



News For And About Residents Of The Palencia Community

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PRESS

AUGUST 2023

Pirate's Bounty At Palencia Elementary Helping Food Insecure



Palencia Elementary School students Emma Denson, Lennon Koehler, Holden Koehler and Bennett Koehler help with fundraising efforts for Pirate's Bounty at the Palencia Publix.

The Pirate's Bounty program at Palencia Elementary School is run by the PTO with the generous help of Palencia resident volunteers. Serving an average of 60 students per week, families in need are identified by contacting those who are eligible for the free or reduced lunch program through St. Johns County. See Complete Article On Page 14.

Teamwork Makes The Dream Work In Palencia Women's Golf



Palencia Women's Golf recently had their first match at St. Johns Golf Club. Left to right, Carol Netzer, Faye Peludat, Maria Nilsson, Linda Hoffman, Barb Jacobi and Cathy French.

It's excitement on and off the course for the Women's Golf Association of Palencia. The recent election added Faye Peludat as President and Maria Nilsson as Vice President. Remaining in position from previous years are Marge Stancill as Secretary, Sandy Brandenburg as Treasurer, Sandy Frambes as Technology Officer, Diane Robinson as Play-Day Chair for 18-hole players and Ann Bell for 9-hole players. See Complete Article On Page 6.

Palencia Does Wimbledon: Game, Set, Match

By Marcia Oltz, Palencia Resident

Instead of watching Wimbledon on TV July 15th, Palencia's tennis enthusiasts decided to serve up their own version right here at home.

Players came in all white ready to play. Some took a turn using the old wooden rackets that the pros used when Wimbledon first took center court in the tennis world. Even a few Pickleball players couldn't resist the urge to return to a good old fashioned game of tennis for this special event.

Our friends from Stretch Zone attended, offering free stretches to participants, and there were quite a few fans on the scene who just came to watch Palencia's very own "Wimbledon." A great time was had by all. Cheers to another great event hosted by Palencia's tennis center. Stay tuned for their next event!



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Palencia Community Classified Ads

Grief Hurts!

On September 7th, the Village Church, 4229 Pacetti Road, will begin a new 13-week faith based GriefShare program. Meeting on Thursdays from 5 p.m. to 7 p.m., anyone in the community suffering through the loss of a loved one is welcome to join us any week. It is our hope to help you find ways to cope during this difficult time. To register, go to: griefshare.org/findagroup. Contact: Marilyn Costanzo at marilyncostanzo@gmail.com or call 571-216-8190.

3 Lots For Sale

Riverhill subdivision in Welaka, FL. Nearly built-out with all new block homes. Lots- 80 x 120 ft. and 80 x 130 ft. All close to St. Johns River, 5 min. to boat ramp. Riverhills Drive. Paved roads, street lights, city water and sewer, HOA. \$29,900 each lot or \$75,000 for all 3 lots. Call Judy 904-669-3106.

St. Augustine Travel Club On Vacation

The St. Augustine Travel Club will take a summer recess for July and August 2023. The club will resume in September through December 2023.

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Words Of Wisdom

"You have heard that it was said, 'An eye for an eye and a tooth for a tooth.' But I tell you not to resist an evil person. But whoever slaps you on your right cheek, turn the other to him also. - Matthew 5:38-39

The Palencia Press

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12 Things I Wish I Knew Before I Moved My Kids To College

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

Thousands of students are packing up and moving to their college campuses during August. While they may be excited to start a new chapter of their lives, their parents are probably stressed about moving them away from home. Here are my 12 best tips to get you prepared so that you can experience a smooth and fun moving day.

1. Planning: start planning with your student and make a list of everything they need and everything that needs to be done. Use a calendar and determine everyone's role in the process. Ex. Doctor, dental, and vision appointments.

2. Obtain a list of needs from their college and college's residence guidelines: Most dorms and apartment residences have a virtual tour of their space. Watch it several times. Get familiarized with the layout and any restrictions.

Ex. Do you need a twin XL or full-size bed sheets?

3. Coordination: Your student should contact their roommates and coordinate ahead of time with what items each person will bring. It's also a good idea to write down and take pictures of the items you brought during move-in day to avoid confusion later on.

4. Pack smart: Make carrying items as easy as possible. Many places do not have elevators which makes it difficult to carry heavy boxes. Instead, use big garbage bags and stackable storage bins. Something I have found to be extremely helpful is to bring a wheeled cart or dolly.

5. Label everything: Put your student's name and room number on everything so nothing gets lost during the process.

6. Take what fits in your car: Take advantage of the services that some stores like Walmart, Target, and The Container Store offer. You can order online and pick up your order at a store close to college. This leaves

extra room in your car for everything else.

7. Ship items: Ship your bulky and seasonal items after you have already moved in. This will create less clutter and make your student's space easier to maintain.

Ex. During the summer, you don't need all your winter clothes.

8. Prepare a moving day box: Before decorating and organizing the room the way your student wants it, there are some essential supplies you will need, such as: cleaning supplies, tool kit, trash bags, surge protector, command hooks, and a door stopper. Don't forget to prepare some water and snacks and to dress comfortably!

9. Contact information: If you have the opportunity to meet your child's roommates, try to get their contact information in case of an emergency.

10. What to unpack first: First thing you should do is make your bed. That helps remove some of the bulkier items out of the way such as the mattress topper, comforter, and pillows.

11. What to unpack last: Leave all of the wall decor until last. This allows your student to complete their room and make their space feel like their new home.

12. Have an open mind! It's likely going to be a stressful day, not only physically but emotionally as well. Let your college kid take the lead; be patient, and don't stay too long. No matter how much you plan, something might not work as expected. Start saying goodbye at home. You have been preparing your child for this moment, and it's time to trust them and let them start this new chapter of their life.

Need help organizing your life and your home? Contact me at (904) 315-8209 or visit www.yourorganizingstudio.com, or email: Alejandra@yourorganizingstudio.com.

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What's Happening With Nease Football?

We are excited to share our fall schedule; we are lucky to have 7 home games. Registration is open until the 1st game. Please join us in cheering on our Panthers!

- Friday, August 18th - Home Game Menendez High at 7:00 p.m.
- Friday, August 25th - Home Game Jackson High at 7:00 p.m.
- Friday, September 1st - Home Game Creekside High at 7:00 p.m.
- Friday, September 8th - Away Game Ridge Community High at 7:00 p.m.
- Friday, September 15th - Away Game Fletcher High at 6:00 p.m.



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What Risk Means To Your Investments

By Travis A. Smyczynski, CFP®
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Investing your hard-earned money comes with its own risk-vs-reward pay-offs. Taken by itself, the word "risk" sounds negative. But broken down into what it really stands for, in terms of investing, it begins to be a little more manageable. By understanding the different types of risk and keeping an eye on your investments, you may be able to manage your money more effectively. Remember, strategic investing doesn't mean "taking chances" so much as "making decisions." Investors can generally face some, or all, of the following six types of risk.

(1) Market Risk – When the market falls in price, it tends to pull down the value of most individual securities along with it. Afterward, the affected securities may recover at rates more closely related to their fundamental strength. Market risk affects most types of investments, including stocks and bonds. A long-term investing strategy may help reduce the effects of market risk.

(2) Specific Risk – Some events may affect only a specific company or a certain industry. For example, management decisions, product quality, and consumer trends can affect company earnings and stock values. It's almost impossible to pinpoint all these influences, but diversifying your investments could help manage the effects of specific risks.

(3) Economic Risk – Corporate earnings can suffer when the economy falters (i.e. - the earnings capabilities of most firms are threatened). Though some industries and companies may adjust to downturns in the economy very well, others could take longer to recover.

(4) Interest Rate Risk – Bonds and other fixed-income investments tend to be sensitive to changes in interest rates. When interest rates rise (like they have been due to current inflation levels), the value of these investments falls, and vice versa. After all, why would someone pay full price for a bond at 2% when new bonds are being issued at 4%? Also, the opposite is true, when interest rates fall - existing bonds increase in value.

(5) Credit Risk – Bond yields are closely tied to their perceived credit risk, which is the possibility that a borrower will default (fail to make payments) on any type of debt. Defaults can result in losses of principal and interest, disruption of cash flow, and collection costs.


(6) Inflation Risk – Inflation is the increase in the prices of good and services over time. This poses a threat because it could reduce the future purchasing power of your assets. When you evaluate the return on an investment, you may want to consider the "real" rate of return, which is adjusted for inflation, so that your overall portfolio can help you outpace inflation.

While each investment may be subject to some of these types of risk, all investments are subject to market fluctuation, risk, and loss of principal. Investments, when sold, and bonds redeemed prior to maturity, may be worth more or less than their original cost. Also, investments seeking to achieve high yields, also involve a higher degree of risk.

Long-term investing and diversification may be some of the most effective strategies you can use to help manage investment risk; however, neither guarantees against investment loss. Which is why having your investments properly aligned with your appetite for risk, and all working in connection with your other assets, as part of your overall financial plan with a CERTIFIED FINANCIAL PLANNER™ is a major step in leading you towards your vision of financial success.


Neither the information presented, nor any opinion expressed, constitutes a solicitation for the purchase or sale of any security. Contact Travis A. Smyczynski, CFP®, at 904-395-4665. We are located at 701 Market Street, Unit 111, St. Augustine, FL 32095 (in Palencia). Please visit our website at www.SmyczynskiFinancial.com. Securities and advisory services offered through Ausdal Financial Partners, Inc. Member FINRA/SIPC. 5187 Utica Ridge Rd., Davenport, IA 52807. 563-326-2064.

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Women's Golf Association Of Palencia In Full Swing

By Faye Peludat, President
and Maria Nilsson, Vice President
Women's Golf Association Of Palencia

The Women's Golf Association of Palencia had their annual election of new officers. We would like to introduce Faye Peludat as President, Maria Nilsson as Vice President and remaining in position from previous years are Marge Stancill as Secretary, Sandy Brandenburg as Treasurer, Sandy Frambes as Technology Officer, Diane Robinson as Play-Day Chair for 18-hole players and Ann Bell for 9-hole players. Pat Rose is new member coordinator for WGA. The newly appointed board includes Angel Brueckman, Maggie Butler and Ann Bell. Earline Barnes is our Advisor. Nancy Watson is 9-hole Interclub Chair. Thank you, ladies, for your support in another successful year of golfing.



Sitting in the driver's seat is our President Faye Peludat. Let the fun begin! Also shown is Maria Nilsson, Maggie Butler, Diane Robinson, Sandy Frambes, Angel Brueckman, Marge Stancill and Sandy Brandenburg. Many thanks to Jim Kazakis for driving over his Classic Golf Cart.

Since we took office in June, we have been working together to launch a fun and exciting year ahead of ladies' events with the support of our chair and co-chair volunteers. The WGA encourages all levels of skills and play, so please mark your calendars and save the dates to participate in fun golf events. We also would like to thank our Head Golf Professional Matt Carroll and Assistant Professionals T.J. Holland and Kim Jakobs for all their support in our WGA events. We value such a great team of Professionals offering ladies golf clinics periodically and all levels of lessons throughout the year to encourage and enhance lady golfers improve their game. Please contact the Pro Shop for upcoming clinics.

Many thanks to Joe, our golf course Superintendent and his crew for working profusely to improve our golf course and pave the road to exceptional quality of play conditions.

Palencia 18-hole ladies are back in

competition mode, as Summer League for the northeast Jacksonville regional competition has begun. Palencia ladies are the defending champions, competing to retain the trophy against 30-plus golf clubs. We are led by our Captain Barb Jacobi and Linda Hoffman. Here we go!

Our first match play was played away against St. Johns Golf Club, a unique and fun course with rectangular bunkers (a must see) surprising bounces and lots and lots of roll. We fought hard but ended up losing by 3 points. The following week we played at home against Golf Club of Amelia Island, winning by 9 points. Our third match on June 20th was played away at Amelia Island - Long Point course. Ladies, under no fear, traveled an hour early in the morning and played in compromising rainy conditions and successfully brought home a win by 6 points. Well done ladies.

Our fourth match was played at Palencia against Deercreek Golf Club. Once again our ladies outdid themselves with a fabulous win by 16 points. Awesome job.

Our ladies' Opening Day is scheduled for September 9th, Saturday and we are so proud to have Linda Hoffman

Continued On Page 7



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Women's Golf Association Of Palencia

Continued From Page 6

and Linda Carucci chair this event. Look out for the flyer with details.

The WGA membership has grown over the years, that's what makes it fun, we thank all the ladies for their support and contribution to all the excitement we have together on and off the course. We continue to encourage women to participate in all events and please reach out to Pat Rose at prosepra@gmail.com if you would like to join our Women's Golf Association (WGA).



2nd Match at Palencia. Angel Brueckman, Teresa Serrano, Maria Nilsson, Linda Hoffman, Barb Jacobi and Staci Luttrupp.



At right, Third match away at Amelia Island-Long Point. Trish Luciano, Carol Netzer, Staci Luttrupp, Linda Hoffman, Judy Guarino and Maggie Butler.



At right, Fourth match at Palencia Golf Club against Deercreek Golf Club. Maria Nilsson, Barb Jacobi, Linda Carucci, Angel Brueckman and Penny Lynn. Missing from photo: Faye Peludat.



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What To Expect From A Financial Advisor

By Lindsey Taylor, Edward Jones
Financial Advisor

If you know how important it is to invest for your future, but you're unsure of the road to follow, you may want to get some guidance and direction from a financial professional. But if you've never worked with one before, what can you expect?

- **Assessment** – A financial advisor will assess your current financial situation – assets, income, debts and so on – but that's just the start. These days, advisors recognize the need to view their clients' lives holistically. Consequently, you will see questions like this: What are your feelings about investing? How would you judge your risk tolerance? What are your individual financial goals?

- **Recommendations** – Only after fully understanding your needs, goals and preferences will a financial advisor recommend any investment moves. There are no "one-size-fits-all" solutions. You may want to steer clear of individuals claiming to be financial advisors who "guarantee" big returns with no risk. In the investment world, there are few guarantees, and every investment carries some type of risk.

- **Communications** – Financial professionals communicate with their clients in different ways, but you should always feel free to reach out to an advisor with any questions or concerns. Most financial advisors will want to meet with clients at least once a year to review their investment portfolios. But financial advisors won't wait a full year

to contact clients to discuss a particular investment move that might need to be made.

- **Technology** – A financial advisor can employ a variety of software programs to help clients. For example, a financial advisor can determine the rate of return you might need to attain specific goals, helping shape your investment strategy.

Above all, a financial advisor can help you feel more confident as you pursue your goals. Among investors who work with a financial advisor, 84% said that doing so gave them a greater sense of comfort about their finances during the COVID-19 pandemic. And during times of market turbulence, such as we've experienced this year, a financial advisor can help you avoid overreacting to downturns. When unexpected events crop up, such as a lapse in employment, a financial advisor can suggest moves that may enable you to avoid major disruptions to your financial strategy. Conversely, when a new opportunity emerges, perhaps from an inheritance or some other windfall, your financial advisor can help you take advantage of it.

Navigating the investment landscape can be challenging – but the journey can be a lot smoother if you've got the right guide.

This content was provided by Edward Jones for use by Lindsey Taylor, your Edward Jones financial advisor at 389 Paseo Reyes Drive St. Augustine, FL 32095. Call 904-687-0015. Member SIPC.



Frozen Shoulder

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

Mayo Clinic defines frozen shoulder as, "a condition characterized by stiffness and pain in your shoulder joint. Signs and symptoms typically begin gradually, worsen over time and then resolve, usually within one to three years, also known as adhesive capsulitis." Clinically, frozen shoulder usually presents with painful motion in all directions. The pain can be quite intense, and the motion can be significantly limited, effecting everyday activities.

Mayo Clinic also states a frozen shoulder will most likely "thaw" or return to normal function within 1-3 years. But that is a long time to live with pain and/or be unable to lift or move an extremity. During that time the shoulder can grow weaker, compensations can develop, and the pain can move into the neck.

Each synovial (fluid filled) joint is surrounded by what is called a capsule. The capsule helps hold the joint together, its reinforced by ligaments and supported by muscles. If the capsule itself becomes contracted or adhered, then treatment is difficult during the "thawing" period. But there is a growing body of research suggesting myofascial trigger points are a contributing factor, limiting the motion of the "frozen" shoulder as well as being a significant contributor to the pain. Muscles around the shoulder can be overloaded, developing myofascial trigger points and cause pain with motion in all, or nearly all, directions, thus mimicking a frozen shoulder. This same thing can also happen in other chronic painful shoulder problems.

In cases where the capsule is adhered, therapy can include several modalities for pain and manual therapy may be used in an effort to increase range of motion and function. But the capsule changes slowly and the process painful. The benefit of having a myofascial trigger point "frozen" shoulder vs. an actual adhered capsule is the recovery. Pain is usually experienced with motion in all directions because the entire rotator cuff is usually involved. But

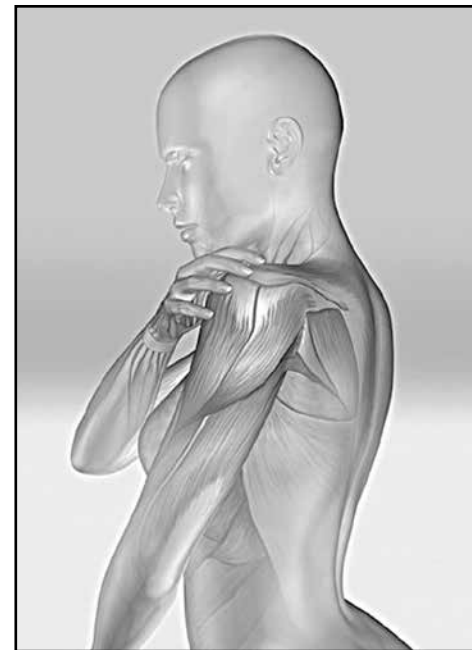
trigger points are much easier to treat than an adhered capsule. Trigger points can be treated within a few treatments, often full motion can be restored and restoring function is quick.

The reason why the recovery is quicker and easier is because myofascial trigger points are in the muscle. They are sarcomere contractures that impede the blood flow, which in turn causes damage to the tissue. The tissue and cells respond by releasing pain producing chemicals, just as they would with any other trauma. But when the trigger point is treated and eliminated, the contracture is released, the muscle is restored to its normal length and strength, and the pain reduces or subsides.

If a patient has a true adhesive capsulitis, a history of a frozen shoulder that is "thawing" or has thawed, myofascial trigger points may still be a contributing factor. And are just as easy to treat. Again, when eliminated with a classic frozen shoulder, the pain can be reduced, producing a manageable pain level through the thawing period.

Trigger points are easy to find if you know what to look for. Our therapists at First Coast Rehabilitation have been trained in myofascial trigger point therapy, including dry needling. If you are experiencing constant or re-occurring shoulder pain, it could be, in total or part, from trigger points. If you suspect this is the case, please see our ad and call one of our clinics today.

Rob Stanborough is a physical therapist serving St. Augustine for nearly 20 years and has presented both nationally and internationally. He was one of the first PT's to be permitted to use DN in FL and doing so since 2017. He has trained others in DN since 2010 as a Senior Instructor for Myopain Seminars (www.myopainseminars.com). He is a co-owner of First Coast Rehabilitation (www.firstcoastrehab.com), and co-author of Myofascial Manipulation: Theory & Application, 3rd ed by Proed Inc.



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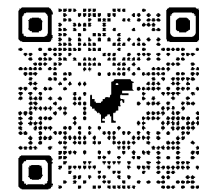
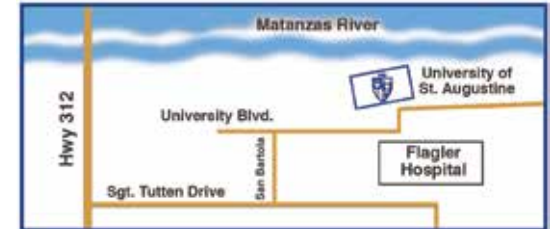


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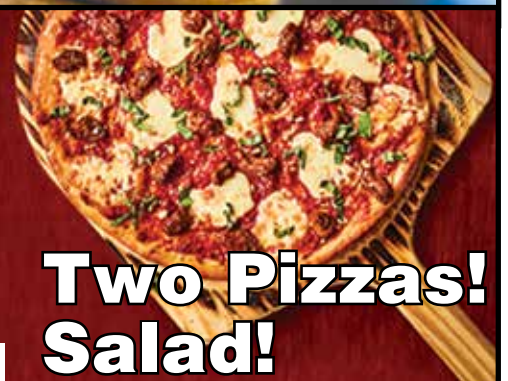
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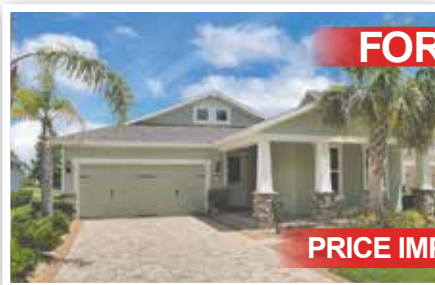
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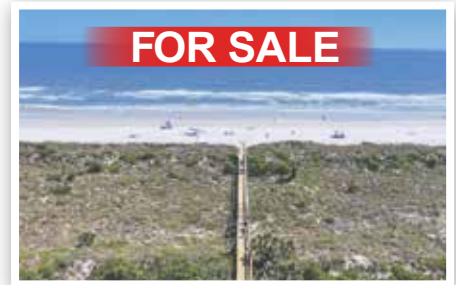
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Ask Carol B

What Happens When I Delay Enrollment?

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

An individual must enroll in (or keep) Part B coverage if he or she wants to be able to join any of the Medicare Advantage managed care plans, Medicare medical savings accounts, Medicare supplement plans, or other Medicare health insurance options.

A person turning 65 or older can delay taking Part B if:

- he or she or his or her spouse (of any age) continues to work, and/or
- he or she is covered under a group health plan from that current employment.

If a person does not have group health plan coverage based on current employment, and he or she delays taking Part B, the Part B monthly premium will increase by 10 percent for each 12 months that he or she could have had Part B and did not enroll in Part B.

If a person does not enroll in Part B when they should have and did not have creditable coverage, then they may have a chance to sign up for Part B if they can qualify for a special enrollment period. The Part B insurance will start one month after the new enrollment. If a person chooses to delay taking Part B because he or she currently has group health plan coverage, then the person may be able to avoid paying this higher premium by signing up for Part B while he or she has this creditable group coverage in place. The person can also sign up within eight months after the employment ends or the group health coverage ends, whichever comes first.

If a person enrolls in Part B while covered by an employer plan or during the first full month when not covered by that plan, Part B coverage begins the first day of the month the person enrolls. If he or she enrolls during any of the seven remaining months of the special enrollment period, then coverage begins the month after enrolling. If the person does not enroll by the end of the eight-month period, then he or she will have to wait until the next general enrollment period that begins January 1 of the next year, with coverage going into effect the month following the enrollment. The beginning of the month that the recipient enrolls is also

the first month that he or she is entitled to the Medicare supplement open enrollment (guaranteed issue) period, which lasts for six months.

Even if a person continues to work after turning 65, he or she should consider signing up for Part A of Medicare if the person qualifies for premium-free Part A. Part A may help pay some of the costs not covered by the employer plan. It may not, however, be advisable to sign up for Part B if the person has health insurance through his or her employer. He or she would have to pay the monthly Part B premium, and this would also trigger the six-month Medicare supplement open enrollment period, which cannot be changed or restarted. If an employer has 20 or more employees, the group health plan would be the primary payor and Medicare the secondary payor. In this case, the person could find value in Part B if the group health plan has high deductibles or coinsurance amounts. If an employer has fewer than 20 employees, Medicare would be the primary payor and the group plan would be secondary. Therefore, it might not be advantageous for the employee to enroll in Part B.

Another enrollment factor to consider is whether a person has a health savings account (HSA) and wants to continue to make contributions to the HSA. Enrollment in any part of Medicare makes a person ineligible to contribute further to an HSA. Under Medicare rules, COBRA is not considered to be creditable coverage. Consequently, delaying enrollment in Medicare Part B because one has COBRA will not avoid the Part B late enrollment penalty.

In summary, consumers will not be penalized for delaying Medicare as long as they enroll within eight months of losing employer-provided creditable coverage or retiring, whichever comes first.

Again, I am here to help or explain... at no charge!

Carol@AskCarolB.com Text: 714-930-7165 Direct: 904-648-6488 www.AskCarolB.com FL License #: W756153.

Taken from WebCE Medicare, Medicaid and Medicare Supplement 2023.

How much are my coins worth?

Many people are excited they have hit the lotto, only to find out it was the wrong year, wrong mint mark, or it was cleaned...drastically changing the price. A common coin such as an 1884-S Morgan Silver dollar starts at just \$60 but can be as much as \$225,000, and they made 3.2 Million of them - SO WHAT'S IT REALLY WORTH? That is the million dollar question, which depends as much on the coin, as who you get an opinion from - the world is filled with novices armed with Google pretending to be experts that could quickly offer you \$60 and sell it for \$6,000. I was born and raised in coins - attending coin shows since the age of 5 and the son of the world famous Coin Guy from YouTube - I have personally handled and worked with millions in coins and sold \$250,000 collections.

Please read our Google reviews and trust my staff and I to quickly, professionally and honestly tell you exactly what your collection is worth, all from the privacy of your home. We can come to you or you can have a private showing in our office at **The Vault and Co.**, U.S.1 in St. Augustine.



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Medicare

If you are turning 65 and want to understand Medicare as well as review available plans, appointments are free and there is no obligation to enroll.



Ask Carol B

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Pirates's Bounty At Palencia Elementary

By Sara Seifert, Palencia Resident
Palencia Elementary PTO

A recent study indicates that almost 25% of American adults are food insecure. As a result, there are millions of children who live in households that cannot ensure that a healthy amount of food is on the table and in their child's backpack for lunch. With a huge spike of inflation, the pandemic and other economic struggles in America, food insecurity is a major issue for many families who are struggling to pay for groceries, gas and housing. Food insecurity is defined as the lack of reliable access to a sufficient quantity of affordable and nutritious food. There are three types, which include chronic food insecurity (long-term), transitioning food insecurity (short-term) and seasonal food insecurity.

Palencia Elementary School is no stranger to this crisis but with the help of volunteers and our community, we are on a path to making sure all of our students are provided with adequate meals. The Pirate's Bounty program (formerly Blessings in a Backpack) is run by the PTO with the generous help of Palencia resident Carlye Koehler. Carlye has been running the program as the chair for three years but has been working in the program for over five years now. With the help of her mother and Palencia resident, Martha Roth and Palencia resident and PES parent Sarah Denson, they grocery shop, pack bags, organize lists and distribute the goods. It is an incredible amount of work that takes dedication and care.

The nature of this program is delicate with the preservation of anonymity being of the utmost importance. Carlye and her small but mighty crew of helpers manage to cover all weekends and school holidays for the entire year. Together with PES school counselor, Carly Gordon, the Pirate's Bounty crew served an average of 60 students per week. With the help of Ms. Gordon, families in need are identified by contacting those who are eligible for the free or reduced lunch program through St. Johns County.

This past school year, the PTO decided to become a self-funded and self-supported program by stepping away from the national "Blessings in a Backpack" organization and created Pirate's Bounty. According to Carlye, "Pirate's Bounty funds are collected and managed entirely through our efforts and through the support of our amazing donors. We are able to support our families and students with our weekly Bounty Bags as well as help with clothing needs, school supplies, shoes, etc. This has been a huge undertaking and although we feel that this change will absolutely benefit our families – it has come with lots of behind the scenes work! Also, with the changing economy we have dealt with massive increases in food prices (which is even more painful when you are shopping for 60 students a week!). It has been quite an adventure."

To take on the financial responsibilities of a self-funded charitable organization, Carlye and her team have expanded fundraising efforts to now include a 2x per year drive at Publix here in Palencia. Volunteers, including many students from PES, were able to share the mission of Pirate's Bounty with the local community and collected monetary donations. Regarding the inclusion of elementary students in fundraising efforts, Palencia Elementary School's principal,



Above, the PES Clothing Closet. Weekly Bounty Bags, help with clothing needs, school supplies and shoes help families and students.

Catherine Goodrich remarks, "The Palencia Elementary community has always had a special way of helping each other through difficulties in life. We all need the support of others from time to time. As adults model compassion, our children are sure to develop a deeper level of awareness of how they, too, might be able to positively impact others."

In addition to the food portion of Pirate's Bounty, Carlye and her team also run the PES Clothing Closet, which recently had a Summer Clothing Bag drive. This drive offered sponsorship of a Bounty student by preparing them with summer items such as new clothing, sandals, a bathing suit, sunblock and a few books. There were 27 students who participated in that program this year. There are also "emergency clothing bins" at the school for children who find themselves in need for new shoes and other essentials throughout the school year.

Per child, it costs roughly \$33 per month or \$300 per year to send home weekly food bags. If you would like to donate, you can either make a one-time donation or set up a recurring monthly donation via PayPal. The team is always accepting donations on the PTO website, www.palenciapiratespto.com and appreciate any amount donated.

It is very clear that Pirate's Bounty has been rewarding for Carlye and that she is invested in the success of the program and the impact it has for local families. When asked about her wish for the program she replied, "I want the Pirate's Bounty program to continue to be a source of love for our students and families that need it – we pack those bags with such love and care and my wish is always that our families can feel that. I hope that through Pirate's Bounty and all of the work that we do that we are helping to teach the entire PES student body that there is absolutely no shame in recognizing that you need help and reaching out and asking for it! My wish is that the Pirate's Bounty program can spark some amazing conversations over the dinner table about economic struggles, medical struggles, personal struggles and that our program can be used as an example of what happens when people who have "enough" take the time to support others who might need a helping hand!"



Ask A Certified Master Gardener

Let's Grow Herbs!

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

For those who use herbs for delicious dishes, you are acutely aware of how expensive fresh herbs are in any supermarket and their limited freshness time frame.

If you have not yet experimented with fresh herbs, you are missing something remarkable and very easy to grow. It's time to get started!

Herbs are well-suited to just about any growing medium: containers, in ground, raised beds or even window boxes. They can also be planted in between your garden flowers. A very small space can accommodate a large number of herbs.

Many herbs are perennials and once planted, they will spring back every year, even after a cold dormant season. You only need a small garden area to grow numerous types of herbs.

Whether you elect to grow in containers or directly into a garden area, be sure to match the right kind of soil to your preferred growing method: potting soil for containers, raised bed soil for raised beds and garden soil for in-ground gardening.

Here is a listing of many herb options and a designation of whether they are annuals or perennials. They can all be grown from seed or seedling.

- Basil - annual
- Bay Laurel - perennial
- Chives - perennial
- Coriander - annual
- Dill - annual
- Fennel - perennial
- Garlic - perennial
- Lavender - perennial
- Lemon Balm - perennial
- Marjoram - perennial
- Oregano - perennial
- Parsley - annual
- Sage - perennial
- Mexican Tarragon - perennial
- Thyme - perennial
- Turmeric - perennial

Some of the easiest to grow are parsley, rosemary, sage, Mexican tarragon, basil, oregano, mint, turmeric, dill, and thyme, all of which I have in my in-ground herb garden. Herbs in the Apiaceae plant family (e.g., dill, parsley, fennel) are good additions to butterfly gardens because they provide food for the caterpillars of black swallowtail butterflies.

Grouping herbs together with similar water needs is helpful. For example, sage, rosemary, and thyme require soil on the drier side, whereas parsley, chervil, and mint grow best with considerable moisture. The addition of organic matter to sandy soil is particularly beneficial to for all in-ground gardens.



If you are fortunate enough to find a Bay Laurel tree, an evergreen, like the one you see in my landscape photo, it will grow into a beautiful tree that thrives in all our diverse climate conditions. There are several trees commonly named "bay" in Florida, so when selecting the tree, verify the botanical name *Laurus nobilis*.

Turmeric, if purchased in plant form, produces a beautiful flower all summer long and needs virtually no care other than water. And, as a perennial, it will come back year after year whether in a pot or in the ground. The lower portion of the plant is the edible part.

As a perennial, mint thrives in our climate, but can spread quickly so you might consider keeping it confined to containers. Thyme works well in rock gardens or looks beautiful cascading over the edge of containers.

With the exception of highly alkaline soil - 8 or above, most herbs will do well in a wide range of pH levels in an in-ground garden. If your soil is above this level, it is best to use large pots or raised beds for your herb garden.

Don't hesitate to try some of the herb options mentioned here. Once you use fresh herbs from your garden, you will be won over!

Do you have gardening 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).

Prepare Your Home For Hurricane Season

Palencia residents, let's get ready for hurricane season. Take action today to be better prepared for when the worst happens. Understand your risk from hurricanes, and begin preparations now.

Hurricane force winds can turn landscaping materials into missiles that can break windows and doors. Much of the property damage associated with hurricanes occur after the windstorm, when rain enters structures through broken windows, doors and openings in the roof.



Preparing before a hurricane can help you manage the impact of high winds and floodwaters. Follow these steps to help keep you and your family safe while protecting your home and property.

FEMA places a strong emphasis on building codes because they enhance public safety and property protection. See what the building codes are for your zip code at <https://inspecttoprotect.org/>

While preparing your home to protect against hurricane damage is undoubtedly an expense, you can do it in stages.

- Replace gravel or rock landscaping materials with a fire-resistant material which is lighter and won't cause as much harm.
- Cut weak branches and trees that

could fall on your house and trim shrubbery.

- Install storm shutters to protect your windows from breakage. Alternately, fit plywood panels to your windows, which can be nailed to window frames when a storm approaches. Read about one survivor's story with storm shutters at <https://www.fema.gov/case-study/storm-shutters-create-feeling-security>

- Make sure exterior doors are hurricane proof and have at least three hinges and a dead bolt lock that is at least one inch long.

- Sliding glass doors should be made of tempered glass and, during a storm, covered with shutters or plywood. These types of doors are more vulnerable to wind damage than most other doors.

- Replace old garage doors and tracks with a door that is approved for both wind pressure and impact protection. Wind coming into your home through an opening this



large poses grave problems for the rest of your home—especially your roof.

- Seal outside wall openings such as vents, outdoor electrical outlets, garden hose bibs and locations where cables or pipes go through the wall. Use a high-quality urethane-based caulk to prevent water penetration. Source: NOAA

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Harry and Jane have been married for 15 years. Harry drank too much at parties when they were dating, but Jane thought it would change when they settled down and had a family. However, it only got worse. Harry started drinking after work with his co-workers a couple times a week and binging on the weekends. Harry was emotionally and verbally abusive when he drank. He missed many of his children's birthday parties and school events. Eventually, he lost jobs and they nearly lost a house because of his drinking. Jane covered for him, took care of him when he was drunk or hung over, and tried to cajole or coerce him into treatment.

Finally, Harry got into treatment, got sober, began working on his recovery, and was ready to return home sober. Harry was excited to share with Jane what he learned during treatment and was eager to work on his recovery through the 12 steps and AA. However, Jane was still hurting from the traumatic effects of Harry's addiction over the years and was finding it difficult to adjust to the new Harry.

Couples like Harry and Jane in recovery from addiction face unique challenges in three areas:

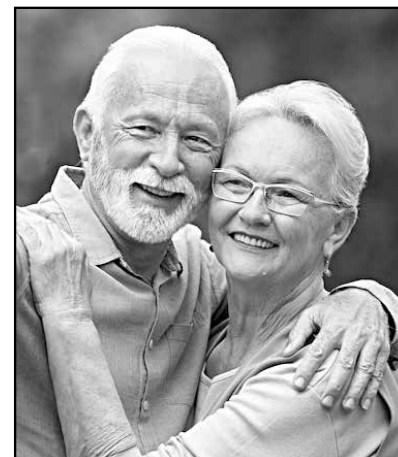
1. In managing the negative impact of addiction that has followed them into recovery.
2. In adjusting to the new challenges of recovery.
3. In looking forward and setting new directions in recovery.

How is this done? My friend and colleague, Dr. Robert Navarra, a Senior Certified Gottman Therapist and Master Addiction Counselor, has developed what he calls "The Couple Recovery Development Approach." This approach integrates the best of what we know about couple relationships, addictions, and recovery.

Successful couple recovery from addiction involves much more than adapting to sobriety as a couple. Healthy couple recovery development is ongoing and is characterized by a couple's ability to communicate more effectively, manage family life, and address the needs of both partners in terms of their individual growth as well

as relationship growth and stability. Successful couple recovery attends to three areas:

1. Shifting Toward the Relationship – Couples begin shifting away from the idea of approaching recovery as individuals to now include relationship recovery as an important part of individual recovery.
2. Reworking Intergenerational Patterns – Couples begin to integrate a clearer understanding of the impact their families of origin have had on their own development as individuals and partners in a couple relationship.



3. Attending to Self and to Other – Couples can attend to both the relationship and their own individual needs.

Returning to our story of Harry and Jane. Fortunately, Harry and Jane connect with a therapist who is familiar with the Couples Recovery Approach. They begin to talk about their individual and couple recovery. They find a way to talk about addiction and recovery trauma in

a way that is non-blaming and healing for both. They begin to integrate a clearer understanding of the impact of their families of origin, with their own histories of substance dependence and co-dependence. They begin to move from co-dependence, which is about control, to a healthy interdependence, which is about expressing support and concern. They clearly define their core, recovery, and flexible needs. And they begin to attend to their own and their relationship needs and to make plans for the future. Harry decides to go back to school in order to change careers and Jane joins an Al-Anon group for support. Harry and Jane start to meet with other couples in recovery for mutual support. Their best years are still ahead of them.

Michael Brown is a Licensed Marriage and Family Therapist, Certified Gottman Therapist, Couples Workshop Leader, and Clinical Trainer in private practice in Bartram Park. If you are a partner or a couple in recovery and are interested in working through some of the unique challenges of couples in recovery, contact Michael at 904-289-2954 or visit www.happycoupleshealthycommunities.com.

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Good News And Bad News

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

Good news and bad news. Seems like, somehow, they're always related. The wee one's are back in the northern country. What a great time they had. Good news...

Bad news is I wasn't able to go with them on a lot of their good news stuff. They hit the little balls off of the side of a big building with nets. Sounds kind of crazy to me but they loved it. No dogs.

They went fishing in the big water and caught pink fish, striped fish and even one named Bonnet with big teeth. The picture was scary and I'm kind of glad I didn't get to go on that adventure.

And, almost every day was a water day, either in the big water or the Palencia tub. No dogs.

But, the good news is it's been 14 years that I've been sniffing around. The bad news is, my birthday is their Independence Day, the Fourth of July! Bad news is, all the bangs and booms that hurt my ears.

But, but good news is, I am

still sniffing on the right side of the grass. So, now some sleep, to dream of all the wonderful excitement and looking forward to the next visit. I hope it never ends.

And a good news Wrigley bit. The Cubs crushed the Yankees!



Bad news is all the bangs and booms hurt my canine ears! Born on the Fourth of July...both myself and President Calvin Coolidge. Calvin was born on July 4, 1872. Independence Day joke: If you crossed a Patriot with a curly-haired dog, what would you get? A Yankee Poodle.



Developing Your Shoulder Turn

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

Quick golf tip for developing your shoulder turn.

A great shoulder turn creates tremendous power, and consistency because your shoulders are the big muscles. The big muscles are where your consistency and power can provide the most awesome results!

Here are the 5 steps to develop your shoulder turn:

1. Make sure your set up is correct your stance is about shoulder length, your arms are hanging comfortably, and you're in an athletic posture.
2. In a nice controlled low take away, let your shoulders turn so that your back faces your target.
3. You will know you have completed your backswing when you feel your left shoulder touch your chin.
4. After you feel your chin touch your shoulder, you can go ahead and hit the ball towards your target
5. Continue all the way through till your chest or your belt buckle, if you happen to be wearing a belt is facing your target - that's a completed shoulder turn.

You will love the power this develops!



If you have any trouble developing your shoulder turn, come see me! You can reach me at laura@laurabaughgolf.com.

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School Days Just Around The Corner

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

"Then He went down with them and came to Nazareth and was obedient to them. His mother kept all these things in her heart. And Jesus increased in wisdom and stature, and in favor with God and with people." Luke 2:51-52

It is, as they say, back to school month! My wife and I have two boys 10 and 12. In our house there is neatly lined notebook paper. Sharpened number two pencils. A brand-new box of brightly-colored crayons. A sturdy lunch box ready for the first PB&J of the year. Permission slips. Sports schedules. Class lists. So many details and so much stuff!

While the arrival of the school year brings a fresh start - and soon the change of seasons - it can also bring a lot of worry to a parent's heart. Our thoughts turn toward our children's interaction with others. We wonder how our shy child will fare in a brand-new classroom, when most of his friends are in another class. We fret about our prank-pulling middle schooler, earnestly hoping he doesn't make a habit of getting called to the principal's office. We fear for our high school student, worried she will start hanging around the wrong crowd.

Or we stress over academic concerns. Will our struggling first grader ever make progress in her reading? Will math ever click with our fifth grader who gets hives when she sees a story problem? Will our high schooler get into his hoped-for university?

Besides relational and academic matters, we also long for kids who are spiritually and physically healthy and strong. If left unchecked, our thoughts and concerns

can wreak havoc on our hearts as we allow the tentacles of worry to choke out our joy. We find an antidote to worry in the gospel of Luke and the story of Mary and young Jesus.

Luke 2 mentions four areas Jesus grew in as a young boy: "And Jesus increased in wisdom and stature, and in favor with God and with people." Our Lord grew wiser each year. He physically grew. His relationship with His heavenly Father continually strengthened. Jesus even gained favor with people here on earth who saw Him day to day.

And how I love the simple sentence that precedes this: "His mother kept all these things in her heart."

When Mary was mothering Jesus, she tucked thoughts of her son safely in her heart. Some Bible translations say she "treasured" them. Others use the word "cherished." In none of these descriptions do we see Mary fretting and fussing, worried and anxious, disquieted and unsettled. She pondered about her son and his growth, but she didn't allow her mama heart to become rattled.

This fall, let's turn our anxious thoughts into treasured prayers, kept safe and held fast by our loving Father - the one who knows our hearts and loves our children even more than we do. When a concern pops up in our mind, let's carry that concern to God. When we start to fear for our child's future, let's appeal the only one who knows exactly what the future holds. When we turn our worries into our prayers, we create space in our hearts to treasure and cherish the sweet moments with our kids. These paper-and-pencil school days won't last forever.

Water Problems? Ask Polly!



Polly Swindull

I am continually seeing "Angi" and home advisors advertising about how they research contractors like yourself. My questions is, are they legit?

That is a good question. I cannot speak for Home Advisor, but I can certainly speak for the "Angi" folks. Our company was a member of Angi for a few years. The more money our company would spend with them, the more recognition we would get. In my opinion that is not what they portray in their advertising. That being said, the best way to check out a contractor is with your local licensing department and the Better Business Bureau. And as always, word of mouth is the highest form of advertisement. Thanks for the question.

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remain in me and I in
you, you will bear much
fruit; apart from me you
can do nothing."
- John 15:5 -**

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An Ounce of Prevention – Vaccinations in Pets

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

As is often the case, it is far easier to prevent a problem than it is to repair the damage once it has been done. Vaccinations are an important aspect of responsible pet ownership, serving as a shield against preventable diseases. Just as we vaccinate ourselves and our children, our furry friends also need protection from harmful viruses and infections. Here's why vaccinations are essential:

- **Tailored protection:** Vaccination protocols are designed to suit the specific needs and lifestyle of each pet. Your veterinarian will create a customized vaccination schedule for your pets that is based on factors such as age, breed, health condition, and exposure risk. Limiting the vaccinations to only those diseases for which your pet is susceptible is very important, along with administering the vaccines as few times as necessary. Regular check-ups ensure that your pet's vaccination plan is up to date and effective.

- **Disease prevention:** Vaccines work by stimulating the immune system, enabling our pets to fight off potential threats. Vaccinations protect against diseases that affect our pets like rabies, distemper, parvovirus, and feline leukemia, to name a few. By vaccinating our pets, we significantly reduce the risk of

contracting these often life-threatening illnesses.

- **Public health:** Some diseases, such as rabies, pose a risk not only to our pets but also to us as humans. Vaccinating our pets not only keeps them safe but also prevents the potential transmission of zoonotic (transmissible to people) diseases to our families and the wider community.

- **Cost-effectiveness:** Prevention is always better than cure. Vaccinations are far less expensive than treating the diseases they protect against. By investing in regular vaccinations, we save ourselves from costly treatments and, more importantly, spare our pets from unnecessary suffering.

- **Community responsibility:** In many places, including our county, some pet vaccinations are mandatory.

Remember, vaccines are not just for puppies and kittens. Regular booster shots are required in order to maintain your pet's immunity throughout their life. Consult with your veterinarian to ensure your pet is up to date on their vaccinations and other preventative care. Together, we can all work together to create a safer and healthier community for our pets.

Until next time, keep those tails wagging and purrs rumbling!



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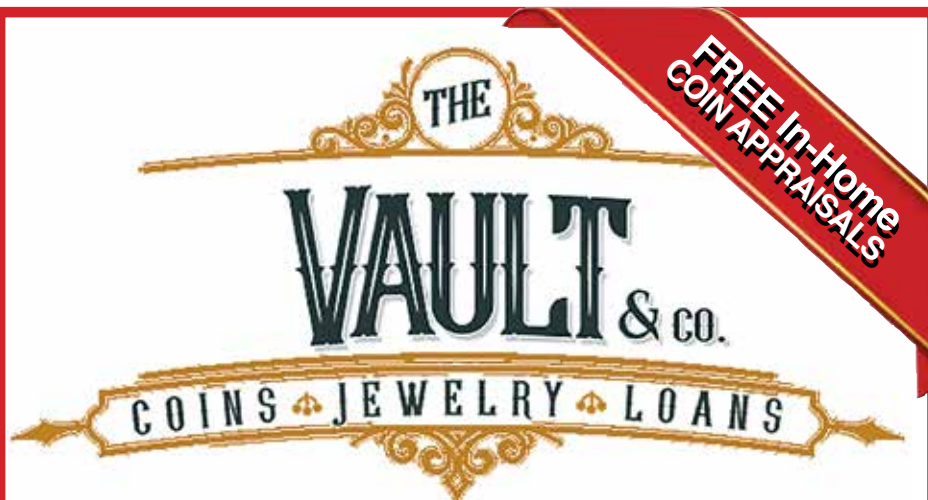
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Swimming And Water Safety Tips - Part 3 of 3

Swimming is a great activity. Not only are there lots of physical benefits, it's also something the whole family can enjoy. But like a lot of things in life, it also comes with risk. Drowning — according to the Centers for Disease Control and Prevention — is the second leading cause of unintentional injury death for children ages 1 to 14 years, and the fifth leading cause for people of all ages. So water safety should be a concern no matter where you and your family swim.

Oceans, lakes and rivers

Swim near lifeguards. It's estimated that the chance of drowning at a beach protected by trained lifeguards is less than one in 18 million per year. Lifeguards can also advise you on the safest place to swim and what areas to avoid. If there's no lifeguard on duty, pack a flotation device for emergencies.

Stay within designated swimming areas. They are usually marked by ropes or buoys and are more likely to be free of weeds, rocky underwater terrain and other dangers.

Beware of rip currents. They are powerful, channeled currents of water flowing away from shore that can occur at any beach with breaking waves, including the Great Lakes. The United States Lifesaving Association has a comprehensive survival guide on rip currents.

Don't swim in polluted water. Pay attention to warning flags or alerts about contaminated water. Natural bodies of water aren't chemically treated like pools, so there's a higher risk of spreading bacteria. Don't drink the water, and plug your nose when your head is submerged. Never swim while sick or with an open cut, and always shower after swimming. And if you're unsure whether water is clean enough to swim in, it's best to not get in.

Know your limits. Swimming in open

water is much different than in a pool. Cold water, currents and other dangerous conditions can challenge even the strongest swimmers. If you are unsure about your limits, you may want to start out slowly and not venture too far from shore.

Play it safe

Avoid accidents and injury by taking common-sense precautions.:

Stay close to land and swim within designated swimming areas.

Walk into unknown water — never dive. Rocks and other hazards could be just beneath the surface.

Insist on wearing a life jacket if you or someone with you is a weak swimmer.

Check the weather. Never swim when lightning is in the forecast.

Take a break if you begin to feel cold, tired or hungry.

Know how to respond

Be prepared to react quickly to these emergency situations:

Unconscious swimmer: If you can safely get the victim to land, do so quickly. Begin CPR and call 911.

Hypothermia: Prevent further heat loss. Warm the victim up slowly and seek medical attention right away.

Rip current: Swim parallel to the shore until you are out of the riptide, then swim back to shore. If you get tired, float on your back and kick your feet.

Knowledge is key when it comes to water and pool safety. Educating children from a very young age, and keeping yourself informed, can lead to a lifetime of healthy, safe swimmers. Your Palencia neighbor, and local State Farm Agent Craig Dewhurst cares about you and our community. Call him at 904-940-9740 for all your auto, home, and life insurance needs.

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