



News For And About Residents Of The Palencia Community

Wednesday, April 15th  
Is Tax Day

**COVID-19**  
At time of press, the COVID-19 outbreak was rapidly changing. Some events mentioned may be cancelled or postponed. Check websites for updated info.

ST. AUGUSTINE

# PALENCIA PRESS

APRIL 2020

## Epic Cure Golf Event April 13th At The Palencia Club

Honorary Chair Chris Meloni, actor from Law & Order: Special Victims Unit



Ready to play one of the best 18 hole championship golf courses around, left to right, Craig Dewhurst, Palencia resident and State Farm Agent, a corporate sponsor; Ken Mulford, co-founder of Epic-Cure; and David San Juan, Vice President, Rebar Capital.

Join Palencia residents on Monday, April 13th in the Inaugural Epic-Cure Golf Classic with Christopher Meloni at the Palencia Club. Eighteen holes of championship golf played in a scramble format with net and gross divisions to raise funds necessary to help this organization continue its mission to assist those in the St. Johns County community suffering from food insecurity. Registration is 10:30 a.m. with shotgun start at 12 noon. Cocktails at 5 p.m., buffet dinner at 5:30 p.m. Live auction at 7 p.m. For information and to sign-up visit [www.birdease.com/12550](http://www.birdease.com/12550).

## Marshall Creek POA Annual Election April 22nd

See Candidate Bios On Pages 13 and 14

What are the qualifications for serving on the POA Board?

By Howard Entman

Board members should be committed to our community. They should have several characteristics:

**Be engaged--** Have the time and mental energy to follow through with issues important to the community.

**Be informed--** Have familiarity with all the laws and contractual agreements pertaining to the Association

**Be alert--** Know what's happening day to day that affects your neighbors

**Be involved--** Able to take action and coordinate activities in a timely manner

**Be engaged**

Serving as a board member involves more than showing up once a month for an hour long meeting. Board members participate in Association committees, have frequent contact with residents, handle resident complaints and questions and meet with Association management and attorneys.

Many residents have daily distractions that are important and should and must be given attention – family, work, travel, etc. These can cut into the time and energy required to successfully carry out board duties.

There are many avenues for community involvement that take less time and attention than being on the board, including being on a committee or being available to the board for special projects. This involvement also provides the needed experience to assume larger roles in the future. **Continued On Page 5**



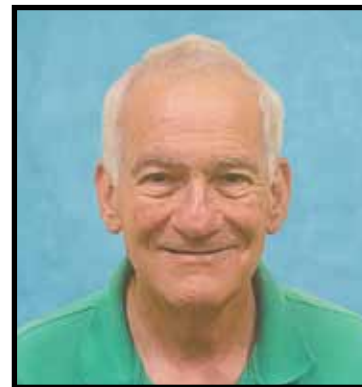
Andrea Torrieri-Coneglio



Dan Dickman



Joel (Bo) Hofstead



Howard Entman



Jim Newhall



## Palencia Tennis Tournament April 3rd Thru 5th

The tournament raises funds for Camp Boggy Creek for seriously ill and disabled children. A great way to celebrate our community, the free opening evening on April 3rd is for anyone who wants to visit. It will feature an exhibition match, raffle, food truck and opening ceremony.

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## The Palencia Press

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Articles and information must be received by the 10th of the month in order to appear in the following month's issue. Views and opinions expressed are those of the writer and do not express the viewpoint of the publisher or editorial staff of the *Palencia Press*. All articles are subject to editing.

**FOR SALE** - Palencia Club full golf membership. Call 904-687-3000 or johnjax60@yahoo.com.

### Words Of Wisdom

Pay to all what is owed to them: taxes to whom taxes are owed, revenue to whom revenue is owed, respect to whom respect is owed, honor to whom honor is owed. - Romans 13:7

### Thought For The Day

After hearing a sermon on Psalm 52:3-4 (lies and deceit), a man wrote the IRS, "I can't sleep knowing that I have cheated on my income tax. Enclosed is a check for \$150. If I still can't sleep, I'll send the rest."

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# Palencia Community Classified Ads

Continued From Page 2

### St. Augustine Travel Club

The St. Augustine Travel Club will be held on Wednesday, April 22, at 2:00 p.m. at the Southeast Branch Library on U.S. 1 near SR206. Topic will be Central Japan. Visiting the historical sites of Japan from its ancient capital Kyoto to Osaka and Sado Island, from the famous Geishas to Ninjas and other traditions. No reservations are required. We look forward to seeing you! If you have any questions, please contact Peter Dytrych at 904-797-3736.

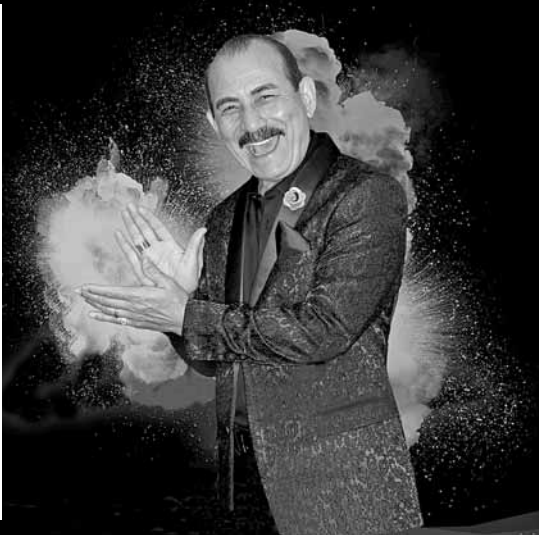
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## Latin American Festival Unidos en la Musica Coming To St. Augustine



Unidos en la Música, coming to Francis Field in St. Augustine May 2nd, will feature a spectacular variety of art, live entertainment, quality merchandise and great food. The kid-friendly event will showcase Latin dance, games and musical performers including Salsa Legend Charlie Aponte, Baba Caiman, Papayera Arenosa, A Flor de Piel from Chicago and a Colombian Vallenato group.

The Festival will feature cultural exhibitions as well, with Ballet Folklorico Azteca, Danzas Perujax, Viva Panama-USA, Spirit Of Samba, Bolivia Magica Ballet Folklorico and Colombian Cumbia. Attendees can enjoy performances by and even learn to dance with some of the best Latin dance groups around. Latin American food trucks and restaurant vendors will be on-hand. Admission prices are \$7.00 for general admission, kids under 12 free. A \$60.00 VIP Experience includes premium bar and complimentary Latin-inspired hors d'oeuvres and a culinary workshop by Chef Norberto.



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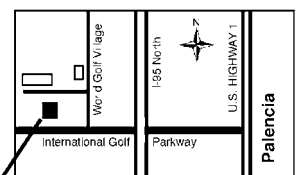
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Maria Alejandra Rivera  
Palencia Resident

**Palencia Students Star In Broadway Musical “My Fair Lady”**



Above, the cast of “My Fair Lady” includes several students from Palencia.

Inset, Nease 9th grader Jake Madson, is cast as Professor Higgins and Hope Cruse, a Nease senior, cast as Eliza Doolittle. Both students are Palencia residents.



“My Fair Lady” the musical play based on George Bernard Shaw’s Pygmalion, will open Thursday, April 16th at Nease High School under the direction of Brad Segal. The story concerns Eliza Doolittle, a Cockney flower girl who takes speech lessons from professor Henry Higgins so that she may pass as a lady in Britain’s upper class.

The original Broadway and London shows starred Rex Harrison and Julie Andrews.

Presented by the Nease Performing Arts Center, actors in the play consist of several Palencia residents including Nease 9th grader Jake Madson, cast as Professor Higgins and Hope Cruse, a Nease senior, cast as Eliza Doolittle. A veteran of the Performing Arts Center, Hope also played Laurey in the 2018 Nease Production of “Oklahoma!”

Of the 40 students involved in the play, there are several other Palencia and Las Calinas student residents that are in this production as actors and technical leads.

Historically, the musical’s 1956 Broadway production was a notable critical and popular success. It set a record for the longest run of any show on Broadway up to that time. It was followed by a hit London production, a popular film version and many revivals. My Fair Lady has been called “the perfect musical.”

Tickets are \$10.00 per person at the door prior to each performance.

**Editor’s Note**

Dear Readers: At time of press, the COVID 19 outbreak had caused numerous event postponements and cancellations, especially with local school schedules. Please visit the event or school websites for updated information.

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Layla Marie

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## Control Your Incoming Paper Clutter In 3 Easy Steps

By Maria Alejandra Rivera, Palencia Resident  
www.yourorganizingstudio.com

Paper clutter is the number one problem of messy home offices and it can be overwhelming and daunting to tackle. But once you get a system in place that works for your needs, you can gain control of it as soon as paper comes into your home. My recommendations are as follows:

1. Have a mail center in your house. It can be at the entrance of your house, kitchen, or home office; choose a location and a container. Place all your incoming mail in a basket, tray, or box. Tackle your mail daily. It only takes five minutes of your time.

Recycle or shred any junk mail immediately; don't give a chance to accumulate it's called junk for a reason. I recommend that you have your shredder and recycle container near when you start sorting.

2. Sort your incoming mail into these categories:

**-Read:** magazines or newspapers. Read the daily newspaper, then place it in a designated recycle bin. Once a new magazine arrives in the mail, toss the last edition. Your coupons and receipts also need to have a system. Keep your receipts and coupons in a separate mesh zipper document bag. Have your receipts

ready in case you need to return something and put your coupons in your car for future use.

**-Action Items:** anything that needs your attention or response (such as a wedding or party invitations), calls, etc

**-Bills to pay:** decide if you need to pay the bill now. If not, schedule to pay it once a week.

**-School papers:** These can take over your home in an instant. Prevent this by taking five minutes each afternoon as soon as the kids get home from school. Go through each of their backpacks and respond to anything that needs your attention. Recycle and file artwork (keepsake box).

**-To file** important documents that needs

your attention.

3. Once a week, go through all your action, bills and file items and work on them. Choose the time and the day of the week that best works for you. Then file everything in its proper place! Remember, a system saves you stress, time, energy and money.

Need help? You can contact me at: www.yourorganizingstudio.com or Alejandra@yourorganizingstudio.com



Create a Command Center

## Qualifications For Serving On The POA Board

Continued From Page 1

**Be informed** - Our community is complex. Palencia is, in fact, two distinct communities, each having a POA and a CDD. Our community, Marshall Creek, has two governing organizations--Marshall Creek Community Development District (MCCDD) and Palencia Property Owners of St. Johns County, Inc. (POA).

Our community must act in accordance with its foundational documents. In order to effectively lead, one must be familiar with how these documents interrelate and affect decisions. These documents include:

The Master Declaration of Covenants and Restrictions

The Residential Declaration of Covenants and Restrictions

Six other Declarations of Covenants and Restrictions

The Description of Regional Impact (DRI)

The Planned Unit Development (PUD) Florida Statutes 190 & 720

Cost sharing interlocal agreement

Staffing interlocal agreement

POA Board members must know these documents. A successful candidate will have read these documents, be intimately familiar with them and know how they affect board actions.

**Be alert** - Our community is a dynamic environment. To effectively serve the community, board members must be familiar with what's happening. While social media

is helpful and informative, there is no substitute for being actively engaged in the community on a daily basis.

Everything that happens in Palencia happens within a historical framework. Prospective board members should have regularly attended board meetings and served on board committees. Such attendance and service demonstrates ability and willingness to devote the needed time and attention to board matters.

**Be involved** - Palencia is an amenity-rich community. A history of involvement with the gym, amenity center activities, tennis and other activities demonstrates a necessary interest in community activities.

A POA Board member should also be familiar with the operations of the CDD. Although the POA and CDD are legally separate, the members of the POA and the members of the CDD - the residents of Marshall Creek - are virtually identical. The organizations must work together to address community issues - tree trimming and sidewalk maintenance are examples. Knowing and interacting with our POA and CDD community managers is critical to understanding the issues that keep our community vibrant.

**In summary** - There are many avenues by which interested residents can get involved with, and serve, our community. Board membership is a way to turn prior active community engagement into community leadership.

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\* Some Cars Slightly Higher

# “Aladdin Jr.” Play Comes To Pacetti Bay Middle School



Above, just some of the Palencia residents participating in the Aladdin Jr. production are Owen Long, Claire Madson, Gabby Sartori, Isabella Fragaro, Gabby Catlin, Kaitlyn Warrell, Casey Tucker and MacKenzie Bradt.



Right, Landen Kol as Aladdin and Caleb Vosburg as the Genie star in the one-act, eleven-scene theatre musical at Pacetti Bay Middle School.

Students from Pacetti Bay Middle School will perform the musical “Aladdin Jr.” on Thursday, April 23rd, Friday, April 24th and Saturday, April 25th. The Thursday and Friday shows begin at 6:00 p.m. and the Saturday show begins at 2:00 p.m. The Pacetti Bay auditorium is located at 245 Meadowlark Lane near World Golf Village. The very talented award-winning cast includes 8th Grader Landen Kol as Aladdin, 8th Grader Kasey Tucker as Jasmine, 7th grader Caleb Vosburg as the Genie and 7th grader John Heacox as Jaffar. Other Palencia residents participating in the Aladdin Jr. production are Parker Neal, JT Wozniak, Veera Timbawalla, Isabella Pester and Gabby Catlin.

Aladdin Jr. is a one-act, eleven-scene theatre musical adapted from the 1992 Walt Disney Animation Studios film Aladdin which is an adaptation of the folk tale Aladdin. This is a very high energy, fun, toe-tapping show. Great for all ages.

Tickets can be purchased at the door prior to each performance. Adult tickets are \$10 and students \$5.

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## Ask A Master Gardener Gardening Tips For Healthy Spring Landscapes

By Norie Flowers, Palencia Resident  
norie.flowers@outlook.com

Because we live in the subtropics, our climate temperatures are both pleasant and hot for most of the year with one major caveat in our North Florida region – occasional very cold temperatures during dormant season.

As a result of this climate disparity, we gardeners generally fall into two landscape plant preference categories: 1) plants that will survive exceptionally cold temperatures, which generally means some type of shrub; or, 2) plants we love and will simply replace if they succumb to lower temperatures.

By now, you have likely chosen the alternative that works best for your landscape and your preferences.

There are just a few simple steps that are necessary as they will greatly increase the probability not only for the survival of your plants but will empower them to thrive and be lush and beautiful. These are practices that should be followed routinely every growing season:



Elephant Ear plants enjoy Florida climate.

- **Observe “Right Plant, Right Place”:** This is the first “rule of thumb” and mentioned often in my articles. All plants have different requirements for sun, shade, water, and soil. Every area of your landscape will be suited to a specific type of plant in that area’s mini climate. This is especially true of marsh areas that tend to be wet or landscapes that get an overabundance of direct sun and heat exposure during the summer months.

- **Choose Healthy Plants:** This sounds obvious, but not always. Native Florida plants will fare better and even more so if they were propagated in our area. If, for example, you order plants online from another state, they will likely be from another hardiness zone and may not do well in our climate. So, select wisely and be sure to ask if you are not sure about plant origins.

- **Choose Reputable Garden Centers:** This matches with the suggestion

above. Good plant nurseries will often have a certified horticulturalist on site to provide expertise on the types of plants that do best in a given location in your landscape and many offer guarantees for trees and shrubs. Good nurseries are generally a little more expensive, but their plants are generally higher quality and more likely to thrive.

**Check Soil Conditions:** Soil pH is important because it determines how available nutrients are to plants. Most of the soils in Palencia are in a range of 5.0 to 6.5 which is close to the middle between acidic and alkaline, just slightly more acidic, and should be suitable for most plants. Most lawn care companies can do a soil test if you are unsure of your soil pH.

**Practice Ongoing Soil Care:** This is critical in order to grow healthy plants. Most homeowners are careful about applying rich organic soil and granular fertilizer with initial planting which is good practice. However, this level of care needs to be ongoing throughout the growing period. Because we are planting essentially in sand, our trees, shrubs, flowering plants, herbs and vegetables use up the nutrients in the initial soil application and require more on a regular basis. Just a few bags of good dark garden soil applied every six to eight weeks, along with an occasional sprinkling of an all-purpose no burn granular fertilizer like Osmocote will provide the necessary nutrients your plants require.

An occasional sprinkling of topsoil over your turf will also provide additional nutrients, in addition to regular fertilizer applications.

Last, if you use mulch, be sure to move it away from the root areas of your bushes and trees so the roots can breathe. Garden soil may be applied in the entire canopy area, sprinkled right over the mulch. For herb and vegetable gardens, mulch is less important than the periodic addition of good rich garden soil.

**Tip of the Month:** If you decide to hire landscape and/or plant experts, be sure to ask for their credentials. Are they certified horticulturists, arborists, landscape designers? Are their services guaranteed? Do they inspect your landscape before providing advice? Can you check their reviews online? These are all questions you should ask before hiring someone. Master Gardeners are also certified and can provide the latest research data and - as they are volunteers in St. Johns County – offer their services at no cost. Keep in mind that every landscape is unique, even in Palencia.

*Information contained in this article was derived from the University of Florida Institute for Food and Agricultural Sciences (IFAS).*

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## Professional Learning Communities

By Tabitha Pattishall, Palencia Resident  
Palencia Elementary PTO

The teachers at Palencia Elementary School (PES) want to ensure each student has the opportunity to learn. However, the opportunity for students to learn is not enough. Their mission is for all students to achieve high levels of learning required for success in the next grade level and beyond. In order to meet this goal, PES teachers live out this mission through “doing” by engaging in Professional Learning Communities (PLCs).

According to the book *Learning by Doing: A Handbook for Professional Learning Communities at Work* (p. 10, Dufour, Dufour, Eaker, Many, and Motos), a PLC is an “ongoing process in which educators work collaboratively in recurring cycles of collective inquiry and action research to achieve better results for the students they serve.”

First and foremost, in PLCs there must be a focus on learning. Secondly, educators must work in a collaborative and collective culture. This means that every educator in a PLC works together to ensure the success of each student. This responsibility never falls solely on the assigned classroom teacher because all members of the learning community are mutually accountable for each student. This interdependence of team not only creates better results in the classroom, but it also creates better results for the whole team, and whole school.

Finally, educators in a PLC must have a “results orientation.” That is they must use collected evidence of student learning to realize when there is a need for intervention and/or enrichment. By collecting data on student learning, educators can then assess current learning strategies and improve upon those strategies that are working. A PLC should always be learning and the best way to learn is by doing.

I had the opportunity to sit down with Ms. Catherine Goodrich, principal of Palencia Elementary School, to discuss PLCs. Ms. Goodrich’s passion for PLCs was immediately obvious. She and several teachers from PES first attended a PLC conference four

years ago. Ms. Goodrich stated that the conversations after the conference were so powerful that she and PES teachers have continued to attend the conference each year. It is Ms. Goodrich’s goal to have all teachers well versed in PLCs. She chooses the team of teachers who will attend the conference by surveying teachers. Teachers who have not attended a PLC conference get priority, followed by those who haven’t attended in a couple of years.

One important benefit of PLCs is the way they not only move horizontally across grade level, but also vertically between grade levels in what is known as vertical alignment. Ms. Goodrich shared that area pre-school directors along with 6th grade teachers from Pacetti Bay Middle School recently met with kindergarten teachers and 5th grade teachers respectively during a teacher in-service day. The teachers learned what they could be doing to prepare young children for kindergarten and how they could best prepare 5th graders for the big leap to middle school. This vertical alignment is also replicated between other grades within the school several times a year. A teacher cannot ensure high levels of student success if he or she doesn’t know the expectations of the next level.

Ms. Goodrich pointed out that the most fundamental aspect of a PLC is the emphasis on collective responsibility for each student. Ms. Hackney, the 2nd



Left to right: Michon Simanoff, Amber Devall, Emily Holt, Jennifer Case, Jessica Banks and Taylor Bussie.

Continued On Page 9

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## Professional Learning Communities

Continued From Page 8



PLC Conference (left to right): Jennifer Case, Emily Holt, Jessica Banks, Catherine Goodrich, Amber Devall, Michon Simanoff and Taylor Bussie.

grade PLC team leader, shared this story of PLCs doing exactly what they are intended to do.

"Earlier this year, due to unforeseen circumstances, one of the 2nd grade classes had to be split amongst the other 2nd grade teachers," Hackney explained. "Because we all understand standards to the same depth and due to the collective nature of a PLC, the transition of these students went as smoothly as could be expected."

"The second grade teachers, having been part of a PLC, knew exactly what was happening in all classes across grade level," Hackney said. "Having already shared responsibilities for each student placed in our classes we knew exactly where to meet each new student in our classes and the students knew exactly what to expect."

This reaffirmed Ms. Hackney's trust in the power of a PLC.

Ms. Goodrich recognizes how important planning time is for each PLC. Every week the grade level PLCs have, at least, an hour of planning time. According to Ms. Goodrich, PLC time should be a period of laser-like focus on several questions: What are the essential standards? What is needed for students to be successful? How will we know when students have mastered the material? What will we do when a student needs intervention? Palencia Elementary School uses a model called WIN WIN, which stands for What I Need When I Need It. PLCs help identify teachers who have demonstrated mastery of teaching certain standards. Thus, a child who needs intervention with math might meet with another teacher who may have a set of skills that better lead that child toward mastery.

Ms. Goodrich noted that PLCs are very much driven by teachers.

"An administrator sitting in on a PLC should be listening through the lens of what do these teachers need next and what can be offered in terms of professional development?" Goodrich said.

Ms. Hali Worthington, 3rd grade teacher, and Ms. Beth Groleau, 5th grade

teacher, shared these thoughts on PLCs. They worked together to come up with this response. Talk about PLCs in action!

"At the beginning of the year, we dedicate our PLC time to look closely at and dissect our standards," Worthington and Groleau stated. "This unpacking allows all teachers on the grade level to understand which elements are critical for instruction and student success. It also allows teachers to make sure understanding and depth of the standards is the same across the team."

"Throughout the year, we share student data on formative and summative assessments," Worthington and Groleau explained. "This data is used to target individual student needs, as well as share successful teaching strategies. Honestly, our PLC time is one of the most valuable chunks of time we are given throughout the week."

While Palencia Elementary was one of the first schools in St. Johns County to embrace the PLC model, PLCs are now used district-wide. Tim Forson, superintendent of schools, firmly believes in this model.

"As many of you know, I am unwavering in my belief that the Professional Learning Process (PLC) is fundamentally the most impactful way of work for any school and school system," Forson said. "I want to say thank you for building and implementing the PLC at your school. PLCs are the path to eliminate work that is not productive or valuable and to spend time helping each other to be better teachers each day."

"I encourage you to be a team that eliminates any walls of resistance and allows each of you to be vulnerable and honest," said Forson. "My visits have been rewarding to see the collective sharing and learning that is taking place in our schools. We must work together if we are going to give our students the greatest opportunity for future success. As challenging as teaching a child can be, there is no greater reward than seeing that same child years later as an adult raising a family of his/her own," he said.

If you are interested in a more in-depth look at PLCs, Learning by Doing is an excellent resource. The book explores potential stumbling blocks when using the PLC model and ways to remedy them. While this book is a must read for educators, it will help parents understand how PLCs benefit the school and, in turn, help us better understand how we can support our teachers. By using the PLC model, Palencia Elementary School is embracing the mission for all students to achieve high levels of learning required for success in the next grade level and beyond.

### Palencia Residents...We Want To Hear From You!

If you have some news to share, let us know. Would you like to try your hand at authoring a column? Write a 400-word story about a friend who performed a community service or provided help to others. Do you have a family member in the service who would enjoy hearing from neighbors? Write us about his or her status. Have you recently discovered a new park or restaurant or local business? Tell us about it. Students, tell us about your teacher and how he or she has changed your life for the better. Email your article to [thepaper@bellsouth.net](mailto:thepaper@bellsouth.net).

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## Let Your Partner Influence You

By Michael Brown, MSC, LMFT  
904-289-2954

[www.happycoupleshealthycommunities.com](http://www.happycoupleshealthycommunities.com)

Bill was considering buying a used jet ski. He test-rode it and he really liked it. Before making the deal, however, he wanted a mechanic to take a look at it. "Why?" asked John, the seller. "It's in great shape, hardly used and I can tell that you really like it."

"True," said Bill, "but I promised my wife that I wouldn't buy a jet ski without having it inspected first."

John gave Bill a withering look. "You let your wife tell you how to buy a jet ski?" he asked.

"Sure," said Bill. "Don't you?"

"Well, no. I don't—didn't," said Bill, grabbing his empty ring finger. "I'm divorced."

"Well," Bill chuckled. "Maybe that's why."

Dr. John Gottman's research found that if a man does not accept influence from his partner, there is an 81 percent chance that his marriage will self-destruct. On the other hand, he found that men who do accept influence from their partner tend to have happier marriages. In his long-term study of 130 newlywed couples, whom he followed for nine years, he found that, even in the first few months of marriage, men who allowed their wives to influence them had happier relationships and were less likely to eventually divorce than men who resisted their wives' influence.

It's certainly just as important for wives to accept influence from their husbands and to treat them with honor and respect. However, John Gottman's data indicates that the vast majority of wives—even in unstable marriages—already do that. This doesn't mean that they don't get angry and even contemptuous with their husbands. It just means that they let their husbands influence their decision making by taking their opinions and feelings into account. However, too often, men do not return the favor.

To arrive at these findings, Dr. John Gottman looked intently at what happened when the newlyweds in the study discussed an area of conflict and when they talked about the history of their romance. When he analyzed the data, he was struck by a significant gender difference. Although a wife would sometimes express anger or another negative emotion toward her husband, she rarely responded to him by increasing the negativity. Usually she tried to tone it down or matched it. For example, if a husband said, "You're not listening to me!" the wife would say something like, "Sorry, I'm listening now" (a repair that ratchets down the negativity) or "I'm finding it hard to listen to you!" which matched her husband's anger

but didn't go beyond it.

However, 65 percent of the men did not take either of these approaches. Instead, their response escalated their wives' negativity by trotting out one of what John Gottman calls "the Four Horsemen of the Apocalypse" (the four major indicators of separation or divorce): criticism, defensiveness, contempt, or stonewalling. If the wife of one of these men said, "You're not listening to me!" the husband would either ignore her (stonewalling), become defensive ("Yes, I am!"), criticize ("I don't listen because what you say never makes any sense"), or express contempt ("Why waste my time?"). According to Gottman, "Using one of the four horsemen to escalate a conflict is a telltale sign that a man is resisting his wife's influence."

Rather than acknowledging his wife's feelings, this kind of husband is using the four horsemen to drown her out, to obliterate her point of view. One way or another, this approach leads to instability in the marriage. Even if the husband doesn't react this way very often, there's still an 81 percent chance that he's damaging the relationship.

Although it certainly is important for both men and women to try to keep the four horsemen from taking over in times of conflict, it is especially important that men be aware of the danger to their marriage when they escalate negativity his way. For some reason, when a wife uses the four horsemen in the same manner, the marriage does not usually become more unstable. Whatever the reason for the gender disparity, the data indicate that husbands are far more likely than their wives to use the four horsemen to escalate a marital disagreement. And when they do, they are also more likely to put their marriage at risk. Therefore, although it certainly makes sense for both partners to avoid intensifying conflicts in this way, the bottom line is that husbands need to be particularly vigilant about accepting their wives' influence.

Perhaps the fundamental difference between husbands who accept influence and those who don't is that the former have learned that often in life you need to yield in order to win. When you drive through any busy city, you find frustrating traffic jams or construction that block your rightful passage. You can approach this in one of two ways. The first is to stop, become righteously indignant, and insist that the offending obstacle move. The other is to drive around it. The first approach will eventually earn you a heart attack. The second approach will get you home.

So, how can you yield to win? The ba-

Continued At Right

## Cobb & Gonzalez Law Firm Announce Scholarship Endowment at University of N. Fla.

Palencia resident Christopher Cobb and his law partner James Gonzalez have announced the formation of the Cobb & Gonzalez Construction Scholarship Endowment at the University of North Florida. The scholarship will be given to a student who is enrolled in the UNF Construction Management Program with a preference given to a student athlete.

Both former collegiate baseball players, Chris and James are honored to give back to the university and provide continuing support. Chris also currently serves on the UNF Construction Management Program Board of Advisors. "As former athletes, we understand the hard work and dedication that goes into being the best you can be. We are truly blessed to be

able to offer this opportunity for the students at UNF."

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James Gonzalez and Christopher Cobb

## Let Your Partner Influence You

Continued From Left

sic principle of the martial art Aikido is to move with the opponent, but to stay balanced. What you have to do to win is to get your partner to start saying yes, and the only way to do that is to yield to those parts of your partner's point of view and argument that seem reasonable to you. What happens then—when both of you start yielding—is that the problem starts to become something that both of you are working on together.

Reference: Gottman, J., & Silver, N. (1999, 2015). The Seven Principles for

Making Marriage Work. New York: NY: Three Rivers.

Michael Brown is a Licensed Marriage and Family Therapist, Certified Gottman Therapist, Couples Workshop Leader, and Clinical Trainer in private practice in Bartram Park. If you are interested in couples or family therapy and/or attending an Art and Science of Love Weekend Workshop for Couples, contact Michael at 904-289-2954 or visit [www.happycoupleshealthycommunities.com](http://www.happycoupleshealthycommunities.com).



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# Marshall Creek POA Candidates For April 22nd Election

## Andrea Torrieri-Coneglio

I am running for one of five open POA board seats on the upcoming elections to be held on April 22, 2020. Below you will find my candidate information. I would appreciate if you would vote for me.

**Personal Background:** Worked 40 years as an A/R and A/P Bookkeeper and advanced to a Credit and Collections Manager for various commercial companies. My husband and I have been homeowners in Palencia since 2006.

**Prior Association Experience:** Current member of the St. Johns County Neighborhood Bill of Rights Notification Committee (Palencia Advocacy Committee) 2012-present.

Member of the St. Johns County Civil Round Table 2012-present.

Served one year on HOA for Grand Cypress on Lake Tarpon as V.P. 2016-2017.

Instrumental in establishing the Neighborhood Watch Program in Palencia. Chairperson for Palencia Fining Committee.

Volunteer on the Election Committee.

### Comments about Board Candidacy:

My goal as a POA Board member is to provide transparency and communication to all homeowners regarding By Laws, Covenants and ARB guidelines. Also, drawing on my experiences as V.P. in Grand Cypress, I would like to see Palencia work hand-in-hand with St. Johns County Sheriff's Department to conduct workshops that would be instrumental in providing knowledge to all homeowners on how to better protect our homes and community. I have been and always will be an active homeowner attending both Marshall Creek CDD and POA meetings.

## Dan Dickman

**Palencia Address:** 633 Santa Teresa Court

**Education:** Earned a Bachelor's Degree in Business Administration from The University of Notre Dame and a Master's Degree in Business Management from Gannon University.

**Personal Background:** I have been a resident of Palencia since September 2004. After a forty year career in business, I am currently retired. I was a founder, co-owner and operator of a medical services (mainly MRI) company for 15 years and prior to that had 15 years experience as a Management Consultant in the health care industry. I also have experience as a residential real estate developer and building contractor, and have served as the President of Emerald Properties, Inc., a Pennsylvania Corporation that owned and leased commercial and residential properties.

**Prior Homeowners' Association Experience:** I have previously served two terms as a Board Member of the Palencia Property Owners Association and have been a Neighborhood Representative and past President of the Homeowner's Association of Palencia (HAP). Prior to moving to Palencia, I spent 6 years as President and 3 years as Treasurer of the Golden Oaks Owners Association (Western Pennsylvania). I am currently serving as the Chairman of the Governing Documents Committee, a sub-committee of the Palencia P.O.A., formed to review and recommend updates to our community's rules and regulations.

**Comments About Board Candidacy:** As a member of the P.O.A. Board, I will strive to provide a voice of reason for Palencia residents so that our community can maintain the high standards that origi-

nally attracted all of us here as homeowners. I will work to help put in place a consistent system of guidelines and regulations where all residents are treated fairly, equally and respectfully.

## Joel (Bo) Hofstead

**Palencia Address:** 108 Spanish Marsh Dr.

**Personal Background:** I grew up in Rome, NY and graduated from Clarkson University, Potsdam, NY. Over my thirty year career with IBM, I held various management and executive positions in both systems and IBM professional services. Upon retiring from IBM, I started and managed an IT services organization within an IBM Business Partner (Agilysys), retiring in 2006. Over the next six years, I worked in the Goodwill of North Florida organization, first as a Board Member and then as an executive responsible for building and acquiring new business' inside of Goodwill. We hired individuals who needed employment and skill training in order to assimilate into the local work force. I "retired" again from that program in 2012. My wife Karen, and I are Founding Members of the Palencia Golf Club and have been living in Palencia since 2004.

**Prior Association Experience:** Over my career, and in the several locations we have lived in, I have volunteered and participated in neighborhood organizations to assist as needed. I have also been a member of not-for-profit organization boards - Communities In Schools and Goodwill of North Florida, to help establish and execute their strategic plans and operations. Recently, I have participated in the Palencia POA Governing Documents Committee to recommend changes to the Organizational and operational documents of the Palencia POA.

**Comments:** In the sixteen years I have lived in Palencia, I have seen it evolve into one of the best neighborhoods in the area to live in and raise a family. A lot of people have worked hard over the years to help make that happen. While the effort to transition operational responsibilities from Hines to Palencia Residents is underway, there are still a number of challenges that need to be identified, analyzed and solutions implemented to continue the successful growth of our neighborhood. My involvement in the GDC has shown me the extent of the original developer's (Hines) legacy that needs to be redefined, beginning with the legal documents (Articles of Incorporation, By Laws, Covenants, etc.) and down to a clear definition of responsibilities between the POA and CDD. The POA Board should be a leader in that effort. I'd like to help make that happen and ensure that Palencia continues to be the unique place it is.

## Howard Entman

**Please Go To:** <http://hentmanmd3.blogspot.com> for more information

**Who I Am:** Retired physician and businessman --Married for 52 years, two children, three grandchildren --Palencia resident since 2012.

**Palencia Community Involvement:** Past President of our POA Board. On the board since 2016. Current Chairman of our CDD Board. On the Board since 2014. Former President of Palencia Augustine Island sub-association. Active at the tennis center and fitness center.

**Education:** University of Tennessee-Memphis, Memphis, Tennessee-Medical

Continued On Page 14

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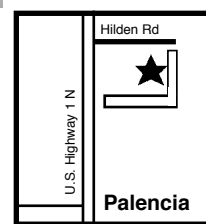
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# Marshall Creek POA Candidates For April 22nd Election

Continued From Page 13

Doctor; Northwestern University, Chicago, Illinois, Kellogg School of Business-MBA; Georgia Institute of Technology, Atlanta, Georgia-Bachelor of Industrial Engineering.

**Why I Deserve Your Vote:** I have the Experience, Knowledge, Commitment, Record of Accomplishment to represent your interests on our POA Board.

**Experience--** I am the past President of our POA and have been on the Board for the past four and a half years. I am the chairman of our CDD Board and have been on that Board for the past five and half years. Being on both boards gives me the ability to coordinate the interactions of our community's governance to bring about positive changes.

**Knowledge--** Palencia is divided into two distinct communities. Therefore, our community's governance is more complicated than most—including a Property Owners Association, a Community Development District and a complex relationship with similar organizations in North Palencia. There are more than 15 different legal documents, and their associated amendments, that control the activities of our governance—how our associations interact with each other and with our homeowners. I have worked with these documents for years and am intimately familiar with them.

**Commitment--** I have attended, either in personal or by telephone, all POA and CDD board meetings, except for three, for the past five and a half years. Most of the current issues facing our community have a historical backdrop. I am familiar with the history of our community.

**Accomplishment--** I was instrumental in the recruitment and selection of our new management companies. During the introduction of our new management companies, I spent more than ten hours per week dealing with transition issues. I successfully negotiated an opt-in cable arrangement with the lowest cable fees for any community in North Florida. I am very involved in community beautification projects.

**Jim Newhall**

**Personal Background:** My wife and I moved to Palencia in 2016 to be closer to part of our family during the precious years that lie ahead. We have six children and ten grandchildren (ranging from 8 months to 15 years old, with four living in Jacksonville, two in Atlanta, two in Colorado, and two abroad in Tanzania). I am close to retirement after working 40 years: 10 as a university professor (Indiana University) and

30 as a laboratory and program director for the U.S. government, mostly in Atlanta, Georgia. With all of those years of work has come an understanding of how to size up situations, identify solutions and enlist the people and other resources necessary to get good things done.

**Prior Association Experience:** While living in Atlanta, I served several years as the co-chair of the architectural review board (ARB) for our HOA (2006-2012). Since my wife was the President of the HOA during much of that time, I am also familiar with other aspects of HOA operations. While here in Palencia I volunteered and was subsequently appointed by the Palencia POA Board to serve on the Elections Committee and on the Governing Documents Committee. The work of these committees has focused on providing a streamlined election process that includes online voting to make it easier for property owners to participate in their POA and on updating the 18-year old documents that determine what the POA does (e.g. the Bylaws) and what the ongoing responsibilities of homeowners and the POA are (as set forth in the Covenants and in the Architectural Review Guidelines).

**Comments about Board Candidacy:**

There are several issues that all of us face as property owners in a neighborhood that was started nearly two decades ago. At the present time, we are dealing with maturing trees along our streets that need to be maintained for safety and aesthetic reasons. We also have sidewalks in front of our homes that are subject to aging and to damage due to nearby trees that have caused the sidewalks to crack and become uneven. In many places this is creating a safety hazard. Unfortunately, I think many property owners do not know what responsibilities they, the Palencia POA, or the Marshall Creek CDD have regarding these and a host of other issues (for example: landscaping, outdoor lighting, easements, house painting, re-roofing, and the installation of pools, lanais and fences). My pledge is to actively work to make Palencia a community of the highest quality and value. One step is to review and revise the covenants and architectural guidelines and to make them understandable to everyone. We also need to make a commitment to equitably administer the POA's regulations. As a Board member, by helping to take these and other steps, my chief goal would be to have the POA work for the maximum benefit of all owners in terms of community safety, appearance and property values.

## Palencia Residents! Send Us Your Newsworthy Notes

Are there any anniversaries marriages, engagements, military members, school or athletic awards in your family? Drop us a note about your family's good news along with a photo, if available. Email your information to: [thepaper@bellsouth.net](mailto:thepaper@bellsouth.net).

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## College Planning For Students Who Learn Differently

By Ginny Wirzbicki, Palencia Resident,  
College Planning Consultant  
904-742-4716

Planning and applying to college can be a complex, anxiety-ridden process for all students. However, for students with learning differences, the process can be even more challenging. The good news is that many schools now offer academic support services to these students. They also offer coaching services that assist students with life skills in order to help students make the transition to living on their own.

According to the "K&W Guide to Colleges for Students with Learning Differences," the highest level of services offered to students is referred to as a "Structured Program," which means that the school has a highly structured, sophisticated program in place for these students. The director and staff are certified and the director is actively involved in the admission decision. Often, students have to sign a contract agreeing to participate in the program.

The second level is "Coordinated Services," which many private schools and some state schools offer. The services are not as comprehensive as the Structured Programs and the director may or may not be involved in the admissions decision. There is usually one certified individual on staff, and the remainder of the staff are trained and knowledgeable in assisting students with planning and strategies for success. Students voluntarily request services or accommodations.

The bottom level is just noted as "Services," meaning there is assistance for students but there is no program in place. Generally, the college is comply-

ing with the federal mandate requiring reasonable accommodations to students with documentation. Students participate on a voluntary basis and there may be limitations as to the degree of services available. Students at these schools should get to know who the contact person is, knowing that they will have an individual who is sensitive to their situation.

Two colleges that are geared specifically to LD students are Landmark College in Vermont and Beacon College in Florida. These schools are private and, of course, expensive. The good news, however, for Florida students is that they can use Bright Futures and EASE funds to help with the cost of Beacon College.

Schools in Florida with Structured Programs include Barry University, Florida Agricultural and Mechanical University and Lynn University. Schools in Florida that offer Coordinated Services include Flagler College, Florida Atlantic University, Florida State University, Stetson University, University of Central Florida, and University of Florida. New College is at the Services level. While other schools in Florida are not listed in the directory, that does not mean they do not offer any type of program. For example, the University of North Florida has a Disability Resource Center and the THRIVE program. Students must seek out the center and provide documentation (an IEP is not acceptable) in order to receive services. However, the program seems to be more robust than schools that just meet the absolute bare minimum.

Some schools charge for their services or for portions of them. Barry University charges for services and professional tutors but not for peer tutors. Many schools charge for coaching or specialist's services but not for tutors. When it comes to college entrance exams, schools will be more flexible in their admissions for these students. Others are test optional: Lynn University and Stetson. None of the schools listed in the guide require interviews, but some do require or recommend essays.

It is much easier today to find a college or university that will be a good match for students who need some type of support for a learning difference. Students should feel comfortable and confident when asking a school about the support they can expect to receive from the institution. After all, it is a win-win for the both the student and the school when their students succeed.

For assistance with your college planning needs, contact Ginny Wirzbicki at Horizon College Planning.

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## Familiar With Overthinking?

**Tips from Heather Manfredda**  
**Assistant Golf Professional at The Palencia Golf Club**  
**World Long Drive Champion**  
 hmanfredda@hampton.golf

Here are some tips to benefit your time and your mind on the course:

- Visualize your shots- imagine what you want the ball to do.
- Take a maximum or two practice swings/strokes - get a feel of what it's suppose to feel like. Then make your stroke.
- Plan ahead as to where you want to land the ball. Targets short of the flag can help the golf ball get extra close.
- Put your clubs down between the flag stick and your golf bag so you don't leave them behind.
- Approach your ball while learning the distance to the target and mentally selecting the club you want to use.
- Ready golf is a polite way to keep



the pace of play on time.

- Be positive. Point out the targets you want to use and don't focus on the ones you want to avoid!
  - Truly try to enjoy yourself. Golf is not a game of perfect. Only perfect misses.
- If this doesn't give you something to think about, I am not sure what will!
- As always, enjoy your round. It's a great month to

make lots of birdies.

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## Coronavirus In Pets Should We Be Concerned?

By Dr. Jacob Vencil, Veterinarian  
Palencia Pet Clinic  
904-824-1622

After the first case of human to dog coronavirus was widely reported in early March, many pet owners are now concerned that their furry friends may be at risk. The dog tested "light positive" after their owner also tested positive for the virus in Hong Kong. The dog did not exhibit any signs of illness, and currently there is no evidence that pet animals can be a source of human infection for COVID-19, or that they will become ill from the virus.

Many pet owners have inquired about the canine coronavirus vaccine. This vaccine is not widely used at this time, due to poor efficacy and lack of significant reduction in

morbidity (illness) or mortality (death), which is typically very low with canine coronavirus. Even if it were available and effective for canine coronavirus, it would be ineffective for this strain. Coronavirus is a class of viruses, encompassing many different types and strains of viral organisms. It describes the shape of the virus, with corona from the latin for "crown." The coronavirus that veterinarians typically talk about in dogs is actually an intestinal virus that infects the lining of the GI tract. As you have likely heard, COVID-19 is a human respiratory infection, and these two viruses are very dissimilar in their structure and symptoms.

So why the positive test on the Hong Kong dog? According to experts, initially it was reported that the nasal and oral swabs obtained from the dog were likely environmental contamination, not an active infection. Since then, further positive tests may indicate that the dog truly has a "low level infection." Gregory Gray, an epidemiologist at Duke University said coronaviruses may be "promiscuous," and move between species, though it is very difficult in most cases for this to result in

actual infection and further transmission.

"Certainly, it raises the hypothesis that perhaps dogs could play a role in the ecology of SARS-CoV-2 transmission to man, but you'd be going way out on a limb to assume that right now," said Gray, referring to the virus that causes covid-19 in people. "I don't see any reason to change the social connectivity with our dogs or other dogs or to put any sort of respiratory apparatus on the dogs, like we've seen on the Internet."

At this time, pet owners should continue to dote on their animals, but focus on hygiene. If ill, stay away from pets including petting, being kissed, snuggling, or

sharing food that may carry viral particles to other members of your "pack."

"At this point, we can say there's evidence dogs can get infected, but we have no idea what that means for dogs or people ... is it one of a million or is it one of 10? We have no idea," said J. Scott Weese, who studies infectious diseases that are shared between humans and animals at the University of Guelph's Ontario Veterinary College.

Weese said dogs are actually less of a concern than cats, which, along with ferrets, share transmission of certain viruses with humans more often in laboratory experiments. The Journal of Virology published an article in late January that predicts the virus that causes covid-19 can attach to receptor cells present in cats, pigs, ferrets and some primates, which means that these species may be more likely than others to contract and/or transmit the virus.

Of course, the body of information available about this virus is rapidly expanding, so contacting your veterinarian for the most up to date recommendations for your pets is advised.



### Wags 'n Whiskers Pet Rescue and Adoption Garage Sale Saturday, April 11th, 9:00 a.m. to 1:00 p.m.

The next fundraising garage sale for Wags 'n Whiskers will be held on April 11th. If you are interested in selling, cost is a \$10.00 donation. Bring your own table or tarp/blanket to display your goods. Call Lana Bandy at 317-450-0505 to reserve a space. If you are not interested in the garage sale, we would love for you to stop by and if you happen to have any extra cat food and/or kitty litter, the facility is always in need! The address is 1967 Old Moultrie Road, St. Augustine.

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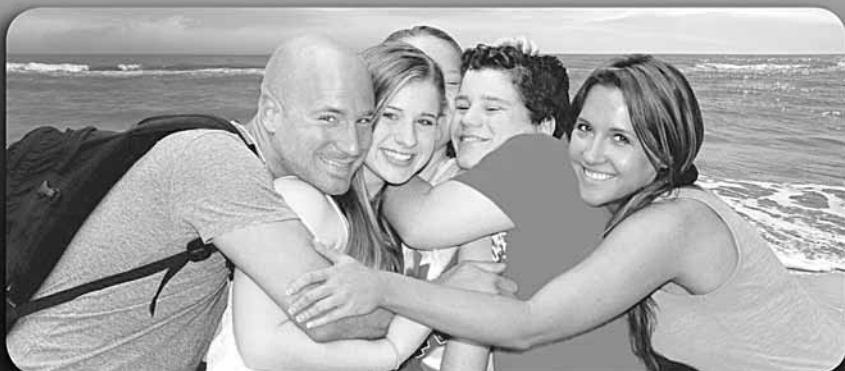
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**Choosing The Right Tree For Your Yard**

By Heather Fritz, Palencia Resident  
Monster Tree Service  
904-719-8499

The optimism that Spring offers lifts my spirit. I get excited when I have the opportunity to walk through a nursery. My creativity goes into overdrive with ideas to enhance my landscaping especially when my eyes are drawn to a cascade of fuchsia Bougainvillea; imagine my Instagram worthy Camilla blooms; breathe in the sweet perfume of Gardenias and dream of the made from scratch key lime pies I will serve from my personal harvest. While these types of plants dazzle like the shine of a new convertible, take five to consider where the plant will be installed and how much of your own time are you willing to invest to maintain it.

Recently, many of the incoming tree service calls are from homeowners living in neighborhoods that are similar in age to Palencia. Homeowners explain that they're concerned that their lawn is sparse, roots are lifting their pavers or that the roofers advised to prune back large limbs growing over the roofline.

When developers selected and planted trees for planned communities, their plant selection was short sighted. Trees such as Oaks, Magnolias and River Birch, known to grow tall with a wide spread, were planted in close proximity to each other and to homes. The homebuilders gave good curb side appeal to prospective homeowners. However, fast forward twenty years, these types of trees are now being removed and replaced.

Landscape Designer Brian Barth says, "Matching a tree with the conditions of your property goes a long way toward minimizing maintenance. If you plant something that likes moisture and rich soil in a dry, rocky area it will need a lot of fertilizer and

irrigation to perform well. Likewise, a tree that grows too big for the space will require a lot of pruning to maintain the size. But if you really desire a certain tree that is not a perfect fit for the environment you have to offer it, it may well be worth the extra maintenance for the satisfaction of having that particular tree."

Palencia is in USDA Hardiness Zone 9 which gives homeowners a lot of options. Start with strategy:

- What is the goal?
- Shade? Screening? Ornamental?
- What are the constraints or limitations?
- Potential impact to neighbors? Underground utilities? HOA guidelines?
- What is the preferred aesthetic character?
- Weeping? Fragrant? Leaf texture?
- What are the environmental factors?
- Soil type? Water drainage? Sun exposure?

The Arbor Day Foundation website offers a Tree Wizard Finder- answer a few questions and it will generate suggestions. Additionally, I recommend visiting a nursery and speaking to an expert who will offer custom advice about tree selection and proper preparation for installation.

Preventative tree care is just good risk management. Tree limbs that grow over rooflines with branches brushing against shingles should be pruned to eliminate damage. Additionally, pests such as "roof rats" can use tree limbs as passage to build nests in attic spaces. Large trees can upset the scale of a home or hide the home's facade. Whatever you choose to do for your tree replacement, shop smart.

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## The Cross, The Tomb And The Stone

By Rev. Alan J. Liphart, M.Div  
The Village Church  
4229 Pacetti Rd., World Golf Village

Without the cross, there is no tomb; without the tomb, there is no stone; and without the stone, there is no empty tomb; without the empty tomb, there is no resurrection; and without the resurrection, "we are of all people most to be pitied" (1 Corinthians 15:19).

The cross, the tomb and the stone are integral aspects of our faith story.

Prior to Jesus' death, the cross was just a means of executing felons or political dissidents. Nothing more.

The cross of Christ was a stunning declaration of unconditional love, ultimate sacrifice, and victory over sin, death and the devil.

The cross just changed everything. It stands as the hinge-point of history and cannot be ignored. In his apostolic exhortation, Pope John Paul II described the cross as a tree of life because the cross is the story of the seed that falls to the ground and dies, later to come to life. The Bible explains that the cross offers to the world forgiveness, reconciliation and hope. So transformed and enthralled are we by the cross that we've created icons and oil paintings. Poets and hymn writers have put pen to paper to immortalize the meaning of the cross, as in the hymn "In the Cross":

Jesus, keep me near the cross,  
There a precious fountain —  
Free to all, a healing stream —  
Flows from Calv'ry's mountain.  
Refrain:

In the cross, in the cross,  
Be my glory ever;  
Till my raptured soul shall find  
Rest beyond the river.

The importance or centrality of the cross for our faith cannot be overstated.

But without the tomb, the cross fades to nothing more than a heroic story in which the prophet or the hero is killed and evil wins.

Like the cross, the tomb is also important to our faith. But why?

Because a tomb is where you put dead people and Jesus was dead. Do we really get that? Jesus was dead. The tomb is important because Jesus died. And dead people in Jesus' times were put in tombs. If Jesus wasn't dead, then the cross is a sham, and the resurrection is gone, too.

For no more than three days, the tomb is where the dead, lifeless body of Jesus lay in repose, like a corpse in the St. Johns County Morgue.

The tomb is the site where something amazing happened that prefigures our own future transformation at the great day of resurrection at the end of time. "What is sown is perishable, what is raised is imperishable. It is sown in dishonor, it is raised in glory. It is sown in weakness, it is raised in power. It is sown a physical body, it is raised imperishable, and we will be changed. For this perishable body must put on imperishability, and this mortal body must put on immortality" (1 Corinthians 15:42-44, 52, 53).

The stone, this enormous chunk of limestone hewn and shaped to fit snug against the opening of the tomb, is of huge importance to Christians. It is the stone which could not contain the Son of God or resist the unfathomable power of God. The stone was rolled away.

The guards posted at the tomb had one job to do. No one, but no one, touches the stone. The tomb is sealed. Keep it that way, or heads will roll.

And yet, come Easter morning, the stone is rolled away, and the tomb is empty.

The stone rolled away from the entrance of Jesus' tomb in and of itself, is unremarkable. But because of who came in contact with it and how, it reveals the greatest of all treasures and makes it the most remarkable of stones.

That stone signifies the power of God, reveals Easter in all its glory and helps us understand the cross with all of its degradation.

The cross, the tomb and the stone tell a history of the world not found in most history books. These objects describe a pivotal moment in history, which changed its course.

The larger question for us on Easter Sunday is to what extent the cross, the tomb and the stone have changed our own personal histories.

The answers to that question should send you to the Easter dinner table pondering in a new way how God desires to change the course of your life.



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Weekly Worship Services:  
Sunday at 9:00 a.m. & 11:00 a.m.



Senior Pastor  
Alan J. Liphart, M. Div.  
Associate Pastor  
Michael Legaspi, M.A.  
Marketplace Pastor  
Aaron Scott Long

## April Events



**Palm Sunday, April 5th**  
Cantata with contemporary music at 9 a.m.

Cantata with Choir 11 a.m.

**Easter Sunday, April 12th**  
7 a.m. Sunrise Service front porch  
9 a.m. & 11 a.m. Services

**Saturday, April 18th**  
Spring Fest! 9 a.m. to 2 p.m.  
Craft and Health Fair, Food Trucks, Rummage Sale, Farmers Market

<http://www.wgv.church/SpringFestReg>  
[www.facebook.com/pg/wgv.church/events/?ref=page\\_internal](http://www.facebook.com/pg/wgv.church/events/?ref=page_internal)



*Come Join Us!*

**Our Lady Of Good Counsel**

*Called to Walk The Way of Christ Jesus*

A COMMUNITY OF DISCIPLES THROUGH  
**Witness, Word, Worship,**  
**Welcome**

[www.olgc-church.org](http://www.olgc-church.org)

**Mass Times**

**Saturday**  
4:00 pm

**Sunday**  
8:00 am, 10:00 am, 12 Noon

**Tuesday & Thursday 8:15 am**

**Confession**

**Saturday 3:15 - 3:45 pm**  
**Holydays and Holidays - See website**



Our Lady of Good  
Counsel Catholic Church  
5950 State Road 16  
St. Augustine, FL 32092  
904-824-8688

Father Guy Noonan  
Pastor

West on International Golf Drive to State Road 16 and turn right. Go one mile to church on right.

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## How Much Car Insurance Coverage Do I Need?

By Craig Dewhurst, State Farm Agent, Palencia Resident

When looking for auto insurance, consider the following three questions with the help of your agent:

**How high should the auto liability coverage limits be on my car insurance?**

No one can predict exactly how much you would have to pay if you were to cause an accident. Ask yourself how you would pay for any damages exceeding your coverage limits. The higher your liability limits are, the more likely your auto insurance policy will be able to pay all the damages.

**How high or low should my collision auto insurance and comprehensive deductibles be?**

Higher deductibles lower your premium but increase the amount you must pay out of your own pocket if a loss occurs. Ask yourself how much you would be willing and able to pay on short notice in order to save on your premium.

**Should my auto insurance include collision and comprehensive coverage?**

You may be required to carry collision or comprehensive coverage if your vehicle is leased or financed. Once you have paid off your car, and its value decreases, you might consider dropping these coverages to save money on your auto insurance. Consider, though, whether the savings would be enough to offset the risk of having to pay the entire cost of repairing or replacing the vehicle.

**Accident-Free Discount**

Once your car (or the one it replaced)

has been with State Farm Mutual Automobile Insurance Company for at least three continuous years without a chargeable accident during this period, you will receive a discount. This auto insurance discount may increase over time if the policy remains in force and there continues to be no chargeable accidents.

**Anti-Theft Discount**

This discount will apply if the insured vehicle is equipped with an approved anti-theft device.

**Defensive Driving Course Discount**

Depending on where you live, taking a driver safety course may help you get car insurance discounts.

**Drive Safe & Save™ Program**

Customers will receive an initial discount of up to 5% when they sign up for the program. This auto insurance discount is available to customers who agree to share certain driving information and have an eligible vehicle. The premium savings will be based on the actual usage of your vehicle. The less your vehicle is driven, and in some cases, the safer your vehicle is driven, the more you can save.

**Driver Training Discount**

A customer can receive this discount if all operators under age 21 have successfully completed an approved driver education course.

*No one serves you better than State Farm. Craig Dewhurst, a Palencia resident, is committed to supporting the neighborhoods he serves. Call his office at (904) 940-9740.*

# TREAT YOURSELF.

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**Craig Dewhurst, Agent  
Palencia Resident**

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904-940-9740  
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