

# St. Augustine Beaches NEWS JOURNAL

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



## Spotlight on Friends of St. Augustine Amphitheatre

When Friends of the St Augustine Amphitheatre, or FOSAA, received non-profit status in 2010, they stated in their mission: "to bring greater visibility

and usage of the Amphitheatre by the community." Since that time, they have lived up to that promise. Not only does the twelve-member volunteer board assist non-profit agencies and schools with grants, enabling them to bring their own events to the Amphitheatre; FOSAA also sponsors free community events and performances like the Air Force and Navy bands. With a special interest in enabling all children and their families to experience the arts, FOSAA has provided hundreds of tickets to the Vernardos Circus, most recently to foster children and their families.

FOSAA brought art teachers and students to "Paint Outs" so they could

create beautiful seasonal pieces that were displayed on the Amphitheatre walls. FOSAA also partnered with Compassionate St Augustine as students created spectacular obelisks that were placed around St Augustine.

For several years FOSAA sponsored a Music and Arts Festival that brought art and community agencies together to celebrate the arts through hands-on interaction with children of all ages. Unfortunately, COVID interrupted the fifth year. The biggest undertaking has been the Music and Arts Camp for elementary school children and Camp Rock for middle and high school students. After several years, camps had to be discontinued, also due

to the risk involved with COVID. These very popular camps served hundreds of children and were funded by donations and fund raisers to purchase instruments and provide scholarships. FOSAA hopes to bring the camps back in 2023.

Although FOSAA is a separate and distinct organization from the Amphitheatre, the two have a close relationship. To that end FOSAA has provided funding for improvements to the Backyard stage roof and floor. The Backyard Stage enhances the community concert experience and is also utilized by the summer camps.

Thanks to Friend and Corporate Sponsor memberships, donations and fundraising, FOSAA is able to continue outreach activities. This year, in lieu of music and arts camp, FOSAA's Board voted to award grants to art and music teachers in Title 1 elementary schools to enable them to purchase supplies and instruments. School principals were notified of this opportunity by mail and the first grant has been awarded with the second on the way. Plans include expanding the grant program in future years.

Despite the pandemic, FOSAA is alive and well and will continue to serve the community for many years.

For more information phone (904) 471-4113 or (904) 501-0652 or email: gramini1@comcast.net

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**Distribution Locations for the Beaches News Journal**

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

The purpose of the St. Augustine Beaches News Journal is to serve neighborhoods of St. Augustine Beach and other communities on Anastasia Island.

First priority will be given to reporting news and activities of the residents of St. Augustine Beach local communities, and other news and events that directly affects the St. Augustine Beaches areas. Second priority will be given to articles of general interest as space permits.

Information and ads should be received by the 15th of the month in order to appear in the following month's issue. Articles or information may be sent to the Beaches News Journal, 1965 A1A South #120, St. Augustine Florida 32080-6509. Information may also be e-mailed to [clifflogsdon@att.net](mailto:clifflogsdon@att.net) or [clogsdon1@yahoo.com](mailto: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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**News & Events From Around  
the Beaches & the Island**

**St. Augustine Beach City Hall Update**

At its regular meeting on Monday, May 2, 2022, the St. Augustine Beach City Commission took the following actions:

1. Heard a report from Ms. Elizabeth de Jesus of the North Florida Transportation Organization's Five-Year Transportation Improvement Program for Northeast Florida.

2. Approved two ordinances on final reading: a. to vacate an alley between 2nd and 3rd Streets, west of 2nd Avenue; and b. to amend the City's flood regulations.

3. Approved five proclamations: a. to proclaim May 1, 2022, as Law Enforcement Appreciation Day and the month of May as Law Enforcement Appreciation Month; b. to proclaim May 1-7, 2022, as the 53rd Annual Professional Municipal Clerks Week; c. to proclaim May 2022 as Motorcycle Awareness Month; d. to proclaim May 2022 as Building Safety Month; and e. to proclaim June 2022 as Gay Pride Month.

4. Approved a resolution to declare as surplus certain items of City property and to authorize their disposal.

5. Approved scheduling a public hearing on June 6, 2022, to levy a non-ad valorem assessment fee for solid waste collection from condominiums and town homes.

6. Approved three budget resolutions: a. to appropriate \$60,000 from the Building Department's restricted fund balance for the purchase of a vehicle; b. to appropriate \$136,000 from American Rescue Plan Act funds to adjust City employee salaries; and c. to appropriate \$300,000 from American Rescue Plan Act funds for the Ocean Hammock Park restrooms.

7. Heard a request from a resident, Ms. Hester Longstreet, to have holiday lighting decorations put on Florida Power and Light's utility poles along A1A Beach Boulevard. The City staff

is discussing with FP&L whether it will rescind its decision in 2021 to prohibit such decorations on its poles. Also, the staff is researching the use of solar power for the decorations.



8. Reviewed the long-range, five-year financial plan prepared by the Finance Director, Ms. Patty Douylliez.

9. Reviewed the proposed Vision Plan prepared by Commissioner Margaret England when she was Mayor in 2021. The next step is for the Plan to be reviewed by the Comprehensive Planning and Zoning Board and the Sustainability and Environmental Planning Advisory Committee and brought back to the Commission at its July regular meeting.

10. Provided guidance to the City Manager for the drafting of a Request for Proposals from park planners to develop a master plan for the City-owned six acre park, Hammock Dunes, which is located along A1A Beach Boulevard between the shopping center and the Whispering Oaks residential subdivision. A draft of the RFP will be prepared for the Commission's June 6th meeting.

11. Discussed whether to have referenda topics on the ballot for the August 2022 primary election or the November 2022 general election. One possible topic is asking the City's residents whether they want utility lines or wires put underground and whether they will approve dedicating a specific level of property tax millage to pay the costs. However, first the Commission will review at its June 6th meeting an estimate of the costs to underground utilities.

The City Commission will next meet on Monday, June 6, 2022, at 6 p.m. in the city hall, 2200 A1A South. The public is invited to attend or may view the meeting online at [staugbch.com](http://staugbch.com).

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## St. Augustine Travel Club

The St. Augustine Travel Club will present on Wednesday, June 8, at 3:00 pm on Normandy and the Champagne Regions of France. at the Southeast Branch Library, on US 1 near SR 206.

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Visiting the beaches of D-Day, awe-inspiring Abbey of Mont-St-Michel, Bayeux for its famous tapestry, Reims, the capital of Champagne Region and the site of French kings coronation, the fortress of Sedan, the largest castle in Europe.



### St. Augustine Travel Club Cruise

The St. Augustine Travel Club will again be sailing the seas on Saturday, February 25 – March 4, 2023 on the beautiful Norwegian Escape out of Port Canaveral to the Eastern Caribbean ports of Puerto Plata (Dominican Republic), Tortola (British Virgin Islands),

St. Thomas and Norwegian's private island Great Stirrup Cay in the Bahamas for a 7-day cruise. Prices start from \$778.65 per person, double occupancy, for inside cabin, inclusive of all port fees and taxes. Balconies, Oceanviews and Studio Singles are also available at additional cost. Book now with a \$125 p.p. deposit and receive \$100 per stateroom On Board Credit, Free Beverage Package and more. Should NCL have to cancel the cruise, full refund would be issued by NCL. Call Peter, St. Augustine Travel Club at (904) 797-3736.

## An Invitation to the Living With Cancer Support Group

Whether you're a patient, survivor or caregiver, this is your opportunity to talk about the day-to-day challenges of living with cancer in a group of people who can inspire, relate to and support you along your journey. We are a group of people with common experiences and concerns who provide each other with encouragement, comfort and advice. We welcome all those who have walked this path and seek support.

Meetings are the Third Wednesday of every month at 11:00 am. Our next meeting will be on June 15, 2022 In the Whetstone Building. 100 Whetstone Place, Suite 303

Also meeting via ZOOM! at the same time Please call 904-819-4742 for zoom invite or for more information.



## ARPA II

By Max Royle  
St. Augustine Beach City Manager



ARPA stands for the American Rescue Plan Act, which Congress approved earlier this year. It appropriates \$1.9 trillion for various purposes, such as financial aid to students, low-income renters, the unemployed and childcare assistance with \$130.2 billion of that amount designated for local and state governments. The allocation for our fair City, based on its 2020 U.S. Census population count, is \$3,507,979.

Last month I described in this esteemed newspaper the caution local governments must exercise when spending federal dollars, to avoid having to return the money later because the Feds deemed that the spending was for "unauthorized" purposes. I also told you that the City Commission held a special meeting on April 19th to discuss the projects/purposes for which the City could spend its ARPA allocation.

At that meeting, the Commission authorized purchasing two garbage trucks for \$250,000 each, four cars and radar units for the Police Department for \$215,000, \$100,000 to pipe a ditch in an alley between 2nd and 3rd streets, \$300,00 for Ocean Hammock Park restrooms; and \$136,000 to adjust employee pay. One of the adjustments raised the hourly compensation for the lowest paid Public Works employees from \$13.87 to \$15. This enables the City to meet a state law mandate that by 2026 the minimum hourly pay be \$15. Thus, of the \$3,507,979 allocated by ARPA, the City thus far has spent or committed to spend \$1,251,000, which leaves \$2,256,979. On what to spend that money?

The answer to the question can be

found in the results of an online survey the City conducted to see what the residents wanted. By the April 15th deadline, the City had received 145 responses. From first to last, here are the residents' preferences: 1. road repair 2. drainage projects 3. beach walkovers 4. undergrounding utilities 5. improving parking 6. improving City parks 7. increasing parking 8. adding sidewalks 9. doing eco-friendly projects, and 10. restoring the old city hall.

You can see from this list that residents first and foremost want ARPA money used for projects that will improve their quality of life: roads, drainage, beach access, undergrounding of utilities, City parks and parking. Lower on their preference list are parking, sidewalks, eco-friendly projects and restoring the old city hall.

Concerning the undergrounding of utilities: While a strong resident preference, it must be removed from the list as it cannot be done at this time because of the cost (estimated at \$2 million plus per mile) and complexity. There is simply not enough ARPA money for the project. What could happen is if the voters approve the additional one-cent sales tax this coming November, money from it could be put in a special fund for a number of years to underground the utilities.

Concerning the residents' other preferences: The City Commission will decide projects at upcoming meetings. All of the City's \$3,507,979 allocation must be committed for specific projects/purchases by the end of 2024 and spent by December 31, 2026.

## Temple Bet Yam June Events

### Ice Cream Sunday June 12th

On Sunday, June 12 from 1 – 3:00, TBY invites you to meet some new friends and learn about everything our Reform Temple has to offer, such as Religious school, adult learning classes and social activities. Join us at the Temple, 2055 Wildwood Drive, St. Augustine. Contact Sharon for details at 407-625-7483. Please RSVP by June 8th.

### Trivia Night on June 18th

Temple Bet Yam is again hosting Trivia Night on June 18 for the adults in the community. Test your trivia knowledge at TBY, 2055 Wildwood Drive, St. Augustine. For \$18 per person, play the games and enjoy food and prizes. The deadline to register is June 15. Contact Carol Levy at 954-895-7332. Checks are payable to Temple Bet Yam. Indicate Trivia in the memo and mail to Temple Bet Yam, P O Box 86009, St. Augustine, FL 32086.

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## Emergency Food & Shelter Program (EFSP) Is There to Help Seniors

When older adults experience difficulty paying their bills, they are in danger of losing housing, as well as home heating, air conditioning, refrigeration, and other crucial, life-sustaining services. Fortunately, there is a program that can help provide assistance to qualified individuals during these emergencies. The program is called the Emergency Food & Shelter Program, or EFSP. The Emergency Food & Shelter Program has funds to help qualified St. Johns County Seniors with their bills. EFSP can assist older adults with up to \$500 on their current or past due utility bills and rent/mortgage.



To qualify for EFSP, you must be a resident of St Johns County who is age 60 or older, and currently earning less than:

- \$25,520 per year for a single individual
- \$34,480 per year for a household of 2
- Add \$8,960 for each additional household member

“We want to get the word out and make sure seniors in St. Johns County know about the EFSP program,” said Michael Large, who coordinates the program through the Care Connection division of Council on Aging (COA). “If they find themselves in this emergency situation, they should contact us.”

If you or someone you know is in need of this type of assistance, please contact COA’s Michael Large at 904-209-3649, Monday through Friday from 9 am to 12 pm, or via email at [mlarge@coasjc.org](mailto:mlarge@coasjc.org). Please do not hesitate to contact him to confirm your eligibility or to answer any questions you might have.

For more information on COA’s wide range of services for seniors and caregivers, please visit [www.coasjc.org](http://www.coasjc.org) or call 904-209-3700.

## June Events at COA’s River House

The following programs will be held at COA’s River House, 179 Marine Street, St. Augustine, FL, beginning in June 2022. Most classes are 4-5 weeks long and begin the first full week of June. For questions, please contact Teresa Harris at 904-209-3655 or [tharris@coasjc.org](mailto:tharris@coasjc.org).

Tag Sale at River House – Tuesday, June 28. Rent a 72” round table for \$24 or a 37” square table for \$12 (exact cash or check). All proceeds from sales go to the vendors. To sign up to participate as a vendor, please contact Teresa Harris at 904-209-3655 or [tharris@coasjc.org](mailto:tharris@coasjc.org).

**REGISTRATION REQUIRED:** Registration is required for the following programs, and space is limited. To review course details and to register, please visit <https://coasjc.coursetorm.com/category/river-house>.

- One on One Tech Help - 4 weeks starting Tuesday June 7 from 1 p.m. to 4 p.m. Call Teresa at 904-209- 3655 to reserve a spot. Participation is free.
- Spanish for Beginners and Nearly Beginners - 4 weeks starting Tuesday June 7 from 1 p.m. to 3 p.m.
- Meditation – 4 weeks starting Tuesday June 7 from 10 a.m. to 11 a.m.
- Line Dance Group Class – 4 weeks starting Tuesday, June 7 from 11:30 a.m. to 12:30 p.m.
- Ballroom Dance Group Class – 4 weeks starting Tuesday, June 7 from 12:30 to 1:30 p.m.
- Tai Chi - 3 weeks starting Tuesday June 14 from 10:00 a.m. to 11:30 a.m.
- Connecting to Grandchildren with Storytelling Workshop: – 2 weeks starting Tuesday June 21 from 10 a.m. to 12 p.m.
- Art History - 5 weeks starting Wednesday June 1 from 9 a.m. to 11 a.m.
- Acrylic Landscape Painting - 5 weeks starting Wednesday June 1 from 11:30 a.m. to 1:30 p.m.
- Beginning Sign Language - 5 weeks starting Wednesday June 1 from 10:15 a.m. to 11:45 a.m.
- Chair Yoga - 5 weeks starting Wednesday June 1 from 10:30 a.m. to 11:30 a.m.
- Guitar for Beginners (Level 1) - 5 weeks starting Wednesday June 1 from 11:30 a.m. to 1:00 p.m.
- Sign Language (Level 2) - 5 weeks starting Wednesday June 1 from 12:15 p.m. to 1:45 p.m.
- Intermediate/Advanced Tap Dance - 5 weeks starting Wednesday June 1 from 1:30 p.m. to 3:00 p.m.
- Intro to Sugar Flowers (cake decorating) – 5 weeks starting Wednesday June 1 from 2:00 p.m. to 3:30 p.m.
- French for Travelers - 5 weeks starting Wednesday June 1 from 3 p.m. to 4 p.m.
- Herbology – 5 weeks starting Wednesday June 1 from 3:30 p.m. to 4:30 p.m.
- Chair Yoga - 5 weeks starting Thursday June 2 from 9 a.m. to 10 a.m.
- Tai Chi – 3 weeks starting Thursday June 16 from 10:15 a.m. to 11:45 a.m.
- Belly Dance (Level 2) - 5 weeks starting Thursday June 2 from 10:45 a.m. to 11:45 a.m.
- Belly Dance for Fitness and Fun - 5 weeks starting Thursday June 2 from 11:45 a.m. to 12:45 p.m.
- Tap Dance for Beginners - 5 weeks starting Thursday June 2 from 1:30 p.m. to 2:30 p.m.
- Colored Pencil Art - 5 weeks starting Thursday June 2 from 1:30 p.m. to 3:30 p.m.

OPEN PROGRAMS: Open programs are free, and do not require registration. Visit [www.coasjc.org/river-house](http://www.coasjc.org/river-house) for more information:

Humana Presentations: for 4 weeks starting Wednesday June 8 from 10 a.m. to 11 a.m. (registration requested but not required at 904 209 3655). Light refreshments will be available.



by Paul Slava

irst Friday, June 3rd will Feature Artist of the Month, Barbara Remensnyder.



“I paint traditionally with watercolor, and contemporary with acrylics and alcohol inks. The freedom I find in painting lets me explore the rhythms, designs and splendor of nature while expressing my love of color. I’m amazed at how much there is to learn and how many ways there are to paint what I see around me.

My art training began in Palm Beach College over 30 years ago and I continue to explore new techniques. I have been a member and board member of art groups in Western North Carolina and South Florida. I’ve had solo shows and won awards in juried shows. I was honored to be featured artist in BOLD LIFE ART MAGAZINE in Hendersonville, N.C. and featured cover

artist in THE LAUREL OF ASHEVILLE Arts & Culture Magazine. I enjoy teaching and sharing my art.

My work is in corporate and private collections around the country and in Brazil, Canada and Europe”. You can See Barbara’s Show with our Member’s Show all starting at 5pm. Music, Refreshments and snacks will be available.

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](http://www.beachartstudio.org), Facebook or call 904-295-4428.



- June 8 – Be Stroke Smart
- June 15 – Fall Asleep, Stay Asleep
- June 22– Boosting Your Mood with Food and Fitness
- June 29 – Organic Foods to Buy or NOT to Buy
- Happy Hookers: Come join this social group as they crochet, knit, etc. Every Tuesday from 10 a.m. to noon.
- Mahjong: Bring your mahjong game and come play with others. Every Tuesday from 1 p.m. to 3 p.m.
- Cards: Bring your deck of cards and socialize over a friendly card game of your choosing. Every Thursday from 1 p.m. to 4 p.m.
- Widow to Widow: Join us for a support group by widows for widows. Wednesday, June 1 from 11:30 a.m. to 12:30 p.m.
- Open Art Studio: Bring your art project to work on while you socialize with other artists! Come and enjoy Open Art Studio on Thursdays from 10 a.m. to noon. (No registration required)
- Socrates Cafe: Come enjoy lively discussions on various topics. Thursdays from 1 p.m. to 2:30 p.m. (No registration required)



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Spring Dates	Band	Type of Music
June 1st	Rob Peck & Friends	Rock, Blues & More
June 8th	Josh Stewart Band	Americana
June 15th	Ain't Too Proud	R & B - Pop - Dance
June 22nd	Paul Lundgren Band	Rock - Pop
June 29th	Slang	80's & 90's Pop - Rock
Fall Dates		
August 17th	The Committee	Pop - Rock - Dance
August 24th	Soulfire	Disco - Pop - Dance
August 31st	Amy Alysia & Soul Operation	R & B, Jazz, Blues
September 7th	Romona & The Riot	Jazz - Blues - Dance
September 14th	Those Guys	Classic & Southern Rock
September 21st	All Star Jam	Eciectic Mix

### Concerts in the Plaza



The City of St. Augustine is proud to announce Concerts in the Plaza, St. Augustine's free summer-long music series, will return to the Plaza de la Constitución on Thursday, June 2 with many returning favorite bands and several new ones.

The series includes 14 weeks of two-hour concerts held every Thursday at 7:00pm starting June 2 and continuing through September 1. For complete information visit [www.CityStAug.com/Concerts](http://www.CityStAug.com/Concerts).

On street parking is available near the Plaza and is free in all city-managed lots and on street parking after 5:00pm. Parking is also available in the Historic Downtown Parking Facility (HDPF), 1 Cordova St., located at the St. Augustine Visitors Information Center, a 10-minute walk from the Plaza. The cost for parking in the HDPF is \$15 per entry or \$3 with a ParkNow card.

Concerts may be cancelled or postponed due to weather. A cancellation or postponement will likely be a last-minute decision, due to the unpredictability of Florida's summer rain showers. If a concert is cancelled, the public will be notified on the city website at [www.CityStAug.com/Concerts](http://www.CityStAug.com/Concerts) and on Facebook at [www.Facebook.com/CityStAug](http://www.Facebook.com/CityStAug). If a cancellation notice is not posted, then the concert is still scheduled.

Concerts in the Plaza is produced by the City of St. Augustine as a free cultural enhancement for residents and visitors. For more information, call 904.825.1004 during weekday office hours or email [events@citystaug.com](mailto:events@citystaug.com).

The following artists have been scheduled but are subject to change in the event of unforeseen circumstances:

June 2	The Driftwoods	June 9	Morrow Family Band
June 16	Ancient City Slickers	June 23	Billy Buchanan
June 30	I-Vibes	July 7	God City Duo
July 14	Grapes of Roth	July 21	The Committee
July 28	Str8up	Aug 4	Gypsy Stars
Aug 11	Dewey Via Band	Aug 18	Lonesome Bert & Thick & Thin Band
Aug 25	Big Pineapple	Sept 1	Sauce Boss

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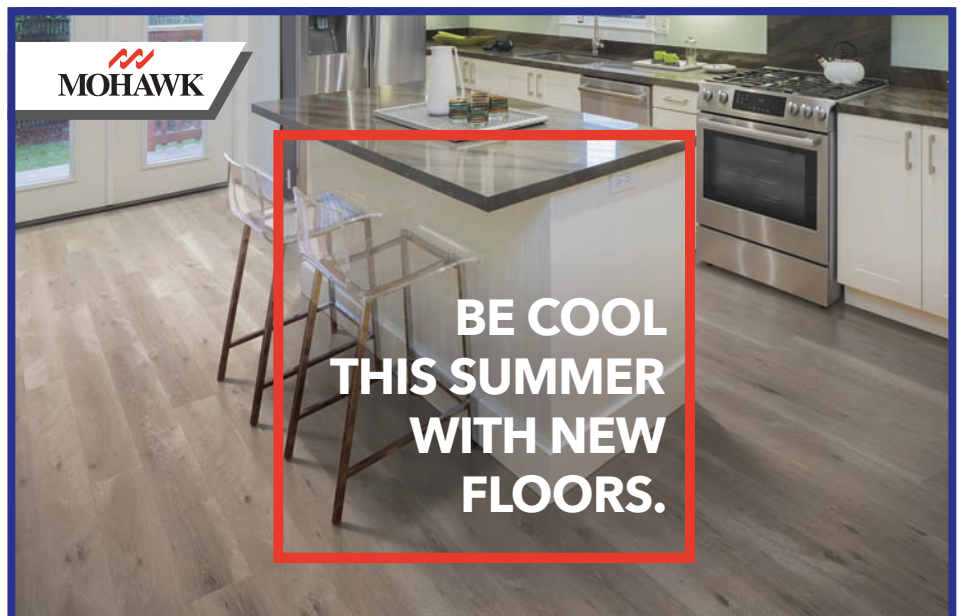
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## Sea Turtle Nesting Season

To comply with regulations that protect the turtles, beach driving and lighting rules are in effect May 1 to October 31. Vehicular traffic on the beach is only allowed from 8:00 a.m. to 7:30 p.m. and all beachfront properties are required to reduce the impact of interior and exterior lighting which may impact nesting sea turtles. If You See a Turtle in Distress, find a sick / injured / dead sea turtle do not put them back into the water as they may need medical attention. Please call the Sheriff's Office: (904) 824-8304, SJC Habitat Conservation: (904) 209-3740, or FL Fish & Wildlife Conservation Commission's 24-hour Wildlife Alert Number: 1-888-404-FWCC (1-888-404-3922).



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## St. Augustine to Host 56th Annual Meeting of the North American Vexillological Association

by Tatiana Diaz

The North American Vexillological Association's 56 Annual Meeting will be held for the first time in St. Augustine June 17 - 19 at Flagler College.

Kicking off the weekend will be NAVAs Preble Lectures by Charles Tingley, the senior research librarian at the St. Augustine Historical Society Research Library, and Alison Simpson, the command historian at Florida National Guard. Saturday's lineup of presentations include "The Flags of William Shakespeare," "The Sign Their Banners Bore: The Pine Tree Flag in the American Revolution," "Flags Happen," and many more.

NAVA designed a flag for their annual meeting in St. Augustine, one that seemed to encapsulate St. Augustine's Spanish roots and historical presence. "It's a tradition we started quite a long time ago, that we design a special flag for each conference," said NAVA President Peter Ansoff.



"The flag usually echoes some aspect of the location where we're going to be. So (on the flag) you've got the Castillo (de San Marcos), and you've got The Cross of Burgundy, which is the old symbol of colonial Spain. And the colors - the red and yellow - are Spanish colors, and the ocean underneath."

For Ansoff, vexillology goes beyond studying flags and teaches us about ourselves and society. "What fascinates me about (flags) is there's an interesting duality," Ansoff said. "One the one hand, they're things, they're colored pieces of cloth... Flags really mean things to people."

They're the cause of major events, major conflicts, and major stories of reconciliation. So they have an active role in history and society. And that's what I find fascinating about them, they're just things, but they're also ideas that people latch on to and feel are very important."

NAVA was founded in 1967 and currently has over 800 members in North America. To find out more information on this year's annual meeting in St. Augustine and a full schedule of events, visit [nava.org](http://nava.org).

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## Financial Focus

Information Provided by  
 Edward Jones



### Market decline offers buying opportunities

The financial markets have gotten off to a rocky start this year. What's caused this volatility? And does it present opportunities for patient investors?

First of all, several factors are behind the market volatility, including the war in Ukraine, higher inflation, rising interest rates and the lingering effects of the COVID-19 pandemic. However, while these factors may be specific to the recent market decline, volatility itself is a common feature of the investment environment. In fact, history shows that corrections of 10% or more happen about every year, and declines of 15% or more have happened every other year, on average. Furthermore, while 2022 has thus far been challenging for investors, it was preceded by a long period of strong markets, with the S&P 500 averaging more than a 20% return over the past three years.

Knowing the typical frequency of market volatility and reviewing the results of the past few years may make the current situation seem less shocking. But you don't have to simply "ride out" the downturn – because a down market may give you the opportunity to buy more investment shares at good prices. Specifically, you can expand your holdings in companies that have good growth prospects due to strong management and products or services that provide sustainable competitive advantages. And this type of opportunity is important, because one of the keys to building wealth is to increase the number of shares you own in your various investments and hold them for the long term. While the market will always fluctuate, the long-term trend has been positive, particularly for well-diversified portfolios built with quality investments.

Of course, while it is a good idea to boost your share ownership at favorable prices, you still want to be strategic about it, rather than just buying whatever seems to be the biggest bargain. In reviewing your existing portfolio, can you identify any gaps

that could be filled with new investments? Are there opportunities to further diversify your holdings? By owning different types of stocks, bonds, government securities and other investments, you can help reduce the impact of volatility on your portfolio. (Keep in mind, though, that diversification can't guarantee profits or prevent losses in declining markets.) Or, if your portfolio has become "unbalanced" in some way, you could also use this time to rebalance it back to its original long-term targets. You might also consider setting up a systematic investing program in which you invest the same amounts in the same investments on a regular basis, such as monthly. When prices go down, you'll automatically buy more shares, and when prices rise, you'll buy fewer shares. (However, systematic investing does not guarantee a profit or protect against loss and you'll need to be willing to keep investing when share prices are declining.)

Before this year, average annual returns have been solid for about a decade, which makes it somewhat easy to forget about normal market volatility and may have led to overly optimistic performance expectations. So, it would not be surprising if your initial reaction to the current downturn is one of concern. But by viewing the current investment environment as a chance to add quality investments at attractive prices, you can help yourself develop a behavior that can serve you well throughout your life as an investor.

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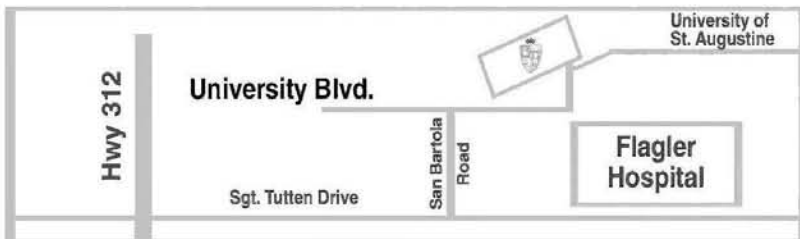




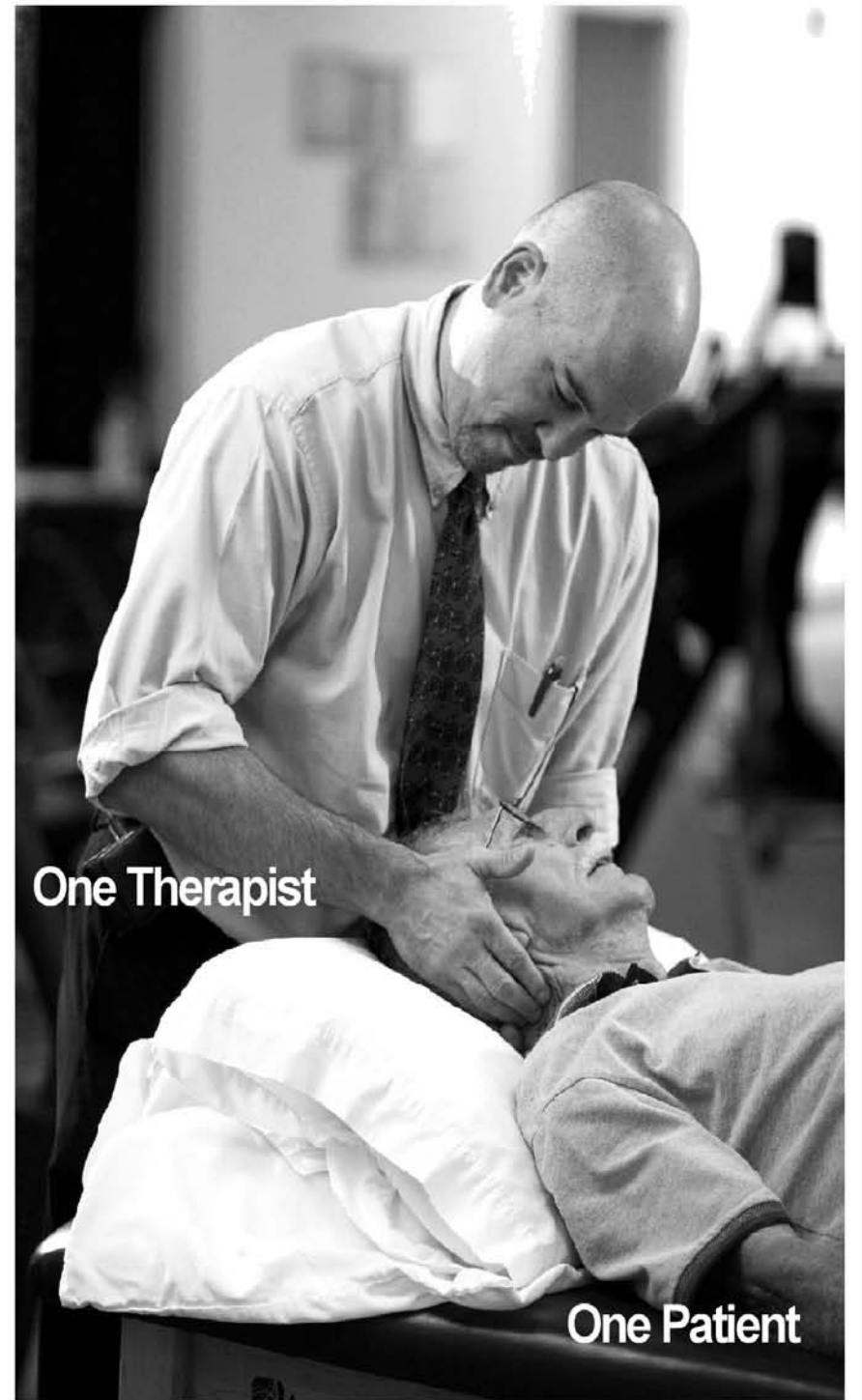
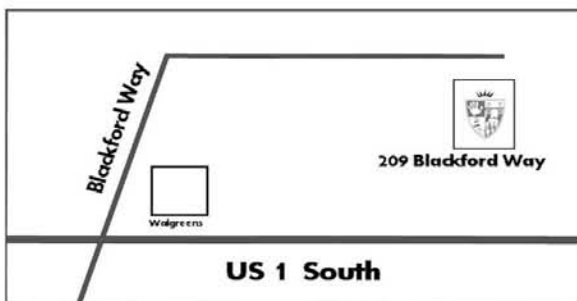
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## Don't be fooled

By Rob Stanborough  
PT, DPT, MHSc, MTC, CMTPT, FAAOMPT  
First Coast Rehabilitation  
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I'm often asked, "how much resistance should I use during exercise and how many reps/sets should I do?" My answer is simple: use as much resistance as you can move safely and correctly through the full range of motion, and do as many reps as you can to the point of fatigue without compensation. Simply put, fatigue your system so it is challenged but avoid compensation to prevent injury.

Admittedly, I'm not as regular with my exercise as I should be. I grew up playing soccer in high school and college. After that, and putting on several post college pounds, I took up running. Life and injury gently nudged running out of my schedule to the point where I was not exercising at all. Several years ago, I took up swimming and thought swimming would be great. Water is relaxing and swimming is easy on the joints. With the resistance of the water is constant, I should get a good work-out, however, I had no idea the transition I would face going from land-based exercise to water.

All the things I had learned and heard about swimming are true, but swimming can be deceiving. Swimming and/or aquatic exercise is a great way to strengthen, condition and stay healthy. The force of the water opposes the force of gravity. Just as the force of gravity is constantly pushing me down, the force of water constantly pushes me up. Buoyancy uniformly lifts my body, decreasing joint compression, enabling me to exercise with less stress to my joints. But, just as the water provides uniform buoyancy – it also provides uniform, or constant, resistance AND more importantly, it does not allow the storing and use of "potential energy".

While walking, running, or lifting weights the body produces force to create a motion. When walking, the leg and foot are "weights" that the body must lift using energy. When the foot hits the ground and the "weight" is lowered, energy from the movement is absorbed and briefly stored in the tissues so it can be re-used as the foot springs forward, initiating the lift. Walking is an incredibly efficient system of mobility. Although the initiation may be difficult because a body at rest tends to stay at rest, once in motion, potential

energy is returned and used as kinetic energy over and over, until the motion is stopped. Unfortunately, because of the resistance of the water, this is not so with swimming or aquatics.

Swimming and/or aquatic exercise do not allow the use of potential energy. The water steals the energy. Even when pushing off the wall with the legs, the constant resistance of the water slows one down. Continuous strokes are needed to keep one moving. It seems almost unfair to watch as the energy simply is absorbed and moved away through the ripples of the water. To keep moving, one must keep generating more, and more, and more energy.

So, although swimming and aquatics are fun, enjoyable, a great/safe work-out routine for the joints, and a safe and constant work-out for the muscles, don't be fooled. Swimming and/or aquatic exercise can make you sore and tired just as much, if not more than any other form of exercise. Now, with the beginning of summer and so many wanting to get out and move after being sedentary for so long during covid, using the water can be a great way of getting back into shape. Follow the same considerations you would for any other form of exercise: consult you MD and PT. Follow a regular and progressive exercise routine. Allow your body time to adapt and change with the routine and don't overdo it the first few times out.

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



## Computer Corner

by Steven Aldrich  
904-479-5661

### Order Pending ... Confirmation #400774



The latest email scam take on this form. The subject Says "Order Pending" or "Order Confirmation". The email goes on to show the total purchase price in BOLD letters so that you cannot miss it. It is always a hefty amount, that is just above the casual purchase threshold.

Maybe it's a Norton package for \$479.95, sometimes it's McAfee for \$639.00, or an Apple product for an even larger amount.

In every case these email "kindly" provide a phone number for you to cancel, stop, or contest the purchase. Right here, my friend, is where the scam setup is. Of course you know nothing about this purchase and you are frantic to stop it before your money is lost. And that phone number in bold is so enticing. All you need to do is call it...

This scam uses what is called an urgency tactic. They use something that causes you to feel highly anxious and afraid of losing your hard earned money. In this state, you will not stop and consider other ways to deal with the situation. You are afraid of loss, and there is a number right there that can prevent the loss.

The secret of course is to not call any number found in an email, no matter

how "official" it may look. As soon as you pick up the phone and call, you have provided the scammers knowledge that you can be scared into action. The heat will be increased on you.

Any email or phone call that causes you to feel the need to act quickly, should be suspected as a scam attempt. There are very few cases that a purchase can't be undone and refunded up to 30 days later. You have time!

In most cases even if a fraudulent purchase has been made, all one need do is call the credit card company and refute it. The phone number to call is on the back of your credit card, NOT in any email.

Please tell your friends about this article. Remind them that phone numbers in an email they get are never to be called. Coach them about how making hasty choices often leads to no good.

*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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