



St. Augustine Beaches NEWS JOURNAL

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





St. Johns County Presents Legislative Update

The County was one of the featured speakers at the St. Johns Chamber July 11th Legislative Update event.

On July 11, county commissioner Chair Krista Joseph was one of the featured speakers at the St. Johns Chamber of Commerce’s annual Legislative Update event. Chair Joseph provided an update on the Fiscal Year 2025-26 State Budget, which includes \$1.5 million in funding for two important initiatives in St. Johns County: the development of the Florida Museum of Black History and improvements to the Interstate 95 and International Golf Parkway interchange. The Office of Public Affairs produced a video to capture a summary of the presentations.

With the end of the legislative session in Tallahassee, the St. Johns County Chamber of Commerce hosted the event at the Embassy Suites by Hilton of St. Augustine for members of the legislative delegation and local elected officials to discuss decisions that will directly impact St. Johns County.

Along with Chair Joseph, the speakers included: Rep. Sam Greco, Rep. Kim Kendall, Shorty Robbins for Rep. Judson Sapp, Sen. Tom Leek, St. Augustine Beach Mayor Dylan Rumrell, and St. Augustine Mayor Nancy Sikes-Kline.

PRSRST SDT
US POSTAGE PAID
ST. AUGUSTINE, FL
PERMIT #132

St. Augustine Beaches News Journal
2465 US 1 South #8
JOURNAL St. Augustine, FL 32086

St. Augustine Beaches
NEWS JOURNAL



Lions Gate
Anastasia Lakes
Commodores Club
Cedar Ridge
Sea Grove
Marsh Creek Country Club
Sea Gate
Ocean Palms

Surfwood
Woodland Estates
Ocean Walk
Ocean Woods
Sea Oaks
Island Hammock
Magnolia Dunes
Sea Colony
Ocean Trace

We Cover The Beaches!

St. Augustine Beach and Beyond...

By Lorraine Thompson (staugbeachwatch@aol.com)

BACK TO SCHOOL

If your school age child is asking “Where did the summer go?”, as a parent or guardian of a St. Johns County school age child, you’re probably breathing a sigh of relief as you prepare for “Back to School.”

Public schools will begin the new school year on Monday, August 11. St. Joseph Academy and Cathedral Parish will begin classes on Tuesday, August 12.

Something new for parents and providers --St. Johns County School District recently introduced BusPlanner, a new online transportation portal designed to give parents easy access to their students’ bus information. Parents can access BusPlanner through its web portal at <https://sjcsd.mybusplanner.com> or by downloading the companion mobile app, Chipmunk, available for Android and Apple devices. BusPlanner will also enhance communication by providing timely updates about bus delays and other important transportation-related notifications. In addition, parents can use the system to send messages directly to the SJCSD Transportation Department.



ABOUT St. Johns County Schools--For the 2025 school year, there are 59 public schools serving approximately 51,942 students in the county and 31 private schools, serving an estimated 3,654 students. Ninety-three percent of all K-12 students in St. Johns County are educated in public schools (compared to the FL state average of 86%). St. Johns County has one of the highest concentrations of top ranked public schools in Florida.

Seven percent of all K-12 students in St. Johns County are educated in private schools (compared to the FL state average of 14%).

The top ranked private schools in St. Johns County include Cathedral Parish School and St. Joseph Academy.

School contacts and other information: St. Johns County School District, K-12 —904-547-7500, www.stjohns.k12.fl.us
Cathedral Parish School, VPK - 8th Grade, 259 St. George Street, St. Augustine, FL 32084--904-824-2861, www.thecathedralparishschool.org/
St. Joseph Academy, grades 9-12, 155 State Road 207 (oldest Catholic High School in the State of Florida), phone 904-824-0431 or visit www.sjaweb.org

REMINDERS FOR DRIVERS—

If you reside or work on Anastasia Island, be prepared for traffic slowdowns with the influx of school buses. Although St. Johns County operates only one public school on the island, there will be multiple school busses with varying schedules of pickups and drop-offs of students throughout the school days, as hundreds of other students through high school ages are bussed off and on the island to county elementary, middle and high schools.

If you find yourself behind a school bus, you can expect numerous stops. Regardless of whether you drive on the island or the mainland, the laws for drivers are the same.

The Florida School Bus Stop Law, designed to keep children safe as they’re getting on and off the bus, requires vehicles to stop when a bus extends its stop sign and turns on its flashing red lights. This law applies to drivers traveling in both directions on two-lane and multi-lane highways. It is against the law for any driver to pass a school bus when it displays a stop signal.

On a two-way street or highway, all drivers moving in either direction must stop for a stopped school bus that is picking up or dropping off children. You must remain stopped until the stop signal is withdrawn, and all the children are clear of the roadway.

(continued page 9)

HAS YOUR HOME INSURANCE RENEWAL JUST INCREASED?



FIRST FLORIDA INSURANCE
"QUOTE CHALLENGE"

ST. AUGUSTINE'S PREMIER AGENCY

For Homeowner's Insurance

FACT:

WE OFFER THE
LOWEST OVERALL
AVERAGE
HOMEOWNERS
INSURANCE
PREMIUMS IN
FLORIDA



904-687-2652

Call, or Click

www.firstfloridainsurance.com

Member (FAIA) • Affiliate Member Board of Realtors
A&B RATED CARRIERS WITH AM-BEST Trusted Choice



904-814-2080 Cell / Text

www.richobrien.com

rich.obrien@thepremierproperties.com

COLDWELL BANKER PREMIER PROPERTIES



PROPERTIES FOR SALE

4 OCEANSIDE DRIVE SAINT AUGUSTINE, FL 32080

Expansive Oceanfront Verandah; Great Privacy & Views!

4 BEDROOMS 4.5 BATHS | 5,785 SF | \$5,425,000



Scan for
Property
Details

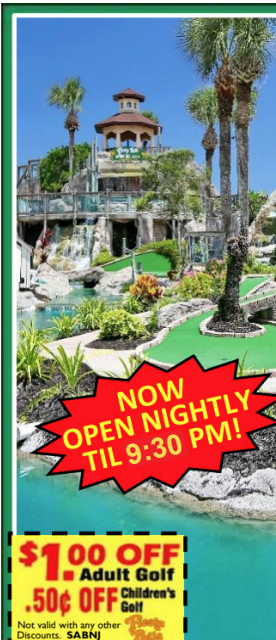
313 S FOREST DUNE DR, ST. AUGUSTINE BEACH, FL 32080

Located in Beachfront Gated Community of Sea Colony

4 BEDROOMS 3.5 BATHS | 3,440 SF | \$1,799,000



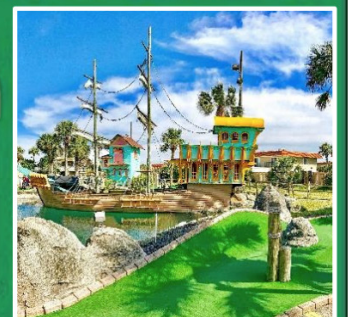
Scan for
Property
Details



Fiesta Falls Award Winning
miniature
GOLF
18 HOLES Join the Fun!!

Soft Serve
Ice Cream
(904) 461-5571

818 A1A Beach Blvd
ST. AUGUSTINE BEACH
1 Mile South of the Pier



\$1.00 OFF
Adult Golf
.50¢ OFF
Children's
Golf
Not valid with any other
discounts. SABNJ

FREE ONLINE!

St. Augustine Beaches

NEWS
JOURNAL2465 US 1 South PMB #8
St. Augustine, FL 32086
Online: www.SABNJ.comCliff Logsdon
Publisher/Editor
(904) 607-1410
clifflogsdon@att.net“News Source for the City of
St. Augustine Beach”

City of St. Augustine Beach

Mayor Dylan Rumrell
City Manager Max Roylewww.staugbch.com
sabadmin@cityofsab.orgPrint 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 LLC is to serve neighborhoods of St. Augustine Beach and other communities on Anastasia Island.

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

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

All materials submitted to the Beaches News Journal is subject to editing. Publishing of submitted information is at the discretion of the publisher. Views and opinions expressed are those of the writer and do not express the viewpoint of the publisher or editorial staff of the Beaches News Journal.

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

It is agreed that the News Journal and its staff will not be held liable for information provided herein by submitters/advertisers, including pictures, graphics, websites, dates, times and/or emails listed, that may have the potential to constitute fraud or other violation of law including copywriting infringements. The publisher reserves the right to refuse materials that does not meet the publication's standards.

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

St. Augustine Beach City Hall Update

The St. Augustine Beach City Commission held two meetings on Monday, July 14, 2025. The first concerned setting the property tax operating and debt millage for Fiscal Year 2026, which will begin on October 1, 2025, and end on September 30, 2026. The second was the Commission's regular monthly meeting.

At the budget meeting, the Commission set the tentative operating and debt millage for FY 26, and scheduled the first public hearing on the budget on September 4, 2025, at 5:01 p.m. The proposed operating millage is 2.6000, or \$2.60 for every \$1,000 of the assessed value of a property, and the debt millage is 0.0841. If the proposed operating millage isn't lowered, a homeowner whose property is assessed at \$300,000 will pay \$780 in CITY property taxes (300,000 divided by 1,000, a mill, times 2.60). Property owners will pay additional property taxes to St. Johns County, the School District and special districts.

The City Commission will hold a special budget meeting on Thursday, September 4, 2025, at 5:01 p.m. The Commission may lower the millage at that meeting but cannot increase it. A week before the September meeting, property owners may review the budget online at staugbch.com or are welcome to attend the September 4th public hearing. Owners may send comments concerning the proposed millage and budget to mroyle@cityofsab.org.

At its regular meeting on July 14th, the Commission did the following:

1. Welcomed State Representative Sam Greco, who along with Mayor Dylan Rumrell and Vice Mayor Beth Sweeny, helped obtain a state appropriation of \$995,000 for the purchase of equipment to help the City's resiliency and stormwater management. Representative Greco explained the services his office provides.

2. Heard a report from the Director of



Planning and Zoning, Brian Law, concerning the permitting process for repairs to private property after a hurricane.

3. Approved on final reading an ordinance to amend the Land Development

Regulations to allow for multi-family residences 38-foot wide driveways made with pavers.

4. Authorized Mayor Rumrell to send a letter of support to the Florida Division of Arts and Culture for the St. Johns Cultural Council.

5. Approved a budget resolution to appropriate \$297,000 from American Rescue Plan Act funds for various purposes.

6. Decided to have the Comprehensive Planning and Zoning Board hold joint workshops with the Sustainability and Environmental Planning Advisory Committee to make recommendations to the City Commission concerning changes to the Comprehensive Plan.

7. Discussed the City Manager's contract and directed the Manager to obtain information from Florida coastal cities of the costs executive recruitment consultants have charged cities to assist them in their search for a new manager.

8. Discussed the opening of the unpaved section of 4th Street between A1A Beach Boulevard and 2nd Avenue and who is to pay the costs and approved a budget resolution to appropriate \$65,000 for the project's design/permitting phase.

9. Decided not to levy fees for City staff to review stormwater system plans for new commercial projects and for new residential projects of more than one acre.

The City Commission's next regular meeting will be held on Thursday, September 4, 2025, immediately following the public hearing on the proposed Fiscal Year 2026 budget on the same date. The public may view both meetings on YouTube at staugbch.com or attend the meetings at City Hall, 2200 A1A South.

City of St. Augustine Beach
August Commission Meeting Agenda

The City Commission will hold its regular meeting on Monday, August 4, 2025, starting at 6 p.m. Topics on the agenda may include:

1. A proclamation from the Daughters of the American Revolution to commemorate the 250th anniversary of the founding of the United States.

2. An interview of Ms. Sarah Kern Seignious, an applicant for appointment to the Sustainability and Environmental Planning Advisory Committee.

3. A presentation by Ms. Kelly Wilson, Executive Director of the St. Johns County Emergency Operations Center, concerning hurricane preparedness.

4. An update report of the renovations to the former city hall by Mr. Jeff Potts, Executive Director of the St. Johns Cultural Council.

5. Re-appointment of four members of the Comprehensive Planning and Zoning Board to three-year terms.

6. Request to vacant alley between D and E Streets.

Information about the above topics will be online a week before the meeting. Members of the public can attend the meeting in person or see it on YouTube at staugbch.com.

“Mondays with the Mayor”

St. Augustine Beach Mayor Dylan Rumrell hosts each Monday morning between 9 and 9:30 a.m. Topics are projects and other matters that are happening in St. Augustine. The Mayor's "Mondays" program can be seen on the City's website, staugbch.com.

Airport Express of St. Augustine Inc.

Shuttle Service to/from Jax
Orlando - Sanford

Door-to-Door Service 24/7
Serving N. Fla. since 1994

Our Customers are #1
airportexpresspickup.com
904-824-9400

“Mention ad for 5% Discount”

Concrete & Masonry Construction
Demolition & Repair

Licensed & Insured
Call Tony at 904-599-2869

FIRST HOME ELECTRIC, LLC
Full Service Electrical Company

Licensed & Insured
ER#13016047 904 587 9237

View the Beaches & Observer Online!

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

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



Please support the local businesses in the News
Journal! They make this publication possible...

DRYWALL
FINISHING

Repairs and Texture
40 years experience
Realiable and Local
Small Business

CALL GARY MAGGIO
(904) 377-5173



Temple Bet Yam

A Reform Congregation led
by Rabbi Claudio Kogan
2055 Wildwood Dr.
St. Augustine, FL 32086
Religious School
904-819-1875
www.templebetyam.org



Veterans Day Photography Contest Kicks Off August 1st

St. Augustine VFW Post 2391 is sponsoring the First Annual Veterans Day Photography Contest and the submission dates are August 1 through September 30. Co-sponsored by the St. Johns Cultural Council with assistance from the St.



Augustine Camera Club, the theme and subject for the images is the "veteran and the American flag." Submit an image that tells that story.

The contest is free and open to the public, and awards will be announced on November 11, 2025 (Veterans Day). Award winning images will go on display as a part of the Culture Council's "Art in Public Places" on the walls in the County Social Services Building at 200 San Sabastian View. Winning photographers will receive a book of the entered photographs.

The photographer may submit up to three images

and they must have been taken by the person submitting. The format should be JPG and they may be post-edited. AI may be used for editing only; the base image must have been photographed by the submitter. All submissions should be attached to an email (fotowurks@aol.com) and should have the title of the image and the name of the photographer in the email (not on the image).

Additional information is available from Rick McAllister at fotowurks@aol.com or 904-501-7777 as well as FaceBook site Veterans Day Photography Contest 2025.

Living with Cancer Support Group

The Living with Cancer support group has moved to Cancer Specialists of North Florida, 121 Whitehall Drive, St. Augustine 32086 on the third Wednesday of every month at 11:00 am. We still have the ability to ZOOM in if needed. This is an informal gathering for adults with any type of cancer and their caregivers.

It is open to all affected by cancer. This group will provide the opportunity to meet others in similar situations, share your stories, provide practical suggestions and offer support to each other. If you prefer to participate virtually via Zoom, please call 904-819-4793 for further instructions.

St. Augustine Beach Democratic Club

The SAB Democratic Club's next meeting is on Tuesday August 5, 2025 at 5:30 pm at the Anastasia Island Branch Library, 124 Sea Grove Main Street, St Augustine Beach. Our speakers on August 5 will be Ramon Perez and Sadie Holzmeyer from the Digital Democracy Project. They will be speaking about the issue of "open primaries" and will explain what open primaries are and some of the arguments for and against the idea. They will also be introducing us to the Digital Democracy Project, a mobile voting application which allows voters to tell legislators how to vote.

The St Augustine Beach Democratic Club's focus is on current issues affecting those living in the St Augustine Beach area. These meetings provide an excellent opportunity to hear from a variety of speakers, get to know elected representatives, mingle with Democratic candidates and socialize with our like minded neighbors. The Club meets at the Anastasia Island Branch Library, 124 Sea Grove Main Street, 5:30 pm on the first Tuesday of the month. There is plenty of parking available. For additional information, please contact info@sabdems.org.

Do You Have Community News to Share?

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

Old/Elderly

By Max Royle
St. Augustine Beach City Manager



Do you know the difference between old and elderly? No? Nor do I. For the answer and to adhere strictly to truth-in-telling transparency, I must give credit to trusty Google as the source for the answer to such a profound question. Here's what Mr. or Ms. Google says, which brings up this intriguing question that I'm certain you have often pondered: Is Google a guy or a gal? A question the answer to which we'll have to pursue another time.

Back to our old/elderly theme. Mr. or Ms. Google says: "...an 80-year-old person is considered old, and some may say also be considered elderly depending on their physical health and medications." And: "Some medical professionals use the term 'elderly' to describe patients who are physically frail and in their mid-80s or older. However, others say that 'elderly' is a feeling rather than a number, and that it should be based on physical health and ability." Note from the above the phrases "depending on their physical health and medications," "'elderly' is a feeling rather than a number," and "physical health and ability."

So, here are my thoughts: 1. "Old" is simply a chronological marker of the number of years a person has lived, e.g., a ten-year-old child, a seventy-year-old woman. 2. "Elderly" is an indicator of a person's physical and/or mental condition when they have lived enough years to be considered old in the customary sense, such as age 70. 3. A person may be old but not elderly.

Really, you'll ask, pray do tell. But before we get into that, let me satisfy your panting eagerness to learn why we're on this topic of old/elderly. It's partly because of the way some folks negatively use the word "old" to belittle someone as if being old were an irredeemable fault; and partly because of the way some of us who are old react to being labeled that. Our reaction is laughter and gratitude: laughter at the person who exhibits silly thinking by demeaning us because of our age, and gratitude that the Supreme Power, good genes, good luck or whatever have enabled us to live to an age considered old. If healthy physically and mentally, we are indeed among the most fortunate, especially when you consider the alternative.

Let me explain further by suggesting that those who sneeringly label as old those of us who have lived a number of years are actually themselves (cue the trumpets) ELDERLY, even if their chronological age is merely 40 or 50 years. Why? Because their negative opinion about old people is an example of mental limitations (frailty), which are symptoms of being elderly.

Finally, is being "old" really of any significance? I suggest it isn't. Living life to whatever level of achievement and satisfaction our personal limitations will allow and contributing in positive ways to the lives of our family members and to our community and our country—that's what is important. Whether a person is "old" is piddly irrelevant.

STARS REHAB

OPTIMIZING MOVEMENT. ENHANCING LIVES.



5 LOCATIONS

SOUTH
105 MARINER HEALTH
WAY SUITE 213
(904) 217-4259

CENTRAL
65 STRONGWAY COURT
(904) 679-3204

LOCALLY OWNED SINCE 2008
**PARKINSON'S & NEUROLOGIC
HEALTH CENTER**
1711 LAKESIDE AVE SUITE 5
(904) 201-1080

WORLD GOLF VILLAGE
475 W TOWN PLACE
SUITE 100
(904) 481-8747

ISLAND
4299 SR-A1A S
(904) 679-3449

Friends of Anastasia Island Branch Library (FAIBL) August Book Sale

by Mollie Meikl

Nothing says summer like a good beach read! Find your next favorite book or author at the Friends of Anastasia Island Branch Library (FAIBL) August Book Sale.

The August Book Sale will be held Friday, August 22 and Saturday, August 23 at the Anastasia Island Branch Library. FAIBL members shop early on Friday, from 9am to 10am. The book sale is open to the general public Fri, 8/22 from 10am to 5pm and Sat, 8/23 from 10am to 4:30pm.

Save the date - Sunday, Sept 21 - and start making plans for our first FAIBL bowling fundraiser to be held at Anastasia Lane. Details to come.

To sign up for our newsletter and email alerts, or to learn more about Friends of Anastasia Island Branch Library, please email us at anastasiainlandfaibl@gmail.com

Temple Bet Yam Open House & Bagel Brunch August 17th

Temple Bet Yam, a Reform Jewish congregation in Saint Augustine, is holding an open house and bagel brunch on Sunday, August 17 from 10:00 a.m. - 1:00 p.m.

Come learn about the many programs we have such as Parent and Me, Religious School, Lifelong Learning, social activities, and more. We are located at 2055 Wildwood Drive. Please call us at 904-819-1875 to register. We look forward to meeting you.

St. Augustine Multiple Sclerosis Support Group

The National MS Society maintains a network of affiliated groups to provide opportunities for people living with MS to connect with others in their community. Every group is unique and welcoming — contact the group leader for more information. Join Us! We are recognized by the National MS Society and the Multiple Sclerosis Foundation.

We meet every 4th Tuesday at 1:00 pm at Anastasia Branch Library, 124 Sea Grove Main Street, St. Augustine Beach, FL 32080. For information or to RSVP, contact: Anita Clark johnita0013@gmail.com or call 305-898-1432.

Families Anonymous Support Group

At your wits end? Tired of lies? Is someone you love destroying your family harmony? Families Anonymous is a free weekly meeting for mothers of addicted loved ones. We have walked your path and are here for you.

We meet Thursdays from 9-10 a.m. at Unitarian-Universalist Fellowship, 2487 A1A S. Street, St. Augustine (Use red back door entrance). For more information to restore peace and harmony, contact 843-367-1475.



MORRELL PLUMBING

OVER 35 YEARS EXPERIENCE!

WILLIAM MORRELL 74 OCEAN CAY BLVD ST. AUGUSTINE FL 32080 609-827-8570 609-634-6781 WILLIAMJ.MORRELLJR@COMCAST.NET	RE-PIPING NEW CONSTRUCTION CUSTOM HOUSES REMODELS GAS PIPING NO JOB TOO BIG OR TOO SMALL ! LICENSE # BL-6049
---	---



The Worlds Best Dog Chew!
100% natural, no lactose, no fat, these chews are made from pure dehydrated yak milk cheese.

Safe for sensitive stomachs, Yak Chewz are long-lasting, low mess and odor free.

See us at the Pier farmers' market on Wednesdays, at The Amp farmers' market most Saturdays, and at the Classic Car Museum market on Sundays. Order online:

YakChewz.com

Find us on Instagram: Yakchews

No Gluten, No Grain, No Soy, No Chicken, No Rawhide

St. Augustine Orchid Society

Janis Croft

Mounting Orchids Workshop August 5th



This month we are hosting a mounting workshop, where some of the St. Augustine Orchid Society members will be available to assist you in selecting a plant that will work well on a mount of your choice. We'll have a variety of different genera to choose from as well as different materials to mount them on. You'll go home with a new plant or two, for a \$10 donation.

Plants will be available on the sales and raffle tables. The Society welcomes all to our monthly meetings. No charge.

When: August 5, 6:30 to 9 pm, Where: Memorial Lutheran Church

Drive around to the back entrance, 3375 US 1 South, St. Aug 32086

<https://www.staugorchidsociety.org>



Tree Trimming, Hazardous, & Storm Damage Removals, Stump Removal, Land Clearing Since 1998



(904) 540-2167

JeffMobleyTreeService@gmail.com

**24 HR
Call
Out**











386-437-3479 www.CodyPestControl.com



Castillo Real Hotel Ribbon Cutting 530 A1A Beach Boulevard in St. Augustine Beach

On July 15, 2025, there was a ribbon cutting at the Castillo Real Hotel, 530 A1A Beach Boulevard in St. Augustine Beach. The ceremony was held to inaugurate the Hotel as part of the Tapestry Collection by Hilton.

Shown in the photo: Wielding the scissors Mr. Joe Rodriguez, Vice President of Operations for Jalaram, which owns the Hotel. To his right Mr. Troy Blevins, Jalaram's Director of Development and Government Relations. To Troy's right Mayor Dylan Rumrell of St. Augustine Beach. To the Mayor's right Mr. Vik Patel, Jalaram's Chief Operating Officer.

Notice from the City of St. Augustine Beach

By Max Royle, City Manager

Attention Owners of Property Bordering St. Augustine Beach. If you are thinking of a major remodeling of your property, changing its land use from residential to commercial or vice versa, or tearing down an existing building to construct a new one, the City of St. Augustine Beach can provide timely and efficient review and permitting services. The only condition is that the property will need to be annexed into the City. Persons with questions may direct them to Max Royle, City Manager, at mroyle@cityofsab.org, or telephone (904) 471-2122.

Sausage & Pepper Sandwiches To Go Fundraiser

St. Augustine Lodge 3780, Sons and Daughters of Italy, will host a "Sandwich Fundraiser" on Sunday, August 24, from 9 a.m. to 2 p.m. at St. Anastasia Catholic Church, located on the island at 5205 A1A. Sausage and Pepper sandwiches will be available at \$10 each and must be pre-ordered. All proceeds will go to the ongoing renovation of the St. Augustine Beach Pier Bocce Courts which are open to the public.

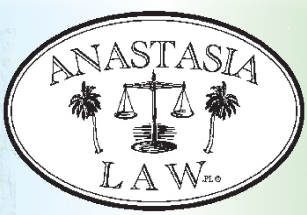
Orders must be picked up by 12 noon at the church. Call 904-507-9183 for more information and to place an order.

Reach St. Augustine Beach By U.S. MAIL!

- Not thrown on lawns or driveways
 - Documented delivery By U.S. Postal Service
 - No Subscription Required in some areas...
- call 904-607-1410 to advertise your business.

St. Augustine Beaches
**NEWS
JOURNAL**





**ANASTASIA
LAW**



**Wills, Trusts & Estate Planning
Business, Complex Commercial,
Construction & Real Estate Law
Probate & Trust Administration
Civil & Construction Litigation
Medicaid Asset Protection**

www.AnastasiaLaw.net
**107 A 11th Street
 St. Augustine, FL 32080
 904.236.6243**

Pamela M. M. Holcombe, Esq.
Pamela@AnastasiaLaw.net

Undine C. George, Esq.
Undine@AnastasiaLaw.net

Sheriff's Update

By St. Johns County Sheriff Robert A. Hardwick



Back to School

August is back to school month, and we will begin to experience the effects of our roadways and sidewalks being flooded with St. Johns County students. At the St. Johns County Sheriff's Office, the safety of children remains our highest priority. Our Deputy Sheriffs, once again, spent the summer training to ensure they feel prepared for worst case scenario in the event of an incident at one of our schools, and spent time instructing many new drivers through our Teen Driving Experience.

We continue to see a troubling trend involving E-Bike crashes, many of which have resulted in serious injuries to children. While we are actively working on legislation to help address this issue, we urge families to take proactive steps now to promote safe E-Bike practices. Please take time to talk with your children about the following safety guidelines:

- Obey traffic signals, stop signs, and speed limits
- Slow down for pedestrians
- Wear brightly colored or reflective clothing to stay visible
- Ride in the same direction as traffic
- Use front and rear bike lights at all times
- Riders under 16 are required by law to wear a properly fitted and fastened helmet — and we strongly
- recommend all riders wear one, regardless of age

On behalf of the men and women of the St. Johns County Sheriff's Office, we thank you for your partnership and wish everyone a safe, successful, and enriching school year ahead. Please reach out to me if I can be of assistance. You can email me at sheriff@sjso.org. For the most up to date information, find us on social media. @teamsjsjso on Facebook, Instagram, X (formerly Twitter).

St. Augustine Genealogical Society

The St Augustine Genealogical Society holds it's monthly meeting the 2nd Saturday of each month in the Southeast Branch of the St Johns County Library. The SE Library Branch is located at 6670 US Hwy 1 South. Check in for our meetings is 12:45 and meeting starts at 1:00 PM.

Our Genealogical Society is open to all. We encourage visitors, as well as current and former members to join us. Refreshments will be served, and feel free to bring your favorite. For information visit website StAugGenSoc.org.

New Offices Located at 113 Whitehall Drive • St. Augustine

- BPH
- Erectile Dysfunction
- Bladder Cancer
- Kidney Cancer
- Kidney Stones



- Overactive Bladder
- Prostate Cancer
- Urinary Incontinence
- Vasectomy
- Space Oar



Howard Epstein, M.D.
FACS, Board Certified



Gordon Fifer, M.D.
Board Certified



Bill Vanasupa, D.O.
Board Certified



Katherine Gardner
NP-C



Dean Zimmermann
PA-C



Jonathan Baron
PA-C



Karina Chang
MSN, ARNP

(904) 824-1450

113 WHITEHALL DRIVE, ST. AUGUSTINE, FL 32086

New office located off Old Mountrie Road just West of Walmart

St. Augustine Beach and Beyond...

By Lorraine Thompson (staugbeachwatch@aol.com)

Summer beach music returns... Music By The Sea

After a mid-summer break, the free Music by the Sea 2025 concert series resumes on August 20 at St. Augustine Beach Pier and Park Pavilion, 350 Beach Boulevard. Sponsored by the St. Augustine Beach Civic Association, the annual series features local talent as well as local cuisine. Concerts begin at 7 p.m. Parking is free. Bring your own chair or blanket for seating. You may also bring food and beverages or purchase them from a local food truck. The remaining concerts include:

August 20 — Feedback the Band with Dance Rock

August 27 — Bad Dog MaMa with Pop, Rock and Blues

September 3 — Contact Buzz with Party Rock and More

September 10 — TBA

September 17 — Ray's Garage Band with Southern and Classic Rock

September 24 — All-Star Jam with Rock Blues and More

To keep up with concert information including weather related cancellations, visit <https://www.sabca.org/music-by-the-sea/2025-concert-series/>



Pictured Above: Rays Garage Band

Pictured Right: Bad Dog MaMa

Forty Years of Sailing Local Waters

Four decades of sailing the waters in and around St. Augustine can muster up plenty of memories for locals as well as visitors.



ST. AUGUSTINE SAILING

On Saturday, August 2nd, St. Augustine Sailing, located at the Camanche Cove Yacht Harbor, will mark its 40th Anniversary with an all-day celebration that will include dockside festivities, treasure hunt sails and live music.

St. Augustine Sailing was founded in 1985 by Doug Crane and is now owned and operated by Chuck and Rose Ann Points.

40th Anniversary activities will offer a mix of sailing and shoreside fun, including sailing discounts, knot-tying contests, games, and giveaways. There will also be a dockside BBQ party, with music, fun games, and cake.

In addition to private charters, St. Augustine Sailing offers basics like An Introduction to Sailing, Sail Science Adventure, brunch and corporate sails, onboard weddings and other celebrations.

For more details, stop by Camanche Cove Yacht Harbor, visit <https://www.sta-sail.com> or call 904-829-0648

Be Prepared!

If you've ever been through a hurricane, you may recall many of the procedures you should follow for evacuation and return to your place of residence. Keep in mind, as the years go on, the preparation guidelines are updated and changed. Keep up to date on St. Johns County preparations and advice. Download the latest information at:

<https://www.sjcfl.us/departments/emergency-mgmt/>



Please support the local businesses in the News Journal! They make this publication possible...



August starts off with a true First Friday, as it happens on August 1st and features Artist of the Month, Tracy DeCamp. Here's some history of Tracy in her own words.....

"Growing up in Baltimore Maryland, my father had a story about me that would illustrate how long I have been creating art. He told me that when I was five, we were walking in the woods and I picked up a special piece of driftwood to bring home. Later, I transformed the driftwood into a snake with my crayons. That was over 50 some years ago.

The medium that I enjoy working in the most is pencil. Although I do love to paint. In the past I have experimented using exotic handmade papers to create a collage mixed media effect on large canvases. My inspiration came from the flowers I grew in my own gardens. After studying fashion illustration and design at Virginia Commonwealth University in Richmond Virginia, I freelanced by doing fashion drawings for shops and boutique's advertisements in the local newspapers.

My favorite subject to draw would have to be animals, particularly cats and owls. I have done many pet portrait commissions. But in the distant past I was known for my wildlife paintings and extremely detailed color pencil/water color mixed media drawings of alligators, crocodiles, and tropical birds. I took my inspiration from nature as I was living in Tampa Florida at this time.

After many years working as an after school art teacher, I decided to write a children's book. The first book was a collaboration on a teen book called #NoBullying. It was a graphic novel dealing with the issue of cyber bullying. Then came the children's book called Luna's Beach Day about a shih tzu dog and her dog friends having a day at the beach. The third book was an adult coloring book called Angels and Prayers Coloring Book.

"In the past I participated in gallery shows, one person shows, festivals, town art walks, juried art shows for university students, won awards, and made a limited edition print. My art is in private collections around the country including the Natural History Museum in Marathon Florida. Moving into the future with my art I hope to explore nature up close as much as possible and draw it".

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 please visit www.beachartstudio.org, Facebook or call 904-295-4428.



Interested in the Civil War?

Please join our Civil War Discussion Group. Our next presentation will be Tuesday, AUGUST 5, 2025 at 1pm, at the Anastasia Branch library in Sea Grove.

The August July presentation will be with Len Whiteside titled "Financing the Civil War". It will examine how the North and the South raised revenue to fight the war and how the war transformed the financial structure of the U. S.

For questions or comments, please contact Len Whiteside at armyfam831@gmail.com



Robert C. Kelsey MD

Accepting New Patients

Primary Care

Cardiology &

Internal Medicine

(904) 827- 0078

2720 U.S. HWY 1 SOUTH, STE B

ST. AUGUSTINE, FL 32086

PrimecarePL.com

Unique Art Exhibit Invites You to Step into Near-Total Darkness

by Kim Brown, Kim@oldcitypr.com

The St. Augustine Art Association announces its upcoming exhibit, "What We See in the Shadows," which will be on display in the gallery and online through August 31, 2025. The exhibit invites visitors to experience artwork in near-total darkness, illuminated only by blacklights and flashlights. This immersive, sensory-shifting exhibition challenges traditional ways of seeing art, which is usually well-lit and beautifully displayed on the wall. By limiting vision and altering perception, details of each work will emerge slowly, compositions will shift, and hidden elements will be revealed. With just a beam of light in hand, experience the darkness as much as the visible elements of each piece.

"I wanted to do an exhibit that challenged artists to give viewers a different type of gallery experience—a little plot twist, if you will," says Jennifer Flynt, Executive Director of St. Augustine Art Association (STAAA). "What We See in the Shadows" is a uniquely personal experience because how viewers engage with the art and what they see is entirely up to them."

The featured works are in varying mediums and media, with some pieces incorporating neon or glow-in-the-dark materials and layering imagery that reveals itself through flashlight or blacklight illumination. "We're used to seeing artwork in the light; however, what happens when you're forced to look at it bit by bit?" Flynt says. "The overall image and perspective changes, or maybe you see something you wouldn't have noticed with full lighting. For the artists, it's a challenge to create a cohesive image that will be viewed in fragments."

"What We See in the Shadows" offers a chance to experience a unique interplay between light and shadow, revealing surprising elements and details in an intimate, darkened gallery. It sets a scene to find special intricacies, hidden images, and perspectives that might otherwise be missed in brighter conditions. Experience the darkness (and the light) at "What We See in the Shadows," Tuesdays through Sundays from 12pm to 4pm, at STAAA in downtown St. Augustine at 22 Marine Street. Flashlights are provided. Curiosity is required.

Visitors can use the provided flashlights and blacklights to illuminate pieces like Melania Atzori's "Dancing in the Moonlight" and Victoria Yokota's "I Am Only an Egg," revealing hidden details and bringing the works to life. Awards for this juried exhibit will be presented during the Friday, August 1st, First Friday Art Walk at 7pm.

AGLOW International - St. Augustine Lighthouse

Saturday, August 16, 2025 10:00 am to Noon

The AGLOW St. Augustine Lighthouse invites Christians and seekers to the Saturday, August 16, 2025 meeting. AGLOW is a global Kingdom movement of women and men with a unified purpose: to see God's will done on earth as it is in Heaven. If you are seeking inspiration or healing prayer, join us.

AGENDA: Continental breakfast 10-10:30 am followed by the speaker and prayer 10:30-Noon.

LOCATION: Spirit Alive Church, 4475 US Hwy 1 South, Ste 506, St. Augustine, FL 32086 (Plaza South office complex, bear left in the parking lot). CONTACT: Jama Williams 904-806-0988. FREE.



Rob Cook Attorney At Law P.A.

Rob Cook, Esq.

Auto Accident & Injury Law

904 Anastasia Blvd., Suite A
St. Augustine, FL 32080

(904) 471-4560 phone
(904) 471-4561 fax
rcook@robcookpa.com
www.robcookpa.com



**10% OFF
with this ad!!
Licensed & Insured**

**PRESSURE WASHING
WINDOW WASHING
PAVER SEALING
SOFT WASH
904-806-1712
StreamlineSolutionsFL.com
Commercial & Residential**

HAIRSPRAY runs through August 10th

It's 1962 in Baltimore and quirky, plus-sized, teenage Tracy Turnblad has one dream: to dance on "The Corny Collins Show." Overnight, Tracy transforms from a nobody into a star, and uses her newfound influence to advocate for racial integration on the television show. This is the perfect end to Limelight's Season 33 with big hair and big hope. Do not miss this iconic production with fabulous music and extremely talented cast.

Established in 1992, Limelight is the only theatre located in St. Augustine with its own building and year-round programming. In addition to presenting nine mainstage productions each season, Limelight offers classes and training for all ages, and special events produced by the St. Augustine Film Festival and The St. Augustine Amphitheatre.

Limelight aims to be a nationally acclaimed theatre recognized for artistic innovation and excellence. Limelight has cultivated a diverse, multigenerational community of artists and supporters through intriguing storytelling and conservatory training. Our programming educates, engages, and showcases the importance of the arts and its contributions to society.

Since becoming the Executive Director in 2022, Sherrie Provence has sought to elevate the Limelight to a professional, regional theatre with a community heart, with the caliber of productions that make the Limelight Theatre a destination for those traveling to the oldest city. Limelight serves a growing, loyal patronage of over 20,000 annually and has been voted by Broadway World the best theatre in northeast Florida two years in a row. With more than two hundred volunteers, full audiences, and popular educational opportunities, Limelight is a thriving center for arts and culture.

Friends of Anastasia Island Branch Library (FAIBL) August Book Sale

by Mollie Meikle

Nothing says summer like a good beach read! Find your next favorite book or author at the Friends of Anastasia Island Branch Library (FAIBL) August Book Sale.

The August Book Sale will be held Friday, August 22 and Saturday, August 23 at the Anastasia Island Branch Library. FAIBL members shop early on Friday, from 9am to 10am. The book sale is open to the general public Fri, 8/22 from 10am to 5pm and Sat, 8/23 from 10am to 4:30pm.

Save the date - Sunday, Sept 21 - and start making plans for our first FAIBL bowling fundraiser to be held at Anastasia Lane. Details to come.

To sign up for our newsletter and email alerts, or to learn more about Friends of Anastasia Island Branch Library, please email us at anastasiaslandfaibl@gmail.com

Reach over 6,400 homes
monthly with this space
for only \$85 per month!
Call 904-607-1410

www.SABNJ.com
St. Augustine Beaches
NEWS JOURNAL

The Garden Club of Saint Augustine
presents the 54th Annual

Holiday Tour of Homes
Mistletoe & Ivy

Sunday, December 14, 2025
12pm to 5pm

The tour of homes will include six homes in the Historic District, decorated by the Garden Club of St. Augustine with live plant material.

Ticket sales start: **October 1, 2025** Ticket Price: **\$50**

Holiday Tea, Raffles, and Boutique
12pm to 4pm
At The River House
179 Marine Street, St. Augustine, FL 32084

Purchase tickets on the Garden Club website
www.gardenclubofstaugustine.org
or by calling Shirley (732) 309-0967

Scan Here!

Back to School

(continued from page 1)

If the highway is divided by a raised barrier or an unpaved median at least five feet wide, you do not have to stop if you are moving in the opposite direction of the bus. Painted lines or pavement markings are not considered barriers. You must always stop if you are moving in the same direction as the bus and you must remain stopped until the stop signal is withdrawn.

It's always a good idea if you're driving behind a bus to allow a greater following distance than if you were driving behind a car. It will give you more time to stop once the yellow lights start flashing. It is illegal in all fifty states to pass a school bus that is stopped to load or unload children.

Possible fines:

Drivers who pass the bus on the right side where children get on and off will receive heftier fines because it's more dangerous. You'll be subject to a penalty of at least \$400 for a first offense. You'll also be required to complete a driver improvement course and may get four points on your driver's license. If you re-offend within five years, your license will be suspended for up to two years.

Passing a school bus on the left side is still risky because students could dart out into the road, so it also comes with penalties.

For more information including possible fines, visit <https://www.idrivesafely.com/defensive-driving/trending/what-florida-school-bus-stop-law>

Anastasia Island Branch Library
August Events

LITTLE ONES STORYTIME (AGES 2-5)
FRIDAY, AUGUST 1 @ 10:30 AM

Join us for Little Ones Storytime! We'll have stories, songs, and activities to help develop pre-literacy skills and spark your child's love of reading.

LITTLE ONES CRAFT TIME (AGES 2-5)
FRIDAY, AUGUST 1 @ 11:00 AM

Encourage your little ones to practice fine motor skills and explore their creativity through a simple craft!

LINE DANCING LESSONS WITH THE ST. AUGUSTINE LINE DANCERS
THURSDAY, AUGUST 7 @ 6:30 PM - 7:30 PM

Do you want to learn some line dances or get some exercise and make new friends? The St. Augustine Line Dancers are here to help! Wear comfortable clothing and shoes.

DROP-IN TECH-HELP WITH DAVID
MONDAY, AUGUST 11 @ 10:30 AM

Feeling frustrated by technology, such as how to use your laptop or your phone? Tech volunteer David Ross is here to help! Drop by for a group, round-robin session. Bring your charged device and know your passwords.

HATHA YOGA WITH CAROL
THURSDAY, AUGUST 14 @ 10:30 AM - 11:30 AM

Great for beginners! Everyone can enjoy yoga no matter what your physical size, shape, age, etc. It's as easy as breathing. Carol can also adapt the moves for those that require a chair. Please bring a mat and wear comfortable clothing.

FRIENDS OF THE ANASTASIA ISLAND BOOK SALE
FRIDAY, AUGUST 22 @ 10 AM - 5:30 PM AND SATURDAY, AUGUST 23 @ 10 AM - 4:30 PM

Come support our FOL group and get some great deals on books! Our Friends generously support the free programs we offer to our community, provide needed upgrades to our library, and sponsor special guest speakers.

HEARTFULNESS MEDITATION
SATURDAY, AUGUST 30 @ 10:30 AM

Financial Focus

Information Provided by

Edward Jones

Cory Caplinger AAMS



Does the 4% rule still make sense
for your retirement?

You may have heard of the "4% rule" when it comes to retirement. The idea is simple: After you retire, you withdraw 4% of your investment portfolio each year. In theory, this helps ensure your savings last for your lifetime. While this rule can be a helpful starting point, it's not a one-size-fits-all — and it's definitely not a substitute for a plan tailored to your specific needs, wants and wishes.

The truth is, how much to withdraw in retirement depends on factors like when you retire, if you'll work part time, how long you expect retirement to last, your lifestyle goals, inflation and whether you want to leave a financial legacy to heirs. So, the 4% rule should be viewed as more of a guide than a strict rule.

Let's start with age. The 4% rule is often based on someone retiring at 65 and expecting to live until about 92. But if you retire earlier, you may want your portfolio to stretch further. In that case, you might need to start with a lower withdrawal rate, maybe closer to 3%. And if you retire later, you might safely withdraw a little more — perhaps 4.5% to 5% — depending on your financial situation.

Your retirement lifestyle also plays a big role. Are you planning to travel the world or spend more time at home? If you expect higher spending in the early years of retirement, you may need to adjust your withdrawal rate or plan to reduce spending later to balance things out.

Your financial flexibility matters too. If you have less wiggle room with your expenses, rely heavily on your portfolio for income or want to preserve wealth for your heirs, a more conservative approach might be wise. In this conservative scenario, your portfolio withdrawals may be met from interest and dividends. Think of your withdrawal rate as existing on a spectrum from more conservative to less conservative, with your personal situation determining where you land.

Then there's inflation. A well-built strategy usually includes small annual increases in withdrawals to keep up with rising costs — about 2.75% per year. But you don't need to take a raise just because the calendar says so. If the markets have had a tough year or you don't need the extra income, it might be smart to skip an increase. Being flexible can improve the chances your money will last.

It's also important to understand what's known as your "portfolio reliance rate" — how much of your retirement income comes from your investments versus other sources like Social Security or pensions. The higher this percentage, the more conservative you may want to be with withdrawals.

And don't forget the IRS. If you're drawing from a traditional IRA or 401(k), you'll need to take required minimum distributions (RMDs) once you reach age 73. Your RMD for any year is the account balance as of the end of the prior calendar year divided by a life expectancy factor according to the IRS. These RMDs need to be accounted for in your strategy.

The bottom line? The 4% rule is a useful starting point, but it's just that — a starting point. A good financial advisor can help you build a strategy that reflects your age, your goals and your full financial picture. By revisiting your plan regularly and staying flexible, you'll give yourself the best shot at turning your savings into a secure, fulfilling retirement.

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

Edward Jones, its employees and financial advisors cannot provide tax or legal advice. You should consult your attorney or qualified tax advisor regarding your situation.

St Augustine's # 1 Radio Station!



Contact us at (904) 481-9952 STUDIO LINE
or (904) 615-6200 OFFICE
www.StAugustineRadio.com

Edward Jones

> edwardjones.com | Member SIPC

Investing can
reflect your
values

At Edward Jones, we stop to ask you: "What causes and concerns are important to you?" By better understanding your values, we can help guide your investing to areas that match your preferences and beliefs.

Get in touch today to discuss what's really important: *your values*.



Cory Caplinger, AAMS™
Financial Advisor
4108 A-1-A South
St Augustine Beach, FL 32080
904-460-1200



10 Things Medicare Doesn't Cover Part 1

Carol Bogart, Palencia Resident
904-648-6488
Carol@AskCarolB.com

You'll need to plan to pay for some common medical expenses. Medicare covers most health care needs for Medicare-eligible participants, from hospital care and doctor visits to lab tests and surgery. But some necessities — and desires — aren't part of the program. Here's how you might pay for them.

1. Dental work is rarely covered

Original Medicare covers some dental-related expenses in very specific situations.

- In 2023, dental exams and necessary treatments before organ transplant surgery were added.

- In 2024, Medicare started covering a dental exam as part of a comprehensive workup at the same time as Medicare-covered treatments for head and neck cancer.

But it doesn't cover routine dental care, such as checkups, or big-ticket items, including dentures and root canals.

Solution: Some Medicare Advantage plans offer dental coverage. They focus on preventive services, with some covering a portion of the cost of more extensive care, up to an annual limit. If you opt for original Medicare, consider buying an individual dental insurance plan or a dental discount plan. Some Medigap insurers allow you to add coverage or membership in a dental discount program for an extra premium.

2. Routine eye exams and glasses? No. Cataracts? Yes

While original Medicare covers ophthalmologic expenses such as cataract surgery, it doesn't pay for routine eye exams, glasses or contact lenses. Some private Medicare Advantage plans cover routine vision care and glasses.

Solution: For some people, buying a vision insurance policy for a few hundred dollars a year to defray the cost of glasses or contact lenses makes sense. Even though standard Medigap plans, the supplemental insurance available from private insurers to augment original Medicare coverage, don't cover vision, some companies let you buy extra benefits that cover some in-network vision exams and a pair of glasses or contacts each year, up to an annual limit.

3. Hearing loss? You'll pay for hearing aids yourself

Medicare covers ear-related medical conditions, but original Medicare and Medigap plans don't pay for routine hearing tests or hearing aids.

Solution: If you are in a Medicare Advantage plan, check your policy to see if it covers hearing-related needs. If it doesn't, or if you have original Medicare, consider buying insurance or a membership in a discount plan that helps cover the cost of

St. Augustine Travel Club - Peter Dytrych

The St. Augustine Travel Club, that hosts at the Southeast Branch Public Library, will take a summer recess for the months of July and August, resuming in September. Check local papers or the library website for future announcements and emails will be sent to all attendees as well. Have a fun and safe summer!
Peter and Linda Dytrych.



gg62176354 GoGraph.com

St. Augustine Travel Club Cruise -

The St. Augustine Travel Club will again be sailing the seas on Saturday, December 6 - 13, 2025 on the beautiful Italian ship MSC GRANDIOSA out of Port Canaveral to the Caribbean and Bahamas, to the ports of Ocean Cay (MSC private island and Marine Reserve in the Bahamas), Nassau and Puerto Plata (Dominican Republic) for a 7-day cruise. Prices start from \$866.60 per person, double occupancy, for inside cabin, inclusive of all port fees and taxes. Balconies and Oceanviews are also available at additional cost. Book now with a \$199 p.p. deposit and receive \$50 per stateroom On Board Credit, Free Beverage Package, Wi-Fi and more. Call Peter, St. Augustine Travel Club at (904) 797-3736.

such hearing devices.

Also, over-the-counter hearing aids are now available for people with mild to moderate hearing loss.

4. Most chiropractors' services won't be covered

Original Medicare pays for just one chiropractic service: manual manipulation of the spine to correct a vertebral subluxation, which is a partial dislocation of a spinal vertebra from its normal position. No other services or tests that a chiropractor orders are covered, including X-rays.

Solution: Some Medicare Advantage plans will cover chiropractic services, so check with your plan. Some chiropractors offer payment plans to help you pay for this care.

5. Bankroll elective cosmetic surgery yourself

Medicare doesn't generally cover elective cosmetic surgery, such as facelifts or tummy tucks. It will cover plastic surgery after an accidental injury or if needed after another treatment, such as breast reconstruction following a mastectomy. You may need prior authorization before Medicare will cover some procedures to show that it is medically necessary rather than for cosmetic purposes.

Solution: If you face these costs, you also may want to set up a separate savings program for them.

Feel free to reach out to me if you have any questions. Information taken from an AARP article by Dena Bunis updated 10-8-24. Carol@AskCarolB.com Text: 714-930-7165 Direct: 904-648-6488 www.AskCarolB.com FL License #: W756153

Medicare

If you are turning 65 and to understand Medicare as well as review available plans, appointments are free and there is no obligation to enroll.



*Ask
Carol B*

Health Insurance

If you are in need of health insurance, whether short-term or through the Marketplace, I am happy to help you find a plan that fits your needs.

Carol Bogart

**A St Johns County Resident and
Your Personal Health Insurance Advisor**

Phone 904-648-6488 text 714-930-7165

Email Carol@AskCarolB.com

License # FL W756153

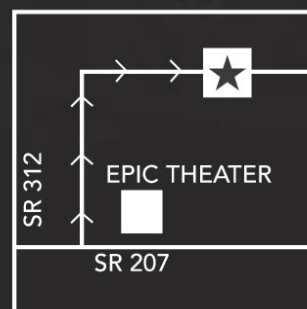
Licensed in Multiple States

ELITE GERMAN AUTO SERVICE

Formerly known as

JERRY'S MB

**COMPLETE REPAIR & MAINTENANCE FOR
MERCEDES AND BMW**



2060 Dobbs Rd
(behind Epic Movie - turn at McDonalds)

829.5259



END OF Summer Beach Bash

Free Event!



SEPTEMBER 6TH
12:00 PM - 4:00 PM
SATURDAY

350 A1A BEACH BLVD
ST. AUGUSTINE BEACH PIER PARK
www.staugbch.com
For more information!

Watermelon Eating Contest

Vendors + Music
Ugly Hawaiian Shirt Contest

Hula Hoop Contest



Whether you are a serious collector, someone looking to refresh your decor, or just like to browse the local art galleries, we look forward to you visiting our ever-changing collection of fine art and local art. With more than 150 pieces in our collection, the art changes a little bit every month! While you're here, sign up for our newsletter to hear about monthly events & new art.



Eleven 14th Lane - Suite B - St Augustine Beach
facing A1A Beach Blvd, across from Beachside Diner,
with free parking on the side of our building.

904.907.5720





SUMMER IS HERE, AND SO ARE NEW FLOORS!



SINCE 1977
Your Friends in Flooring

CARPET • VINYL • TILE • WOOD • LAMINATE

904-824-4311 • 1670 U.S. 1 South
North of Home Depot
www.staugustineflooring.com

Sprinkler System Maintenance and Repair



- Seasonal tune ups, diagnosis, and system check
- Leaks, low pressure, valve, pump, and zone coverage
- Sprinkler reroute before and after your pool, patio, or yard project

YANKEE CLIPPER
LAWN & IRRIGATION

904-461-5479
yankeeclipperlawn@proton.me
yankeeclipperirrigation.com
Serving St. Augustine since 1986

Paradise is here...

Tripadvisor Rated # 1



Your Hosts

Lauren & Rich O'Brien



1 F Street
St. Augustine Beach

904-461-8727

www.beachfrontbandb.com

Strictly Senior Services Inc

StrictlySeniors.org

You or your loved one can now travel with peace of mind.

My service promotes independence while providing personalized care. I offer short and long distance transportation with a kind, caring advocate in the driver's seat!



904.481.6786

StrictlySeniors.org

Call for escorted door-to-door transportation to/from:

- ♥ Medical Appointments
- ♥ Special Occasions with family and friends
- ♥ Community Activities
- ♥ Social Engagements
- ♥ Shopping Trips
- ♥ Salon Visits
- ♥ Airports (pick-up, drop-off and flight companions)



WHEELCHAIR ACCESSIBLE SENIOR TRANSPORTATION

LIFE WILL GIVE YOU MANY REASONS TO HIRE AN ATTORNEY

WITH A TEAM OF 11 LAWYERS
AND 250 YEARS OF COMBINED LEGAL EXPERIENCE

**WE HAVE MANY WAYS
TO SERVE YOU**

REAL ESTATE
LITIGATION
FAMILY LAW
ESTATE PLANNING
REAL ESTATE CLOSINGS

CONSTRUCTION
MEDIATION
PROBATE
BUSINESS
CONTRACTS



"As St. Augustine's largest law firm, we put clients with the right attorney for their legal issue, giving them the power that comes with concentrated experience."

DOUGLAS BURNETT
Owner and Founder

ST. JOHNS



LAW GROUP

(904) 495-0400

www.sjlawgroup.com