



St. Augustine Beaches NEWS JOURNAL

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

March 25-26
Francis Field, St. Augustine FL

Whether you're looking to rock out to the soulful sounds of local blues group Duffy Bishop, want to take a walk on the human-size hamster water wheel, or prefer to peruse the Arts & Crafts village for artisan gifts, the St. Augustine Lions Seafood Festival offers a bit of something for everyone. Now in its 40th year, the Seafood Fest (as it's known by locals) returns to the Ancient City on Saturday, March 25th and Sunday, March 26th for a two-day extravaganza of food, arts & crafts, live music, rides, and fun

activities at Francis Field in downtown St. Augustine. Founded in 1981, this year's festival expects to draw more than 15,000 attendees. New highlights for the 40th Annual Seafood Festival include a Giant Crocodile Slide, Moon Bounce, Kids Obstacle Course, and more. Returning fan favorites include an Arts & Craft village, Pirate Magic with Captain William Mayhem, and daily appearances by famous characters such as Rapunzel, Mirabel, and Superman as well as face painting, balloon sculptures, caricatures, and funnel cake. Live music is another highlight of the festival with a diverse line-up of local and regional acts, including Pyrates of Inequity, Bad Dog Mama, Collapsible B, Slang, Duffy Bishop, The Free Rangers, Thick and Thin String Band, Brothers Futch, and more. For a full schedule and set times, please visit here.

"Since life has finally returned to as normal as it can be, we are anticipating seeing old friends and new at this fun event," says Lion Memory Hopkins, Festival Chairman. "We have varied some of the entertainment with more pirates and more magic. We have some surprises for the on-stage entertainment as well. Don't miss it!" Event Information: Francis Field is located at 25 W. Castillo Drive in downtown St. Augustine. Festival hours are Saturday, March 25th from 10am to 9pm and Sunday, March 26th from 11am to 6pm. The Arts & Crafts village closes at sundown. No pets allowed. Shuttles will pick up and drop off visitors on Saturday, March 25th at three shuttle locations provided by the City of St. Augustine. More information on parking and shuttles will be posted on the websites (continued page page 7)

St. Augustine Beach and Beyond...

By Lorraine Thompson (staugbeachwatch@aol.com)

Local U. S. Coast Guard Auxiliary seeks new members

New to the area or ready to retire?

Retirees usually can expect to face major changes in their day to day lives like not much to do or too much to do. If you retire to a beach area like Anastasia Island, the call of the ocean and inland waters beckons the retiree to connect.

If you're looking for a local connection, U. S. Coast Guard Auxiliary 14-7, which serves the St. Augustine area, offers this suggestion: consider becoming a member of its flotilla.

"We lost almost twenty percent of our membership during the covid lockdowns," said Sean P. Flynn, who currently serves as 14-7 Flotilla Commander. This happened nationwide as the covid restrictions created a strain on performing duties and requirements, Flynn noted. (phont to right)

Looking to fill those gaps, Flynn emphasizes that auxiliary membership is open to men and women of all ages and a boating background is not required.

"Free training comes with the membership," Flynn added.

Auxiliarists are given extensive training and are now authorized to participate in most Coast Guard missions with the exceptions of law enforcement and military missions. While most members choose to become involved locally, they are free to choose from the many missions that interest them.

A bit of local background— From 1941-1945, members of the U. S. Coast Guard trained at the Hotel Ponce de Leon in downtown St. Augustine and were stationed at the St Augustine Lighthouse throughout WWII. The division headquarters is now located at Mayport, Florida.

The all-volunteer U. S. Coast Guard Auxiliary was originally formed in 1939. Through the years, its mission became primarily recreational boater safety and public education. But that all changed dramatically in the aftermath of the September 11, 2001 terrorist attacks. Since then, members of the Coast Guard Auxiliary have stepped up to serve as a "force multiplier" for the active-duty Coast Guard, creating an extra 21,000 "Coasties," as they are frequently referred to.

Meanwhile, the number of boaters in northeast Florida continues to increase with the influx of new residences. Many are interested in boating and are anxious to get involved. With more boaters on the waterways, the increase of boating accidents has also increased. In 2022 there were 836 reported boating accidents which resulted in 60 fatalities throughout Florida. Many of the accidents and deaths could have been prevented with more knowledgeable boaters.

Among its offerings, the U.S. Coast Guard Auxiliary provides boat safety classes, vessel exams to review the overall seaworthy capability of the vessel, and if passed, an annual inspection sticker. Successful completion of the inspection usually qualifies the owner for an insurance discount.

The flotilla also assisted during last year's devastating hurricanes. Assistance included communication to marinas, schools, Emergency Operations Center personnel, public boat community and local authorities.

"These types of duties help calm the public, communicate our cause and increase hurricane awareness. Additionally, we quickly rallied around any auxiliarist who needed assistance and made ourselves available for personal assistance," Flynn said.

Flynn was recently elected to serve as Flotilla Commander for another year. What's it like to be the head of a U. S. C.G. flotilla?

"I was elected in 2022 and again in 2023. I serve with our Vice Commander Jose Riera, who also is our flight officer for the flotilla. Riera continues to fly missions for USCG Division 14. We now have flight and facility (boat) missions throughout the Augustine area, including the lower St Johns River," Flynn noted.

Flynn's background includes work in the Department of Defense industry working with defense contractors for engineering and IT projects. The hardest part of his volunteer job with 14-7, he said, is organizing, training, developing mission strategy, new recruits, keeping current on USCG requirements and still working a full time job. (See page 7)



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News & Events From Around the Beaches & the Island

St. Augustine Beach City Hall Update

The St. Augustine Beach City Commission met on February 6, 2023. Here is a summary of the actions taken:

1. Approved the Public Works Director's request to negotiate the cost for civil engineering services with Environmental Consulting and Technology of Jacksonville for the Magnolia Dunes/Atlantic Oaks Circle drainage improvements project.
2. Approved the Public Works Director's recommendation to reject the bids received for the Oceanside Circle drainage and pavement project because the lowest bid, \$876,850, exceeds the \$500,000 that was appropriated in the City's budget for the project. The project could be funded in the future by a stormwater utility fee, or a special assessment of the adjacent property owners, or a grant.
3. Approved an ordinance on first reading to levy a stormwater utility fee that all property owners in the City would pay to maintain and improve the City's stormwater management system. The ordinance will have a public hearing and final reading at the Commission's March 6th meeting.
4. Approved the Public Works Director's proposal to advertise for project and grant management services because of the volume of projects the
5. Approved a coin-style memento for Commissioners to give to honor citizens or to special guests.
6. Determined the assignment of Commissioners to certain organizations, such as the Chamber of Commerce, the Visitors and Convention Bureau and the Tourist Development Council.
7. Discussed doing an annual evaluation of the two employees appointed by the City Commission, the Police Chief and the City Manager. The evaluations will be done in August.
8. Approved three budget resolutions:
 - a. to increase by \$18,000 the appropriation for new Police Department vehicles because of an increase in their cost;
 - b. to transfer \$263,421 to the Fiscal Year 2023 budget because the new weir project at the City's Mizell Road retention pond wasn't completed in FY 2022 when the money was originally budgeted;
 - c. to appropriate additional money for Police Department radios in order to take advantage of a discount offered by the vendor that will save over \$20,000.



will be held on Monday, March 6, 2023, at 6 p.m. in city hall, 2200 A1A South. The public is invited to attend. The meeting can be viewed online at staugbch.com.

St. Augustine Travel Club

The St. Augustine Travel Club will hold their next meeting on Wednesday, March 8, 2023, at 3pm at the Southeast Branch Public Library. We will be covering NICARAGUA.... Discover the untouched beauty of the land in a country rich in culture and beautiful nature. Located between the Pacific Ocean and the Caribbean Sea, it is a Central American nation known for its dramatic terrain of lakes, volcanoes and beaches and noted for its Spanish colonial architecture.

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.



St. Augustine Travel Club Cruise

The St. Augustine Travel Club will again be sailing the seas on Sunday, December 10 - 17, 2023 on the beautiful new Italian ship MSC SEASHORE out of Port Canaveral to the Caribbean and Mexico, to the ports of Ocean Cay (MSC private island and Marine Reserve in the Bahamas), Costa Maya and Cozumel (Mexico) for a 7-day cruise. Prices start from \$619 per person, double occupancy, for inside cabin, inclusive of all port fees and taxes. Balconies and Oceanviews are also available at additional cost. Book now with a \$199 p.p. deposit and receive \$50 per stateroom On Board Credit, Free Beverage Package, Wi-Fi and more. Call Peter, St. Augustine Travel Club at (904) 797-3736.

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 view Monthly past issues from 2013. Current print editions can be found at local libraries or by monthly subscription of \$12 per year. www.SABNJ.com or StAugustineObserverOnline.com



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St. Augustine Beaches

NEWS JOURNAL

2465 US 1 South PMB #8
St. Augustine, FL 32086
Online: www.SABNJ.com

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



City of St. Augustine Beach

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City Manager Max Royle

www.staugbch.com
sabadmin@cityofsab.org

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.

GriefShare Program Crescent Beach Baptist Church

GriefShare, a weekly seminar designed to help you rebuild your life after the loss of a loved one. Learn in a warm, caring environment. We see folks attending these sessions who have suffered the loss of a loved one. The program continues until May 10, 2023.

We meet Wednesdays 6pm-7:30 pm at Crescent Beach Baptist Church, St. Augustine, FL 32086. You are welcome to join at any point during the 13 weeks. Contact Melanie, 904-759-1054 or email rscoggn@gmail.com or GriefShare.org under Find a group to register.

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.

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News From Around St. Johns County

Flagler Hospital Free Monthly Education

For more information on any of the following, please call the Cancer Education and Support Center at 904-819-4793.

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 bcskofsa@gmail.com.

Restorative Yoga: Rest, Heal, Restore
Wednesdays Weekly from 1:00pm -- 2:15 pm 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



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Flagler
Hospital

Living with Cancer Support Group

3rd Wednesday of each month at 11:00 am

Our Living with Cancer support group has moved to Cancer Specialists of North Florida, 121 Whitehall Drive, St. Augustine 32086. Same day and time-the third Wednesday of every month at 11:00. We still have the ability to ZOOM in if needed.

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.

What's Up

By Max Royle
St. Augustine Beach City Manager



You may think not much is happening in our fair City other than, like the ocean tides, the ebb and flow of tourists, but the reality is otherwise. For those residents who want to be in the know, here's the know.

BEACH RESTORATION. Tropical Storm Nicole was a beach-eating monster. Fortunately, already planned is the U.S. Army Corps of Engineers' next periodic restoration of the beach. The project will start in mid-July 2023 and be finished by the end of February 2024. Two-plus million cubic yards of sand will be put on the beach from the State Park to Ocean Hammock Park. And be assured that sea turtle nests will be protected.

BEACH ACCESS WALKOVERS. To protect the dunes, the City recently constructed walkovers at 3rd, 4th, 5th and 8th streets for a cost of \$342,350. The St. Augustine Port, Waterway and Beach Commission generously appropriated \$335,00 for the project. After the beach restoration project is done, the City will have more walkovers constructed in 2024.

OCEAN HAMMOCK PARK IMPROVEMENTS. The Park is located between the Bermuda Run and Sea Colony subdivisions. The improvements include restrooms, trails, scenic overlook/picnic pavilion. Construction of the restrooms is under way. Most of the costs for the improvements will be paid by grants.

DRAINAGE IMPROVEMENTS. In 2023, there are several projects in the design/permitting phase: Ocean Walk and Magnolia Dunes subdivisions; the west ends of 7th, 8th and 9th streets; and regulating the flow of stormwater into the City from Anastasia State Park. State appropriations will pay most of these projects' costs.

STORMWATER MANAGEMENT FEE. To provide money to maintain the City's extensive drainage system, the City Commission is considering a fee that the owner of every improved property would pay. At a November 14th public hearing, the Commission approved a resolution to adopt a fee. In early 2023, the staff will ask the Commission to authorize the fee, which, if approved, would go into effect in 2024.

STREET IMPROVEMENTS. Paved in 2022 were 1st through 8th streets east of A1A Beach Boulevard, Mickler Boulevard between 16th and 11th streets, and North Trident Place. Underway in 2023, the construction of 2nd Street west of 2nd Avenue and a sidewalk and drainage improvements along the north side of A Street between the Boulevard and the Beachcomber Restaurant. Still to be done: arranging for adjacent property owners and the City to pay the costs to pave 4th Street between the Boulevard and 2nd Avenue.

PARKING IMPROVEMENTS. The project is paving the parkettes on the west side of A1A Beach Boulevard between A and 1st streets. Drainage improvements will also be done there. The design/permitting phase has been completed with construction scheduled later in 2023. No other parking improvements are in the budget and there has been no discussion by the Commission about paid parking.

ON THE HORIZON. Major topics are adoption of the Vision Plan and whether to underground electric power lines along A1A Beach Boulevard. Stay tuned....

SAB Democrat Club

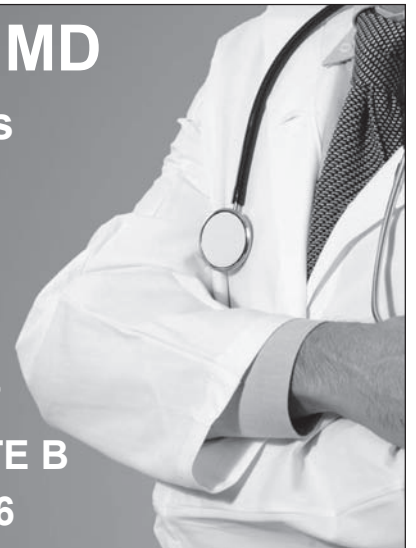
The SAB Democrats will have its next gathering on Tuesday, March 7, 5:30 pm at the Anastasia Island Branch Library. The St. Augustine Beach Democrat Club's focus is on current local issues affecting those living in St. Augustine Beach. These meetings provide an excellent opportunity to get to know the elected representatives, mingle with Democratic candidates and socialize with our Democratic neighbors. The speaker for March 7th will be Dr. Elizabeth R. Brown. She is a social psychologist and is the President of the United Faculty of Florida at the University of North Florida. She will be speaking about the escalating actions to change higher education in Florida and how these actions will impact students, faculty, staff and Florida residents. The Club meets on the first Tuesday of the month at Anastasia Island Branch Library, 124 Sea Grove Main Street, 5:30 pm, plenty of parking available. For additional information, please contact sabdems511@gmail.com.

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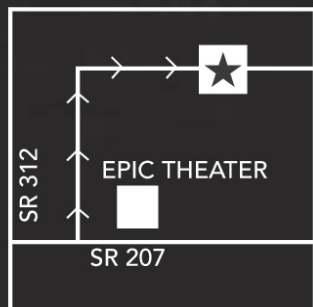
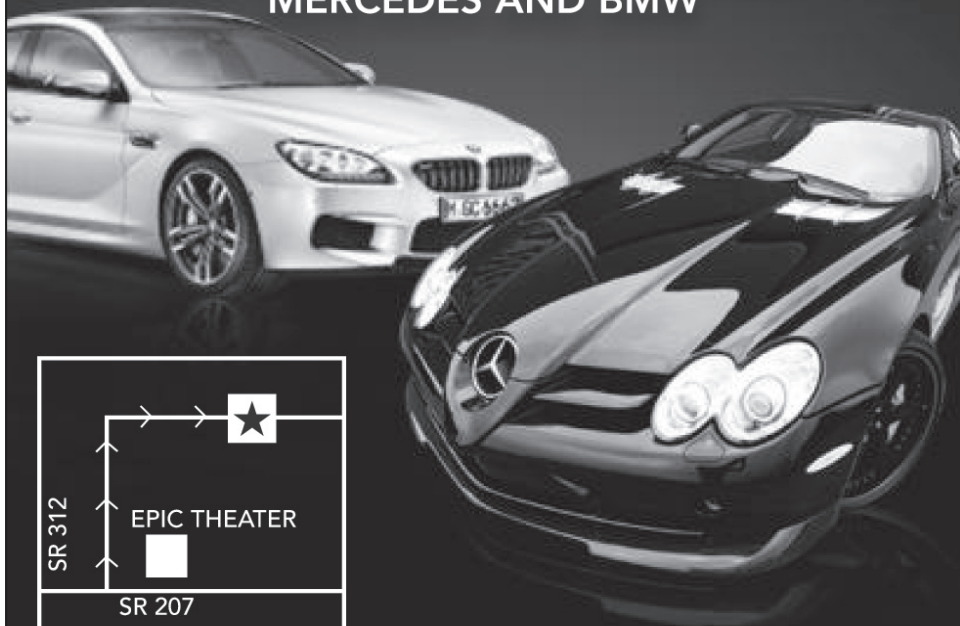


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The March First Friday Lands on Friday, March 3rd. at 5pm to 8pm and Features Melodye Stimpel as well as a Brand New Member's Show.

Melodye first started painting while a high school student in central Massachusetts. Her love of color and texture has developed into many styles and themes over the years. In daily life she is a clinical research professional who runs global trails from her St Augustine home office ... an office that is also her art studio! What better way to escape the stress of corporate responsibilities than to spin your chair around and unwind with a brush or pallet, or experiment with a new technique recently acquired.

Melodye is constantly researching new methods to incorporate in her art. Her focus shifts from time to time, meandering between watercolor, pastels, oils, pallet work and even some pen & ink. Recently most of her work has been "liquid art", acrylics using a pour method, then embellished with a brush or other tool. She often incorporates elements of the natural world in her art, including leaf prints, sea fans and shells.

Melodye's husband Thom is from Laguna Beach, California - a small coastal town considered by many to be the art capital of the US. They lived in nearby San Clemente for many years and enjoyed frequenting the galleries and festivals held in Laguna throughout the year. Melodye and Thom travel extensively, acquiring fine art at auctions and regional pieces from individual artists they meet in their global travels. Melodye also takes inspiration from many famous artists they have met during their travels, including Peter Max, Daniel Wall, Chris DeRubeis, Simon Bull, Michael Goddard, Allison Lefcort, and others.

Melodye loves "thrilling her friends" with imaginative works that they requested, often having them lend a hand - or a few colorful fingers - to the creation of their own special art. Her Show will available to see from the Opening on First Friday, then throughout the Month of March.



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.



Mary Flowers at Waterworks March 17th

On March 17th, the St. Johns Cultural Council hosts an Intermediate Guitar Workshop led by renowned recording artist and instructor Mary Flower at The Waterworks from 4-6 PM. (184 San Marco Avenue, St. Augustine, 32084)

This 90-minute workshop is limited to 20 participants and is followed by a reception with the artist and a complimentary beverage. Tickets start at \$25.

GET YOUR TICKETS NOW!

Sylvia

by A.R. Gurney

A modern romantic comedy about a marriage and a dog.

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Language not appropriate for young audiences.

March 3, 4, 10, 11 - 7:30pm
March 5, 12 - 2:00pm
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Are You In Pain?



Arthritis is a very common condition that can present itself in many ways. Some of the limitations can be:

- Weakness
- Difficulty performing daily tasks
- Pain with activities
- Joint deformities
- Pain at rest
- Inflammation associated with dietary choices and stress

Luckily, there are measures you can take to keep you from living with these limitations:

- Education in joint protection, energy conservation & adaptive equipment
- Exercises to support surrounding muscles
- Splinting and orthotics
- Education in ways to reduce inflammation

If any of this sounds like you, call our office and schedule an appointment with Linda Smiciklas. Phone: (904) 217-4259. Website: WWW.STARSREHAB.ORG

Diva Edition! An Evening of Arias

Saturday, March 11, 2023 from 5:30 to 8:30 PM
Marsh Creek Country Club
169 Marshside Dr, St. Augustine, FL 32080

First Coast Opera's annual gala fundraiser will feature a musical program by guest artists. Heavy hors d'oeuvres from Chef Will Swank and a complimentary glass of bubbly. Cash bar. Silent auction. Tickets and details about upcoming performances are available at firstcoastopera.com

Single & Parenting Support Group

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. Runs 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.

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Coast Guard Auxiliary

(continued from page 1)

“The easiest part,” Flynn said with a smile, “is organizing, training, developing mission strategy, new recruits, keeping current on USCG requirements.” He offered that some of the auxiliary training areas available and currently in need of members include:

- Culinary assistance—working with active-duty chefs on bases or aboard cutters. Recently a request for 144 Auxiliarists with culinary certification was put out to assist at the southern border;
- Surface operations—patrolling the waterways and providing safety zones for various waterway events;
- Communications—working side by side with active-duty watch-standers at Coast Guard stations and Vessel Traffic Service;
- Public education—the No. 1 objective of the Auxiliary, sharing your knowledge by teaching safe boating; and
- Vessel examinations—inspecting recreational or commercial vessels, making sure they are equipped with required safe boating equipment, including life jackets for everyone on board.

The auxiliary meets on the first Thursday of the month at the St Augustine Yacht Club. Members of are required to wear the same uniform as active duty Coast Guard members due to the joint training and missions. While auxiliary members do not have rankings, they do serve an office which has corresponding insignias. For more information contact Sean Flynn at FC@mysafeboating.com or visit the USCG Auxiliary 14-7 website at wow.uscgaux.info/content.php?unit=070-14-07



Lions Seafood Festival

(continued from page 1)

lionsfestival.com and citystaug.com as well as at [Facebook.com/staugustinelionsfestival](https://www.facebook.com/staugustinelionsfestival) About the Lions Club: Lions Clubs International is the largest service club organization in the world. More than 1.4 million members in over 48,000 clubs are serving in 200 countries and geographic areas around the globe. Since 1917, Lions have strengthened local communities through hands-on service and humanitarian projects – extending service impact through the generous support of the Lions Clubs International Foundation. The organization is focused on supporting vision, the environment, childhood cancer, hunger, diabetes, and more. In addition, the 75-year-old, 501c3 nonprofit St. Augustine Lions Foundation raises funds each year to support worthwhile local community projects, and since 1981, has raised well over \$2 million dollars.

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Financial Focus

Information Provided by
Edward Jones



Can you count on Social Security?

If you're getting closer to retirement, you might be thinking more about Social Security. Specifically, can you count on it to contribute part of the income you'll need as a retiree?

There's been an increase in alarming language surrounding the solvency of Social Security, but in reality, its prospects are not nearly as gloomy as you might have heard.

Here's the story: Under current law, Social Security is estimated to exhaust its trust funds by 2035, after which benefits could be cut by 20%, according to the 2022 Social Security Trustees report. However, the large cost of living adjustment (COLA) (8.7%) for 2023 could cause the trust funds to use up their resources sooner.

But this outlook may represent a worst-case scenario. For one thing, the cost of the 2023 COLA will be somewhat offset by higher taxes on workers contributing to Social Security. The maximum amount of earnings subject to the 6.2% Social Security tax jumped from \$147,000 in 2022 to \$160,200 in 2023. And in looking down the road, further increases in this earnings cap may also help reduce the gap in the trust funds. Increasing the payroll tax is another possibility for boosting funding to Social Security.

And here's a political reality: Social Security is a popular program and it's unlikely that any future Congress wants to be blamed for reducing benefits. Of course, there are no guarantees, but it seems fair to say that you can reasonably expect some benefits from Social Security when you retire.

But perhaps the bigger issue is just how much you should depend on Social Security for your retirement income. On average, Social Security benefits will provide about 30% of a beneficiary's

preretirement earnings, according to the Social Security Administration. But the higher your earnings before you retire, the lower the percentage that will be replaced by Social Security.

Still, you'll want to maximize the benefits that are available to you — and that means deciding when to start taking Social Security. You can begin as early as 62, but your monthly payments could be as much as 30% lower than your normal (or "full") retirement age, which will likely be between 66 and 67.

Even if you were to wait until your full retirement age before collecting Social Security, you'll also need to draw on other sources of funding. So, while you are still working, it's a good idea to keep contributing to your IRA and 401(k) or other employer-sponsored retirement plan.

The amount you contribute should depend on your overall financial strategy and your financial needs, so, for example, you probably shouldn't put in so much into your retirement accounts that you feel significant stress in your monthly cash flow. But when you do get a chance to invest more in these accounts, such as when your salary goes up, you may want to take advantage of the opportunity.

Ultimately, you should be able to count on Social Security as part of your retirement income. You may want to consult with a financial professional to determine when taking Social Security makes the most sense for you and how you can also get the most from your other retirement accounts. You'll want a retirement income strategy that's built for the long run.

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

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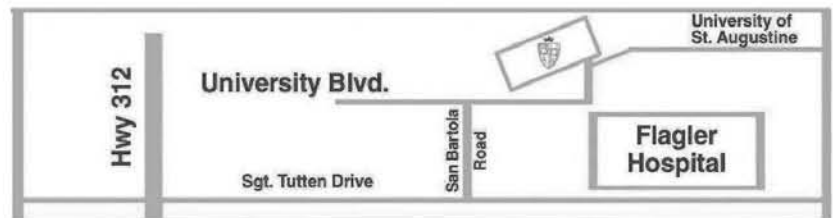
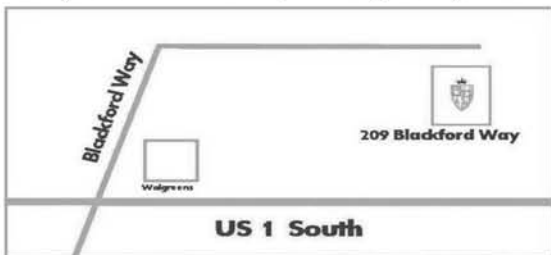


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150 Minutes

By Rob Stanborough
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It's a new year, which often brings a pause, re-evaluation and plans for the months ahead. One of the areas where changes are planned is in health. There are plenty of infomercials for every type of exercise program imaginable vying for our attention: boxing, dancing, salsa, with equipment and without. When subscribing to new program can cause increased chances of injury during transitional periods such as New Year's, beginning of summer and significant birthdays as people look to make changes in their lives. The start of something completely new and unfamiliar without giving the body a chance to accommodate can often result in soreness, injury, and/or abandonment of the program itself. The end results are no life-style change at all and maybe disappointment. But, it doesn't have to be that difficult, traumatic or extreme.

A recent article in the British Journal of Sports Medicine showed a low-dose of moderate to vigorous physical activity may reduce mortality by 22% in adults over 60 years (Hupin D, et al. BJSM 2015;49:1262-67).

It is known that regular physical activity increases life expectancy and reduces all cause-mortality. The Physical Activity Guidelines Advisory Committee Report recommends a minimum of 150 min of moderate to vigorous activity. Exercise or Physical Activity can be measured using METs, or the Metabolic Equivalent of Task. Moderate exercise is the equivalent of a brisk walk, as if one was in somewhat of a hurry but chose not to run. Vigorous exercise would be the run, not a sprint, but a run. With the brisk walk on the low end and the run on the high end of what is required, this seems very doable for many, including those over 60 years of age.

Do the math. Sixty times 22% equals 13.2. That means one could reduce the mortality rate by 13.2 years. But that's not all. More importantly, when the rest of what is known about regular exercise is also considered, it could mean 13.2 years of improved mobility, strength, function and energy levels.

It seems our busy lives leave less and less time for exercise. But according to this study, 150 min per week, or 30 min a day for 5 day is sufficient to reduce mortality by 22% in adults over 60. The results would certainly be the same for all ages. What the article does not say is whether the exercise time needs to be in 5 – 30 minute blocks, 7- 21 minute blocks or 15 – 10 minute blocks. Imagine if every time you visited the store you parked in the space furthest way instead of waiting for the closest and walked "briskly" to the door? What would happen if you "ran" to the mailbox instead of walking? Or strolled during the first part of your dog walk, allowing your dog to take care of business and then walked briskly on the return? You both would benefit. It's physical activity at the moderate level. Run, and it becomes vigorous.

Spend 1-2 weeks looking for opportunities where your activity level could increase with simple daily tasks and start there. Then, challenge yourself to try a few – parking lot, mail, dog-walk, shopping, etc, and see what happens. Don't do them all at first, just a few. Turn it into a contest with your spouse, friends, children or grandchildren. Keep it simple and fun. Before you know it, you could be adding years to your life.

Rob Stanborough is a physical therapist serving St. Augustine for nearly 20 years and has presented both nationally and internationally. He was one of the first PT's to be permitted to use DN in FL and doing so since 2017. He has trained others in DN since 2010 as a Senior Instructor for Myopain Seminars (www.myopainseminars.com). He is a co-owner of First Coast Rehabilitation (www.firstcoastrehab.com), and co-author of Myofascial Manipulation: Theory & Application, 3rd ed by Proed Inc. Read previous columns posted on www.firstcoastrehab.com.

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Computer Corner

by Steven Aldrich
904-479-5661

Don't call that number



These Fake Tech Support scams are one of the worst things that I hear from my clients. They had a message on their computer telling them to call a phone number to fix some problem with their computer.

Below are a few ways to tell if you are about to be scammed by a notification on your computer. These are ALWAYS FAKE:

1. There is a Phone number shown in the notification, along with a plea for you to call immediately.
2. You can't get rid of the notification.
3. There are sirens or someone speaking, and you can't stop it.

Here is what you should do if you see such a notification on your computer.

1. Hold the power button down for 5 seconds, then release it. This will force the computer to shut down.
2. Then press the power button and start it up normally.
3. Once it is started, open Chrome, Firefox, Internet Explorer, or whichever browser you normally use.
4. If the notice returns, shut the computer down again and call me.
5. If it does not, you are good to go.

WHAT YOU SHOULD NEVER DO, IS CALL THE PHONE NUMBER.

So, what are these notices anyway? How do the scammers get them on our

computers?

Simply stated they are nothing more than a webpage pop-up notification with some fancy scripting to prevent you from closing them. They are generally the result of a hacked webpage or scammer advertisement placed on the webpage you went to.

Typically, you see these notices when you have a typo in a web address you entered. Many scammers buy website names that are typical typos for popular websites. As an example, I recently tried to go to my Medicare Advantage benefits web page, and I typed in the address incorrectly. BAM!!! I was on scammer website.

Bottom line:

NEVER call any phone number shown on a warning screen. They are ALWAYS Scams.

If you are unsure about what you are seeing on your computer, call me or any tech that you know and trust. You can shut it down, but take a picture first!

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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