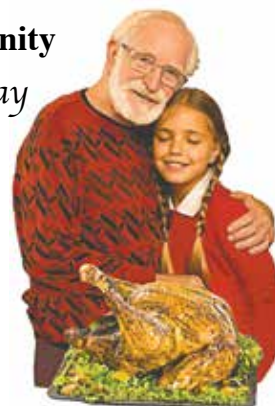




News For And About Residents Of The Palencia Community

Thanksgiving Is Thursday
November 23rd



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PALENCIA PRESS

NOVEMBER 2023

Palencia Residents Perform In Broadway Musical "Newsies"



Palencia residents, top to bottom: Sandra Casatelli, costume designer; Kaitlyn Warrell, associate director. Center row: Elijah D'Elena, Jacob Harris and Caleb Vosburg. Bottom level: Logan Everson, Cooper Alfiero, Alivia Cruce, Benjamin Kerllenevich, Keegan McGee and Kayla Watson.

St. Johns County Center for the Arts Musical Theatre Program, in partnership with the SJCCA Dance Program will present *Disney's Newsies* from November 9-11 at the SJCCA Performing Arts Center at St. Augustine High School. Featuring a cast and crew of 106, including several Palencia residents, *Newsies* is based on the 1992 motion picture and inspired by a true story. The production features a Tony Award-winning score by Alan Menken (*Little Shop of Horrors*, *Sister Act*), and Jack Feldman and a book by Tony Award winner Harvey Fierstein. Featuring the now classic songs "Carrying the Banner," "Seize the Day," and "Santa Fe." *Newsies* is packed with non-stop thrills and a timeless message, perfect for the whole family and every audience. *Disney's Newsies* has 4 performances, with shows at 7 p.m. all three days and a matinee performance on November 11th at 2 p.m. Tickets go on sale October 23. Visit [sjcca.org](https://www.sjcca.org) for tickets. Adults: \$15 Students: \$10.

Palencia Fall Festival



Palencia's Fall Festival will take place on Friday, November 10th from 6 p.m. to 9 p.m. on Market Street. The event will include a special patriotic and fall themed golf cart parade to also celebrate Veteran's Day with prizes being awarded for best golf carts. You can also enjoy a DJ, glow in the dark mini golf, game truck, rock wall, hay rides, food trucks and more. Residents can register for the golf cart parade at https://www.signupgenius.com/go/70A044DAAAA29A3F85-45352662-palencia#.

New Peach varieties for home landscapes in Palencia. See Norie Flowers' Article On Page 16



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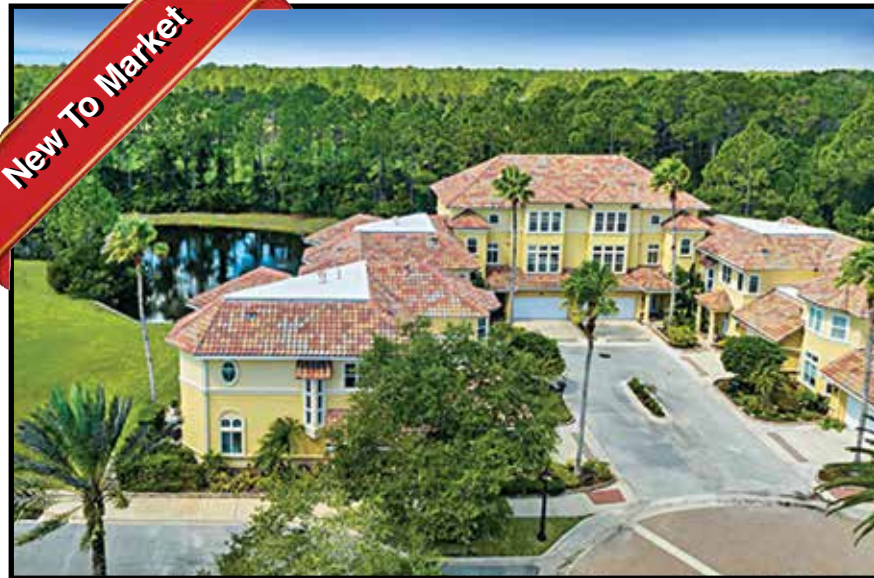


Palencia Women's Golf Association Wins Championship Playoffs

The Pro Lady Tournament recently took place at Eagle Harbor Golf Club, where all the clubs of the Jacksonville area summer team participated. The Palencia Women's Golf team competed against 30 golf clubs to win the Emily Brown Founders Cup for the second year. This was a fabulous event to the closing of summer matchplay. After play, the summer team enjoyed a wonderful lunch and presentation of the trophy from Emily Brown herself. The team proudly took the trophy back to the Palencia Golf Club and began celebrations for the repeat champions. See Complete Article Page 6.

The Palencia WGA shows off the Championship Cup. Left to right, Judy Guarino, Faye Peludat, Maggie Butler, Maria Nilsson, Barb Jacobi, Emily Brown holding the trophy, Linda Hoffman, Linda Carucci and Kim Jakobs Golf Professional (in front).

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Palencia Community Classified Ads

St. Augustine Travel Club

The St. Augustine Travel Club will present on Wednesday, November 8 at 3pm at the Southeast Branch Public Library, U.S.1 South, near SR 206. Subject is TOURING GREAT FESTIVALS OF EUROPE. Visit the most festive celebrations of the year Europe has to offer. There are centuries old rituals and revelry, the folklore and fun festivals in Italy, Switzerland, Belgium, Netherlands, France, Spain, Germany and Austria. The Travel Club is free and no registration is necessary. Questions? Please call Peter Dytrych at (904) 797-3736.

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. To register visit: griefshare.org/findagroup. Contact: Marilyn Costanzo at marilyncostanzo@gmail.com or call 571-216-8190.

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Words Of Wisdom

Share your food with the hungry and give shelter to the homeless. Give clothes to those who need them, and do not hide from relatives who need your help.

Then your salvation will come like the dawn, and your wounds will quickly heal. Your godliness will lead you forward, and the glory of the Lord will protect you from behind. -Isaiah 58:7

The Palencia Press

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Look Up, Get Up, But Never Give Up! Palencia Tennis "D" Team Wins More Than Half Their Matches

By Marcia Oltz, Palencia Resident



Bottom row from left: Kim Jacomo, Sara Ferrrer-Bruker, Bibiana Salguero, Denise Kelly-Captain, Carol Henry and Tiffany Curtner-Bailey. Middle row: Samantha Eckman, Sara Denson, Lori Turcotte, Lee-Ann Bruno and Krista Kroc. Top row: Sera-Jane Holmes, Iulia Platte, Lori Nickel and Kim Peacock. Not pictured: Missy Welsch - Co-Captain, Mary Ellen Bear, Sara Seifert, Arthi Reddy, Viktoriya Willis, Lindsey Murphy, Alexis Kokolias, Chelsea Thomas.

The Palencia women's teams began fifteen years ago. Teams were formed in order to facilitate the majority of women living in Palencia. Due to the beautiful clay courts and how well maintained they are, many non-residents began joining in order to participate in one of these teams.

Beginners start on the D team and move up as their level of play increases. 13 teams compete in this Country Club D league and play each other twice. This season six players moved up to the C team. Currently they have 21 players, five of which are new to the team this season.

Their captain, Denise, boasts they have a wonderful group of ladies of different age groups full of kindness and positivity. That attitude must begin at the top because Denise lost feeling in her lower body in May and ended up in a wheelchair, progressing to a walker...and with a lot of determination hopes to be back on the court playing in October. The doctors believe it was an auto immune attack on her body, possibly Guillian Bare Syndrome. She faithfully captains her team from the sidelines each week and they have won more than half of their matches to date!

New Golf Cart Law



A new Florida Law prohibiting a person under 18 from operating a golf cart on certain roadways, unless they have proper identification, is now in effect. The new legislation will also require that the driver carries a government-issued I.D. such as a driver's license, even if they are 18 or older. Previously, Florida law allowed a 14-year-old to drive a golf cart. However, with the new law, teens wishing to drive a golf cart must have a valid learner's driver's license. Since roads within Palencia are public, the new law applies to persons driving golf carts in Palencia.

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Risk Denial? Or Risk Mitigation?

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

With hurricane season nearing an “end,” I’m always shocked that so many Florida residents are uninsured for the effects of a hurricane. Homeowners Insurance is a confusing area, with flood and wind being defined as two different risks. But we all know those two perils merge when a hurricane strikes. Why don’t people insure for both, especially if they live in a low-lying area or near water? Virtually the entire state is exposed. I get it, insuring for hurricane damage is crazy expensive in Florida, and becoming more so as insurers leave the state. As hurricanes seem to be getting more intense and as Florida continues to over-build, the risk is certainly there. Every summer and fall it must be on the minds of all Florida residents.

Yet, so many are underinsured or go uninsured. Many of you may be thinking, why? Flood coverage in some areas is a major expenditure, perhaps beyond the resources of some households. Not everyone near the coast is living in a mansion. Perhaps some extremely wealthy people figure they will self-insure. And perhaps others think the big one won’t come ashore in their neighborhood. It’s a bell-curve pattern with less wealthy and the very wealthy taking a pass while everyone in between dutifully insures.

The aging American demographic is much like the state of Florida: exposed in a very big way. Four married couples out of five will experience a long-term care event on at least one member of the couple

Long-Term Care Comparison

Let’s overlay those objections and that bell curve pattern on the need for long-term care insurance. The aging American demographic is much like the state of Florida: exposed in a very big way. Can you live all your life and never have a long-term care event? Of course. And there are corners of Florida that hurricanes have historically left untouched as well. But the risk of an event requiring care for a long duration as one ages is massive. Here’s a thumbnail of commonly referenced statistics:

- Four married couples out of five will experience a long-term care event on at least one member of the couple;
- The risk of significant cognitive impairment at age 85 is one out of two;
- Seven out of ten people over age 65 will experience a long-term care event.

With 10,000 Americans turning age 70 every day, exposure to those statistics is dramatically high. So why isn’t everyone above middle age acquiring long-term care insurance? Part of it may be distrust of insurance companies. And a large part of it may be denial, that “it won’t happen to me.” That’s what many said who live in Florida’s Big Bend, before Idalia struck.

Overlaying the Bell Curve

The bell curve pattern occurs with long-term care just as it does with hurricane coverage in Florida. People of lesser means might cite the cost as too expensive for long-term care insurance, and the very wealthy may choose to self-insure. With the maturing of the long-term care insurance business and

creative design of newer plans, there is likely a long-term care insurance plan for every budget. At the wealthy end of the spectrum, self-insuring means zero leverage. You may have plenty of

invested assets and cash, but \$100 of long-term care expenses will still cost \$100. With leveraging an insurance policy, \$100 in care expenses may have cost only \$25 or \$30 in premiums. Wealthy people may have plenty of resources, but they must understand the advantages of leverage.

Homeowner Insurance is risk-based. Long-term care insurance is age-based, but we all know risk increases with age. It’s like moving from the North to Florida — quality of life might be nicer but the risk increases. Review your long-term care insurance. Buy it when you’re younger, have it paid up by retirement age and you’ll be locked and loaded. And enjoy the weather!

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Palencia Ladies Kick-Off The Season In Style

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

We were blessed with beautiful sunshine for our September opening day event. So excited to have a great turnout of colorful and cheerful ladies challenging themselves in a great team format of step-aside-scramble.

Every event we play at Palencia has its own signature projected by the chairpersons, this year's thanks go to Linda Hoffman and Linda Carucci for all their efforts in bringing forward a successful tournament with the help of Kim Jakobs our Golf Professional, our beautiful, maintained golf course and the food and beverage team. Special thanks go to all our WGA members that support and participate in our tournaments. A very exciting opening day with a hole in one by Resa Wilcox on Hole 5, this is her fourth and a clean sweep for every par 3 at Palencia, way



2nd Place Kathleen Kriete, Faye Peludat, Pat Kazakis and Penny Lynn.



Congratulations Resa Wilcox with her Hole-In-One on the 5th.



3rd Place Stephanie Kinsey, Earline Barnes, Chris McCoy and Rhonda Demeno.



Congratulations for closest to the pin. Cindy Gates, Resa Wilcox, Maggie Butler and Penny Lynn.



Chris McCoy and Staci Luttrupp at St. Johns Golf Club.



1st Place Debra Bienert, Maria Nilsson, Rosetta Smith and Jeanne Carr.

to go Resa! Now, let's congratulate the winners for their spectacular achievements. The top 3 teams were awarded and four ladies claiming closest to the pin as well as kicker cash awarded to the winning 1st place team.

Following our opening day lunch, our President, Faye Peludat held a board meeting discussing our year ahead, proposed and approved amendments to our Bylaws and other announcements and budget approvals.

Our Pro Lady tournament was played on September 14th at Eagle Harbor Golf Club, where all the clubs of Jacksonville area summer team participated. This was a fabulous event to the closing of summer matchplay, where 3 lucky ladies get to play with one of their club professionals. Faye Peludat, Linda Hoffman and I had the pleasure of playing with Kim Jakobs. She makes the game seem so easy and delightful to watch her effortless swing. After play we were joined by Barb Jacobi, our Captain and fellow players of summer team for a wonderful lunch and presentation of the trophy from Emily Brown herself. We proudly took it back to Palencia Golf Club and began with celebrations for our repeat champions. Thank you



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Palencia Womens Golf Association

Continued From Page 6



The Jewels of Amelia participants from the Palencia Golf Club. Diane Robinson, Sue Lomba, Faye Peludat, Sheri Thrash, Cathy French, Tricia Luciano, Staci Luttrupp, Deidre Wray, Judy Guarino and Barb Jacobi.



Jacksonville Summer Team Play Champion trophy 2023.

for the recognition.

Palencia ladies seem to have found their swing and showed up to win. On September 25th they played at Amelia Island club at Long Point in the Jewels of Amelia tournament, an annual invitational that sells out completely in 72 hours with over 96 players. Palencia was represented with 5 teams and 4 of the 5 teams won their flights. Tricia Luciano and Cathy French won the overall tournament with a net 60 as the Champions. Well done ladies! The other flight winners included Sheri Thrash/ Faye Peludat with a net 63, Barb Jacobi/Judy Guarino with a net 61 and Diane Robinson/Sue Lomba with a net 63. Congratulations to all the winners.

Another spectacular member guest tournament was held at St Johns Golf Club, where three Palencia ladies were invited. This was a two-day event and a shootout. Staci Luttrupp/Cathy Aull won overall by 6 strokes and Chris McCoy/Kathy Surber won their flight by 1 net over par. The 4 teams that won their flight participated in a

shootout on hole 18. Two teams were eliminated in round one leaving both Staci's team and Chris's team to battle it out. Staci's team prevailed, crowning them the overall tournament winners. Congratulations!

Our next upcoming events are our WGA Fall scramble hosted by our play day chair Diane Robinson with a challenging format but mostly exciting and fun followed by lunch and prize giving. Our annual member guest is approaching quickly on November 10 and 11. If you have any questions, please contact Staci Luttrupp or Sandy Frambes, the chairpersons for the Coquina Classic.

Some additional dates to look forward to; please mark your calendars include: Our very own Solheim Cup - Red and Blue team hosted by Barb Jacobi and Tricia Luciano on December 9th and 10th, Holiday Scramble on December 14th hosted by Diane Robinson, and Couples Championship on December 17th. We hope many ladies will enjoy participating in these fun events. Thank you for being a part of WGA.



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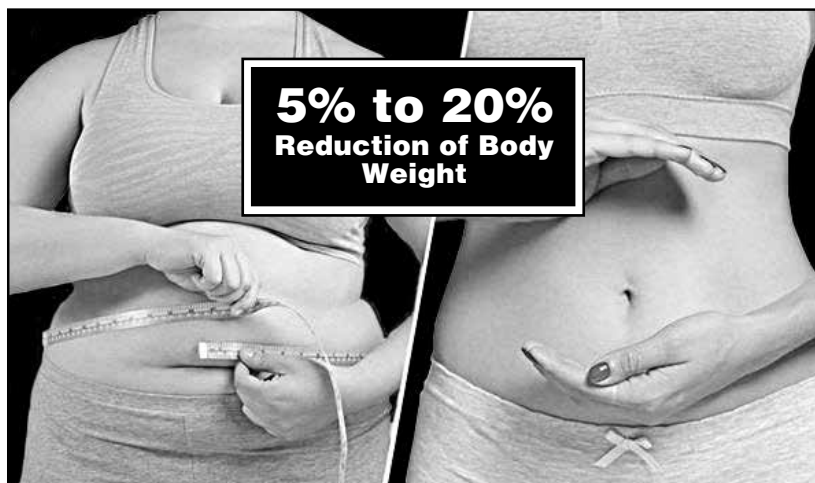
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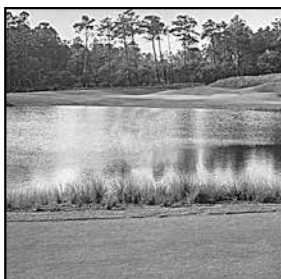
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Reminders About Preserve Area In Palencia

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

Please note additionally, individuals are not permitted in the Marshall Creek CDD preserve areas. If you see this activity, please notify management. SJSO will be contacted if this is ignored.



County Commissioner Dean Meets With Community Residents Regarding School Redistricting

By Alicia D. LaMaine, Palencia Resident

A meeting between County Commissioner Henry Dean and parents of Middle School children from Palencia, Kensington and Las Calinas was held Monday night, September 25th at the Palencia Amenities Center. Ann Taylor (School Board Candidate) organized the meeting for the purpose of addressing the concerns of these parents, whose children are threatened with a proposal to re-district these communities, and have the children no longer attend Pacetti Bay Middle School, but instead be bussed to San Sebastian Middle School.

Following a detailed description of problems with PECO Regulations which have prevented the building of a new middle school, Commissioner Dean sincerely expressed his understanding and support for the concerns of the parents attending. The parents' concerns primarily include disruption of the children's education, known to occur when children of this age must change schools as well as significant social issues which can occur. These social issues involve the stress of having to change schools as well

as being seen as "outsiders" by students who have been attending the new school. This often involves the children not being included in activities and can be as severe as bullying. Additionally, children who are being transferred to a new school can lose friendships that have taken years to develop.

County Commissioner Dean was attentive to these concerns and offered that he actually planned to oppose this re-districting at the next School Board Meeting. He plans to introduce the provision of allowing current students attending Pacetti Bay to continue to completion there. He is also exploring the possibility of school choice for families affected. Finally, Dean plans to introduce modifications to legislation to allow building new schools prior to the current level of 50 percent beyond maximum intended capacity.

The concerned parents attending the meeting all expressed their appreciation to Ann Taylor for her resolve in spearheading this effort and to Commissioner Dean for his support and endeavors to effect positive change.



Pacetti Bay Middle School



San Sebastian Middle School

2023-2024 St. Johns County Master School Calendar



- Monday, October 16, 2023 Teacher Planning Day - Student Holiday
- Friday, November 10, 2023 Veterans Day - Student/Teacher Holiday
- Wednesday - Friday November 22 - 24, 2023 Thanksgiving Break - Holiday
- Thursday, December 21, 2023 Second Quarter / First Semester Ends *
- Friday - Wednesday Dec. 22, 2023 - Jan. 3, 2024 Winter Break - Holiday
- Thursday, January 4, 2024 Teacher Planning Day - Student Holiday
- Friday, January 5, 2024 Teacher Inservice Day - Student Holiday
- Monday, January 8, 2024 Classes Resume for Students / Second Semester Begins
- Monday, January 15, 2024 Martin Luther King Day - Student/Teacher Holiday
- Monday, February 19, 2024 Presidents' Day - Student/Teacher Holiday
- Friday, March 8, 2024 Third Quarter Ends
- Monday - Friday March 11 - 15, 2024 Spring Break - Student/Teacher Holiday
- Monday, March 18, 2024 Teacher Planning Day - Student Holiday
- Tuesday, March 19, 2024 Classes Resume for Students
- Friday, March 29, 2024 Holiday - Student/Teacher Holiday
- April - May 2024 B.E.S.T. Testing (Reading, Math & Science)
- Friday, April 19, 2024 Student/Teacher Holiday
- May 1 - 23 EOCs, AP, IB, District Exams
- Friday, May 24, 2024 Last Day for Students / Fourth Quarter Ends
- Monday, May 27, 2024 Memorial Day
- Tuesday, May 28, 2024 Last Day for Teachers - Teacher Planning Day
- May - TBA Graduations
- *ALL Schools will be dismissed 1 hour early on December 21, 2023 and May 24, 2024
- All Schools participate in a weekly early release on Wednesday: Elementary at 1:45 p.m., Middle at 12:50 p.m., High at 2:50 p.m.

Donna Mancini Interiors & Flooring 8th Annual Holiday Decor And Gift Event



Donna Mancini Interiors & Flooring's 8th Annual Holiday Décor and Gift Event is Wednesday, November 15th from 4:00 p.m. to 8:00 p.m.

Come enjoy the festive atmosphere and check off your gift and decorating list early with fabulous finds in holiday décor and items sure to be crowd pleasers. In addition, furniture, lighting, wall art and accessories are in stock and ready for delivery just in time for holiday gatherings.

"We always look forward to seeing our Palencia customers and assisting them in finding the perfect holiday gifts for their family and friends," said owner and Palencia resident, Donna Mancini.

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

Newcomers of North St. Johns Announces November 2023 Bingo Luncheon at Al Dente's Ristorante Italiano

By Michele Oliver

Newcomers of North Saint Johns (NNSJ) invites members and their guests to join the fun at our November luncheon on Tuesday, November 14th at Al Dente's Ristorante Italiano, 90 Shops Boulevard, Unit 60; St. Johns, Florida. The event features a delicious lunch and Bingo games with great prizes!

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

Doors will open at 10:30 am. Cost for the luncheon and program is \$35 for members and \$40 for guests. All reservations must be received by November 7, 2023. For further information about the luncheon and membership, please go to the NNSJ website at <https://newcomersof-northstjohns.org>.

Luncheon includes entrée choice of Baked Salmon topped by a Creamy Lobster Dill Sauce served over Lobster Ravioli and accompanied by Mixed Vegetables; Chicken Picatta served in a Lemon Butter

White Wine Sauce with Capers and accompanied by a side of Linguine; or Eggplant Parmigiana topped with a Marinara Sauce and Mozzarella Cheese accompanied by a side of Penne Pasta. All entrées come with a House Salad and Bread with Olive Oil Dipping Sauce.

Dessert includes a choice of Cannoli, Tiramisu or Cheesecake. Beverage choices include choice of Soft Drinks, Iced Tea or Water. A cash bar is also available.

As always, raffles for gift baskets and a fun 50/50 drawing spice up our NNSJ lunches.

And, perhaps you will win one of our beautiful centerpieces!

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

"We're also looking forward to adding events that will bring together our members from shared ZIP codes, so be on the lookout for more fun activities as we continue to grow our membership," said Co-President Priscilla Cobbs.



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If You Need To Buy Or Sell... I Can Help



Avoid These Investment Mistakes

By Lindsey Taylor, Edward Jones
Financial Advisor

We all make mistakes in many areas of life. These mistakes are usually fairly harmless — we took a wrong turn while driving, used the wrong ingredients in a recipe and so on. But sometimes, our mistakes can be costly — especially those connected to investing.

Here are some of the most common investment mistakes:

- *Too much buying and selling* — Some people find it exciting to constantly buy and sell investments in the pursuit of big gains. Yet, frequent trading can work against you in a couple of ways. First, it can be expensive — if you're always buying and selling investments, you could rack up taxes, fees and commissions. Perhaps even more important, though, excessive purchases and sales can make it difficult to follow a unified, cohesive investment strategy. Such a strategy requires, among other things, careful construction and management of an investment portfolio that's appropriate for your goals, risk tolerance and time horizon. Heavy trading can disrupt this strategy.

- *Failing to diversify* — If you only owned one type of asset, such as growth-oriented stocks, your portfolio could take a hit when the financial markets go through a downturn. But not all investments will respond the same way to the same forc-

es — for example, stocks and bonds can move in different directions at any given time. And that's why it's usually a good idea to own a mix of investments, which can include domestic and foreign stocks, bonds, certificates of deposit (CDs) and government securities. Keep in mind, though, that while diversification can help reduce the impact of market volatility, it can't guarantee profits or protect against losses in a declining market.

- *Trying to "time" the market* — "Buy low and sell high" might be the original piece of investment advice, but it's pretty hard to follow — because no one can really predict when an investment will reach "low" or "high" points. Also, trying to "time" the market in this way can lead to bad decisions, such as selling investments whose price has dropped, even if these same investments still have good business fundamentals and strong prospects.

- *Not understanding what you're investing in* — If you don't know the nature of investments when you buy them, you could set yourself up for unpleasant surprises. For example, some companies, by the very nature of their business and the type of industry they're in, may consistently pay dividends to their investors even though their stock prices may only

Continued Below Right



Plan Review For The Medicare Annual Enrollment Period?

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

Do I really need to do a plan review for the Medicare Annual Enrollment Period? The simple answer is yes! Your health is important and choosing your Medicare coverage is a big part of that. If you want to make a plan change, you only have between October 15 - December 7, unless you have a special qualifying life event. The questions below can help you prepare as you review your plan options. You may find your plan is working well for you or you may want to consider other plan options. Find out what is best for you.

Section 1: Health changes

Consider your health and lifestyle. Note any changes.

- Has my health changed in the last year?

- Have my prescription drugs changed?

Section 2: Annual Notice of Change

Carefully review your Annual Notice of Change (ANOC) when you receive it in the mail.

Items to identify and review:

- Benefits being added to your plan.

- Benefits being removed from your plan.

- Changes to providers in your network.

- Changes to in-and out-of-network coverage.

- Changes to prescription drug coverage.

Section 3: Coverage benefits

Does my Medicare plan cover my current health care needs? Note any additional needs.

- Will any of the plan changes for the upcoming year impact my health care needs?

- Are my preferred doctors or providers part of my plan?

- Are the prescription drugs I need on my plan's formulary?

- Can I get my prescription drugs online or via email?

- Do I need/want coverage for additional health services or items (dental/vision/hearing)?

- If yes, can I get these items with my current plan?

Section 4: Costs and finances

- Have my finances changed in the last year?

- Do my monthly plan premiums, if applicable, fit my budget?

- Can I pay my plan's deductibles, co-pays and coinsurance amounts?

- Are my overall out-of-pocket costs what I expect?

- Do I need help paying for Medicare?

Section 5: Convenience and service

- Can I easily contact my plan provider with questions?

- Does my plan have online information and resources I can use?

- Does my plan offer special tools and services such as a 24-hour nurse hotline?

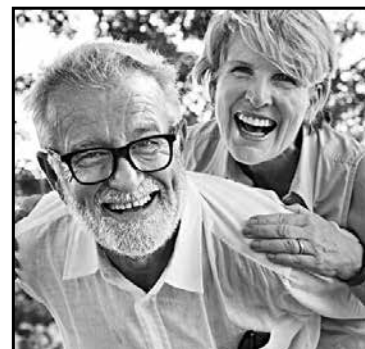
As you can see, it's important to review your Medicare coverage every year before the Medicare Annual Enrollment Period (AEP). Other things to consider. If your prescriptions have changed since you selected your last plan, then a plan

review would be a good idea. Prescription drugs are one of the leading reasons for plan changes, as their out-of-pocket costs can vary every year. If your address has changed, then your service area has changed, which means either your Prescription Drug Plan (PDP) or your Medicare Advantage Prescription Drug Plan (MAPD) has to be changed. While you're at it, you may also want to review the cost of your Medicare Supplement Plan, as one of the cost factors is your new zip code.

A plan review doesn't cost anything. Consider it like your annual physical. Something else to "check-up" every year. Feel free to reach out if you have any questions.

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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Avoid These Investment Mistakes

Continued From Top Left

show relatively modest price gains over time. If you bought shares of this stock, thinking it had the potential to achieve quite substantial appreciation, you might end up disappointed.

- *Making the wrong comparisons* — You're no doubt familiar with some of the most well-known investment benchmarks — the S&P 500, Dow Jones Industrial Average and the Nasdaq Composite. But it might be counterproductive to compare your results against these indexes. If you have a diversified portfolio, you'll own an array of investments that won't fit into any single index or benchmark, so you

won't get an apples-to-apples comparison. You're better off comparing your portfolio's performance against the only benchmark that really matters — the progress you need to make to help achieve your goals.

Investing will always have its challenges — but you can help make it easier on yourself by staying away from as many mistakes as possible.

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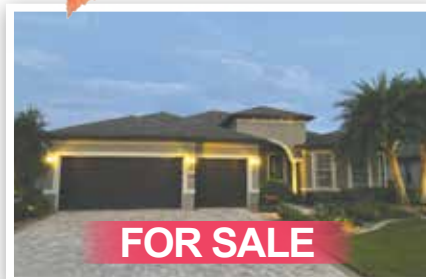
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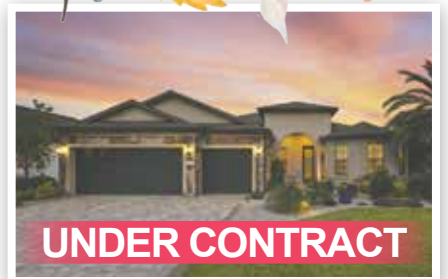
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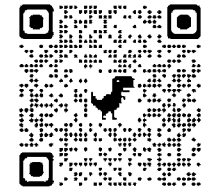
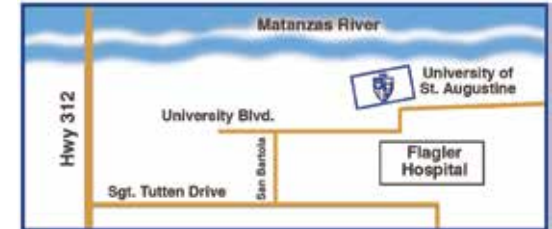


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Headaches

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

Headaches are a common problem and can be quite debilitating – just ask someone who has them on a regular basis. The treatments for headaches are varied based on the type of headache, the type of pain as well as the location of pain.

Migraine type headaches, I'm told, are excruciating. I've been fortunate never to experience these but have heard accounts of locking oneself in a dark room for days, vomiting, missing work, avoiding friends and family, not eating and consuming strong medications in an attempt just to get some relief.

Sinus headaches can also be quite painful but the most common type of headache is the tension-type headache, which produces varied pain. It may be intense or mild and may also vary in location. It may be felt behind the eye, the top of the head, back of the head, in the temple region and even across the forehead. Sometimes the pain can be felt in the neck or jaw.

The most common cause of the tension-type headache is muscle guarding. This may be due to stress, poor posture, sleeping "wrong" and/or clenching. All of the above produce painful nodules called trigger points. Trigger points can be quite painful and can even cause "referred pain." Referred pain is when pain is felt in a different place than where the actual problem occurs. This can make the diagnosis of tension-type headaches challenging. A trigger point in the neck can

refer pain to the head, eye or ear. It can cause ringing in the ears or even jaw pain. Rubbing the location of the pain may help a little but never resolves the problem because the problem is not in the head but in the neck.

Research shows that myofascial trigger points can also contribute to "migraine-type" headache pain, so treating trigger points can help minimize or reduce the intensity of a migraine.

Myofascial trigger points, although relatively small, can be palpated and treated using a variety of techniques, including dry needling.

If you have found your tension level and headaches increase, physical therapists trained in soft tissue manipulation and trigger point therapy can help. If you are suffering from headaches, stop. The solution may be a simple trigger point.

Get help and make a change.

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 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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The Role Of Testosterone In Women's Health

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

When it comes to women's health, hormones play a crucial role in maintaining overall well-being. While testosterone is often associated with men, it is equally important for women. In recent years, scientific research published on PubMed has shed light on the significance of testosterone in women's health. In this blog post, we will explore the role of testosterone in women's health, backed by scientific articles listed in PubMed, and understand its impact on various aspects of well-being.

Testosterone plays a vital role in women's health by contributing to sexual function, bone health, mood regulation, muscle strength, and overall vitality.

Scientific Articles from PubMed:

1. Article Title: "Testosterone Therapy in Women: Myths and Misconceptions" Journal: Journal of Women's Health. This article explores common myths and misconceptions surrounding testosterone therapy in women, addressing safety concerns and shedding light on its potential benefits for women's health.

2. Article Title: "Effects of Testosterone Therapy on Sexual Function in Postmenopausal Women: A Meta-Analysis" Journal: Climacteric: The Journal of the International Menopause Society This meta-analysis investigates the effects of testosterone therapy on sexual function in postmenopausal women, highlighting the potential positive impact of testosterone supplementation on sexual well-being.

3. Article Title: "Testosterone and Bone

Health in Women: A Comprehensive Review" Journal: Journal of Clinical Endocrinology and Metabolism This comprehensive review examines the relationship between testosterone and bone health in women, emphasizing the potential benefits of testosterone in preventing osteoporosis and improving bone density.

4. Article Title: "Testosterone Therapy and Cardiovascular Risk in Women: A Systematic Review" Journal: Menopause: The Journal of The North American Menopause Society This systematic review assesses the impact of testosterone therapy on cardiovascular risk in women, providing insights into the potential risks and benefits associated with testosterone supplementation.

The Impact of Testosterone on Women's Health:

1. Sexual Function and Libido: Testosterone contributes to a healthy sex drive and overall sexual satisfaction in women. Studies suggest that optimizing testosterone levels may enhance sexual function and desire, particularly in women experiencing reduced libido.

2. Bone Health: Adequate testosterone levels play a role in maintaining bone density and reducing the risk of osteoporosis. Research indicates that testosterone supplementation may help improve bone mineral density and reduce the risk of fractures in postmenopausal women.

3. Mood and Well-being: Testosterone has been linked to mood regulation and

Continued On Page 20



Ask A Certified Master Gardener Great New Options For Fruit Tree Lovers!

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

We have experienced colder temperatures over the past several dormant seasons, in addition to this year's overabundance of rain. These factors have negatively affected many homeowner citrus trees. Most of the state's commercial orange crop was lost this past year due to these severe weather conditions. At the same time, and as a direct result of citrus greening, extensive research has been done by University of Florida scientists to develop new commercial fruit alternatives. They have now engineered peach varieties that also require fewer necessary chill hours. Fewer chill hours allows peaches to be commercially produced and now available for home landscapes in North Florida and elsewhere in the state.

If you would like to consider adding a new type of fruit tree, please read on as this article will focus on three types of options: peaches, nectarines, and plums, along with fruit descriptions and the concepts necessary to learn before selecting any of these North Florida options.

The first stage in your process is to learn about some basic concepts. The first one defines the ripening timeframe for stone fruit cultivars. The period from fruit set to maturity, when the fruit can be harvested, is called the **fruit developmental period, or FDP**. The FDP of current Florida peach cultivars is quite short: many will be mature and ready for harvest as soon as 60 days from fruit set (development of the flower bud) and full bloom. This information will likely be on the certification tags on the tree at purchase.

The next term to know is **chill hours**. In order for spring bloom, peach and other trees need a dormancy period with a certain number of chilling hours—nighttime temperatures that range between 32 and 45 degrees Fahrenheit. The exact number of chilling hours depends on the fruit tree variety, but it can be anywhere from a hundred to many hundred. You want to count total accumulated chill hours after planting your tree that can begin as early as January 1st. So, keeping a log once you plant is a good idea.

Low-chill peach cultivars, for example, are those that require fewer chill units (100–250). Chill units are also variable across the state.

A third concept to be aware of is fruit texture referred to as **melting or non-melting fruit**. Melting fruit is juicy and won't hold up well on a kitchen counter for a long period of time. Non-melting fruits are typically firmer, have a long shelf life, and are especially good for canning or even some main dish and dessert recipes.

Peaches and nectarines are the same species, *Prunus persica*, so anything that applies to peaches would also apply to nectarines. In addition, most peach and nectarine trees are self-pollinating. So, you don't need two companion trees.

Stone fruit varieties are patented through the **Florida Foundation Seed Producers (FFSP)** and include types that are best adapted to Florida's climate and



New Peach fruits for Florida climate.

soils and made available to those nurseries that purchase licenses.

Below is a fairly extensive list of stone fruits that are reported by IFAS to do well in North Florida. Each fruit tree being sold should have a certification label that describes its type.

Peaches:

• UFBest – 100 chill units

- UFSun – 100 chill units
- Flordabest – 250 chill units
- Flordacrest – 350 chill units
- UFO – 250 chill units
- Gulfkings – 350 chill units
- Gulfsnow – 400 chill units
- Gulfcrimson – 400 chill units
- UFGlo – 450 chill units
- Gulfcrest – 525 chill units

Nectarines:

- Sunbest – 225 chill units
- Sunmist – 275 chill units
- UFQueen – 250 chill units
- UFRoyal – 250 chill units

Plums:

- Gulfblaze – 250 chill units
- Gulfbeauty – 250 chill units
- Gulfrose – 275 chill units

If considering a peach tree in our area, there are many, but Flordacrest is a good option. It is, like all of the fruit trees mentioned, deciduous, produces large amounts of medium-sized melting-flesh peaches, and has low chill requirements.

If searching for plum trees, **Gulfbeauty, Gulfblaze, or Gulfrose** are specially cultivated plum trees and good options that also require low chill hours. 'Gulf' cultivars produce smaller sized plums that are ready for harvest in May or June. These cultivars are Japanese type plums (*Prunus salicina* Lindl) and have resistance to plum leaf scald (*Xylella fastidiosa*) and bacterial spot (*Xanthomonas campestris*). This type of tree is not self-pollinating, so two, preferably different types, are needed for cross-pollination.

The best time to plant your stone fruit tree is December and January, in full sun or partial shade, with well-drained rich soil. Once you plant your tree, add a bag or two of good soil to our sandy soils and the appropriate fertilizer.

If you are unable to find the stone fruit tree of your choice locally, there are orchards that sell on-line, particularly in Georgia, where peaches have customarily been considered the gold standard. If you look up the fruit option you like, a number of websites will pop up. Just be sure to purchase those stone fruit trees listed above that do well in our climate and are certified. Most good websites will list all hardiness zones – our zone is 9A.

If you would like a new fruit tree option other than citrus, give one of these a try. We continue to benefit from all of the valuable University of Florida research!

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

Water Problems? Ask Polly!



Polly Swindull

I am on water supplied by a public utility company. I have been told that I need a water softener. I am concerned about the amount of salt I will be using. I am hesitant!

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Mike Weitz

How do anti-lock brakes work?

If you have to stop in a hurry on a rain-soaked street, anti-lock braking systems (ABS) help you stop quickly and help you avoid skidding. Anti-lock brake systems incorporate a sensor at each wheel, or in the differential, to monitor wheel speed and detect whether the wheels are about to skid. ABS controls the amount of brake pressure applied at each wheel, which gives you better steering control during sudden hard braking. Anti-lock brakes can literally save your life in a sudden emergency stop.

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Grandparents Day At Palencia Elementary

By Sara Seifert, Palencia Resident
Palencia Elementary PTO

Thanksgiving is a time for families to come together to celebrate all they are grateful for throughout the year. Those of us who live in Florida tend to have a lot of out-of-town guests when the temperatures drop in other parts of the country and often find ourselves hosting holidays. If you are a student at Palencia Elementary School, this means you get a chance to show off your school and classroom to another generation... your grandparents!

Grandparents Day at PES is one of the most exciting days at school for the kids. It's an opportunity to bring in family members who wouldn't necessarily get that window into your school life unless they live nearby and regularly volunteer. Or-



day November 21st (grades 2, 3, 5) and tickets are \$8 per guest total. The ticket will be inclusive for both days if a guest has multiple students in different grades to visit.

This year the grandparents will spend more time in the classroom with their students for a more intimate experience. It's worth noting that if a child doesn't have a grandparent or they don't live nearby, they are welcome to bring a special neighbor or a "grand friend" who has a special place in their heart. All guests must have background checks and pre-register but once that is complete, they are free to join in on the fun for Grandparents Day.

Last year, the PTO welcomed 300 Grandparents Day guests each day which is an astounding number. While not all students have a special guest, it is a beautiful thing to see other students sharing their guests with their friends. Says co-chair Sadia Shaikh, "Grandparents take on the other kids whose grandparents couldn't make it. It's so nice to see classmates excited to introduce their family to their friends." Regardless of having a guest that day, every student will be able to participate in the fun and will partake in the activities no matter what!

Aafke Adams has been co-chairing the event for four years and recalled that one of the most special parts is, "Seeing the older generation sharing stories with a younger generation of students. They both learn so much from one another with grandparents sharing memories with their grandkids about when they were in school themselves." Says Shaikh, "Palencia Elementary School has a diverse student body so it's interesting to see families from different backgrounds come together. It's also cool for family members to see the improvement of technology and how school has changed and evolved since they were younger."

Grandparents Day at PES is a very important community event that's unique in that it is multi-generational and has a true celebratory spirit. The fact that it takes place during the holiday season is just the icing on the cake.

Tickets will go on-sale Tuesday, October 17th and will remain available until Monday November 6th. Please visit www.palenciapiratespto.com/grandparents-day to purchase tickets, get more information and pre-register for entry into the elementary school.



ganized by the PES PTO, this two-day event is co-chaired by Aafke Adams, Sadia Shaikh, and Samantha Reynolds. The chairs work hard to organize activities to keep everyone busy during the one-and-a-half-hour visit from the school's special



guests. Activities include a photo booth, themed crafts, Thanksgiving games like a turkey naming generator, snack stations and more. The dates this year are Monday November 20th (grades K, 1, 4) and Tues-



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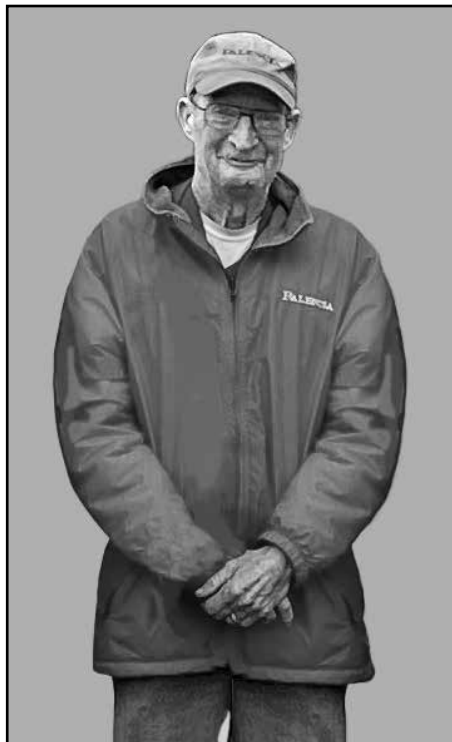
By Wrigley Steck
A Dog About Town In Palencia's Village

A lot of my tail wagging friends are consistently on the lookout for a particular MCDD cart that always seems to make the circle in their Palencia.

For years, that cart has been driven by a friend who really loves all of us furry pooches. Doesn't matter what the size, color or family tree, he always stops, even if he has to circle around, to say "Hi" to the walkers and us. And he gives us a treat! Not much, just a milky bone. But it's so nice to have a man who cares about pets like us enough to take the time to make us feel special. Only a special person does that...Bill.

Now Bill is gone. He stopped in his sleep. And I want to believe he was dreaming of seeing us on those beautiful morning swings around his route we shared. The mornings won't be the same. It will be hard for me to see a company cart go by without thinking of our friend, Bill Lee.

Bill, all the best from your furry friends in Palencia. We'll be looking out for you as we pass through the gates and meet St. Peter. You'll be giving out treats for all the dogs in Heaven!



Bill Lee was a member of the Palencia Maintenance crew.



How fast should you swing the golf club?

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

With all the hype in today's golf about club head speed and gaining more distance, how fast should you swing the golf club?

The pace at which you swing the golf club is called your timing, your rhythm, or your sequence, those three words pretty much describe the same thing in the golf swing. So, how do you choose how fast to swing the golf club?

First, we want to take your health and your flexibility into account. Never swing too fast or too slow to cause any kind of discomfort or pain. With that in mind, once you have addressed the golf ball your takeaway should be nice and slow so you can develop your club head path and build your power and your shoulder turn. Try not to rush your backswing because you are loading the right side - remember that is how you build your power and that will give you distance - so you never want to rush your backswing! Once you have loaded your right side, you can swing aggressively through the ball. There's a big difference between swinging fast and swinging aggressively; the key to developing power is that you take it back slow so you can accelerate through the ball. Sometimes



as we get older, we lose that acceleration and power, so one of the easiest ways of developing acceleration is to take it back a little slower.

As you build your tempo and sequencing, make sure that your balance is good, that might be a slightly wider stance so you can really turn onto your right side. It's a little bit more difficult to transfer your weight with a wider stance but a wider stance is more stable and easier to stay in balance.

Developing your sequence may take some time, enjoy the process, and if you have trouble reach out to me at www.laurabaughgolf.com

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The Power Of Appreciation

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

www.happycoupleshealthycommunities.com

"I would maintain that thanks are the highest form of thought; and that gratitude is happiness doubled by wonder." -G.K. Chesterton

Thanksgiving is a time for gratitude and appreciation. However, what is appreciation, what does it consist of, and what are the benefits? Appreciation involves acknowledging the meaning or value of something—an event, a person, a behavior, an object—and feeling a positive emotional connection to it. Appreciation involves both cognition (thinking) and affect (emotions) and has both trait and state components. For example, some people are appreciative as a character trait, while others are appreciative in particular moments.

According to Fagley and Adair (2012), there are eight aspects of appreciation:

- "Have Focus": the focus on what one has rather than on what one lacks; i.e., I have a job even though we are in a recession.
- A sense of Awe: Experiencing a sense of awe or wonder; a sense of transcendent connection to nature, beauty, or life itself.
- Ritual: Engaging in rituals to foster appreciation, such as giving thanks at a meal or reflecting one's blessings at the end of each day.
- Present Moment Living: Focusing on the present moment, engaging in mindful awareness, such as being fully present so that one can be appreciative and grateful for things taking place around you; this is associated with spirituality.
- Self-Social Comparison: the ability to engage in self or social comparison to promote appreciating one's blessings.
- Gratitude: Feeling grateful to someone, such as a parent, friend, boss, etc. for benefits received or help provided.
- Loss/Adversity: Using experiences of loss or adversity to promote appreciation of the positive aspects of one's life. Experiences of loss imbue previously ordinary aspects of life with increased value and meaning.
- Interpersonal: This aspect of appreciation is interpersonal in which one

cherishes, values, and appreciates one's relationship with others and expresses that appreciation to them.

What are the benefits to living a life of gratitude or appreciation? Researchers have found that there are physical, psychological, and social benefits. The physical benefits are a strong immune system, less body pains and aches, optimum blood pressure and cardiac functioning, and better sleep/wake cycles. The psychological benefits are positive emotions and thoughts, one is more aware and awake, increased self-satisfaction, and enhanced mood. The social benefits are better communication, more empathy, stronger interpersonal relationships, more likeability among group members, and more involvement as a team member.

Gratitude even benefits the brain. The top five brain benefits of gratitude are:

1. It "wires and fires" new neural pathways.
2. It boosts the brain's "feel good" hormones of oxytocin, dopamine, and serotonin.
3. It softens hard feelings toward self and others.
4. It is the antidote to fear and worry.
5. It builds resilience to struggle.

It could be said that gratitude or appreciation increases optimism, selflessness, spirituality, empathy, and self-esteem, and all these lead to true happiness. So, this Thanksgiving, let us strive to make appreciation or gratitude a character trait and something that we do all year long. I end with a quote from Charlotte Bronte:

"For my part, I am almost contented just now, and very thankful. Gratitude is a divine emotion: it fills the heart, but not to bursting; it warms it, but not to fever."

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



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The Role Of Testosterone In Women's Health

Continued From Page 16

overall well-being in women. Optimized testosterone levels may help improve mood, increase energy levels, and enhance overall vitality.

4. Muscle Strength and Body Composition: Testosterone plays a role in muscle strength and body composition. Studies suggest that testosterone supplementation may improve muscle mass, strength, and physical performance in women.

5. Cognitive Function: Emerging research suggests a potential relationship between testosterone levels and cognitive function in women. Optimal testosterone levels may support cognitive health and memory in women as they age.

Scientific research listed in PubMed underscores the significance of testosterone in women's health. From sexual function and bone health to mood regulation and muscle strength, testosterone plays a multifaceted

role in maintaining overall well-being. While further studies are needed to fully understand the benefits and potential risks of testosterone supplementation in women, optimizing testosterone levels may contribute to improved quality of life for women. If you're considering testosterone therapy, consult with a qualified healthcare professional who can provide personalized guidance based on your unique needs and medical history.

Bluebird pharmacy offers personalized testosterone in different dosage forms both for men and women. The most common is testosterone cream. Our ingredients are carefully tested for potency and purity. The vehicles we use to deliver medications to your body are well studied, hypoallergenic, and patented. Contact us at 904-600-4099 or visit www.bluebird-pharmacy.com.



Was The First Thanksgiving In St. Augustine?

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

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

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

Charles Dickens' A Christmas Carol Dec.7th At Nease High School

By Cristy Downie, Parent volunteer for Nease Theater



Palencia resident students who are involved in the show *A Christmas Carol* at Nease High School, Top row: Charlie Evans, Mia Garrett, Madison Burnett and Brooklyn Gorga. Bottom Row: Lily Downie, Kaylie Burnett, Robin Hickey and Abigail Moring.

Nease High School Theatre will conclude its first semester with a production of *A Christmas Carol*, based on the Charles Dickens' holiday classic. There are several students in the show from Palencia neighborhoods, including Lily Downie, Kaylie Burnett, Charlie Evans, Mia Garrett and Abigail Moring.

Micah Vosburg will play the miserly Ebenezer Scrooge who is haunted by three spirits on Christmas Eve. Joining Vosburg are Luke Porter as Bob Cratchit, Lily Downie as Mrs. Cratchit, Rome Curtiss as Jacob Marley/Old Joe, Ellie Mirgeaux as The Ghost of Christmas Past. Andrew Hajdini as The Ghost of Christmas Present, Parker Black as Nephew Fred, Marisa McNally as Belle, and Maya Kalush as Anna. The cast will also feature Kaylie Burnett, Jacob Santana, Annabelle Frederico, Carrie Hendricks, Jackson Fry, Abigail Moring, Robbyn Dykeman, Amanda Ferrand, Mackenzie Cole, Tristan Mirgeaux, Kedren Ellis, Isabella Keller, Faith Leatherman, Juliana Weldon, Mia Kasper, Sarah Roney, Ethan Nash, Ethan Murphy, Michelle DeMeritt, Kylie Nolan, Samantha Morgan, Slava Melnyk, Charlie Evans, Mia Garrett, Kallie Smith, Hannah Smith, Gabriella Cook, Brooklyn Gorga, Franziska Kasten, Kaylee Ireland, and Decker Curtiss (as Tiny Tim).

Ava Everly will be designing scenic elements for the production, including an eight-foot puppet of The Ghost of Christmas Past. Everly will also operate the puppet with the help of Maggie Yan and Tu Ly Bui.

A Christmas Carol will be directed by Nease Theatre Director, Mr. Mark Robinson, with Olivia Hill serving as stage manager, Mia Kasper as assistant director,



Full cast of the Nease High School production *A Christmas Carol*, directed by Mark Robinson.

and senior Lily Downie as music director and assistant choreographer. The crew for *A Christmas Carol* will include Sophia Burger, Keira (Robin) Hickey, Caitlynn Hallman, Jackie Weir, Maggie Yan, Renn Dunn, Tu Ly Bui, Ava Everly, Aliza (Alex) Luz, Amelia Thompson, Dorian Huggins, Erika Mayerhofer, Gabrielle Watson, Gharum Amun, Joy Triplett, Kady Sakamoto, Kaylee Raisor, Kyra Ellis, Maddi Burnett, Renad Morsi, Ryan Grant, Scott Kuo, Simone Gursky, Tu Chi Bui, and Valentina Guglietta.

The Nease production of *A Christmas Carol* will be presented on December 7th and 8th at 6:30 p.m., with a matinee performance on Saturday, December 9th at 2:00 p.m. Tickets are on sale and can be secured by visiting the links below. Be sure to mark your calendars for this festive holiday classic and support the neighborhood kids! Dec. 7, 6:30 p.m.: <https://gofan.co/event/1148396?schoolId=FL17938>; Dec. 8, 6:30 p.m.: <https://gofan.co/event/1148418?schoolId=FL17938>; and Dec. 9, 2 p.m.: <https://gofan.co/event/1148421?schoolId=FL17938>.

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Separation Anxiety In Pets

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

Today, I want to shed light on a topic that many of us face in our pets: separation anxiety. Separation anxiety is a condition that affects pets when they become distressed and anxious when separated from their owners or left alone for extended periods. It's essential to recognize the signs early to provide the best care for our four-legged friends.

Signs of Separation Anxiety:

1. **Excessive Vocalization:** Your dog might bark, howl, or whine excessively when left alone.

2. **Destructive Behavior:** Pets with separation anxiety may chew furniture, scratch doors, or engage in other destructive behaviors.

3. **Potty Accidents:** Cats and dogs may have accidents indoors when they are anxious.

4. **Pacing or Restlessness:** Pets may display restless behavior when left alone, such as pacing or repeatedly checking doors and windows.

5. **Excessive Grooming:** Cats, in particular, may over-groom themselves as a sign of stress.

6. **Escape Attempts:** Dogs with separation anxiety might attempt to escape from their confinement.

Steps to Help Your Pet:

1. **Gradual Departures:** Practice

short departures and gradually increase the time you're away. This helps desensitize your pet to your absence.

2. **Create a Safe Space:** Provide a designated area where your pet feels safe, comfortable, and secure. Fill it with their favorite toys and blankets.

3. **Desensitize Triggers:** Make your departure cues less predictable. Pick up your keys or put on your shoes without leaving to reduce anxiety.

4. **Interactive Toys:** Toys that dispense treats or engage your pet mentally can be great distractions when you're away.

5. **Consult a Professional:** If your pet's separation anxiety persists, don't hesitate to reach out to a professional. Your

veterinarian or an animal behaviorist can give guidance and discuss medical therapy if appropriate.

Pets thrive on routine, so establishing a consistent schedule for feeding, exercise, and playtime can help reduce anxiety. Additionally, ensure your pets get plenty of physical and mental stimulation to tire them out before you leave. It's essential to address separation anxiety with patience, love, and understanding. If you need guidance, Palencia Pet Clinic is here for you to help navigate this difficult issue.



“Christmas On The River” Holiday Event To Benefit COA Care Connection For Seniors

St. Johns County Council on Aging (COA) invites members of the community to ring in the St. Augustine holiday season at “Christmas on the River” on Sunday, November 19th from 5 p.m. to 8 p.m., at River House in St. Augustine. The annual fundraising event supports COA's Care Connection program, which provides St. Johns County seniors with the services they need in order to continue to enjoy independence and quality of life at home.

Attendees are invited to enjoy a holiday buffet, wine tasting, live music, and a charity auction in the spectacular waterfront setting of River House, located at 179 Marine Street in St. Augustine. Tickets to the event are \$100 per person and may be purchased online at www.coasjc.org/cotr or by calling (904) 209-3700. On-site parking is plentiful and free.

“The annual Christmas on the River



event is the perfect beginning to St. Augustine's festive holiday season,” explained COA Executive Director, Becky Yanni. “The best part is it is driven by a sincere wish to support our community's elders and bring them comfort and joy during the holidays and all year long.”

COA's Care Connection program is financed entirely through donations and powered by caring COA volunteers. The program supports seniors in remaining in their homes where they are most comfortable, rather than being forced by circumstances to enter assisted living. Services provided include minor home repairs, lawn maintenance, wheelchair ramp construction, as well as assistance obtaining low or no-cost prescriptions, utility assistance, pet food, wheelchairs, and other assistive devices. Care Connection provides the crucial services for which no other funding sources exist.

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The 1943 Bronze Wheat Penny holds a Record Sale of \$840,000

The connection between how rare and how valuable a coin is, is as simple as the law of supply and demand. Coin collectors look for and compete to obtain the rarest specimens to survive the passing of time as well as the perils of circulation. A rare and sought after coin by collectors is the 1943 bronze Wheat Penny. This One Cent coin was probably struck with leftover bronze blanks from 1942, as 1943 pennies should have been struck with steel blanks that year due to World War II. The 1943 bronze Wheat Penny holds a record sale of \$840,000.

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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**“Empty Chair” Tradition
One More For Thanksgiving**

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

When a National Day of Thanksgiving was established on the fourth Thursday in November, it was not because the fourth Thursday in November was a particularly thankful day. It was intentionally chosen precisely because of its randomness to remind us to say "thanks" daily for the bounties God has heaped upon our lives.

For Christians, every Sunday is a Thanksgiving feast day. Every Sunday at worship, we give thanks for the greatest event ever to hit the blue green globe we live on, the greatest "opening" in human history--the open tomb, testifying to the resurrection of Jesus Christ. Every Sunday is Thanksgiving Sunday. Every Sunday dinner is Thanksgiving dinner.

It used to be that "Sunday dinner" was a big deal. In Sunday-go-to-church families, Sunday was the one day the family planned to spend together--first at church, then at home, then with relatives. With a full house and expectant stomachs, Sunday dinner was a meal guaranteed to offer the magic combination of old favorites and once-a-week specialties. Every family had its own Sunday dinner traditions: fried chicken, pot roast, plates of pasta, etc. Egg and Onion Sandwiches were one of our family favorites.



Along with the Sunday dinner, there has also been in some families another standard at this Thanksgiving feast--an empty chair. That empty chair stood ready to be filled with an unexpected guest, or to be gazed on as a reminder that no matter how many were already present, there was always room for one more. Even if there wasn't physically an "empty chair," there was an extra plate and extra portions in case an unexpected visitor showed up.

The tradition of the empty chair is also a fixture at the greatest Jewish thanksgiving feast of the year--the Passover seder. An empty chair at the seder table and a front door left slightly ajar, symbolically welcomed Elijah to join in the feast.

Yet, as families have moved geographically farther and farther apart, it has become increasingly difficult for everyone to "gather at Grandma's" on the big Turkey Day. As families have moved emotionally farther and farther apart--through divorce, remarriages and different lifestyles, it seems like a better choice to maintain a safe distance from one another.

No matter how Thanksgiving is cele-

brated, no matter how many are hosted at the holiday feast, the tradition of the empty, expectant chair calls out for our consideration--if not physically, then at least spiritually.

Fortunately, our national Thanksgiving Day is less commercialized than other annual holiday celebrations. However, the holiday itself is becoming a kind of great divide separating our American culture between the "haves" from the "have nots." For the "haves," Thanksgiving is the starting gun for the first frenzied round of holiday shopping.

As we Merrily "hit the malls," it seems that our overconsumption of turkey isn't the only consuming binge marked by Thanksgiving. This has become the biggest shopping weekend, with the biggest sales, in everyone's community.

Those who "have" even more to splurge celebrate this long Thanksgiving weekend as time for the first skiing vacation of the winter, or the annual trip to Disney to see the Christmas decorations.

For the "have nots," Thanksgiving marks a new beginning as well. In the "have-not" world, Thanksgiving is the first disappointment


of the upcoming holiday season. For the lucky ones, it's a paper plate meal served cafeteria-style at a church or mission. The food is nourishing, the spirit welcoming. But it is surely not the Thanksgiving of anyone's dreams. One of the most disappointing things about the "have-not" Thanksgiving is there are no leftovers--no left-over turkey for late night turkey sandwiches, no leftover family members to spend the long weekend with, no leftover feelings of security that a "have" Thanksgiving leaves in its wake.

Where are our empty chairs? Where are our extra portions?

When did we decide to shut our hearts and find there is no more love to give, no more bounty to share, no more fellowship to extend?

Why is it we can find room for one more holiday party?...room for one more piece of turkey?...room for one more car in the mall parking lot?...room for one more present hidden in the hall closet?...room for one more charge on the credit card?...room for one more blouse or shirt?

What will it take to get us to make room for...one more name on our need to visit list...one more personal note written on a Christmas card...one more hour of volunteer service work at a mission...one more person in our hearts?




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Save The Date! Palencia Christmas Tree Lighting Is Friday, December 1st



Experience the Magic of Christmas and help kick-off the holiday season at the annual Palencia Tree Lighting on December 1st on Market Street starting at 6:00 p.m.

All the good little boys and girls can hand over their Christmas wish list to Santa during the event which will include

vendors, holiday music, hot chocolate, cookies and lots of fun. Along with Santa, there will be horse and carriage rides and food trucks.

Everyone is invited to this free community event which is a Palencia tradition. The festivities continue from 6:00 p.m. to 9:00 p.m. Don't be late!



**ST. JOHNS COUNTY
PROPERTY APPRAISER**
Eddie Creamer, CFA



NOTICE OF CERTIFICATION OF TAX ROLL

Pursuant to Sections 193.122 and 197.323, Florida Statutes,
Notice is Hereby Given that the Tax Roll for St. Johns County was Certified to the St. Johns County Tax Collector on the 12th day of October, 2023, for the Collection of 2023 Taxes Pending Value Adjustment Board Changes.

EDDIE CREAMER
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Three Main Misconceptions People Have About Life Insurance

Why purchase life insurance? We break down why you may need it and talk about misconceptions.

Most people know life insurance helps provide financial security to loved ones after they pass away. But life insurance has many other benefits, including helping beneficiaries cover joint debt, replacing lost income, paying college tuition for children, protecting your business and helping you leave a legacy. A lot of people put off buying life insurance because of misconceptions they have about it. Here are three of the biggest:

Misconception 1: It's too expensive

Many consumers don't even think about trying to get life insurance because they assume the cost factor for life insurance is going to be too high and therefore too expensive for them to afford. There are several life insurance risk factors that affect life insurance premiums, including the type of policy, age, gender and personal health history. However, it's actually more affordable than many people think. In general, over half the population thinks term life insurance is over three times more expensive than it actually is.


Misconception 2: It's too complicated

Many people shy away from trying to get life insurance because they assume the quoting and purchasing process is going to be too difficult or complex. They assume that they have to gather a bunch of medical records, go into the office, meet with an agent, take a medical exam, etc. By answering just a few simple questions you can get a life insurance quote online.

Misconception 3: It's not for me

Many people have a limited knowledge of life insurance, which often leads to a lack of understanding of why they even need life insurance in the first place. People often don't know where to begin and don't want to sound silly by asking the "wrong question."

There's a lot to understand about life insurance, and we want to make sure you have all the information you need to make informed decisions about protecting the financial future of your family. Contact Palencia resident, and local State Farm® agent, Craig Dewhurst at 904-940-9740 to learn more and to discuss your unique needs.



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