



News For And About Residents Of The Palencia Community

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OCTOBER 2023

## Palencia Witches Ride To Raise Funds For Dreams Come True



The “Palencia Witches” are gearing up for their annual Palencia Witches Ride for childhood illnesses which will take place on Sunday, October 29th starting at 5:00 p.m. (Check-in starts at 4:00 p.m.) It’s a whimsical, women’s only (age 18 and up), bike/golf cart ride through the streets of Palencia. Riders dress in their most festive witch wear, decorate their bike or golf cart (broom) and toss candy to all the little witches, ghosts, goblins and wizards that line the route.

“The Palencia Witches Ride is not only an amazing event to raise money for Dreams Come True, which is a local non-profit that helps bring joy and grant dreams to children with life threatening illnesses, it is an event for the women of Palencia to gather and celebrate helping others,” said Sara Ortwein, Palencia resident, who is heading up the witches ride this year.

Last year the Witches Ride raised \$13,500. Sign up by visiting <https://dreamscometrue.ejoinme.org/MyEvents/5thAnnualPalenciaWitchesRide2023/tabid/1380163/Default.aspx>

## PES Fore! The Kids Golf Tournament Is October 9th



Craig Dewhurst, Palencia resident and State Farm agent, sponsors and participates in the FORE! The Kids Golf Tournament each year. You can find his agency team set up on the 4th hole, giving out cold drinks, snacks, golf balls and entries to win a TV. Craig’s 4-some won the tournament last year. Left to right: Craig Dewhurst, Kris Czelusniak, Rick Watson and Shane Sheltra.

## Welcome New Management Team To Marshall Creek CDD



Jodi Moore, General Manager



Denise Powers, Assistant General Manager

The Palencia community recently welcomed Jodi Moore and Denise Powers, the new Vesta Management team, to the Marshall Creek CDD.

### Jodi Moore, General Manager

Jodi Moore was born and raised in Maine and relocated to Florida in 2009.

Jodi received her CAM license in 2015 and has worked for Vesta in various positions including Portfolio Manager, Architectural Review Manager and Training Consultant. Her most recent assignment was at Julington Creek Plan-tation as the POA Property Manager. In

addition to her CAM experience, Jodi’s background includes banking, health care administration, and real estate. She found her passion for community management by having served on the HOA Board of Directors and various commit-

Continued On Page 4



Group PTO photo: Golf tournament co-chairs Ashley Miller and Christina Oleksyn pose with the PTO volunteers at the 2022 tournament.

See Complete Article Page 7

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### Grief Hurts!

The Village Church, 4229 Pacetti Road, provides a faith based GriefShare program that meets 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 any week. The program hopes to help you find ways to cope during this difficult time. To register visit: [griefshare.org/findagroup](http://griefshare.org/findagroup). Contact: Marilyn Costanzo at [marilyncostanzo@gmail.com](mailto:marilyncostanzo@gmail.com) or call 571-216-8190.

### St. Augustine Travel Club

The St. Augustine Travel Club next meeting is Wednesday, October 11, at 3pm at the Southeast Branch Public Library, US 1 South near SR 206. Topic will be **TURKEY** - visit some of the world's great buildings in Istanbul, the architecture, cuisine, and the Grand Bazaar with its more than 4000 shops among other places of interest. And, taking a cruise along the Turquoise Coast discovering Greek and Roman ruins. Questions? Call 904-797-3736.

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Views and opinions expressed are those of the writer and do not express the viewpoint of the publisher or editorial staff of the *Palencia Press*. All articles are subject to editing. **Acknowledgments:** This issue was designed using resources from Freepik.com.



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**Words Of Wisdom**  
 And seeing the multitudes, He went up on a mountain, and when He was seated His disciples came to Him. Then He opened His mouth and taught them, saying: "Blessed are the poor in spirit, For theirs is the kingdom of heaven. Blessed are those who mourn, For they shall be comforted..." -Matthew 5:1-4

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## Teamwork Makes The Dream Work Palencia Tennis "C" Team Out To Win

By Barbara Colton, Palencia Resident



The Palencia Tennis "C" Team. Row 1: Kathy Boyd, Maureen Martyak, Ilene Bomser, Lin Li, Lanay Gearhart, Dawn Cassady, Brianna Carter. Row 2: Cynthia Rehberg, Fondie Rittman, Shirley Adair, Deborah Storlie, Barbara Colton, Donna Ruhsam, Jenny Jones. Row 3: Laura Jimenez, Anne Raha, Marie Moore, Meridith Strout. Not pictured: Karen Whittington, Sharon Ford, Kristie Gauntt, Lindy Lollar, Laura Meriwether, Julie Kilduff, Alexis McDaniel and Laurie Green.

The Palencia C Team plays in the Inter-Club C-1 League based in Jacksonville. It is mainly a country club league. Eleven teams comprise the league. Each member team is played three times during the season. The season is August through May. Play is both home and away. Matches consist of seven doubles lines. A point is

earned for each line that wins two sets of their doubles match.

Palencia's 2022-2023 season earned them second place in the league. We have sixteen returning players and ten players new to our team. Of the ten, six had played previously for Palencia's D Team and the remaining four are new to our tennis community.

## New Management Team For Marshall Creek CDD

Continued From Page 1

tees within her own community.

### Denise Powers, Assistant General Manager

Denise Powers was born in Miami and spent time growing up in Northwest Arkansas. Denise has worked in the regional banking industry and was also a logistics specialist for Tyson Foods. She began her career in community

management in 2015 with Vesta Property Services in Rivertown. She was most recently the General Manager of the nearby community of Bannock Lakes.

Jodi and Denise welcome you to stop by the amenity office at 625 Palencia Club Drive to say hello or you can reach the new management team by calling (904) 810-0520.

## October Is Breast Cancer Awareness Month

In 1985, National Breast Cancer Awareness Month was created as a collaborative effort between the American Academy of Family Physicians, AstraZeneca Healthcare Foundation, CancerCare, Inc. and a variety of other sponsors to raise awareness and gain funding for research for a cure. Other than skin cancer, breast cancer is the most common cancer among American women. Mammograms are the best way to find breast cancer early, when it is easier to treat and before it is big enough to feel or cause symptoms. For more information, visit [www.cdc.gov](http://www.cdc.gov).

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## What Inflation Has Wrought?

**Inflation is cooling, but its aftermath is being felt by all**

**By Travis A. Smyczynski, CFP®  
Ausdal Financial Partners, Inc.**

Inflation drives up prices, basically in all aspects of our national economy. But it is particularly challenging for people on fixed incomes or incomes not subject to cost-of-living increases. The latest inflation phenomenon in America spiked and then quickly cooled. You will recall the peak in June 2022, when annual inflation hit 9.1%. For reference, it was 1.2% in 2020, 4.7% in 2021 and 8.0% in 2022. (US InflationCalculator.com) So far in 2023 inflation has dropped from 6.4% in January to 3.0% in June and could average about 3.5% for the year. And sure, mortgage rates and other lending rates are high, but consumer interest rates are becoming competitive again and bond yields are higher. Plus, the market is on a roll.

### Intersection of Rates

It is interesting to look at the intersection of cooling inflation rates, increased interest rates, and rates of wage increases. Here's what that looks like from my non-economist, simplistic perspective: Inflation-driven price increases have perhaps stabilized, but prices are not reducing with the lowering rate of inflation. Have you gone shopping or to a grocery store lately? Everything from clothes to cars to eggs spiked during high inflation and there is no sign of a pull back. Credit card debt, which topped \$1 trillion for the first time ever last quarter, continues to climb, as does the cost of debt service. Meanwhile, wage demands have gone crazy. Who can blame anyone for demanding higher wages to keep up with inflated prices? And, in a freshly empowered, post-Covid world, who can blame employers for giving in to the demands? Here are a few examples of these wage demands and strike threats in our economy to emphasize what inflation pricing has wrought:

FedEx pilots recently rejected a promise of a 30% raise and are threatening to strike (Wall Street Journal 8/7/23). Do you know how much a FedEx pilot makes? \$227,000 year one! The United Auto Workers are demand-

ing a 40% raise from the Detroit Big-3. Yellow Freight just declared bankruptcy after failing to reach a deal with the Teamsters (but they were also drowning in rising debt service). And speaking of the Teamsters, their strike-averting deal with UPS will put UPS drivers at \$49 an hour. Hotel workers in Los Angeles have been on strike for weeks, demanding an \$11 per hour raise. There could be a long and tedious list here but truly, the numbers are staggering. Now, here's the question of the day: What will be the impact on consumer prices of higher wages and greater demands on employers? I think we all know.

### Empowering Employers

Employers with non-hourly employment, especially those with key salaried personnel, can offer some great packages that retain talent, and help recruit new talent as well. Life insurance, long term care programs, retirement plans, pensions, and insurance coverages are especially appealing. They can be deductible by the employer and tax efficient for the employee. Plus, they are highly effective as retention tools for a business.

Inflation has become a significant concern for both everyday consumers and business owners, impacting the financial well-being of all Americans. While this situation is not ideal, it can present an excellent opportunity to reassess your overall financial plan. By doing so, you can ensure that you, your family, or your business are on track to achieve your future goals.

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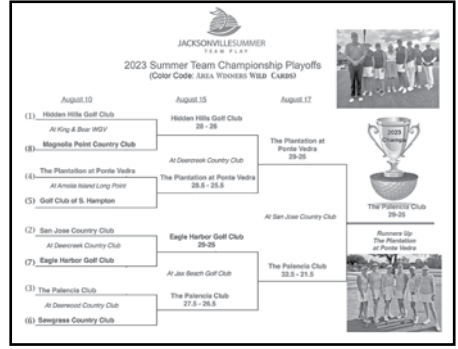


## Palencia Ladies From Playoffs To Champions!

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

August has been quite the month for the WGA ladies of Palencia competing in the prestigious Jacksonville Area Summer Team Matchplay competition. The plaque below lists all the golf club winners since the start and was founded by Emily Brown in 1977.

Jacksonville Area Summer Team Champions			
1977 University	1989 Prince Delton	2001 Champions Club	2013 Jay Beach GC
1978 University	1990 Oak Bridge	2002 Pine Lakes	2014 Amelia Island I.P.
1979 University	1991 Jax Golf & CC	2003 CC of Orange Pk.	2015 Queens Harbour
1980 University	1992 Hyde Park	2004 Queens Harbour	2016 Queens Harbour
1981 Ft. George	1993 Champions Club	2005 Ponte Vedra IC	2017 LPE Valley
1982 Ravinus	1994 Champions Club	2006 Best Creek CC	2018 Plantation CC
1983 Ravinus	1995 Marsh Landing	2007 Hyde Park GC	2019 Plantation CC
1984 Ft. George	1996 Pine Lakes	2008 Marsh Landing CC	2020 No Play Covid
1985 Ravinus	1997 Champions Club	2009 Sawgrass CC	2021 GC S. Hampton
1986 Ft. George	1998 Biscayah CC	2010 Plantation CC	2022 Palencia Club
1987 Hidden Hills	1999 Champions Club	2011 Fernandina Beach	2023 Palencia Club
1988 Hidden Hills	2000 Fernandina Beach	2012 Queens Harbour	



The Playoff bracket of 2023!

go to all the ladies involved in every game since the start of the first match at St. Johns Golf Club in June. Thank you and congratulations, we did it together.

Our ladies in white and blue triumph once again!

This year's Pro Lady was rescheduled to September 14th due to Hurricane Idalia making her presence. We look forward to this day as it is a special year with the presentation of the Emily Brown Founders Cup at Eagle Harbor Golf Club.

Summer is over, kids are back to school, and our WGA ladies are in full swing with a great calendar ahead of fun and exciting events. Our annual Coquina Classic is scheduled for November 10 and 11; this is our member guest so please look out for the flyer and invite that special player friend to an unforgettable 2 days at Palencia. Our chairpersons Staci Luttrupp and Sandy Frambes have been working so hard to make it extra special, come play and see what it's all about.

WGA welcomes our newest members: Kathleen Kriete and Kristy Siebert. So excited to have them part of our team!

Golf trivia: Who said?  
"Golf is deceptively simple and endlessly complicated; it satisfies the soul and frustrates the intellect. It is at the same time rewarding and maddening - and it is without a doubt the greatest game mankind ever invented."

### History plaque since the inception 1977.

Our first playoff as seen in the photo, was played on August 10th at Deerwood CC against Sawgrass Golf & CC, the match was won by one point, the team consisted of Maria Nilsson, Faye Peludat, Linda Carucci and Chris McCoy, Tricia Luciano and Maggie Butler.

As for our second playoff we defeated Eagle Harbor Golf Club at Jacksonville Beach Golf Club, the team consisted of Maria Nilsson, Faye Peludat, Barb Jacobi, Linda Carucci, Tricia Luciano and Teresa Serrano. Placing us in the final playoff on August 17th. Thank you Matt Carroll, our PGA Head Golf Professional for coming to see us all off at the first tee and give your words of encouragement, it certainly helped. Extra thanks go to the San Jose Country Club for hosting us and Head Golf Professional Todd Bork, the staff and members for their hospitality.

So proud to announce that Palencia defeated The Plantation in our final summer team playoff match 29 points to 25 points. Hard work and dedication to the game of golf brought us a back-to-back win, we were the champions in 2022 and we retain that title in 2023. Way to go Palencia ladies. The proudest, appreciation and reward



Todd Bork, PGA Head Professional at San Jose Golf Club, Linda Hoffman, Barb Jacobi, Emily Brown (Founder of the Event), Maria Nilsson, Faye Peludat, Tricia Luciano and Linda Carucci.



## PES Fore! The Kids Golf Tournament 2023

By Sara Seifert, Palencia Resident  
Palencia Elementary PTO

Get your golf clubs ready! The 11th annual Palencia Elementary School PTO FORE! the Kids Golf Tournament has been announced and will take place on Monday, October 9th at The Palencia Club.

This co-ed golf event is a community favorite with proceeds benefitting the PTO's continued efforts for classroom technology upgrades and outdoor recreation enhancements. The event is perfectly orchestrated by three chairpersons who impressively organize and monetize all aspects of the tournament. Christina Oleksyn, Ashley Miller and Samantha Ober are pros in their own right when it comes to raising money for a great cause and giving participants a fun day!

The golf tournament will kick-off at 10 a.m. with the shot gun at 12 p.m. sharp. Each of the holes on the course will have special prizes offered by sponsors and there will also be a putting contest sponsored by Tropical Smoothie Café which could send a lucky player home with \$5,000. In addition to hole contests, there will be other games that challenge players to "Beat the Pro" (who will be a very special guest!) and vie to get their balls closest to the pin.

Long-time tournament title sponsor, Lou Sobh's Honda of the Avenues, will be offering a brand new car to any player who can get a hole in one on the 12th hole! In addition, the dealership will also be offering three additional hole prizes along the course.

A day on the links works up a hearty appetite so players will be treated to lunch and then a dinner at the awards ceremony following the tournament. The meals are donated and catered by local restaurants: Salt Life, Harry's and Casa Reina. Refreshments are also served along the course so

that players stay hydrated as they compete to take home top awards. Last year's winners, the Craig Dewhurst State Farm team, will be there to defend their championship title so the PTO is looking for new players to challenge them!

Co-chair Samantha Ober first became involved with the tournament when her husband's company (Full Circle SEM) became a sponsor in 2022 and she volunteered to help. She was so impressed with the event that she decided to become more involved and co-chair the match and devote more time to it with the other two chairs.

Longtime chairperson, Christina



Working the sign-up booth in 2022 were Lindy Lollar and Jojo Stacy. The co-ed golf tournament is a community favorite with proceeds benefitting the PTO's continued efforts for classroom technology upgrades and outdoor recreation enhancements.

Oleksyn, is very goal oriented and sets the bar higher each year. She says, "My goal each year is to raise more money for the kids than the previous year." So far, they have done just that with 2022 being the best year yet!

If you are interested in playing in this year's tournament, please register at [www.palenciairatespto.com](http://www.palenciairatespto.com) where you can click to the sign-up page or come on board as one of the sponsors who also make a huge contribution to this school event.

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## Don't Leave Your IRA To The IRS

By Lindsey Taylor, Edward Jones  
Financial Advisor

If you've invested in an IRA for many decades, it may well turn into a key source of income for your retirement. Still, you might not deplete your IRA in your lifetime, especially if you also have a pension or a 401(k) and other investment income. So, if your IRA still has sizable assets after your passing, it would likely end up in your estate plan. If you leave your IRA to grown children or other family members, could they be hit with a big tax bill?

Here's a little background: Up until the Secure Act of 2019, those who inherited traditional IRAs could extend their required withdrawals over their lifetimes, which stretched out the annual taxes due on these withdrawals. But the Secure Act changed the provisions for non-spouse beneficiaries who inherited an IRA after 2019, meaning that beneficiaries of inherited IRAs had only 10 years (beginning the year after death) to withdraw the entire balance. For some beneficiaries, this could potentially create a tax burden. (Inheritors of Roth IRAs are also required to follow the 10-year distribution rule but are not subject to income taxes on account earnings if the Roth IRA's five-year holding period has been met).

However, not all beneficiaries were

affected by the new rules. Spouses can stretch their inherited IRA distributions over their lifetimes and exceptions exist for certain non-spouse beneficiaries. Minor children of the IRA owner (until the age of majority), chronically ill or disabled individuals, and beneficiaries who are no more than 10 years younger than the IRA owner may opt to stretch their distributions.

The new 10-year requirement applies to IRAs inherited on or after Jan. 1, 2020. But due to confusion over changes to required minimum distribution (RMD) rules for some beneficiaries of inherited IRAs, the IRS waived penalties for individuals who failed to take RMDs in 2021 and 2022 and extended the RMD penalty waiver for 2023.

Although these rulings give beneficiaries — those not eligible for the exemptions listed above — more time to plan, they will eventually need to start taking RMDs, which could affect their tax situations. To help protect your heirs, consider these suggestions:

- Using permanent life insurance. A properly structured permanent life insurance policy could help you replace the assets your family might lose to the

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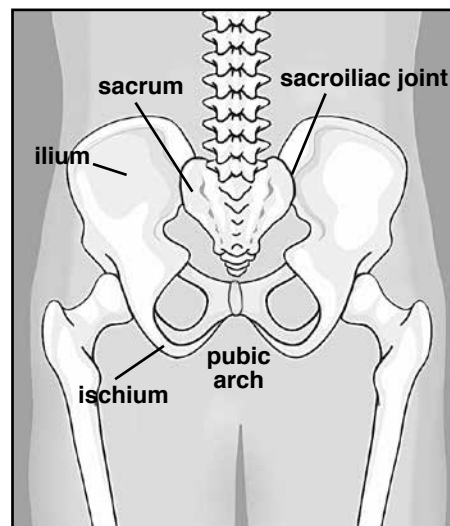


## Sacroiliac Joint Dysfunction

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

It's been a year since I've written about sacroiliac (SI) pain, but this topic continues to surface in clinical conversations and it's not just regarding women. Although women do experience more SI pain than men, I also see it with several golfers. It is often overlooked and therefore diagnosed late, after some time of pain. If untreated, it can produce functional leg length discrepancies and changes in the low back and lower extremity musculature.

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. Because of its anatomy, the SI joints are not supposed to move much. They should "wiggle" to allow for a little motion with walking, sitting, or standing. The SIJ also should move during childbirth, allowing the sacrum to flex to open the birth canal. This is one reason 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. As previously stated, the SI joint can be a problem for golfers, creating imbalances 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.

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 because pain often manifests in the lowest portion of the back/pelvis. It can also produce pain in the buttock region but rarely down the leg, which can be a common symptom of low back pain. Pain from the sacroiliac joint is usually experienced more with sitting than standing. And it can also be felt in the transitioning of sit to stand. Although early intervention is best, chronic cases, regardless of how painful, 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 to become fully functional again.

*Rob Stanborough is a physical therapist with over 20 years of experience. He is president and co-owner of First Coast Rehabilitation, a Senior Instructor for Myopain Seminars (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.*

## Don't Leave Your IRA To The IRS

**Continued From Top Left**

taxes resulting from an inherited IRA. You might even consider naming a charity as the beneficiary of an IRA, rather than your family members. The charity would receive the IRA proceeds tax free, and the life insurance could then provide tax-free benefits to your heirs.

- Leaving taxable investment accounts to your heirs. Apart from your tax-deferred IRA, you may own other, fully taxable accounts containing investments such as stocks or bonds. Typically, these investments receive what's known as a "step-up" in their cost basis once they are inherited. This means your heirs will essentially inherit all the gains your invest-

ments earned by the time of your passing - but they won't be taxed on these gains if they sell the assets immediately. This type of sale could help offset the taxes your heirs will incur from the inherited IRA.

The tax and investment issues surrounding inherited IRAs can be complex, so consult with your tax and financial advisors before making any moves. And, as with many areas relating to inheritances, the sooner you start planning, the better.

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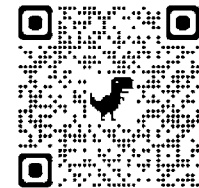
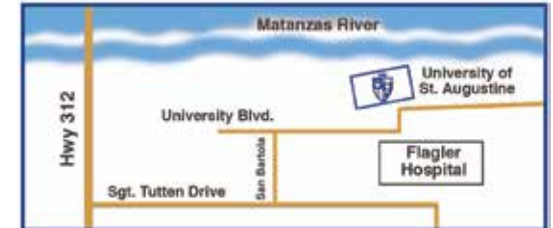


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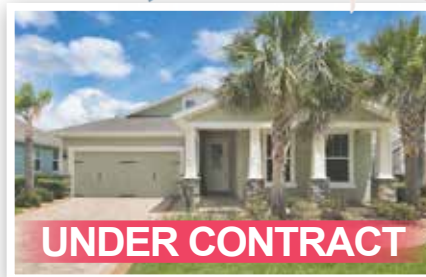


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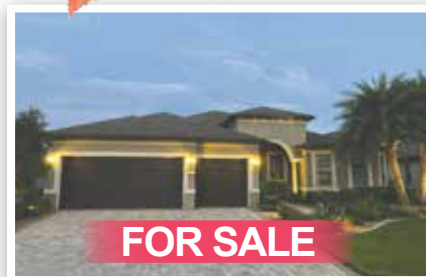
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## What Changes Are Coming To Medicare Part D?

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

Big changes are coming to Medicare Part D as a result of the **Inflation Reduction Act (IRA)**, which was signed into law in August 2022. Part of this act targets prescription costs and other pricing issues facing Medicare beneficiaries.

Each year, a few more changes take effect. We'll go through what to expect each year, starting January 1, 2023.

### 2023 Part D Changes

Two of the most notable changes to Part D in 2023 include:

1. **No-cost adult vaccines** recommended by ACIP, which includes the **shingles vaccine**. Starting January 1, 2023, these vaccines are available to people with Medicare Part D at no cost to them.

2. People enrolled in a Medicare prescription drug plan **will not pay more than \$35 for a month's supply of each insulin that they take**, as long as it's covered by their Medicare prescription drug plan and dispensed at a pharmacy or through a mail-order pharmacy. Also, Part D deductibles won't apply to the covered insulin product.

On August 29, 2023, CMS announced the first 10 Medicare Part D drugs selected for the new **Drug Price Negotiation Program**. The law requires that those 10 are chosen from a list of the highest-spending, brand-name Medicare Part D drugs that don't have competition. The maximum fair prices negotiated for these drugs will go into effect in 2026.

### 2024 Part D Changes

Here are some of the most notable Part D changes going into effect in 2024:

- Starting January 1, 2024, people with Medicare prescription drug coverage who fall into the catastrophic phase of the prescription drug benefit **won't have to pay any coinsurance or co-payments during that phase** for covered Medicare prescription drugs.

- The law provides for a mechanism beginning January 1, 2024 for the average premium increase across most Part D plans to be **limited to 6%** over the previous year. This protection continues through 2029. The law also provides for a mechanism to stabilize plan premiums in 2030 and subsequent years.

- By September 1, CMS will publish the **maximum fair prices negotiated** for the first 10 Medicare Part D drugs selected for negotiation. Maximum fair prices for these first 10 drugs will go into effect in 2026 (barring this won't end up in the Supreme Court).

### 2025 Part D Changes

Starting in 2025, the following changes will take effect for Medicare Part D:

- People with Medicare Part D won't pay more than **\$2,000 out-of-pocket** for prescription drugs.

- Smoothed cost sharing** will be a new payment option. This allows people with Medicare Part D to pay out-of-pocket Part D costs in monthly amounts spread over the year.

- The **Manufacturer Discount Program** in Medicare Part D will replace the Medicare coverage gap discount program. The new Manufacturer Discount Program will require manufacturer discounts for applicable drugs both in the initial coverage phase and in the catastrophic phase.

- Government reinsurance in the catastrophic phase of Part D will **decrease** from 80% to 20% for brand-name drugs, biologics, and biosimilars and will decrease from 80% to 40% for generics.

- By February 1, 2025, CMS will announce **15 more Medicare Part D drugs for negotiation**. By November 30, CMS will publish the maximum fair prices for the 15 Medicare Part D drugs selected for negotiation earlier in the year. Maximum fair prices for these drugs will go into effect in 2027.

### Conclusion

Hopefully, some of you will notice a decrease in your Part D prescription drug costs in the coming years. I will keep you posted on more changes as they arise, including which prescription drugs are chosen for the Drug Price Negotiation Program.

From CMS.gov IRA Implementation Timeline.

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.

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## Exploring The Benefits Of Low-Dose Naltrexone For Chronic Pain Relief

By Anna Moyer, Board Certified Pharmacist  
Bluebird Pharmacy  
904-600-4099

Living with chronic pain can be incredibly challenging, affecting every aspect of your life. Finding effective treatments that provide relief can sometimes feel like an uphill battle. However, there is growing interest in a novel approach known as low-dose naltrexone (LDN) for managing chronic pain. In this article, we will delve into the potential benefits of LDN in treating chronic pain and explore how it may offer a new ray of hope to those seeking relief.

Chronic pain is defined as persistent pain that lasts for several months or even years. It can stem from a variety of underlying conditions, such as fibromyalgia, autoimmune disorders, and neuropathic pain. Unfortunately, traditional pain management approaches often fall short in providing long-lasting relief and even produce side effects such as dizziness, constipation, addiction, leading many individuals to explore alternative treatments.

Low-dose naltrexone, also known as LDN, has gained attention as a potential game-changer in the field of chronic pain management. Originally used to treat opioid addiction, LDN is administered at significantly lower doses for its anti-inflammatory effects. This medication works by blocking certain receptors in the body, which helps reduce inflammation and modulate the immune system.

Research has shown promising results in the use of LDN for chronic pain relief. A study review conducted by Jarred Younger,

Luke Parkitny, and David McLain highlights the potential of LDN as an effective anti-inflammatory treatment for chronic pain conditions. By targeting the underlying inflammation that contributes to pain, LDN may offer relief and improve overall well-being.

One of the significant advantages of LDN is its potential to address multiple chronic pain conditions. From fibromyalgia to autoimmune disorders and neuropathic pain, LDN has shown promise in reducing pain and inflammation. Patients who take LDN experience minimal side effects such as headache or vivid dreams. Patients who have tried LDN have reported improvements in their pain symptoms and overall quality of life.

Living with chronic pain can be debilitating, but the emergence of low-dose naltrexone as a potential treatment offers hope. LDN's anti-inflammatory properties and immune system modulation may provide relief for individuals struggling with various chronic pain conditions. As research continues to uncover the benefits and optimal use of LDN, it is crucial to consult with healthcare professionals experienced in LDN therapy. With the right guidance and treatment plan, LDN may prove to be a valuable tool in the journey towards managing chronic pain and improving overall well-being.

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Ask A Certified Master Gardener

## Getting Ready For Dormant Season

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

While we have experienced a very wet, hot summer, October is customarily drier. There are some basic steps in this article to help you ensure that your turfgrass will remain healthy and resistant to pests and disease during the upcoming dormant season.

When your grass begins to turn brown, a natural cycle in our area, frequent irrigation is generally not needed. You can now recalibrate your irrigation timer for the fall and winter seasons but continue to maintain  $\frac{1}{2}$  to  $\frac{3}{4}$  of an inch of water when and if you elect to irrigate.

Many warm season grasses and plants reduce their growth rates ahead of dormant season so nutrient requirements also slow down. Nitrogen, the first number on a fertilizer bag, is especially vulnerable to misuse. Over application of nitrogen will promote aggressive growth of new foliage in your lawn. With the likely intermittent frost and/or freeze moments, new growth in turf may then experience damage or even demise.

IFAS professionals do not recommend weed-and-feed products at any time, but especially ahead of dormant season as they, again, cause a spurt of growth which also translates into more weed growth!

The end of October is the right time to put out selective, preemergent herbicides for annual weed control. Most lawn care companies do this yearly. Preemergent herbicides are products that work by creating a barrier in your soil that prevents weed seeds from germinating. Because preemergent herbicides are only effective if applied before seed germination, proper timing is critical, so think about doing this in the fall.

There are two main classes of stresses that affect plants and turf: biotic and abiotic.

- Biotic stresses include pests, diseases, and weeds.
- Abiotic stresses include drought or overwatering, excess or insufficient fertilization, mowing levels, scalping, dull mower blades, soil pH issues and compaction, temperature extremes, foot traffic, and standing water.

St. Augustine cultivars can be susceptible to two fall biotic stresses: large patch fungus disease and sod webworm. Large patch, also known as rhizoctonia blight, is especially problematic in St. Augustine and zoysia grasses from November to May. Turf damage begins with round, discolored patches that expand over time. The borders of the patches are darker where the fungus is actively growing and sometimes appear orange. The center of a patch is usually brown and sunken.

To help prevent large patch fungus, again, avoid using fertilizer with high levels of nitrogen and irrigate early in the day to reduce long periods of leaf wetness, as moisture is the largest contributing factor for this fungus.

Sod webworm pests, the second bi-



Adult sod webworms are brown, dingy moths, flying in a zigzag manner low over the grass.

otic stress, can be very destructive. They are moths that lay their eggs in turfgrass leaves. These light tan-colored moths will scatter as you walk through the grass. But it's not the moths causing damage. The eggs hatch into larvae, also called caterpillars. This is the most damaging stage of the tropical sod webworm's life cycle. Mature caterpillars are  $\frac{3}{4}$  to 1 inch long, grayish-green, and feast on turf.

An early sign of sod webworm damage is "window feeding." Window feeding is when the surface of the leaf tissue has been removed. The remaining tissue is almost clear, like a small window. Later damage includes areas of ragged grass blades that are shorter than other areas of the grass and look chewed. Eventually you will see thinning of the lawn (fewer blades) and brown patchy areas. Many gardeners report that the damage to their lawn seems to have occurred overnight. At this point, however, the caterpillars have likely been feeding for several days.

Most lawn care companies are certified to spray for both biotic stresses. If you don't employ a lawn care company, you can purchase a specifically labeled pesticide and spot treat the affected areas. Be sure to read the labels and carefully follow the directions.

It is important to use as few pesticides as possible but because we live in the subtropics, with its commensurate humidity, it can be difficult to eradicate pests and diseases entirely without some level of pesticide usage.

Fall is a good time to remove and rake thatch, a thick spongy mat on your turf that builds up over time. This will allow more air to get to the grass roots.

As most Palencia homeowners have some level of turf issue during the year, it can sometimes feel like an ongoing and uphill battle. On the positive side, most problems can be remedied if addressed early on. Lastly, the most important practice to observe is to refrain from overwatering your lawn during dormant season.

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

### Water Problems? Ask Polly!



Polly Swindull

**I smell chlorine in my water. Who can I call to get something done about this health risk?**

The municipalities are stuck. Environmental and public safety laws require most to maintain a chlorine residual throughout the entire water main delivery system. This is to retain some disinfecting properties in the event of groundwater infiltration and other contaminations. Barking at your local water company or water department about the taste and odor will accomplish nothing. Chances are, they're doing their best, and meeting the laws. The most practical solution to the problem is to take it back out before it enters your home by installing an inexpensive carbon filter at the point of entry to your home!

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Mike Weitz

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### Palencia Residents! Send Us Your Newsworthy Notes

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



## A Simple Guide To A Stress-free Thanksgiving

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

### Fifteen days before:

#### Make a game plan and recognize your budget

- Get out a notebook, your calendar, and a pen and brainstorm your ideas
- Prepare your guest list and find any dietary restrictions
- Now is the time to order some food for catering, if necessary
- Start thinking about a tentative menu, figure out when you need to go shopping and contemplate what prep can be done on what days. Mark it in your calendar!
- Place your rental orders, if necessary, for tables, chairs, glasses and more.



### Ten days before:

#### Decide your final menu and select your recipes

- Delegate dishes to family members or guests
- Deep clean your kitchen, fridge, freezer and pantry
- Clean guest room
- Get your small appliances and serving dishes ready

### One week before:

#### Make your groceries list and plan your decorations

- Make a list for non-perishable items like flour, sugar, canned pumpkin, packed stuffing, etc. and buy it now!
- Pick up your beverages or delegate it to non-cooking guests
- Buy your turkey (plan 1 pound per person)
- Make a general cleaning of your house and deep clean your guest room
- Plan your decorations and centerpiece
- If necessary, wash and iron your tablecloth and napkins

- Confirm who is bringing what with guests

### Five days before:

#### Create a cooking schedule & freeze all plates that you can do in advance

- Block time off in your schedule for food preparation and grocery shopping

### Four days before:

- Defrost your turkey (it takes 24 hrs of thawing time for every 4 pounds)
- Plan your serving ware
- Plan your seating chart
- Tidy your coat closet
- Spruce out your entryway

### Three days before:

- Buy perishable groceries like butter, nut squash, carrots, potatoes, and greens.
- Do a service activity, such as serving the Thanksgiving meal at a homeless shelter, raking leaves for the elderly, or shopping for food.

### Two days before:

- Stock bar & beverages
- Have all your selected recipes handy
- Do any baking, including apple or pecan pie
- Calculate your cooking times and schedule for Thanksgiving day

### One day before:

- Prep-work (wash your greens, pre-cut your vegetables, etc.)
- Set the table now, so you don't worry about it later
- If you order food, pick it up today!

### Thanksgiving Day

Aggressively minimize your work on this day

Plan your day as a timeline: Include

- elements: Breakfast, appetizers, time to serve the food, time for dessert and coffee
- Pray before dinner
- Assign helper tasks among the guests
- Cook your turkey
- Follow schedule
- Wash as you work
- Enjoy Thanksgiving dinner!



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## I Can Hear You Now!

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

I've noticed lately that things are quieting down. Used to be I could hear the bagman stirring around upstairs in the early hours looking for his clothes and shoes in the dark, getting ready to wake me up and stumble out for the first deposit. No more.

I get a surprise rub on the neck and hear a mumble or two, then the light goes on by the door and I know it's time. It's almost like he's making signs to tell me, "C'mon"! Don't know what's happening.

I looked in the big reflector and I still have two, big, beautiful ears but I don't think they're receiving good signals. Used to be I could hear the four-wheelers and the little people. No more. Good news is, it's kind of quiet and, sometimes, peaceful. Bad news is, I get corrective hand signals when I miss a command.

Sometimes I try to guess what's being said but that can be risky, like when I stand by my bowl and the bag lady is waiting for me at the door! Not



good. Just another one of those things that seem to be happening, along with the aches and pains that come with the years! But the good side is I'm still walking the circle and am on the top side of the grass in this beautiful Palencia place. Just gotta keep pawing along!

Dog Joke: Two mutts were talking to each other and one said, "Maybe you need hearing aids. Maybe you should think about getting a hearing test." The other mutt said, "Why would I need a hairy chest?"



## Can I have a unique swing and still be a good golfer? Yes!

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

You can have a unique, even an awkward swing if you do certain fundamentals. The problem with a unique swing is you must practice more to be repetitive. The simpler your golf swing the more repetitive it can be. You may see some unique swings on the PGA or LPGA tour, but at impact they look beautiful and spot on - that is because they practice, practice, practice and those unique moves become second nature to that particular golfer.

But even if you have a unique swing, you must do certain things correctly. You must have a good grip and your alignment must be correct. It would benefit you to take the club away very slowly, so that you can have the proper sequence to load the right side of your swing. At impact your club face has got to be square towards your target and your follow-through must be the complete transfer of your power to the left side.

As a teacher, I know there are gray areas in your golf swing, and it does not need to be exact. The main thing is that you feel comfortable with your swing



under pressure. That is where your low scores will come from!

Four fundamentals to make your swing repeat:

1. Correct grip and alignment
2. Load and turn on to the right side
3. Focus on a square club face at impact
4. Transfer your power all the way through to the finish of your swing

Just four fundamentals and you will continue to enjoy your game of golf! If you have a unique swing and want to make sure your fundamentals are on point, come, see me at [www.laurabaughgolf.com](http://www.laurabaughgolf.com)

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## Celebrate The Spirit Of Halloween At The Lighthouse Ghost Tour

Grab your sheet and get into the ghostly spirit. The St. Augustine Lighthouse is consistently ranked as one of the most haunted sites in St. Augustine! The Lighthouse offers multiple options this October to experience Halloween up close and personal.

**Dark of the Moon Ghost Tour:** This 1.5 to 2 hour tour includes a guided talk through the 1876 Keepers' House and the 1874 St. Augustine Lighthouse tower. Your guide will share true tales from the history of our Light Station. Tours are offered year round on Friday, Saturday and Sundays and more days during peak times.

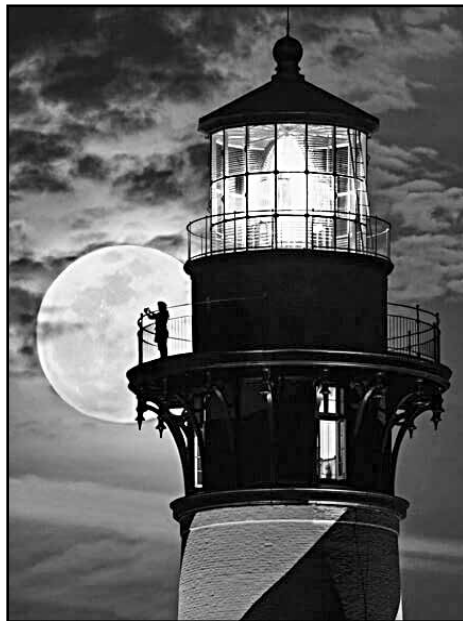
**Dark of the Moon Investigation Only:** See for yourself why the St. Augustine Lighthouse is home to ghostly spirits. Investigation Only tours are offered on a more limited basis than the Ghost Tour, with fewer spaces available at each. Rent readers or bring your own equipment.

**Lighthouse Ghost Tales:** Hear the histories and hauntings of the St. Augustine Lighthouse in this one hour guided tour of the St. Augustine Lighthouse & Maritime Museum. A guide will lead you through the Lightkeepers' House, grounds and to the base of the Lighthouse tower sharing the ghost tales of the Lighthouse. This tour is great for families, children, and those interested in the history of the ghosts of the lighthouse.

If you are interested in climbing the tower or investigating during a tour, try the two-hour Dark of the Moon Ghost Tour. If you would like to book a private tour or investigation, contact [klloyd@staugustinelighthouse.org](mailto:klloyd@staugustinelighthouse.org).

### Get Tickets

Private Ghost Tours also available for a wide range of timeframes and to groups of all sizes. Private tours are a great option for birthday parties, bachelor/bachelorette parties, family reunions and similar groups. Call 904-829-0745 extension 210 or email [klloyd@staugustinelighthouse.org](mailto:klloyd@staugustinelighthouse.org) for additional information and reservations.



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## Help Us Honor Veterans



America's Veterans have done everything asked of them in their mission to serve our country and it is never too late to honor them. The Palencia Press wants to thank Veterans for their service to our country by spotlighting their courage and sacrifice in the November issue. If you have military members in your family, send us an email and photo to [thepaper@comcast.net](mailto:thepaper@comcast.net) and tell us about their proud service.

**Hurry, our deadline for the November issue is October 9th.**



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## An Ounce Of Resilience Will Keep Your Head Above Water

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

This past summer I have had the opportunity to travel from one coast of our great country to the other, traveling from Jacksonville to San Francisco.

The plan was to officiate the wedding of my oldest son and his fiancé. The venue was located in Lake Tahoe, California. I was struck by the beauty all around me.



Lake Tahoe, California

From the never-ending oceans to the highest peaks and snow-covered mountains, God's handy work was all around me. Tahoe is known for its sparkling clear waters, scenic views and multitude of outdoor activities in and around the lake.

One site that was memorable to me was glacial Emerald Bay. It is perhaps the most photogenic scene and popular secluded spot with an unforgettable Fannette Island.

The history of the area is worth reading about. I simply love how this stubborn piece of granite refused to be moved 12,000 years ago in the forming of the lake. It is the only island to be



Fannette Island

found in the lake.

Isn't that familiar; How life scrapes at us, continually shaping us and molding our existence. Season after season we have the ebb and flow of our changing lives. New grade levels, expanding family, death and dying, promotion and demotion. Yet one ounce of resilience allows us to hang on, stand firm and rise above all else, like Fannette Island.

The scripture passage that brings me encouragement is Ephesians 2:10 "For we are God's handiwork, created in Christ Jesus to do good works, which God prepared in advance for us to do."

This implies that we ourselves belong to God, created to do good things or works. God is in charge and has had plans specifically laid out for each one of us.

In this changing season, anchor onto what allows us to rise above and be immovable even in the toughest of times. One ounce of resilience will keep your head above water and let you strive to your God-given destiny. Keep on loving your best and letting God do the rest!

Visit [www.palenciapress.com](http://www.palenciapress.com)

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### Help Around The Home In Palencia

Help around the home with things (basic repairs, painting, garage epoxy, pressure washing, etc) you'd typically ask husband, son or son-in-law to do!

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**Oct. 11: Council on Aging with Amy Robinson**

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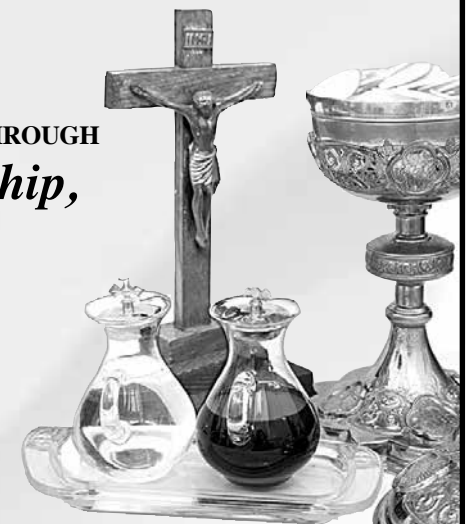
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## Avoiding The ER- Can It Wait?

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

There's never a "good time" for our pets to get sick, however, it often seems that our pets pick particularly bad times to have a medical issue. During daytime hours, our team stands ready to answer any questions or assist in caring for your pets. For the times when we are out of the office, I find it important to empower pet owners with the knowledge needed to differentiate between pet issues that demand immediate attention and those that can wait until morning light.

**1. Breathing Difficulty:** If your pet is struggling to breathe, this is an unequivocal emergency. Contact your nearest 24-hour animal ER immediately. Respiratory distress can result from various causes, including allergies, infections, or even foreign objects lodged in the airway.

**2. Seizures:** While seizures can have multiple triggers, they are considered a medical emergency. Record the duration and any unusual behavior before, during, or after the seizure to provide vital information to the vet.

**3. Trauma:** Falls, accidents, or any traumatic incidents require prompt evaluation, even if your pet seems fine initially. Hidden injuries or internal bleeding may not be immediately evident.

**4. Ingestion of Toxins:** If your pet ingests something toxic, such as chocolate, medications, or household chemicals, seek immediate assistance. Contact a pet poison hotline if available, and bring the packaging or substance to the veterinarian if possible.

**5. Prolonged Vomiting or Diarrhea:**

While occasional stomach upset is common, persistent vomiting or diarrhea (3 times or more) can lead to dehydration and serious complications. Seek advice from an emergency clinic if it continues.

**6. Difficulty Urinating:** Straining to urinate or blood in the urine may indicate a urinary blockage or bladder stones, which requires immediate intervention.

**7. Unresponsive or Lethargic Behavior:** If your pet is unusually lethargic or unresponsive to stimuli, it may be a sign of a severe underlying issue. Don't wait; consult a veterinarian right away.

**8. Eye Injuries:** Eye injuries, such as a scratched cornea or a foreign object lodged in the eye, can cause lasting damage if not addressed promptly. Protect your pet's vision by seeking help immediately.

While there are certainly many non-serious causes of some of these signs, it is always best to err on the side of caution to prevent a potentially serious condition from progressing past a treatable point. When in doubt, you can always call the ER for advice. There are veterinary ER's nearby in St. Augustine (SARVEC) and Jacksonville Beach (First Coast Veterinary Emergency) and an limited service urgent care on CR-210 (Urgent Vet) that are able to assist you during nights and weekends when our office is closed. Ultimately, you should always "go with your gut" when you feel like your pet should be seen!



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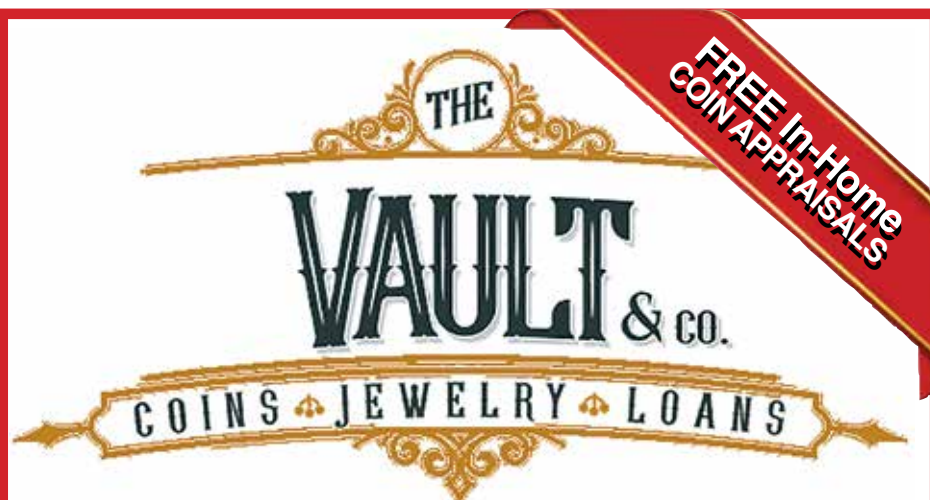
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## How Much Life Insurance Do I Need?

From your income to your children's future education, here's what to consider when you buy life insurance.

**How much life insurance do I need?** Is the life insurance I have through work enough? I bought life insurance a long time ago, do I need more now? These are common questions people have about life insurance, and the answers are different for everyone. As an individual, you have your own unique needs and dreams for the future, and you have your own unique family situation.

### Who should get life insurance?

Figuring out how much life insurance you might need starts with looking at what and who you want to protect, and that often depends on what life stage you're in.

- If you're newly married or a young parent, your income may be what you primarily need to protect. So if something happened to you, you could leave enough behind to help your spouse or family replace the lost income for a certain amount of time.

- If your family is growing and you've purchased or upgraded your home, you may need to add additional coverage for some of your bigger assets. You might also be thinking about protecting your children's future education needs.

- If you're going through a divorce, there are several factors to consider, especially if you have children.

- If you're nearing retirement, you

may start thinking about what your spouse would need to live comfortably if they live longer than you.

### How much life insurance do I need?

When looking to purchase life insurance, look at income, your family size, your home's value, the debt you carry and any business you may own. If you have a family you'll want to make sure that everything will be taken care of, from their basic costs like mortgage, taxes, food and clothing, to college in the future. What will your family need if you are no longer here to help support them? A simple way to determine the amount of life insurance needed is to multiply your current income by 10 to 15.

### Is my current life insurance coverage enough?

Some people who have life insurance through work may assume that will be plenty for their family to live on – and that may be correct depending on your life stage. Other times the amount could fall short once you start to determine basic and future costs. Often, people will determine they need more than what an employer may provide.

### Learn more about life insurance

For more information about the types of life insurance, and for a free, no obligation life insurance quote, contact Palencia neighbor and local State Farm Agent, Craig Dewhurst at 904-940-9740.

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