ST. AUGUSTINE

## **PRESS**

**DECEMBER 2021** 



### Crowds Fill Market Street For Recent Fall Fest



Palencia resident Jennifer Frewer, with Hugh and Grace, met some new friends at the petting zoo during the recent Palencia Fall Festival held on Market Street. The event was a big hit and brought out large crowds who enjoyed live music, vendor booths and food trucks.

PRSRT STD US POSTAGE PAID JACKSONVILLE, FL PERMIT # 315

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

### Palencia Seniors Get Their "Game" On At New Club

The Palencia Seniors Gaming & Activities Club is off to a warm and friendly start. Meeting times are Tuesdays from 11 a.m. to 12:30 p.m. at the Palencia Amenity Center near the family pool. Sometimes gaming members bring light refreshments. However, the focus is on games that have ranged from Rummy, Black Jack, and Canasta to Mexican Train Dominoes. The group has unanimously decided that the first Tuesday of each month will feature a luncheon outing since their first trip to Schooners Restaurant was such a success. To join, email lizbmusing@gmail.com.

From left: Diane Chell, Peggy Stanish, Cheryl Searle, Elizabeth Beaton, Coordinator, Grace Hermann, Cecylia Ziobro Thibault, Tracy White (caregiver) and Martha Gorie, new members.



## **Experience Matters**



JACKSONVILLE BUSINESS JOURNAL T H E L I S T RANKED #16 \$31.71 MILLION SOLD

RAY TEAM NAMED TOP LARGE RESIDENTIAL REAL ESTATE TEAMS 2021

Engel & Volkers Ray Team 904-806-3489

cammy.ray@evrealestate.com www.rayteam.evrealestate.com ENGEL & VÖLKERS® RAY TEAM

### Palencia Community Classified Ads

### Dog Training S.I.T.

Training begins as early as 6 weeks!

Dogs of any age can be trained to be the companion you have always imagined. I also train dogs for therapy or service work.

Kathy Tracy, PDT, CASI ktracy101@gmail.com, 904-707-0470 CGC Evaluator, Pet Therapy ATD

### Looking for Part-Time Work with a short commute?

Gilliland Insurance Group located in Palencia's Village Square is seeking someone with insurance experience to join our team. Flexible Schedule / No Weekends

Email inquiries & resumes to: resume@gillilandinsurance.com Learn more about us at www.gillilandinsurance.com

### KitchenAid Cooktop

New in box, gas, 30" 5-burner with grill. Paid \$1750. Will sell for \$1150.

### **Whirlpool Cooktop**

30" Whirlpool electric 5-burner cooktop. Almost new. \$500. Call for more details. **616-490-9817** 

### iPhone Repair

Palencia resident repairs iPhones. Specilizing in broken iPhone screens. Call Ben Feldman 904-844-1339.

### The Palencia Press

P.O. Box 600022

Jacksonville, FL 32260 Email: thepaper@comcast.net www.palenciapress.com

# Advertising Hotline 904-436-5887

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.

### St. Augustine Travel Club Meetings Postponed Until 2022

We will not resume the Travel Club this year, 2021. We are being cautious for the safety and well-being of our audience. If you wish to contact the club, call Peter Dytrych at (904) 797-3736.

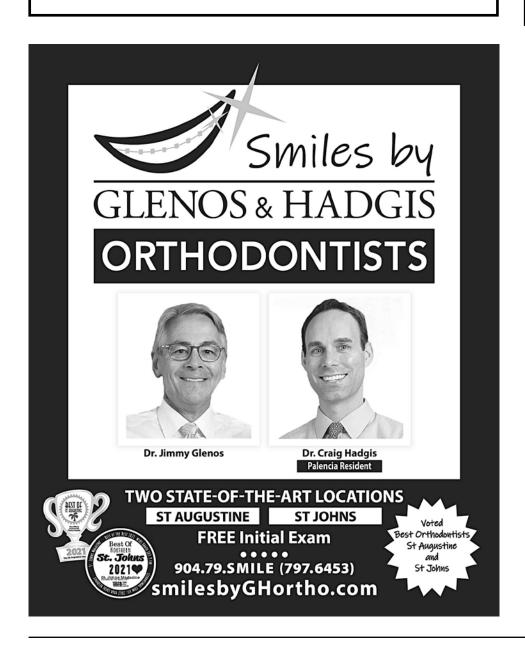
### **Thought For The Day**

"I told my dentist my teeth are going yellow. He told me to wear a brown tie."

"I drink too much. The last time I gave a urine sample it had an olive in it." -Rodney Dangerfield

### **Words Of Wisdom**

"But love your enemies, do good to them, and lend to them without expecting to get anything back. Then your reward will be great, and you will be children of the Most High, because he is kind to the ungrateful and wicked." -Luke 6:35



## Create a Lasting Impression





Home Renovations • Retail Showroom Interior Design

### **Store Hours**

Mon-Wed, Fri

10am—6pm

Thursday

10am—8pm

Saturday

By Appointment Only

Sunday Closed

Featuring WELLBORN CABINET



DONNA MANCINI
INTERIORS & FLOORING

904-810-2027



### Shop Virtually at DMIANDF.com/shop

Just 4 miles North of Palencia at 141 Hilden Rd. #202

f 9 in 0 9 f

### **Palencia Community Classified Ads**

**Continued From Page 2** 

**Annette's Pet Sitting Mature Loving Care In Your Home** Multi-Daily Visits, Dog Walking Overnight Stays 904-540-1923

annettelovespets@gmail.com

### Water Expert

36 years experience in the water treatment industry. Free water quality consultation. Call and save today. 904-

### DOG SITTER

"I love dogs!" Palencia resident will take care of your dog. Visit or sleep-in. Great rates!

904-347-8317 or 904-770-9542

### **HANDYMAN**

Electrical. Plumbing, Ceramic Tile, Pavers, Painting. Remodels and Renovations. 904-576-0379

### **Holiday Event Draws Palencia Families**

Palencia residents enjoyed the festive holiday atmosphere at the recent Donna Mancini Interiors & Flooring Annual Holiday Décor and Gift Event. Couples in attendance took the opportunity to cross off items on their holiday gift list while enjoying the advantage of that perfect Christmas photo at DMI's "Selfie With the holiday season in full swing, it was a magical night to remember.





Above, attendees had the opportunity to take a photo at the Selfie Spot," post the picture on Instagram and tag @Donna-Mancini for a chance to win a \$100 Gift Certificate. Elizabeth and Brian Mercurio, Nocatee residents, posted their picture and won the prize!

Left, Jessica Hoey, Interior Designer, Rebecca Alford, Cabinetry Designer, Donna Mancini, Owner and Susan Hagaman, Communications Manager.



Sarah Jewell

Certified Professional Résumé Writer Certified Career Management Coach

Résumés **Cover Letters** Career & Interview Coaching **Professional Bios** Linkedin Profiles Career Assessments

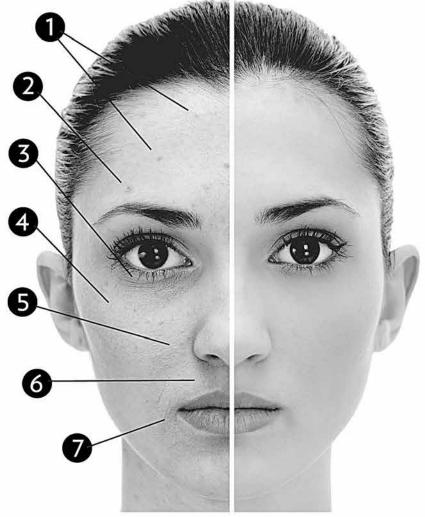
904.824.3608

sjewell@aremarkableresume.com www.linkedin.com/in/sjewell

www.aremarkableresume.com

**BBB Accredited Business** 

# What's Aging You?



1 age spots 2 acne scars 3 sun damage 4 rosacea

**5** uneven skintone **6** hair removal **7** wrinkles

We have the solution.

# (VNOSURE

**ICON LASER** 

CALL TO SCHEDULE A CONSULTATION

nh Vw, m.D

BOARD CERTIFIED PLASTIC SURGEON

(904) 245-1320 · WWW. ANHVUMD.COM 301 HEALTH PARK BLVD., SUITE 109, ST. AUGUSTINE, FL

BOTOX & JUVEDERM · FACE & NECK LIFTS · TUMMY TUCKS BREAST AUGMENTATIONS · VASER LIPO NEOGRAFT® HAIR TRANSPLANT · COOLSCULPT® · ICON® LASER CENTER





- Facials
- Hydrafacials
- Wedding & Event Make-up **Application**
- Make-Up Lessons
- Spray Tanning
- Skin Care and Make-up For All Your Needs



591 Market Street, Palencia



Jill Stonier, Palencia resident

Visit Our Studio In Palencia At 591 Market Street 904-599-2272 or email jill@jillstonier.com

> Visit Our Website JillStonier.com



### **Some Practical Advice For Cleaning Sidewalks And Driveways**

By Katie Hutchinson, PPOA Vice President



**Katie Hutchinson** 

According to visitstaugustine. com, this area receives average rainfall of about 50 inches per year and the rainy season in St. Augustine runs

from May to October. With all this rain comes our beautiful green foliage, along with some undesirable byproducts like weeds, mold and mildew.

Now that the rainy season is "technically" over here, it's the ideal time to clean up those dirty sidewalks, driveways and patios. Each homeowner in Palencia is responsible for maintaining a clean sidewalk in front of their lot as well as a clean driveway and other concrete or paver surfaces on their property.

Here are some helpful hints on how to maintain and clean these areas.

Concrete looks tough and resilient, and compared with a soft surface like carpet, it is. But just because it does not contain fuzzy fibers does not mean that concrete is impervious to cleaning treatments, either.

So treat concrete with care - just like you would a carpet - and test any chemical cleaning treatment in an inconspicuous place first. Let it dry, see how it looks and if you like what you see, proceed with the rest of the area.

Concrete and paver pathways and deck areas should be cleaned at least once a year to keep them in tip-top shape. Before starting, remove any items from the area—if it's an outdoor patio, remove all potted plants, furniture and decorative items. Do a spot test by testing your cleaner in an inconspicuous area to ensure your method will not cause any additional discoloration or damage to your concrete or paver surface. **Grease and Oil Stains** 

To clean oil from concrete, sprinkle sawdust, cornmeal, or baking soda directly onto the stain to absorb as much of the spill as possible. Once the spill is absorbed, brush away the remaining powder with a broom.

Rust Stains

White vinegar and a little scrubbing with a brush is a very effective, ecofriendly way to remove rust stains from concrete—even those that are decades old. Pour the white vinegar directly onto the stain, allow the liquid to penetrate

the area for 20 minutes and scrub with a stiff-bristled brush. Then thoroughly rinse the area with clean water. Let dry, and if needed, repeat. If the stain persists, a Concrete Rust Remover is an industry favorite for removing rust stains from concrete surfaces.

### Mold & Mildew

With its light color and unprecedented durability, concrete is a great material of choice for patios, driveways, walks and pool deck areas. And while concrete is one of the strongest raw construction materials, its porous consistency makes it susceptible to mold, which takes root in the moisture trapped in those tiny nooks and crannies.

Once it's taken root, it grows and spreads, marring your beautiful patio or driveway with black or green splotches that aren't only unsightly but also present a potentially serious health hazard. On sidewalks, mold is often very slippery and poses a fall hazard for pedestrians.

Knowing how to remove mold from concrete effectively is key to maintaining the aesthetics and safety of the concrete in and around your home. The best way to remove mold from concrete is to apply a bleach solution, laundry detergent and water to the affected area, scrub it with a brush, and rinse it clean with a sponge indoors, or hose or power washer if outside.

And, If all else fails, you can hire a Professional that is licensed and insured to perform these necessary clean-up chores.

### **Reporting Sidewalk Mold/Mildew**

The Property Management team at Palencia conducts weekly inspections of our various neighborhoods but may not always notice when a resident's sidewalk is a potential slip hazard as a result of mold buildup. If you are a frequent, or just an occasional pedestrian on Palencia's sidewalks, please take note of any sidewalks that have become unsightly or dangerous due to mold accumulation and report the location and condition to the proper management team. Sidewalks in front of homes are homeowner responsibility and should be reported to Lorraine or Keitha at (904) 208-4672. All other sidewalks in Palencia are the responsibility of the Marshall Creek Community Development District and should be referred to Katie or Vinelle at (904) 810-0520 to report unsafe conditions. If you live in Palencia North, the contact person for reporting homeowner sidewalks in need of cleaning is Bette L. at (904) 646-3542 while issues with mold/mildew on community owned sidewalks in Palencia North (Sweetwater CDD) should be referred to Jerry L. or Ernesto T. at (904) 659-9381.

### JORGE'S HANDYMAN SERVICE, INC.

### TRIM & FINE FINISH CARPENTRY



**Custom Interior Woodwork** Cabinets \* Closets \* Shelves \* Doors REMODELING AND RESTORATION

Free Estimates (904) 315-8550

www.jorgeshandymanservice.com Palencia References Available

### **Come Learn About Invisalign And Botox At Aviles Dental Care Open House**

Aviles Dental Care, located at 305 Paseo Vereda Drive in Palencia will host an Invisalign and Botox Open House on Thursday, December 9th from 2:00 p.m. to 5:00 p.m.

The family friendly event will feature hors d'oeuvres and refreshments plus demonstrations by Invisalign representatives.

Attendees at the Open House will see how their smile can be straightened in as little as six to 18 months. Invisalign treatment utilizes custom-molded, removable aligner trays to gradually shift your teeth into optimal position for proper function and a seamless appear-

"Achieve the smile you thought was impossible with Invisalign," said Dr. Lynn LaHaise, DDS.

Botox is the most popular non-surgical aesthetic procedure in the world. It is a cosmetic treatment for wrinkles, a fact known to most people. FDA-approved, Botox injections block certain chemical signals from nerves, mostly signals that cause muscles to contract.

"Because oral health is integral to overall health we strive to provide comprehensive, lifetime care to our patients in the St. Augustine and Jacksonville



Dr. Lynn LaHaise, DDS

area," added Dr. LaHaise. "We will work with you to develop a treatment plan that meets your immediate needs and establish preventative dental care that ensures your smile will last a lifetime.'

To register for the Open House event on December 9th or to learn more about Aviles Dental Care, please call (904) 429-3446.

### Volunteer Opportunities

RSVP of St. Johns County recruits, places, and recognizes individuals 55 and better to meet critical community needs in St. Johns County. Areas of volunteer needs are Arts & Culture, Board Development, Community, Education & Literacy. Phone 904-819-3945.



Adjustment! Dr. Mayredlis Cruz, Chiropractor

Lighthouse Chiropractic is a family oriented chiropractic office located just 4 miles north of Palencia on US-1. Our mission is to be the cornerstone of health for the residents of St. Johns County and neighboring communities

### AUTO ACCIDENT · PRENATAL CARE · WELLNESS · PEDIATRICS

**OPEN SATURDAYS!** SAME DAY APPOINTMENTS! HABLAMOS ESPANOL!

**•DIGITAL X-RAYS** 

(if necessary)

**CALL NOW!** (904) 342-8970

**INSURANCE ACCEPTED! CASH RATES OFFERED!** 

www.aetlhc.com |

145 Hilden Rd. Ste 123, Ponte Vedra, FL 32081

getlhc@gmail.com



Schedule a **BOTOX Appointment** and receive a discount!

# Aviles DENTAL CARE

904-429-3446

305 Paseo Vereda Dr., Palencia www.avilesdentalcare.com

December 9th, 2021 We Are Hosting An **INVISALIGN** and **BOTOX OPEN HOUSE!** 

**Schedule Your Appointment** 







**Real Aviles Dental Patient** Don't try this at home!

Celebrating Our 501 FIVE STAR Google REVIEWS! **Thank You Palencia!** 





### Sign-Up To Get The Latest Issue of The Palencia Press Delivered To Your In-Box

Check out **www.palenciapress.com** and view the digital version of the *Palencia Press*. You can also view past issues and sign-up to get the latest issue of your neighborhood newspaper delivered right to your inbox... even before it hits mailboxes!



### Hole-In-One, Costume Party & Grounds Crew Appreciation

By Earline Barnes, President and Laura Mayo, Vice President Women's Golf Association of Palencia

Now that the cooler weather is finally here, ladies are working hard on their skills to play in several key events between now and the end of the year.

We would like to celebrate our new Ladies Club Champions! Congratulations to Maria Nilsson for winning the Overall Gross Champion. Barb Jacobi for winning the Senior Ladies Champion and Monique Perna for winning the ladies Overall Net Category. During the first day of the Club Competition, Barb Jacobi created a lot of excitement with her first hole-in-one, on hole number 3, the Leaning Tree, Signature hole. Nice job ladies.



Left to right, Barb Jacobi, Monique Perna and Maria Nilsson.

Some of our 9-hole ladies played exceptionally well in the recent Marsh Landing Interclub where the Palencia Ladies team placed 3rd. Dee Dee Bandy won a prize for the longest drive.

We look forward to another great performance in the next 9-Hole Inter-Club Competition on Wednesday, Dec.15th. Congratulations team.

Congratulations are also in order for Staci Luttrop, our October qualifier for the Queens Court with a net 69. Chris McCoy is the October runner up with a net 71. Great scores!

We would like to thank all of the wonderful ladies, husbands and guests who came out to support the Halloween Par-Tee with creative costumes, dancing to the band, "Grov," and letting the good



Barb Jacobi celebrating her Hole-In-One.

times roll.

Our judges, Ben Proctor, Marge Stancill and Jarnell Dill had a very difficult job selecting the top 3 costumes, as you can see with some of the really creative outfits. Over half of the party attendees showed off their creativity and style.

Our biggest event of the year, the Coquina Classic was held on Friday, November 12th through Saturday, November. 13th with a theme of "Pearls, Putts and Polka Dots." There were flights for both 18 and 9 holers and this event set a new record with more than 50 ladies signing up to participate. Our Co-Chairs, Rosetta Smith, Maggie Butler and Bev Gunther worked overtime planning every detail for this spectacular event. Great job, ladies!

And, although our Fall Scramble was rained out, the event was rescheduled for Thursday, November 18th. This is a great event for all ladies regardless of skill level to sign up and play. The teams handicaps were mixed up to ensure all teams were well balanced. The

**Continued On Page 7** 

### **Best Selection Of Tile In The State!**



# Cielo Stone & Tile, Inc.

Stone, Tile, Mosaics and Flooring

904-687-1981

Why fly to New York for the best selection? We have it right here at home!

6370 U.S. Hwy 1, Bldg #9, St. Augustine, FL 32095 (2 Miles North of the Airport, 1 Mile South of Palencia)

### Women's Golf Association of Palencia

**Continued From Page 6** 



First Place Winners, Colleen and Manny Marguy.



Second Place Winners, Valaria Jenkins, J.P. Mills, Dee Dee Bandy and Earline Barnes.



Third Place Winners, Gary Mayo, Stephanie Kinsey and Laura Mayo.



Left to right, Judges Ben Proctor, Marge Stancill and Jarnell Dill.

cash kicker was a big part of this event as players tried their luck at winning team cash.

The Palencia Club will be hosting the next 18 hole inter-club on Monday, Nov. 29th. Registration is open and, we are hoping many ladies will help us host this event to show off our club and ladies talents. Tricia Luciano is heading up this event and has planned a really nice day for all golfers. So, make sure you join in the fun and make some new friends. Lunch is a part of this event too.

Rounding out this month's activities is the 9-Hole Divot Scramble Invitational on Tuesday, Nov. 30th from 3:00 p.m. to 5:30 p.m. with the Palencia Grounds Crew. This is a great event for the grounds crew to have fun with the ladies in a scramble format and compete for cash prizes. Right after golf, the ladies will be hosting the grounds crew for drinks and pizza. Peggy Larson, chairperson for this event is very excited to serve as host. We are hoping for great participation from the ladies to help show our appreciation to the Grounds Crew.

Don't forget to mark your calendars for the WGA Annual Christmas party which will be on Thursday, December 15, 2021 at 7 p.m. in the Bistro for a real Country Christmas.

If you would like more information about the Palencia Ladies Golf activities, please go to PalenciaWGA@gmail.



### Sellers <u>Still</u> Have Incredible Leverage In This Market

With buyers eager to purchase but low inventory, sellers who list their houses this fall have a tremendous advantage. That's because, in today's market buyers want three things:



- To be the winning bid on their dream home.
- To buy before rates rise.
- To buy before prices go even higher.

If you have questions about what's best for your situation, I can help you with my expertise and negotiation skills.



904-703-8900 kathyshayrealtor@gmail.com



LIFESTYLES REALTY





Your Complete Tree Care Specialist

ISA Certified Arborist

Specializing In Dangerous Trees



- Tree Preservation
- Tree Removal
- Pruning
- Trimming
- Transplanting
- · Storm Clean Up
- Stump Grinding
- · Crane Service
- Bucket Truck
- Debris Hauling
- Excavations
- Land Clearing
- Arborist Consultations
- And Much More!









www.coastaltree.com 904-285-6427

# The SHARPES Have Joined eXp Realty In St. Augustine



Jim Sharpe Jr. have been selling Real Estate in the Florida Keys Full-Time since 1989. They are new to the area, but NOT new to Real Estate. They moved to Palencia from Lower Florida Keys Summer of 2021.

Realtors Beata and Captain

Beata and Capt. Jim Sharpe Jr. are consistently recognized as Top Producers with Multi Million Dollars in sales each year. (\$16.9 Million in year 2017, \$21.8 Million in 2018, \$17 Million in 2019, \$23 Million in 2020 and So far \$23 Million in 2021)

Beata and Capt. Jim Sharpe Jr., REALTORS

The secret to Beata and Capt. Jim Sharpe's success is

their Exceptional and Award-Winning Customer Service, Strong Work Ethics, Quality Marketing Plan Designed Especially for Your Property, Availability to Their Clients, (always answer phone calls) and Their Unique Ability to Position Your Property in the Market to Sell for the Most Money and in a Timely Manner.

When REPUTATION, EXPERIENCE, RELIABILITY, TRUST, ETHICS, CONSISTENCY And RESULTS matter... Hire The "SHARPE TEAM" And Become "Another Sharpe Listing SOLD"!

Beata Sharpe 305-395-8711 Capt.Jim Sharpe,Jr. 305-395-8712 Email: Bsharpe13@gmail.com www.AnotherSharpeProperty.com www.BeataSharpe.com





### 7th Annual Pirate 5K And Fun Run

By Tiffany Trivedi, Palencia Resident Palencia Elementary PTO

Is everyone ready to show their school spirit, celebrate with your community and get some great exercise outdoors? If so, it's time for you to sign up for the 7th Annual Pirate 5K and Lil' Matey Race hosted by the Palencia Elementary School Parent Teacher Organization (PTO). This exciting fundraiser and community event will take place January 29, 2022 at the Palencia Club. It's a festive morning with music and cheering as the racers take their marks, followed by a beautiful run through the tree-canopied Palencia neighborhood.

The PTO is hoping for an amazing turnout this year. Each and every dollar raised goes directly to support the school, which in turn, improves our entire community. This year, the

goal is to raise money for the optimization and expansion of Palencia Elementary School's outdoor recreation and learning spaces. The PTO's hope is to transform some of the school's outdoor space into additional play space, additional room for physical fitness and an outdoor classroom where courses can be facilitated and kids can experiment and have fun

While the PTO hopes that this event will raise money for the school, the other main goal is to spread cheer and community support. In that spirit, the Pirate 5K will also have a special kick-off family event from 5-8 p.m. on Friday January 28th at the Palencia Food Truck Friday the night before the race. The race's Title and Platinum sponsors will be present at the food trucks and will offer games and prizes for kids as racers come to pick up their packets!

Race Co-Chair, Lindy Lollar shared that, "this year the PTO's focus for The



support the school, which Friendly Pirates came out for the fun at past Palencia in turn, improves our entire Elementary 5K Runs.

Pirate 5K is to bring connectivity between our school, the Palencia neighborhood and surrounding communities by creating family friendly moments with the addition of the kick-off party at Food Truck Friday as well as the actual 5K and Lil' Matey Race. We are excited to host an event that promotes physical fitness and family fun at the same time!"

A tradition of the race is to have "real-life pirates" and this year will keep with that tradition. The real pirates will be at the race as well as other cheerleaders and dancers to root for all our runners and walkers! All the children participating in the race can also gather their own treasure along the special 1-mile route.

Race Co-chair and Palencia parent, Sara Seifert, shared that "the Pirate 5K is a special event that brings together families and individuals in Palencia as well as racers from the St. Augustine

Continued On Page 9



### **Palencia Elementary**

**Continued From Page 8** 



Cheerleaders and dancers spread cheer and community support during a recent 5KRun to benefit Palencia Elementary

and Jacksonville area. We hope that this race inspires kids and parents to come and raise money for the school while having fun within the community!'

The 5K starts at 8:00 a.m. and the 1 mile Lil' Matey Race begins at 9:00 a.m. The cost for the 5K is \$25 (Early bird price until 12/1/21 with a subsequent increase on 1/1/22) and the Lil' Matey race is \$15. The race serves as a qualifier for the Gate River Run in Jacksonville.

Runners and walkers alike are encouraged to come out and support our local school. Whether you wish to participate in the race or volunteer to help make the race run smoothly, the PTO appreciates and welcomes the community support. If you would like to learn more about the race, please visit the websites www.palenciapiratespto.com and www. pirate5k.itsyourrace.com.



Tiffany Cunningham and daughter Kenzie get in the spirit by rooting for all the runners.

### Water Problems? Ask Polly!

Polly Swindull

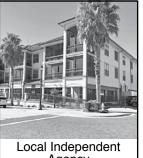
Dear Polly, I am concerned about neighboring properties and their use of reclaimed water for their irrigation. Can this have an effect on my water and my family? What can I do to protect my water source?

As water conservation has become a top of mind awareness issue, governing agencies have created ways of conserving and recycling water to use for irrigation purposes. Reclaimed water treatment plants have been engineered to remove contaminants from waste water for irrigation usage. The DEP has set forth guidelines to regulate the quality of water that is required for irrigation use as well as preventing contamination of surface and ground water sources. With that being said, there is chatter that one day reclaimed water will be used for household supply. I believe that water treatment, specifically purification systems, will be an essential part of everyday life.

EAST COAST WELLS & WATER TREATMENT CALL 824-6630

### **Your Local Insurance Agency Storm Tested and Proven Quality Service**









Scott & Kristin Gilliland owners - founded 2004

### HOME | AUTO | UMBRELLA | FLOOD

### SCOTT GILLILAND - AGENT PHONE (904) 824-9877

**Located at Palencia Village Square** 701 Market Street Unit 113 St. Augustine, FL 32095

**Choice®** 

Up To

2.5 Hrs

**Fast** 

Charge

Life





904.810.1006 35 Years of Experience

Up To

Range

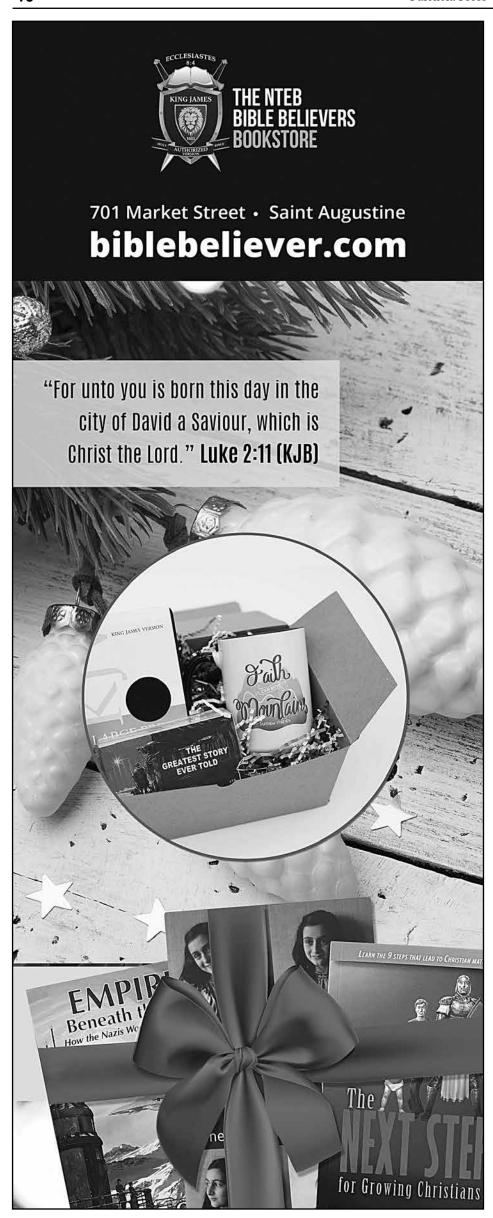
0 Miles

Up To

10 Years

**Battery** 

See Our Showroom at 5960 U.S. 1 North, St. Augustine · Located 2 Miles South of Palencia



# 86 Nease NJROTC Cadets Promoted At Fall Ceremony

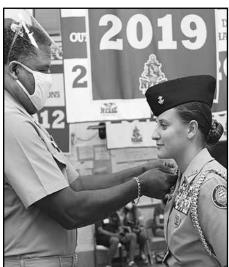
Nease NJROTC held four separate Promotion and Award ceremonies spanning two days recognizing the cadet corps for exceptional performance during the first quarter.

Of the 211 cadet battalion, 86 cadets earned promotions for successfully passing a rigorous promotion exam as well as meeting conduct, fitness and performance requirements. Additionally, cadets received more than 445 individual awards for exceptional achievement in the areas of community service, school service, physical fitness and participation on one or more of the program's competitive teams.

Cadet company commanders directed formal military ceremonies during their respective class periods. As part of their hands-on leadership training, Cadets organized, planned and executed



Staff Sergeant Meyers from the United States Army Recruiting Office presents Nease Cadet Gabrielle Espedido her Unit Service Ribbon during the NJROTC Promotions and Awards ceremony.



Naval Science Instructor Master Chief Petty Officer Duane Spears pins the rank of Cadet Command Master Chief on Kaitlyn Boggs during the NJROTC Promotion and Awards Ceremony at Nease High School.

the entire ceremonies.

"Attending (Area-12) Leadership Academy last summer helped me prepare for moments like this," said Delta Company Commander Emmelie Neff. "Sitting in a classroom and learning how to put together a major ceremony on paper is one thing, but actually leading one



Naval Science Instructor Gunnery Sergeant Duane Hanson presents the Sailor of the Quarter trophy to Cadet Ruhi Shanbhag during Nease's Fall Promotions and Awards Ceremony.

in front of the parents, military recruiters and school administrators was both nerve-racking and exhilarating."

In addition to Neff, Company Commanders Daniel Mahoney, John Alves and Anthony Tucker led their cadets in ceremonies with all of the formal customs and courtesies seen in active duty events.

Proud parents pinned the new ranks on their cadets. Local recruiters from the United States Army, Navy and Marine Corps presented many of the awards.

Corps presented many of the awards.

"Nease NJROTC is a living, breathing leadership lab," said senior naval science instructor Captain Scott LaRochelle. "Cadet leaders organized these ceremonies demonstrating the same leadership skillsets that junior officers in the fleet possess."

The most prestigious awards presented during the day were the Sailors of the Quarter awards – given to the top performers from the past quarter. Cadets Ruhi Shanbhag and Theresa Thomas received these esteemed awards.

Nease NJROTC has been recognized as the #1 NJROTC unit in Area-12 (northern Florida and state of Georgia) for four consecutive years, and was the No. 2 Most Outstanding Unit in the Nation this past year.



Proud parent Susie Spell pins the new rank of Cadet Lieutenant Commander on her daughter, Nease Battalion XO Hallie Spell during the Promotions and Awards Ceremony.

## **Bold City Dermatology Opens Office At Palencia Commons**

Dr. Bishr Al-Dabagh, MD and Dr. Sarah Ferrer-Bruker, DO, have opened a medical office specializing in Dermatology located at 316 Paseo Reyes Drive in the Professional Center at Palencia Commons



Bishr Al-Dabagh, MD

Dr. Bishr Al-Dabagh is a board-certified dermatologist, fellowship-trained dermatologic surgeon and a fellow of the American Academy of Dermatology. He specializes in the diagnosis

and treatment of skin cancers, Mohs micrographic surgery, reconstruction and medical dermatology. He has performed over 9,000 Mohs surgeries and numerous other procedures.

Dr. Sarah Ferrer-Bruker (Dr. Ferrer) is a double board-certified dermatologist, trained both in Internal Medicine and Dermatology. After graduating with honors from Florida State Univer-



Sarah Ferrer-Bruker, DO

Nova Southeastern College of Osteopathic Medicine and completed both Internal Medicine and Dermatology residencies at West Palm Beach Hospital the West Palm

sity she attended

Beach VA Hospital where she served as chief resident. As a Jacksonville native growing up in a Navy family, it is her dream come true to open a new practice to serve St. Augustine and the greater Jacksonville area. For the past five years, she has provided comprehensive dermatologic care for all ages, from the most simple to complex cases in a small group private practice setting in Fleming Island.

To schedule an appointment with either Dr. Al-Dabagh or Dr. Ferrer, call 904-544-5800 or visit the Bold City Dermatology website at www.boldcity-derm.com.

### Newcomers Of North St. Johns Announces Dec. 14th Luncheon At Club Continental

**By Michele Oliver** 

Newcomers of North Saint Johns (NNSJ) invites members and their guests to join the fun at our December luncheon on Tuesday, December 14, beginning at 10:30 a.m. at The Club Continental, 2143 Astor Street, Orange Park. The event features a delicious lunch and entertainment by Roger Dodd and Johnny Piantadosi who will be singing traditional holiday favorites.

"We're looking forward to celebrating the holiday season with our members and their guests," said Lyn Whitlock, copresident of NNSJ.

"We're also excited to welcome the return of Roger and Johnny who will be leading our members in a few sing-alongs as well as perform their own renditions of holiday favorites," added Pat Lett, co-president.

Doors will open at 10:30 am. Cost for the luncheon and program is \$31 for members with guest price of \$36. All reservations must be received by December 3rd.

Luncheon includes entrée choices of: Baked Tilapia with Hot Lump Crab and Artichoke Salad Topped with a Crispy Potato Garnish; Lemon Baked Chicken Scaloppini with Fresh Cali-

Spinach and Lemon Caper Roast Sauce or Vegetable Open Faced Ravioli with Tomato Coulis and Asiago Cheese. All entrées come with a House Salad and Chef's Choice of vegetable. A Cash bar is also available.



Roger Dodd

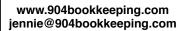
quickbooks.

Entertainment features the talented duo of Roger Dodd and Johnny Piantadosi. Roger was an Air Force pilot for 22 years and Northwest Airlines pilot for 18 more. He always had a place in his life for music, winning the Air Force Talent contest in 1978.

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. NNSJ offers a wide variety of activities for you to get acquainted and have fun including smaller lunch groups, wine socials, golf, Mah Jongg, holiday parties, day trips and cultural events.

## 904 Bookkeeping

- Freelance Digital Bookkeeper
- Certified QuickBooks Pro Advisor
- QuickBooks Training Available
- Specializing in Small Business
- Specializing in Small Business Services - All Industries



Jennie Morris

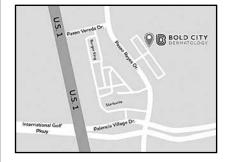
"Professional And

Confidential'

Call 904-357-0801



We look forward to seeing you! Please come visit us in the Professional Center at Palencia Commons, in the northeast corner of International Golf Parkway and US 1.



address:

316 Paseo Reyes Dr. Saint Augustine, FL 32095

phone/fax: 904.544.5800

website: www.boldcityderm.com

### **Services Provided**

### Medical

- Full Skin Check
- · Complex Medical Dermatology
- Acne
- · Rosacea
- Psoriasis
- Pigmentary Changes
- Eczema or Atopic Dermatitis

### **Surgical**

- Mohs Micrographic Surgery
- Excisions (benign and malignant skin lesions)
- Electrodessication and Curettage (ED&C)
- Cryotherapy
- · Topical Chemotherapy

### **Aesthetic**

- · Personalized Skin Care Regimen
- · Neuromodulators (Botox)
- Hyaluronic Acid Filler (Belotero, Juvederm Voluma, Juvederm Ultra Plus)

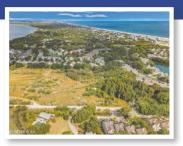


Dr. Bishr Al Dabagh and Dr. Sarah Ferrer-Bruker



# alencia Selling

COLDWELL BANKER PREMIER PROPERTIES



0 CARCABA RD 2.5 Acre Lot \$529,000 MLS 1137607



**50 SALIDA WAY** 0.22 Acre Lot \$249,900 MLS 210029



61 GLASGOW 4 BR 2.5 BA 2,273 SF \$460,000 MLS 1136003



120 AUGUSTINE ISLAND WAY 3 BR 3.5 BA 3,108 SF \$640,000 MLS 1135859



194 GRAND RAVINE DR 3 BR 2.5 BA 1,543 SF \$394,900 MLS 1135650



210 PRESIDENTS CUP WAY #204 2 BR 2 BA 1,055 SF \$220,000 MLS 1120980



**512 RIO CT** 3 BR 2 BA 1,843 SF \$374,900 MLS 1132634



**545 SEBASTIAN SQUARE** 5 BR 4.5 BA 3,469 SF \$899,900 MLS 1133121



**595 MARKET ST** 3 BR 3 BA 3,916 SF \$779,900 MLS 1130892



609 HANNAH PARK LN 4 BR 5 BA 2,712 SF \$525,000 MLS 1134123



**670 TREEHOUSE CIR** 4 BR 4.5 BA 3,412 SF \$1,050,000 MLS 1133876



**873 MACKENZIE CIR** 3 BR 2 BA 1,594 SF \$369,900 MLS 1136713



1637 SUGAR LOAF LN 2 BR 2 BA 1,841 SF \$399,000 MLS 1135513



**4818 BOAT LANDING DR** 4 BR 4 BA 3,373 SF \$620,000 MLS 1130953



5870 C CAPO ISLAND RD 3 BR 2 BA 1,826 SF \$749,900 MLS 215021

### W E SELL COMFORTABLE CONDOS TO LUXURY HOMES

**SEPTEMBER TOP AGENTS** 

**TOP SALES** 

Lori Pezak **REALTOR®** 570.704.9093



TOP **LISTING** Caroline Kapke

**REALTOR®** 910.890.7045



TOP **PRODUCER** 

Cricket Huff **REALTOR®** 904.728.3333



**OCTOBER TOP AGENTS** 

**TOP SALES** 

Frank Nelson **REALTOR®** 904.567.6717



TOP LISTING

Caroline Kapke REALTOR® 910.890.7045



TOP **PRODUCER** 

Cricket Huff REALTOR® 904.728.3333



**Luxury Home Sales & More** 600 Market Street 904.601.5000

ColdwellBankerPremierProperties.com



**Home Sales & Property Management** 163 Palencia Village Dr., Suite 110 904.222.8932

H O M E OF THE PALENCIA CERTIFIED AGENTS

### 2020 CHAIRMAN'S CLUB AWARD INTERNATIONAL DIAMOND SOCIETY AWARD



CRICKETT HUFF 904.728.3333

Global Luxury Certified Agent

crichuff@gmail.com CrickettHuff.com Global Luxury Office 600 Market Street



### 2020 TOP PRODUCER AWARD 2020 GLOBAL LUXURY MOST VALUABLE PLAYER



### SELLING CONDOS TO CASTLES

TOP PRODUCER OCTOBER







Luxury Villa in Palencia 120 AUGUSTINE ISLAND WAY 3 BR 3.5 BA 3,108 SF MLS 1135859 SOLD \$630,000 | Under Contract in 1 Day you." - Mary C.

### WHAT MY CUSTOMERS **ARE SAYING...**

"Crickett did a phenomenal job of selling our home in Palencia. She is extremely knowledgeable about the community and housing market. Her design background was evident as she staged our home and made it look fabulous. We enjoyed working with her immensely and recommend her with utmost confidence. She is second to none and if we could give her more stars we would. Crickett is the agent you want working for

©2021 Coldwell Banker Real Estate LLC. A Realogy Company. All Rights Reserved. Coldwell Banker Real Estate LLC fully supports the principles of the Fair Housing Act and the Equal Opportunity Act. All information deemed reliable but not guaranteed. 📴 🙀

# Certified Palencia Agent.

Listing and Selling homes in our community and beyond!



**NEW LISTING COMING SOON!** 



Maureen Nightingale

nightingalemaureen64@gmail.com

503.686.1426





**COLDWELL BANKER** PREMIER PROPERTIES

**Nancy Daniels** 904.599.4233 Nancy.Daniels.Sells@gmail.com

163 PALENCIA VILLAGE DRIVE, SUITE 110

Please stop by and drop off an unwrapped toy for ᢊ ᢊ

### HAPPY HOLIDAYS!

FROM THE CATALANO FAMILY TO YOURS. **CELEBRATING OUR** 18TH HOLIDAY SEASON IN PALENCIA ~







670 TREEHOUSE CIR 4 BD | 4.5 BA | 3,412 SF | \$1,050,000



3 BD | 2 BA | 1,484 SF | \$325,000



Catalano.Frederick@Gmail.com www.FirstCoastRealtyPro.com





Call on text!

163 PALENCIA VILLAGE DRIVE, SUITE 110 (Located in Starbucks Shopping Center)

### Fencing Classes Underway At North Florida Fencing



At North Florida Fencing competitors strive to out-think, outmaneuver and outlast their opponents. Appropriate for men and women of all ages for recreation or competition.

New fencing classes are commencing at North Florida Fencing Club located at 14797 Philips Highway (U.S.1). Fencing is a sport that requires hand-eye coordination, complex motor skills, quick decision making and detailed strategies. A sport that is part of the National College Athletic Association, more than 40 universities have teams that compete for the NCAA Championships title each year. NF Fencing Club provides group and private lessons for ages six years to adult. For more information, call 904-660-4716.





### Successful Fundraiser Jail Break Benefits INK!

INK! (Investing in Kids) and Old Town Trolley Tours of St. Augustine held a festive event during this year's 6th Annual Jail Break 5K run and walk fundraiser.

The race included family-friendly entertainment for "jail breakers" who planned their escape from the 130-year-old historic Old Jail venue and ran through picturesque, historic areas of St. Augustine, and scenic ocean, river and Intracoastal Waterway views with a wrap up at the Vilano Beach Pavilion.

Proceeds from the race will benefit the innovative programs and classroom resources at INK! which promotes academic success for all St. Johns County public school students and teachers.







### **Ask A Certified Master Gardener**

### **Preparing Your Landscape For Dormant Season**

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

Fall is a good time to start thinking about dormant season and preparing your lawn and plants for imminent adverse weather.

For newcomers to Palencia, the state of dormancy translates into a resting period for plants and turf as we experience the onset of cold temperatures and shorter daylight hours. Metabolic activity stops to offset unfavorable environmental conditions. A simple analogy to thoroughly understand this phenomenon is that all living creatures have levels of insulation (fur, fat, feathers) to protect them from adverse conditions. Living plants have insulation as well; it is called dormancy.



Two types of freezes that occur during a dormant season - advective and radiational are both harmful to plants.

All warm season turfgrass species go into dormancy during the winter-like months. Again, this is a natural state that provides protection against the cold. Lawn grass turns brown and does not require irrigation. Don't be inclined to irrigate when your lawn changes color as your turf will not accept water then and you will simply be wasting it.

To protect your lawn ahead of dormant season, be sure to refrain from fertilizing or mowing which will cause your turf to become vulnerable to the oncoming bad weather. Fertilizing especially beyond the recommended time frame of September will stimulate new growth which then becomes easily susceptible to cold damage.

Conversely, the months of December through February are ideal times to plant new trees and hardy shrubs ahead of spring bloom.

As mentioned in earlier articles, there are two types of freezes that occur during a dormant season - advective and radiational. Both types are harmful to plants.

Radiational freeze or frost occurs on calm, clear nights when heat radiates from the surfaces of plants. Surfaces then become colder than the air above. When the air is humid, a radiant freeze causes surface frost. When there is no substantial humidity, dry radiational freeze may occur which leaves no ice deposits but can still cause damage.

Advective freezes occur when cold

air masses/wind moves rapidly in from the north causing a sudden drop in temperature. Although radiant heat loss also occurs during an advective freeze, the conditions are different because an advective freeze onset is both abrupt and

For plant protection during either one of these events, here are some simple tips to employ to help get your plants safely into spring:

• Lay or wrap lightweight fabrics or garden row covers over plants and beds. In order to provide protection, covers must reach all the way to the ground and be anchored. Make sure covers of any material are not touching the foliage.

• Place additional mulch around plants and trees to protect the roots and trap soil

• Never wrap plants with plastic because if plastic touches plant foliage, it can move heat away from the plant and actually increase cold damage.

It is best to avoid fall pruning for both plants and trees as this again will cause a flush of new growth more susceptible to cold injury.

Many of us have citrus trees. Unlike warmer months when mulch is not recommended, this is the appropriate time to apply a layer of

mulch around the tree to retain needed heat. Rake it away when spring arrives to encourage air flow and then add a layer of rich organic garden soil. In addition, wait until spring to apply any fertilizer for the same reason stated earlier - new vulnerable growth. In February, you can prune your tree, keeping in mind that mature citrus trees generally require pruning only for the following

- To control size and shape
- To promote earlier flower and fruit production
- To maintain fruit production only in the lower tree canopy
- To remove unhealthy portions or breakage and minimize the likelihood of damage during a tropical storm

While most of what is mentioned in this article is intuitive, it is a reminder of good practices you can employ to protect your plants and trees as much as possible, so they make it through our cold North Florida dormant season.

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. The advice in this article is based on research from the University of Florida Institute for Food and Agricultural Sciences (IFAS).





### All financial crises come and go. They often also create regrets for missing out on great investment opportunities.

My name is John D. McGriskin, President and Founder of Legacy Planning Insurance & Financial Services, Inc. (LPFS)

I'd like to offer you a complimentary Financial Checkup. Please join me for a meal at the Restaurant of your choice. My office, or your residence, I'll order in the meal. You pick the time and date.

My policy is to meet with my clients face to face or by telephone conference to review their accounts. This along with phone calls, mailings and emails will help assure you that you are receiving effective communication, and together we will address your goals.

### Call today to schedule your Complimentary Financial Checkup

Areas of interest that you would					
□ Surviving Market Corrections □ Complementary Portfolio Review. □ Tax-advantage Investing. □ Real Estate Investment Trusts □ Annuities - Fixed / Indexed / VAs □ 1035 Exchanges. □ IRA's- Roth / Traditional Rollovers / 401(k) 403(b) SEPs □ Investing for Income. □ Retirement Planning. □ Estate Planning. □ 529 College Savings Plans. □ Policy Reviews-Insurance LTC / Disability / Health □ Precious Metals-Gold/Silver Numismatic Coins					
John D. McCrickin, President					

**Investments - Insurance - Precious Metals** P: (386) 793-3982 / P/F: (386) 446-1212 / E: lpfs@johnmcgriskin.com 2 Weber Lane - Palm Coast - FL - 32164

Registered Representative of and securities offered through Berthel Fisher & Company Financial Services, Inc. (BFCFS). Member FINRA/SIPC Legacy Planning Insurance & Financial Services is not affiliated with BFCFS.

# TIGHTEN, TONE and Transform...

### THE EYES HAVE IT!







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.

### foundation for longer lasting results LUNCHTIME LIPOSUCTION



day's face/neck lift procedures not only address the sagging face and neck skin, but also rids the face of unwanted fat and tightens its muscular

> Busy patients want a liposuction procedure that allows them to get back in the mix as fast as possible. Small Cannula Liposuction is performed under minimal oral sedation, using local anesthesia and the entire procedure can be done in the time frame of a long lunch break. Fit individuals with problem areas such as hips/flanks, saddlebags and lower abdomen pooch are ideal for this procedure. As a side benefit, the harvested fat may be used in some individuals to restore facial fat for a more youthful







### **Advisors**



### Plan upstream towards steady income downstream

A little planning today can make all the difference tomorrow. We can help you design a distribution strategy aimed at preserving your savings and helping to ensure your income stream flows through your retirement.



Milton Nuckols, CFP®, CIMA® Financial Advisor First Vice President - Investments 1919 US 1 South St. Augustine, FL 32086 Direct: 904-824-7543 milton.nuckols@wellsfargo.com wellsfargoadvisors.com

**Investment and Insurance Products:** 

**NOT FDIC Insured NO Bank Guarantee MAY Lose Value** 

Wells Fargo Advisors is a trade name used by Wells Fargo Clearing Services, LLC, Member SIPC, a registered broker-dealer and non-bank affiliate of Wells Fargo & Company. © 2020 Wells Fargo Clearing Services, LLC. All rights reserved. CAR-0720-03330

### **Spotlight On Nease Athletes**

By Laurel Madson, Palencia Resident

This Fall has been an exciting time for our athletes! We have so much talent on and off the field/pool/track/course/ court. Here are just a few of the highlights from the last few months

Nease Football has qualified for the FHSAA 7A Playoffs with a record of 4-1 in the District, and 7-3 overall. Ben Bogle (Senior) has 150 tackles this season which ranks second overall in the state. Dom Henry (Senior) had over



**Evan Crenshaw** 

1,000 receiving yards and 57 receptions. Grant Stevens (Senior) has committed to UCF to play tight end and Evan Crenshaw (Senior) has committed to Coastal Carolina and was selected to play in the All-American game.





**Rheinhardt Harrison** 



Nease Swim and Dive boys team won districts and finished second in the region.

Nease Swim and Dive boys team won districts and finished second in the region. The girls were runner-up in their District and 4th in the region. Both teams have 16 students who will go on to compete in the state championship. Haven Hinkle (Senior) is committed to Colorado Mesa University.

Representing our Cross Country/ Track and Field Team, Rheinhardt Harrison (Senior) committed to University of Oregon. He is one of Florida's fastest distance runners with a 14:45 5k personal best. He will compete with the boys team in the state championship. On the girls side, cross country qualified for the state finals for the first time since 2017. Senior thrower, Hannah Sutter, is committed to Hillsdale College.

Our Girl's Golf Team placed 5th in districts, and our very own Shanya Arasu (Junior) advanced to regionals. The Varsity Boy's Team competed at the District Championship, and Jackson Klauk (Junior) will be heading to state. Earlier this season Jackson shot a 29 over 9 holes which set a Nease school record.

Basketball season is underway, so come out and support these talented players! Logan Ryan (Senior) has committed to Saint Leo University; while our girl's basketball team has Alli Fifield (Senior) committed to Ave Maria University and

**Continued On Page 17** 

### **Spotlight On Nease Athletes**

**Continued From Page 16** 

Sydney Gomes (Senior) has committed to Florida Southern College.

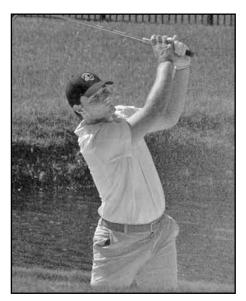
Boys Lacrosse begins this spring, and Tyler Moltisanti (Senior) has committed to Wingate University. He averages more than 2 goals per game!

per game!

We are so proud of the dedication and talent at our school! We invite the community to come out and support our teams. All sport schedules are on NeaseAthletics.com.

**Tyler Moltisanti** 

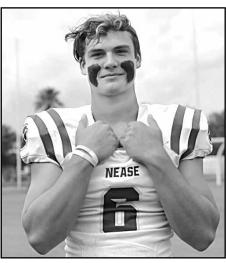




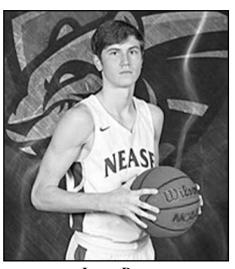
Jackson Klauk



Sydney Gomes, Savannah Gomes and Alli Fifield



**Grant Stevens** 



Logan Ryan

NEASE VARSITY AT	HTF.LIC2
<b>DECEMBER</b>	2021

SUN	MON	TUE	WED	THU	FRI	SAT
· [	HEAVE HIGH OF		1	2 -Girls Soccer @ Creekside	3-Boys Basketball 9 PV -Boys Soccer 9 PK Yonge Girls Basketball 8 Bertram Trail	4 -Boys Soccer @ Santa Fe
5	6	7 -Girls Scoon vs Pedro Menendez -Boys Basketball vs Oakleaf -Girls Basketball © St. Aug	vs PV -Boys Soccer @ Fletcher	9-Boys Basketball Fortegra Inv. -Girls Soccer vs Tocoi	10 Fortegra Inv Girls Basketball Tour. @ Mayo -Boys Wrestling meet @ Oakleaf	11 Fortegra InvGirls Basketball Tour. @ Mayo -Boys Wrestling @ Fernandina Beach
12	13-Boys Soccer @ Terry Parker -Girls Basketball vs Pedro Menedez	-Girls Soccer 14 vs Bolles Pagler Palm Coast -Girls Banketball  G Creekside	15 -Boys Soccer vs Mandarin -Boys & Girls Wrestling @ Nease	16-Girls Basketball vs Columbia	17-Girls Soccer @ Bishop Snyder -Boys Basketball vs St. Aug -Boys Soccer @ Bishop Snyder	18 -Boys & Girls Wrestling meet @ Creekside
19	20-Boys Soccer vs Creekside	21	22	23	24	25
26	27	28-Boys Basketball Holiday Tour. -Girls Basketball Tampa Holiday Tour.	Holiday Tour.	Holiday Tour.	31-Girls Basketball Tampa Holiday Tour.	

# A Trusted & Superior Level of Dental Care!



We are so proud to announce that we have moved across the street into our new state-of-the-art dental practice!



134 Registry Boulevard

• St. Augustine •

904-940-5757



Appointments 7am–7pm & on Saturdays!



St. Johns and Surrounding Areas Residential, Commercial, Industrial Idealblindsandshutters.com

Free Consultation within 48 hours
 NEW SHOWROOM OPEN
 Monday-Friday 8 am-2 pm
 or

Free In-Home Appointment
• Quality Blinds, Shades, Shutters

Save \$100 with this ad





ALTA
WINDOW FASHIONS

CALL NOW (904) 429-9715
We're In Palencia at 284 Paseo Reyes Drive





Howard Epstein, M.D.



SOLOGY E

CONDITIONS WE TREAT

Bill Vanasupa, D.O
Board Certified



Katherine Gardner NP-C

- BPH
- Erectile Dysfunction
  - Bladder Cancer
  - Kidney Cancer
- Kidney Stones • Overactive Bladder
- Prostate Cancer
- Urinary Incontinence
  - Vasectomy
  - Space Oar



Jonathan Baron PA-C

### Now Serving North St. Johns County

Two Locations To Serve You

(904) 824-1450

WORLD GOLF VILLAGE OFFICE 52 TUSCAN WAY, SUITE 203 THE SHOPPES AT MURABELLA St. Augustine Office 240 Southpark Circle East St. Augustine, FL 32086



### **Building Your Golf Bag**

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

Hello Fellow Golfers,

As you grow in your golf game your needs become clear and your golf equipment may need to be tweaked.

When you took up the game you probably purchased a starter set or perhaps a friend gave you a set of used/old clubs. And that's okay because you wanted to see whether you enjoyed golf...now you have decided YES, I love this game!

You work on your golf game and now you have decided that you want to continue to improve and enjoy the sport with your family and friends. That's when you should invest in a set of modern clubs, it is better to do this sooner rather than later because clubs that are too heavy or too light can develop swing flaws that you then must unlearn.

I would strongly recommend that you "get fitted" to make sure you have the right swing weight, grip size, etc. With these measurements and numbers you can now create a golf bag that suits your needs. This is great fun, but it must be done with someone who is familiar with your talents. In selecting your equipment you want to eliminate gaps in distance with irons and especially wedges. Of course you want a driver that goes as long as possible based on your swing speed, and you need a fairway metal that gives you some distance off the fairway; you also should carry a few hybrids that go nice and high. The new technology built into fairway metals and hybrids



today will allow you to create approach shots to the green that provide extra loft...gotta carry those bunkers. Putters can be a very complicated and personal fitting equation; I'll save some thoughts on putters for my next edition.

In today's golf equipment world not all golf bags are built the same. Whether you're a beginner or an advanced golfer your golf bag needs to suit your needs and if it does not, please come and see me because it's not about new clubs it's about the right clubs for you.

Let's build your golf bag and let your clubs work for you!

If you want more information or help with your hitting out of the rough, please contact me at Laura@laurabaughgolf.com.

### Sign-Up To Get The Latest Issue of The Palencia Press Delivered To Your In-Box

Check out **www.palenciapress.com** and view the digital version of the *Palencia Press*. You can also view past issues and sign-up to get the latest issue of your neighborhood newspaper delivered right to your inbox...even before it hits mailboxes!



Residental weekly, moving in-out, or one time cleanings. Excellent references.
6 years of experience.

904-347-7990





ILO LLC
INTERIOR & EXTERIOR

PAINTING AND HANDYMAN

SERVICES
Free Estimates • Great Prices

904-347-8288

Licensed & Insured



# It's That Time Of The Year

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

The bag people are "celebratory" folks. It's almost like they have to have certain times of the year or specific days to keep up their spirits, to give them reasons to sing and dance, party a bit, raise their bowls, dress in human finery, send congratulatory notes to people they seldom see.

This is the time of year. They eat big birds, give each other lots of stuff wrapped in fancy paper, light candles and put up trees in strange places with pretty little balls, trinkets and popped corn strings. They even put out food for some strange man in a red suit who secretly comes in the night with more goodies for the young bag toters.

And, if I'm lucky, there will be something special for me. It sure would be nice if they moved National Dog Day to this time of the year. I'll never understand who decided that our day (August 26th) would be in the doldrums, right in the middle of the hottest time of year



when the storms come!

But, I'll wag and woof my way into what they call the "Holiday Spirit" and enjoy all the happiness it brings. Have a wonderful Holiday Season!

### Palencia Residents! Send Us Your Newsworthy Notes

Are there any anniversaries marriages, engagements, military members, school or athletic awards in your family? Send us an email to thepaper@comcast.net.



# "I only want cremation." Call For Price

Flagler Memorial Cremation Society (904)797-4990 or (904)669-1809

### **Palencia Community Classifieds Are Free**

The Palencia Press offers free community classified ads to all Palencia residents. Ads may not promote a business or service. Email your ad to thepaper@comcast.net.





## Water Problems?



The Affordable Water team.

Family Owned & Operated For Over 25 Years

NO HIGH PRESSURE! • Residential • Commercial

CALL TODAY FOR

STRAIGHT ANSWERS,

Industrial

We carry a complete line of Water Treatment Systems to meet your needs and your budget!"

License #W-32

• REMOVE •

**Ask Us About Salt Delivery Or Rental Systems!** 

IRON • BACTERIA • SULPHUR • SALTS COLOR • LEAD • HARDNESS AND ODOR



CONDITIONING • SOFTENING • PURIFICATION

FREE WATER TESTING 3760 Kori Rd • 904-262-0197



### **Becoming Intentional About Christmas**

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

"A lovely thing about Christmas is that it is compulsory, like a thunderstorm, and we all go through it together."-Garrison

If your family celebrates Christmas, chances are you will celebrate it this year no matter how last year turned out. Because Christmas patterns are formed in both the broader societal culture and one's own family culture, becoming intentional about Christmas offers a serious challenge. The following are family therapist William Doherty's recommendations for accepting the inevitable hassles of Christmas while working toward it as an intentional family.

Expect the traditional difficulties. Since family behaviors are predictable, even scripted, in most families, why not expect them to show themselves? If you anticipate these deviations from a "merry' Christmas, you will not let them ruin it. If it is a family Christmas, who does not expect your family to act like, well, your family?

Plan for the bad moments. Take the edge off the post-Christmas dinner slump by proposing a family outing and, before the meal, have a variety of board games in reserve. Take advantage of family predictability by generating schemes to ward off the ill winds or at least minimize the damage.

Be open to change. Don't be so locked into your expectations of family members that you fail to notice, and celebrate, when they act "out of character." The balancing act for families at Christmas is to prepare for the norm, while being open to the unpredictable.

Get the Christmas Coordinator a supporting cast. Coordinating Christmas can be a rewarding experience, as long as one person doesn't carry the whole burden. If the Coordinator involves others in the planning and work, everyone has a better time. Maximum participation is a cornerstone of successful family rituals.

Slowly involve the Christmas Abstainer. Breaking out of the Abstainer role is best done gradually, perhaps by helping with one or two tasks the first year, and then adding others the next year. Keep in mind that real partnership in decision-making comes only after the Abstainer has shown that he or she can actively support and appreciate the Coordinator's efforts.

Honor traditions, but experiment with change. Tradition and continuity are what give Christmas special quality. Changes are thus best introduced with delicacy and respect for other family members' emotional attachments to the traditional ways.

Discuss gift exchange expectations in advance. Intentional families are able to work out agreements on managing gift exchanges for the larger family clan.

Create new Christmas rituals in single-parent families or stepfamilies. A new family structure can be reinforced by creating new ways to celebrate Christmas, ways that were not present in the previous family structure. For stepfamilies, it is important that aspects of both parents' traditions be reflected in Christmas, plus some brand-new rituals that neither family shared in the past.

Don't be alone. When there is estrangement from family, find at least one relative to connect with at Christmas, in addition to the friends who have become your new intentional family.

Why do we celebrate a family Christmas even though it requires so much physical and psychological labor and carries the risk of so many things going wrong? Why don't we just give up on it and go or hide away? The reason is that Christmas, if it is a part of your family traditions, is the one time in the year when you are expected to connect with everyone else in your family system. As William Doherty writes:

"Christmas calls our families together once a year, and when we connect, we are pulled along, for a few days at least, by the same currents and we breathe the same air.... Although Christmas has become commercialized and trivialized in contemporary America, many of us would feel impoverished without it. We need a festival that combines the powerful elements of religion, culture, family, and the winter solstice... We need a time to pursue ideals of family harmony and solidarity, even if the reality inevitably falls short. Despite its faults, if we did not have Christmas, we would have to invent it." (p. 131)

Reference: Doherty, W.J. (1997). The Intentional Family: Simple Rituals to Strengthen Family Ties. New York: Avon

Michael Brown is a Licensed Marriage and Family Therapist, Certified Gottman Therapist, Couples Workshop Leader, and Clinical Trainer in private practice in Bartram Park. He is currently providing both in-office and secure video appointments. If you would like to learn more about intentional families or are interested in couples or family therapy, contact Michael at 904-289-2954 or visit www.happycoupleshealthycommunities.com.



12724 Gran Bay Parkway West Suite 410 **Bartram Park** 904-289-2954

**Transforming Relationships Through** Quality, Research-Based Marriage and **Family Therapy** 

> HAPPY COUPLES **HEALTHY COMMUNITIES**

www.happycoupleshealthycommunities.com



### 150 Minutes

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

ing for the closest and walked "briskly'

to the door? What would happen if you

'ran" to the mailbox instead of walking?

Or strolled during the first part of your

dog walk, allowing your dog to take care

of business and then walked briskly on

the return? You both would benefit. It's

physical activity at the moderate level.

Run, and it becomes vigorous.

Once again we are faced with the end of one year and the beginning of another. During these transitions, we usually pause, re-evaluate, and make plans for the times ahead. I imagine this will be particularly true as we transition beyond Covid.

I often joke about many of the infomercial exercises when lecturing because so many produce unnecessary injuries. There are infomercials at nauseam for every type of exercise program you can imagine: boxing, dancing, salsa, with equipment and without. I joke because the danger of injury increases during the transition periods such as New Year's, beginning of summer and significant birthdays as people look to make changes in their lives. It's because it's the start of something completely new and unfamiliar and many times without giving the body a chance to accommodate. It often results in soreness, if not injury, and abandonment of the program itself. The end result is no life-style change at all and maybe disappointment. It doesn't have to be that difficult, that traumatic or that extreme. It can work

A recent article in the British Journal of Sports Medicine showed a lowdose of moderate to vigorous physical activity may reduce mortality by 22% in adults over 60 years (Hupin D, et al. BJSM 2015;49:1262-67).

It is known that regular physical activity increases life expectancy and reduces all cause-mortality. The Physical Activity Guidelines Advisory Committee Report recommends a minimum of 150 minutes of moderate to vigorous activity. Exercise or Physical Activity can be measured using METs, or the Metabolic Equivalent of Task. Moderate exercise is the equivalent of a brisk walk, as if one was in somewhat of a hurry but chose not to run. Vigorous exercise would be the run, not a sprint, but a run. With the brisk walk on the low end and the run on the high end of what is required, this seems very doable for many, including those over 60 years

Do the math. Sixty times 22% equals 13.2. That means one could reduce the mortality rate by 13.2 years. But that's not all. More importantly, when the rest of what is known about regular exercise is also considered, it could mean 13.2 years of improved mobility, strength, function and energy

It seems our busy lives leave less and less time for exercise. But according to this study, 150 minutes per week, or 30 minutes a day for 5 days is sufficient to reduce mortality by 22% in adults over 60. The results would certainly be the same for all ages. What the article does not say is whether the exercise time needs to be in 5 – 30 minute blocks, 7-21 minute blocks or 15 – 10 minute blocks. Imagine if every time you visited the store you parked

tunities where your activity level could increase with simple daily tasks and start there. Then, challenge yourself to try a few – parking lot, mail, dog-walk, shopping, etc, and see what happens. Don't do them all at first, just a few. Turn it into a contest with your spouse, friends, children or grandchildren. Keep it simple and fun. Before you know it, you could be adding years to your life. Rob Stanborough is a physical therin the space furthest away instead of wait-

Spend 1-2 weeks looking for oppor-

apists, president and co-owner of First Coast Rehabilitation. He is co-author of Myofascial Manipulation: Theory & Application, 3rd ed by Proed Inc. He has been in practice for over 13 years, is a Fellow of the American Academy of Orthopaedic Manual Therapists and trained/certified in a number of soft tissue techniques. Read previous columns posted on www.firstcoastrehab.com.

### St. Augustine Travel Club Cruise

The St. Augustine Travel Club will again be sailing the seas – well, not right now but planning - on Saturday, March 26 –April 2, 2022 on the beautiful Norwegian Escape out of Port Canaveral to the Eastern Caribbean ports of Puerto Plata, Tortola, 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. Book now with a \$250 p.p. deposit and receive \$100 per stateroom On Board Credit. Should NCL have to cancel the cruise, full refund would be issued by NCL. Call Peter, St. Augustine Travel Club at (904) 797-3736.



### **One Therapist - One Patient** One Plan - One Goal **Since 2006**



Rob Stanborough Physical Therapist / Fellow Manual Therapist Dry Needling Chronic Pain Specialist



Jim Viti Physical Therapist / Fellow Manual Therapist Certified Orthopaedic &



Bobbi Blancq Physical Therapisi Manual Therapist



Brvan Olson Physical Therapist Manual Therapist Dry Needling & Vestibular Sp



Tyler Ross Physical Therapis Manual Therapis Dry Needling TMJ / Headaches



Jocelyn DiFolco Physical Therapist TMJ & Manual Therapist Balance & Fall Prevention



Nick November Physical Therapist Manual Therapist Dry Needling



Angela Cicchino Physical Therapist dic & Spin Vestibular Specialist



Sarah Sudheimer Pelvic Floor Pain Specialist



Zach DeVirgilio Physical Therapist Manual Therapist



Beverly Bass Occupational Therapist Certified Hand Therapist Certified Lymphedma



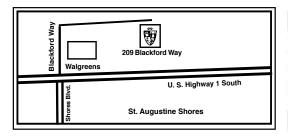
Physical Therapist Occupational Therapisi Vestibular Specialis



Beth Olson Manual Therapis Women's Health & Pelvic Floor Pain Sp

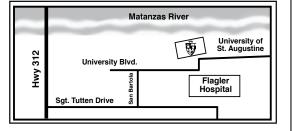
### Our team of Specialists

209 Blackford Way St. Augustine, FL 32086 Ph: (904) 907-1122 Fx: (904) 907-1123





1 University Boulevard St. Augustine, FL 32086 Ph: (904) 829-3411 Fx: (904) 829-3412





### What Is Best For Your Pet

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

Pet insurance has increased in popularity over the past several years. As pet insurance has become more popular and coverage options have increased, now is a good time to consider whether obtaining coverage for your pets makes sense. In this article we will discuss some general information regarding pet insurance.

One of the most important benefits of pet insurance is that it removes the need to make a financial decision about pet care that is required during an illness or injury. Many years ago, veterinary care was relatively inexpensive because the treatment and diagnostic options were limited. With more advanced treatments available cost sometimes becomes prohibitive even though a pet owner may have the desire to treat a condition. A \$5,000 ACL repair or a \$10,000 chemotherapy treatment may not be in the budget for most families. If 90% of that bill is covered by an insurance policy though, the decision becomes solely about what is best for the pet.

Pet insurance policies do typically contain pre-existing conditions clauses. If you obtain coverage for your pet when they are young, it is possible for every condition they may have throughout their life to be covered by the insurance. Once your pet has been diagnosed with illnesses or the policy lapses, some conditions may not be covered under the pre-existing conditions clauses.

One of the most positive aspects of pet insurance compared to human insurance is that the former cannot restrict which veterinarian you choose. They also can't control which procedures the veterinarian can perform or have variable rates of reimbursement for those procedures at different providers. This means that you don't have to switch veterinarians or look for a clinic that might "accept" the insurance policy that you choose. It also means that veterinarians are not forced to alter their medical recommendations to comply with reimbursement schedules. Most veterinarians are happy to assist you in submitting your claim to the insurance company at no cost to you, no matter which company you're using.

Pet insurance typically works via a direct reimbursement to the pet owner. In other words, when your pet gets treated you will pay the invoice directly to the clinic who provided care at that time. Within one to 30 days (depending on the carrier) of submitting your claim to the insurance company, they will reimburse you directly via a check or direct deposit. This makes it especially important to choose a pet insurance company with a good history of efficient claims processing. Petinsurancereview.com is a great resource for comparing plans.

As with most things in life, you typically get what you pay for. Policies range from \$20 a month to \$100 a month, with the most expensive policies covering any ailment that your pet may experience no matter how serious or minor. There are also "catastrophic" policies that only cover the major injuries or treatments. Keeping in mind that all insurance companies are in business to make a profit (and they all use similar underwriting methods) if a policy seems to offer great coverage for a lower price than the competitors, make sure to read the fine print to make sure the coverage is what you expect. Some companies have limits on reimbursement amounts for certain conditions or will exclude conditions they believe to be congenital or genetic in nature.

While selecting an insurance policy can be a bit of work, often it provides peace of mind and financial stability. Ask your veterinarian to provide a few recommendations on companies based on the experiences of their clients.

### Advertise Your Business Or Service To Palencia

The *Palencia Press* is a great way to promote your business or service to the Palencia community. Our monthly newspaper is sent by U.S. Mail to all the homes in the Palencia neighborhood. You can also view the latest issue as well as past issues at www. palenciapress.com and sign-up to get the latest issue delivered to your in-box each month. For advertising information, email us at the paper@comcast.net or call 904-436-5887. Let us help you promote your business in an affordable and effective way.



Mike Weitz

My truck is overheating. The dealer did all the usual things, like replacing the thermostat and radiator cap. There doesn't appear to be any leaks. What's up?

Bring it in and we'll check for water flow problems, probably off the water pump. If the water pump is good, we'll check for a blown head gasket, or a clog in the radiator. We've got the equipment to give your cooling system a thorough check-up.

At Feldman Auto Repair we have been keeping the roads safe for over 30 years. Visit us at 3816 N. U.S.1 There is no job too large or too small.

### **FELDMAN AUTO REPAIR CALL 217-0865**

### **Smile With Confidence For** Your Next Facebook Post!

Call us today to discuss your options to attain a smile you can't wait to share!



**Specializing** in the **Facebook** Friendly Smile TM



Stephanie Kinsey, DDS Palencia Resident



Call 904.826.4343

159 Palencia Village Drive, Suite 109 • Next To Starbucks info@palenciadental.com • www.palenciadental.com



Dr. Jacob Vencil, Dr. Raina Pannee, Dr. Matthew Young and Dr. Sarah Franz are experienced veterinarians who have a passion for your pet's health, including senior pet care.

- Wellness Care
- Digital X-rays
- Pet Dentistry
- Advanced Anesthetic Monitoring
- Pre and Post Surgery Pain
   Pain Control Therapy for Control
- Laser Orthopedic Surgery
- · Laser Soft Tissue Surgery
- PennHip X-rays
- Neutering
- · Humane Laser Declawing
  - **Long Term Pain Management**

Monday thru Thursday 8:00 a.m. to 6:00 p.m. Friday 8:00 a.m. to 5:30 p.m. Saturday 8:00 a.m. to Noon

159 Palencia Village Drive, Suite 101, St. Augustine 904-824-1622

Email: palenciapetvet@gmail.com





### **On Towards The Light**

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

Deep darkness is unsettling. Maybe you've experienced it? I remember this while camping. The night is moonless, the trees thick overhead. Your campsite is at the far end of the road and you've left your flashlight in the tent. The fire has died. You can see nothing. No sil-

houettes, no shadows, no specks of light in the distance. Simply there is nothing. Kind of sounds like a set for a horror movie doesn't it?

You don't know what's around you. You've lost your bearings. Your eyes strain to adjust, but the futility of it is troublesome. The darkness is oppressive.

This is the kind of deep darkness the people of Israel walked in—disori-

enting, oppressive darkness. They had been walking in it so long, they lost hope. They had nearly forgotten what it was to see.

It's into this darkness that the sun comes blaring over the horizon, heralding a new day. God's promises are coming into view. On this day, a Son will be born. He will be a righteous king, and with his reign of light comes hope and peace. The atmosphere has changed completely. Rather than feeling disoriented, the people know which way is up. They are certain of what is right, of where they are headed.

This is the hope of Advent season culminating in Christmas! God promises that morning is coming. Whatever our dark, depressing circumstances, we can have confidence in this: a Wonderful Counselor, Mighty God, Ever-

lasting Father, Prince of Peace is on his way.

Frankly, there has been a bit of a darkness that has hung over all of us the past two years. We have been living in the shadow of a global pandemic, political unrest and societal changes have

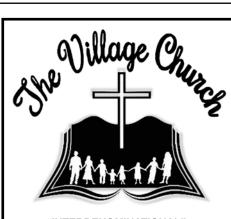
blurred our sense of direction. Social distancing has barricaded even our best intentions. Where is the hope? Where is the light of day?

Č e r t a i n l y there are many therapies helping people cope and navigate these precarious days. Any step taken to be helpful and worthy in keeping your health and wellbeing is good. What works for you may work for another

or not. But our nature is to get comfortable in the darkness and even love it. This is a subtle deception and God has provided the light of a new dawn to reach us, comfort us, save us. In the Judeo-Christian Scripture at a time when Old Testament kingdoms ruled and with darkness looming, prophecy and good news breaks the darkness. A light is promised and child is sworn to dispel the darkness.

"The people living in darkness have seen a great light; on those living in the land of the shadow of death a light has dawned. For unto us a child is born to us a son is given and the government will be on his shoulders. And he will be called Wonderful Counselor, Mighty God, Everlasting Father, Prince of Peace." Isaiah 9:2.6 NIV.

Grace and Peace.



"INTERDENOMINATIONAL"

www.wgv.church 904-940-6768

Worship Center at 4229 Pacetti Rd,St. Augustine

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



Senior Pastor Alan J. Liphart, M. Div. Associate Pastor Michael Legaspi, M.A. Discipleship Pastor Aaron Scott Long, M. Div. The Word became flesh and made his dwelling among us. We have seen his glory, the glory of the one and only Son, who came from the Father, full of grace and truth.

John 1:14



### Christmas Eve Services 5 and 7 p.m. TVC Kids Christmas Celebration

Join us for a Jolly Good Time! Sunday, 12/5 from 1-3 p.m. For more details contact sherry@wgv.church



"Our family serving yours since 1915"

CRAIG

FUNERAL HOME \* CREMATORY \* MEMORIAL PARK

(904) 824-1672

www.CraigFuneralHome.com

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.

Holy days and Holidays - See website

Confession

**Saturday** 3:15 - 3:45 pm

### When To Take The Plunge On 3 Big **Financial Decisions**

If you're gearing up to hit larger financial milestones, these tips help gauge your readiness.

You're employed, you're paying bills and putting away some of those earnings — you're covering all the basics. So if you're gearing up to hit some larger financial milestones, here are tips to help you determine if you're ready to make these first-time

financial decisions.

### **Buying a house**

First things first: Do you have enough money saved for a down payment? You don't have to put down 20 percent, but you should aim for 20 percent or more of average housing costs in your area to avoid paying for private mortgage insurance. If you've set that amount aside

and have been preapproved for a mortgage loan, then you're on the right track.

But before falling in love with your dream home, it's important to understand what you can — and can't — afford. In addition to a mortgage payment, your monthly expenses may include property taxes and insurance.

Buying a car

5M-10144

Buying a car, or another car, also

requires more than just being able to cover monthly payments. Don't forget to factor in additional costs, including fuel, insurance premiums, routine maintenance, and repairs.

Next step: Do your research. First, find a car that's financially reasonable the monthly total of all of your household's car payments shouldn't exceed

20 percent of your household's pay. make sure your desired car won't rapidly depreciate in value (resale value) and is well-suited to your driving needs.

### **Purchasing life** insurance

A life insurance policy can help support your loved ones financially when you're gone. It isn't just for married cou-

ples with children, either: If you have dependents of any kind, you may be ready to consider life insurance. Before committing to a policy, decide whether term or whole life insurance is best for

For more information, please contact your Palencia Neighbor, and State Farm Agent Craig Dewhurst at 904-940-





# Great rates. Good neighbor.

### Now's a great time to protect your home with State Farm.

Our new, lower rates on homeowners insurance come with the same great service only a local State Farm® Agent like myself can provide. And now that State Farm and Rocket Mortgage® have joined forces, I'll be able to assist you when you're ready to buy a home or refinance your current mortgage. You'll get the process that Rocket is known for, along with my guidance and personal service. Call me today.



### Craig Dewhurst, 20 Year Agent & Palencia Resident

NMLS #1977406 | Rocket NMLS #3030 315 W. Town Place, Suite 4, St. Augustine CraigDewhurst.com - 904-940-9740

Auto - Home - Life - Business - Mortgage

Like a good neighbor, State Farm is there."