



The Next Generation Meets The Greatest Generation

Nease NJROTC Cadets Honor 101-Year Old Sollie Mitchell

Nease NJROTC's next generation of the Armed Forces (left to right) Zachery Smith (USMC), Kevin Valinho (USMC), India Pelech (FL ANG), Jacob Ward (USA), Elkhan Bagirov (USAF), Caleb Prater (USN), Lindy Gostage (USN) and Teagen Pettit (USN) meet with Sollie Mitchell, Jacksonville's oldest surviving WWII veteran during the recent TPC 16th hole Patriot's Outpost ceremony.



Nease High School NJROTC cadets recently had the opportunity to meet and celebrate the military service of World War II Veterans during the Players Patriot's Outpost event. The event included the cadets meeting Sollie Mitchell, who is the oldest surviving World War II Veteran in the Jacksonville area. Mitchell, who was born in 1918, was drafted in 1941 and became a Staff Sergeant in the United States Army. ...Full Story On Page 15

Drive Thru Easter Egg Giveaway In Palencia



Above, Cheryl Blythe keeps her distance as she hands out bags of Easter eggs to drive-up Palencia residents at the Fitness Center.



On site CDD staff, Erin Gunia, left, and Vinelle Miller, right, help the Easter Bunny (Katie Hollis) greet residents and supply filled eggs.

Palencia POA Annual Meeting And Election Rescheduled Due To COVID-19

By Mary Pat Stritof, President, Palencia Property Owners Association



Vote June 2nd

Due to the unprecedented circumstances we are facing due to the COVID-19 pandemic, the Palencia Property Owners Association (POA) has rescheduled our Annual Meeting and Election. Originally scheduled for Wednesday, April 22, 2020, it is now scheduled for Tuesday, June 2, 2020 at 6:00 p.m. EDT. We encourage all association members to join us for the meeting and election – even if you've registered to vote online. This is your opportunity to choose the members of YOUR Board of Directors!

The change of date brings a change of venue, as well. Anticipating the MCCDD

Continued On Page 3

The Palencia and Marshall Creek CDD staff helped to bring a little bright spot to Palencia families during Easter weekend last month by handing out free bags of pre-filled eggs. The egg giveaway was a very welcome distraction to many families from the disruptions of the COVID-19 outbreak.

Staff members wearing gloves handed out bags of eggs with a "We Hop To See You Soon" message on them. The eggs were distributed through a drive up system at the amenities center that allowed everyone to maintain social distancing guidelines. The Easter Bunny (aka Marshall Creek CDD General Manager Katie Hollis) was of course on hand to wave to all the families as they drove through to pick up their goodie filled eggs.

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The Coronavirus has achieved what no female has every been able to achieve. It has cancelled sports, closed all bars and kept all guys at home.

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.

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Thought For The Day

To those who are complaining about the Coronavirus quarantine period and curfews, just remember that your grandparents were called to war, you are being called to sit on the couch and watch Netflix. You can do this.

Words Of Wisdom

"Peace I leave with you; my peace I give you. I do not give to you as the world gives. Do not let your hearts be troubled and do not be afraid." -John 14:27

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Continued From Page 2

St. Augustine Travel Club

The St. Augustine Travel Club will be held on Wednesday, May 13, at 3 p.m. at the Southeast Branch Library on U.S. 1 near SR 206. Please call the library at (904) 827-6900 a week prior to determine if they will be open. Our topic will be: Gardens & Parks Of Europe. Visiting formal and informal gardens in France, England, Italy, Spain, Austria, Germany, Czech Republic, Finland, Ukraine and Russia accompanied by classical music. No reservations are required. If you have any questions, please contact Peter Dytrych at 904 797-3736.

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Palencia POA Annual Meeting And Election Rescheduled Due To COVID-19

Continued From Page 1

Amenity Center will be busy with pool and Summer Camp activity, our Annual Meeting and Election will be held at the Palencia Golf Club, in the Reinoso Room. As we come out of this quarantine situation we are currently in, we are excited to see and chat with our association members. We will be offering light refreshments for all to enjoy!

The nine candidates running for the Board of Directors are Andrea Coneglio, Dan Dickman, Howard Entman, Bo Hofstead, Kirk Kemmish, Rich Luciano, Jim Newhall, Doug Senecal and Mary Pat Stritof. Candidate profiles for Andrea, Dan, Howard, Bo and Jim were shared in the April issue of the *Palencia Press*. The remaining profiles are included in this issue.

As we prepare for the upcoming election, we strongly encourage our members to enroll for electronic voting if you haven't already done so. If you need information on how to register, instructions and your unique registration code

were sent in late February, a postcard was also sent at the end of March. You can also reach out to our Community Association Manager, Sarah Guzman, at sguzman@lelandmanagement.com. If you have not yet done so, please also email Sarah to join our Association Mailing List so you can receive up-to-date information from our association via email.

In early May, all members will receive a mailing that contains the profiles of all candidates for the Association Board of Directors, as well as your paper ballot. All members have the choice of voting online or voting via paper ballot. If you choose to vote online you can destroy your paper ballot. If you prefer to vote via the paper ballot you can bring it to the Annual Meeting and Election, return via U.S. mail or drop off at the Leland Management office, 571 Market Street. Instructions will be included in the mailing.

Please stay safe and healthy and we look forward to seeing everyone on June 2nd!





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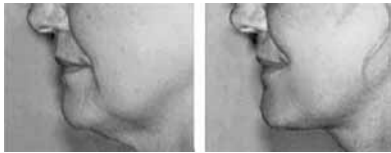
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The eyes are the central point of facial expression. When they appear aged due to laxity of the skin or puffy due to herniation of excess fat, we may project an image of worry or fatigue. Blepharoplasty or Cosmetic Eyelid Surgery is a minor outpatient surgical procedure which can remove many signs of aging around the eye area. The procedure usually causes only minor discomfort and bruising which resolve within seven to ten days. The final result is flattering eyes that appear more rested and youthful.

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R. Gregory Smith, MD is the director of Ponte Vedra and Palencia Cosmetic Surgery and has been performing Cosmetic Surgical procedures in the Ponte Vedra area since 1991.

Dr. Smith received his Cosmetic Plastic Surgery training in Paris from the world renowned Plastic Surgeon Dr. Paul Tessler. Recently, Dr. Smith moved his practice to The Palencia Community to better serve the areas of Nocatee, World Golf Village and St. Augustine as well as the southward expansion of Jacksonville and Ponte Vedra.

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Spotlight On Palencia People



Christina Santos with Francis, a Dachshund mix, adopted from LowRiderRecue.org and Romeo, a 6-year-old deaf American Bulldog and service animal from DeafDogsRock.com.

Palencia Resident Rescues Little Dogs With Loving Hearts

Christina Santos, a Palencia resident since 2017, has been a longtime animal lover and rescue volunteer.

"I think the first time I tried rescuing anything was when I was perhaps three or four years old and collected worms that had made their way onto the sidewalk after the rain," Santos explains.

"I put them in my pockets for safe-keeping, and... well, they weren't found until after my mom did the laundry!"

Santos has since worked with different rescue groups, transporting and rehoming everything from exotics like old world chameleons and cockatoos to retired greyhounds and even giant draft horses destined for slaughter.

"I began working with different rescue groups over the years and help where I am able," Santos said.

"I've shipped newly adopted dogs to new homes as far away as Amsterdam and Johannesburg and driven cross country with Fischers Chameleons in the tour pack of my motorcycle."

Santos laughs as she thinks back, about her most recent adoption story which was her new service dog, a deaf American Bulldog through DeafDogsRock.com.

"Social media has really opened the door for us as rescuers to connect with one another, and more importantly, to connect with potential foster homes and adoptive families," she said.

Santos currently serves as a representative for Low Rider Dachshund Rescue of Florida LowRiderRescue.org. She assists with pulling dogs from local shelters or pounds, accepts surrendered dogs from owners who can't keep them, fosters dogs

in her home when the need arises and ultimately interviews and places them in their new homes.

"Like most other rescue groups, we have a tight system in place," Santos said. "If a family needs to surrender their Dachshund for any reason, our organization exists to assist by fostering and placing that dog into a new home. We also work with shelters and pounds by taking Dachshunds and Dachshund mix dogs out of their shelters, leaving room for other dogs to be adopted directly."

All dogs leave Low Rider with complete vet exams, are neutered and have vaccines. By fostering these dogs in private homes, they are better socialized and it eases the burden on brick and mortar shelters.

"There is a rescue group for each and every purebred dog in every state. Finding legitimate rescues via social media is easy. Ask if the group has a 501 (c) (3) designation and use your gut," Santos explains.

Santos encourages people to consider a rescue dog before ever considering buying a dog.

"Twenty five percent of dogs in shelters are purebred," she said. "The number of dogs euthanized daily is heart stopping. I've heard people say that they would like to start a puppy, because they want their children to grow with a puppy. Last winter, my daughter had the privilege of whelping a litter in my bathroom. Puppies are available in rescue, and without that call from the Good Samaritan, I am sure they wouldn't have survived, the poor mom was hiding under a portable school build-

Continued On Page 5

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Mike Weitz

My 16-year old son just got his drivers license. What advice can you give him for maintaining his car?

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How To Organize Your Most Important Documents At Home In Case Of An Emergency

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

I hope this finds you well, and you are adapting to our current situation. For me, the extra time at home has allowed me to get caught up on a pile I've been neglecting way too long.



I thought it might be the perfect month to share a really cool project I got to work on a few days ago. I finally organized my most important documents at home in case of an emergency. Hurricane season is just upon us, and this is a project you can tackle in a couple of hours. We know how stressful hurricane season can be; for me having my most important documents organized and ready to go brings me peace of mind.

It all started like this:

A pile of papers stuffed into an accordion file box

Then I gathered all my important documentation in one place, purged, and sorted all the paperwork in the following categories:

1. General information
2. Birth certificates
3. Social Security numbers, voter cards
4. Passports and Citizenship papers
5. Marriage certificate
6. Car Titles
7. House deed and home warranties
8. Home closing paperwork
9. Homeowners and flood insurance
10. Life insurance and accidental insurance
11. Family wills
12. Financial: checkbooks, credit

cards that are used only for emergencies, an envelope with cash.

13. Last tax return

Other categories you could consider:

14. Trust

15. Appraisals: owner certificates

16. Government: military documentation, security clearance, police report

17. Legal: Power of attorney, custody agreements, final settlements

This is the end result:

A much smaller and manageable group of papers that fit easily in a small accordion file. The new folder is now safely stored inside a safe at home. In case of an emergency, I take the file out of my safe and put it inside a bag that I can take with me. I purchased a document bag through Amazon and I love it because it is lightweight, it can hold legal documents and, most importantly, is water proof and fire resistant.



Here is a link to the bag I used, inspired by Professional Organizer Alejandra Costello [https:// www.amazon.com/fireproof-non-Itchy-Certified-resistant-Valuables/](https://www.amazon.com/fireproof-non-Itchy-Certified-resistant-Valuables/)

Hopefully, you'll find this information useful. Remember we're all in this together, and these are challenging times. If you need assistance decluttering your home, I can help. I offer free virtual organizing consultations:

You can text me at: 904-351-8343
Or visit my website at: www.yourorganizingstudio.com for more information!

Palencia Resident Rescues Little Dogs With Loving Hearts

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ing and temps were in the 30's at night."

Santos encouraged families to consider all ages of dogs. "My favorite foster was Norbert," she said. "He had to be 12. Somebody just threw him away. Thanks to a call from a stranger after seeing him hit by a car, he was taken to Clay County Animal Services and the veterinarians affiliated with Clay Humane Society spent countless hours repairing a bad leg fracture and dislocated hip."

Norbert stayed with Santos for four months while he recovered and was later adopted.

"He was the one that I still think about, the only foster in nearly thirty years of rescue that I almost kept," said Santos.

She still keeps in touch with Norbert's new owner, and many of the families she has helped make over the years.

"This is so rewarding, and at a time when we are all sheltering at home, some families may need to make hard choices between feeding themselves and feeding their pets," she said. "I fear for animal shelters now. Rescue groups like Low Rider will need more foster volunteers."

"If any family wants to help, I encourage them to do research on social media. Find a group and apply to be a foster family, or adopt an animal in need, rescues exist for cats, dogs of all sizes, even rabbits, ferrets, and exotic animals. There is never a better time to give of yourself."



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* Some Cars Slightly Higher

Palencia POA Election Rescheduled Nine Candidates Vying For Board

The *Palencia Press* featured five of the candidates running for the Board of Directors of the POA in the April edition: Andrea Coneglio, Dan Dickman, Howard Entman, Joel (Bo) Hofstead and Jim Newhall. Below are profiles of the four candidates remaining.

Mary Pat Stritof

Personal Background: My name is Mary Pat Stritof and I have been a resident of Palencia for four years. My husband Andy and I have three adult children and relocated from the Chicago area in 2014 after our youngest graduated from high school and began college. During my children's school years, I balanced full time work with serving on the Parents/Family Association and School Board for their parochial school. During their high school years, I was involved in many activities and served as a team Mom for their sports organizations. I began working in North Florida in 2012 and lived in the Sawgrass Country Club and World Golf Village King and Bear communities before we purchased our house and made Palencia our home. I am an alumna of Northwestern University and worked for many organizations throughout my career in technology. I am a Partner with Fortium Partners, providing IT Leadership and Strategy Consulting to a variety of organizations.



Prior Association Experience: I am a current member of the POA Board of Directors, serving as President. Under my leadership we worked to include more resident input by creating a number of committees that many residents have served on. These committees include the Election committee, which was instrumental in introducing electronic voting for this year's election. Additional committees include the Governing Documents, Finance, Enforcement and Cable committees who continue their work as well. These committees have provided guidance to the Board and will continue their work and recommendations moving forward. Prior to joining the Palencia POA Board, I attended both POA and CDD meetings to be more informed and involved with our Community. I believe you must be involved in the Community to make it the best it can be. I want our Palencia community to be the best that it can be through reasonable, common sense application of our bylaws, covenants, rules and regulations.

Comments about Board Candidacy: I want to continue the work we have begun, including updating our documents and various policies to make them more relevant for our mature (vs developing) community. I look forward to continuing to serve our wonderful community that we all call home.

Rich Luciano

Personal Background: Resident of Palencia since 2003; BS Engineering, MBA in Finance and Marketing. I serve on the board of a Credit Union and taught at the University level. I have 30-plus years working in information technology. Currently employed by IBM.



Prior Association Experience: Served two terms on the POA, separated by two years.

Comments about Board Candidacy: I run to be the voice of the community to influence both the POA and CDD to be more fiscally conservative, to lower rates to homeowners, while providing the services the residents expect.

I also run to directly oppose Mr. Entman, who I believe should not be on both the POA and CDD boards. I believe there to be significant conflicts of interest in holding these two positions simultaneously.

Kirk Kemmish

Education: Earned a Bachelor's Degree in Business Administration from The University of South Dakota. Executive Management Program with Westinghouse Electric Corporation.



Personal Background: I have been a resident of Palencia since building our home in 2009. After College, I spent the next 24 years in increasingly responsible executive positions in the U.S. and Europe. I left Westinghouse to become a company president of Phelps Dodge Corporation with global operations in the U.S., Mexico, Latin America, Europe and Asia. I completed my 40-year business career as President of the NE IN Corporate Council where with the support of the Lilly

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Coldwell Banker Premier Properties Joins Schmidt Family Of Companies To Create One Of Nation's Largest Firms

Coldwell Banker Premier Properties recently announced that it has merged with the Schmidt Family of Companies to create one of the largest, independently-owned Coldwell Banker franchises in the world and one of the nation's largest real estate firms, with over 90 offices and 2,000 agents on both coasts of Florida, Western and Northern Michigan, Northeast Ohio and the U.S. Virgin Islands.

The Schmidt Family of Companies, led by Ken and Mike Schmidt, is a fifth generation, full-service real estate brokerage firm that was founded in Michigan in 1927. The company is one of the nation's top real estate firms with a combined 18,765 transactions and \$3.887 billion in sales volume in 2019. The firm already has a presence on Florida's west coast centered in Port Charlotte as Coldwell Banker Sunstar Realty and on the east coast along the Space and Treasure Coasts as Coldwell Banker Paradise.

Coldwell Banker Premier Properties will retain its name and continue to be led locally by Steve Cupolo as Region Vice

President. The full-service firm provides residential, luxury and commercial real estate sales, property management and relocation services. Steve Cupolo formed Premier Properties Realty Group in 1998. Based in St. Augustine, Coldwell Banker Premier Properties has 11 offices and over 250 agents serving more than 100 miles of Florida's most beautiful coastline from northern St. Johns County, south to Daytona Beach and all points in between. Exceeding \$400 million in annual sales volume, Coldwell Banker Premier Properties consistently ranks in the "Top 10 of North-east Florida Real Estate Brokerages."

Cupolo shared, "Schmidt Family of Companies is the largest company in the Coldwell Banker network based on the number of offices. Joining forces with this real estate powerhouse is a bold and exciting time for us. The level of sales and marketing resources and support that we will receive from our new relationship will only enhance the outstanding customer service we currently provide to our agents and our seller and buyer clients."

Nine Candidates Vying For Board

Continued From Page 6

Endowment we were able to create five New Tech high schools in NE IN.

Prior Homeowner Association Experience: I was elected to two four-year terms as a Marshal Creek CDD Supervisor, one term as Vice Chair. Prior to moving to Palencia, I served as the President of the Covington Bluffs POA and prior to this elected as Chairman of the Board of the Sycamore Hills POA- A Jack Nicholas Golf Community.

Comments about my Board Candidacy: If elected to serve I will work to structure a plan with the MCCDD that repairs unsafe sidewalks brought about by POA Architectural Landscape plans requiring Live Oak street trees. With the majority of new homes completed in Palencia, I believe the non-structural Architectural Applications process should be streamlined to handle smaller projects like painting homes and landscape changes by a resident committee. Lastly I will use my experience as a MCCDD Supervisor to help forge a more unified management structure within Palencia. I believe the residents of Palencia would be better served by a single point of contact management company. Palencia is a thriving multi-generational community and I am both proud to live here and willing to serve our community once more.

Douglas Senecal

Personal Background: Doug and his wife have been blessed with a family of three homeschooled children and one recent college graduate, ranges ages 7 to 21. They have been part of our community since 2014. Over the past two years Doug has been heavily involved in cleaning up and relaunching the Market Street area so more community events can be hosted there. He currently serves on two Palencia HOA boards and aims to harmonize efforts by joining the POA board. In his

time here at Palencia Doug has established relationships within the community and CDD that favor him having a positive impact on the community at large. Doug's favorite activity is spending time in bible study to further develop his relationship with the Lord.

Prior Association Experience: Doug has served on two of the Palencia HOA boards for the last two years and has served on HOA boards in prior communities. He has good relationships with the POA, CDD leaders and associated managers that would complement him having a bigger impact on the future of our unique community.

Academic Education: University of Nebraska, Master of Physician Assistant Studies (MPAS), 2005; University of Florida/AASLD, Fellowship in Hepatology 2005; Medical College of Georgia, Bachelor of Science in Physician Assistant Studies.

Professional Experience: Vice President, Strategic Analytics & Market Development, SteepRock, Inc (2019-present); Senior Director & Interim Head, US Medical Affairs, Blue Earth Diagnostics (2017-2019). While his full time work is in medicine and research, Doug has held an array of corporate team leadership positions that have provided him access to executive level training in the interest in developing teams and organizations that work well together to effect positive change. Doug also serves as medical officer (Captain) for the National Guard and is currently in a short-term deployment to support our country's defense against COVID-19.



Douglas Senecal

Kathy Runyan, Realtor



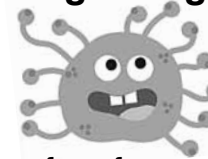
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Palencia Elementary Successfully Implements Online Learning During Coronavirus Closure

By Ilene Bomser, Palencia Elementary PTO

Just a few days into Palencia Elementary School's spring break, a decision was made that, due to the spread of COVID-19, all St. Johns County schools would be closed through at least April 15th, with online instruction beginning on Monday, March 30th. Since then, the Florida Department of Education declared that public schools in the state would not reopen before May 1 and at the time this article is being written, it is unknown whether students and faculty will return to the classroom before the end of the 2019-2020 school year.

While the switch to online instruction has had its challenges, the students, digital natives that they are, have been able to easily transition. For the teachers, there was also a learning curve but it was one they have successfully been able to flatten.

PES teachers spent the week between spring break and the start of online learning getting used to the new technology.

"Our teachers have done an absolutely remarkable job transitioning their traditional classroom into an online environment," said Principal Catherine Goodrich. "The learning curve has been steep, but they jumped right in without hesitation or question. It's honestly astonishing to think they established a 'distance learning' environment in only five workdays."

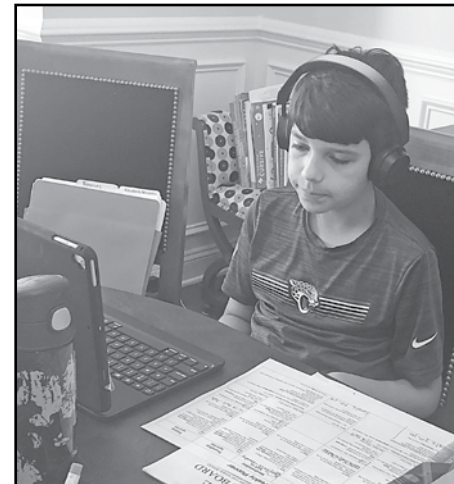
While PES teachers have all had training throughout the years in technology,

"These were new platforms for a lot of us," said 2nd grade teacher Kathy Young. "Everyone had a positive attitude and jumped right in to learn how to use them. During that first week, we spent a lot of time conferencing with our team and administration to get things moving forward. I watched tutorials on YouTube and learned a lot through trial and error."

On March 30th, it was time to implement what the teachers had practiced.

"Every week we add a little more for the student," says 5th grade teacher Jennifer Kinnaman. "We are taking it one step at a time for them (and for us) so there isn't a wave of technology hurtled at them. I cannot compliment my students enough on how well they are able to maneuver technology at such a fast pace. They are truly amazing."

Of course, while the students and teachers adapted well to the new technology, the online platform being used, Schoology,



Fifth grader Ben Mirabito is ready to get to work.

struggled as its server, not designed to accommodate a nation's students suddenly implementing distance learning simultaneously, crashed on the first day of Palencia's online learning. Since then, Schoology has worked to resolve their issues and there have been few problems.

The teachers have not been using online technology only to communicate with their students, but also among other colleagues and faculty members.

"I am thankful to be able to get on a Zoom meeting or on a Microsoft Teams meeting with my fellow teachers and administrators," said 1st grade teacher Alison Craig. "We can collaborate 'face to face' and share ideas as well as look to each other for help and guidance. Our school has come together like never before."

But working from home does have some challenges. According to Ms. Kinnaman "one challenge is not having the ability to be hands-on with the students. We are teachers, we use examples and our hands nonstop in the classroom."

Additionally, teachers have had to adjust to many of the same difficulties as anyone else working from home. Distractions from pets and their own family members, as well as the blurring of the hours between work time and leisure.

"At first," admits 5th grade teacher Joanna Holmes, "I thought this would be great. I probably would have more time to

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Palencia Elementary Successfully Implements Online Learning

Continued From Page 8



Kindergarten Dario Pedicelli missed his teacher so much, he hugged the screen.

get some projects done around the house. Surprisingly I have found that I seem to be working many more hours, and I guess that is due to learning a whole new way of teaching. I think several of us have had a hard time limiting how much we work because our work is now in our house."

Meanwhile, the students are enjoying the flexibility of online learning. "I like that I can relax more in the morning instead of rushing to get to school," said Zachary Bomser, a PES 5th grader. "While I have online conferences with my teachers at a set time, I can do most of my work at any time...so if I want to go in the pool in the middle of the day, I can, then dry off and do IXL Math."

Andrea Mirabito, mom to three PES students Ben (5th grade), Frances (3rd), and Elizabeth (kindergarten), claims to be "finding the virtual school experience much easier than I would have ever expected. The teachers have all done a great job of creating weekly planners of all of the work, mandatory and optional. The kinks with the live sessions are much improved this second week. My kids, especially the older ones, are now getting started on their own in the morning and working their way through their list for the day. That said, when asked, they all report that they would much rather be at school with their friends and teachers."

Many PES teachers are parents of students as well, so they see both sides of the coin when it comes to online learning.

"My son seems to be enjoying setting his own schedule," said Ms. Holmes. "He has been able to keep up with his assignments without much intervention on my part. He has made a schedule and has been sticking to it. Though he likes that flexibility, he misses his friends and playing with them at recess."

One thing that is certain is that teachers do plan to continue to use digital technology more once students return to their brick and mortar classrooms.

"It is a great tool for teaching and engaging students," says Ms. Young. "I have thought about how I will be able to use this with small groups and as centers within the classroom. I think videoconferencing would be a great way to stay connected with parents in the future."

If these weeks of online learning have proven anything, it is that indeed it does take a village.

"True to the Palencia Elementary School's reputation, parents and community members have been gracious and supportive of the school," said Ms. Goodrich. "Perhaps now more than ever, parents and teachers are true partners in their child's education. It's not always easy, but it is so very rewarding."

Every teacher interviewed for this story said the one thing they missed most was the kids, specifically their smiles, their laughs, the light bulb turning on when they understand something new, and the overall class community feel. Ms. Goodrich spoke to one parent who shared that her child had tears in his eyes when it was time for the online LIVE teaching session to end. "I thought to myself, as adults, we feel the same way. We can't wait to have our school building full again."

And all agree that this period will have an impact on the way they teach in the future.



Resource classes aren't neglected as 3rd grader Frances Mirabito takes her artwork to the driveway.

"I will absolutely carry this over to the next school year with my new students and team of teachers," says Ms. Craig. "It is so interesting to think about how crazy and scary times are right now, but yet, this has also been such a huge blessing to me...this will help to shape me to become a better teacher in the future with regards to being with my students each day and knowing more about their 'needs.' I will also never take for granted our amazing school building, the teachers, the staff, the families, and the amazing gift it is to walk through the doors of Palencia Elementary School each day."

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Love In The Time Of COVID-19: How To Keep Your Marriage Healthy Amid The Crisis

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

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As we enter the second month of social distancing and “shelter in place” in response to the COVID-19 pandemic, we are all feeling stressed and perhaps our nerves are raw and frayed. We are feeling cooped up and isolated in our homes. Perhaps we are afraid of getting sick or worried about losing our jobs or have already lost our jobs and are worried about paying the bills. Perhaps being around our partner and our children 24/7, we are becoming easily annoyed with each other’s idiosyncrasies and shortcomings and highly sensitive to any perceived criticism or slight. We know that stresses like these can be devastating for relationships.

Therefore, what can we do to keep love alive and safe during this time of COVID-19? Here are seven things that you can do to protect and enhance your relationship during this time.

1. Listen

Your partner may feel anxious or highly stressed, perhaps worried about getting sick or about the finances. Take turns as listener and speaker. Be a good listener and ask questions to better understand how your partner is feeling. Don’t try to fix the problem or bring up your own problems. Remember, understanding must precede advice.

2. Show Empathy

We often think that empathy means showing pity or feeling sorry. It is not that at all. Empathy means hearing what your partner is saying and how they are feeling, identifying their feelings, and then validating their feelings by saying something like, “It makes sense to me that you are worried because of...” This is the best way to reduce your partner’s stress because then they don’t feel alone in their feelings.

3. Look for what’s right

It’s easy to get stressed when you focus on what is annoying about your partner. Resist the temptation and instead notice when your partner does something right and then acknowledge it. It can be as simple as, “You made coffee for me. Thank you.”

4. Share fondness and admiration

Let your partner know that you find them beautiful, handsome, caring. Call out what you love about your partner, not just what they are doing. Make a conscious effort each day tell your partner about at least one aspect of their personality or character that you are fond of or admire.

5. Time-out works for adults too.

With the COVID-19 crisis, arguments could get more heated. It is important to know when to take a break. If either of you is starting to become physiologically aroused, it is time to take a break. Ask your partner for a 30-minute break so that you can calm down. Go to separate places and don’t think about the fight. Don’t think about your rebuttal or rehearse distress-maintaining thoughts. Instead, do something distracting. Read a book, listen to calm music, meditate, or practice deep breathing and muscle relaxation exercises. This is the only way that your body can calm down so that you are no longer in fight or flight mode. You can think clearly again and return to the conversation with a different brain.

6. Use softened startup

We know that how you start a conflict discussion largely determines how it will end. So, if you start harshly with criticism or blaming, it is likely to end poorly. Instead, use softened startup, which consists of “I feel...(followed by a feeling word),” “about what” (describe the situation as objectively as possible), and “I need...” (stating a positive need or request). So, if you are upset because your partner has left the kitchen a mess, instead of saying, “You are too lazy to clean up the kitchen,” try saying, “I’m upset that the kitchen is a mess again. Could you please clean it up for me?”

7. Be creative and do fun things together

Experiment with cooking, painting, singing, dancing, playing musical instruments, playing board or role-play games together. Do things that are fun, creative, or playful together.

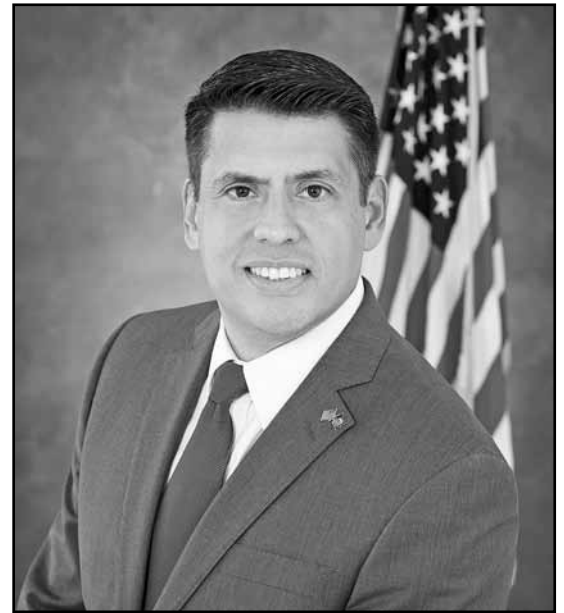
We will get through this crisis, one way or another. Hopefully, we will come out of this crisis feeling more connected to and more appreciative and fonder of our partner than before this crisis, not less.

Michael Brown is a Licensed Marriage and Family Therapist, Certified Gottman Therapist, Couples Workshop Leader, and Clinical Trainer in private practice in Bartram Park. Michael is currently offering couples, family, and individual therapy via secure video appointments. If you are interested in couples or family therapy, contact Michael at 904-289-2954 or visit www.happycoupleshealthycommunities.com.

Erick Aguilar, 20 Year Navy Veteran, Is Candidate For Florida 4th District

Dr. Erick Aguilar is a Republican Candidate for the U.S. House of Representatives, Florida 4th District. He is for America’s Future with a campaign focusing on families, economy, education, public safety, and military.

Born in Honduras, raised in Brooklyn, NY, and has resided in Jacksonville since 2000, Aguilar is married with 5 children (2 sons and 3 daughters). Aguilar earned five advanced degrees in business, leadership, IT, and history. He served in the U.S. Navy; Retired as a Navy Chief in 2016 after 20 years of honorable and dedicated service. He has been teaching as a Professor in Business, History, and IT for 14 years and a private consultant. Dr. Aguilar is ready to serve again as your next representative in U.S. Congressional Florida 4th District.



Dr. Erick Aguilar

St. Augustine Travel Club Cruise

We are looking ahead to our 2021 cruise as, due to the pandemic, of course, the 2020 cruise was canceled. We are so fortunate that we were not sailing during these times. We will be planning a Norwegian Cruise for March 27 - April 3, 2021, on the Norwegian Escape, leaving Port Canaveral to the ports of Puerto Plata (Dominican Republic); St. Thomas (US Virgin Islands); Tortola (British

Virgin Islands); and Great Stirrup Cay (Bahamas).

We want to take advantage of the current 30% discount off the group rates, offered for new bookings. This offer will expire on June 5. If you see yourself booking a cruise and are interested in this one, please call Peter Dytch at 904-797-3736. Specific details will follow in a future announcement.

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Ask A Master Gardener Spring Options: Succulents And Other Easy Care Plants

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

Succulents are plants which have developed fleshy water storage structures in their leaves, stems, or stem-root (caudex) that enable them to survive periods of drought. There are approximately 10,000 species worldwide. All cacti are succulents but not all succulents are cacti. While we don't have a truly dry season in Florida, we have an important requirement - sun. These unique, very low-maintenance plants can have a place in your landscape and will add interesting architectural design. Succulents are particularly well adapted to withstand climatic extremes, from drought to high heat, strong winds, and frost. And for our area, they are also amazingly tolerant of sandy soils.

As mentioned, succulents can be grown in some creative, attention-grabbing places, like rock gardens or tucked into sandy spots. Because their designs are so architecturally interesting, they can add a deeper design dimension to a landscape than, for example, flowers or shrubs. Mixing different forms, sizes, colors, and textures into one large planter can also create artistry.

Succulents rarely require insecticides, fungicides, or plant growth regulators. Many are easily propagated by stem or leaf cuttings, while others readily produce offsets that can be removed and potted separately. Unlike your flower beds, they will never attract squirrels or other pesky animals. For best growth and appearance, most succulents require well-drained soil and full hot sun (at least 6 hours of direct sun daily).

Some of the most popular succulents groups for either containers or landscapes are: Echeveria, Sedum, Sempervivum, and Kalanchoe.

For example, Sempervivum, a European native, are exceptionally cold hardy. They have a beautiful tight rosette form, and in a wide range of colors. They are beautiful tucked into a rock garden or attached to brick walls.



Rosette on brick wall.

Spanish bayonet, *Yucca aloifolia*, is a great accent plant for the Florida landscape and requires little care. With its dramatic tall flower spikes and sharp, pointed foliage, this plant will grab attention. Sometimes called aloe yucca, Spanish bayonet

also attracts butterflies with the fragrant blossoms of this striking plant.



Spanish Bayonet

Here are more easy care succulents and others to consider: Agaves, Aloe Vera, Bromeliads, Carrion Flower, Century Plant, Crown of Thorns, Desert Rose, Dyckia, Echeveria, Epiphytes, Ghost Plant, Prickly Pear, Sedums, Soap Aloe and Yucca.

If you have never before given thought to experimenting with succulents, don't be afraid to start. You could begin with container plants and branch out to the sandy,



sun-filled areas of your landscape. Just be careful to water judiciously. You will be pleased with your results and bring creativity and drama to your landscape!

Tip of the Month: We're facing a terrible pandemic now and most of us have never experienced this kind of crisis, myself included. To help get us through this time emotionally, please work on your landscape. It's great exercise and therapeutic. As we stay away from our friends right now, text them instead every day, and please don't gather. We know that this will help ensure that COVID-19 will eventually go away, and we'll be back on our beloved beaches sometime this summer. Please stay safe everyone!

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

Attention Palencia Kids! Help Us Celebrate Dads

In honor of Father's Day next month, we invite Palencia kids to tell us one thing that makes their dad special. We know there are a lot of awesome things about our dads, but just tell us one or two things (so we have room to print everyone's). Tell us something like....what is one of the best things about your dad?....what is your favorite thing to do with your dad? Please be sure and include your full name and your father's name. You can also email a photo of the two of you if you would like and we will print it along with your information - space permitting. Send your information to thepaper@bellsouth.net no later than May 10th or else we won't be able to include it in the June issue!





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Pursuant to Sections 193.122 and 197.323, Florida Statutes, Notice is Hereby Given that the Tax Roll for St. Johns County was Re-Certified to the St. Johns County Tax Collector on the 12th day of March, 2020, for the Collection of 2019 Taxes, to reflect all changes made by the Value Adjustment Board.

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Making Major Choices

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

Are you uncertain about what you want to major in when you go to college? You are not alone. Twenty to 50 percent of students enter college as undecided, and an estimated 75% of students change their major at least once. The average time to get a “4-year” degree is now about six years.

There are the typical general majors like Biology, Engineering, Business, Math and English – all of which have multiple avenues a student can follow. However, there are some more interesting majors that students might want to look into; the drawback is that these majors are typically offered by only one or very few schools.

If a student enjoys science and wants to become part of an industry of the future, Colorado State University (Boulder) is now offering a degree in Cannabis Biology and Chemistry. According to The Clinic, a cannabis cultivation center in Denver, workers in the weed business can make a lot of money tending to this cash crop. The industry currently employs about 250,000 people but has a need for “higher” learning and studying marijuana at a molecular level.

If you like plants, here’s a good one for Florida: a Bachelor’s degree in Citrus from Florida Southern. You’ll take courses like Introduction to Citrus, Citrus Grove Management, Soil Science, Plants and Society and Plant Nutrition.

If Sports Management sounds interesting but a bit broad, how about a degree in Bowling Industry Management and Technology from Vincennes University? If not Bowling, how about golf? You can earn a degree in Golf Management offered by about 20 schools, with Methodist University in North Carolina even offering a Master’s Degree. Here in Florida, your best bet is Florida Gulf Coast University.

Do you like both Technology and Theater? If so, a degree in Entertainment Engineering and Design may be just right for you. The goal of this major at the University of Nevada, Las Vegas, is to study “engineering, materials, and emerging technologies, while still recognizing the artistic demands of the industry. Think Cirque de Soleil? Another fun one is Puppeteering at the University of Connecticut. You will study Voice & Diction along with Marionette Design, Scenery, and other production techniques.

Here’s one from Stetson: Family Enterprise. You’ll take courses like Managerial Issues in Family Enterprise, Family Enterprise Ownership and Case Studies in Family Business. Or, if you prefer hands-on work, you could study Farrier Science, the art of horseshoeing, at Mesalands Community College. Your job prospects upon graduation would include owning your very own horseshoe and/or blacksmith shop. There is also a major in Racetrack Industry at the Uni-

versity of Arizona. The focus, however, is not on gambling (sorry) – the two choices are Business or Equine Management.

If you like being under water, you might want to study Nautical Archaeology at Texas A&M where you learn about the remains of boats and ships and the cultures that created and used them. Another good underwater-related degree is Diving Technology at Florida Keys Community College to learn the physics and physiology as applied to diving, recompression chamber operation, mixed gas dive planning, and underwater photography. Then, especially for you surfers, there is Surf Science & Technology; however, you’ll have to go to the United Kingdom to Cornwall College. The courses will include: Culture of Surf & Sport, Physical & Geographical Influences on Surfing, and Surf Business.

While you might enjoy alcohol-related majors, you won’t be able to really enjoy getting degrees in Viticulture (Cornell University) or Fermentation Sciences (Appalachian State University) until you’re 21. Viticulture is the study of grape science and the practices of growing grapes and making wines. Fermentation Science covers wine and brewing from systems design and engineering to the social and cultural implications of food and beverage production.

While these quirky majors might not appeal to you, they don’t call them “majors” for nothing. This is a big decision that will affect the rest of a student’s life, so it’s a good idea to get it right the first time. For assistance with determining what major is right for you or your student, contact Ginny at Horizon College Planning.

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Orthodontists Announce Partnership At Smiles by Glenos & Hadgis

Dr. Jimmy Glenos and Palencia resident Dr. Craig Hadgis announce their partnership, Smiles by Glenos & Hadgis Orthodontists.

Dr. Hadgis earned his DDS degree along with a certificate in advanced residency for general dentistry at the University of Detroit Mercy. He has been practicing as an orthodontist for ten years, after graduating from Jacksonville



Orthodontists Dr. Craig Hadgis and Dr. Jimmy Glenos.

University School of Orthodontics. Dr. Hadgis has been on the forefront of digital orthodontic treatment using oral scanning technology. He earned his undergraduate and master's degrees in engineering from the University of Michigan.

Dr. Glenos and Dr. Hadgis first met at an annual Florida Association of Orthodontists conference in Tampa. Dr. Hadgis and his wife Anne are active members of the St. Augustine Downtown Rotary Club and the St. Augustine Junior Service League respectively. Dr. Hadgis has a long family history in Northeast Florida and has wonderful memories visiting family here. His great uncle was the only doctor in Flagler county for many years and helped start Florida Hospital Flagler, now AdventHealth in Palm Coast.

All aspects of modern-day orthodontic services are provided by these two Diplomates of the American Board of Orthodontics together with their highly trained and caring team members. They have two office locations, St. Augustine and St. Johns. Both offices are state of the art with soundproof game rooms and private rooms for adults. Dr. Glenos and Dr. Hadgis offer the latest technologies and services to enhance precision results and overall patient comfort such as impressionless 3D scanning, Invisalign clear aligners, Damon braces, and Insignia custom braces. They also have a low dose 3D X-ray unit to see teeth and bones.

Dr. Glenos and Dr. Hadgis pride themselves on providing the best orthodontic experience, excellent service, and are respectful of patient appointment times. Together they have a combined experience of providing the most efficient, cost effective treatment plans for St. Augustine and St. Johns families for over 40 years. They accept most insurance plans and pride themselves on providing options to be affordable for all budgets.

A very important factor in saving orthodontic expense for your family is to schedule your children for a complimentary orthodontic evaluation by age seven. This provides an opportunity to prevent poorly developing jaws, teeth and bites. No referral is needed. To schedule an appointment please call or text 904.79.SMILE (904.797.6453). They also offer virtual consultations, visit www.smilesbyGHortho.com and click the 'Online Smile Assessment' link.

Nease NJROTC Cadets - The Next Generation Meets The Greatest Generation

By Captain Scott LaRochelle, USCG (ret)

A rare and special opportunity arose during the recent The Players Patriot's Outpost military celebration for America's Greatest Generation of World War II veterans to meet America's next generation of soldiers, sailors, airmen and Marines.

The Players honored Sollie Mitchell, Jacksonville's oldest surviving World War II veteran, age 101, during a formal military ceremony at the Patriot's Outpost on hole 16. Also honored during the ceremony were several Nease NJROTC cadets who have signed contracts to join the Armed Forces upon graduation from high school in May.

The event presented an ideal opportunity to symbolically pass the torch of military service to this nation from the servicemen from America's Greatest Generation to our next generation of servicemen and women.

"I was humbled beyond belief after meeting Mr. Mitchell," said Elkhan Bagirov, U.S. Air Force Academy appointee. "It hits home of our responsibility to carry on the absolute finest military traditions of honor, courage and commitment to duty."



Covid-19 Response

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Financial Flexibility

State Farm Mutual Returning \$2 Billion Dividend to Auto Insurance Customers. On average, most customers will see a 25% policy credit.

Customers facing financial hardships should call their [State Farm agent](#) to discuss assistance options. We continue to look for ways to help customers during this time.

How we're caring for our employees

State Farm is taking steps to keep our employees safe while continuing to serve our customers.

We have ceased in-house operations in many of our facilities. **In less than 10 days**, we got **more than 100,000 employees, agents and agent team members working from home**. We procured **30,000 new telephone headsets** to support this effort.

For those employees who must remain in certain facilities serving our customers, we're **promoting social distancing, performing deep cleaning and following all CDC guidelines**.

Performing more frequent and thorough **deep cleaning**.

We're in **constant communication** with our **58,000 employees and 19,000 agents and their team members** to keep them informed.

We made **paid administrative leave** available to employees who are caring for themselves or household members who tested positive for COVID-19.

How we're helping our communities

State Farm is **donating millions** to nonprofit organizations that are directly supporting **COVID-19 relief efforts** in our communities.

A **Matching Gift program** is available to help employees support organizations impacted by the COVID-19 outbreak. Donations to qualified nonprofits can be matched by the State Farm Companies Foundation up to the applicable limit.

We appreciate your **patience** as we make adjustments to how we work. We're committed to continuing to serve you.

Follow the latest on our response via the [State Farm Newsroom](#).

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All Weather, Any Occasion Mini Putt And Chip Tips

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

Indoor activities seem to be the thing to do lately. With the unfortunate pandemic looming above our heads, and all safety protocol being strictly enforced, sometimes its nice to take a break and get back on your feet.

Here are two fun golf activities to do inside, or outside if you have the space.

The first activity is putting. Any rug you have, you can putt on. The fun part comes when you see how you can angle the ball to bounce off of objects and ricochet into your target. (Of course this must be done carefully and with no objects that are possibly breakable). Use your creative mind, to putt off of a box, and see if you can land it in a solo- cup. You can also test your skills to see how soft or



hard you have to hit the ball to get it to travel different distances. A three foot distance is going to be a much softer tap than say a putt all the way down your hallway.

Set up a mini-course using household unbreakable objects to set up your own course.

The second activity is hallway chipping. This can be tricky...and dangerous, so please use all precautions. But this is my favorite. Its a great way to work on contact and touch. Soft hands, and tempo make for a great shot on the golf course. Test yourself to see how short and controlled you can take the golf club back in a tight space, focus on tempo to ensure making good contact.

Be Safe. Be well. Make some Birdies.



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Paws Off Xylitol; It's Dangerous For Dogs

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

Like many dog owners, you know chocolate can be dangerous to your pooch. But you may not know that if Buddy sticks his nose in your handbag and eats a pack of sugarless chewing gum, the consequences could be deadly.

Sugarless gum may contain xylitol, a class of sweetener known as sugar alcohol. Xylitol is present in many products and foods for human use, but can have devastating effects on your pet.

Over the past several years, the Center for Veterinary Medicine at the U.S. Food and Drug Administration (FDA) has received thousands of reports—many of which pertained to chewing gum—of dogs being poisoned by xylitol.

Other Foods Containing Xylitol

Gum isn't the only product containing xylitol. Slightly lower in calories than sugar, this sugar substitute is also often used to sweeten sugar-free candy, such as mints and chocolate bars, as well as sugar-free chewing gum. Other products that sometimes contain xylitol include: peanut butter, breath mints, cough syrup, children's and adult chewable vitamins, mouthwash, toothpaste, over-the-counter medicines, dietary supplements and sugar-free desserts, including "low calorie" ice cream. Xylitol can be used in baked goods, too, such as cakes, muffins, and pies — often because the baker is substituting another sweetener for sugar, as in products for people with diabetes. It's a good idea to keep all such products well out of your dog's reach.

Why is Xylitol Dangerous to Dogs?

In both people and dogs, the level of blood sugar is controlled by the release of insulin from the pancreas. In people, xylitol does not stimulate the release of insulin from the pancreas. However, it's different in canines: When dogs eat

something containing xylitol, the xylitol is more quickly absorbed into the bloodstream, and may result in a potent release of insulin from the pancreas.

This rapid release of insulin may result in a rapid and profound decrease in the level of blood sugar (hypoglycemia), an effect that can occur within 10 to 60 minutes of eating the xylitol. Untreated, this hypoglycemia can quickly be life-threatening.



A note to cat and ferret owners: Xylitol does not seem to be as dangerous for cats and other pets. Cats appear to be spared, at least in part, by their disdain for sweets. Ferret owners, however, should be careful, as ferrets have been known to develop low blood

sugar and seizures after consuming xylitol.

Symptoms to Look For

Symptoms of xylitol poisoning in dogs include vomiting, followed by symptoms associated with the sudden lowering of your dog's blood sugar, such as decreased activity, weakness, staggering, incoordination, collapse and seizures.

If you think your dog has eaten xylitol, take him to your vet or an emergency animal hospital immediately, as hypoglycemia can be treated with medication to keep the blood sugar at a normal level. Hypoglycemia and other serious adverse effects may not occur in some cases for up to 12 to 24 hours, so careful monitoring at the vet hospital during that time may prevent a crisis.

What Can You Do to Avoid Xylitol Poisoning in Your Dog?

Check the label for xylitol in the ingredients of products, especially ones that advertise as sugar-free or low sugar. If a product does contain xylitol, make sure your pet can't get to it!

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. You may email the information to the following address: thepaper@bellsouth.net.

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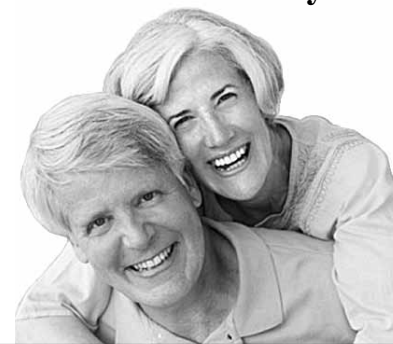
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Running Out Of Things To Do?

Storm Prep. Then, Build A Mason Bee House



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

Self isolation has given us many opportunities to complete pending projects on that never ending “one day” list. Whether you’re spending your time at home sanding and re-painting outdoor light fixtures, baking banana bread again, learning how to cut men’s hair or finding another educational activity for the kids, self isolation has never felt so busy!

While I don’t want to add another thing to bump up you anxiety index, Hurricane Season starts June 1st. AccuWeather meteorologists are predicting another active storm season for the Atlantic basin. Pandemic or not, storms won’t wait until life resumes back to normal. Consider the silver lining that self isolation has gifted homeowners a stress free opportunity to get storm ready. Take a moment to assess risk on your property:

clean out your gutters, evaluate trees especially those with limbs growing over your house or dead limbs, take care of any potential exterior issues and get your hurricane kit ready. Tree Care is deemed an essential service which is especially important in Florida as residents prepare for dangerous weather. Professional tree service companies are taking appropriate health precautions and respecting social distancing. Sales arborists can interact with homeowners by phone, text or email when performing an assessment. Don’t avoid storm preparation.

And when you’re ready for a hands-on family activity, try building a mason Bee House.

So, what is a mason bee? And how is it different than the European honey bee? For starters, mason bees don’t make hon-

ey. They’re a solitary bee and don’t have a hive to protect. They’re best known for their extraordinary pollination skills.

Unlike honey bees, female mason bees build their own nests in hollow stems or holes bored out by insects. They gather their own food, and lay their own eggs. With all this work to do, mason bees are far too busy to be aggressive towards people.

There are a lot of options online for purchasing a mason bee house, however the fun is in the DIY. I recommend keeping it simple. You’ll find several tutorials online. Choose one that suits your supplies and desired level of effort. I’ve used remnant blocks of wood and my power drill.



Mason Bee

Use your 5/8 spade drill bit to drill about 4”-5” down into your wood.

Since this is such a deep hole, drill in about 1” and then reverse drill back up to pull out the sawdust. Repeat until you’ve reached the desired depth. As always, practice safety precautions when using power tools.

A few things to keep in mind while you’re designing your mason bee house. Chemically treated wood isn’t a healthy option for your bees, but they don’t like the strong scent of cedar, either. Painting or staining your house might increase its charm but might also leave too much of a scent for bees to want to hang out. This means your bee home will eventually weather, but bringing it indoors from the end of fall to the end of winter will help avoid that.

Sources: AccuWeather; National Geographic; The Honey Bee Conservancy; A Beautiful Mess Lifestyle Blog.

COVID-19 Proper Face Mask Use

Should cloth face coverings be washed or otherwise cleaned regularly? Yes. They should be routinely washed depending on the frequency of use.

How does one safely sterilize/clean a cloth face covering? A washing machine should suffice in properly washing a face covering.

How does one safely remove a used cloth face covering? Individuals should be careful not to touch their eyes, nose and mouth when removing their face covering and wash hands immediately after removing. Source: cdc.gov

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Encouragement For Uncertain Times

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

With the COVID-19 virus spreading, we are wise to practice social distancing. But let us not fall into isolation, which can lead to despair. Psalm 91 is a wonderful Psalm to read daily during these days of social distancing and quarantine. The coronavirus is afflicting us, perplexing us and even striking some of us down. Schools are closing, restaurants are shutting down and congregations are no longer gathering for worship. Stress, anxiety and fear are being felt in homes across our country and around the world.

For believers, worship is where we find our spiritual healing, our hope and encouragement for the life's journey. It is an integral part of our wellbeing.

Psalm 91:1-11

1 Whoever dwells in the shelter of the Most High will rest in the shadow of the Almighty.

2 I will say of the Lord, "He is my refuge and my fortress, my God, in whom I trust."

3 Surely he will save you from the fowler's snare and from the deadly pestilence.

4 He will cover you with his feathers, and under his wings you will find refuge; his faithfulness will be your shield and rampart.

5 You will not fear the terror of night, nor the arrow that flies by day,

6 nor the pestilence that stalks in the darkness, nor the plague that destroys at midday.

7 A thousand may fall at your side, ten thousand at your right hand, but it will not come near you.

8 You will only observe with your eyes and see the punishment of the wicked.

9 If you say, "The Lord is my refuge," and you make the Most High your dwelling,

10 no harm will overtake you, no disaster will come near your tent.

11 For he will command his angels concerning you to guard you in all your ways;

Let me encourage you to continue to follow your church online. If they do not have an online service there are many others that are streaming online and/or local television stations that include services in their regular Sunday schedule. Moving to online worship has created many challenges for most of us, and not everyone is comfortable with livestream, and Facebook.

We can have meaningful worship by maintaining our normal rituals when it comes to our day of Worship. Send your prayer request via email, to your churches website, or leave a message on voicemail. Make it a special time as a family to gather in front of the TV or computer to watch the service together. Continue to practice tithing by giving online or mailing checks to your church. This will allow ministries to continue, ministry team members to receive their salary, and your church to pay the bills. For those who were not streaming online, this has created new expenses. It is times like these that find many of our mission partners on the front lines of giving out food or medical care. Our continued giving allows them to continue the mission of the church. After the service, discuss the message, how you felt, what you saw, noticed etc. We long to be together and one day soon we shall gather.

This is an important time to be the church! For many it has been a difficult decision to not hold services in person. The church is right to practice social distancing to prevent the spread of the virus, but this is not the time to become isolated. Continue to reach out to fellow members and neighbors through phone calls, texts, emails and video chats. Yes, even in this time of difficulty, we must continue to trust in the Lord who is our

What Are The Benefits Of Term Life Insurance Vs. Whole Life Insurance?

Continued From Page 20

Estate planning. It's not just for the wealthy. Many people want to leave assets for the next generation, do charitable giving, or provide for an individual with special needs. Whole life insurance can be an efficient way of passing money onto the next generation.

The Realities of Whole Life Insurance

Higher initial premiums. It's a fact, whole life insurance has a higher initial premium than an equal amount of term insurance, but don't confuse cost with value. The benefits of lifetime coverage, and over time, the guaranteed cash value, and the eligibility to earn dividends makes whole life a good choice for building an additional asset class,

and for providing for lifetime needs.

Good financial decision-making is based on solid research and sound advice. If you're considering term life insurance vs. whole life insurance, be sure to discuss your options with a State Farm® agent and consult your tax and legal advisor regarding your situation.

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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.

What Are The Benefits Of Term Life Insurance Vs. Whole Life Insurance?

When considering which type of life insurance you should purchase, understanding the basics, benefits, and realities of both term and whole life insurance is important in making a decision that is best for you.

Term Life Insurance

Term insurance is the simplest type of insurance. You pay your premiums as scheduled and in return your insurer agrees to pay a death benefit should you die within that term.

The Benefits of Term Life Insurance

Low initial cost. Term insurance can be purchased in large amounts for relatively small premiums.

You can match terms to needs. Many people are concerned about paying off their mortgage, providing money for higher education, or replacing a portion of their income if the unthinkable happens and they pass away. These are typically temporary needs, which may last just a few years, or much longer. Matching these needs, with the proper amount of insurance, can allow your loved ones the time, and money needed to make important financial decisions.

Convertible. Most term policies can be converted (age limitations typically apply) to a whole life policy if your temporary needs evolve into lifetime needs.

The Reality of Term Life Insurance

The policy is temporary. Term insurance is designed to last for a specific amount of time (term). After the term period is over, many policies are guaranteed to renew on an annual basis at a higher premium, and may become unaffordable.

Whole Life Insurance

Whole life insurance provides a death

benefit throughout your life. It also includes a cash value component that accrues value over time, allowing you to borrow or withdraw funds as needed.

The Benefits of Whole Life Insurance

Lifetime coverage. A whole life policy covers the rest of your life, not just a stated term. As long as your policy is in force when you pass away, your beneficiaries will receive a death benefit.

Build equity. Over time, a portion of the premiums you pay for a whole life policy become part of the policy's cash value. Once sufficient cash value has accrued, this cash value becomes available to you through loans and withdrawals. Any way you choose to use it — if you choose to use it — the cash value of a whole life policy provides an additional asset for your family. However, there can be consequences when you access cash value depending on the action and how you access the money.*

Premium options. With a traditional whole life policy premiums are typically paid until age 100, but there are policies with a limited payment period where the premium is fully paid in a specific number of years.

You may receive dividends. The insurer may pay dividends to whole life policy owners, depending on the company's financial performance. Dividends can be paid in cash, accumulate at a competitive interest rate, or purchase additional insurance within the policy, or even be used to reduce the premium. Although dividends are not guaranteed, the possibility of earning dividends is an attractive feature of whole life policies.

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