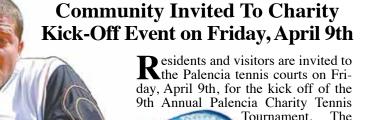
ST. AUGUSTINE

PRESS

APRIL 2021

Palencia Charity Tennis Tournament April 9th-11th



features an exhibition match at 5 p.m. The tournament raises funds for Camp Boggy Creek for seriously ill and disabled children. Since the event started, it has brought in more than \$85,000. Kids attend Camp Boggy Creek for free and are provided medical supervision and care while at the camp.

opening evening

The tournament is April 9th through 11th. The tennis staff will provide seating along the courts for those who want to watch an exhibition match. Members of the charity tennis committee will be introduced on the courts.

"While the tournament itself is fantastic, we really enjoy welcoming people to the courts to see what we have to offer," Ten-

Continued On Page 3

Easter Bunny Hops Over To Palencia Friday, April 2nd

Last Easter, as we faced all of the drastic changes brought about due to the COVID-19 pandemic, the Palencia staff quickly adapted with a "drive-thru" egg giveaway to help put a smile on kid's faces. This year, Palencia's Easter activities will seem a little more "normal" with an Easter Eggstravaganza. While there will still be no community egg hunt, this year's Easter festivities in Palencia will include the Easter Bunny giving out Easter eggs at the Palencia Amenity Center on Friday, April 2nd from 11:00 a.m. to 2:00 p.m. There will be Food Trucks on hand and games for little boys and girls in the pool and at the grassy area. Social Distancing will be observed so we can all do our part to help move us out of pandemic life more quickly.



Last year, Vinelle Miller helped the Easter bunny hand out eggs.

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The Palencia Press P. O. Box 600022 Jacksonville, FL 32260

Welcome First Service Residential To The Neighborhood

New Management Moved To 571 Market Street

Shayna and Hannah, with First Service Palencia, are excited to announce they are settling in the newly renovated management office and are already seeing the benefits of the convenient location at 571 Market Street. They look forward to being closer to the homeowners and ask to please take note of the new office number 904-208-4672.

Reminder to mark your calendars for the Election on Wednesday, April 28th at 6 p.m. Voting will be conducted primarily online and is quick and easy. Please send an email with your property address and name to: palenciapoa@ivotehoa.com and include "Voting Code" in the email subject to receive your unique voting code.

If you have not created an account login to register for the new owner portal, please visit:

Continued On Page 5



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Deadline for articles and information is always the 10th of the month. 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. Acknowledgements: This issue was designed using resources from Freepik.com.

Help Wanted - Medical Office

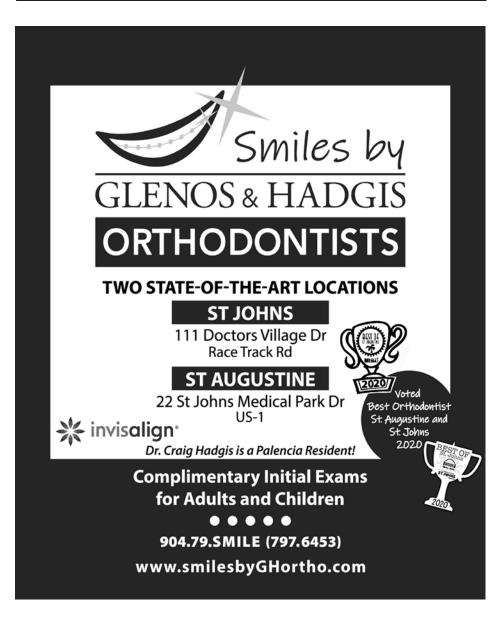
Front Desk Position available. Must have exceptional customer service skills. (904) 342-8970 or getlhc@gmail.com

Thought For The Day

"What I don't understand is how women can pour hot wax on their bodies then rip out every single hair by its root and still be scared of spiders." -Jerry Seinfeld

Words Of Wisdom

Trust in the Lord with all your heart and lean not on your own understanding; in all your ways submit to him, and he will make your paths straight. -Proverbs 3:5-6



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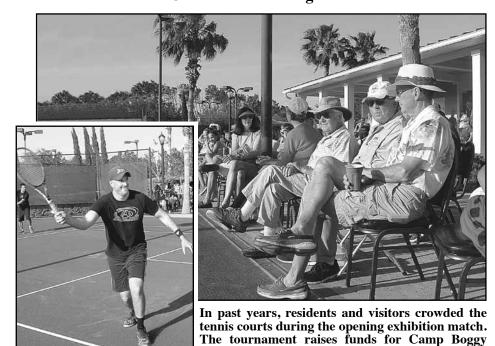
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Palencia Charity Tennis Tournament Starts Friday, April 9th

Continued From Page 1



nis Director Tom Salmon said. "The tournament is a community event that benefits a great cause. You don't have to be a tennis player to show up. Just come join the fun," he added.

"This event draws people from all over the region for match play," Salmon said.

Last year, 160 players participated. The tournament can accommodate up to

180. The fee is \$60 per person, with an additional \$20 to add mixed doubles.

Creek for seriously ill and disabled children.

The last day to register is April 1st. Business sponsors are welcome to sign up as well and will be listed in next month's article in the *Palencia Press*, along with the winners.

For more information, contact Tom Salmon at the Tennis Center at 904-825-4012. Social distancing will be practiced.



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Miko Salon Welcomes Melanie Winchester

Carolyn Miko, owner of Miko Salon in Palencia, welcomes Melanie Winchester, licensed cosmetologist, who has five years of experience providing clients with a full range of hair care services. Melanie specializes in blondes, creative cuts, Keratin, Ombre and Balayage treatments.

"I look forward to working with Palencia clients to make them look and feel their best," said Melanie, a Tallahassee, Florida native who recently relocated to St. Augustine and Palencia.

New clients receive 20% off any service with Melanie during the month of April.

At Right, Melanie Winchester, Hair Stylist, has joined the team at Miko Salon, 581 Market Street in Palencia.



Donna Mancini Interiors & Flooring 5th Annual Sidewalk Sale A Huge Success

Palencia residents found some great bargains inside and outside the shop during the recent Donna Mancini Interiors & Flooring 5th Annual Sidewalk Sale at their showroom located at 141 Hilden Road, Suite 202.

There were special deals and discounts aplenty, from gorgeous couches to lavish home accessories and great gift ideas for that discriminating home deco-

rator.

"As Palencia residents ourselves,
Mike and I are thrilled that so many of
our friends and neighbors attended the
event and were able to come away with
items to cherish for years to come," said



Donna Mancini.

If you missed the Sidewalk Sale and would like to be the first to be informed of upcoming events, promotions, and sales, go to donnamanciniinteriorsand-flooring.com/join-now.

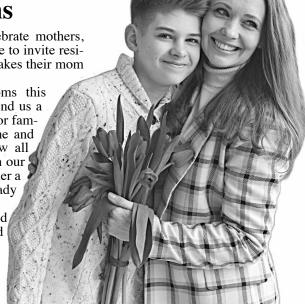
Help Us Honor Palenica
Moms

Next month, as we celebrate mothers,

Next month, as we celebrate mothers, the *Palencia Press* would like to invite residents to tell us about what makes their mom special.

Help us honor all moms this coming Mother's Day and send us a photo of you and your mom or family. Please include your name and your mom's name. We know all moms hold a special place in our hearts so tell us what makes her a very special and important lady in your life.

All submissions received by April 10th can be included in the May issue. Email us your Mother's Day salute to **thepaper@comcast.net**.



Welcome First Service Residential To The Neighborhood

Continued From Page 1

https://palenciapoa.connectresident.com. Registering online saves the community money and allows live access to community forms and account balances.

Friendly reminders are being mailed to enhance the neighborhood and ensure that compliance is being monitored fairly and consistently. Please contact management in writing if a letter is sent to you. This is imperative so we can help you and understand any challenges you may be experiencing. We cannot work with you unless we have an open line of communication, so please help us, help you.

Management will be checking for clean gutters, roofs, driveways, mailboxes and don't forget vinyl fencing and other exterior areas that may need refreshing. When items such as ladders, lawn equipment, toys, etc. are not in use, they cannot be stored and visible from the street. It is the perfect time to enhance your landscape beds with colorful annuals, and don't forget to freshen up your mulch!

Community pickup days are Monday for yard waste and recycling, and Wednesday for trash. Items placed out

sooner than the evening before pickup or not stored from view after pickup, will be sent a friendly reminder and reoccurring

offences may be fined. Items left in the street are hazardous for pedestrians and drivers, this also includes street parking. We appreciate your efforts to keep Palencia safe and your compliance with the rules.

What needs ARB approval? Renovations, additions, structures, major landscape changes, pools/spas, recreational equipment, fences, wells, changes to exterior paint colors.

What does not need ARB approval? Normal maintenance, landscaping and plants replaced with similar Florida Friendly non-invasive plants, and exterior painting using

the same approved colors.

What about Moving
Pods and Dumpsters? Please contact management regarding placement of any dumpsters or moving pods. Under no circumstances will approval be granted to have

items placed in the street.

Your Management Team, Shayna Talbert, CAM and Hannah Hobson, CAM

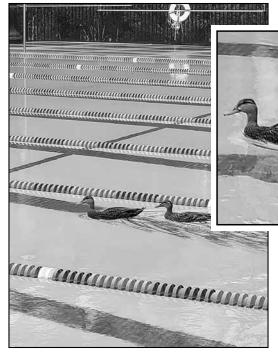


Shayna Talbert



Hannah Hobson

Palencia Visitors Are Two Olympic Hopefuls



Palencia resident Mike Lustig caught these two practicing for the synchronized swimming event at the Palencia fitness lap pool. "It was a rainy day and these two mottled ducks were enjoying the heated pool. Must have been a spa day!" reported Mike.



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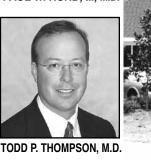
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Looking Back As We Spring Forward

By Joanne Gage, President Women's Golf Association of Palencia joannegage@rocketmail.com

Spring is definitely in the air and as this season always urges me to look forward, I want to take a moment and look backward. It was a really strange winter. I've lived in North Florida for 20 vears and I don't remember another winter that had so much rain and so many grey skies. I remember bragging to all of my northern friends in the past, how beautiful the winter days are here - blue skies, cool air temperatures warmed by the always-present sun. This past winter was different. I can attest to it being colder and wetter because golfers keep track of these things. Golfers keep track of weather that leads to the dreaded "cart path only" rule.

I don't envy the greens keepers at golf courses and our crew at Palencia works hard to keep the course in optimum condition. But after days of steady rain and the rarest glimpses of sunshine that the northern part of the sunshine state has ever experienced, it often lead our pros to send out the email notice that all golfers cringe at - "Today the golf course will be cart path only.

Now, I don't want you to think that cart path only deterred our WGA ladies. On the contrary, our Greens Goddesses persevered week after week, diligently cleaning their muddy shoes after trekking along the course, appreciating the additional calories they were burning with all of the walking they were doing, and being grateful that sleep came so quickly each night when they laid their exhausted heads on their pillows.

But let's face it - golf just isn't as much fun when you have to take any clubs that you night need for the next shot with you, carry your sand, fill lots of divots and never let go of that all-important towel. And let's not overlook the fact that golf takes longer when it's cart

So, as we welcome the flowers of spring, we know that we'll also welcome the daily downpours of summer. But, there will be one big difference - the hot, blazing sun will be shining before and after the raindrops and will quickly dry



Sadie Hawkins Chairperson Diane Robinson showed off her Tiger spirit.

out the course so that we can ride gloriously along the fairways, making this past winter a dreary, fading memory.

Winter wasn't all gloomy - we always manage to have fun. One of our most fun events is the annual Sadie Hawkins Tournament where a WGA lady invites a man that is not her spouse or significant other, to be her partner. This year, under the creative leadership of the fun-loving Diane Robinson, Sadie Hawkins took on a tailgating theme with players dressed in their favorite team colors.

Couples warmed up on the first 9 holes with a scramble format, then progressed to a modified pinehurst alternate shot format on the back nine. Playing alternate shot with someone that's not one's spouse results in many "I'm sor-"It's a lot harder than it sounds.

There were two flights. In the AFC Division flight, the team of Gary Mayo and Trish Luciano took first place, followed by the team of Ron Dunlap and

Continued On Page 7



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Looking Back As We Spring Forward

Continued From Page 6



Left, NFC Flight Winners, (left to right) Bruce Brandinburgh, Peggy Lamneck, Carol Netzer, and Frank Sheeder.

Below, Annual Sadie Hawkins participants, Resa Wilcox and Mike Poggiali relax after the tournament.

Anita Robinson in second place. In the NFC flight, first place winners were Bruce Brandenburgh and Peggy Lamneck with Frank Sheeder and Carol Netzer taking second place.

But we love prizes, so a prize was also awarded for the best tailgate table with the New England Patriots table taking first prize. Creators were Bostonians, Gary and Laura Mayo, David and Diedre Wray, and Ben and Lisa Proctor. Those darn Pats win all the time!

So, as the days turn warmer and longer we have lots to look forward to. And, I shouldn't complain about our winter weather it could have been worse. We could have had snow instead of rain and then it would be no golf course at all.

To learn more about the Palencia WGA, visit www.PalenciaClub.com and click on Women's Golf Association or email membership.palenciawga@gmail.com.





Above, Patriot fans, Deidre Wray, Lisa Proctor, and Laura Mayo showed off their winning table.

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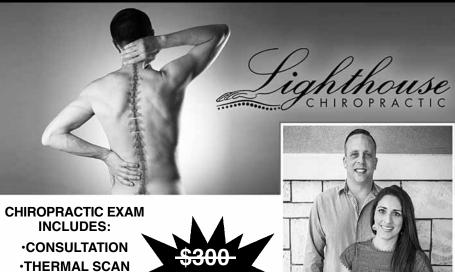






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The PES Silent Auction Is BACK!

By Tiffany Trivedi, Palencia Resident **Palencia Elementary PTO**

After a year of canceled fundraisers, parties and community events, the PES Silent Auction is back and scheduled for May 7, 2021 at the Palencia Clubhouse. The silent auction has been an annual tradition at PES and is one of the school's top fundraisers each year. The event consists of a silent auction, live auction, dinner, desserts, cocktails, raffles,

and lots of other fun surprises.

The list auction items **ALWAYS** impressive and diverse. The silent auction filled with jewelry, beautiful artwork. gift baskets full of

your benefit PES. favorite

local restaurants, stores and services, and many more amazing items. The live auction will be even more amazing and already include a beach house and a mountain house weekend getaway. As always, there will be a parking space for the year auctioned as well as the popular Teacher for the Day items where your child could get the opportunity to be Principal, Music, Art, Media or PE teacher for the entire day. These are always very popular items and so fun for the children to experience.

PES parents and residents Jennifer Lee and Meridith Strout are co-chairing this event.

"We are so excited to be hosting a derby party this year," Strout said. "This theme just screams fun and excitement. We have so many amazing live and silent auction items only available to people who attend the event. Those interested should get your tickets as soon as possible because this event will definitely sell out," she said.

All the money raised will go directly towards assisting the students at Palencia Elementary. There are so many needs at the school that can be corrected



goodies, Left to right, Sarah Post, Heather Carbone and Tabitha Pattishall get gift cards ready for the impressive display of gift items at a past Silent Auction to

by these PES events. One of the largest needs that the teachers have expressed are cubbies to contain all their student's items in a clean and organized manner. The teachers are extremely excited about this added enhancement to their classrooms.

"Palencia Elementary School relies on the fundraising efforts of the PTO to enhance each child's educational experience from Kindergarten through fifth grade," Jennifer Lee said. "We appreciate all of the donors that are contributing to this years event. Get ready to have fun and bid away to raise money for our local school derby style," added

The biggest way you can assist is by donating! If you'd like to help with

Continued On Page 9

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Polly Swindull

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The PES Silent Auction Is BACK!

Continued From Page 8

this event by donating an item or service, please contact the PTO as soon as possible to learn the details of how to best do so. There will also be a need for volunteers to help set up and run the event so look for communication from the PTO soon.

The Derby is no time to be understated. So, bring your best suits, brightest dresses and fanciest hats. It's time to have fun again for





Above, copious decorations adorn the Palencia Club dining room during previous Silent Auction events.

At Left, Vinnie and Heather Carbone were all smiles after examining the gift baskets and artwork available at a previous Silent Auction.

an amazing cause. Grab your significant other or make it a fun girls or boys night out...there is always so much fun had by all. Tickets are already on sale, and you can purchase them by visiting the Palencia PTO website at palenciaelementarypto.weebly.com.

The PES PTO is always grateful for this amazing community and how all the residents consistently rise to support their school.

St. Augustine Travel Club

Travel Lovers! As you already are aware, we have not convened our Travel Club meetings at the library due to the Coronavirus. There is no commitment yet from the library but we have been assured that we will eventually be provided a room for our meetings. Questions? Call Peter Dytrych at (904) 797-3736.



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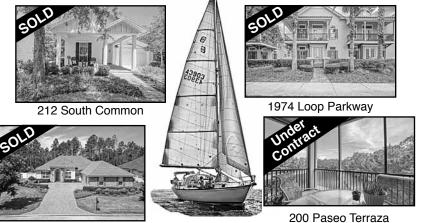
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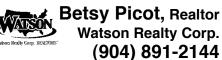




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Nease NJROTC Victorious At Mandarin Drill Championship

By Captain Scott LaRochelle. USCG (ret)



Nease NJROTC celebrates winning its 8th consecutive Mandarin Drill Meet cham-

Nease Navy JROTC's varsity drill team marched to victory at the Mandarin HS sanctioned academic, athletic and drill championship on February 20 in Jacksonville - marking the 8th consecutive year of taking home top honors at Mandarin.

Nease beat out 10 other NJROTC units from northern Florida and Georgia.

Nease next competes at the Northern Florida and state of Georgia Academic, Athletic and Drill Championship in Lee County, Georgia, where they title as six-time defending Area-12 Champions.

In addition to claiming the overall trophy, Nease picked up nine of 11 first place trophies for Overall

Drill, Unarmed Exhibition, Armed Exhibition, Color Guard, Overall Athletics, Push Ups, Sit Ups, Academics and Personnel Inspection.

We've got to double down on our effort if we hope to win the state championship," said Cadet Juan Castillo,





seek to successfully defend their Nease NJROTC's Unarmed Exhibition team members (left to right) Kaitlyn Boggs, Gabrielle Espedido and Emmelie Neff compete at the Mandarin Drill Meet.

commander of Personnel Inspection. "I expect the next two weeks of practice to be intense and focused.'

Several cadets took home individual medals for exceptional performance. Emmelie Neff, Isabelle Rivera, Danielle Camacho and Kaitlyn Boggs finished 1st, 2nd, 4th and 5th in Female Situps.

Amber Vidler, Rivera, Sarah Fry, Lauren Villareal, Boggs and Hailey Pitches swept all medals in Female Pushups. Caden Byas, Nicholas Gallego, Braden Holmes and Brodie Mongon finished 1st, 2nd, 4th and 5th in Male Situps, while Daniel Mahoney, Nate Fagen and Mongon placed 2nd, 4th and 5th in Male Pushups. In Academics, Ben Prohofsky and Anthony Servello tied for 1st, and Juan Castillo and Khush Gandhi finished 4th and

"I believe our best is yet to come," said Color Guard commander Isabella Rivera. "Individually and collectively we all can improve and get better before the state championship.

Other top schools in the competition were Fleming Island (2nd), Ridgeview (3rd), Valdosta (4th) and Coffee County (5th).

At left, Nease NJROTC's Armed Exhibition team member Daniel Mahoney perfectly executes a high rifle toss during the winning routine at the Mandarin Drill Meet.

Nease Welcomes New Athletic Director Charles Gomes

Nease High School recently welcomed Charles Gomes to serve as the school's new athletic director.

Gomes previously held the position of athletic director for the College of Staten Island where he served since April of 2013, according to the school's website. Prior to joining College of Staten Island, he served as regional coordinator for the National Football Foundation's "Play It Smart" program, which supports high school student athletes from disadvantaged environments. Gomes was also promoted to chief oper-

ating officer and executive director of the program. Gomes also served at the Springfield

College Center for Youth Development as an academic adviser and worked with NYC public school athletes from 1998 through 2001.

Gomes' career includes serving at the University of Massachusetts at Amherst as an academic counselor for the school's Division I Men's and Woman's basketball programs. He has contributed as a consultant for various Na-



Charles Gomes has been chosen as Nease High School's new athletic director. Gomes comes to Nease after serving as athletic director at the College of Staten Island.

tional Football League youth programs and events such as the NFL Coaching Academy, NFL Junior Player Development and the NFL High school Player Development. Gomes has also worked along side Dallas Cowboy head coach Jason Garrett to coordinate a free football camp held at Princeton University.

Gomes is a graduate of Springfield College where he earned a MEd in Athletic Counseling and Administration and holds a BA from the University of Massachusetts in psychology.

Palencia Resident Is Pickleball Champ



Palencia resident Al Tacornal, left, and his Pickleball partner Gene Usner won the Silver Medal in the 70-plus category at the 3-day Pickleball Tournament recently held at Treaty Park in St. Augustine. Al and Gene placed against a team from Palm Coast in the rigorous competition. A Palencia resident for more than three years, Al has enjoyed Pickleball at the Palencia Tennis Center. Palencia Pickleball participants average 40 members.



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A Little Old And A Little New

A Short Weekend Stay In St. Augustine

By Jeff & Jami Lind, Palencia Residents www.ourwanderfuljourney.com

It has been hard to do much traveling during this pandemic, so we decided to use some reward points that we had accumulated through two of the hotel chains that we like, and be hometown tourists. We always enjoy St. Augustine, as it has so many things to do and see and a fun variety of shops and restaurants. Jeff had never been to the fort, the Castillo de San Marcos, and I had not been in a very long time. Also, neither of us had been to the St. Augustine Lighthouse, so these were on our agenda.

St. Augustine Lighthouse

We headed off from home around 11:00 a.m., with the lighthouse first on the agenda. We made the 30 minute or so drive, over the Bridge of Lions and found plenty of parking, which was free, at the Lighthouse. We went inside and saw some displays and the gift shop, then got our tickets and headed off to the lighthouse. There is a lot more there than just a lighthouse. The lighthouse is 165 feet tall and has 219 steps. The steps aren't real high, the spacing is good, there are rails, and there are eight landings, one with a bench, if you need to sit and rest, or let faster people pass. Along the landings are pictures and information and some fun stories. There are places inside the lighthouse where many have felt unexpected cold air, seen unexplained wet footprints and heard children laughing. Since St. Augustine is full of ghost stories and tours, none of this is surprising. We did not witness anything unusual during our daytime trip.

The trek to the top is well worth it with beautiful views of the Atlantic Ocean, the intracoastal waterway and downtown St. Augustine. There was a nice breeze and a friendly, informative guide at the top. We stayed out on the observation deck for a while, enjoying the fresh air and sights.

There is the lighthouse keepers house to explore, a very large house, as it generally had three families living in it. There are also four historic buildings that house exhibits, as well as a new maritime center. There is an eatery, The Tin Pickle, which was used as a garage at one time. The World War II, themed eatery served beer and wine, along with a lot of goodies. We got some really good, quite inexpensive fudge and delicious baked treats as well. It was a very nice way to spend an afternoon.

The Castillo de San Marcos

We went to the fort on Veteran's Day and there was a bit of a line, as they offered free entry to all in honor of our veterans. We would have been able to get in free anyway with our senior, National Park pass. There was a line, as they were restricting entry due to COVID guidelines.

The Castillo de San Marcos was built by the Spanish over 450 years ago. The original fort was made of wood and burned down, then was rebuilt in masonry made of coquina that was found nearby. Learning how they built the fort was interesting, as was the reason for the somewhat unusual shape. The planning and reasoning is astounding. The rooms in the fort are authentic, and filled with historical and interesting information. The views on the top level are also very nice, as you look out upon the city of St. Augustine. The Fort, being right on the coast, has had to withstand many storms and hurricanes, and has weathered them well. A trip to the fort is great for families with children, as well as adults.

St. Augustine Downtown Lodging

We spent Tuesday night at the Villa Victor, an Ascend Hotel in the Choice Hotel chain. They are smaller, upscale, boutique hotels that are woven into the local culture of the communities in which they are located. The room was very nice with tropical colors and modern amenities in a refurbished hotel that had been there for a long time. The location is easy walking distance to many bars, restaurants, shops and tourist attractions. The breakfast and a few other amenities were not available due to COVID restrictions, but there was a small refrigerator and microwave in the room, so you could bring snacks and beverages.

We spent the next night at the Best Western Bayfront, which overlooks Matanzas Bay, between the Castillo de San Marcos and the Bridge of Lions. I don't know how many times I have driven past the hotel, built in the 1950's, admiring the second floor sundeck overlooking the Bay. Finally, I got to spend an evening enjoying the breeze and views from the deck. We have found that Best Western has come in and renovated many older hotels, managing to keep the historic look and feel, while upgrading the rooms with modern amenities, a sleek look and great beds. The rooms are a bit small, but have everything you need in the best location imaginable. Both of these hotels would be great choices for a visit to St. Augustine, especially if you want to spend a lot of time in the downtown area.

During our visit, we decided to visit some different shops, that are located just off of St. George Street in St. Augustine. We did stop at a few of our favorites on St. George Street, but found a few great stops on other streets. One that was not new, but is on the corner of Hypolita, is Metalartz a fun, funky gallery with many great gift ideas as well as things you would want for yourself or your

We really enjoyed Antiques and Things on San Marco Avenue. There were two really nice ladies working in the store and they made some good suggestions based on our conversation. Antique shops can be very hit and miss. I think this one had a lot of very nice items that were in excellent shape. They also had a lot of variety, something for pretty much anyone's taste. Also, on San Marco, we entered Coastal Traders. It was filled with unique home and furniture items mostly from Indonesia as well as the works of several local artists.

On Charlotte Street, we discovered a new addition to St. Augustine's downtown, di Vine, a wine, cheese and sweet shop. The owners are very friendly and offer a nice selection of wine, specially made charcuterie boards, specialty chocolates, an array of specialty baked goods and some delicious, unique flavors of fudge. They also have a similar store, bo Vine, also downtown.

Our last stop, before heading back home, was for brunch at The Grilled Cheese Gallery, on Cathedral Place. They have an extensive menu of grilled cheese sandwiches with a huge variety of cheeses. This was a delicious, fun stop, to wrap up our short, hometown vacation, a good option during the pandemic, especially since in Florida, we are not facing some of those terrible lockdowns.

Dr. Stephanie Kinsey & Palencia Dental **Donate To Nonprofits Serving St. Johns County**

Stephanie Kinsey, DDS, owner and founder of Palencia Dental in St. Augustine has continued with charitable giving to nonprofits in St. Johns County to support much needed programs and services for youth, individuals, families and organizations in need.

Funds were recently donated to the ALS Association Florida Chapter as Lou Gehrig's disease claimed the life of Dr. Kinsey's father in 2016. Dr. Kinsey donated \$7,000 through the St. Augustine Walk to Defeat ALS event with participation from patients, family and friends. The funds have a direct impact on people living with ALS at the local level through education, support groups, access to care and advocacy, and to help defeat the devastating illness.

For more than three years, Dr. Kinsey has continued to contribute much needed funds to the Allen D. Nease High School Panthers Varsity Girls Tennis team to forward the program's advancement in team gear and equipment, program competitions and activities. The donations have helped Head Coach Michael Kypriss to train the tennis team as top state contenders overall and in singles with the Florida High School Athletic Association (FH-SAA). Kypriss is also a tennis professional at the Palencia Tennis Center.

Additionally, Dr. Kinsey provides support for Palencia neighborhood community youth who participate in the local Villages Baseball Association (VBA) and the Bombers team in St. Augustine. Dr. Kinsey is a Gold Level sponsor for the Bombers and VBA's Advanced Baseball program which provides boys and girls from ages 13 to 18 with an opportunity to play and compete at a higher skill level through specialized instruction and competition. Visit the website for more information at https://www.villagesbaseball.

Palencia Dental contributions were also made as a \$500 gold sponsor for the 5th Annual Pirate 5K hosted by the Palencia Elementary School Parent Teacher Organization (PTO) along with toothpaste, pens and lip balm for participant's goodie bags. With more than 200 registered in the race this year, all proceeds were donated for local classroom storage systems and



Stephanie Kinsey, DDS

supplies to augment programs in health, education and sports," said Dr. Kinsey. Palencia Dental donates to many area non-profits as part of its annual giving campaign to help those in need.

Dr. Kinsey has distinguished training and research in all facets of dentistry and patient safety to serve the community and educate patients on the importance of dental and oral health and addressing the concerns of COVID 19 in the medical and health environment. Dr. Kinsey ensures the health and safety of her patients and staff with a medical team that cleans and disinfects the dental operatories between interactions with patients. Palencia Dental maintains the highest level of sanitation practices for employees and patients.

Dr. Kinsey is an American Academy of Dental Sleep Medicine (AADSM) Qualified Dentist and has been practicing dentistry for more than 20 years. Her St. Augustine and Northwest St. Johns County dentistry practice is dedicated to restoring and enhancing the natural beauty of one's smile combining conservative and state-of-the-art procedures along with advanced dental medicine and aesthetics.

Palencia Dental is located at 159 Palencia Village Dr. Suites 107-109 in St. Augustine, Fla. For more information, call 904.826.4343. Visit the website at www.





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Spring Landscape Preparation

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

This past winter has been difficult for a number of reasons, among them, very cold weather. As a rule of thumb, most plants, even more fragile varieties, can withstand one or two brief episodes of freezing temperatures. However, we have had numerous, more extended periods of cold weather and as a result, many Palencia homeowners will explore new landscape plants and shrubs. If you have not already begun your landscape plan, you have several options: choosing flowering plants solely on the basis of beauty, regardless of care required, plants chosen for ease of care, or plants chosen solely on the basis of cold hardiness, and/or a mixture of the three to ensure survival of at least one variety if numerous dormant season freezes occur



Extended periods of cold weather have had a detrimental effect on many plants in Palencia.

In addition to plant preferences, here are a few very basic strategies to keep in mind before you purchase plants at any time:

- Begin with a good design. This might mean for example, using simple geometric plant shapes to provide structure and repetition with the option of adding interesting stone or large decorative pots. Keep in mind size proportions and think larger rather than smaller.
- Understand your plants. Learn about resilient plants with interesting forms and foliage that thrive in our area, and/or conversely those favored flowering plants you are willing to replace.
- Choose plants that are compatible with your soil and pH conditions.



The median soil pH for our area is 6.1, which is a good range for most vegetables and flowers. However, there are a few acid-loving plants, including azaleas, blueberries, and gardenias, that will not do as well in soils with a pH greater than 5.5 – growing, but not flowering abundantly or producing berries. It is also not generally possible to change soil pH.

• Learn to appreciate the perfect imperfection of nature. This is vital. Don't waste time trying to rigidly control every weed or errant twig on a shrub. This will actually free you to explore new, interesting landscape ideas.

The goal is to do less trimming, weeding and fertilizing and use less water, energy and chemicals. The tips below specifically target more low-care options.

- Select Florida-Friendly plants. These are native to Florida and are more drought-tolerant and pest-resistant and need less time and fewer chemicals to prevent and treat pest problems.
- Make plant choices on interesting foliage. Variegated foliage often has stripes or splashes of red, yellow and orange. Coarse-textured plants are attractive because of their complex shapes. Ice plants for example, which are succulents, produce beautiful rose colored flowers virtually year round and as the name implies, are cold hardy. Bird of Paradise is another cold hardy plant with a beautiful shape in pot or garden.
- Choose large plants with a wide spread, such as arching, cascading, or vase shapes and low-growing plants with

Continued On Page 17



Spring Landscape Preparation

Continued From Page 16

mounding or irregular shapes to cover large plant beds. Large mean fewer plants and fewer plants require less maintenance.

and fewer plants require less maintenance.

• Use plants with a natural form.

An attractive natural form reduces the need to trim for appearance. Mixing forms adds variety and interest to a landscape.

For plant location, consider the following:

• Slightly crowd plants together in the plant beds. When drawing plans, a typical rule of thumb is to use 85% of the high end of the range for the plant spread.

Fit the plant to the space. Use slow-growing, small plants in small areas and large, faster-growing plants in large areas. Consider the shape of the plant and the shape of the space. The more compatible the shape, the less time will be needed to trim your plant to fit the space.

- Use small trees or large shrubs to provide shade. Small trees shed fewer leaves, and large shrubs can be limbed up to provide shade for plants on the ground. Both add height interest.
- Observe your plants and watch for signs that they are not doing well. Some

plants may be in the wrong location and you can relocate them to another area in your landscape.

When you visit your favorite nursery, bring questions on the above information, and let your horticultural experts help you find the right fit. A little more homework in the beginning translates into more success in the end. And, if a given variety just doesn't survive, don't worry. Remember that plants are living organisms and they all behave differently. So, don't be afraid to try something completely different this year and have fun!

Do you have landscape and/or gardening questions on which you would like help? I live in Palencia, so please email me at norie flowers@outlook.com and I will answer you immediately. If you would like an in-depth article written on a topic you feel would be of interest to all Palencia residents, please let me know. All of my advice is based on research from both the University of Florida Institute for Food and Agricultural Sciences (IFAS) and the St. Johns County Extension Center.

Newcomers of North St. Johns April Luncheon at Epping Forest Yacht Club

By Michele Oliver

Newcomers of North Saint Johns (NNSJ) will hold its next member luncheon on Tuesday, April 20th with doors opening at 11:00 a.m. and held at Epping Forest Yacht Club, 1830 Epping Forest Drive in Jacksonville.

Cost for the luncheon and program is \$30 for members. The meeting begins at 11:00 a.m. with luncheon service beginning at 11:30 a.m. All reservations must be received by April 13th. There is a 72-person maximum capacity and Covid guidelines are in place.

Luncheon entrees include a choice of Crab Cake Salad, Sesame-Crusted Ahi Tuna Salad or Chicken Caesar Salad.

Cash Bar is available; no credit cards, please. Dessert is Vanilla Crème Brûlée.

Following lunch, Dan Cook, Epping Forest CEO, will present a program on the history of Epping Forest. The 58-acre estate, featuring beautiful gardens, luxurious riverfront mansion and yacht harbor, was built in the mid-1920's by successful industrialist Alfred I. DuPont.

As always, there will be raffles for gift baskets and a fun 50/50 drawing.

If you are interested in a registration form for the luncheon, NNSJ membership information or about upcoming activities, please contact Sue Aird at sjaird@comcast.net.

St. Augustine Travel Club Cruise

The St. Augustine Travel Club will again be sailing the seas on Saturday, March 26 –April 2, 2022 on the beautiful Norwegian Escape out of Port Canaveral to the Eastern Caribbean ports of Puerto Plata (Dominican Republic), Tortola (British Virgin Islands), St. Thomas and Norwegian's private island Great Stirrup Cay in the Bahamas for a 7-day cruise. Prices start from \$1059.39 per person, double occupancy for inside cabin, inclusive of all port fees and taxes. Balconies, Oceanviews and Studio Singles are also available at additional cost. Should NCL have to cancel the cruise, full refund would be issued by NCL. Offer expires March 25, 2021. Call Peter, St. Augustine Travel Club at (904) 797-3736.



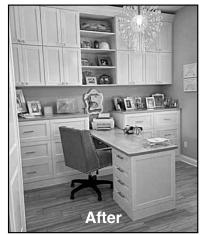


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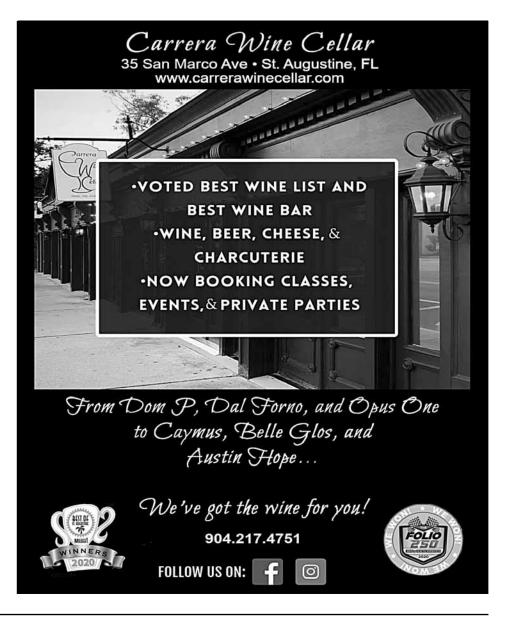
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Transfer Of Power

Tips from Laura Baugh Certified PGA Teaching Professional The Palencia Golf Club laura@laurabaughgolf.com.

Hello Fellow Golfers,

Completing the Transfer of Power or as many call it "the finish."

We have previously discussed in our monthly series:

- 1. Pre-shot routine
- 2. Straight left arm to the top of our swing
- 3. Establishing the importance of loading right side
 - 4. Transition
 - 5. Impact
- 6. Extension through the ball

And now — The complete Transfer of Power

After impact and the extension your club is still traveling at a fast pace and you want to extend and then finish. That means at the completion of your swing your chest and belt buckle

will face your target if not slightly past the target aiming to the left at completion of your swing.

To accomplish this, you must let your left arm lead (for a right-handed golfer). A wonderful training exercise to get the feeling of the left arm leading is just take the right hand off and have a practice swing with just your left hand on the club. If this is

difficult you may take the club back with both arms and at the top of your swing just released the right hand and let the left finish the swing full and high to completion. The flexibility to



do this is accomplished little by little. Be aware of your flexibility and do not hurt yourself but push the envelope and complete the transfer of power to the lead side!

I have some beautiful flexibility exercises that will help you complete this move. You can do this! If you are interested, e-mail me at Laura@laurabaughgolf.com and set up a lesson.

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@comcast.net. Information received by the 10th of the month will be included in the following month's issue.



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Mowing, Blowing & Going

By Wrigley Steck A Dog About Town In Palencia's Village

Walking along with the bag people, we are constantly passed by four wheeled towers with whimsical names. Now it seems to me, as a doodle, that humans have some kind of strange desire to disguise the purpose of their endeavors.

This seems especially true with the *huuuuge* number of people involved in mowing, blowing and, when finished, going! But the wheelers never say simply "Mowing

say simply, "Mowing, Blowing and Going." They always have strange names that sound like movie stars or heavenly bodies of wonderment! Maybe I'll get a better name than Golden Doodle. "Heavenly Wonder." "Wooly Walker." "Wonderful Woofer." Hmmmmm. I like "Doodle Dolly."



With Spring well under way, the grass cutting in Palencia has started again. "Mowing, blowing...and going."

An idea!! Let's get together, all of us Doodles, on Sunday afternoon, the 28th of March, at three o'clock, and talk about it. A Delightful, Doodle-doo!!

Hope to see you at the Palencia Dog Park in back of the Fitness Center at 1879 North Loop Parkway. Fun time for sure.



Why Does My Tree Look Pathetic?

By Steven Kabat, M.S., ISA Certified Arborist Monster Tree Service 904-719-8499

Many residents have probably asked themselves this very question. If they haven't, they likely have asked themselves, "Why does my neighbors tree look so awful?"

New construction and site work related root impacts to trees retained during construction is a big reason why trees look bad in the three to five years immediately following new home construction. This is because most home builders inadequately plan for proper retention and the guys leveling the site on the backhoe or bull dozer appear to think that a tree is equivalent to a fence post buried in the dirt.

Most of a tree's root system is within the first two to three feet of soil depth. If the native soil is wet or moist like most of St. Augustine and the greater Jacksonville area, then the root system is even closer to the surface. This is because the roots need to "breathe." Gas exchange is more difficult in fine and/or saturated soils. Many of the roots in new construction are damaged during the scraping of the ground and this is especially damaging if it is done in the area directly under the canopy of the tree also called the "dripline" or "critical root zone." If the

roots somehow avoid the cutting below the ground surface with the equipment, then they are smothered when fill soil is added above the previously existing grade or ground surface, negatively affecting the gas exchange. Trees damaged in this way show signs of drought stress by losing leaves and the outer branch tips typically die. This will take a longer time to present itself in live oaks due to their toughness. This delay also prevents the developers from learning from their mistakes as the tree typically looks fine after they leave the property six months after the start of construction. Ideally, high visibility fencing would be constructed prior to ground disturbance to the outer edge of the canopy and remain until the construction is complete.

Newly planted trees can also look pathetic as you may have noticed. This is very commonly a watering problem. A wise person once told me "The only soil amendment that a newly planted tree needs in its first year of planting is, water," and they were right. Containerized trees are typically watered one or two times a day in the nursery depending on

Continued On Page 22



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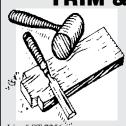


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Situational vs. Characterological Intimate Partner Violence

By Michael Brown, MSC, LMFT 904-289-2954 www.happycoupleshealthycommunities.com

One in four women and one in 10 men can experience Intimate Partner Violence (IPV) and violence can take various forms: it can be physical, emotional, sexual, or psychological (Smith et al., 2018). People of all races, cultures, genders, sexual orientations, socioeconomic classes and religions experience IPV. However, there are different typologies of IPV—both types of violent offenders and violent relationships.

Johnson and Ferraro (2020) identified four types of violent heterosexual couples: those experiencing "situation couple violence," "intimate terrorism," "violent resistance," and "mutual violent control." Situational violence is not connected to a general pattern of control and arises in the context of a specific argument in which one or both partners lash out physically at the other. In contrast, the distinguishing feature of intimate terrorism is a pattern of violent and nonviolent behaviors that indicates a general motive to control. Violent resistance involves violence that is enacted to resist intimate terrorism and may have the primary motive of wanting to protect oneself. Mutual violent control involves a pattern in which both husband and wife are controlling and violent.

According to Stith et al. (2012), not only does the relational context of violence vary, but the characteristics of those who are violent are not the same. There is a growing consensus that there exist two types of male perpetrators: those described as "characterological" and those described as situational. For characterological perpetrators, violence is a part of an overall effort to dominate and control a partner. Situational perpetrators, on the other hand, tend to be in relationships where there is more likely to be reciprocal violence and where violence serves to exert control over specific interactions.

In terms of situational violence, Gottman and Jacobson (1998) found that not one of the situational violence couples escalated to characterological domestic violence. They also found that situational IPV does not involve control or dominance and that perpetrator showed remorse, understood the impact, internalized the blame, and sincerely wanted to change. They also found that the violence was reciprocal and that there was no clear perpetrator or victim.

Gottman and Jacobson's theory about situational IPV is that: 1) a lack of social skills in expressing needs and dealing with conflict leads to an escalation, and 2) flooding or Diffuse Physiological Arousal (DPA) plays a major role in escalation toward physical violence. Therefore, couples with situational violence can benefit from learning social skills to express needs and to better deal with con-

flict. Flooding, or DPA, is the physiological response to a perceived threat or attack that leads to a "fight, flight, or freeze" response. Couples with situational violence can also benefit from learning to identify flooding, take a break, and do physiological self-soothing.

While situational IPV tends to be reciprocal, characterological IPV is asymmetrical with a clear perpetrator and victim. It is characterized by controlling, dominating behavior, or belligerence. The perpetrator has little remorse and tends to blame the victim. The victim has no control over the perpetrator or the violence and fears the perpetrator. And characterological perpetrators are overwhelmingly men. Numerous studies have found that male violence does much more damage than female violence: women are much more likely to be injured and much more likely to be in need of medical care.

Gottman and Jacobson found that there are two types of male characterological perpetrators: "Pit Bulls" and "Cobras." Cobras are typically violent in all aspects of life; Pit Bulls are typically violent to their intimate partner only.

Pit Bulls have major fears of abandonment and are extremely jealous. They are suspicious of their partner becoming independent and try to keep their partner socially isolated. They are domineering, condescending, and lecturing. They lead with their forehead when they speak with their victim. Their anger builds gradually when getting more belligerent and contemptuous. Their pulse rate slowly increases with anger and is high when they strike.

Cobras are violent in relationships outside the couple relationship. They use fear and intimidation to get power and control. They lead with their chin when they speak with their victim. They begin with high levels of belligerence and are provocative and domineering. They look threatening from the beginning and do not appear calm. Interestingly, their heart rates drop before they strike, so that they are at their calmest when they strike. They can be charming, highly manipulative, and seductive. They can use weapons to threaten their victims and often surprise them. They show no remorse.

If you or someone you know is a victim of characterological violence, I strongly encourage you to seek professional help. Battered women can call the toll-free Domestic Violence Hotline at 1-800-799-7233. You can also visit http://thehotline.org or text LOVEIS to 2252. Here in St. Johns County, the Betty Griffin Center offers protection and quality services for victims of domestic violence and their minor children and/or victims of sexual assault. Visit https://bettygriffincenter.org.



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Prevention Vs. Correction

By Rob Stanborough PT, DPT, MHSc, MTC, CMTPT, FAAOMPT First Coast Rehabilitation (904) 829-3411

I recently had a patient tell me, "I wish I would have started this long ago." He's developed neck and shoulder pain from years of faulty posture. His forward head, neck and shoulder posture has caused years of compensatory movement, muscle imbalances and tissue strain. He is doing well, but it is true, it would have been easier if he had prevented or minimized the faulty posture in the first place. This has become especially true with inactivity and life changes due to COVID.

Our bodies are always adapting to the stresses. Tissues grow and change depending on such forces. Over time, muscles, ligaments and tendons begin to yield to gravity. Some shorten. Others lengthen. Low backs tend to flatten and necks tend to curve as the head moves forward. The result of these imbalances can be painful, putting pressure on discs, nerves and joints. The longer these imbalances remain, the more difficult they are to reverse. Therefore, prevention is better and easier than correction.

Many folks perform routine maintenance on their cars to prevent breakdown; oil changes and tire inflation/rotation, to name a few. They may even get vaccinated as a child to prevent diseases or most recently for COVID to prevent more serious consequences. But when I start talking about maintaining the health and mechanics of the body (wheels, tires, shocks), or the condition of the cardiovascular system (the engine) or even the nervous system, which controls everything, (even balance), maintenance is often an afterthought.

Physical Therapists call the maintenance of the body 'Wellness' – staying "well." This is often interpreted as exercise and conditioning only. And although those are important components, exercise and conditioning alone may not correct or maintain the mechanical problems needed for movement. They usually fall short of correcting faulty posture or compensatory movement patterns.

The physical and occupational therapists at First Coast Rehab are trained to use manual therapy to make these corrections. We gently push/pull the joints and manipulate and/or stretch the muscle to improve local movements, followed up with exercise to help to lubricate and maintain the correction.

The advantages of prevention vs correction are many. Staying mobile and healthy is easier than trying to get back into shape. Many of us have experienced this firsthand during this season of pandemic. But, as we slowly make our way out of it, it is a great time to kick the tires, get things moving again and start a routine. Get your body moving. Keep your body moving. It can potentially shield you from injury or losing independence.

Lastly, staying mobile and healthy makes you feel better. It can prevent those aches and pains from gaining ground. Correction is always an option but in the long run, prevention is always

better. It just requires a plan.

If you feel you have lost mobility, developed aches or pains, or just not able to do what you could pre-COVID, consult your MD and/or physical therapist.

At First Coast Rehabilitation, our musculoskeletal specialist can design a correction and maintenance plan specific for you. Our motto is "One Therapist, One Patient, One Goal and One Plan," -

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always - because one plan does not fit all.

Rob Stanborough was one of the first PT's to be permitted to use DN in FL and doing so since 2017. He has trained others both nationally and internationally since 2010 as a Senior Instructor for Myopain Seminars (www.myopain-

seminars.com). He is a co-owner of First Coast Rehabilitation (www.firstcoastrehab.com), presented and published about DN and co-author of Myofascial Manipulation: Theory & Application, 3rd ed by Proed Inc. Read previous columns posted on www.firstcoastrehab.com.

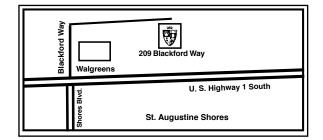


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Two Locations



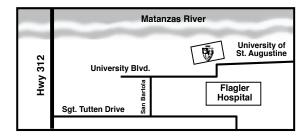
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Cancer In Pets (Part 2)

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

This is the second article in a threepart series about cancer in pets. Last month, we talked about what cancer is and why it happens. In this article, I will discuss diagnosing cancer and what can be done to figure out the prognosis.

The diagnostics that are recommended when cancer is suspected will vary based upon the type of cancer and the signs that the pet is exhibiting at that time. Typically blood work, X-rays, ul-

trasound, and tissue samples are tests that provide information regarding the type and extent of cancer within a pet.

Many pet owners inquire as to whether bloodwork will help us to detect cancer. The answer to that question is "it depends." Our bloodwork indicates changes in bone

marrow function (production of red blood cells, white blood cells, and platelets) and organ function. If the cancer is localized and has not spread to the organs that we are doing blood testing on, we will not see it. Some types of cancers affect the bone marrow (leukemia and lymphoma) while others target specific organs or parts of the body. Even if cancer is present within an organ, the organs have developed ways of compensating, and many times the function does not decrease to a detectable level in the blood until it is too late. Because cancer must often be advanced before it shows up on bloodwork, if we rely purely on organ function testing we sometimes do not find it until the cancer is untreatable. This is why imaging is often important as well if cancer is suspected and the location is not readily apparent.

Imaging typically means radiographs (X-rays) and ultrasound. X-rays of the chest and abdomen will show if there has been a spread of the cancer into the lungs or if there are enlargements of organs within the abdomen. Ultrasound

allows an even closer look inside the organs to see if the density of the organ has changed, allowing for more precise localization and visualization of a tumor.

Once the location of the tumor has been identified, a cytology or biopsy is necessary to diagnose the type and

grade of tumor. Cytology is a small cell sample that is obtained with a needle and able to be evaluated for abnormal types of cells. This easy to perform test sometimes provides valuable information, but often is not enough to form a definitive diagnosis. A tissue biopsy is the gold standard of diagnostics for cancer. This allows both a definitive diagnosis and tumor "grading" which tells how aggressive the tumor is expected to be.

Now that you know why cancer happens in pets and how we screen for it, come back next month to find out in our next segment what treatment options we have once a diagnosis is made.

Tree Look Pathetic? Continued From Page 19

the time of year and the root ball is thoroughly saturated at each watering. It is critical that this watering regime be continued after planting for months in many cases. The larger the tree at the time of planting, the longer the tree needs daily watering. Typical overhead sprinkler irrigation is great at establishing grass and is horrible at establishing trees unless the tree has a dedicated emitter on its root ball. This is because many tree root balls are 18" deep at planting and turf irrigation may wet the ground an

inch or two deep at each watering. So if you rely on overhead irrigation you tend to overwater the grass and rack up an astronomical water bill or you underwater your tree.

If you have an unsightly tree in your front yard, cut it down. It is super rare for a tree that has looked hideous for years to ever recover to its former glory. Cutting your losses and starting over with a young vigorous tree that is babied like it was in the nursery will without fail result in a better tree in the long run.



Mike Weitz

My son just bought a used car and it appears the oil was not changed regularly. To prolong the engine, should we go to synthetic oil?

Its important to check with the manufacturer's requirements to see what kind of oil is recommended. If you do not know what kind of oil the previous owner was using, then use conventional oil and change it every 3000 miles. Remember, always include a new oil filter with the oil change. We see vehicles with 250K miles that have always used conventional oil and are still running fine.

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When Easter Becomes Personal...

By Rev. Michael Legaspi, Associate Pastor The Village Church 4229 Pacetti Rd., World Golf Village

Walking where Jesus walked was for me a wonderful preparation for the Easter season. On a trip to Jerusalem and the Holy Land, visiting the places mentioned in the gospels was a highlight, but nothing compared to being in the place where Jesus was crucified and rose from the dead. Beautiful churches have been built to mark the spot where these events took place, and now people stand in line, sometimes for hours, to visit these sacred sites where Jesus lived, walked and gave His life. The natural setting of the Garden of Gethsemane with its hundreds, maybe even thousand-year-old olive trees was a somber reminder of the Lord's struggle as He faced His death in our behalf.

An area known as the Garden Tomb overlooking a current bus yard has the appearance of a skull, in keeping with what the Bible said of him being crucified at the "place of the Skull." The natural beauty of the trees and flowers added to the reflective atmosphere of the garden, and the tomb carved in the rock resembled so much of the garden scene described in the gospels: the tomb of Joseph of Arimathea. Walking through the garden one could see groups from all over the world remembering Christ's death in worship, reflection, prayer and contemplative moments.

More important than knowing the exact place where it all happened is knowing for certain that Jesus died, and that after His resurrection, He met people in a beautiful way at their point of need. There was Mary, standing outside the tomb weeping. We see her overcome with grief and hopelessness. She knew that Jesus had been crucified, but now she faced the reality that His body was gone. She came to spend time at the tomb, but looking in she finds it empty. Her only thought was that someone had taken Him away. How distraught she must have felt! Then Jesus meets her in her pain and grief. Thinking it was the gardener who asked her why she was crying, she shared her concern that the body of Jesus had been taken away. It was when Jesus spoke her name "Mary" that she recognized Him. What a moment of hope and joy!

Jesus is still the same and wants to meet us as well in our moments of grieving, discouragement, pain or hopelessness during this Easter season. He calls each of us by name and says, "You are precious in my eyes and honored in my sight, and ...I love you" (Isaiah 43:4).

Maybe our need during this Easter season is more like that of Thomas, who struggled with doubts about the truth of Christ's resurrection? Jesus appeared to Thomas too, and He met him at his point of need and said, "See the wounds and place your hand in my side." In tenderness, He encourages Thomas to not doubt but believe. We can all find ourselves facing doubts in some area of our life today. The risen Lord comes to us and lovingly encourages us to believe in Him and to trust Him with every detail of our daily life. He loves us that much.

Perhaps during this Easter season we may find ourselves identifying with Peter who probably experienced the greatest failure of his life when he denied Jesus three times. We read how Peter wept bitterly after he realized what he had done. Jesus sought him out on the shores of the Sea of Galilee where Peter was fishing. After pulling the fishing boat ashore with their catch of fish, Jesus singled out Peter and asked him three times if he loves him, and with each response assigns him to the task of caring for His sheep. Not only was it a moment of forgiveness and acceptance for Peter, but it was also an affirmation of his call to service. This shows us that Jesus offers second chances overflowing with love and forgiveness. Peter's need was great, but Jesus met him just where he was at. Jesus is still the same today as He was then. When we find ourselves facing the pain of failure, of having disappointed others and especially Jesus, He reaches out to us with forgiveness and offers us another chance.

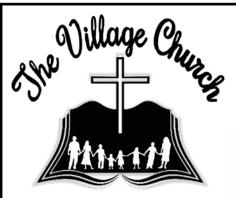
Each person in these examples had a special need and Jesus touched them at their particular point of need. He had the right answer for each. For Mary, the answer was hope that her relationship with Jesus had not ended. For Thomas, it was evidence that he needed to believe, and for Peter, forgiveness was followed by a call to service. I pray your Easter journey may be filled with your sense that Jesus wants to meet you at your point of greatest need. We too may be struggling with grief, doubt or failure, or maybe our needs are entirely different, but still He speaks into our life with the words from Philippians 4:19: "And my God will supply every need of yours according to his riches in glory in Christ Jesus."



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"He is not here; he has risen! Remember how he told you, while he was still with you in Galilee: 'The Son of Man must be delivered into the hands of sinful men, be crucified and on the third day be raised again.'"
-Luke 24:6-7



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TRUE OR FALSE?

- 1. Your homeowners policy should equal the estimated replacement cost of your home, not the purchase price.
- 2. Your homeowners insurance policy covers flood damage.
- 3. A solution for people who want extra levels of liability insurance protection above the limits provided by their auto and homeowners policies — protecting finances and family — is called an overflow
- 4. Your address may impact your auto insurance rate.
- 5. Your life insurance policy should cover 10 times your yearly income.

 ANSWERS

1. True.

It's up to you to choose the policy and limits that meet your needs, but it's best to insure your home for at least 100% of its estimated replacement cost — the cost of repairing or replacing your home to restore its original condition. Estimated replacement cost is different from market value or purchase price. If you select a homeowners policy amount lower than the estimated replacement cost, certain policies may be unavailable to you. Periodically review your policy and limits with your agent and notify your agent of

any changes or additions to your home.

2. False.

Homeowners policies typically exclude flood coverage. Adding coverage may be worth looking into, no matter where you live. According to FloodSmart. gov, more than 20% of all flood claims happen in moderate- to low-risk areas. State Farm® agents enrolled in the NFIP Direct Program are able to write and service flood insurance policies for qualifying homes directly through the federal government program, NFIP Direct.

3. False.

A Personal Liability Umbrella policy layers on top of your existing underlying policies to provide extra protection when home and auto liability limits are exhausted. Your agent can help explain how a Personal Liability Umbrella policy can help ensure that your family and financial health are protected in the event of a covered crash or lawsuit.

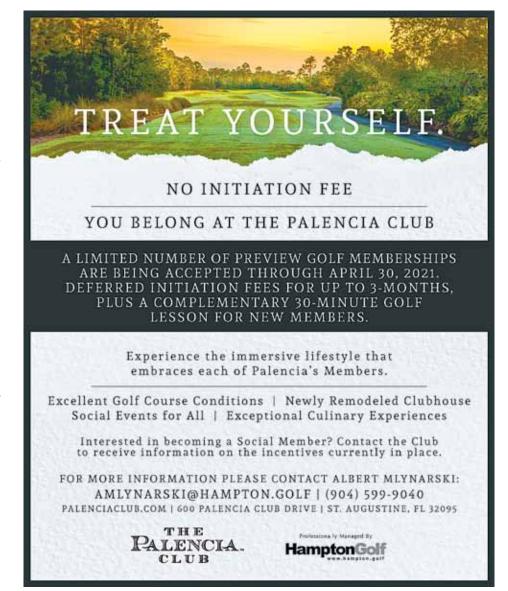
4. True.

People who live in densely populated areas — noted for higher occurrences of crashes and theft - will likely pay more for auto insurance than those who live in rural areas, where crashes and theft are less prevalent. Other factors that may influence the cost of auto insurance: vehicle type, coverage and driving record.

5. False.

There is no "one-size-fits-all" formula for selecting life insurance policies — it's a personal matter.

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