



News For And About Residents Of The Palencia Community

Thanksgiving Day Is  
Thursday, November 24th



ST. AUGUSTINE

# PALENCIA PRESS

NOVEMBER 2022

## Palencia Family Fall Festival • Live Band • Performers • Rides



Palencia's Fall Festival will take place this month on Friday, November 4th and residents are invited to visit Market Street for a live band, performers, rides, games, ax throwing, face painting and more.

The event will be held from 4:00 p.m. to 8:00 p.m. and will also include a Ferris Wheel, Monkey Jump, artisans, food trucks, a DJ, fire breather, stilt walker, face painting and Caricature Bob. Make it a family evening out. Palencia residents are strongly encouraged to walk, ride bikes, drive golf carts and to carpool for this event.

## Palencia Classic Car Show Is Saturday, November 5th



Market Street continues to be Palencia's hot spot for fun and community events and in the month of November, part of those events will include a Classic Car Show.

Take a trip down memory lane on Saturday, November 5th when the Palencia community hosts a contemporary and antique car show, featuring residents' classic cars as well as brand new specialized vehicles. As participants check out the cars, they can also enjoy some great breakfast items and coffee from the various food trucks that will be on site. A DJ, caricature artist and other entertainment are scheduled for the event.

The fun starts at 9:00 a.m. and continues til 12:00 noon. If you have a classic car and would like to take part in the event, contact Erin at [erin.gunia@residential.com](mailto:erin.gunia@residential.com) as all classic cars are welcome.

## Charity Tennis Tournament Nov. 5th-6th At Palencia

The Inaugural Palencia See The Girl Charity Tennis Tournament will be hosted at the Palencia Tennis Center Saturday and Sunday, November 5th and 6th. Spectators are welcome and food trucks and a silent auction on site will be held during the tournament.

The Tournament is a Men's & Ladies' Doubles Divisions, 18 and over: 4.5, 4.0, 3.5, 3.0, 2.5 and Seniors 65 and over. Entry fee of \$85 per player includes lunch and drinks, food truck dinner, and tournament T-shirt. Prizes to division winners.

Funds raised will benefit the Delores Barr Weaver Policy Center. The Center serves girls, young women and female identifying youth who are often failed by systems: girls of color, girls in foster care, survivors of human trafficking and girls from underserved communities. The Policy Center tackles the root causes of justice system involvement by changing the policies and practices that unfairly trap girls in destructive cycles. Register for the tournament at [www.seethegirl.org/tennis](http://www.seethegirl.org/tennis).



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# Palencia Community Classified Ads

## St. Augustine Travel Club

The St. Augustine Travel Club will have its next gathering on Thursday, November 10 at 3:00 p.m. at the Southeast Library on US 1 South (nearby SR 206) Our topic will be NORWAY and OSLO -- See the beautiful scenery of this Scandinavian country and its famous fjords, picturesque medieval city of Bergen, traditions of village life, maritime history in the capital Oslo including the Viking ships and the famous Kon Tiki raft. Questions? Call Peter Dytrych at (904) 797-3736.

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### Thought For The Day

Changing a diaper is a lot like getting a present from your grandmother - you're not sure what you've got but you're pretty sure you're not going to like it.  
- Jeff Foxworthy

## The Palencia Press

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### ANCHOR HOME BIBLE STUDY

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Ask Carol B

## Changing Plans During Annual Enrollment

Carol Bogart, Palencia Resident  
904-648-6488  
Carol@AskCarolB.com

### I'm considering changing plans during Annual Enrollment. What do I need to keep in mind?

You have the option each year to keep your current plan, choose a different plan, or switch to Original Medicare.

### Rules for a Medicare Advantage Plan with and without drug coverage (Med Adv) and a stand-alone Prescription Drug Plan (PDP):

You can stay, join, switch, or drop a Med Adv or PDP during the Annual Enrollment Period (AEP) October 15 to December 7 each year.

If you have a Med Adv or PDP Plan and you don't join another plan by Dec. 7, you will be automatically re-enrolled in that same plan.

You can join a Med Adv plan even if you have pre-existing conditions. There's no underwriting with these plans. There are several enrollment periods where you can join a Med Adv or PDP plan for the first time. We will cover this in another article.

If you switch to a new PDP, or Med Adv plan with drug coverage (MAPD), your old PDP plan will end when your new PDP or MAPD coverage begins, which during AEP will start on January 1, 2023.

You can drop your Med Adv plan and return to Original Medicare (Part A and Part B). If you're returning to Original Medicare and joining a stand-alone PDP plan, you don't need to contact your Med Adv plan to disenroll. The disenrollment will happen automatically when you join the PDP plan. You can only do this once during this time.

### Rules for a Medicare Supplement

### Plan (Medigap):

If you have a Medigap policy, you have the option to stay, buy, switch, or drop that policy, but you will most likely be subject to underwriting and may not be able to get the same policy back. There are some exceptions listed below that I will cover in detail in another article.

If you have a Medigap policy, your Medigap carrier can't drop you because the Medigap policy is a guaranteed renewable policy for as long as you pay your premiums.

If you want to buy a new policy, or switch Medigap policies during AEP, in most cases, you won't have a right under federal law to do so without underwriting, unless one of these applies:

- You're eligible under a specific circumstance or guaranteed issue rights;
- You're within your 6-month Medigap open enrollment period.

Once your application is accepted, your new coverage will start on January 1, 2023. It's important to note that you will need to contact your current Medigap policy carrier and ask for coverage to end.

It's important to review your Medicare coverage every year before the Medicare Annual Enrollment Period (AEP). A plan review doesn't cost anything! Consider it like your annual physical. Something else to "check-up" every year. Feel free to reach out to me if you have any questions.

Carol@AskCarolB.com Text: 714-930-7165 Direct: 904-648-6488  
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## Was The First Thanksgiving In St. Augustine?

In 1565, nearly 60 years before the Plymouth "Thanksgiving" feast, a Spanish fleet came ashore and planted a cross in the sandy beach to christen the new settlement of St. Augustine. To celebrate the arrival and give thanks for God's providence, the 800 Spanish settlers shared a festive meal with the native Timucuan people.

Don Pedro Menéndez de Avilés waded ashore on September 8, 1565. The Spanish admiral kissed a cross held aloft by the fleet's captain, Father Francisco Lopez, then claimed Florida for both his God and his country. As curious members of the indigenous Timucua tribe looked on, the 800 newly arrived colonists gathered around a makeshift altar as Father Lopez celebrated a Catholic mass of Thanksgiving for their safe arrival in the newly christened settlement of St. Augustine. At the invitation of Menéndez, the Timucuan then joined the newcomers in a communal meal.

Some Florida historians have argued that this feast—and not the one held 56 years later by the Pilgrims and Wampanoags in Plymouth, Massachusetts—was actually North America's first Thanksgiving. -History.com

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## Donna Mancini Interiors & Flooring 7th Annual Holiday Decor Event Nov. 10th

Donna Mancini Interiors & Flooring's 6th Annual Holiday Décor and Gift Event is Thursday, November 10th from 4 to 8 p.m. Come enjoy the festive atmosphere and check off your gift and decorating list early with fabulous finds in holiday décor and items sure to be crowd pleasers. In addition, furniture, lighting, wall art, and accessories are in stock and ready for delivery just in time for holiday gatherings.



Left to right: Jessica Hoey/Interior Designer, Rebecca Alford/Cabinetry Designer, Donna Mancini/Owner, Susan Hagaman/Retail-Communications Manager.

"It's hard to believe we are hosting this event for the 7th year. We love seeing our Palencia customers and helping them to find the perfect holiday gift items for their family and friends," said owner, Donna Mancini.

For additional information about the event, please contact Donna Mancini Interiors and Flooring, 141 Hilden Rd. #202. Phone 904-810-2027 or email at info@dmiandf.com.



## WGV-Area Social – "1940's USO Canteen Dinner-Dance," On Veterans' Day

Has your social life recovered from the pandemic period yet? A World Golf Village-area party is in production and will happen on Veterans' Day, November 11th at Our Lady of Good Counsel Church, SR16. Doors open at 5:30 p.m.

OLGC past events have been fun: the Lenten Fish Fries, Trivia Nights and the musical soirees known as "The Big Event." This year's 1940's USO Canteen Dinner-Dance will feature a Chicken Parm with Pasta dinner, dancing to your favorite tunes of the 40's and 50's and a "USO Floor Show" featuring local editions of America's Sweethearts – the Andrews Sisters sing-a-likes and a crooner with "old blue eyes." The décor will be "USO Canteen a la World War II" and period costumes are welcome.

This event is a fundraiser for the host OLGC's Veterans Support Group. Tickets are \$30 per person and round tables for eight persons are available for \$240 per table. Advance ticket sales will take place at OLGC Church on Friday, October 21st, from 3:00 p.m. to 6:00 p.m. Cash and checks are accepted. Follow-on ticket sales will be on Saturday and Sunday after church services: Saturdays, Oct. 22, Oct. 29 and Nov. 5 from 5:00 p.m. to 6:00 p.m. and Sundays Oct. 30 and Nov. 6 from 9 a.m. to 10 a.m., from 11 a.m. to 12 noon and from 1:00 p.m. to 2:00 p.m.



For additional information, contact Ed Moitoza at moitozaed@gmail.com (Text 904-501-1326) or Ted Kuchar at tjk309eow@gmail.com (Phone 904-347-7015).

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Visit our website for a history of the Palencia community in photos and articles. Past issues and community news right at your fingertips. Sign-up to get the latest issue delivered right to your email in-box.

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## Our Fall Season Is Off To A Great Start

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

We were so excited to see the turnout on Opening Day with over 48 ladies playing in our first scramble of the fall season. It was nice to see such a great turnout. Our play day chair, Diane Robinson set up a celebratory picture for all members of the Summer Team to be

Winner's:

- Faye Peludat is the Overall Club Champion.
- Maria Nilsson is this year's Overall Senior Club Champion.
- Stephanie Kinsey is the Overall Net Club Champion.



Palencia Women's Golf Association Opening Day Group Photo

recognized with a team picture of all the players and captains who participated in this year's competition. A special thanks to both co-captains Monique Perna and Barb Jacobi for all of their efforts in leading the Palencia team over the last two years in this competition.

All 3 ladies played remarkably well based on the wind and rain that added another element to the competition. Congratulations ladies on your hard earned win. All three of you are very committed to your game and your results show that you can handle anything that Mother Nature chooses to give to you. Well done!

As part of Opening Day, we started this first year event with kicker cash. Darlene Adams, long time member of the WGA, rolled the dice to determine the additional cash to be awarded to the top team.

We would also like to congratulate Rosetta Smith for getting her first Hole-In-One on #3 on October 4, 2022. Rosetta made this milestone achievement look easy and most of us know how difficult it is to get a hole-in-one. She

Three additional teams won cash as well.

2nd Place Team: Cathy French, Chris McCoy, Nicole Murrell and Jeanne Carr.

3rd Place Team: Carol Netzer, Sandy Brandenburg, Angel Brueckman and DeeDee Bandy.

4th Place Team: Faye Peludat, Cary Hanley, Barb McDougall and Cathy Bodenweber.



Congratulations ladies in playing a great team game. We look forward to publishing the October Halloween Fall Scramble #2 results in next month's article.

Team Members & Captains of the Summer League Champions, left to right, Judy Guarino, Pam Ashburn, Staci Luttrupp, Sandy Frames, Sandy Brandenburg, Linda Hoffman, Maria Nilsson, Barbara Jacobi (co-captain), Carol Netzer Faye Peludat, Linda Carucci, Maria Cavanaugh, Cathy French, Tricia Luciano, Chris McCoy, Monique Perna (co-captain), missing are Maggie Butler, Brenda Samet and Stephanie Kinsey.

We would like to also congratulate this year's 2022/2023 Club Championship



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# Women's Golf Association Of Palencia

Continued From Page 6



1st Place - Winning team of the Scramble & Kicker cash, left to right, Karina Blutcher, Linda Hoffman, Sue Lomba, Tricia Luciano and Kim Jacobs, Club Professional.



Darlene Adams rolls the dice as Diane Robinson looks on.



2022/2023 Overall Ladies Club Champion - Faye Peludat with Kim Jacobs, Club Professional.



2022/2023 Senior Champion - Maria Nilsson with Kim Jacobs, Club Professional.

was in great spirits after her success and bought a round of drinks for all of the ladies in the club to celebrate with her.

Our annual flagship event, the Coquina Classic is coming up on November 10th thru 12th. Thursday is a practice round followed by a kick off cocktail party at Cathy French's house. DeeDee Bandy and Stephanie Kinsey, co-chairs have been working really hard on this annual event with the overall theme of the "Mad Hatter." With two days of competition, it should be a lot of fun for everyone. We encourage all ladies to play because we have both a 9 and 18 hole team competition. Breakfast and lunch are included for both days. Our co-chairs are planning some fun obstacle course challenges that are always a lot of laughs!

Some additional dates to put in your calendar for the remainder of the year include: Palencia Couples Championship on Sunday, December 11th. WGA Holiday Scramble and holiday lunch on Thursday, December 15th. We will be finishing out the year with our annual Solheim Cup competition on Saturday & Sunday, December 17th and 18th. We hope many ladies will sign up to join in this fun rivalry between the red and blue teams.



2022/2023 Net Champion - Stephanie Kinsey with Kim Jacobs, Club Professional.



Rosetta celebrates her hole-in-One.

## Surviving The Holidays

Do you find it difficult to be alone during the holidays after the loss of a loved one? The Grief-Share Group, meeting at the Village Church, 4228 Pacetti Road in World Golf Village, will hold a special session and Pot-Luck Luncheon on Sunday, November 13th from 12:00 p.m. to 3:00 p.m. Anyone in the community is invited to join. Please pre-register online at [griefshare.org](http://griefshare.org). Questions? Call Marilyn Costanzo at (571) 216-8190.

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## Custodian Day At Palencia Elementary

By Tiffany Trivedi, Palencia Resident  
Palencia Elementary PTO

National Custodian Day is celebrated every October 2nd, and it recognizes the hard work that these critical people do every day to keep our public spaces fresh, organized and sanitary. Here at Palencia Elementary, our custodians are such an integral part of our daily lives. They are our first line of defense for ensuring our children come to school each

Custodian Marly Prichard, shared that “my favorite thing about my job is the people I’m around every day and I love the sense of community and family that we have developed.”

Shevon Byrd added that “Everyone is like a family, and we all look out for each other in times of need.”

And Pam Burgess agreed stating



Palencia Elementary School custodians are honored as “unsung heroes.”

day with a clean environment; they aid our teachers in keeping each room tidy and they work tirelessly to help keep our lunchroom in tip top shape for each lunch shift. Yet many may not know these “unsung heroes” of PES.


So, let’s meet them... All of our custodians and maintenance workers make PES a truly better place. Our students and faculty know what they love about them, but what do they love about PES? It was an overwhelming theme that the top aspect our custodians love about PES is the faculty, staff and students.

simply “The staff is truly great.”


It appears it’s not just PES but the entire district they feel lucky to be a part of. Eula Toby shared, “I am blessed to work for a good district and I’m blessed to have a job and work with a good staff.”

Another aspect that makes our custodians proud is the product of their hard work each day. Eddie Burgess shared that he loved “keeping the school clean for all the kids.” Toby echoed her sentiments, sharing that “keeping the school

**Continued On Page 9**




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## Your Child's First Visit To The Dentist

By Dr. Marisol Bolivar, DMD, MS  
[www.thetoothcottage.com](http://www.thetoothcottage.com)  
 (904) 429-3387

Did you know...Your little one's first dental visit should be within six months of their first tooth eruption, or by their first birthday? Your child's first visit to the dentist can set the stage for a lifetime of good oral health.

As your baby grows, regular dental visits will be just as important as regular visits to the Pediatrician. This visit is often delayed due to valid concerns of cooperation. However, Pediatric Dentists are specially trained in child development and behavior management. Furthermore, a pediatric dental office will have trained staff and a friendly environment for children. Our goal at The Tooth Cottage is to provide a nurturing environment and build lasting relationships with our patients from infancy through college and instill in them the skills and desire to have a lifetime of good oral health and habits.

### What should we expect for our first visit?

Your help in preparing your child for their first appointment is important. We suggest using positive language to help develop a favorable opinion of the dentist. Reassure your child that the friendly doctor and staff will explain everything to him or her and answer all questions. The first visit to the office can be a challenging and new experience for many children, especially if they have had a

negative experience in another dental office. Parents should not be surprised or embarrassed if their child cries as this is a normal and an age appropriate coping skill. Our staff is skilled at connecting with and assessing the level of cooperation of your little ones. The most important thing to remember is that with regular dental visits, your child's confidence and comfort will grow; laying an important foundation for lifelong dental health. You want your child to feel comfortable and secure when visiting the dentist and at The Tooth Cottage we strive to provide positive experiences.

### What about Fluoride and Sealants?

At The Tooth Cottage we offer an array of services that will grow with your children through the years and put them on the right path for a lifetime of good oral health. However, we understand that no two children are alike and certain patients require a specific approach. We also acknowledge parenting styles vary significantly and we will do our best to accommodate your preferences. At the cottage, we prefer to meet families personally before making any recommendations. Our office staff enjoys practicing conservatively and we are open to discussing a minimally invasive approach when appropriate.

## Palencia Elementary School

Continued From Page 8

safe and clean for all the children and staff" was the favorite aspect of her job.

They also love all the special touches the PTO provides their team. Nelson Chute shared that "I would have to say my favorite things are the gift cards and small trinkets received periodically throughout the year." He also loves the "time off during the winter break as it's beneficial as well."

We also can't forget the simple notion of what a job provides. It affords people the ability to take care of their families, put food on the table and a shelter over their head. Pam Burgess stated her truly favorite thing about her job is being able to "make the car payment."

But above all else, everyone shared they were so proud of their children and families. Many of our custodians have spouses, children and grandchildren,

and they are so proud of the people they have become.

It's important, as parents, to remind our children of ways they can help make our custodian's life a little better. It can be as simple as smiling, saying hello, or saying "thank you" as they pass by in the hallway. They could also make cards or drop notes to them when they want to express their gratitude. However, above all, one of the biggest gestures they can make is to stay tidy, throw their trash away and pick up after themselves.

So, thank you, Eddie Burgess, Pam Burgess, Eula Toby, Marly Prichard, Nelson Chute and Shevon Byrd. We are so grateful for all your efforts that make PES a better place. You are such a critical piece of the school and as Toby concluded, you "always sail our ship in the right direction to get the job done no matter what."

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## Here's Your 'Recession Survival' Checklist

By Renae Aiple, CRPC, Edward Jones Financial Advisor

It's unfortunate, but recessions are a fairly normal part of the economic landscape. When a recession occurs, how might you be affected? The answer depends on your individual situation, but regardless of your circumstances, you might want to consider the items in this recession survival checklist:

**Assess your income stability.** If your employment remains steady, you may not have to do anything different during a recession. But if you think your income could be threatened or disrupted, you might want to consider joining the "gig economy" or looking for freelance or consulting opportunities.

**Review your spending.** Look for ways to trim your spending, such as canceling subscription services you don't use, eating out less often, and so on.

**Pay down your debts.** Try to reduce your debts, especially those with high interest rates.

**Plan your emergency fund.** If you haven't already built one, try to create an emergency fund containing three to six months' worth of living expenses, with the money kept in a liquid account.

**Review your protection plan.** If your health or life insurance is tied to your work, a change in your employment status could jeopardize this coverage. Review all your options for replacing these types of protection. Also, look for ways to lower premiums on home or auto insurance, without significantly sacrificing coverage, to free up money that could be used for health/life insurance.

**Keep your long-term goals in mind.** Even if you adjust your portfolio during times of volatility, don't lose sight of your long-term goals. Trying to "out-smart" the market with short-term strategies can often lead to missteps and missed opportunities.

**Don't stop investing.** If you can afford it, try to continue investing. Coming out of a recession, stock prices

tend to bottom out and then rebound, so if you had headed to the investment "sidelines," you would have missed the opportunity to benefit from a market rally.

Revisit your performance expectations. During a bear market, you will constantly be reminded of the decline of a particular market index, such as the S&P 500 or the Dow Jones Industrial Average. But instead of focusing on these short-term numbers, look instead at the long-term performance of your portfolio to determine if you're still on track toward meeting your goals.

**Assess your risk tolerance.** If you find yourself worrying excessively about declines in your investment statements, you may want to reevaluate your tolerance for risk. One's risk tolerance can change over time — and it's important you feel comfortable with the amount of risk you take when investing.

**Keep diversifying.** Diversification is always important for investors — by having a mix of stocks, mutual funds and bonds, you can reduce the impact of market volatility on your portfolio. To cite one example: Higher-quality bonds, such as Treasuries, often move in the opposite direction of stocks, so the presence of these bonds in your portfolio, if appropriate for your goals, can be valuable when market conditions are worsening. (Keep in mind, though, that diversification cannot guarantee profits or protect against all losses in a declining market.)

A recession accompanied by a bear market is not pleasant. But by taking the appropriate steps, you can boost your chances of getting through a difficult period and staying on track toward your important financial goals.

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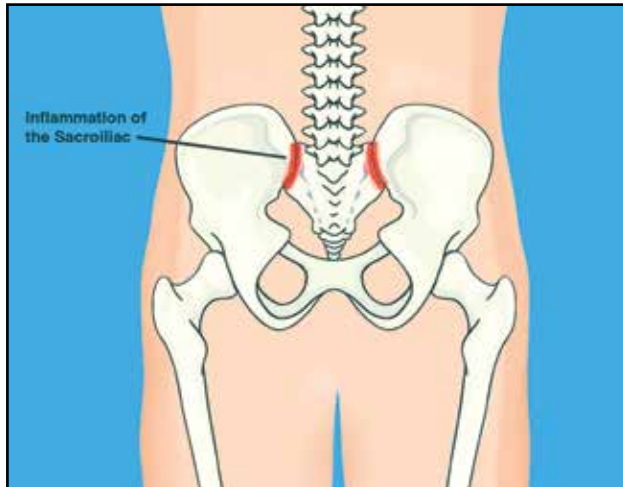
## SIJ Dysfunction

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

“SI” or “SIJ” stands for the sacroiliac joint. The pelvis forms a stable ring using three bony structures, two side pieces call the ilium and a keystone in the middle, called the sacrum. The SIJ is where the sacrum and ilium come together on the right and left legs. This stable ring transmits forces from the ground, into the legs to the spine.

The SI joints are not supposed to move much. They should “wobble”, allowing for a little motion with walking, sitting, or standing. The SIJ moves quite a bit during childbirth to open the birth canal, which is why the SI joints are more mobile in women than men. But that said, excessive or imbalanced movement can be problematic and painful for women or men. Such imbalances can occur with asymmetrical movements, such as habitually crossing one leg over the other or sleeping on one side more than the other. Golfing can also create imbalance by producing a significant torque through the stance or lead leg. Motor vehicle accidents, falls, hard or miss-steps off curbs or in a hole can also jar the joint resulting in pain that may not be seen until weeks later.

A few weeks ago I encountered a woman with SI joint dysfunction and pain, which is the very reason for this month’s topic. Unfortunately, she has been in pain for quite some time, but we are making progress. Because of her



Sacroiliac joint dysfunction is often mistaken for a lower lumbar problem due to the pain manifesting in the lowest portion of the back/pelvis. It can also produce pain in the buttock region but rarely manifests down the leg. Pain is usually experienced more in sitting than standing.

SIJ imbalances, also referenced as pelvic obliquity, she has developed a difference in her leg-length, further creating changes in the lower extremity and low back musculature.

Treatment can be difficult but not impossible. If one SI joint moves to little (hypomobile) and the other too much (hypermobile), the body tries to provide ability to the hypermobile joint overusing muscles. This is difficult because there are few muscles that cross the SIJ. But through treatment of myofascial trigger points, restoring balance to the SIJ, and retraining using specific exercise, SIJ dysfunction can be overcome.

SI joint dysfunction is more common than people think, and often mistaken for a lower lumbar problem due to the pain manifesting in the lowest portion of the back/pelvis. It can also produce pain in the buttock region but rarely manifests down the leg. Pain is usually experienced more in sitting than standing. It can also be felt in the transition of sit-stand. Although early intervention is best, chronic cases can be treated with success, as with my current female patient.

If you think you may have SI joint dysfunction, consult your MD or PT and become fully functional again.

Rob Stanborough is a physical therapist with



Through treatment of myofascial trigger points, restoring balance to the sacroiliac joint, and retraining using specific exercise, SIJ dysfunction can be overcome.

over 20 years of experience. He is president and co-owner of First Coast Rehabilitation, a Senior Instructor for Myopain Seminars ([www.myopainseminars.com](http://www.myopainseminars.com)) and co-author of *Myofascial Manipulation: Theory & Application, 3rd ed* by Proed Inc. He is certified in manual therapy, a Fellow of the American Academy of Orthopaedic Manual Therapists and has presented on the topic of soft tissue dysfunction in a variety of venues. Read previous columns posted on [www.firstcoastrehab.com](http://www.firstcoastrehab.com).

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## Cynthia Grant Is The New Property Manager For Palencia POA



**Cynthia L. Grant, CAM**

The Palencia POA Board of Directors recently decided to move the POA business from FirstService Residential to Vesta Property Services. The following is an introduction to the new Community Association Manager.

We are pleased to welcome Cynthia Grant as your new Property Manager for the Palencia POA. Cynthia got her HOA experience working for Ginn Development in Palm Coast. She brings more than nine years of experience in property management, with the past 3 years in Construction/Project Management as a specialized field. Cynthia has been a licensed CAM for nine years.

“I am looking forward to my new role as your Community Association Manager,” said Cynthia. “Outside of

work, I enjoy boating, golf, and tennis and my eight amazing grandchildren.”

You can reach Cynthia Grant by email at [cgrant@vestapropertyservices.com](mailto:cgrant@vestapropertyservices.com) or by calling the Vesta St. Augustine Office at 904-747-0181 ext. 255, Monday thru Friday 8:30 a.m. to 4:30 p.m.

## Palencia Ladies Perform Well At Ponte Vedra Interclub Competition



**Palencia WGA 9-Hole Players, left to right, Jeanne Carr, Debra Bienert, Liz Pound, Dee Dee Bandy and Nicole Murrell.**

It was a beautiful Fall day when the Palencia WGA Ladies 9-Hole players engaged in the first 9-Hole Interclub competition at the Ponte Vedra golf course. Our Palencia team performed very well on the beautiful but tough Ocean Course. Liz Pounds’ team

placed third in the front 9 competition and Nicole Murrell and Jeanne Carr’s team placed second in the back 9 competition. As a bonus, Jeanne’s team witnessed one of the players in their foursome get a Hole-In-One as well. Great job ladies!

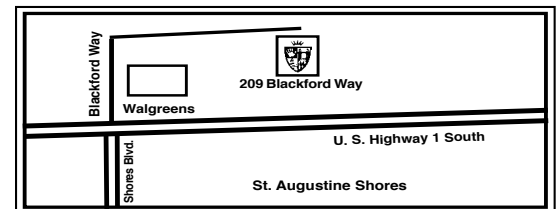


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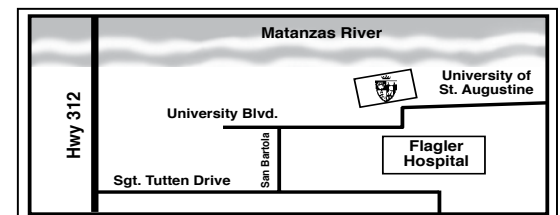
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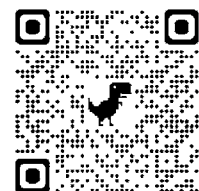


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## Reminders About Preserve Area In Palencia

Palencia Residents: If your home backs to a preserve area or an upland buffer, please ensure that you are not tampering with these areas as they are protected. St. Johns River Water Management Company governs our preserve areas and will fine owners a minimum of \$3,000.00 if the area is altered in any way or personal items are added to the area. We have noted recent inspections and want to make owners aware. Anything that overhangs your property can be cut back to your property line. If you have altered the protected preserve areas, please contact management so we can assist you in getting the protected area back into compliance.



Please note additionally, individuals are not permitted in the Marshall Creek CDD preserve areas. If you see this activity, please notify management. SJSO will be contacted if this is ignored. Your attention is appreciated as we have been receiving repeated reports on this type of activity.

Katie Hollis, LCAM  
Marshall Creek CDD General Manager

## Nease Swim & Dive Team Scored Highest At Frank Holleman Invitational

By Susan Rieger



Nease had 2nd place finishes for both the boys and girls teams at the recent Frank Holleman swim meet at Planet Swim Aquatics. Swimmers shown are, top row, left to right: Malia Davidson, Emma Mudgett, Palencia resident, Kate Rieger, Jackson Wilcox, Dylan Ramos and Natalie Padgett. Bottom row Matthew Kozial, Ryan Kruger, Gianmarco Palacios and Joseph Wyatt, Palencia Resident.

Saturday, September 17th, was spent at the pool for 15 area public high school swim teams participating in the 2nd annual Frank Holleman Invitational held this year at Planet Swim Aquatics. There were many great swims to turn one's head. Congratulations to all teams, coaches, volunteers and families for their participation. Nease Swim and Dive was the host of the event, both the boys and girls team finished in second place. Collectively our Nease Swim and Dive team scored

the greatest amounts of points. Diver Aaron Storlie gained a first place ranking with 244.50 points

Over 400 non-perishable food items were also collected at the meet to help support the Homeless Coalition of St. Johns County.

Coach Frank Holleman is a popular legend in the swimming world coaching young athletes on how to perform their best in swimming. He is now retired but never far from the water to catch as many races as possible.

## Pro Golfer Len Mattiace Funds Scholarship For Nease High School Athletes

By Susan Rieger

Nease High School alumni class 1986 and pro golfer, Len Mattiace, will be funding a 3K sponsorship/scholarship for students attending the school. Annually, \$1,000 will be designated to go to a male and female athlete in addition to a \$1,000 gift going to the Golden Panther Booster Club. Sponsorships, along with student athlete scholarships, are vital to the funding of high school sports and the future of athletes. St. Johns county does not allocate funds towards the district high school athletic program. It is up to the individual sports teams to raise funds in order to cover their specific needs. With the growing costs associated with providing our athletes an elite environment the teams fall short and sponsorship funds fill the gap. Each sports program at Nease High School is part of the more broad Golden Panther Booster Club which has 501C3 status so your generosity is also tax deductible.



Pro Golfer Len Mattiace



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## Ask A Certified Master Gardener More Fall Tree Pruning And A Great Project For The Kids!

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

My September article outlined basic information on tree pruning and this article focuses on more specific tree pruning for our Palencia trees to make them storm and disease resistant. Read on as well for a wonderful project for Palencia children.

The basic goal of tree pruning is to remove branches for clearance, reduce risk of breakage, or to reduce the size. Specifically, you want to: Keep it healthy by removing dead, diseased, or injured branches; Keep it strong by removing or reducing the length of stems or co-dominant stems that compete with the main leader; Keep it uniform by removing branches that cross or touch each other; and Keep it minor by tackling minor pruning and leaving major pruning to a certified arborist if your tree is taller than 15 feet.

Plants that produce flowers on current season growth such as abelia, crape myrtle, hibiscus and rose are usually pruned while dormant or just before the spring growth flush. Developing shoots can be pinched to encourage lateral branching which will enhance the flower display.

It is best to prune trees such as oaks, mahogany, olive, hickory, and other large shade trees either during the dormant season or just following a growth flush. They can be pruned at other times but try to avoid pruning when trees are just emerging from dormancy. Most evergreens such as Podocarpus, jasmines, holly, boxwood, ligustrum, juniper and wax myrtle can be pruned anytime. Terminal growth of pines can be controlled by removing one-half of the candle in the spring just prior to needle expansion. Pine candles are a distinctive bud that display as silvery white during the winter and look like their name implies - candles.

Fruit trees can be pruned during the dormant season to enhance structure or just after blooming to remove dead branches.

Here are a few more specific tips for three tree types in Palencia.

### Crape myrtles:

- Remove suckers (small sprouts that can develop along main stems or roots).
- Remove crossed, damaged, or diseased branches. For crossed branches, remove the weaker of the two limbs that are crossing or rubbing.

- Practice tipping crape myrtles (not to be confused with topping) which involves pruning just the tips of the one-year old branches which are about the width of a pencil. This gives the tree a nice, neat rounded overall appearance.

Many homeowners and landscape professionals practice topping - commonly called "crape murder" which can be very damaging to the tree. This practice results in a "witch's broom" appearance - a tree that is no longer in proportion with numerous longer more unstable branches. Although topping may result in larger blooms, the flowers will also grow on thinner, weaker branches that will eventually droop, especially after rain, and are therefore at risk of breakage. Topping can also shorten the life of your tree as it is much more susceptible to disease.

### Palm Trees:

- When it comes to pruning palm trees, less is usually better. Refrain from

pruning your palms by subjecting them to what is called "hurricane pruning" or "hurricane cutting," where all but a few fronds are cut off.

- Remove only the fronds that are completely brown and that hang below the 9 o'clock or 3 o'clock position. If you hire a professional, make your wishes clear to them and explain that you want your palms to have a rounded canopy, not a mohawk!

- The objective for palm health is only to remove the dead growth.

### Oak Trees:

- For oak trees, you want to leave the lower branches. They serve as a structural reinforcement. This is particularly crucial during storm season.

- There is professional disagreement among arborists on whether to retain or remove Spanish moss, but it can be done to produce a cleaner looking tree.

### Jacksonville Zoo Needs Your Help



Lastly, there is a wonderful opportunity to engage your children in both plant life while providing assistance for needy animals at the Jacksonville Zoo. Many zoo animals require a natural food source as part of their diet and also to encourage foraging behaviors. One essential part of their diet includes tree branches that still have leaves attached. They have a need of donations of tree branches from the following types of trees:

- Sycamore (Platanus occidentalis)
- Wax myrtle (Morella cerifera)
- Sweet gum (Liquidambar styraciflua)
- Sugar berry (Celtis laevigata)
- Willow (Salix caroliniana)
- Mulberry (Morus alba)
- River birch (Betula nigra)
- Banana leaves (Musa acuminata)
- Beauty berry (Callicarpa americana)
- Bottlebrush (Melaleuca viminalis)
- Elm (Ulmus alata, Ulmus americana, & Ulmus parvifolia)
- Grapevine (Vitis rotundifolia, Vitis vulpina, & Vitis cinerea var. floridana)
- Hibiscus (Hibiscus rosa-sinensis)
- Hickory (Carya aquatica, Carya glabra, & Carya illinoensis)

To help provide this needy food source for the animals at the Zoo, and to schedule a drop off, you can either email nelsena@jacksonvillezoo.org or call the Zoo at 904-757-4463. Be sure to also capture some great photos with your children helping out and send them along for the "Spotlight on Palencia!"

*Do you have garden questions in which you would like help? I live in Palencia, so please email me at norie.flowers@outlook.com. Facts contained in this article are derived from the University of Florida Institute for Food and Agricultural Sciences (IFAS).*

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Polly Swindull

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## Why Are We So Divided By Moral And Political Issues?

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

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

Pro-choice or pro-life? Pro-gun control or pro-gun rights? LGBTQIA-affirming or denying? Pro-immigration or anti-immigration? Left or right? Liberal or Conservative? Democrat or Republican? Why are we so divided by moral and political issues? To understand why, we would need to start with an exploration of our common evolutionary heritage. Fortunately, John Haidt (along with countless anthropologists, historians, philosophers, and moral psychologists), has done the groundwork for us in his book *The Righteous Mind: Why Good People are Divided by Politics and Religion* (2012).

Haidt develops the analogy that the righteous mind is like a tongue with six taste receptors. According to Haidt, morality is like cuisine: it's a cultural construction, influenced by accidents of environment and history, but it's not so flexible that anything goes. Moral matrices vary, but they all must please righteous minds equipped with the same six social receptors. Haidt calls these receptors moral foundations. According to Haidt's Moral Foundations Theory, there are six psychological systems that compromise the universal foundations of the world's many moral matrices: Care/harm, Liberty/oppression, Fairness/cheating, Loyalty/betrayal, Authority/subversion, and Sanctity/degradation. Haidt's research has shown that liberals and conservatives tend to value and prioritize these moral matrices differently.

The Care/harm foundation has deep evolutionary roots in the adaptive challenge of protecting and caring for children. Today, it has expanded to many more classes of vulnerable populations. The moral matrix of liberals, in America and elsewhere, rests more heavily on the Care foundation than do the matrices of conservatives.

The original triggers of the Fairness/cheating foundations are acts of cooperation or selfishness that people show toward us. When people show signs that they can be trusted to reciprocate, we feel pleasure, liking, and friendship. When people try to cheat us or take advantage of us, we feel anger, contempt, and even disgust. On the left, the Fairness foundation is expressed in terms of concerns about equality and social

justice. On the right, the Fairness foundation is expressed in terms of proportionality—the idea that people should be rewarded in proportion to what they contribute, even if that guarantees unequal outcomes.

The Loyalty/betrayal foundation is part of our innate preparation for meeting the adaptive challenge of forming cohesive coalitions. The original trigger for the Loyalty foundation is anything that tells you who is a team player and who is a traitor. This foundation teaches us to love loyal teammates and to hate traitors. The left tends toward universalism and away from nationalism, so it often has trouble connecting to voters who rely on the Loyalty foundation.

The Liberty/oppression foundation evolved in response to the adaptive challenge of living in small groups with individuals who would, if given the chance, dominate, bully, and constrain others. The original triggers therefore include signs of attempted domination. The current triggers include almost anything that is perceived as imposing illegitimate restraints on one's liberty, including government (from the perspective of the American right). For liberals—who are more universalistic and who rely more heavily upon the Care/harm found—the Liberty/oppression foundation is employed in the service of underdogs, victims, and powerless groups everywhere. For conservatives—who tend to be more parochial—the Liberty/oppression foundation and the hatred of tyranny supports many of the tenets of economic conservatism: don't tread on me, don't tread on my business, and don't tread on my nation.


The Authority/subversion foundation is based on the evolutionary role of authority in creating moral order. The current triggers of the Authority/subversion foundation include anything that is construed as an act of obedience, disobedience, respect, disrespect, submission, or rebellion, regarding authorities perceived to be legitimate. Current triggers also include acts that are seen to subvert the traditions, institutions, or values that are perceived to provide stability. As with the Loyalty foundation, it is much easier for the political right to build on this foundation than it is on

Continued On Page 20

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## Wrigley's Field Of View Bag People Fly

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

I've often wondered why the bag-people fly? I mean, they have pictures of both their little bag-sons standing by strange machines that jump into the air.

Finally, I went to the flying barn with the bag-man to help him volunteer (another strange custom) handing out four-wheelers to some high powered, professional stick men who were playing in a contest! And guess what? They actually came to town on the flying machines. Some of them even had their dogs with



them! Then, after the contest they came back and jumped into the air again and flew off.

I would love to try that, just once. It must be a great feeling to go up in those machines and disappear into that big blue sky, then reappear somewhere far away. Just like the Palencian birds.

And you know why they fly around? Because they can!

Visit the website [www.palenciapress.com](http://www.palenciapress.com) for back issues and read all of Wrigley's columns.

## Marshall Creek CDD Fishing Reminder

Fishing or otherwise trespassing in the limited common area in Marshall Creek CDD is not permitted (this is the area between the rear of a home and the lake). Walking, swimming, or boating in the lakes is not permitted. Fishing is only permitted in the Marshall Creek CDD common areas and the county park pond off Palencia Village Drive. Thank you for helping us help the privacy of our neighbors.



## Bunker Play - It Could Be Your Favorite Shot, No Really!

Tips from Laura Baugh  
Certified PGA Teaching Professional  
The Palencia Golf Club  
[laura@laurabaughgolf.com](mailto:laura@laurabaughgolf.com)

Hello Fellow Golfers,  
Start with a pre-shot routine, picture in your mind the shot you'd like to hit. Have a slightly wider stance with your feet aimed to the left of your target (open) and your weight slightly forward inside your left foot.

Take a bit of sand and keep the club face open, just as you had the club face at address keep it that way though impact. As if you were serving pancakes, do not turn the spatula (club face) over, make sure you deliver the "pancakes to the plate."

Always commit and accelerate through the ball; if you don't the ball will stay in the bunker, so commit! You should take some sand... the more sand you take the more aggressive your swing needs to be.

Your expectation will change as you get better and better, maybe you first start out just wanting to get it out of the bunker and onto the green but then you will feel like you can get it up and down and then, pretty soon, you'll visualize yourself hitting it close to the hole or even in the hole.



**Sequence** — a word we hear a lot in golf these days. One of the most important moves in your golf swing is to completely load the right side before you transfer your power through to the left — that's your sequence.

One simple thought can make all the difference: it's that "imaginary pause" at the top of your golf swing where you have transferred your power to the right side. If you need personalized help, please contact [www.laurabaughgolf.com](http://www.laurabaughgolf.com)

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## Newcomers Of North St. Johns Announces Nov. Luncheon At Ruth's Chris Steak House

By Michele Oliver

Newcomers of North Saint Johns (NNSJ) invites members to join the fun at our November luncheon on Tuesday, November 15 at Ruth's Chris Steak House, 814 A1A North, Suite 103; Ponte Vedra Beach. The event features a delicious lunch and member-model fashion show with clothing and accessories provided by Chico's Sawgrass Village, Ponte Vedra Beach. Show moderator is Linda Fazio, store manager.

NNSJ members are also encouraged to support the OLGFC Food Pantry with our annual Food Drive. Canned beans and vegetables; dry rice (up to 3-pound bags) and other unopened, non-perishable food items are welcomed. No glass, please. Monetary donations are accepted with cash or checks made payable to OLGFC with Food Pantry on memo line.

Doors will open at 10:30 am. Cost for the luncheon and program is \$36 for members. All reservations must be received by November 4, 2022. Seating is capped at 100 members. For further information about the luncheon and membership, please go to the NNSJ website at <https://newcomersofnorthstjohns.org>.

Luncheon includes entrée choice of 4-ounce Petite Filet or Vegetarian Broccoli Steak with Onion and Bell Peppers. Side dishes include Creamed Spinach and Garlic Mashed Potatoes, served Family-Style. Dessert is a Mini Cheesecake topped with Fresh Berries.

Beverage choices include choice of

Soft Drinks, Iced Tea or Coffee. A cash bar is also available.

Our fashion show will showcase Chico's apparel which is designed to be simple, versatile and beautiful with a "no fail" formula for chic! Clothing choices appeal to all shapes and sizes.

Our member models include: Martha Amico (Segovia community); Mona Arslanian, Margo Berzito and Jean Weller (Shearwater community); Brenda Blackburn and Kristen Cohen (Palencia community); Suzanne Cote (Walden Chase community); Janice Lucy (Oxford Estates community); and Dottie Townsend (WGV Cascades community).

"We're looking forward to a wonderful show with our fabulous member models wearing the latest the fall and holiday fashions from Chico's," said Co-President Pat Lett.

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!

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

"We're also looking forward to adding events that will bring together our members from shared ZIP codes, so be on the lookout for more fun activities," said Co-President Judy Porter.



## Why Are We So Divided By Moral And Political Issues?

Continued From Page 18

the left, which often defines itself in part by its opposition to hierarchy, inequality, and power. However, in light of the January 6, 2021 insurrection at the U.S. Capitol, one would have to question the loyalty of far right groups to democracy and democratic institutions.

The Sanctity/degradation foundation evolved initially in response to the adaptive challenge of what Paul Rozin coined as the "omnivore's dilemma": omnivores must seek out and explore new potential foods while remaining wary of them until they are proven safe. Omnivores therefore go through life with two competing motives: neophilia (an attraction to new things) and neophobia (a fear of new things). People vary in terms of which motive is stronger. Liberals score higher on measures of neophilia (also known as "openness to experience"). Conservatives are higher on neophobia; they prefer to stick to what's tried and true, and they care a lot more about guarding borders, boundaries, and traditions.

The Sanctity/degradation foundation evolved from the omnivore's dilemma to the broader challenge of avoiding

pathogens, parasites, and other threats that spread by physical touch or proximity (think about how this was activated during the COVID-19 pandemic). The original triggers include smells, sights, and other sensory patterns that predict the presence of dangerous pathogens in objects or people. The current triggers are extraordinarily variable and expandable across cultures and eras. A common and direct expansion is to out-group members, particularly toward immigrants. Plagues, epidemics, and new diseases are often brought in by foreigners—as are many new ideas, goods, and technologies—so societies face an analogue of the omnivore's dilemma, balancing xenophobia and xenophilia.

The answer to the question of why we are divided by moral and political issues is not because some people are good and others are evil, but because we have taste receptors or multiple moral foundations and we tend to value and prioritize these foundations differently, as with taste. Therefore, to create greater civic dialogue, we need to expand our palate and consider the value of each of the foundations and interpretations.

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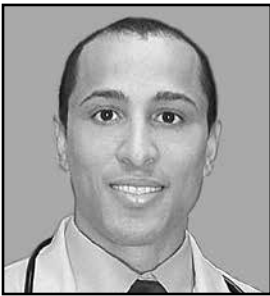
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## Your Pet's Oral Health Assessment And Treatment

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

It's important to have your pet's teeth checked on a regular basis. As a matter of overall health, your dog or cat's mouth should receive a dental examination, cleaning and treatment on a yearly basis. And, pets with smaller mouths, such as pugs, chihuahuas and Siamese cats may need to be seen more often.

### First Oral Assessment

When examining the mouth, your veterinarian will investigate your pet's teeth, gums and tongue, and inspect for any diseased or broken teeth that may need treatment.

One of the best ways to prevent dental disease in your pet is to brush his or her teeth on a daily basis, removing plaque and bacteria.

Most cats and dogs are uncomplaining animals. Buddy or Bella may have a painful fractured tooth and not show any signs until he or she starts dropping food. Other signs of tooth or gum disease may involve a change in appetite or extreme salivation.

When brushing your pet's teeth, use only toothpaste specifically designed for dogs and cats as human toothpaste can upset your pet's stomach.

Since some pets will not permit having a veterinarian examine their teeth, or if it is determined that dental work is required, your vet will choose the appropriate anesthetic for your pet.

Slowly introduce your pet to the process of tooth brushing. You do not want to make it a traumatic experience for your pet or it will only make it harder for both of you in the future.

While your pet is under anesthesia, the vet can more thoroughly inspect

each tooth and provide appropriate treatment as well as scaling and polishing the teeth.

Start by massaging your pet's lips with your fingers in a circular motion once daily. When your pet is comfortable with this, start massaging the gums and teeth. Continue this process until your pet becomes secure with this routine.

Dental radiology is used to help the veterinarian visualize the roots of the teeth as well as bone disease below the gum line. Dental X-rays are the core diagnostic modality of veterinary dentistry. Dental radiographs assist in detecting hidden painful pathology, estimating the severity of dental conditions, assessing treatment options, providing intraoperative guidance, and also serve to monitor success of prior treatments.

When you are both comfortable, start brushing the teeth in small circular motions with the toothbrush or gauze but do not use toothpaste yet. You want to make sure to focus on the gum lines when you are brushing.

By the time your pet is a year old, you should schedule a thorough oral assessment with your vet. This is to treat any issues while preventing other problems from progressing.

### Tips For Brushing Your Pet's Teeth

A special toothbrush specifically designed for dogs and cats can be obtained from your vet or try brushing by wrapping soft gauze around your finger.

The final step is brushing your pet's teeth with an approved dog or cat toothpaste. Keep cleaning sessions short and positive and both you and your pet should walk away smiling!

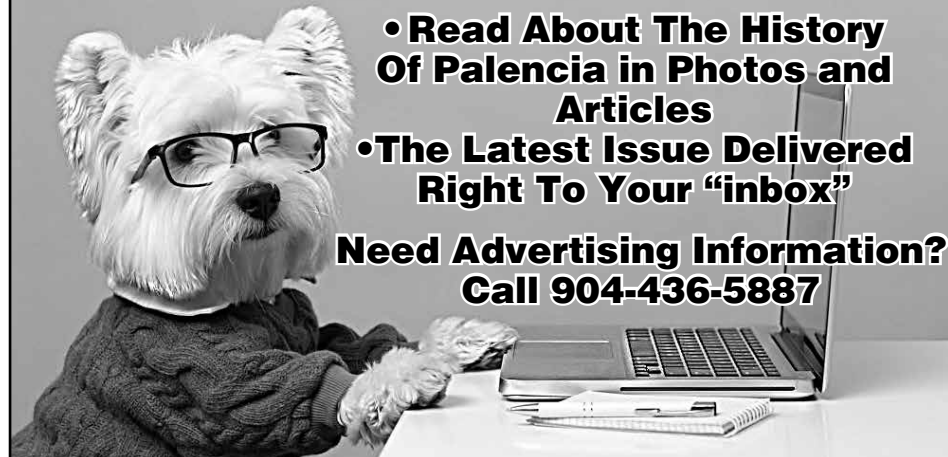
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## Giving God Thanks!

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

Few of us remember the old Ma and Pa Kettle characters from some of the movies in the '40s and the '50s. The Kettle family were country hicks, and Ma Kettle, played by Marjorie Main, was a particularly fearsome presence.

But even though we may not remember, we can still watch these movies on DVD. Rev. Richard Fairchild recalls one such scene: "In a classic scene that was to be found in many of the episodes, Ma Kettle would bang the triangle on the porch, and from every corner and crevice around the yard hordes of screaming, yelling children would pour into the house fighting for a place at the table. Then Ma, in her best stentorian tones would holler, 'Hold it!' and everyone would freeze in silence. Pa Kettle would roll his eyes heavenward, tip his hat, and say, 'Much obliged.' And immediately the melee began as abruptly as it had stopped."

Fairchild goes on to say, "God calls us to much better, my friends, than a tip of the hat."

For many years I have been a proponent of bringing worship to the family table. Thanksgiving is a wonderful opportunity to practice the presence of Christ at your table. In doing this, we give God, who created all, more than a tip of the hat. Below are suggestions for your Thanksgiving Table.

You can read together or have one person read this Psalm as you gather with family and friends around your thanksgiving table.

### Psalm 100

#### A Psalm of thanksgiving.

1 Make a joyful noise to the Lord,

all the earth.

2 Serve the Lord with gladness; come into his presence with singing.

3 Know that the Lord is God.

It is he who made us, and we are his; we are his people and the sheep of his pasture.

4 Enter his gates with thanksgiving and his courts with praise.

Give thanks to him; bless his name.

5 For the Lord is good; his steadfast love endures forever and his faithfulness to all generations.

Then, join in a responsive reading with one person as the Reader and others read the Family part.

Reader: Rejoice in the Lord always! Again, I say rejoice!

Family: Thank you, God, for so many wondrous gifts.

Reader: For our homes and families, for our church and friendship, for food and fellowship.

Family: Rejoice in the Lord always. Again, we say rejoice.

Reader: Thank you, God, for new life in Jesus Christ, for love, for belonging and for this time of thanks and praise.

Family: We all now rejoice and feast in the gifts and grace of Jesus Christ our Savior.

Other options include each person sharing what they are thankful to God for on this Thanksgiving Day, followed by your families traditional blessing over the meal.

May the Creating, Redeeming, and Sustaining God be present at your table on this Thanksgiving Day and always.

Grace, Peace and Love.

## Grief Support Group Meets At Village Church

Do you find it difficult to be alone during the holidays after the loss of a loved one? The Grief-Share Group, meeting at the Village Church, 4228 Pacetti Road in World Golf Village, will hold a special session and Pot-Luck Luncheon on Sunday, November 13th from 12:00 p.m. to 3:00 p.m. Anyone in the community is invited to join. Please pre-register online at [griefshare.org](http://griefshare.org). Questions? Call Marilyn Costanzo at (571) 216-8190.



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**1 Chronicles 16:34**  
**"Give thanks to the LORD, for he is good; his love endures forever."**

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Holy days and Holidays - See website

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

Father Guy Noonan  
Pastor

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

## First Choice Flooring Launches The Grand Opening Of Its North Florida Store Near Palencia



St. Augustine resident Denny Bradshaw is the owner of First Choice Flooring, 6236 U.S. Highway 1 North. Bradshaw, and his wife Jessie, are proud parents of two St. Augustine High School students.

First Choice Flooring, a leading specialty retailer of hard-surface flooring and carpet, has opened its doors just south of Palencia at 6236 U.S. Highway 1 North.

A family owned and operated business with more than 25 years of experience, First Choice Flooring specializes in hardwood, tile, carpet, laminate, LVP and many other types of flooring.

"First Choice Flooring is thrilled to open our doors in North St. Augustine," said Denny Bradshaw, owner. "Our experience in product knowledge and installation is what sets us apart from our competition. We buy direct from manufacturers and work closely with local

distributors to give our customers the best pricing and value possible."

Along with professional installation, First Choice offers services such as demolition and disposal of wood flooring and bathrooms, as well as moisture testing of concrete and wood subfloors.

"We are excited to introduce both professional customers, as well as homeowners, to our one-stop solution for their flooring needs with an extensive selection of flooring options," added Bradshaw. "We offer unmatched service and quality flooring at unbeatable prices. With our free design services, we look forward to helping every customer turn their vision into reality."

### Save The Date!

### Palencia Christmas Tree Lighting Is December 2nd

Experience the Magic of Christmas and help kick-off the holiday season at the annual Palencia Tree Lighting on December 2nd on Market Street starting at 5:30 p.m.

All the good little boys and girls can hand over their Christmas wish list to Santa during the event which will include vendors, holiday music, hot chocolate, cookies and lots of fun. Along with Santa, there will be horse and carriage rides and food trucks.

Everyone is invited to this free community event which is a Palencia tradition. The festivities begin at 5:30 p.m. Don't be late!



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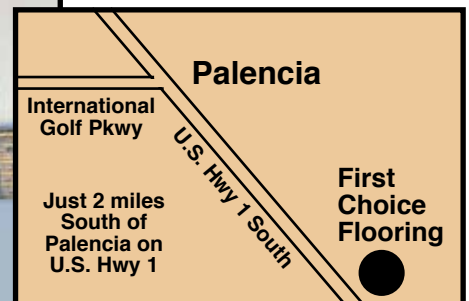
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**We are a locally owned Family Business with over 25 years experience in Flooring Sales & Installations**



**First Choice Flooring**  
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 Office 904-481-8435



## Protect Yourself From A Contractor Scam

Clouds aren't the only things that roll in with hurricanes or other types of severe weather. Home repair scams arrive in the aftermath of storms as shady contractors cash in by delivering substandard or incomplete work. Help protect yourself, your money, and your home from repair rip-offs by learning to spot the red flags.

### What are warning signs of a shady contractor?

Be watchful of the following tactics. And remember, trust your gut. If you don't get a good feeling about the contractor, don't use them.

- **Offers unsolicited services:** If a contractor stops by and gives you an unexpected estimate for projects like driveway sealing, chimney rebuilds and roof repair.

- **Has "material left over":** Be cautious if the quote includes a reduced price on the work because of "materials left over from a job down the street".

- **Home demonstration discount:** If the quote includes a discount for using your home as a demonstration.

- **Extra pushy:** Employs pushy door-to-door sales tactics.

- **Limited time offers:** If the contractor says you need to place a deposit immediately to secure a spot in his schedule or to get a good price on material.

- **Not local:** Appear to be from out of town or working out of a pickup truck.

- **Demands immediate payment in full:** You should not pre-pay for any work.

- **Accepts cash only:** Always a red flag.
- **Provides no written contract:** All the details of the work should be written out in advance.

- **No references:** And are not willing to produce them.

- **No insurance or licensing:** Fails to provide proof of insurance and proper licensing.

- **Finance through a friend:** Suggest financing or recommend financing through someone they know.

- **Ask you to secure any required permits:** Most communities require the contractor to acquire the proper permits.

- **Not insured:** Don't take promises of insurance compensation for any repairs.

### Ways to protect yourself from shady contractors

When looking for a contractor to remodel, renovate your home or to help you recover from a weather disaster, consider these tips.

- Get multiple quotes from local established businesses.

- Take time to make your decision.

- Do your research. Look into professional affiliations and Better Business Bureau reports, and follow up on references from previous clients.

- Check for up-to-date licenses, and verify insurance protection.

- Insist on written estimates and a contract that includes contact information, important dates, and a breakdown of costs.

The National Association of Home Builders offers additional tips for hiring a dependable professional contractor ([www.nahb.org](http://www.nahb.org)). Before you hire any contractor for storm-related repairs, contact your insurance agent to be sure repairs will be covered.

*Palencia neighbor, and State Farm Agent, Craig Dewhurst cares about helping you and your family help manage the risks of everyday life, recover from the unexpected, and realize your dreams. Call his office at 904-940-9740.*

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