

Mothers Day May 11
Memorial Day May 26



St. Augustine Beaches

News Journal

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



Volunteer Expo Connect Over 350 Volunteers with Service Opportunities

Over 350 new volunteers were signed up to support the work of more than 40 non-profit organizations which participated at the First Annual Volunteer Expo held on April 12, 2014 at the St. Augustine Beach Pier Park. A number of local media partners, including the St. Augustine Beach News Journal and St. Augustine Shores Journal, helped to promote this special event focused on volunteerism. The Volunteer St. Johns project and expo were created by the Leadership St. Johns Class of 2014.

Leadership St. Johns is executive leadership development program of the St. Johns County Chamber of Commerce which selects approximately 20 local leaders each year who participate in 10-month leadership training program. Each LSJ class is challenged to complete a community service project during their program year. The Volunteer Expo was the Class of 2014's service project. Previous projects include the 2012 classes' High School Leadership Seminars and the class of 2001's program, Youth Leadership St. Johns, which was managed for more than a decade by members of the 2001 LSJ class and continues today as a program of the St. Johns County Chamber. (continued on page 14)

Inaugural Betty Griffin House 5k Run & Walk & Friends of Betty Brunch Results



Ani Veltcheva crossing the finish line setting a new world record.
Ani Veltcheva and Justin Taylor (Overall Race Winner) receiving awards.

The Inaugural Betty Griffin House 5K Run & Walk, presented by Flagler Hospital, took place this past weekend at the St. Augustine Beach Pier. 568 runners and walkers came out on a very warm and sunny morning to make this event a wonderful success! More than \$25,000 was raised for Betty Griffin House to support the support the victims of domestic & sexual assault.

Justin Taylor was the Male Overall Winner with a time of 16:33 and Ani Veltcheva, a 9 year old, was the Female Overall Winner with a time of 18:47. Not only was Ani the overall female winner but she also set a world record for her age group of 1-9 years old. For a complete listing of winners please visit www.racesmith.com. (continued on page 12)

City Hall Update

At its April 7, 2014 regular meeting, the St. Augustine Beach City Commission made the following decisions:

1. Appointed Mr. Ernesto Torres as the junior alternate on the code enforcement board.
2. Heard a presentation of the audit report for Fiscal Year 2013 of the city's financial operations by representatives of the auditing firm Purvis Gray and Associates, and accepted the report. The auditors found no evidence of misuse of city funds.
3. Agreed with the request from a citizen, Mr. Pat Hamilton, to send a letter to federal and state agencies, to protest the use of sonic devices for oil exploration off the northeast Florida coast because of detrimental effects on marine life.
4. Approved two permits for special events in the city: one for the Gamble Rogers Folk Festival on Sunday, May 4,



2014, at the county pier pavilion; the other for the Diva Half Marathon and 5K run on Sunday, December 7, 2014.

5. Approved the purchase of 1,000 city logo pins.
6. Approved four proclamations: to declare April 2014 as Child Abuse Prevention Month; to declare April 25, 2014 as Arbor Day in the city; to declare May 2014 as Motorcycle Safety Awareness Month; to declare May 17-23, 2014 as National Safe Boating Week.
7. Approved the sole

source purchase of valve actuators for the Mizell Road storm water pumping station.

8. Approved five budget resolutions: a. to appropriate \$10,000 for the services of a consultant to do a peer city review of the city's non-police operations b. to recognize grant money received by the police department, and to recognize as revenue the county's

(continued on page 4)

What's Inside The News Journal This Month

- *Message from the Mayor*
- *City Manager: Poised*
- *City Charter Update*
- *Beautification Committee: Water Restriction Sequel*
- *Financial Focus: Helping Older Parents Avoid Financial Scams*
- *Spiritually Speaking: Pre Memorial Day Reflections*
- *Sheriff's Corner: Beach Safety Tips*
- *Health Focus: Any Age - Any Time*
- *Chief's Dish: Chicken with Prosciutto and Green Olives*
- *Homeowners Insurance Frequently Asked Questions*

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St. Augustine Beaches News Journal

St. Augustine Beaches News Journal

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City of St. Augustine Beach"

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City of St. Augustine Beach

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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 #180, St. Augustine Beach, Florida 32080-6509. Information may also be

e-mailed to beachesnewsjournal@yahoo.com or the editor at clogsdon1@yahoo.com.

All articles, news, ads, or other information submitted to the News Journal are subject to editing. Publishing of submitted letters and information is at the discretion of the publisher. Views and opinions expressed are those of the writer and do not express the viewpoint of the publisher or editorial staff of the News Journal.

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

Matters concerning **advertising** should be referred to the General Manager or mailed to 1965 A1A South #180, St. Augustine Beach, FL 32080-6509.

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



News From Around St. Johns County

Temple Bet Yam Religious School Celebrates Passover with a "Chocolate Seder"

by Carol Gladstone

Recently families of the Temple Bet Yam Religious School celebrated Passover with a "Chocolate Seder." The Chocolate Seder was a creative addition to the traditional Seder the Temple holds each year. Passover celebrates the exodus of Jews from Egypt and the story is told utilizing symbolic items on the Seder plate.

In this case, the Religious School staff created chocolate symbols to exemplify the traditional. For instance, wine became chocolate milk. Matzo was dipped in chocolate, the bitter herb used to remind Jews of the harshness of slavery was substituted by bitter chocolate. A special Chocolate Haggadah followed the traditional order of a Seder. A delicious time was had by all!



Shabba Services in May

Temple Bet Yam, a reform Jewish congregation, will hold Shabbat services, led by Rabbi Fred Raskind, on Friday, May 9th at 7:30 P.M.; and Friday, May 23rd at 7:30 P.M.. All are welcome to attend. Temple Bet Yam is located at 2055 Wildwood Drive. For more information, call 904-819-1875, or visit www.templebetyam.org

CASINO CRUISE

Temple Bet Yam of St. Augustine will host a Victory Casino Daytime Cruise on Tuesday, May 20th. The \$45.00 ticket includes: transportation to and from the ship from St. Augustine and Palm Coast; Boarding for the five hour cruise; A \$10 food voucher; \$20 Qualified Slot Play; Complimentary cocktails while gaming; And live entertainment. There are three elevators on the ship for the convenience of passengers. There will be two pick up and drop-off points: Temple Bet Yam, 2055 Wildwood Rd, St Augustine at 7:45 A.M. with departure at 8:00 A.M.; Cracker Barrel, 4 Kingswood Drive, Palm Coast, at 8:15 A.M. with departure at 8:30 A.M. For more information and to make reservations, contact Terre Wallach 904-826-0281/ terretsp@bellsouth.net or Andrea Marx 904 460-9569/ amarx46@comcast.net.

Ameris Bank and St. Johns Food Services Sponsor COA Centenarian Luncheon

The *Council on Aging* would like to honor our community centenarians along with community residents who are age 95 or older, at the annual COA Centenarian Luncheon scheduled for Thursday, May 8 at 12:00 noon at River House, 179 Marine Street,

The Centenarian Luncheon is proudly sponsored by Ameris Bank and St. Johns Food Services. Table Sponsorships are available for \$200.00 and include two seats at your table for the luncheon along with recognition at the event. In addition, all sponsors will be included in all River House promotional materials for the entire month of May! Table sponsors to date include Herbie Wiles Insurance, Orthopaedic Associates of St. Augustine, Mayor Joseph Boles, Community Hospice, Haven Hospice, Grafton House, Allegro, BayView, Glenmoor, Westminster Woods, and Craft's Trophies.

If you or someone you know is age 95 or over, please contact us to join in this very special celebration of our community's treasured senior citizens. For information or to RSVP call Jane Faybik at 209-3687 or email jfaybik@stjohnscoa.com.

SJR State to host Viking 5K Run

St. Johns River State College will present its inaugural Viking 5K Run on Saturday, May 24. "The Viking 5K Run promises to be a fun-filled event open to runners, health-walkers, families and anyone who seeks to raise their heart rates and support SJR State," said Caroline Tingle, SJR State vice president for development and external affairs.

The Run will begin at 8:30 a.m., starting at the Tilghman House, 324 River Street, Palatka. Pre-registration for the race is \$25 for the general public and \$20 for SJR State employees and students. Registrations will be accepted on the morning of the race with \$30 entry. The overall male and female winners of the Run will each receive a \$100 prize, and awards will be presented for first, second and third place winners in each age division.

The Viking 5K Run is presented by Baker's Sporting Goods and Oliver Oaks and Vines. Additional sponsors include Futch's Landscaping and Armstrong Roofing, Inc. Sponsorship opportunities are available.

Funds raised will help support the College by providing resources to students and programs. For additional information and online registration, visit SJRvikings.com or call the SJR State Foundation office at (386) 312-4100.

SACC Announces Photography Show Winners

The *Saint Augustine Camera Club* (SACC) announces the winners of its Third Annual Juried Member Photography Show, which opened on Friday, April 4 at the Art Studio near the St Johns County Pier. The event was part of the April First Friday Art Walk.

Kay Wells won the top prize with her photograph of a foggy morning in a Florida wetland - Cue the Suspense Music. Second honors went to Terry Bottom for his moving Sauce Boss guitar player, and Henry Bollmann captured third with a detailed shot of the Bridge of Lions with the city in the background - West View. Honorable mention went to Troy Graves for Graveyard of Dreams, Carol White for Soft Petals, Tom Brock for Rivers Edge and Jim Hughes for I Remember You. Cash prizes and gift certificates were presented to all winners.

There were two judges for the show: Edson Beckett, photography and graphic

design teacher for over 22 years at Flagler Palm Coast High School, and Charlie Badalati, a professional photographer who runs a fine art printing business in Palm Coast.



The Member Show runs through April, and at its conclusion, will move into the Rotunda Gallery of the St Johns County Administration Building for three months. This building, located at 500 San Sebastian Way off Highway 1 North, is

open to the public from 8-5 Monday through Friday.

The Saint Augustine Camera Club, founded September 2010, is dedicated to providing members with educational information and enjoyable activities in the field of photography. The club meets the third Thursday of each month at the Watson Realty Office on US 1 South at 6 pm. The club web site is www.saintaugustinecameraclub.com.

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NEW LISTING
ONE FLOOR COTTAGE. 961 Deer Hammock Cir. 3BR/3BA in prestigious Sea Colony. Custom upgrades--wood floor in main living & wood ceiling in family room, custom trim, 10' ceilings, large kitchen w/ breakfast area, granite, stainless appliances & 2 pantries. Office off family room and large screened porch. **\$659,000.**



SPACIOUS COTTAGE WITH OCEAN VIEWS. 744 Ocean Palm Way. 4BR/2.5BA open floor plan cottage in Sea Colony, just steps from the private ocean boardwalk. Amazing tower w/ocean views and balcony. 1st floor w/master bedroom, office, vaulted Great Room and upscale kitchen. Architectural accents w/columns & art niches. A must see! **\$669,000**



CUSTOM HOME AND BEAUTIFUL ICW LOT. 120 Grand Oaks Dr. Spacious Great Room design by Arthur Rutenberg Homes. Home to be constructed when contract is accepted. 3BR/2.5BA, 2,619 sf home w/ open, gourmet kitchen & walk-in pantry & granite. Elegant foyer, private den, formal dining room, 12' ceilings in main living area, 10' 4-panel sliding glass door opening onto a covered paver lanai. Gorgeous ICW lot with grand oaks, private boat slip and shared dock (w/1 homeowner). **\$968,900**



GREAT LOCATION ON THE ISLAND. 176 Bay Bridge Dr. Immaculate 3BR/2.5BA home is close to shopping, restaurants and all beach amenities. Open floor plan on main living area. Upstairs den w/bedrooms. Privacy wall and extra parking. **\$249,000**



QUADPLEX STEPS FROM THE OCEAN. 4 B Street. Two buildings/4 units—all with BR/BA/kitchenettes—2 with balconies & ocean views. Carriage House has been remodeled & converted to suites. Rental program generates over \$52K in yearly gross income—monthly and short term. Garages and off storage parking. **\$799,000**



NEW PRICE
REMARKABLE ISLAND ESTATE! 413 Night Hawk Ln. Beautiful custom home w/new roof, boasts 4,950 sf of living area w/5BR/5.5BA, multiple decks & 4 car garage-- A/C & wkshp. Screened Patio and Pool. Separate guest qtrs perfect for visitors, 25x20 bonus/media room, 2 full kitchens (Stainless apples), fireplace—all this, only a short stroll to St. Aug beach! **\$699,000**



ADORABLE HOME IN OAK GROVE. 4225 A1A South, #106A. This tidy 1/BR/1BA mobile home has 94 yrs left on the lease. Brand new carpet, refrigerator and range. New roof in 2009. Located in lovely gated community with large pool and lots of outdoor spaces. Low HOA fees include water, cable, internet, security, clubhouse, pool and dock. **\$85,000**



LIVE THE CAREFREE LIFESTYLE. 1092 Inverness Dr. Like new 3BR/2BA patio home steps from WGV activity center. Jupiter model w/lg paved front porch, great floor plan and view of the lake. Gated community has Grand Clubhouse and Sports Complex for homeowner's exclusive use. Meticulously maintained home ready for you to call yours. **\$310,000**



BEAUTIFUL DEEP WATER LOT ON THE INTRACOASTAL. 120 Grand Oaks Dr. Amazing water views with a shared dock and private boat slip. Located in a small exclusive enclave of custom homes. Just a few minutes' walk to the beach, shopping, restaurants, and endless water activities. Bring your plans and build your perfect dream home. **\$535,000**



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. **\$369,900**



NEW HOME. 353 Ocean Forest Drive. Open living spaces in this 4BR/3.5BA home in Anastasia Dunes. Gourmet kitchen features large island and is open to the Dining Room. Large storage space under the house—great for boat or beach toys. Oversized porch w/fireplace and patio. Side entry garage with extra storage to help keep your dream home organized. **\$699,000**



NEW LISTING
BEAUTIFUL BEACH HOME. 19 Seascape Circle. 5BR/3.5BA home is a must see! Many upgrades in this 3-story Crescent Beach home—2 balconies, 3 fireplaces, granite counter tops, wood floors & custom elevator. This home offers an ocean view from most all rooms in main living area & roof top. Sold as is but in terrific condition. If you like ocean views, breezes and comfortable living—you will want to see this one! **\$849,000**



CUSTOM HOME IN SEA COLONY. 240 N. Forest Dune Dr. 3BR/4BA home w/everything you desire—plantation shutters, 2 gas fpls, upscale moulding & wood floors. Lg MBR w/ gorgeous bath & large walk-in closets. 3 porches with preserve views. Owner is licensed realtor. **\$859,000**



GREAT INVESTMENT CONDO. 880 A1A Beach Blvd #2306. Beautiful 2BR/2BA Tommy Bahama look in this furnished unit. Steps from the ocean in well-maintained complex -- Jacuzzi, 2 pools (including a heated pool), tennis courts, clubhouse, racquetball courts, private ocean walk-over, and on-site rental program. This condo is on the income-producing program. **\$167,000**



THE WOWHOUSE!!! 312S 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**

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News From Around The Beaches

City Hall Update from Page 1

payment of \$34,500 to settle a dispute over solid waste disposal fees charged by the county; c. to appropriate \$8,548 from the forfeiture and seizure restricted fund balance for certain purchases by the police department; d. to appropriate \$7,300 for repairs to the city's water truck; e. to appropriate \$3,700 for repairs to a public works lift gate truck.

9. Approved an easement for a drainage pipe to relieve flooding problems between 11th and 12th Streets, east of A1A Beach Boulevard.

10. Approved three resolutions: a. to include a grants policy in the commission's Policies and Procedures Manual; b. to sunset the Charter Review Committee; c. to declare two vehicles as surplus and authorize their disposal.

11. Asked the planning board to review the city's current regulations concerning outside music.

12. Approved the purchase of a new telephone system, pending review of the contract by the commission at its May 5th meeting.

13. Approved the sending of a letter to the St. Johns River Water Management District and related agencies, to protest

the taking of 150,000 gallons of water a day from the St. Johns River for use by central Florida residents, businesses and local governments.

14. Asked the city's beautification advisory committee to provide recommendations for the city and its residents to conserve water.

15. Approved the City Attorney preparing an ordinance to amend the city's comprehensive plan to include the School Board's five-year district work plan, and to amend the capital improvements element of the city's comprehensive plan to include improvements to Ocean Hammock Park and to the second floor of the former city hall.

16. Scheduled a special meeting at 4 p.m. on Monday, April 28, 2014, to discuss each commissioner's evaluation of the police chief and the city manager.

The commission's next regular meeting will be held on Monday, May 5, 2014, at 7:00 p.m. in the commission meeting room at 2200 A1A South. The public is invited to attend or to watch the meeting on Comcast Channel 2 or by streaming video at the city's web site: www.staugbch.com.

City Charter Update

The St. Augustine Beach City Commission held a special meeting on Thursday, April 3, 2014. Its purpose was to review again a total of 19 proposed amendments to the city charter, decide which ones not to put on the ballot, and then decide which changes should be put on the ballot for the August 2014 primary election, which ones should be on the November 2014 general election ballot. This distinction had to be made because the Supervisor of Elections, Ms. Vicky Oakes, had previously informed the commission that space for charter changes might be limited on the November general election ballot because of state constitutional amendments and other questions that will be presented to the voters.

The city commission decided that five proposed changes would not be on either ballot. These are: 1. requiring a yearly performance evaluation of the city manager and the city attorney (an ordinance to amend the City Code can be adopted to require such evaluations); 2. having term limits for the commissioners (a majority of the commission believes that putting term limits in the charter isn't needed as the citizens have the power to limit the term of any commissioner by simply not voting for them in the next election); 3. eliminating groups for commission elections (the city commission is composed of five members, and, for election purposes, is divided into five groups: Group I, II, III, IV and V. Citizens who want to run for the commission must declare themselves a candidate for a particular Group, say Group I. Other citizens can declare themselves candidates for the same Group. The candidate receiving the most votes is the winner of the Group and the one that a majority of the voters wants to represent them on the commission. The proposed charter change was that as vacancies occurred on the commission, or when the terms of commissioners had ended, citizens would run without having to declare themselves a candidate for a particular position. Thus, if the terms of three commissioners were expiring at the same time, and ten citizens ran for the commission, and a total of 1,000 votes were cast, the winners of the three seats would be determined by the top three voter getters. Candidate X might get 280 votes, Candidate Y 225 votes, and Candidate Z 198 votes, with the seven remaining candidates each receiving

fewer votes. A majority of the commission at the April 3rd meeting thought that the current Group system has worked well since the city's founding; that the county and St. Augustine use a similar system and it worked for them; that no compelling reasons had been provided to change the current system; and that having candidates run for a particular Group in opposition to each other helps the public determine what the candidates stand for and/or against on specific issues.) 4. The commission also decided not to put on the ballot a provision to give the registered voters the power to propose ordinances. Citizens already have this power. Any individual citizen or a group of citizens can propose ordinances to the city commission at any regular meeting. 5. The final proposed change that won't be on the ballot is a minor one concerning the process for the counting of absentee ballots.

The commission then decided which charter changes will be on the August primary election ballot, and which ones on the November general election ballot. Recognizing that more citizens vote in the general election, the commission decided to put the most significant changes on the ballot for that election. These will include: prohibiting the city from selling park land, putting a 35-foot height limit in the charter, having the police chief a department head under the city manager, and adding to the charter provisions for the recall of commissioners and for how citizens themselves can compel a referendum.

On the August primary ballot will be changes that the commission considered relatively non-controversial, such as including a preamble in the charter, deleting from the charter the description of the city's boundaries, changing the number of votes to hire and remove the city manager, police chief and city attorney; adding provisions for the selection of an acting city manager, and including in the charter the offices of city clerk and city attorney.

The next step is for the city attorney to put into an ordinance or ordinances those changes that the city commission approved at its April 3rd meeting. The ordinances will likely be ready for first reading at the commission's May 5th meeting. Citizens will be able to review the ordinances on the city's web site in advance of the May meeting.



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Merchant & Artwalk May 19th

The Merchant & Artwalk is May 19th and do not miss it. It is the 3rd Monday of the month from 5:00 pm - 8:00 pm. It starts at LYMI Oddities and goes to the Art Studio at Pier Park then the Parkette at 14th street then to the Parkette at 11th street and ends at the Sunshine Shop. The 3 stores will serve refreshments and snacks.

We have belly dancers and musicians along the way and invite everyone out to come see the local merchants and local artists merchandise sold along A1A Beach Blvd. It is alot of fun!

Please call Cindy Dagevos at 904-315-4431 for more information.





Message from the Mayor

Andrea Samuels, Mayor
City of St. Augustine Beach, FL
comasamuels@cityofsab.org

The City of St. Augustine Beach Charter Review was completed on April 7th. The commission voted to send to referendum over 70% of the suggested changes for the charter review committee. Each referendum will be available on line, in The Record and Beaches News for easy access. The St. Augustine Beach Civic Association will also be sending out to their members the proposed changes to the city charter. Any questions that the voting public may have in regard to these items can be answered by the City Manager, Max Royle or your elected commissioners.

The Supervisor of Elections, Vickie Oakes will be sending out sample ballots for the primary and general elections. These sample ballots will have the referendums on them as well. I encourage all registered voters of the City of St. Augustine Beach to take the time to read these suggested changes to our charter and make informed decisions as to whether they believe the city will be better served for these referendums.

Have you noticed the change in the season? Summer is just around the corner. The City of St. Augustine Beach will be ready. Our police department, public works department and the county Parks and Rec department have been working closely with the organizations that will be having events at Pier Park. Thanks to the county for fixing up the pavilion. There is new turtle friendly lighting, ceiling is painted and new electric outlets have been installed. There is even a drain to decrease flooding in the pavilion. This should definitely be a great year for events at the Pier Park.

The City of St. Augustine Beach will be getting city pins. These pins will be to hand out when networking or just spreading city pride. By the end of the month we should be seeing our city pins on shirts, lapels and on beachwear.

Remember Tripadvisor voted St. Augustine Beach number 14 best beach in the country. We have a lot to be proud of in our home city.

I wish everyone a safe and happy beach season. Andrea Samuels, Mayor.

St. Augustine Travel Club

by Peter Dytrych

Please join us for our FREE St. Augustine Travel Club get together on Wednesday, May 14, at 3pm at the Southeast Branch Public Library on U. S. 1 when we will present on the FRENCH RIVIERA. Your host is Peter Dytrych. I have been in the travel industry for 40 years and retired with a love of travel, and volunteer at the library to share my extensive background in the field. The Travel Club is intended to be educational and fun. We hope you will be able to come. The club is open to all St. Augustine residents and friends. For any questions, please call Peter at 904 797-3736.

St. Augustine Beach Civic Association

by Bill Jones, President
www.thecivicasociation.com



The Beach is Busy in the Spring

The month of May means the beginning of summer fun here in St. Augustine Beach. The opening show of the Music by the Sea Concert Series on May 14th and The Taste of the Beach on May 18th are part of the 2014 Romanza Festivale. You can learn more about Music by the Sea & The Taste of the beach by visiting www.thecivicasociation.org. A complete list of Romanza events can be found at <http://romanzastaugustine.org/>.

The Civic Association needs volunteers to assist at Music by the Sea and the Taste of the Beach. At our concerts we are looking for a couple of people to help us each week as Beach Ambassadors. You'll share information about the Civic Association with tourists as well as local residents and help promote our quality of life. Volunteers are needed all day long for the Taste of the Beach on Sunday May 18th. Set up, parking, clean up, ticket sales and other important duties are handled by volunteers. Please contact us by email at sabcivic@yahoo.com or call 904-347-8007 to volunteer for either event.

Here are details on our May activities and meetings:

- Taste of the Beach Volunteer meeting on Tuesday May 13th at 7 pm at City Hall. The Music by the Sea Free Concert Series kicks off on Wednesday May 14th with the Outta Sight Band from the FSDB. Food will be served by The Wildflower Cafe starting at 6 pm with the concert from 7 until 9 pm.

- The 9th annual Taste of the Beach to Benefit the Betty Griffin House will be held Sunday May 18th from noon until 5 pm at the Pier Park & Pavilion. A dozen local restaurants will be participating and

competing to see who has the best food on the beach. Free parking and shuttle service will be available all afternoon from the parking lot in front of the Betty Griffin Thrift Store.

Thanks to our sponsors who have graciously stepped up to support the 2014 Music by the Sea Concert Series. Longstreet Auto, Reunion Bank and Camping World RV have stepped up to help us provide what should be our best Summer Concert Series ever. We urge you to support these great local businesses by spending money with them. Please shop local first. Also speaking of Shopping please make plans to be a part of the 3rd Monday Art & Merchant Walk set for May 19th on A1A Beach Boulevard from Pope Road all the way to A Street. The weather should be pleasant so you can walk the boulevard or enjoy one of the PediCabs that will be out to help make shopping easy for you.

The Civic Association recently helped fun the renovation of the Bocce Courts at Pier Park. In order to allow locals tourists to enjoy the Bocce Courts we have purchased two sets of Bocce balls that may be checked out from the Pier Park office. Our thanks to the Sons of Italy for their hard work in the renovation and to the Parks & Recreation employees at Pier Park who will be handling the Bocce ball check out process.

Our next project is the picnic and barbecue area at the south end of Pier Park. The Civic Association is working on a plan to replace the old wood picnic tables with new weather proof tables and possible umbrellas. We are hoping that shade and some new tables will make the park more user friendly especially in the hot summer months.

Wednesdays at Pier Park

Come spend Wednesdays at the Beach - Shop the Market in the Morning - Concert in the evening - in between enjoy the Pier and the Beach!



Come and spend the morning shopping 90 vendors including Farm Produce, Arts & Crafts, and other various vendors to choose from. Open from 8:00 am until 12:30 pm



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Poised

By Max Royle
St. Augustine Beach City Manager

Poise, a word with a number of meanings, though for our purposes here, we'll select the one that's the verb: to put into readiness, as in "Max was poised for snoozefulness." An aside: I've been accused both of early and of late by some of my esteemed detractors of ZZZZing off (snoozing) at commission meetings. Of course, such an accusation is absolutely groundless, despite the assumption you may make about that snoring man who, during the meetings, is lying on the Super Supreme Slumberpedic mattress behind the commission dais. That's NOT me! He's is an imposter, and one of these days I'm going to have him arrested for impersonating a person. Maybe as soon as I wake up.

On to poise: So what's being put in a state of readiness? Why none other than our little corner of the Florida paradise, our ocean side Eden. Momentous developments are either underway or on the horizon for the 2 1/2 square miles of our fair city. But before we proceed too far with this hyperbole, it might be helpful to provide some context by looking back at other times when the city was poised to undergo significant changes.

From a review of the historical record of building activity in our city, it seems that not much happened here during the city's first ten years of existence (1960-1970). Yes, its population nearly doubled during that decade, but "nearly doubled" seems a quaint concept when you realize that the population increase was, compared to how rapidly it grew in later decades, but a mere dust speck of a bump: from 396 in 1960 to 632 in 1970, or an average of 23.6 new residents a year. Wow! However did the city survive such stupendous growth?

Then, in the early 1970s and through the mid-1980s, the city experienced one of those

"boom" spasms that seem typical of property development in Florida. During those years, condominiums were the rage of the day: build up and out, especially along the coast, sell that salt air smell, the soothing sounds of the waves, the ocean view and quick access to the beach. Thus, for over a decade, St. Augustine Beach underwent a major condo/multi-family building boom: Ocean Villas, 850 A1A Beach Boulevard (1973); Surfcrest Village, 840 A1A Beach Boulevard (1977); Ponce Landing, 826 A1A Beach Boulevard (1980); St. Augustine Ocean and Racquet, 880 A1A Beach Boulevard (1981); Pier Point South, 390 A1A Beach Boulevard (1982); Island South between 4th and 5th Streets on the Boulevard (1982-83); and See Ray Shores east end of 10th Street (1984). During those years, the minutes of commission meetings show numerous discussions about issues related to condo growth: how sewage was to be treated without overloading the central collection system; how to provide potable water, how to deal with the issues of building height and land use density. After the mid-1980s, the spasm lost momentum and the condo-building craze stopped, most likely because the city commission wasn't about to approve any more high density residential land use changes. The city then returned to the sleepy-slow development pace of its past.

But not for long. Being located on Florida's coast in a county that's very attractive to visitors and new residents will always mean that the city will be poised for whatever is trendy in development at any given time. From about 1990 to 2006, the trend was focused on two types: the hospitality business (hotels/motels) and residential subdivisions.

In the early 1990s, there wasn't much that could be positively said about most of the hotels/motels in the city. They appeared to be "frozen in time." What had been fresh and modern in the 1950s and '60s was by the early 1990s aged and faded, even if the owners had tried with paint and a change of furniture to give the properties the appearance of modernity. Then, for whatever reason, hotel/motel developers "discovered" our city and a building boom started. It began with the construction in 1991 of what was the Days Inn (now the Best Western) on the west side of the Boulevard at 9th Street. This was followed by the Hampton Inn on the east side of the Boulevard at 14th Street, the Hilton Garden Inn at 16th Street, the Regency Inn opposite the pier park; the Super 8 Motel northwest of the pier park; the Comfort (now Quality) Inn opposite the entrance to the Bermuda Run subdivision; and finally the luxurious Castillio Real Hotel at 10th Street, which replaced the old, very dilapidated Holiday Resort Motel. Later, other vintage era motels were gone: the Sea Shore between 11th and 12th streets, where the new beachwear store now stands; and the Sea Way on the west side of the Boulevard at 12th Street, where two-story, attractive houses have now been built. A few of the older motels, such as the La Fiesta, remain, but new owners made renovations that have transformed these properties and made them as attractive and competitive as the newer hospitality facilities.

During approximately the same time (1990 to 2006), the city experienced the development

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of several major residential subdivisions. These begin with Island Hammock on the south side of 11th Street (1990), Ocean Trace on the west side of State Road A1A behind the Walgreens store (1997), Magnolia Dunes on State Road A1A opposite the bowling alley (1997), Whispering Oaks north of the Publix shopping plaza (1998), Lake Sienna north side of 16th Street (1999), Sea Colony (1999), Anastasia Dunes single family/Makarios multi-family subdivisions (2000), Spanish Oaks north side of 11th Street (2000), Sea Grove (2003), and Serenity Bay east side of State Road A1A opposite the Watson Realty office (2006). With the completion of the Serenity Bay subdivision, only one major vacant tract of land in the city remains poised to be developed. This is the 23 acres south of 11th Street and east of Mickler Boulevard. Under the city's land development regulations, 72 single family homes can be built on this tract. At this time, the owners haven't asked the city for a development permit.

You might think that our city is no longer in the position to be poised for any future development, as most of the new subdivisions have been built, the stock of hospitality facilities has been renewed, and it's unlikely that the commission will approve new

condo complexes. But how wrong you'd be. Along the city's "Main Street," A1A Beach Boulevard, look at what's happening and what's being planned: 1. Salt Life Restaurant opposite the pier park volleyball courts, the first new, stand-alone restaurant in the city since the construction of Zorba's (now the closed Island Grill) at the northeast corner of 6th Street and the Boulevard in 2001. Salt Life will likely be open by the time you read this. 2. The St. Augustine Beachfront Resort, 300 A1A Beach Boulevard. Built originally in 1973 as a Sheraton Inn, the Resort has been purchased by a Miami developer, Key International, which, at this time, intends to demolish part of the now-closed Resort, and completely refurbish its west and north wings so that the property will provide income while Key International decides on a major development plan for the property. 3. Courtyard by Marriott Hotel, which is to be built on the west side of the Boulevard between 5th and 7th Streets. At 204 rooms with a conference center, the Marriott will be the city's largest hotel. Its arrival could stimulate the redevelopment of adjacent, older properties, such as where the Dunes Cracker House restaurant is now located. 4. The county's pier park. (see page 14)

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Water Restriction the Sequel

The lusty month of May echoes the first notes of Spring when Azaleas erupt into boisterous blooms washing the city in symphony of resplendent hues. Spring, in the City of St. Augustine Beach, is pure eye candy! There is a concern to all, in a word – WATER!

Did you know that the Port of Jacksonville dredging project threatens the future of the St Johns River? Did you know that Central Florida has plans to withdraw over 150 millions of water a day from the St Johns River? In response to these and other concerns the Commission has given a directive and requested information and possible options regarding water conservation. The success of Pope Street design may serve as a model for future landscaping on public land and also a model to promote water conservation and FFY.

Pursuing understanding to this challenging dilemma the following excerpts written March 2009 for this column.

Water Restrictions

In the past St. Augustine Beach like the rest of Florida has enjoyed what some folk believed was an endless supply of fresh water. Little thought was given to the fact that we water our lawns, wash our cars, boats, even fido and of course flush with clean potable water.

But as the words to the song tell us 'the times they are a changing.' The once seemingly never-ending supply of clean water from Florida's Aquifers is under sedge. 'Water Wars' between Florida's neighbors Georgia, Alabama and even as far north to both North and South Carolina and have degenerated closer home to nearby counties south. Different cast same story, the quest of the fabled elixir, water from our own St. Johns River is now the prize.

With such an abundant supply for the asking Cynthia Barnett noted journalist with Florida Trends believes 'water is the new oil' and examines the heroes and villains in her book Mirage: Florida and the Vanishing /Water if the Eastern U.S.. There is little doubt that she is right however, you could drink at least one in the past but now

if something is not done soon you won't be able to drink either. I'm beginning to get thirsty already.

Checking Google for some information about Florida aquifers I discovered a depth of information, a short history, and a 'flow chart' (excuse the pun) of events that surround our water works. A succinct overview of Florida's water can be found at 'Plant Management In Florida Waters.'

"Clean, fresh water is our most precious natural resource. In Florida, fresh water comes from subsurface aquifers that are composed of multiple layers of water-bearing limestone. Groundwater released from the aquifers sustains thousands of ecosystems, and is an essential resource for human health, outdoor recreation, industry and agriculture.

Supplying nearly 100% of the state's drinking water, Florida's aquifers discharge over 8 billion gallons of water each day; they are among the most productive in the world.

Groundwater comes to the surface through more than 600 natural springs found throughout the state. Groundwater is also pumped to the surface by artificial wells, bringing millions of gallons of drinking water into residential homes and into bottling plants that ship Florida's groundwater all over the planet."

You might ask, 'so what are to causes and what can be done?' Glad you asked: some contributing factors include bottle water, developers and home owners associations that require St. Augustine sod be used and maintained in their developments, and the explosive population growth of 1,000 people per day, each and every day of 2006; that's 365 days or 365,000 new thirsty folk at the well and from 2006 to the end of 2009 the number will have grown to 1,460,000 new-bees.

So what can you do? 'Be Aware - Be Water Wise.' is the message from Keith Fuller, St. Johns County Horticulture Agent with IFAS, UF. "Effective March 8, 2009 the St. Johns River Water Management District's Governing Board has adopted rule amendments that affect and tighten the use

(continued on page 8)

Spiritually Speaking

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

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

"Pre-Memorial Day Reflections"

I recently read a great Op-Ed piece by one of my favorite living commentators, David Brooks (I think I'd have to nominate G.K. Chesterson for that distinction if you stretch back a century or so). Entitled "The Deepest Self" (NY Times, 3/13/14), Brooks argues that we need to effect a paradigm shift of sorts in order to correctly understand the relationship between our inherited evolutionary influences and our true "core" (dare we say spiritual?) being.

Evolutionary science wants to convince us that we are essentially and most deeply animals, with animal instincts that are only barely containable by a relatively thin veneer of rationality. Sounds extreme? So why do you think our teens and young adults so often act as if they were mere animals? Primarily because we've taught them this nonsense, especially through the media if not the schools, and they're simply acting out on it. We've given them a pass to behave instinctually, and they have obliged us.

"No", says Brooks to this unworthy notion. When we really talk about depth, we refer to character forged through countless choices, often under conditions of "freely chosen suffering." Following mere instinct makes a person superficial, not deep. Brooks is even more daring in his concluding words. "Babies are not deep. Old people can be, depending upon how they have chosen to lead their lives. Babies start out very natural. The people we admire are rooted in nature but have surpassed nature. Often they grew up in cultures that encouraged them to take a loftier view of their possibilities than we do today."

Amen. As we ramp up to Memorial Day and the sacrifices made by so many men and women over the decades – and centuries – of our national existence, we remember the commitments made by service personnel that required going against the natural grain. Evolution these days likes to brandish the idea of an "altruism gene" as if mere blind forces could produce morality. Yea, sure. Too much evidence to the contrary in the record of history contradicts that theory (and it is a theory, as yet hardly tested). As many citizen soldiers in foxholes discovered, and as Brooks cites from (liberal!) theologian Paul Tillich, "during moments of suffering, people discover they are not what they

appeared to be." In the heat of battle, many "people get down to the core wounds and the core loves."

So there you have it. When the 26th rolls around this month, it might give us something to consider as we watch all those classic war movies.

AND NOW A QUICK EXTRA NOTE: I want to take this opportunity to draw attention to the St. James Church ad that appears adjacent to this column. Insofar as the Bishop of St. Augustine has determined a new use for the St. Augustine House of Prayer, St. James, along with many other ministries that are currently hosted by the HOP, is relocating its activities. Come May 17th we begin a new life by offering our Saturday afternoon services of Holy Eucharist at St. Benedict the Moor Catholic Church in Lincolnville. We're excited by this opportunity to worship in a lovely church of traditional architecture in an historically important part of St. Augustine. We hope to make new friends in the neighborhood and bring greater honor to the memory of "St. Ben" and glory to the God who inspired his life and ministry of humble, charitable service to the sick and poor. I think Pope Francis would heartily approve!

God bless and love you all, Fr. Nick.



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Water Restriction the Sequel

of water in irrigation restrictions. [Full schedule omitted due to limited space]. You can check the District's Web site www.sjrwm.com/irrigationrule for a more information and an outline of the St. Johns Water Management District's Governing Board adopted rule amendments that is effective March 8th 2009.

Five years after this was written much seem unchanged. Cynthia Barnett's new book *The Blue Revolution*, reports on the many ways one of the most water-rich nations on the planet has squandered its way to scarcity, and argues the best solution is also the simplest and least expensive: a water ethic for America. Barnett's alarm addresses sinkholes, storm water runoff, the nation's green craze for grass/lawns, algae blooms (in the St. Johns River and on holding retention ponds,) to salt intrusion, water wars, the politics of development, inequities in the price of water, the bottled-water industry, privatization, and new-water-supply schemes. Additional information go to <http://florida.water.com>, www.nature.com, St. Johns River Water Management District.

For the third year the BAC is proud to announce the City of St. Augustine Beach, having met the qualifications, is eligible to proudly fly the prestigious Tree City USAO Flag in 2014. Another example of the interconnectivity of trees, the environment, and our community can be seen at the corner of Pope Road and SR A1A South. In response to a request from a concerned citizen who asked the BAC if something could be done about

what she saw as unsightly. BAC reviewed a landscape design plan provided by BAC member, Tanya Frantzen, LEED certified AP BD+C architect. The plan was approved by then Mayor Gary Snodgrass and the Commission. On March 22nd three staff workers from the Public Works Department and about thirty citizens from: your BAC, Master Gardeners, Community Gardeners, Garden club members, 4-H'ers and



other volunteers planted almost half of the 3,000 designed plants – from 7:00 AM to past 11:00 AM. The design incorporated considerations for: curb appeal, cold/heat/hardy/drought and salt tolerant plants, Florida Friendly, FFY, and native plants. The BAC landscape design incorporating principles of water conservation, public/community partnership to beautify one of the gateways to our fair city.



Sadie Carter, turned 100 years young on February 14, 2014 – a true sweetheart. Always astute, Sadie had never missed her right to vote having cast her first vote cast for Franklin Delano Roosevelt/FDR. Sadie played a pivotal roll in the Civil Right movement and took the words of Martin Luther King Jr. to heart,

"Everybody can be great, because everybody can serve." This awesome lady passed away on April 10th 2014. Rest in peace dear lady, your friendship was a treasured gift.

Honor the old, embrace the new, and work for change to make a difference. Plant seeds and watch them grow, be happy, and make a little history in the most beautiful city by the sea.

The Art Studio

of St. Augustine Beach

by Jan Heusdens

heusdensjan@yahoo.com

www.beachartstudio.com

Children's Summer Camp at The Art Studio



What better way to spend a summer camp day and then right to the beach! With Splash Park and the oceanfront at The Art Studio's front door, you will not find a more fun creative venue to begin your child's summer camp day.

Stacey Barden, creative director of The Smiling Easel, is offering 3 mini art camps for youths of all ages in beginning June, July and August at The Art Studio. For a description of the camps and registration forms, please email Stacey at thesmilingeasel@yahoo.com and visit her website thesmilingeasel.com.

She earned her Bachelor's Degree in Art from Marymount College in New York. She has worked at the Metropolitan Museum of Art, various art galleries and in art education. Stacey currently volunteers in her community and is an active member of The Art Studio serving on the Board of Directors. She has several years of experience working with students from various age groups and developmental abilities and is a certified art teacher.

First Friday Art Walk has been changed to a second Friday which will be on March

9th. The Featured Artist at The Art Studio for May is Brian T. Brimmer, Sr. aka Thore.

For the complete listing of TAS scheduled classes, information on membership and upcoming events, please visit www.beachartstudio.com. The studio has a new phone number 904.615.3197. Credit card payments are now accepted. Any credit card transaction will incur a fee of 2.75%. THE ART STUDIO of Saint Augustine Beach is located at 370 Beach Blvd in the Cultural Arts Center Building at St. Johns County Pier Park.



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By Paolo Pece, Cafe Atlantico

cafeatlantico@comcast.net

Chicken with Prosciutto and Green Olives

Chicken is a natural choice for Chardonnay, but chilies are not. The idea is to keep the chili addition minimal, so that contributes the flavor of the chili but not the heat. Serves four.

- 2 to 4 flour tortillas and vegetable oil for deep-frying the garnish
- 1 basket pearl onions, about 10 ounces
- 8 ounces prosciutto
- 2 whole chicken breasts, skinned, boned
- 3 cups low-salt chicken stock
- 1 poblano or other mild chili, seeded, julienned
- 20 to 24 pitted green olives

- 1 tablespoon arrowroot
- Italian parsley leaves

Directions:

1. For the garnish, cut the tortillas into halves or quarters and cut the rounded edges into a decorative pattern. Deep-fry in oil until golden brown. Drain on paper towels and set aside.

2. Blanch the onions in boiling water in a saucepan for 2 minutes; drain and cool. Peel and trim the ends, leaving enough of the root ends to hold the onions intact; set aside.

3. Cut the prosciutto into 1/4-inch pieces. Sauté in a skillet until golden brown. Drain on paper towels and set aside.

4. Rinse the chicken well. Poach in the chicken stock in a wide saucepan for 10 to 12 minutes or just until cooked through. Remove the chicken from the stock and cover with a tent of foil to keep warm.

5. Add the onions, prosciutto, chili and olives to the stock. Cook over medium heat just until the onions are tender. Blend the arrowroot with a small amount of water. Stir into the sauce. Cook until slightly thickened, stirring constantly.

6. Cut the chicken into 1/4 inch slices, and add to sauce. Cook until heated through. Stir in the parsley, spoon into serving plates. Garnish with the tortillas and serve immediately.

Homeowners Insurance Frequently Asked Questions

By Jane Tucker, First Florida Insurance

Imagine if everything inside your home (clothes, furniture, appliances, children's toys, CDs, DVDs, etc.) suddenly vanished. How much do you think it would cost to replace those things if they were destroyed in a fire? What if a thief took just one valuable possession, like a laptop computer or stereo? If your home is not protected by insurance, where will you get the money to replace its contents – or a whole new home – if disaster strikes?

Before buying a homeowner's insurance policy, it is important to A. Understand the way homeowner's insurance works B. Identify the kind of policy and coverage you really need, and C. Compare policies from different companies to find the best values.

1. Who needs this insurance?

Owners need it to protect their homes and their personal property. Renters need it to protect their personal property. Both need it to protect against liability for injuring third persons or damaging their property.

2. How much insurance do I need?

That depends on the value of your property. The more coverage you buy, the less you will have to pay out of your own pocket if you suffer a loss that damages your house or its contents.

You also need enough personal liability coverage to protect you from claims brought against you by others.

3. I'm paying a mortgage, so my home is already protected by homeowner's insurance, right?

Not necessarily. Mortgage lenders do re-

quire some kind of homeowners insurance because, like you, they have a big investment in your home. But mistakes do occur and messages do get lost. Some mortgages do include insurance premium payments in your monthly mortgage bills, but some do not. You may think the mortgage lender is paying for the insurance while the lender thinks you are paying for it. Ultimately it is your responsibility to know who is insuring your home and whether the premium has been paid.

Important Note: Some mortgage companies will supply a policy called "forced coverage" if a standard policy is not maintained. These policies are very expensive and protect only the interest of the mortgage company on the structure itself. It does not protect you or your belongings.

4. I have the kind of homeowner's policy that my mortgage lender required, so I'm covered for pretty much everything, right?

Wrong! A homeowner's insurance policy may be one of the best investments you ever make. But that investment only pays off in very specific situations. If something you want to protect isn't specifically listed in your policy, it probably isn't covered.

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Ask Mow?

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

May is here and summer is just around the corner. May also brings something new to St. Augustine Power House, this leads us to some questions we recently received.

Mow, we saw you guys at the St. Johns County Lawn & Garden Expo and you had some new Honda mowers that we haven't seen in your store before what's up?

The St. Johns County Lawn and Garden Expo had Great Weather and a good turn out for a great organization, EPIC Behavioral Healthcare. Yes, you did see Honda Outdoor Power Equipment at our booth; we are now the only full line dealer between Jacksonville and Daytona. We sell and service Honda's full line of mowers, generators, pumps and string trimmers.

Mow, several of the mowers you had on display at the EXPO were mulch type mowers, do many people mulch their grass and why?

There are a couple of reasons why people mulch their grass. One is personal preference; they just don't want grass clippings thrown across their yard and flower beds. The other is with St. Augustine grass mulching provides 25% of your lawns nourishment for the year and as the mulch breaks down and also helps hold moisture around the roots. You don't want to take off too much off the top at one time and keep your blades sharp. You need the blades cut into small pieces so that they decompose easily (grass clippings are 85 % water). A rule of thumb is that you want to take off the top 1/3 of the grass blade when you cut it. Anything more than that and you are likely to have large grass clippings or clumps of grass lying around.

So until next time please check our ad for a coupon to get a free blade sharpening, we are located at 125 Pope Rd across from the YMCA on the Island or visit our website www.staugpowerhouse.com. Please email your questions to Mow at Askmow@staugpowerhouse.com.

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Financial Focus

Information Provided By
Edward Jones

Helping Older Parents Avoid Financial "Scams"

Here's a disturbing statistic: One out of every five Americans over the age of 65 has been victimized by a financial scheme, according to the Investor Protection Trust, a nonprofit organization devoted to investor education. If your parents are in this age group, should you be concerned? And can you help them avoid being "scammed" so that they maintain control over their finances?

The answer to the first question is "yes" — you should be concerned. Of course, as the numbers above show, most aging Americans are not being swindled, which suggests they can take care of themselves quite well. Still, it's no secret that many fraud schemes target seniors because of their concentrated wealth and in many cases, trusting nature. And as much as you'd like to think otherwise, your parents could be susceptible to rip-off artists.

Fortunately, in regard to the second question above, you can indeed take steps to help prevent your parents from being fleeced. Here are a few suggestions:

- Observe their behavior. If you live close to your parents, listen closely to any new friends, investment deals or sweepstakes they mention during your normal interactions. If you're in a different city, try to stay abreast of your parents' behavior by communicating with them frequently and by checking in with other family members or friends who have occasion to see your parents.

- Urge them to watch out for suspicious e-mails. You've probably seen them — the e-mails offering to "reward" you with huge amounts of money if you will only contact such-and-such from a distant country and then put up a "small" sum to initiate some ill-defined transaction. You probably "spam" these without a moment's thought — and you should urge

your parents to do the same. Remind them that any offer that sounds "too good to be true" is, without question, neither "good" nor "true."

- Encourage them to further their financial education. Law enforcement agencies, health care professionals and reputable financial services providers all offer personal financial management programs designed specifically for seniors. Look for these types of programs in your area, encourage your parents to attend — and even consider going with them.

- Become familiar with their financial situation. Having a serious discussion with your parents about their finances may not be easy — but it's important. The more you know about their investments, retirement accounts and estate plans, the better prepared you'll be to respond helpfully if they mention an action they're considering taking that, to you, just doesn't sound appropriate.

- Suggest professional help. If your parents are already working with a qualified financial professional, they're probably less likely to be victimized by fraud than if they were managing their finances on their own. And it's a good idea for you to know their financial advisor, and for him or her to know you, as you may well be involved in your parents' legacy planning. But if your parents don't already have a financial advisor, you may want to recommend one to them, particularly if it's someone you already know and trust.

It's entirely possible that your parents won't need any assistance in avoiding financial scams. But, just in case, be prepared to act on the above suggestions. Your intervention could help preserve your parent's financial independence.

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

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