs one extra time. Try parking a little further away. Try to lift your groceries a few extra times - 1, 2, 3 - then put them in the trunk or on the counter.

When it comes to exercise and rehabilitation, the phrase "no pain, no gain" has been one of the most misunderstood and misapplied phrases since the 1980. And did I say this is twenty, twenty-three?

Regardless of why "we", me included, have been moving less, even a year older, - it's always a good time to start moving again, just like now. If you need help, reach out to use at First Coast Rehabilitation.

Here's to a good and Happy New Year!

Rob Stanborough was one of the first PT's to be permitted to use DN in FL since 2017. He has trained others in DN since 2010 both nationally and internationally as a Senior Instructor for Myopain Seminars (www.myopainseminars.com). He is a co-owner of First Coast Rehabilitation, est 2006 (www.firstcoastrehab.com), has presented and published regarding DN and co-authored Myofascial Manipulation: Theory & Application, 3rd ed by Proed Inc.

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In March 2023, an Evening of Arias will return, an annual event that features heavy hors d'oeuvres, a silent auction, and performances by First Coast Opera guest artists. Tickets and details about upcoming performances are available at firstcoastopera.com.



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Anti-Virus - More is not better

When we consider protection, we tend to think that more is better. In many cases this is true. Such as your car having locks plus an alarm, your money in a bank plus FDIC insurance on those bank deposits, or a 300+ pound center plus several large linesmen guarding your favorite quarterback on an important play.

Computer virus protection is different, and more than one application is actually much worse. They will fight one another in several ways, which can prevent the virus protection you need, and slow your computer down.

Anti-virus applications can be very "resource intensive", meaning that they slow your computer down. All Anti-virus applications make your computer slower than it would be without them. Some anti-virus advertising campaigns brag about their product having less impact on performance than the competitors.

If you have more than one, not only are they both using resources and slowing you down, but they are actually fighting one another, and in some cases you may see dramatically slower computer speeds.

Each application you have running on your computer requires computing power, and the more you have running the less efficient each will be. Then, if you have applications that fight each

other, it spirals into a very inefficient situation.

Many of my customers are unaware that they are running more than one anti-virus application and surprised at the difference it makes when we clean up the mess.

If more than one is not better, you might ask which is best. That depends on your specific needs. If you are a business that holds customer financial information, you will need more protection than a home user that seldom uses their computer. Do you primarily use your computer to check email, or are you checking your financial assets and retirement accounts? The latter needs more protection than the former.

No matter what anti-virus you choose, be certain that you only have one installed. Any qualified computer tech can help you in this regard, and I would be happy to discuss your specific needs, and help you make the choice.

Steven Aldrich is a technology advisor with decades of experience as an IT Director and is the owner of First Coast Computer Services. Contact Steven if you need a trusted advisor to come to your business or home and help with your technology. See my ad on this page. Steve@fccspro.com or (904) 479-5661.



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