ST. AUGUSTINE

PRESS

FEBRUARY 2022

Palencia Residents Star In School Production Of "Cinderella"



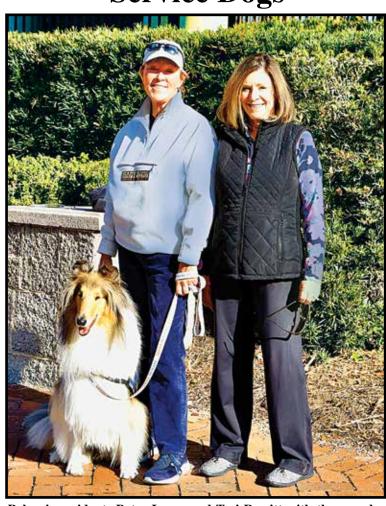
Palencia resident Sandra Casatelli, third from right, is volunteer costume designer for "Cinderella" a play starring young actors from several Palencia neighborhoods.

Cinderella, a musical play written by Richard Rodgers and Oscar Hammerstein, will have five performances from February 24th through February 27th at the St. Johns County Center For The Arts (SJCCA) at St. Augustine High School. At press time, there were five Palencia residents performing in the play along with several residents providing behind the scenes crafts.

Palencia resident Sandra Casatelli, a volunteer seamstress with the play, has all accolades for residents who have helped with costumes. "For Cinderella I was gifted several dresses from Patti Hamaneh, Elizabeth Gaffney and Suzie Snavely. I cannot thank them enough, these dresses have

Continued On Page 3

Palencia Supports P.A.W. Service Dogs



Palencia residents Betsy Larey and Teri Rawitt with therapy dog Cash. Many Palencia residents are active supporters of PAW. See Article on Page 5.

Photo By Norm Slovis

PRSRT STD POSTAGE PAID (SONVILLE, FI ERMIT # 315

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

Avila Condo Residents Form Palencia Neighbor Group

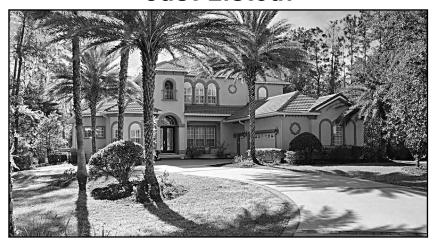
By Theresa Merritt, Palencia Resident

The Avila Condominium residents have formed a Neighbor Conversation group. The group meets on Thursday afternoons at 2:00 p.m. at the Avila Pool Deck. The group has been very active with two Art Shows, a Christmas Cookie Exchange, a Neighbor Christmas Party, Christmas Caroling in the Avila, and a New Years Eve Dinner. Come out and make friends with your neighbors and have great conversation! For more information, contact tmerritt10333@gmail.com.

Avila Condo residents, left to right standing: Debby and Tom Dankworth, Don Wiles, Karen and Terry Sands, Dom Palladino, Lee Kennedy, Leif and Carole Crocker and David Merritt. Sitting from the front: Rose Tiet, Anna Marie Palladino and Vickie Lacy.



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iPhone Repair

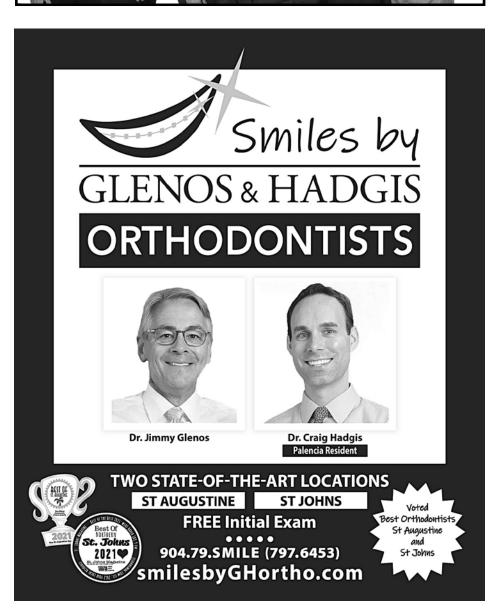
Palencia resident repairs iPhones. Specilizing in broken iPhone screens. Call Ben Feldman 904-844-1339.

Grief Hurts!

Grief Share Group Meets Every Thursday from 5 p.m. to 7 p.m. at The Village Church, 4228 Pacetti Road, St. Augustine 32092. Anyone in our community suffering through the loss of a loved one is welcome to join us. It is our hope to help you find ways to cope during this difficult time. To register or questions, please call Marilyn Costanzo, Facilitator at 571-216-8190.

Words Of Wisdom

"For we brought nothing into this world, and it is certain we can carry nothing out." - Timothy 6:7



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Palencia Community Classified Ads

Continued From Page 2

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Palencia Residents Star In "Cinderella" Play

Continued From Page 1

saved us so much. The dresses I am making for Cinderella take up to 6 yards in fabric, that would cost a fortune, so Amy Fitzgerald and myself thrift, borrow and make as much as we can. I have altered and added and upcycled to try and form them into the dresses for the ball."

The play is based on the fairy tale Cinderella. The story concerns a young woman forced into a life of servitude by her cruel step-

mother and self-centered stepsisters, who dreams of a better life. With the help of her fairy godmother, Cinderella is transformed into a princess and finds her prince.



forced into a life of servitude by her cruel step-

Showtimes, and ticket information are available at www.sjcca.org. For more information, contact SJCCA Director Anthony Romeo-Adcock at anthony.romeo-adcock@stjohns.k12.fl.us.



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Palencia Property Owners Annual Meeting And Election Upcoming

By Mary Pat Stritof, Past President, Palencia Property Owners Association



Mary Pat Stritof

hope everyone is having a wonderful 2022 and that all are safe and healthy! We are having a beautiful beginning to the year so hopefully everyone is enjoying our wonderful com-

munity.

The Palencia Property Owners Association is preparing for our upcoming Annual Meeting and Election which will be held on Wednesday, April 27, 2022 at 6:00 p.m. ET in the MCCDD Amenity Center.

This year we have three Board seats that will be up for election. We will again be using electronic voting in addition to the paper ballots that can be returned if you choose not to vote electronically. All owners will receive a mailing from the Association in early February with additional information on the upcoming Annual Meeting and Election. The mailing will also include information on how all owners can become a candidate for one of the open Board positions, which is made up of Palencia POA owners.

As part of this election, we will also

be including a referendum to revise the Association's Articles of Incorporation. This continues the process of updating the governing documents for our community to bring them current. This is a process our Governing Documents Committee has been working on for the last few years. The original governing documents were developed nearly twenty years ago and need to be updated now that our community has matured.

The proposed changes to the *Articles of Incorporation* include:

1. Removal of all references to the responsibilities of "the Developer."

2. Clearly define who is a member

of the PPOA and provide that each owner may cast a single vote in all Association matters.

3. Remove conflicting statements between the Bylaws and the Covenants. 4. Make the document "gender neutral."

We encourage all owners to review the materials when you receive them. If you have any questions, please contact Lorraine Megdanis, our Community Association Manager. She can be reached at lorraine.megdanis@fsresidential. com. We also invite all owners to attend our upcoming Annual Meeting, as well as our monthly Board Meetings, which are on the fourth Wednesday of each month at 4:00 p.m. ET.

Save the Date: Palencia Classic Car Show On Market Street Saturday, March 26th

Palen-The cia Classic Car Show returns to Market Street on Saturday morning, March 26th from 9:00 a.m. to 11:30 a.m. Enjoy classic cars, young and old, and vintage motorcycles along with vendors, live music and food trucks. If you are interested in participating please contact Erin Gunia at Erin.Gunia@ fsresidential com.



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Palencia Supports P.A.W. Service Dogs

By Teri Rawitt, Palencia Resident



Erik Kolbow, PAW founder and president, with Palencia residents Teri Rawitt and Betsy Larey. Also shown, Mylo, service dog in training and Betsy's dog Cash, a therapy dog. Many Palencia residents are active supporters of PAW.

The pandemic led people to create new avenues for socialization. Many of us in Palencia became the parents of fur babies from shelters and breeders. While our hearts were eager for a new addition to the family, reality quickly

sunk in. The difficulty of training a dog was a distant memory for some, and a new actuality for others. When the advice from the veterinarian or YouTube videos of the Dog Whisperer failed to correct naughty behaviors, Erik Kolbow

magically appeared.

Those of us who were lucky, benefited from the brilliant training methods, love of dogs and experience the owner of 5-Star Dog Training exhibited. We didn't realize at the time that we were the foundation for his vision to create an organization that would provide a new outlook on life for families in need.

Erik is a decorated veteran who earned countless accolades alongside his Mine Detection Dog (MDD), Homer. Hesitant to share details surrounding his multiple combat deployments, and understandably so, Missouri Senator Claire McCaskill provided a glimpse into some of his heroics. Prior to being recognized at a Missouri University football

game, she presented him an award with a letter that said, "We applaud your noble service of saving more than 100 U.S. and Coalition lives, as well as surviving 160 combat missions."

His clients in Palencia witnessed the magic of Erik's methods (positive reinforcement training). His presence is still evident here as he somehow manages to check in on the families he has worked with whenever possible. He loves visiting his four-legged friends and making sure they are behaving in socially acceptable ways.

His determination to create P.A.W. Service Dogs was obvious as he discussed it with so much joy and passion during our training sessions. P.A.W. is an acronym for Psychiatric, Autism,



Palencia residents witnessed the magic of Erik Kolbow's methods, which are positive reinforcement training.

Wheelchair/Mobility Assistance. The organization will place a strong emphasis on helping children with autism. Its number one way of giving back to Palencia and the surrounding areas will be the Therapy Dog Program.

What a privilege it has been for those of us in Palencia to witness and participate in the launch of P.A.W. Service Dogs. What an honor for us to be invited to coordinate community involvement and sit on the Board of Advi-

We are fortunate to live in an area that has several organizations that train service dogs for specific needs. They benefit the populations they serve tremendously. There are, however, wait

Continued On Page 17

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Our Ladies Delivered An Impressive Performance

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

Getting a Hole-in-One is a dream of a lifetime for any golfer. In the last month, we have had three exceptional, awesome ladies achieve this unbelievable goal. We want to recognize all three of these ladies for their hole-inone's; and congratulate them on their fabulous achievement! We all wish we could be so lucky.

Resa Wilcox, a very strong player successfully achieved her first hole-inone on Hole #15, the premier Leaning Tree Signature hole and one of the hardest holes on the course.



ResaWilcox with her hole-in-one.

Faye Peludat, a very skilled player hit a beautiful shot on Hole #5 to successfully achieve her first hole-in-one.

Maria Nilsson, one of our most skilled top players, hit a wonderful shot on Hole #5 to achieve her second holein-one. An amazing accomplishment in getting her second hole in one! Way to go ladies!

On Saturday, February 19th, 2022, the ladies will be hosting the annual Sadie Hawkins tournament "Proud to be



Faye Peludat, hole-in-one on #5.



Maria Nilsson hits her 2nd hole-in-one.

an American," geared towards honoring all branches of the military and people who have served in the past or present. It will be a salute to our American He-

Continued On Page 7

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Women's Golf Association Of Palencia

Continued From Page 6



Holiday scramble 1st place winners left to right: Earline Barnes, Sue Kansteiner and Penny Lynn.



Holiday Scramble 2nd Place Winners left to right: Pat Rose, Pam Ashburn, Barbara McDougall and Liz Pound.

roes where all of the ladies are being asked to invite a man to play, other than their husband. A shotgun start at 1 p.m. and will conclude with a dinner. Participants will be asked to fly an American flag on their golf cart and bring pictures of any family service members to decorate and honor them at the table.

The holiday scramble was a huge success. All of the ladies had fun celebrating the holidays with decorated golf carts, ugly Christmas sweaters and cute holiday golf attire. We would like



Ugly Sweater Contest Winners, Barbara McDougall, Stephanie Kinsey and Ellie Chappelear.

to congratulate the winning teams:
1st place Team: Penny Lynn, Earline Barnes and Sue Kansteiner, net 57.

2nd Place Team: Pam Ashburn, Pat Rose, Barbara McDougall and Liza Pound, net 58.

3rd place Team: Cathy French, Judy Guarino, Ellie Chappelear and Melanie Jacob, net 59

The results of our 2021 Fall Match Play are in and we are happy to announce that Maria Nilsson and Carol Netzer were the overall champions; and, Peggy Lamneck and Barbara McDougall were the runners up. Both teams played exceptionally well by winning their respective flights to get into finals. Nice job ladies!

Congratulations to Maggie Butler our December Queen Qualifier with a net 74 and Sue Lomba is the runner up, with a net 76.

The ladies had a lot of laughs and fun at the holiday Ugly Sweater party and white elephant gift exchange. A special thanks to Ellie Chappelear, Barbara McDougall and Jan Sheeter, co-chairs of the event for making this event one to remember. A special thanks goes to Jan for sharing with us her beautiful Buyers Choice Carolers that decorated all of the tables so beautifully. Thank you ladies for all of your hard work and congratulations to the Ugly Sweater winners.



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Mother Son And Daddy Daughter Events

By Tiffany Trivedi, Palencia Resident Palencia Elementary PTO

As the middle of the school year approaches, let's face it, our schedules get busy! We are ensuring our children make it to school on time each day with homework completed, packed lunches, all while trying to keep them happy and healthy. Then after school comes homework, clubs, sports, dance, music lessons, dinner, and bedtime routines. Sometimes it can really be difficult to find time to iust cut loose and have fun with your kids.

The Palencia Elementary School opportunity to truly

have fun and bond with their children. This year will be the Mother Son Night, Light Up the Night, and the Daddy Daughter Dance, Under the Sea. Both events are meant to be fun and celebratory time to spend with your loved ones.

The Mother Son Light Up the Night is a new format from years past. It will be held on February 4th, 2022, at the UNF Event Center. This event will include games, contests, prizes, with lots of dinner, dancing and fun! Event chairs Jessica Bryce and Sara Montanez have worked hard to ensure everyone has a great time this year. Montanez shared that "We are so excited to celebrate a mother/son night of fun! Everyone can enjoy a meal with their son followed by an enchanted evening of dancing and a lot of games and surprises under the neon lights with a fun DJ. So, let's glow with our son, after all, you will always



PTO hosts two amaz- The Palencia Elementary School Daddy Daughter Dance ing events each year gives parents an opportunity to truly have fun and bond with to provide parents an their children.

be his first love and he will forever be your baby. You can't miss the best party of the year."

The Under the Sea Daddy Daughter Dance will also be a spectacular event taking place on February 11th, 2022, at the Marriott Renaissance. This is an amazing opportunity for any special father figures to come dance the night away with their little girls. Tricia Dagostino and Angela Davis are this year's event chairs and have worked to truly make this a magical experience. Dagostino shared to "please join us for a magical evening with your little mermaid under the sea! The evening will include dinner, dancing, a DJ and plenty of photo opportunities for a night full of memories to last a lifetime. Grandpas, uncles and any special loved ones are always welcome!"

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Palencia Elementary School

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The PTO has worked extra hard this year to accommodate as many attendees as possible. If you are interested in joining the fun or volunteering for the Mother Son Night or the Daddy Daughter Dance please reach out to the Palencia Elementary School PTO at pes.ptopresident@gmail.com. You can also learn about many of our events and volunteer opportunities at palenciapiratespto. com.





This year will be the Mother Son Night, Light Up the Night on Friday, February 4th and the Daddy Daughter Dance, Under the Sea on Friday, February 11th. Both events are meant to be fun and celebratory time to spend with your loved ones.

The Palencia community is so grateful for the efforts of the entire team at Palencia Elementary that helps our students learn, grow and feel loved each and every day.

Palencia Lifeguard Certification Class

Palencia is hosting a Lifeguard Certification Class in March. The class will be held on Tuesday, March 8th and Wednesday, March 9th from 5:00 p.m. to 9:00 p.m. and Friday, March 11th and Saturday, March 12th from 11:00 a.m. to 3:00 p.m. The required swim test will be held Saturday, March 5th. All in-person and online classes must be completed to be certified. Palencia employs persons age 16 and older. Class location will be confirmed after registration. Certification does not guarantee hiring. For more information, contact: d.simpson@infantswim.com.



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Polly Swindull

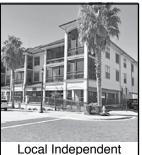
My irrigation pump is on the outside of my house. What should I do to protect it when we have periods of freezing temperatures?

It generally takes several hours of hard freeze to damage a pump. (Six plus hours of temps in the twenties). If this type of weather is predicted, you can avoid damage by going out to your pump and turning a hose bib on and adjust water flow so the water stream is the size of a pencil. This will keep the water from freezing in your pump and lines, which will not allow any damage to occur to your system. Be aware that the pump will turn on and off every few minutes. This will not cause any damage to the pump, and only cost pennies on your electric bill compared to replacing a broken pump housing.

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Aviles Dental Adds Two To Dental Practice

After an extensive search, Dr. Lynn LaHaise, DDS is excited to announce that Dr. Taelor Duprey and Dr. Josh Lovelace are joining Aviles Dental. Both new doctors have a heart to serve their local community and will extend the premium quality of patient care that Aviles Dental is known for.



Joshua Lovelace, DMD

A native of Jupiter, Florida, Joshua R. Lovelace, D. M. D., M.S., is a graduate of the Dental School at the University of Florida College

of Dentistry and earned his Masters in Biomedical Sciences from Florida Atlantic University and his Bachelors from the University of Florida.

He and his wife Alexis and daughter Mackenzie love living in the area and are getting ready to welcome a new family member very shortly. Dr. Lovelace's hobbies include spending time with his family, preferably outdoors, playing golf from time to time and fishing with his dad and brother.

"I really do love my job," Dr. Lovelace explains. "The fact that I get to know people one on one and develop trust with them over time is something I cherish and take very seriously."

"Giving someone the knowledge that they will be taken care of and feel that they can value what I can do for them is very fulfilling," he added.

Dr. Taelor Duprey was born and



Taelor Duprey, DMD

raised in St. Augustine. She graduated from the University of Florida where she received her Bachelor of Science in Biology and Doctorate of Dental Medicine.

In addition, Dr. Duprey received advanced training in Botox and fillers, Invisalign, cosmetic dentistry, restoration of dental implants and nitrous oxide administration.

"I am so excited to provide excellent dental care to my hometown community," Dr. Duprey explained. "As a dentist, my mission is to build personal and professional relationships with my patients allowing them to feel comfortable and confident that I will provide the best quality dental care."

She is also passionate about giving back to the community and has participated in many local service events as well as organized dental mission trips to Ecuador.

Dr. Duprey enjoys the beach, work-



ing out at Orange Theory, watching HGTV and spending quality time with family, friends and her goldendoodle, Bella.

Dr. LaHaise also wants all of her patients to know that she will continue to provide state-of-the-art dental care in her practice at Aviles Dental.

St. Augustine Travel Club Meeting Wednesday, February 9th

The St. Augustine Travel Club will resume on Wednesday, February 9, 2022, at 3:00 p.m. at the Southeast Branch Public Library, 6670 U.S.1, St. Augustine 32086 with a presentation on Central Japan, discovering Japan's spectacular heartland and unique traditions of the Geishas in

Kyoto, a former ninja stronghold in Iga near Osaka and a remote Sado Island, among other locations.

For those of you who do not know about the club, it is formatted as an armchair travel presentation with a brief lecture and a video highlighting areas around the world, with focus mostly on Europe, but also other parts of the world. Also, some participants have hosted a presentation based on their own travel experiences. If you are interested in doing a presentation about your unique travel experiences, please let the club know.

The Travel Club also organizes a cruise in the Caribbean region once a year. If you require any more information, please call Peter Dytrych at (904) 797-3736.

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Bachelors: University of Florida Dental School at the University of Florida College of Dentistry.

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Dr. Duprey was born and raised in St. Augustine. She is excited to provide excellent dental care to her hometown community!

"I love the beach, working out at Orange Theory and spending quality time with family, friends and my goldendoodle, Bella."

"My mission is to build personal and professional relationships with my patients and to give the best quality dental care."

AVILES DENTAL CARE

516

GOOGLE 5 STAR REVIEWS

Volunteers Complete Annual St. Augustine Christmas Bird Count

By Linda Burek, Palencia Resident

Audubon **Bird Count** at The Palencia Club. Left to right, Sue Kileen, expert birder, . Paul Yonally, Palencia Resident, Martha Fethe, expert birder and Spencer Baba, Palencia Resident.

Photos by Regis Burek

Fifty volunteers recently conducted the annual St. Augustine Christmas Bird Count on December 19th. The participants tallied 150 total species and 24,687 individual birds. Notable finds include western kingbirds at Lake Maria Sanchez in St. Augustine, a western tanager on Anastasia Island and limpkins at the Palencia Golf Course. The weather was fair and in the 70's allowing the Gua-

na-Tolomato-Matanzas Estuarine Research Reserve and St. Augustine Ecotours to provide boats to allow participants to count birds along the Tolomato and Matanzas Rivers. They found over 100 more American white pelicans, and over twice as many American oystercatchers as last year. Additionally, participants noted a significant increase in laughing, ring-billed and herring gulls and a decrease in black skimmers and

roseate spoonbills from last year.

The annual Audubon Christmas
Bird Count began with an idea to count birds on Christmas Day rather than shoot them, which was the usual activity. The effort evolved into an annual event in which participants in the Western Hemisphere count birds within specific circles on a designated day during a two-week period around the Christmas Holiday. Circles are 15 miles in diameter based on a central point. According to the National Audubon website, there are over 2,500 circles in the Western Hemi-

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Christmas Bird Count Audubon. Linda Burek was the lead compiler

for this year's count and can be reached at lindaburekphotography@gmail.com. Bill McNee will be the lead compiler for next year's count and can be reached at bmcnee.audubon@gmail.com.

Florida Master Naturalist and photo competition judge.

sphere. The center of the St. Augustine circle is just east of Fort Mose Historic State Park and the first count in the area was conducted in 1975. More information about the Christmas Bird Count. including historical data, is available at

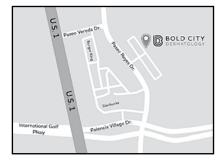
About the Author: Linda Burek is an award-winning photographer and author of five books including the recently published Basic Guide to Birds Found Near Water in St. Augustine which is available online at Barnes and Noble Press and locally at First Look the Artisan's Market in St. Augustine and three local Wild Birds Unlimited locations. Linda is a certified

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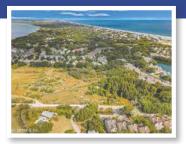


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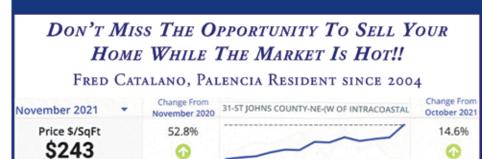


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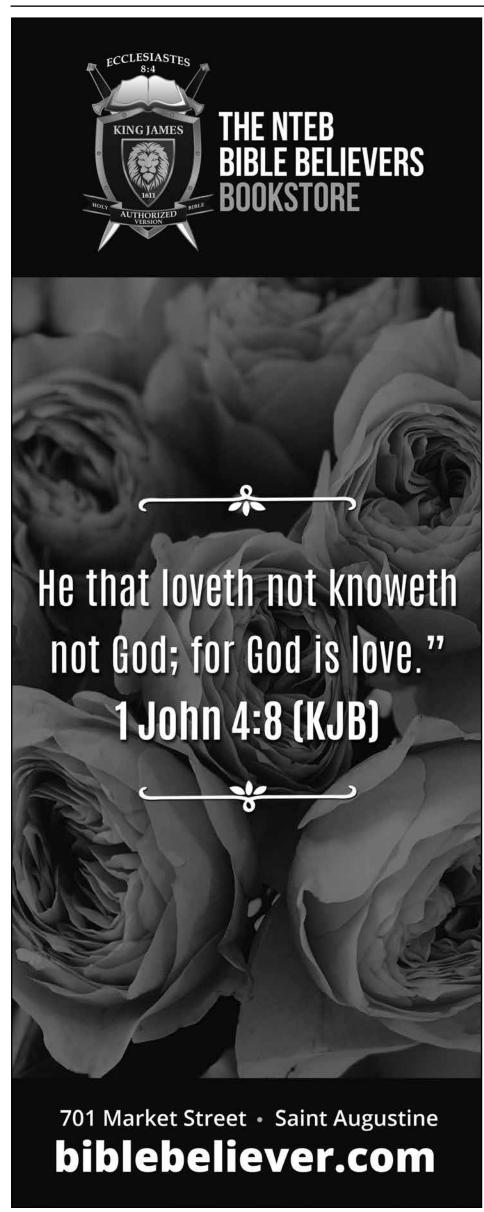




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Nease Boys & Girls Basketball Teams Ranked In Class 6A Top Ten

By Katie Carmody, Nease Athletic Booster



Coach Sherri Anthony gives the girls basketball team a pep talk before a game. Coach Anthony is a 12-time Coach of the Year winner.

Led by Coach Joshua Bailen, the Nease Boys Basketball team is currently ranked in the top ten in the state of Florida for Class 6A with a record of 11-4. The Panthers placed second in the 4th annual Fortegra Invitational Tournament last month. Senior, Logan Ryan is averaging over 20 points and five rebounds per game and has scored over 1,000 points in his career at Nease High School. Logan will be continuing his basketball career next year at St. Leo University.

Another leader on the team is "All St. Johns County" player Matthew Guzie. He is averaging 10 points and four assists per game while having a GPA over 4.0. He plans on attending college in Florida next year and pursuing a career in medicine.

The Lady Panthers are also having a stellar season with a 12-3 record. They are currently ranked #9 in the

State for Class 6A. This is no surprise as they are led by head coach and 12-time Coach of the Year, Sherri Anthony. In July 2021, the National High School Athletic Coaches Association inducted her into the Hall of Fame, honoring the work she's done over her impressive 36-year career at Nease. Coach Anthony recently achieved her 650th win on 12/29 vs. Lakewood Ranch High School. Senior captain, Sydney Gomes also hit an



Nease 2021-2022 Boys Basketball Team is currently ranked in the top ten in the state of Florida for Class 6A with a record of 11-4



Nease 2021-2022 Girls Basketball Team, the Lady Panthers are also having a stellar season with a 12-3 record. They are currently ranked #9 in the State for Class 6A.

amazing milestone when she was recently recognized at a home game and presented with a game ball after scoring 2,000 total points. She averages 19.5 points per game and is only the second player at Nease to reach that milestone. Sydney will continue her basketball career next year at Florida Southern College.

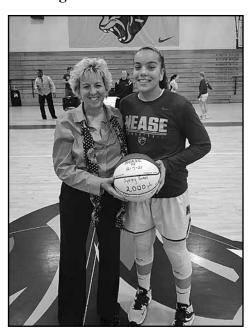
The second highest scorer is Junior, Continued On Page 15

Nease Boys & Girls Basketball Teams

Continued From Page 14

Cami Robinson, who averages 15.2 points per game. Another leader on the team is Senior captain, Alli Fifield, who averages 11.5 points per game and will continue her basketball career next year at Ave Maria University. The team went 2-0 in the KSA tournament in December and 2-1 in the Tampa Invitational Tournament over the holiday break. This was one of the most prestigious tournaments in the country with more than 125 girls' teams in attendance. The team was happy to have star player and senior, Savannah Gomes, back on the court the last few games after suffering an ACL injury earlier. Their record since Savannah's return is 6-1.

Good luck to our entire JV and Varsity Nease Panther basketball family as they finish out their seasons! Come out and support the teams by buying tickets on the GoFan app for the remaining games. Go Panthers!





Top photo, Coach Sherri Anthony with Senior captain, Sydney Gomes who was recently recognized at a home game and presented with a game ball after scoring 2,000 total points.

At right, Logan Ryan has scored over 1000 points in his career at Nease High.

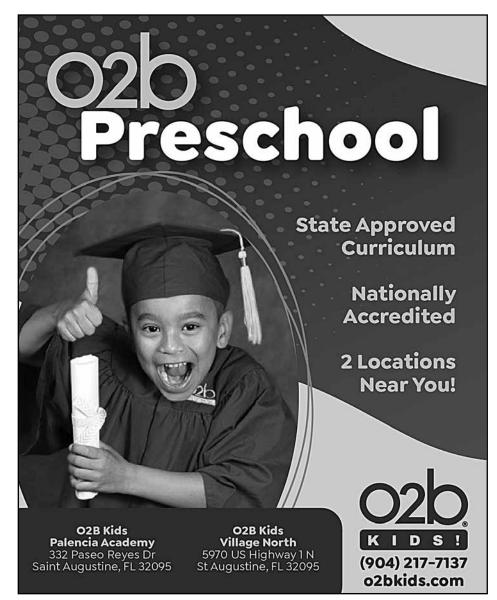
NEASE VARSITY ATHLETICS FEBRUARY 2022

SUN	MON	TUE	WED	THU	FRI	SAT
		1-Cheer Comp. FHSAA -Girls Basketball Districts -Boys Basketball vs First Coast	2-Boys & Girls Tennis @ Orlando Olympia -Cheer Comp. FHSAA -Girls Basketball Districts -Boys Weightlifting meet	3 -Boys & Girls Tennis @ Orlando Olympia -Boys Basketball vs PV	4 -Girls Basketball Districs	5 -Oirls Wrestling
6	7	8 -Boys & Girls Tennis vs St. Aug -Girls Lacrosse vs Tocoi	9 -Boys & Girls Tennis vs Spruce Creek -Boys Weightlifting vs Tocoi -Boys & Girls Wrestling vs PV	10 Boys Lacrosse vs Bishop Moore	11 -Comp Cheer UCA Nationals -Comp Dance Lake Mary	12 -Boys Lacrosse Green/Gold Game -Comp Cheer UCA Nationals -Comp Dance Lake Mary
13 -Comp Cheer UCA Nationals	14	15 -Boys Lacrosse @ Fleming Island -Baseball vs Bolles	16-Boys & Girls Tennis vs PV Boys Weightlifting @ Creeksde -Boys & Girls Track meet	17 -Baseball vs Stanton -Girls Lacrosse @ Bartram	18-Boys Lacrosse vs Lake Mary	19
20	21	22 -Girls Lamosse vs Pedro Menendez -Baseball vs Middleburd -Softball vs Pedro Menendez	23 Boys & Girls Tennis yn Bolles Boys Weightliftung GC. Aug Baseball @ S. Joseph Boys Lacrosse vs Croelcide	24 Softball @ Fleming Island	25 -Track meet @ Flagler -Boys Lacrosse vs Pope -Baseball vs Trinity Christian Softball @ PV	26 Boys Volleyball Tournament
27	28					
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Ask A Certified Master Gardener

Roses – You Can Do This!

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

Roses are thought of in a category like orchids and they promote the same feelings by most wishful gardeners – fear! This is completely rational. Not only do most roses require endless hours of careful cultivation, but most rose aficionados support the idea that only the most experienced gardeners can grow these exalted flowers.

The above scenario has been true up to the very recent past. This article will focus on the newest developments in the rose industry and Florida-Friendly roses available in our area that are drought tolerant, disease resistant and require little pruning.

In early 2000, a new rose cultivar revolutionized the industry and overnight became the hottest plant to hit the market as it bloomed profusely with minimal care. Called the **Knock Out® Rose**, it was developed by William (Will) Radler who is now internationally recognized. He single-handedly brought rose genetics into the 21st century with his breakthrough.

As a young child, Radler loved roses and he eventually sought a low-maintenance rose as he recognized that growing roses was perceived by everyone around him as complicated, demanding, tedious and toxic. Radler graduated in 1968 from the University of Wisconsin-Madison with a Bachelor of Science in Landscape Architecture. After early retirement from a 13-year career as Director of Boerner Botanical Gardens in Hales Corners, Wisconsin, Radler pursued his passion for rose breeding full-time.

In 1992, the Star® Roses and Plants company received a seedling from him that changed the rose market for decades to come. This seedling eventually became the **Knock Out® Rose**.

This 2000 AARS (All America Rose Selection) Award winning rose revolutionized the rose industry in large part because of its low-maintenance quality. It is resistant to bugs and black spot, blooms repeatedly from season to season, and is winter hardy. For these reasons, Knock Out® became the new industry standard.

As mentioned Radler's rose is so hardy that it can be planted in places once unthinkable - road medians, mall parking lots, and ignored gardens. They are ideal for gardeners who enjoy roses but not interested in the upkeep required for the hybrid tea variety. The only downside of Knock Out® roses is that they don't have a strong fragrance and they don't last long as cut flowers.

Here is a selection of Knock Out® roses, many of which are available in our area:



Knock Out Roses bloom profusely with minimal care. The plant is resistant to bugs and black spot, blooms repeatedly from season to season and is winter hardy.

- Knock Out® (Rosa 'Radrazz')
- Double Knock Out® (Rosa 'Radt-ko')
- Pink Knock Out® (Rosa 'Radcon')
 Pink Double Knock Out® (Rosa 'Radtkopink')
- Rainbow Knock Out® (Rosa 'Radcor')
- Blushing Knock Out® (Rosa 'Radyod')
- Sunny Knock Out® (Rosa 'Radsunny')

Knock Out® roses should be planted in a suitable location, one that receives at least six to eight hours of sun each day. It helps to have a site with good air movement and well-drained soil that falls between a pH of 6.0 to 6.5. That is the pH in most of our land-scapes in Palencia, with the exception of the marsh area, where pH can be as low as 4.0 - acidic. In this case, it is best to grow these roses in pots where you can better control the soil.

Knock Out® roses generally grow three to five feet tall and equally wide but can grow taller so initial spacing is important. After planting, water regularly until your roses are established. It is also helpful to apply mulch to help retain moisture, being mindful to keep mulch away from the stems. As always, add good garden soil to all your plants.

If you decide to purchase Knock Out® roses, be sure to check the labels for the name recognition. That way, you will have the cultivars that don't require time consuming effort. Give these a try for your Valentine project!

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), Rose Innovations, LLC, and Star® Roses and Plants.

Lighthouse Chiropractic Adds Spinal Decompression Therapy

An alternative to back surgery, spinal decompression therapy may be a breakthrough for patients living with



Dr. Adam Podraza Chiropractor

debilitating pain due to lower back problems, a pinched nerve, sciatica, neck pain, or a variety of symptoms related to damaged or degenerative discs as well as syndromes of the lumbar and cervical spine.

This gentle, non-surgical therapy, now available at Lighthouse Chiropractic, can provide lower back pain relief, sciatica pain relief, and is a state-of-the-art therapy for neck pain relief, bulging or degenerative disc disease and lumbar pain.

Dr. Adam Podraza, physician at Lighthouse Chiropractic, explains the benefits of Compression Therapy, "Non-surgical spinal decompression is a form of traction where the segments in your back or neck are systematically and continuously pulled gently apart by a computerized traction system. Spinal decompression can be very helpful to help alleviate pain."

Spinal decompression works by helping to alleviate pressure on joints and nerves. This is done by increasing the space between the vertebrae or between vertebrae and nerves. By "pulling" in the opposite direction of grav-



Dr. Mayredlis Cruz Chiropractor

ity to increase space and decrease pressure the physician or therapist is able to help alleviate symptoms. "Many spi-

nal decomprespatients experience significant recovery in just a few months, thereby

avoiding the need for risky surgical procedures," added Dr. Mayredlis Cruz, Chiropractor.

Lighthouse Chiropractic is located at 145 Hilden Road, Suite 123. To schedule an appointment call 904-342-8970 or visit www.getlhc.com

Palencia Supports P.A.W. Service Dogs **Continued From Page 5**

times averaging at least one to four years for the miracle trained service dogs offer to families and individuals. Erik is combining the experience he gained while leading and instructing the Army's Engineer Dog School with the training he has conducted as a civilian to create an internship program. He has a model planned for training interns to become employed with P.A.W. Service Dogs which will result in more families being helped. This will not only aid additional individuals but will provide full-time, part-time, and volunteer positions.

Many Palencia pups and their families have already shown support and gotten carried away with Erik on this inspiring and rewarding adventure. As

this combat veteran closes in on achieving his vision to give back in new ways, please follow along on the website, blogs and multiple social media sites to learn about the organization, and witness the achievements thus far. There are many opportunities to support this local company in launching what will prove to be a gift to many in the region. With Erik as its catalyst, P.A.W. Service Dogs will open doors to the world for

For additional information, updates, and ways you can help P.A.W. Service Dogs create miracles, its website is www.pawservicedogs.com. It can also be found on Facebook, Instagram, and

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. Book now and receive \$100 per stateroom On Board Credit, Free Beverage Package and more. Should NCL have to cancel the cruise, full refund would be issued by NCL. Call Peter, St. Augustine Travel Club at (904) 797-3736.

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The benefits of face/neck lift surgery go far be-yond the tightening of sagging skin & fat. This procedure often helps individuals regain their lost self esteem when the face they see in the mirror no longer matches the youthful feeling within. Normally performed as an outpatient procedure with recovery time of 1-2 weeks, today'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 foundation for longer lasting results





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

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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



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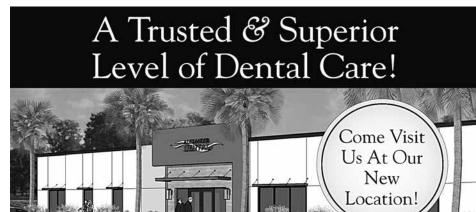
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Golf Instruction... What's Right For You!

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

Hello Fellow Golfers, FIVE simple steps: Find a PGA/LPGA golf instructor hat:

1. Teaches the fundamentals - don't go for the eccentric because you are building the foundation of your golf game just like the foundation of your home, let's make it strong and reliable.

2. You understand the terminology, a good teacher is a good communicator. There are many ways to say the same thing, find an instructor that speaks to *you* so that your body can coordinate with your mind.

3. Find someone who can work with your abilities and injuries. Perhaps you have played sports before and find golf (at this point in your life) is a sport that re-kindles your competitive spirit. Your instructor should be aware of any current injuries you may have so they can work with them or around them.

4. Has an environment that enables you to work on all parts of your game. The game of golf has many components: your long game, iron play, short game, bunker play, trouble shots, and putting. Your instructional environment should allow you to work on all parts of your game and be able to do so in a setting that allows you to concentrate and focus on your process.

5. Your PGA/LPGA Professional should ask what you hope to find in and through golf. Maybe your desire is to play golf with your friends once a week or maybe you want to play competitive golf...once he or she understands your commitment you both can agree on a plan. Set goals, some reachable goals



and some only attainable in the future but keep it fun! If you enjoy golf, you will improve quicker and stay with it longer. It is the sport of a lifetime!

Two things to remember:

1-Your lessons should be the beginning of something you can build on and get better and better.

2-Your teacher should be able to explain why you do something, if they don't have the reason don't do it.

Each day I work with all levels of students, and I try to follow the guidelines outlined above...I believe in establishing a road map to success. If you want to start golf or if you want to improve your golf, contact me at www.laurabaughgolf.com

Newcomers Of North St. Johns Announces Feb. 15th Luncheon At San Jose Country Club

By Michele Oliver

Newcomers of North Saint Johns (NNSJ) invites members and their guests to join the fun at our February luncheon on Tuesday, February 15, beginning at 11:15 a.m. at San Jose Country Club, 7529 San Jose Boulevard; Jacksonville. The event features a delicious lunch and entertainment by the dynamic duo of Sass N' Brass.

Doors will open at 11:15 a.m. Cost for the luncheon and program is \$30 for members with guest price of \$35. All reservations must be received by February 5, 2022.

Luncheon includes entrée choices of: Chicken Caprese featuring Balsamic glazed Chicken topped with Tomato Bruschetta and covered with a Pesto Cream Sauce; Grilled Salmon topped with a Garlic Pesto Cream Sauce; or Chef's Choice Vegetarian Dish. All entrées come with a San Jose House Salad, Mashed Potatoes, Asparagus and Warm Rolls and Butter. Beverages include Iced Tea, Water and Coffee. Dessert is Chef's Choice. A Cash Bar is also available.

Jan Hollis and Chris Yontz make up the entertaining twosome known as Sass N' Brass. With songs from the 40s, 50s, 60s and every decade following, these two have been creating great times and unforgettable memories for over 22 years to millions of people all over the world! From Kings of foreign lands to Presidents far and wide, these two continue to share their passion for music and entertaining with any and everyone who is looking to bring some peace, tranquility, or just a good time to their lives.

As always, raffles for gift baskets and a fun 50/50 drawing spice up our NNSJ luncheons. And, perhaps you will win one of our beautiful centerpieces!

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.



Super Brawl

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

Every year about this time, all the bag-people get nutso about a bunch of big, masked men, running around on a grassy, white lined, field, chasing after one poor bagger with a goofy piece of pig.

Sometimes they actually throw the pigskin to another bagger who often is smashed to the earth. If, however, he is able to carry the skin across the last of the white lines, other baggers with white hats and prisoner uniforms throw up their arms in celebration. All the baggers' buddies with the same colors then dance and make merry, acting very stupid. Then they kick the pig down the grass to the other different baggers and start the brawl again.

The final game is called SUPER and is conducted by the prisoners in a giant bowl with thousands of screaming people watching. Seems kind of crazy, but it's really a big day for the baggers. So I thought this might be a good time, in preparation for this SUPER BRAWL, which never seems to start until dark, to get out and psyche up with a Doodle Doo at high noon.

How about taking a walk to our park by the Fitness Center and getting



some good old fashioned exercise without hurting anyone? We've spent years walking the great circle and other parts of Palencia. Maybe we can start our own tradition of SUPER BOWL, in our beautiful park, with all our buddies and baggers.

Come on over when the sun is high in the sky, 12:00 on the 13th. Still plenty of time to get back in front of the picture box. Hope to see yuh, then! All the pooches. Don't have to be a Doodle — just a dog! We'll all have a SUPER Day.

Florida Department of Highway Safety and Motor Vehicles

Guide To Owning Low Speed Vehicles

A low speed vehicle (LSV) is a vehicle with a top speed greater than 20 MPH, but not greater than 25 MPH. LSVs must be registered, titled and insured with personal injury protection (PIP) and property damage liability (PDL) insurance. Any person operating an LSV must have a valid driver license. LSVs may only be operated on streets where the posted speed limit is 35 MPH or less.

LSVs must be equipped with the following equipment:



To title and register an LSV, bring the following documents to an FLHSMV or tax collector office, flhsmv.gov/locations:

•Manufacturer's Certificate of Origin •Form HSMV82040 (Application for Title)
•Proof of Florida insurance, min.\$10,000 PDL and \$10,000 PIP •Identification- driver license, ID card or passport and •Payment for application fees: Title fee; Initial registration fee, if applicable; Plate fee; Registration fee (varies by weight of vehicle)

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Valentine's Day: **Share Fondness And** Admiration

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

Valentine's Day is a time to rekindle the flames of romance and passion in our intimate relationship and to share our fondness and admiration for our partner with him or her. It is also a time to remember why we chose this person as our intimate partner in the first place. All too often in long-term intimate relationships, we neglect to nurture and express our fondness and admiration for our partner and we start to forget why

son. However, in Dr. John Gottman's 40 years plus of multidimensional and extensive research with over couples, he found that the "Masters of Relationship" genuinely like and enjoy one another,

we love this per-

share their fondness and admiration for each other on a regular basis, and can access their positive feelings for each other even in the midst of conflict. As a result of these findings, Share Fondness and Admiration is the second of John Gottman's Seven Principles for Making Marriage Work and the second level of his "Sound Relationship House.

John Gottman also found that there is hope for couples who are struggling with their relationship if they still access or remember the fondness and admiration that initially brought them together. On the other hand, if couples are unable to access or remember their initial fondness and admiration, their marriage or relationship is in serious trouble.

Fortunately, it is not terribly difficult to revive or increase the fondness and admiration in a relationship. Even positive feelings that have been buried for a long time can be brought into the light simply by thinking or talking about them. You can do this by thinking about your partner and what you appreciate about him or her. Try to come up with three or four positive adjectives that describe your partner and what you like or appreciate about him or her. Then come up with a concrete example of each, i.e. a time when your partner demonstrated

this quality. Then share this with your partner. Another way to do this is to think about what you are grateful for in your relationship. Try doing one or both of these on your Valentine's Day date. My wife and I have done this several Valentine's Days and have found it to be very beneficial.

If you are having difficulty accessing fondness and admiration for your partner in the moment, it might help to

think about what first attracted you to your partner and the larger history of your relationship. What first attracted you to your partner? were your first impressions each other? What do you remember most about the time that you

were dating? What stands out? If you are married, how did you decide to get married? What do you remember about your wedding and honeymoon? What have been some of the best times in your marriage or relationship? Despite the difficulties, what has kept you together? Thinking about and discussing questions like these can help you revive and increase the fondness and admiration in your marriage or relationship.

So, this Valentine's Day, in addition to the chocolates, flowers, cards, gifts, and a romantic getaway or dinner, take some time to share fondness and admiration in your marriage or relationship. Your marriage or relationship will be happier because you did.

Reference: Gottman, J., & Silver, N. (1999, 2015). The Seven Principles for Making Marriage Work. New York, NY: Three Rivers.

Michael Brown is a Licensed Marriage and Family Therapist and a Certified Gottman Therapist, Couples Workshop Leader, and Clinical Trainer. He is currently offering both in-office and secure video appointments for couples, family, and individual therapy. For more information, contact Michael at 904-289-2954 or visit www.happycoupleshealthycommunities.com.



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One-A-Day Is More Than Just A Vitamin

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

The Bayer company manufactured a variety of vitamins and called them "One-a-Day" because you only had to take them once each day. There are not many things we only have to do once a day. We usually eat and go to the bathroom more than once a day. We sit, stand, bend, and twist more than once a day. But some motions are not done even once a day, or even once a week.

Starting with the feet and moving up, the ankles do okay. Walking, sit to stand and negotiating stairs keep them fairly mobile. The knees are the same. But the hips – they rarely move though their full range of motion. Very few daily activities require full internal rotation, external rotation or extension. Over time this can make them tight, limiting motion and even strength. And if the hips get tight, restricting motion, the lack of motion is made up by the back, putting undue strain on the spine. But something like simple lunges can help maintain both mobility and strength. Placing the foot over the leg while sitting can help maintain external rotation.

As far as the back - most of us use full flexion putting on socks or tying shoes. And when we straighten back up we go into extension but not fully. There are a few daily activities that require full extension, or bending backward, such as reaching to a high shelf or leaning back to rinse one's hair, but most do not. However, leaning back is important for disc nutrition as well as keeping the joints mobile, stretching out the ligaments and other soft tissues. This can be done more regularly by simply placing your hands on your hips and leaning gently back (seated or standing). Bending to each side is also good and can be done by sliding the hand down the leg and up again (side bends). And crossing the arms over the chest before turning side to side is also beneficial.

The neck stays fairly mobile just by looking up at the Florida sky or looking down for shells while walking on the beach take the neck through nearly full flexion/extension. Sufficient rotation cab be maintained with driving, looking right and left, so that's covered too. Fingers, wrists and elbows also do fairly well. Fingers go through a variety of motions manipulating objects. The elbow goes into near full flexion with eating and extension is covered when we carry groceries.

Full motion in the shoulders, however, is probably utilized the least of any joint. Physical Therapists treat a lot of shoulder problems. If you think about the amount of available motion in the shoulder it really is significant and covers three degrees. We can reach overhead. We can reach around our backs to tuck in our shirts or loop a belt. We can reach behind us to retrieve something from the car's back seat. But very little of that is utilized each day unless one's occupation requires it. For the most part, we move and live right in front of us. Think about the last time you stretched and reached for something overhead. When's the last time you were able to reach up and over, or around and behind, to scratch your back. For the most part these motions are not done once a day, which over time, can result in decreased range of motion and other compensations.

Conveniences of today have minimized our need to move. Forcing ourselves to move daily is simple but can be very effective – just like taking a daily vitamin. When I recently asked a man if he had therapy today his response made me smile. He said, "Every day is therapy."

Make everyday therapy – move.

It's a new year. If you've find you have lost range of motion and limited in your



function, having pain or have suffered an injury, see our ad or webpage and call us at First Coast Rehabilitation. We may be able to help get it back and get you on a healthy track.

Rob Stanborough is a physical therapists, 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 20 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.firstcoastrolab.com



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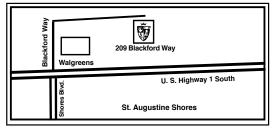
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Anxiety In Pets: A 3-Part Series

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

Just like in people, in recent years there has been an increasing focus on mental health in animals. In the next series of articles, we will be discussing anxiety in pets. This article will discuss the most common types of anxiety that we see in pets. The next two articles in this three-part series will discuss prevention and treatment of anxiety in pets.

Anxiety can have many underlying causes. Some of the most common are Fear, Separation, or Aging.

Fear related anxiety can be by many caused different types of stimuli. Often this may be loud noises, new animals or strange people, environments that are unfamiliar to a pet, experiences that

cause pain, or car rides. Although most dogs will only have brief reactions to these kinds of aversive stimuli, the same types of situations may affect anxious pets more severely.

Separation anxiety is the most common type of anxiety in dogs, and it affects around 15% of dogs to some degree. Cats also experience separation anxiety at a lower frequency. Pets with separation anxiety have a difficult time finding comfort whenever they are left alone or find themselves separated from their family members whether human or pets. Often times this anxiety is displaced with undesirable behaviors such as destroying furniture or other items in the house, vocalizing, or urinating and

defecating in the house.

Age-related anxiety affects pets as they get older and may also be associated with cognitive dysfunction syndrome (CDS). Dogs that are experiencing agerelated anxiety typically have memory, learning, and awareness issues similar to the early stages of dementia or Alzheimer's disease in humans. Decreased

> sensory input (visual or auditory) may also lead to confusion and anxiety in senior dogs.

> How can you tell if your pet is experiencing anxiety? A few signs to look out for are: aggression, having accidents in the house, drooling, destructive behavior, excessive barking, pacing, or repetitive and compulsive be-

haviors. Some of these behaviors may be mild and intermittent, but untreated they can become more severe and result in more serious behavioral issues.

Join us again next month to learn more about prevention strategies for anxiety. In the meantime, if your pet is experiencing anxiety reach out to your veterinarian for advice. Find a veterinarian who will give you the full range of options and listen to the issues in order to come up with a customized treatment plan. Anxiety is not a one-size-fits-all disease and often requires several adjustments to the initial treatment plan to find out which combination of behavioral modification and medical therapies are necessary.

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Mike Weitz

After picking up some items, including the weekly 50 lb. bag of dog food at Wal Mart, I forgot and left the bag in the SUV. The next morning I found holes in the bag and scattered dog food. What gives?

Sounds like you were visited by some unwelcome guests! I suspect a family of mice had dinner in the back of your SUV. Mice can squeeze through the tiniest holes and they have been known to chew through an exterior air duct and enter a vehicle parked in the driveway outside. From now on, make sure your car is garaged and absent of any dinner buffets.

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February Reminds Us Of Love

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

It was a Saturday morning and uncharacteristically quiet. I was about to sit down to a fresh cup of coffee when my wife and ten year old son came in through the back door with donuts in hand and all abuzz with animated conversation about what my son had experienced on this early morning trip. Of course I was curious and turned to my wife when she told me that my son was going on and on about seeing his first incident of road rage just a couple of miles

away. The long and short of it was that two drivers of different ages and models were not sharing the same road with the intensame What tions seemed like a causal right hand turn was not interrupted

by the second driver as such. In fact it was too slow and the turning car was simply in the way of the second cars' intention and timing. They now were angry that anyone would dare hold up their important mission and had to let others know. What proceeded was a blaring horn that lasted altogether too long and on top of that a verbal berating with a bonus of hand gestures beyond a PG-13 rating. All to end up in the same line for donuts!

"Why would they do that dad?" came the question. I quickly had to examine my own instances of roadside manners and come up with a good answer. The best I could summarize is that we choose our behaviors and that sometimes those choices are not the right ones. Simplistic, I know! But then I ran into some real wise words in the Bible.

1 Corinthians 16:14 tells us to "do everything in love." As believers in Christ, we are called to make choices that reflect a belief and a relationship. We are called to make choices guided by love. When we read through Scripture we see time and time again God Himself choosing love. God's continuous patience with Israel was a continuous choice He made with love. The birth and death of His son, and all the things Jesus did during His time on earth, is

> an incredible example God choosing love, even if it was hard. God loves us, to the point of sending His son to die for all of us. We don't always make it easy for Him either, but, He always chooses love.

February seemingly reminds us of love. Romantics, this is your time to shine! I fit into the category that needs to be reminded. On a most basic level, humanity is raised above all other creatures with the ability to choose. In 2022 let's not let each other down.

Each and every day, we need to choose love, just as God does. When your sister pushes your buttons, you need to choose love. When your boss tests your patience, you need to choose love. When that car in front of you cuts you off and makes you late for an important event, you need to choose love. When it seems impossible to choose anything else, choose love.

Let all that you do be done in love. Corinthians 16:14.

Love, Peace and Joy. -Pastor Mike





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But God demonstrates his own [agape] love for us in this: While we were still sinners, Christ died for us. -Romans 5:8



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Father Guy Noonan Pastor



How Does Life Insurance Work?

Understanding how life insurance works can help you plan for the future of your loved ones or protect your business.

If you have questions about how life insurance works, your neighbor and local State Farm agent, Craig Dewhurst is here. He receives a lot of questions, not only about how life insurance works when you die, but how it works in the here and now too.

Life insurance basics

The main reason people buy life insurance is to protect their family. In simplest terms, you buy a life insurance policy and name a beneficiary to receive the death benefit. If the policy is active when you pass away, your beneficiary will receive that death benefit.

Term vs. permanent life insurance

Term life insurance is pretty straightforward. Policies are purchased for a specific period of time, commonly for 10, 20 or 30 years. If the policy is in force at the time of death, your beneficiary receives the death benefit chosen when the policy was purchased. If you're still alive at the end of the term, your policy ends, or it can be renewed annually, albeit at a higher rate.

Permanent life insurance, which includes variations such as whole life and universal life, can provide lifelong cov-

erage. Over time, permanent insurance builds cash value, which grows tax-deferred, and offers optional riders to help tailor the policy to fit your needs.

Life insurance for individuals vs. businesses

While individuals typically purchase life insurance to provide money for their family or a charity when they pass away, life insurance can be an essential planning tool for business owners too. Many business owners protect their future interests with life insurance. For example, business partners may insure that life insurance proceeds are there to purchase the deceased partners share from the remaining family members. This is commonly known as a Buy-Sell agreement, and can be an affordable alternative for the remaining partners to purchase the outstanding shares of the deceased partner. Businesses could also use the policy's cash value in times of financial opportunity.

Talk to a professional to learn

While this article has scratched the surface on how life insurance works, it is recommend to talk about your personal situation and the options that would make the most sense for you with a life insurance professional, like your neighbor, State Farm Agent Craig Dewhurst.





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