



News For And About Residents Of The Palencia Community

Cheers to a New Year and another chance for us to get it right.



ST. AUGUSTINE

PRESS

JANUARY 2024

Celebrating The Holidays Palencia Style



The annual event to light the community's 30 foot Christmas tree has become a popular holiday tradition in Palencia and 2023 was no exception. A huge crowd gathered on Market Street on Friday, December 1st for the community's annual kick-off to the holidays.



Palencia residents were greeted by The Grinch, Santa, elves and enjoyed jumpy houses, a rock climbing wall and race car rides. There were also munchies from their favorite food trucks including more than 30 vendors. Market Street businesses stayed open late for Christmas shopping.


Palencia Resident Robby Savage And Ancient City Rhythms Rockin' To Classics At Nursing Homes

Five local High School students have been giving back to our senior community with musical performances this holiday season. Their band, called Ancient City Rhythms, consists of Brendan Gallagher on trumpet, Derek Baker on percussion, Bodhi Sackman on tenor saxophone, Amelia Gallagher, flute and piccolo and Palencia resident Robby Savage on piano. The band started out with simple holiday performances at local assisted living communities. Music has the power to evoke memories, emotions, and a sense of belonging, especially for seniors. Many performances have the seniors clapping along and some even get up and dance, especially when the band plays their arrangements of classic songs. The joy and emotional connection they witness during these performances have been both heartwarming and humbling. Visit www.studentseniorconnections.org.



PRSR STD
US POSTAGE PAID
JACKSONVILLE, FL
PERMIT # 315

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




Palencia Year in Review

**107 Properties have been sold
or are currently under contract**
Prices ranged from \$240,000 to \$2,450,000

Capturing the right price point requires knowledge and experience. We have been selling in Palencia for over 16 years. We live here and we understand this market. Let us help you navigate this diverse landscape.

ENGEL & VÖLKERS®
RAY TEAM

904-806-3489
cammy.ray@evrealestate.com
www.rayteam.evrealestate.com



Dick Cammy Larry

Palencia Resident Owned & Operated Golf Carts of St. Augustine



STAR

BINTELLI



- Pick Up & Delivery
- Trades Welcome
- Financing Available
 - Authorized Star, Evolution & Bintelli Dealership
 - Authorized EZGO Parts & Custom Cart Dealer






**Huge Savings!
Rebates On Select
New Star & Bintelli
Carts!**

**MENTION THIS
COUPON**




904.810.1006 35 Years of Experience


See Our Showroom at 5960 U.S. 1 North, St. Augustine • Located 2 Miles South of Palencia



Smiles by GLENOS & HADGIS ORTHODONTISTS



Dr. Jimmy Glenos



Dr. Craig Hadgis
Palencia Resident



TWO STATE-OF-THE-ART LOCATIONS

ST AUGUSTINE ST JOHNS

Complimentary Consultation

904.79.SMILE (797.6453)

smilesbyGHortho.com

Two Locations
St Augustine &
St Johns

Create a Lasting Impression

- Design-Build
- Kitchens & Baths
- Turnkey Design
- Home Furnishings
- Cabinetry
- Flooring




Store Hours

Mon-Wed, Fri
10am - 6pm

Thursday
10am - 8pm

Saturday
By Appointment
Only

Sunday Closed

Featuring

WELBORN
CABINET



DONNA MANCINI
INTERIORS & FLOORING

904-810-2027



Shop Virtually at DMIANDF.com/shop

Just 4 miles North of Palencia at 141 Hilden Rd. #202

[f](#) [x](#) [in](#) [ig](#) [p](#) [fb](#)

Palencia Community Classified Ads

FOR SALE - Lightly used set of Wilson Golf Clubs (left handed) with bag and new (never used) manual golf cart. Includes several drivers and putters plus new golf balls. \$80.00 or best offer. Contact Marc at 301-938-9477.

St. Augustine Travel Club
The St. Augustine Travel Club will present on Wednesday, January 10, 2024, at 3pm at the Southeast Branch Public Library, US 1 South, near SR 206. Subject is NEW ZEALAND, covering both the North and South Islands, exploring the beaches, mountains and glaciers along the colorful towns and the native Maori culture. The Travel Club is free and no registration is necessary. Questions? Please call Peter Dytrych at (904) 797-3736.

Singles United
A new ministry/organization called Singles United would like to gather singles together to provide camaraderie and support to each other who have been divorced, widowed or just never married. This is not meant to be a dating scenario. Visit the organization's website at www.singlesunited.org. Singles United is having a kickoff event on Feb. 10th, "Palentines Party." So many have benefited from the friendships which have evolved from this network of people.

PIANO - GUITAR - VOICE
Music teacher provides lessons in Piano, Guitar, and Voice. 25 Years teaching experience.
Nic Patterson 904-366-9665
www.nicpattersonmusic.com

Annette's Pet Sitting
Mature Loving Care In Your Home
Multi-Daily Visits, Dog Walking
Overnight Stays
904-540-1923
annettelovespets@gmail.com

Words Of Wisdom
"Enter by the narrow gate; for wide is the gate and broad is the way that leads to destruction, and there are many who go in by it. Because narrow is the gate and difficult is the way which leads to life, and there are few who find it."
- Matthew 7:13-14

The Palencia Press

P.O. Box 600022
Jacksonville, FL 32260
Email: thepaper@comcast.net
www.palenciapress.com



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.



Dog Training S.I.T.
Training begins as early as 6 weeks!
Dogs of any age can be trained to be the companion you have always imagined. I also train dogs for therapy or service work.
Kathy Tracy, PDT, CASI
ktracy101@gmail.com, 904-707-0470
CGC Evaluator, Pet Therapy ATD

ANCHOR HOME BIBLE STUDY
In depth study of the Bible, typically topical, from an Apologetics view. Resident teacher has over 30 years Bible teaching experience.
We meet monthly every 1st and 3rd Thursday at 191 Enrede Lane, Palencia North
For information call 904-342-0777

See New and Past Issues of the Palencia Press
Visit Our Website
www.palenciapress.com

All my wife does is shop - once she was sick for a week, and three stores went under. - Henny Youngman

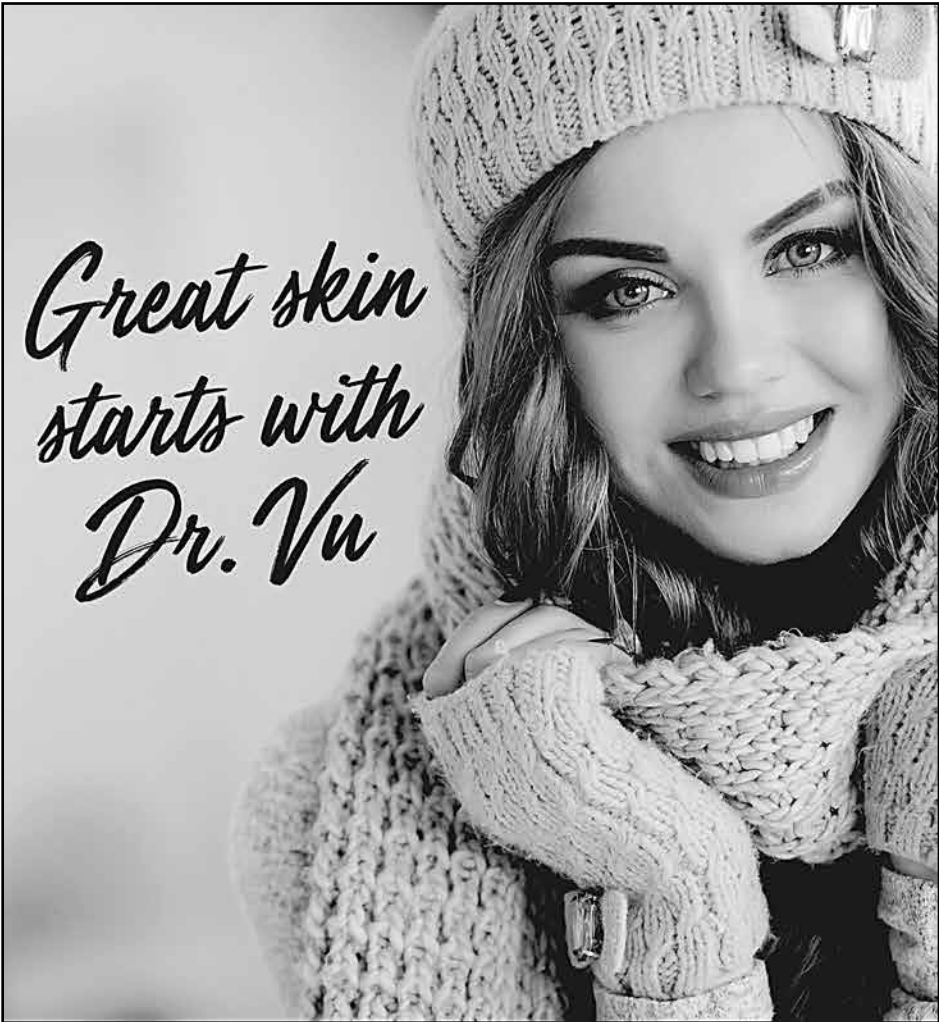


a remarkable Résumé




Sarah Jewell
Certified Professional Résumé Writer
Certified Career Management Coach
904.824.3608
sjewell@aremarkableresume.com
www.linkedin.com/in/sjewell

Résumés
Cover Letters
Career & Interview Coaching
Professional Bios
Linkedin Profiles
Career Assessments

www.aremarkableresume.com
BBB Accredited Business



CALL US TO SCHEDULE YOUR CONSULTATION!
Microneedling & PRP Therapy · Laser Resurfacing
IPL Treatments · Injectables

<p>SkinPen MICRONEEDLING</p> <p>COLLAGEN AND ELASTIN RENEWAL ACNE SCARS FINE LINES WRINKLES</p> 	<p>CYNOSURE LASER SKIN RESURFACING</p> <p>WRINKLES AGE SPOTS ROSACEA HAIR REMOVAL</p> 	<p>VI Peel CHEMICAL PEEL</p> <p>MELASMA ANTI-AGING RESTORATIVE IMPROVED TONE, TEXTURE & CLARITY</p> 
--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

Anh Vu, M.D.
BOARD CERTIFIED PLASTIC SURGEON

(904) 245-1320 · WWW.ANHVUMD.COM
301 HEALTH PARK BLVD., SUITE 109, ST. AUGUSTINE, FL

BOTOX & JUVEDERM · FACE & NECK LIFTS · TUMMY TUCKS
BREAST AUGMENTATIONS · VASER LIPO
NEOGRAFT® HAIR TRANSPLANT · COOLSCULPT® · LASER RESURFACING
MICRONEEDLING & PRP THERAPY · IPL TREATMENTS

New Year's Resolution

2009
2010
2011
2019
2021
2022



LOSE WEIGHT!

This Year Try Something Different

3-Month Special!
\$1,000 includes
Doctor's appointment,
medications* and
supplies

*1 mg semaglutide only

Raven



Weight Loss Clinic

Appointments Tuesdays, Fridays
& Saturdays 10 am to 4 pm
raven@ravenweightloss.com

eGift Cards
in any amount, are
available for purchase
on our website:
RavenWeightLoss.com

Call 904-852-1960

701 Market St. Unit 113
St. Augustine, FL 32095

You Got Served! Men's Senior Tennis Team Hustle, Hit And Never Quit

By Frank Nelson, Team Captain



Palencia Men's Senior Tennis Team (Left to Right): Garry Ford, Dennis Villarose, Wendell Davis, Joe Calandrino, Frank Nelson (Captain), Andy Hall (Co-Captain), Dave Parrish, Sonny Moody, Earl Oltz, Bill Luther, Al Palleschi and Jim Russo. Not Pictured: Bala Reddy, Dave Thompson.

The Palencia neighborhood offers many Tennis Teams for the ladies of the neighborhood, but men over the age of 55 also have options for competitive league play. The Men's Senior Gold Team is a group of men who are USTA ranked between 3.0-3.5 and play against teams from Huguenot (JAX Beach), two teams from The Yards (Ponte Vedra), Marsh Creek (Anastasia Island) and Hidden Hills (Jacksonville). They are currently playing in the Fall/Winter League, which runs from September through December. The team is scheduled to be in the playoffs beginning December 15th, with hopes of going to the championship in late December/early January. For more information and interest in joining the team, contact Frank Nelson (captain) at 904-567-6717, Andy Hall (co-captain) at 770-633-8461, or the Palencia Tennis Center at 904-825-4012.

Basic Shop For Home Goods And Accessories Opens On Market Street



Palencia resident Andrea Jomant in her shop at 620 Market Street. Basic Shop has home accents, kitchenware and personal care items.

Andrea Jomant was a stay at home mom looking to get back to work, and had always dreamed of owning her own business that would make a difference, no matter how small. She has always been environmentally conscious; very aware of the amount of waste she and her family create, and what they buy, doing their best to have a small carbon footprint. So, Andrea decided to start her own business in 2022, with the same values for the environment, but also carrying products that don't compromise on aesthetics. Basic Shop started as an e-commerce business and opened its first physical location last month at 620 Market Street. Andrea's goal is to guide others to change their perspective on how they shop. "People are always going to want to buy things, but retailers can provide options that benefit both the consumer and the environment," said Andrea. "Even the smallest changes are beneficial and the more people who make those small changes, the larger the positive impact will be."

Jill Stonier

BEAUTY STUDIO

- Facials
- Hydrafacials
- Wedding & Event Make-up Application
- Make-Up Lessons
- Spray Tanning
- Skin Care and Make-up For All Your Needs



Jill Stonier, Palencia resident

Visit Our Studio In Palencia At
591 Market Street
904-599-2272
or email jill@jillstonier.com

Visit Our Website
JillStonier.com



591 Market Street, Palencia



Cornerstone Barbers Adds Fourth Haircutter

Cornerstone Barbers is an example of another successful business in Palencia, located at 601 Market Street. A traditional style men's barbershop specializing in men's haircuts and straight razor shaves, the shop celebrated two years in business last August and is full with customers most of the time. Cornerstone recently added a fourth barber to keep up with demand. Residents should book in advance at the shop's website www.cstone-barbers.com to secure a spot for service.





What Is A Buffered Investment?

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

Are you tired of the constant roller-coaster ride of the market, where your hard-earned money is at risk during a down market? Imagine if there was an investment strategy that could safeguard your wealth in unfavorable market conditions? Wouldn't it be amazing to not only minimize losses, but to potentially outperform the market compared to what your friends are experiencing? If so, then incorporating a buffered investment strategy within your portfolio structure may be an exciting opportunity to protect your assets for substantial declines. This means that you won't go as far backwards as the market, which truly means greater stability and peace of mind.

A buffered investment enables investors to reshape the return profile of an investment in the stock market. By accepting a limit on growth potentially, in the form of an upside cap, but also receiving a built-in buffer against a loss, over a defined period of time. The upside potential is the maximum the fund can earn over the full outcome period of the fund. While the built-in buffer seeks to protect the investor over the outcome period. (Outcome period = the time period of which the cap and buffer will last) This type of strategy is a great risk-management technique that can be implemented as a core holding in your portfolio or can be used as an additional level of protection for a certain percentage of your assets.

Losing less matters more than you might think. Investing in the market with a built-in buffer can be very powerful to help protect your money. Without a buffer, if your portfolio declines, it subsequently needs to gain more than it lost to get back to even. For example, if your portfolio drops by -15%, you will need a gain of 18% to recover. Or if you lose -35% in the market like we have seen in the past, you will need a gain of 54% to recover from the loss. This is where a buffered strategy becomes very attractive since you would then need less of a gain to be able to get back to even after experiencing a loss. Consider the following, if you picked a stock that lost -20%, it would

take you 25% to fully recover from that loss. Now if you had a 10% buffer strategy on that investment, your loss would now only be -10%, and it would only take you 11.1% to get back to even, instead of the full 25%. Now you can really see how powerful this can be from managing a volatility standpoint.

While no two investors are exactly alike, a buffered strategy can be used to meet a variety of investment objectives. Investors who are in or near retirement are the ones who can least afford to be in a position of needing to make their money twice. A buffered strategy can enable equity market participation, without taking on the full downside potential. Investors who have short term goals such as buying a house or paying for a child's college tuition, can seek to both grow and protect their money with having a known expense on the horizon. Even for a conservative investor who is less concerned with hitting a home run and is more interested in stable growth with less volatility, a buffered strategy may offer a compelling way to maintain exposure to equity markets while seeking to mitigate risk.

As a CFP®, it is clear the importance of safeguarding your wealth and maximizing your investment potential. This is why adding a buffered strategy to your portfolio can lead you towards financial security, enhanced performance, and potentially achieving your financial goals sooner. Don't miss out on your chance to learn more about this powerful investment strategy and the transformative role it can play in your financial future.

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



Financial Planning that Works for You!

We are here to help you identify and prioritize your financial goals and needs. Through personalized advice, consistent planning, and the value we strive to bring to our clients, we can help you feel more confident to reach your financial goals.



Daniel J. Smyczynski, CFP®
Travis A. Smyczynski, CFP®

701 Market St., Suite 111 Palencia • St. Augustine, FL 32095
904-395-4665 • Email: TravisSmyczynski@afpadvisor.com
www.smyczynskifinancial.com

Securities and investment advisory services offered through Ausdal Financial Partners, Inc. Member FINRA/SIPC. 5187 Utica Ridge Rd., Davenport, IA 52807. 563-326-2064. www.ausdal.com Tax and estate planning should not be construed as legal or accounting advice. Please consult with your tax advisor and/or attorney

THE CO-WORKING CLUB

SHARE SPACE

PALENCIA ✕ FL



Need A Business Address?

- Commercial address meets City, County, State requirements
- Geolocation for Google/Apple search
- Network with other businesses
- Answer Aide for phone
- Conference Room & Executive Day Office available
- \$50/month on contract

Virtual Office

- Business Address membership
- 50% Discount on Executive Day Office
- 50% Discount on Conference Room
- Access to fully stocked Cafe during bookings
- \$75/month on contract

Virtual Office "Plus"

- All of the above plus coworking access to our lounge, floating desks, workstations and cafe 23/7/365
- \$150/month on contract

Share Space offers a coworking lounge, fully stocked cafe for members, business license hanging for lawyers, brokers, home health, etc., private mailboxes for personal or business use, offsite shared warehouse space, underground car parking and other offerings.

Share Space is Palencia resident owned.

For more information or to schedule a visit go to sharespacepalencia.com or call 904-701-0881

Conveniently located in Village Square at 701 Market Street

★★★★★
Angie's list
(Filter by nearest)

UPGRADE YOUR LAWN!

S+
BBB
ACCREDITED

• Landscape • Irrigation • Lighting

www.YANKEE CLIPPER IRRIGATION.com

Decorative Stone

Sprinkler Repair & Install

Water Pump

Yard Clean-ups

Landscape Night Lighting

Call Now! (904)461-5479

We've Got The Equipment For Any Job!

AFFORDABLE FULL SERVICE
34+ Yrs Serving St. Johns



**Asian - European
& Domestic
Car
Specialists**



Feldman Auto Repair

Like Us On 



Mark Ellis
has a passion for automobiles
and a commitment to exceptional
customer service.

3816 N. U.S.1 • St. Augustine
(904) 217-0865
www.feldmanautorepair.com

We Specialize In:
Engine Diagnostics/Driveability
Brakes • Front Ends • Tune-Ups • Timing Belts/Chains
• C/V Boots & Axles • Tires • General Maintenance



**We Sell Tires
With FREE Lifetime
Tire Rotation!**

<p>MAINTENANCE LIGHT RESET</p> <p>We Reset All Maintenance & Service Lights On All Vehicles</p> <p>Feldman Auto Repair</p>	<p>ENGINE LIGHT DIAGNOSTICS</p> <p>\$115⁰⁰</p> <p><small>Some addl. diagnostic charges may apply</small></p> <p>Feldman Auto Repair <small>With this coupon. Not valid with other offers or prior pur- chases. Offer Expires 1-31-24</small></p>	<p>TIRE AND BRAKE INSPECTION</p> <p>Free</p> <p>Feldman Auto Repair <small>With this coupon. Not valid with other offers or prior pur- chases. Offer Expires 1-31-24</small></p>	<p>ROAD TRIP SAFETY CHECK</p> <p>\$25⁰⁰</p> <p><small>21-Point Safety and Service Inspection</small></p> <p>Feldman Auto Repair <small>With this coupon. Not valid with other offers or prior pur- chases. Offer Expires 1-31-24</small></p>
<p>AIR CONDITIONING SERVICE</p> <p>\$169⁹⁵</p> <p><small>Includes • Evacuate and Recharge sys- tem • UV Dye • Check entire system</small></p> <p>Feldman Auto Repair <small>With this coupon. Not valid with other offers or prior pur- chases. Offer Expires 1-31-24</small></p>	<p>SERVICE SPECIAL</p> <p>\$10⁰⁰ OFF</p> <p><small>Retail Or Service Of \$100 Or More. Most Vehicles.</small></p> <p>Feldman Auto Repair <small>With this coupon. Not valid with other offers or prior pur- chases. Offer Expires 1-31-24</small></p>	<p>COOLING SYSTEM SERVICE</p> <p>\$74⁹⁵</p> <p><small>Plus Fluid • Check entire system</small></p> <p>Feldman Auto Repair <small>With this coupon. Not valid with other offers or prior pur- chases. Offer Expires 1-31-24</small></p>	<p>WE PROVIDE SERVICE FOR ALL MAKES & MODELS</p> <ul style="list-style-type: none"> • Asian • European • Domestic <p>Feldman Auto Repair</p>

* Some Cars Slightly Higher

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!

Call 904-373-8083
gpsofnef@gmail.com





It's All About The Coquina Classic!

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

Our themed annual Coquina Classic member/guest was a big success! Island Tee Time, that is what it was, no problems in between, how can it go wrong!! Two days of match play golf with your guest, flighted

Who is that lucky lady? Well, let's begin with the chain of events. We started Thursday evening with a traditional kick-off cocktail party with delicious hors-d'oeuvres and drinks, fun and laughter was flowing. The



Group Photo of 18-hole participants.

following morning: Game on! Match play format, closest to the pin, shootout championship and a special challenge of 125yd shot over the water and onto the 18th green.

Every year the Coquina Classic Event Chairpersons elect a charity of their choice. This year that Charity was PIE IN THE SKY. They believe the fight against senior hunger is one of the greatest struggles being faced in the St. Johns commu-

nity. This is a volunteer-based organization providing food to the elderly. To raise money for this cause, Staci Luttrupp and Sandy Frambes held a raffle and one lucky winner shared the 50/50 pot. Cindy Peterson won \$510.00, donating back \$250 to the charity. Thank you all for participating in the raffle for a great cause. Donation given in the amount \$760.00.

This concludes our biggest and proudest event of the year for the Women's Golf Association (WGA). Many thanks go to Palencia Club Pro shop staff, food and beverage and maintenance crew for all their efforts in making this all possible for us. A special thank you goes to all our sponsors for being so generous to our event. This includes Golf Carts of St. Augustine beverage cart sponsor,

and all inclusive. Our chairpersons Sandy Frambes and Staci Luttrupp together with their volunteers, Kennedi Luttrupp, Arlene Rowen and Yolande Pellerin-Judge did an outstanding job.

The bistro and courtyard were beautifully decorated in colors of blue, red, yellow, green and orange. Aloha!

There was fun and excitement throughout the tournament, keeping everyone in nail biting emotions as to whom shall win their flight and be part of the shootout championship and be crowned the overall Coquina Classic Grand Champion entitling that winner with a privilege of an assigned parking space.

Continued At Right



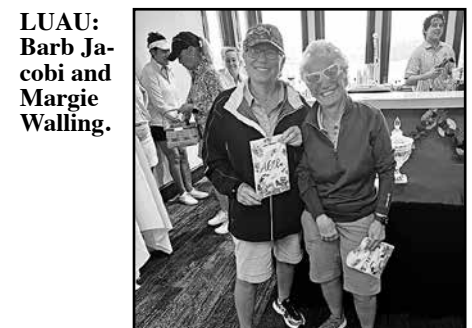
**ALOHA
winners:
Sandy
Frambes
and
Cindy
Peterson.**



**BA-
HAMA
MAMA:
Peggy
Lamneck
and Glo-
ria Payne.**



**PINA
COLADA
winners:
Linda
Hoffman
and
Deborah
Eady.**



**LUAU:
Barb Ja-
cobi and
Margie
Walling.**



**HULA:
Judy Gua-
rino and
Adrienne
Whitman.**



**MAR-
GARITA:
Maggie
Butler
and Mary
Lahey.**

Palencia Womens Golf Association

Continued From Page 6



The nine-hole flight participants had a competition of their own crowning the low gross and low net winners.

Palencia Dental breakfast sponsor, Tim Murphy State Farm Insurance Lunch sponsor and Hole sponsors: Peg Larson, Teresa Serrano, Dee Dee Bandy, Barbara B. Jenness, PA, D-Bat, Bartram Spa and Salon, Crickett Huff, The UPS Store and Pro Massage Spa.

The following months have many fun-filled events, please look out for them in our flyers and sign up quickly. Also, save the date for February 24, 2024 for the Sadie Hawkins Tournament, the chairpersons for this event are the Boston duets: Deidre Wray and Lisa Procter. This is the only couples event that you do not play with your better half. Ladies, here's your opportunity to ask that gentleman golfer to be your partner. Let's have some fun together. Happy and Healthy New Year! Let 2024 be a good one.



Low Gross 9-hole winners: Maria Cavanaugh and Lynn Ross.



Closest to the pin Saturday: Peggy Lamneck #3, Linda Humpal #5, Wendy Sakauye #15 and Deidre Wray #12.

9-hole low net winners: Louise Star-mann and Marie Brackett.



Sandy Frambes winner of 18th hole challenge with Todd Roy PGA teaching Professional.



Closest to the pin Friday: Carol Crane #12, Elle Chap-pelear #15, Lori, Bur-mingham #3 and Judy Guarino #5.



Overall Coquina Classic Grand Champions: Deborah Eady (guest) and Linda Hoffman (member).

Your Complete Tree Care Specialist

ISA Certified Arborist

Specializing In Dangerous Trees

- Tree Preservation
- Tree Removal
- Pruning
- Trimming
- Transplanting
- Storm Clean Up
- Stump Grinding
- Crane Service
- Bucket Truck
- Debris Hauling
- Excavations
- Land Clearing
- Arborist Consultations
- And Much More!

www.coastaltree.com 904-285-6427

Water Problems? Ask Polly!

Polly Swindull

Our neighbor just had a water softener and carbon filter installed in their home. I understand the benefits of the water softener, but what is the function of the carbon filter?

Carbon filters are used best to remove chlorine, taste, odor, color, and other organic matter from your water. We all like clear water with no bad taste or odor. In my opinion the most important thing is that it removes chlorine from your water before it enters your house. Chlorine is absorbed by drinking your water and also is absorbed thru your skin when you shower. Chlorine is a toxic chemical that has been linked to many illnesses in the human body. Chlorine removal is very important, and a carbon filter is the way.

EAST COAST WELLS & WATER TREATMENT CALL 824-6630

Veteran Owned & Operated Family Business

The Southern Gardener

LLC

904-377-1887

Lawn Maintenance
Landscape Design & Installation
Licensed & Insured

TheSouthernGardener@gmail.com

"Doing the common things uncommonly well."

Visit Our Website

www.palenciapress.com

- Read About The History Of Palencia in Photos and Articles
- The Latest Issue Delivered Right To Your "inbox"

Need Advertising Information? Call 904-436-5887



New Year's Financial Resolutions

By Lindsey Taylor, Edward Jones
Financial Advisor

Now that we've reached 2024, you might be thinking about some New Year's resolutions, such as volunteering or learning a new language. But why not make some financial resolutions, too?

Here are a few to consider:

- Boost your retirement savings. If you can afford it, try to increase your contributions to your IRA and 401(k) or other retirement account. The more you put away in these accounts, the greater your chances of reaching your retirement goals.

- Reduce your debts. It's not always easy to reduce your debts — but it's worth the effort. The lower your debt load, the greater your monthly cash flow. "Live within your means" is an old piece of advice, but it's just as valid now as ever.

- Build an emergency fund. If you suddenly needed a major home or car repair, or received a large medical bill not fully covered by insurance, would you have the funds available? If not, you might be forced to dip into your retirement accounts or other long-term investments. To avoid this possibility, try to build an emergency fund containing several months' worth of living expenses, with the money kept in a liquid, low-risk account that's separate from the ones you use to meet your daily expenses.

- Avoid emotional decisions. Too many people overreact to events in the financial markets because they let their emotions get

the better of them. If the market is temporarily down, it doesn't mean you need to sell investments to "cut your losses" — especially if these investments still have good fundamentals and are still appropriate for your portfolio. It can be hard to ignore market volatility, but you'll be better off if you focus on the long term.

- Review your goals. Over time, your goals may have changed. For example, while you once might have wanted to retire early, and planned for it, you may now find that you'd like to work a few more years. If that's the case, you may also need to adjust your financial and investment strategies.

- Revisit your estate plans. If you've married, divorced, remarried or added children to your family within the past few years, you may need to review the account titling and beneficiary designations on your 401(k) and other retirement assets, along with your estate-planning documents, such as your will or living trust.

Of course, you may not be able to tackle all these resolutions at one time, but if you can work at them throughout the year, you can potentially brighten your financial outlook in 2024 — and beyond.

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



Ask Carol B

What To Expect After You Enroll In Medicare

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

Once you've enrolled, you are now a member / beneficiary of a carrier. You'll find support for what matters, big and small. You can easily manage and find answers about your plan on the carrier's app or your member site / portal. Some Medicare Advantage plans have an all-in-one card which makes it easier than ever to unlock more from your Medicare plan.

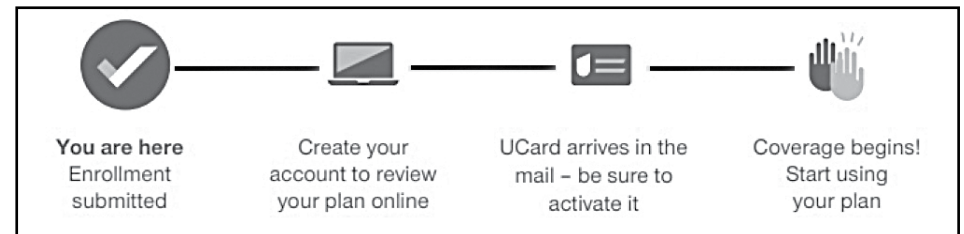
Instead of Ucard, your card will arrive in the mail -

preventive care visit if that is a need for you.

- Set-up your prescription home delivery if that is the method you prefer to receive your medications.

Inform your agent

- If you move to a different zip code you will need to change either your Prescription Drug Plan or your Medicare Advantage Prescription Drug Plan (MAPD) as you may be out of your ser-



Manage your plan online

If you haven't done so already, use your member ID number and email address (for most carriers) to create an account online. This is where you can:

- Find network providers and pharmacies and view plan documents, like your Drug List (Formulary).

- Complete your Health Assessment if you haven't already done so.

- Review your card balances if your plan has OTC or other type benefits.

Once your coverage begins

- Schedule your annual physical and wellness visit.

- Schedule your yearly in-home

vice area.

- If you change your primary doctor, your agent can help you or you can call the number on the back of your card to update your provider. This is for MA and MAPD plans.

- If your meds change significantly, you may want your agent to run a pricing of those meds.

Have a safe and Happy New Year! Feel free to reach out to me if you have any questions or need help transitioning to a new plan.

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

Edward Jones®

> edwardjones.com | Member SIPC

Compare our CD Rates

Bank-issued, FDIC-insured

3-Month **5.35% APY***

6-Month **5.40% APY***

9-Month **5.30% APY***

Call or visit your local financial advisor today



Lindsey J Taylor
Financial Advisor

389 Paseo Reyes Dr Suite 207
St Augustine, FL 32095
904-687-0015

*Annual Percentage Yield (APY) effective 12/11/23. CDs offered by Edward Jones are bank-issued and FDIC-insured up to \$250,000 (principal and interest accrued but not yet paid) per depositor, per insured depository institution, for each account ownership category. Please visit www.fdic.gov or contact your financial advisor for additional information. Subject to availability and price change. CD values are subject to interest rate risk such that when interest rates rise, the prices of CDs can decrease. If CDs are sold prior to maturity, the investor can lose principal value. FDIC insurance does not cover losses in market value. Early withdrawal may not be permitted. Yields quoted are net of all commissions. CDs require the distribution of interest and do not allow interest to compound. CDs offered through Edward Jones are issued by banks and thrifts nationwide. All CDs sold by Edward Jones are registered with the Depository Trust Corp. (DTC).

FDI-1867M-A AECSPAD 20761443

"You can count on tax deadlines, and you can count on us."
-Jennie Morris

We do so much more than balance your books!

Let us help you avoid interest, penalties, and fees by assisting with your bookkeeping.

- Freelance Digital Bookkeeper
- Certified QuickBooks Pro Advisor
- QuickBooks Training Available
- Specializing in Data Cleanup for Tax Preparation

www.904bookkeeping.com **904.357.0801** jennie@904bookkeeping.com

Free Estimates

- Cabinets
- Closets
- Shelves
- Doors and more

References Available

(904) 315-8550

Jorge Damonte:
Master Carpenter * Interior Woodwork
www.jorgheshandyman-service.com

Lic. # ST-7256



LUXURY SPECIALISTS
REAL ESTATE ADVISORS

COMPASS

601 A1A North
Ponte Vedra Beach, FL 32082

Crickett Huff
CELL 904.728.3333
crickett.huff@compass.com
www.cricketthuff.com



Amy Young
CELL 561.317.9039
amy.young@compass.com
Serving South Florida



Happy New Year!

*Thank you
to all my customers
for making this another
fantastic year!
I look forward to many
more successful
years in
real estate!*



Isle of Palencia Intracoastal
689 RIO DEL NORTE ROAD
4 BR | 3 BA | 2,949 SF
SOLD at \$1,052,790



Luxury Palencia Condo
3 BR | 3 BA | 2,590 SF
Listing in January



Ocean Links Living
500 SANDIRON CIR. #523
2 BR | 2 BA | 1,117 SF
Easy walk to the beach!
Offered at \$309,000

IT'S A GREAT TIME TO
LIST YOUR HOME!
PLEASE CALL ME FOR A
FREE MARKET
ANALYSIS.

Compass is a licensed real estate broker. All material is intended for informational purposes only and is compiled from sources deemed reliable but is subject to errors, omissions, changes in price, condition, sale, or withdrawal without notice. No statement is made as to the accuracy of any description or measurements (including square footage). This is not intended to solicit property already listed. No financial or legal advice provided. Equal Housing Opportunity.



Come Visit
Us At Our
New
Location!



FREE CLEANINGS!

For insured patients. Call for details.

ALEXANDER
DENTAL

134 Registry Boulevard
• St. Augustine •
904-940-5757



OPEN 7AM - 7PM & SATURDAYS!

Start The New Year Off Right!



Just Mention This Ad
Offer Expires 3-31-24



Alexandra



YOUR ORGANIZING STUDIO
AN ORGANIZED LIFE STARTS WITH AN ORGANIZED HOME

LUXURY HOME ORGANIZATION

www.yourorganizationstudio.com
(904) 315-8209 to schedule a consultation



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



DMIF Team photo (From left to right) Kendall Quinlan, Donna Mancini, Susan Hagaman, Jessica Hoey, and Rebecca Alford.



Crickett Huff from Compass Realty with Donna Mancini.



Donna Mancini and Jennie Morris from 904 Bookkeeping.

Donna Mancini Interiors & Flooring recently hosted their 8th Annual Holiday Home & Gift Event at 141 Hilden Road, Suite 202. Guests shopped for gifts ranging from candles and ornaments to home accents, rugs, and furniture items. "Turnout was even greater than we had hoped for. We're thrilled that so many of our friends and neighbors attended the event," said Donna Mancini. "It was a wonderful evening of visiting with existing and past clients and meeting new friends. We look forward to 2024 and continuing our cherished partnership with you."

Huntington Learning Center Prepares to Greet Students With Grand Opening In January

Huntington Learning Center is gearing up to open its doors in Palencia on Market Street in January. With a unique, personalized approach to education, the center aims to provide individualized academic support and guidance to students in the area.

Established in 1977, Huntington provides professional academic tutoring and test preparation services both online and in person using curriculum that is aligned with current national educational standards. Programs include academic skills building, including reading, writing, math, phonics, study skills, and critical thinking; subject matter tutoring; and collegiate exam prep, including ACT, SAT, PSAT, AP, and other entrance exams.

Cristina Helbling, the owner and director of the St. Augustine center, says the center is meant to be a convenient, local solution for parents and students seeking targeted, results-driven interventions to supplement traditional classroom learning. "We can't wait to join the community and partner with St. Johns County schools to help students achieve academic success," Helbling said. "We want our center to be a safe and supportive environment that helps students thrive."

As the countdown to its January opening begins, Huntington Learning Center is eager to greet students and inspire a new generation of learners. For further information regarding enrollment, program offerings, and the Palencia center's opening, please call 904-819-6901 or email directly at staugustinefl@hlcmail.com.



Palencia residents Matt and Cristina Helbling at the recent holiday tree lighting. The Helblings established the Huntington Learning Center in the 701 Market Street building in Palencia.

New Year, New Home For The Holidays!



**168 Martello Drive, 3 Bedrooms, 2 Baths
No CDD Fees, Gated Community • \$459,000**

Beautifully upgraded with flex room, great room, all-season sunroom, gourmet kitchen, quartz counters. Overlooking pond and preserve. Full Amenities.



**1604 Sugar Loaf, St. Augustine
2 Bedrooms, Office, 3.5 Bath • \$549,000**

Assumable VA mortgage! Engineered hardwood floor, plantation shutters, crown molding. Bedroom 2 is ensuite. For buyers who expect the best!



**83 Green Turtle Lane, St. Augustine
4 Bedrooms, 3 Full Baths • \$450,000**

Two Master Suites. Screened lanai overlooks pond. Located in Deerfield Preserve. Amenities include pool and fitness! No CDD fees. Immaculate.



**61 Grand Revine, 3 Bedroom, 3.5 Bath
Condo Overlooks Pond • \$349,000**

1st and 2nd floor owners suites! BR 3 with Queen Murphy bed! Move in ready! Priced below market. Low condo fee, no CDD.



**429 Buckhead, St. Johns
5 Bedroom, 3.5 Bath • \$959,900**

Beautiful LVP flooring in main living areas, 1st floor owners suite complements this CBC screened pool home in Durbin Crossing. Overlooks lake, preserve.

**Betsy Picot,
Realtor
Watson Realty Corp.
(904) 891-2144**



Watson Realty Corp REALTORS®

BPicot@WatsonRealtyCorp.com



I look forward to helping you, your family and friends with your real estate needs in 2024 and wish you a healthy and prosperous New Year!

COMING SOON! **SAVE \$100**
ON AN ACADEMIC EVALUATION*

HUNTINGTON LEARNING CENTER

LET US HELP YOUR CHILD BY SETTING THEM UP FOR SUCCESS

701 Market Street, Suite 107A, St. Augustine, FL 32095
904-819-6901



A new Huntington Learning Center will be opening soon in north St. Augustine.

701 Market Street, Suite 107A • Palencia
St. Augustine, FL 32095

Our proven method begins with a full academic evaluation to develop a personalized learning program to build skills, confidence, & motivation.

TUTORING

- Reading
- Writing
- Spelling
- Phonics
- Math
- K-8, Algebra, Geometry, Trigonometry, Calculus
- Study Skills
- Subject Specific
- Homework Help
- ADHD Program
- Sciences

TEST PREP

- SAT/ACT
- PSAT/NMSQT
- HSPT
- Advanced Placement (AP)
- ISEE
- State Tests
- SSAT

AVERAGE INCREASES

2+ GRADE LEVELS
IN MATH AND READING**

229 POINT INCREASE
ON SAT SCORE***

5.4 POINT INCREASE
ON ACT SCORE***

\$71,149 PER STUDENT
IN SCHOLARSHIP OFFERS***

Save \$100 on an Academic Evaluation*

904-819-6901
HuntingtonHelps.com

©2022 Huntington Mark, LLC. Independently Owned and Operated. SAT and Advanced Placement (AP) are registered trademarks of the College Board. PSAT/NMSQT is a registered trademark of the College Board and the National Merit Scholarship Corporation. ACT is a registered trademark of ACT, Inc. None of these entities were involved in the production of, and do not endorse, this program. *Not valid with any other offers. **Grade level results are based on cumulative average grade level increases in reading and math for 17,445 students from 2010-2014 using the full set of available student data. ***Results are based on surveys of 3,289 Huntington students graduating in 2019, using their initial Huntington Academic Evaluation and final SAT/ACT test score. HLC4311

Huntington LEARNING CENTER **1-800 CAN LEARN**



Stephanie Kinsey, DDS



Stephanie Kinsey, DDS
Palencia Resident

Smile With Confidence For Your Next Facebook Post!

Call us today to discuss your options to attain a smile you can't wait to share!

- Smile Rejuvenation
- Laser Therapy
- Sedation Dentistry
- TMJ
- Gum Therapy
- Dental Implants
- Facial Aesthetics
- Whitening
- Dentures
- Treatment for Migraines

Call 904.826.4343



159 Palencia Village Drive,
Suite 109
• Next To Starbucks

info@palenciadental.com
www.palenciadental.com

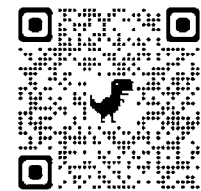
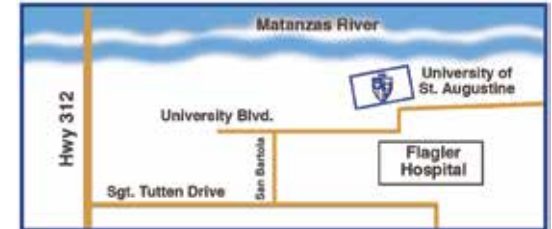


*The Power of One...
Making a difference in our profession,
in our community,
and in the lives of our patients,
one patient at a time.*

209 Blackford Way / St. Augustine, FL 32086
Ph: (904) 907-1122 / Fx: (904) 907-1123



1 University Blvd / St. Augustine, FL 32086
Ph: (904) 829-3411 / Fx: (904) 829-3412



Visit us at one of our two locations and see a full listing of our services via QR code or www.firstcoastrehab.com



- Physical/Occupational Therapy
- Manual Therapy
- Orthopaedics & Neuro Therapy
- Dry Needling
- TMJ Therapy
- Vestibular & Balance Therapy
- Certified Hand Therapy
- Lymphedema Therapy
- Women's Health & Pelvic Floor Therapy and more.

New Year, New Smile!

It's that time again for your new year of dental benefits. Whether it's esthetic dentistry, or fixing broken, painful or decayed teeth, get the dental care you need, deserve and desire.

We also offer clear aligner therapy to transform your smile, as well as Botox and fillers to freshen up your beautiful face! We take care of your brighter future.



Dr. Lynn LaHaise



Dr. Loay Kabra



Dr. Taelor Duprey

904-429-3446 • 305 Paseo Vereda Drive, Palencia • www.avilesdentalcare.com



A New Year Of Health

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

Perhaps it's my age, but it seems years seem to be going by faster and faster. Here we are already starting 2024. We often use these transitional periods as times of reflection as well as looking ahead. I imagine for most of us 2023-2024 will be no different.

Physical therapists are not only in the injury recovery business, but we are also in the injury prevention business. And during times of new beginnings, i.e. New Year, beginning of summer, or significant birthdays, or whenever else people may look to make a change in their physical activity, there is a risk of injury due to starting of something completely new and unfamiliar, without giving the tissues of the body sufficient opportunity to accommodate. This can result in soreness, injury, and even abandonment of the program itself. The result is no lifestyle change at all and disappointment. It doesn't have to be that difficult, that traumatic, or that extreme. It can work.

A recent article in the British Journal of Sports Medicine showed a low-dose of moderate to vigorous physical activity may reduce mortality by 22% in adults over 60 years (Hupin D, et al. BJSM 2015;49:1262-67).

It is known that regular physical activity increases life expectancy. The Physical Activity Guidelines Advisory Committee Report recommends a minimum of 150 min of moderate to vigorous activity. Exercise or Physical Activity can be measured using METs, or the Metabolic Equivalent of Task. Moderate exercise is the equivalent of a brisk walk, as if one was in somewhat of a hurry but chose not to run. Vigorous exercise would be the run, not a sprint, but a run. With the brisk walk on the low end and the run on the high end of what is required, this seems very doable for many, including those over 60 years of age.

Do the math. Sixty times 22% equals 13.2. That means one could reduce the mortality rate by 13.2 years. But that's not all. More importantly, when the rest of what is

known about regular exercise is also considered, it could mean 13.2 years of improved mobility, strength, function and energy levels.

It seems our busy lives leave less and less time for exercise. But according to this study, 150 min. per week, or 30 min. a day for 5 days is sufficient to reduce mortality by 22% in adults over 60. The results would certainly be the same for all ages. What the article does not say is whether the exercise time needs to be in 5, 30-minute blocks, 7, 21-minute blocks or 15, 10-minute blocks. Imagine if every time you visited the store you parked in the space furthest way instead of waiting for the closest and walked "briskly" to the door? What would happen if you "ran" to the mailbox instead of walking? Or strolled during the first part of your dog walk, allowing your dog to take care of business, and then walked briskly on the return? You both would benefit. It's physical activity at the moderate level. Run and it becomes vigorous.

Spend 1-2 weeks looking for opportunities where your activity level could increase with simple daily tasks and start there. Then, challenge yourself to try a few - parking lot, mail, dog-walk, shopping, etc, and see what happens. Don't do them all at first, just a few. Turn it into a contest with your spouse, friends, children, or grandchildren. Keep it simple and fun. Before you know it, you could be adding years to your life.

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

Donations From Raven Weight Loss Clinic Keep Kids Warm This Winter

If you're a youth or young adult in Florida's child welfare system, chances are you've been through a lot. Children are sometimes temporarily placed in foster care because their parents aren't able to give them the care that they need.

Raven Phillips, administrator at Raven Weight Loss Clinic in Palencia, has made it her mission to contribute to the needs of these children. She donates knitted hats to Florida Department of Children and Families (DCF) this winter because "foster children never get anything new for the holidays." Additionally, large adult hats are donated to the Claire White Homeless Shelter in downtown Jacksonville.

A few patients have asked to buy the knitted hats, so the clinic sells them from \$5 to \$15 in the office. Proceeds from the sales are used to buy more yarn. Visit Raven Weight Loss Clinic at 701 Market Street, Suite 113 in Palencia or call 904-852-1960.



Growing Healthy Smiles



- Exams & Digital X-rays
- Dental Fillings
- Sealants
- Dental Cleanings
- Sedation Options

Dr. Marisol Bolivar, DMD
Pediatric Dentist



250 Paseo Reyes Drive • Palencia
(904) 429-3387

Medicare

Thank you for your business during the Medicare Annual Enrollment period. For those New to Medicare in the upcoming year, I am here to help!



Ask
Carol B

Health and Ancillary Insurance

You can enroll, switch, or re-enroll in your current Marketplace plan thru 12/15. AskCarolB.com also has dental, vision, hearing, hospital indemnity plans, etc.

Carol Bogart

A Palencia Resident and
Your Personal Health Insurance Advisor

Phone 904-648-6488

Email Carol@AskCarolB.com

License # FL W756153

Licensed in Multiple States



Ask A Certified Master Gardener

Dormant Season: A Good Time To Reassess Your Landscape

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

With dormant season upon us, our landscape lawns turn a rusty brown, require less care, and include a welcome break from mowing.

Understanding the landscape issues you experienced, as well as making an effort to get ahead of potential future problems, could prevent them from happening in the coming seasons or be resolved sooner before sustaining any major damage.

This is a good time to reevaluate and think about what has happened over the past summer and fall, both the positives and negatives. We live in the subtropics where humidity alone can wreak havoc on our landscape turf. Some questions to ask while we're in dormant season might be:

- Where did my turf thrive and/or conversely, where were the bare spots?
- Was I able to decipher and then resolve disease and pest issues?
- Are there some landscape areas that receive too much water, and as a result can't grow grass?
- Was I able to understand and employ Best Management Practices (BMPs) to reduce water usage and be environmentally friendly?
- Am I satisfied with the overall type of grass in my landscape?
- If planning to resod, what type of turf do I want and which planting method is best?

On the issue, firstly, of turf type, many Palencia landscapes have St. Augustine grass, specifically Floratam. Floratam was released jointly in 1973 by the University of Florida and Texas A & M University and is the most widely produced and used in Florida. It is a coarse-textured cultivar that grows vigorously in the spring and summer. When first released, it had UF-documented chinch bug resistance, although that has largely been lost over time and chinch bugs are now a major pest of Floratam. This may be due in large part to years of increased rain and high humidity.

While there are other types of warm season grasses (Bermuda, Centipede, Zoysia and Bahia), they all experience similar issues and St. Augustine grass is considered to be less problematic in all areas than the aforementioned.

For homeowners considering resodding and looking for a reliable St. Augustine alternative to Floratam, you might want to consider the newest St. Augustine cultivar, CitraBlue. It was developed at the University of Florida and marketed commercially in 2018. This cultivar possesses a unique and beautiful blue-green color and has a denser growth habit than Floratam, which allows it to better compete with weeds. Due to its growing habit, the mowing height of CitraBlue can be reduced compared to other St. Augustine cultivars. It is also considered to be more drought tolerant and less affected by disease.

Although St. Augustine grass can be planted year-round in Florida, the best time to plant any warm-season grass is during its time of active growth for quickest establishment.

St. Augustine grass is established by vegetative propagation which includes sod, plugs, or sprigs. Vegetative propagation means that plant parts with growing points are used for planting rather than seeds. St.

Augustine grass has stolons (aboveground stems) that have areas of actively dividing cells at the nodes. These areas are capable of generating new shoot and root growth and are responsible for lateral growth of St. Augustine grass along the ground.

If you plan to resod specific areas in your landscape, or your entire lawn, here is a brief review of the planting options:

- Sodding is the fastest way to establish a lawn because it provides complete ground cover, and it is not necessary to wait for it to fill in. However, the grass is still vulnerable at this stage, and not yet safe for play or other activities. It is quite dependent until the roots have developed and extended down into the soil. Sod pieces should be laid over rich soil with the edges fitted tightly together to avoid any open cracks.

- Sprigging is less expensive than sodding, but it takes longer for the lawn to establish. Sprigs contain nodes or stolons, which are planted end-to-end in furrows 6–12 inches apart. Stolons should be covered with rich soil, but leaf blades exposed. Soil should be kept moist until shoots and roots begin to grow.

- Plugging is a very reliable, albeit slower option, and plugs are widely available commercially in garden centers. Plugs are placed in holes of the same size or in open furrows and tamped into place. A thorough watering completes the installation.

When it comes to understanding disease issues, and in order to better diagnose and address them, here are some common problems that affect St. Augustine Floratam grass.

Brown patch and Gray leaf spot are two common St. Augustine disease problems. Brown patch disease, or Rhizoctonia, is most likely to be observed from November through May when temperatures are below 80°F. It resembles round patches that range in color as the fungus progresses - from yellow to reddish brown to brown or straw-colored. The rotted leaves can easily be pulled up, another signal of this disease.

Brown patch is normally not observed in the summer months. However, like other diseases, this type of infection is also triggered by rainfall, excessive irrigation, or extended periods of high humidity resulting in the leaves being continuously wet for 48 hours or more.

Gray leaf spot disease is caused by the fungus *Pyricularia grisea*, also referred to as *Magnaporthe grisea*. The frequent warm, rainy periods common in Florida create favorable conditions for this fungal disease. Gray leaf spot occurs during the summer rainy season and is primarily a problem on new growth. It looks like its name with spotty areas on leaf blades. Both diseases can be controlled with fungicides.

Recent reports of mosaic disease caused by sugarcane mosaic virus (SCMV) give reason to be cautious. SCMV is named for its original host, sugarcane, and initially found only in sugarcane producing areas, mostly rural Palm Beach County. However, after 2013, it now affects turfgrasses throughout Florida.

The most common symptom of mosaic disease is a mosaic pattern of leaf damage. Look for blotchy lines of yellow and light green on green blades of grass. These broken

Continued On Page 15



Resolve To Enhance Your Relationship In The New Year

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

www.happycoupleshealthycommunities.com

As a Licensed Marriage and Family Therapist, I have seen couples that have grown closer or further apart. The couples that have grown closer have been intentional about enhancing their relationship. Research has shown that if you do not continue to put energy into a relationship, it deteriorates. In truth, you have to put energy into a relationship just to keep it where it is. For it to improve, you have to put even more energy into it. Therefore, I want to suggest that, in this New Year, you resolve to enhance your relationship and be intentional about putting more energy into it.

A good way to enhance your relationship would be to follow Dr. John Gottman's Seven Principles for Making Marriage Work (2009, 2015). These principles are based on Dr. Gottman's over 40 years of research on relationships of over 3000 couples.

The first of John Gottman's Seven Principles is Enhance Your Love Maps. Love Maps are that part of the brain where you store all the relevant information about your partner, i.e. their likes and dislikes, their hopes and dreams, their triumphs and traumas, etc. It is what we usually learn and share when we are dating or courting someone, and what we need to continue to learn and share when we are in a long-term relationship.

The second of John Gottman's Seven Principles is Nurture Your Fondness and Admiration. This is the friendship basis of a relationship. According to Gottman, "Fondness and admiration are two of the most crucial elements in a rewarding and long-lasting relationship" (Gottman & Silver, 1999, 2015). The Masters of Relationship are truly fond of and admire each other and take time to nurture their fondness and admiration.

The third of John Gottman's Seven Principles Turn Toward Each Other Instead of Away. In a relationship, each partner makes "bids" for attention, affection, humor, or support. We can respond by turning towards those bids or turning away. According to Gottman, "Turning towards is the basis of emotional connection, romance, passion, and a good sex life."

The fourth of John Gottman's Seven Principles is Let Your Partner Influence You. Remember, to have influence in a relationship, you must be willing to be influenced and to share power. This is especially important for men. According to John Gottman's research: "When a man is not willing to share power with his partner, there is an 81 percent probability that his marriage will self-destruct" (Gottman & Silver, 2015).

The fifth of John Gottman's Seven Principles is Solve Your Solvable Problems. All

couples have problems. According to Gottman, there are two types of problems: solvable and perpetual problems. As the name suggests, solvable problems can be resolved. If a couple doesn't possess effective techniques for conquering a solvable problem, it can cause excessive tension. John Gottman's approach: (1) Soften your start-up, (2) Learn to make and receive repair attempts, (3) Soothe yourself and each other, (4) Compromise, and (5) Process any grievances so that they don't linger.

The sixth of John Gottman's Seven Principles is Overcome Gridlock. The second (and most predominant) type of problems are gridlocked, perpetual problems. These are the problems that you argue about again and again and where you hurt each other and feel like you are getting nowhere. According to Gottman: The goal in ending gridlock is not to solve the problem, but rather to move from gridlock to dialogue. Dr. Gottman suggests four steps: (1) Explore the dream(s) behind the conflict, (2) Soothe yourself and each other, (3) Reach a temporary compromise, and (4) Say "Thank You."

The last of John Gottman's Seven Principles is Create Shared Meaning. We are all philosophers, looking for meaning in life and our relationships. According to Gottman: "Marriage isn't about just raising kids, splitting chores, and making love. It can also have a spiritual dimension that has to do with creating an inner life together—a culture rich with symbols and rituals, and an appreciation for your roles and goals that link you, that lead you to understand what it means to be part of the family you have become" (Gottman & Silver, 1999, 2015).

Remember that even making just a small and gentle shift in the trajectory of your relationship can have a dramatic, positive effect over time. The catch of course, is that you have to build on the change and keep it going. Improving your relationship is a kind of journey. Like all voyages, it involves suspending disbelief, taking one small step, and then seeing where you are and taking the next step.

Reference: Gottman, J., & Silver, N. (1999, 2015). *The 7 Principles for Making Marriage Work*. New York: Three Rivers.

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. If you would like to learn more about couples or family therapy, contact Michael at 904-289-2954 or visit www.happycoupleshealthycommunities.com.



Michael Brown,
MSC, LMFT

Transforming Relationships Through Quality, Research-Based Marriage and Family Therapy

12724 Gran Bay Parkway West
Suite 410
Bartram Park
904-289-2954



HAPPY COUPLES
HEALTHY COMMUNITIES

www.happycoupleshealthycommunities.com



Southern Hospitality

By Sara Seifert, Palencia Resident
Palencia Elementary PTO

The Palencia Elementary School's PTO events are well-known in our school community and neighborhood, but did you also know that the PTO has its own hospitality department? Chaired by Melanie Bridges and Amy Bell, the hospitality team makes sure that our teachers and faculty are appreciated and taken care of throughout each school year.

The PTO hospitality program goes



beyond just keeping bellies full of treats; it promotes an environment and culture of teacher appreciation. Teachers and school faculty work so hard to keep the school running smoothly and do so much for the students so it's important they know they are valued.

Every other Friday, Amy and Melanie deliver special treats such as a snack table, a nacho bar, a special themed cinnamon bun breakfast or lunch table all designed to give love to the teachers and faculty. In addition, the team makes sure to spoil the teachers for special occasions like Teacher Appreciation Week, where they get a small gift each day, the Super Bowl, Thanksgiving, etc. For the holidays, hospitality gives each staff member a gift like lottery tickets, mini hand sanitizers and Christmas candy. At the beginning and end of each school year, the teachers are given gifts; this year they all received gift certificates

for PES Spirit Wear so they can show school spirit on Fridays and choose their own styles. Of course, the gift that keeps on giving is the Bath & Body Works soaps that are well stocked in the adult faculty bathrooms throughout the year.



In her fourth year as hospitality co-chair, Melanie Bridges says that she loves giving back to those who do so much for our children every day. "The teachers are so appreciative, and I know it makes a difference in their day. I also love being creative in many ways, whether it's a decorative table or packaging a small gift."

First-time hospitality co-chair Amy Bell loves treating out teachers and staff. She says, "They pour themselves into our kids and it is a privilege to give back to them. All the teachers and staff are always so appreciative; it is heartwarming!"

Most of the treats and gifts are funded out of the PTO budget but there are families who generously donate treat and meal tables as well as corporate sponsors like Pacific Asian Bistro who recently donated the Thanksgiving luncheon food for staff.

A lot of work and creativity goes into making this program a success and our school is lucky to have Amy and Melanie working behind the scenes to make our teachers feel extra appreciated. For more information on PTO programs, please visit www.palenciapiratespto.com.

Dormant Season: Reassess Your Landscape

Continued From Page 14

streaks run along the veins - a mosaic pattern on the leaf that becomes necrotic (turns brown and dies prematurely) over time.

On the issue of understanding pests that affect St. Augustine grass, the most virulent pest of all, and the most important to understand as it can quickly destroy large portions of turf, is the cinch bug. Cinch bug infestations can appear at any time but are most common in turf that has been stressed by three things: over watering, mowing too short, or too much nitrogen in fertilizer. Chinch bugs live in groups, and their damage is characterized by an irregular pattern spreading outwards. If you dig down a few inches, you can also see these tiny bugs.

The last item to think about during dormant season is thatch management, an important factor that can cause other issues. Thatch is organic matter that doesn't regu-

larly decompose and can build up beneath the turf. This is a perfect habitat for chinch bugs. If you circle back to proper irrigation, mowing height, and proper fertilization, thatch should not be a major issue.

Finally, this is also a good time to chat with your lawn care companies about the past year's problems and determine your level of satisfaction over the manner in which they resolved each issue. What will benefit you and your landscape the most in the coming year is to have ongoing and good communication with your lawn companies. Your landscape will thank you!

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

Nease High School 2023 FHSAA XC State Champs

By Kathy Wachala

The Nease Boys Cross Country Team were able to outrun 31 state qualifying teams to secure the first boys state cross country championship in school history according to Coach Ted DeVos. Matt Ryan, Sai

Jayaraman and Finn Thomas secured all-state honors finishing in the top 15. Wyatt Pittman was within seconds of earning all-state honors finishing 18th overall and the scoring was rounded out by Nate Corkran. The state title capped off a season where the boys were ranked as high as fourth in the southeastern US.



WATER SOFTENERS BY

East Coast Wells & Pumps

• Wells

• Pumps

• Softeners

• Filtration

• Chlorine & Hardness Removal

• Bacteria Removal

David & Polly - Lifetime Residents

PROTECT YOUR HOME AND FAMILY TODAY!



824-6630

www.EastCoastWells.com

Florida License #7232

Licensed
Bonded
Insured

*** Mention This Ad And Receive
FREE Salt For One Year With New Installation**

“Our family serving yours since 1915”



FUNERAL HOME • CREMATORY • MEMORIAL PARK

(904) 824-1672

www.CraigFuneralHome.com



It Was Love That Sent The Canine Companion Home

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

As I enjoy the Golden Days of my Golden Doodle life, I become more aware of the importance of maintaining a positive outlook on the way things develop.

Take, for instance, my cousin, the fine wagger, MacDuff, handsome young Labrador who moved in, as a pup, with my bagman's brother in Virginia along with Sofie, also my cousin, and another Golden Doodle.

Unbeknownst to me, however, MacDuff was on track to become a member of the Canine Companions. For over a year, he was prepped to enter a special class that would result in his assignment to another bagger for special purposes.

But guess what? He fell in love with his first home and, I think Sofie. Not for him, another home. His heart was in another place, after all, Virginia is the state for lovers and MacDuff is really just that.

So he came back home, tail slightly down. Maybe bad news? Not MacDuff. Upon seeing his real home, his bagger and, of course, Sofie, the tail went up and his spirits returned as his heart grew



back to its normal size.

Just goes to show that the bowl may seem like it's half empty but I think you've got to remember that it's really half full. Take it from "Golden" Golden!

Dog Wisdom of the Day - Why are dogs terrible dancers? Because they have two left feet!



Using The Ground To Create Power!

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

Use the ground to create power!
After you have done your pre-shot routine and are in an athletic position, proceed with your takeaway all the way to the top of your swing, fully loading the right side. No rush or hurry; feel the loading on your right side. Make sure you have transferred as much power as possible to the right side; only after you think that motion is complete will you be able to use the ground to firmly move into the left side.

You should feel the left hip engage and the left foot plant. You are using the ground to transfer all your power to your lead side. That initiates more clubhead speed, allowing you to hit the golf ball further.

Remember, you can only use the ground properly if you have thoroughly loaded your trailside!

Connect with me at www.laurabaughgolf.com to see if you are getting your power from the ground.



Advertise Your Business Or Service To Palencia

The Palencia Press is a great way to promote your business or service to the Palencia community. Our monthly newspaper is sent by U.S. Mail to all the homes in Palencia. For advertising information, contact us at thepaper@comcast.net or call 904-436-5887.

Lou Sobh's Honda OF THE Avenues

GIANT Service Savings for all of Palencia from Jacksonville's Award Winning Honda Dealer!



Four-Time PRESIDENT'S AWARD Winner

Service OPEN 6 DAYS A WEEK! Mon-Fri 7-7, Sat 7-5, Closed Sun

11333 PHILIPS HWY (904)-370-1300

Lube, Oil & Filter Change!

\$69.95

PLUS TAX & SHOP FEES

Replace up to 5 quarts of Full Synthetic Oil and install new oil filter

Expires 2/5/24. Valid at Honda of the Avenues only.

4-Wheel Alignment Special

\$99.95

PLUS TAX & SHOP FEES

Must Be Presented At Time Of Service Write-Up

Expires 2/5/24. Valid at Honda of the Avenues only.

Maintenance Package

Show Your Vehicle Some Love

\$229.95*

Package Includes:

- Oil and Filter Change • Rotate and Balance Tires
- Full Inspection (Brakes, Battery, Fluids) • Engine Air Filter
- Four Wheel Alignment • Wiper inserts (2)

*Plus tax, supplies & environmental fees. Up to 5 quarts oil. Some models may be higher.

Expires 2/5/24. Valid at Honda of the Avenues only.

Schedule Service online at hondaoftheavenues.com

Interview With A Palencia Business Owner: Alejandra Rivera

1. Can you take us back as to how you created “Your Organizing Studio?”

Since I started my family, I have been developing my passion for organization; that is why I decided to share my skills with others, offering services that help people simplify their lives, providing them with practical and elegant solutions for home and daily life.

2. What inspired you to become a professional organizer?

The inspiration to become a professional organizer came from my innate passion for order and harmony in my environment. Seeing how organization transforms lives and makes everyday life easier motivated me to share that skill with others. I wanted to help people enjoy a more balanced and uncomplicated life.

3. What is the most difficult space for people to organize?

The most difficult space for people to organize often varies from person to person. However, many find that areas like closets and garages tend to pose more challenges due to the accumulation of items and the need for efficient storage solutions. The difficulty often lies in deciding what to keep, how to maximize space, and creating systems that are easy to maintain.

4. Do you have any advice for individuals who struggle with letting go of sentimental items or items that have emotional value?

My advice would be to start the process of detachment gradually. First, identify the objects that really have significant emotional value. Then, consider whether there are ways to preserve those memories in a more compact way, such as taking photographs or making an album. Also, set realistic limits for the number of sentimental



Alejandra Rivera, owner of Your Organizing Studio. For organization questions, call 904-315-8209.

items you can keep. By selecting carefully, you can maintain the emotional connection without overwhelming yourself with clutter. Remember, the goal is to create a space that gives you peace and functionality.

5. What services do you offer and how do you customize your services to meet the unique needs and preferences of each client?

Your Organizing Studio offers customized services to meet the individual needs of each client. This includes organizing spaces such as closets, garages, kitchens, Holiday Organizing, Decorating and Staging. Customization begins with an initial consultation to understand the client's specific goals and preferences. From there, I develop a custom plan, considering lifestyle, aesthetic preferences and any specific organizational challenges.

Palencia Ladies Of “The Village” Honor Friend And Neighbor Linda Dufault

Left to right, back row, Jodi Mathews, Judy Guarino, Linda Antoville and Robin Tharpe. Front row, Eileen Ingersoll, Barb Steck, Deb Wells and Eileen Young.



Palencia neighbors in The Village have made a routine of getting together on Sunday afternoons to eat, drink and catch-up on daily life. The group lost one of their neighbors, Linda Dufault, but were gifted with some of her lovely crafting supplies, including many yards of wool fabric. “WWLD- What would Linda do?” Deb Wells and Jodi Mathews, put their crafty heads together and made “Ponchos” for the ladies that knew her the best and longest. “Linda was a fun, smart, happy, faithful lady,” said Jodi. “She enjoyed quilting, needlepoint, rug making, cooking and many other crafts. We will remember and honor Linda by wearing our beautiful ponchos as the weather temperature dips and we get together for our weekly ‘Cheers!’”

Water Problems?



The Affordable Water team.

**Family Owned & Operated
For Over 25 Years**

**Ask Us About Salt Delivery
Or Rental Systems!**

**CALL TODAY FOR
STRAIGHT ANSWERS,
NO HIGH PRESSURE!**

**• Residential • Commercial
• Industrial**

**“We carry a complete line of Water
Treatment Systems to meet your
needs and your budget!”**

• REMOVE •

**IRON • BACTERIA • SULPHUR • SALTS
COLOR • LEAD • HARDNESS AND ODOR**

AFFORDABLE WATER

CONDITIONING • SOFTENING • PURIFICATION

License #W-32

**FREE WATER TESTING
3760 Kori Rd • 904-262-0197**



**ADVANCED UROLOGY
INSTITUTE**



Howard Epstein, M.D.
FACS, Board Certified



Bill Vanasupa, D.O.
Board Certified

- BPH
- Erectile Dysfunction
- Bladder Cancer
- Kidney Cancer
- Kidney Stones
- Overactive Bladder
- Prostate Cancer
- Urinary Incontinence
- Vasectomy
- Space Oar



Katherine Gardner
NP-C



Dean Zimmermann
PA-C



Jonathan Baron
PA-C

(904) 824-1450

240 SOUTHPARK CIRCLE EAST St. AUGUSTINE, FL 32086



A New Year's Covenant Renewal

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

John Wesley, A Cleric in the Church of England, Theologian, evangelist, and Father of Methodism (1703-1791) believed that all Christians should reaffirm their covenant with God annually, so he created a service in which an individual renews his/her covenant with God. John Wesley adapted this prayer from the Puritan tradition that was so important to his parents, Samuel and Suzannah, and life in the Epworth rectory.

In 1755 Wesley held his first covenant service using words written earlier by Richard Alleine. Wesley published this service in a pamphlet in 1780, and this form was used without alteration for nearly a century in England. It has been modified somewhat in more recent years.

The covenant service is often used by Christians as a Watch Night Service on New Year's Eve. The covenant service is observed in some local churches on New Year's Day or on the first Sunday in January. The service focuses on the Christian's renewing the covenant of response to the grace of God in Christ.

I believe it is most appropriate to

begin 2024 by reaffirming our covenant with God. I have included the words below so that each of us can pray this prayer, then recall it throughout the year when we are faced with all that life has to offer. Will you join me in this prayer of reaffirmation:

"I am no longer my own, but thine.

Put me to what thou wilt, rank me with whom thou wilt.

Put me to doing, put me to suffering.

Let me be employed by thee or laid aside for thee, exalted for thee or brought low for thee.

Let me be full, let me be empty.

Let me have all things, let me have nothing.

I freely and heartily yield all things

to thy pleasure and disposal.

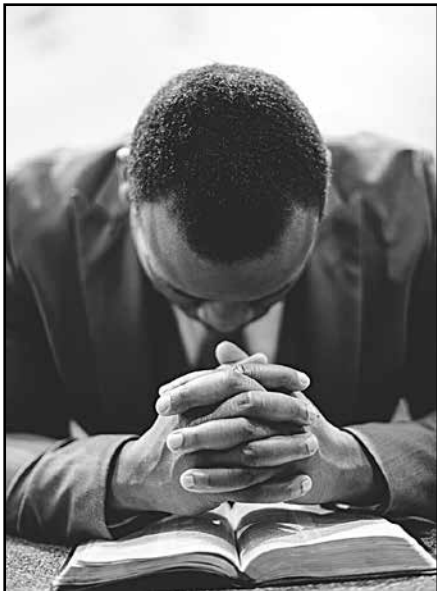
And now, O glorious and blessed God,

Father, Son, and Holy Spirit, thou art mine, and I am thine. So be it.

And the covenant which I have made on earth,

let it be ratified in heaven. Amen."

May each of you have a blessed New Year!



Brake Light On



Mark Ellis

Is the brake light on your dashboard lighting up? Remember, if your brakes are trying to tell you something, you should pay attention. Warning signs include: Screeching, grinding or clicking sounds when applying the brakes. Your brake pedal nearly touches the floor when braking. Your vehicle pulls to the right or left during braking. Needing to apply extra pressure to the pedal before brakes engage. Brake pedal vibrates when braking. Since brakes are a normal wear item on any vehicle, they will eventually need to be replaced. And, an annual brake inspection is a good way to ensure brake safety.

At Feldman Auto Repair we have been keeping the roads safe for over 30 years. Visit us at 3816 N. U.S.1. There is no job too large or too small.

FELDMAN AUTO REPAIR CALL 217-0865

**"I only want cremation."
Call For Price**

**Flagler Memorial Cremation Society
(904)797-4990 or (904)669-1809**



"INTERDENOMINATIONAL"
CHRISTIAN CHURCH

www.wgv.church
904-940-6768

Worship Center at 4229 Pacetti Rd, St. Augustine

Weekly Worship Services:
Sunday at 9:00 a.m. & 11:00 a.m.



Senior Pastor
Alan J. Liphart, M. Div.
Associate Pastor
Michael Legaspi, M.A.
Youth Pastor
Tom Bowers

Happy
New Year!



See, I am doing a new thing! Now it springs up; do you not perceive it? I am making a way in the wilderness and streams in the wasteland.

-Isaiah 43:19



Come Join Us!

**Our Lady Of Good Counsel
Catholic Church**

*Called to Walk The Way of
Christ Jesus*

A COMMUNITY OF DISCIPLES THROUGH
**Witness, Word, Worship,
Welcome**

www.olgc-church.org

Mass Times

Saturday
4:00 pm

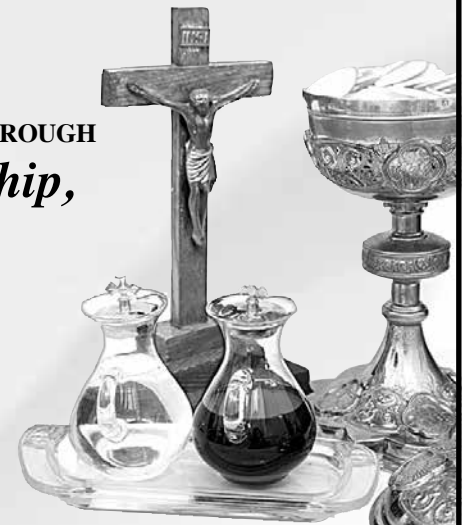
Sunday
8:00 am, 10:00 am, 12 Noon

Tuesday & Thursday 8:15 am

Confession

Saturday 3:15 - 3:45 pm

Holy days and Holidays - See website



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

Father Guy Noonan
Pastor

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



The “Mystery Cough” Understanding Canine Infectious Respiratory Disease Complex (CIRDC)

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

In recent times, canine health has taken center stage with growing concerns about Canine Infectious Respiratory Disease Complex (CIRDC). While a new strain has garnered media attention, it's essential for pet owners to grasp the broader aspects of this respiratory ailment, focusing on prevention, treatment, and general information.

What is CIRDC? Canine Infectious Respiratory Disease Complex is a collective term for a group of highly contagious respiratory infections affecting dogs. Commonly known as "kennel cough," it spreads easily in places where dogs congregate, such as kennels, parks, and boarding facilities.

The Media Buzz: A New Strain. Recent media coverage has highlighted a new strain of CIRDC, causing concern among pet owners. This variant, with characteristics similar to Mycoplasma, has been identified in several states. However, there's currently no evidence of its zoonotic potential or if it is more contagious or more severe than previously recognized organisms.

Prevalence and Clinical Signs. CIRDC is widespread, affecting dogs across the country. Clinical signs include coughing, sneezing, and nasal discharge. In severe cases, dogs may exhibit signs

of pneumonia, leading to respiratory distress.

Treatment: Supportive and Symptomatic. Currently, there's no specific cure for CIRDC, making treatment supportive and symptomatic. Cough suppressants, nebulization, antibiotics, and, in severe cases, oxygen supplementation may be recommended. Antibiotics are typically reserved for cases with evidence of secondary bacterial infection.

Prevention: A Key Defense. Preventing CIRDC involves avoiding exposure in high-risk areas like dog daycare centers and parks. Routine vaccinations, including DA2P and Bordetella bronchiseptica, play a crucial role. Additional vaccination against canine influenza is advisable for dogs in prolonged contact with other dogs (i.e. boarding facilities).

Vigilance and Education: Our Best Allies. In conclusion, while the new strain has rightfully garnered attention, a holistic understanding of CIRDC is vital. As pet owners, staying vigilant and educated is our best defense against CIRDC. Regular veterinary check-ups, adherence to vaccination schedules, and consideration of our dogs' current health status prior to allowing them to interact with other dogs contribute to a healthier, happier canine community.

Palencia’s Dance & Cheer Kids Redefining Grace In Motion



Ms. Cheryl's Dance and Cheer was busy for the month of December celebrating in class and taking part in local events. A group of dancers and cheerleaders walked in the St. Augustine Christmas parade on Dec. 2nd cheering and waving at the crowd on the parade route.

During the week of December 4th all Ms. Cheryl's dance classes had a pajama, pigtail and presents party. During each class the kids dressed in pajamas, danced with Christmas props and exchanged presents.

To finish out the events for the month the Cheerstars performed during half time of the men's basketball game on Dec. 9th at UNF. This is always a season favorite for the group.



Dr. Jacob Vencil, Dr. Matthew Young, Dr. Sarah Franz, Dr. Olivia Valente and Dr. Michelle Logan are experienced veterinarians who have a passion for your pet's health, including senior pet care.

- Wellness Care
- Digital X-rays
- Pet Dentistry
- Advanced Anesthetic Monitoring
- Pre and Post Surgery Pain Control
- Laser Orthopedic Surgery
- Laser Soft Tissue Surgery
- PennHip X-rays
- Neutering
- Humane Laser Declawing
- Pain Control Therapy for Long Term Pain Management

Monday thru Thursday 8:00 a.m. to 6:00 p.m.
Friday 8:00 a.m. to 5:30 p.m.
Saturday 8:00 a.m. to Noon

7430 U.S. Highway 1 North, St. Augustine
904-824-1622

Email: palenciapetvet@gmail.com



Reasons To Buy Life Insurance - Part 1 of 2

Life insurance is often thought of as a way to protect loved ones by providing for final expenses and estate taxes but you can think beyond that.

Many people don't think about buying life insurance until they have children. But far too many people — having a child or not — put off the purchase entirely. Many consumers overestimate the cost of having and paying for life insurance.

Why do I need life insurance?

Life events and milestones sometimes impact the decision to consider life insurance coverage. It is a good practice to consistently review coverages when these occur. This assures that coverages are current and are opportunities to verify or update beneficiaries. People typically make decisions and changes on life insurance after life events such as a marriage, the birth of a child, adoption, divorce, remarriage or death. A few other times are described below.

Your children are in elementary school. A good time to consider life insurance is when children are brought into your family. Another good time to evaluate life insurance coverage is when children enter elementary school. College costs and other milestones should be considered as well.

You got married and have joint debt. Many people use marriage as a prompt to obtain life insurance. And they benefit from generally lower premiums for younger people. However, it may be critical to either add or increase life insurance coverage based on how much joint credit debt, including mortgage and credit card, you have.

Someone co-signs a loan for you or you co-sign a loan for someone else. If your death would cause financial consequences for anyone, you should consider covering yourself. For example, if your parents co-

signed your car loan and you die without life insurance, they may be responsible for paying back your debt. If you co-signed a loan for someone else and are helping them pay it back, they may not have the resources to cover the payment.

You switch jobs. Some people think they don't need to buy life insurance because they already have coverage through their employer. According to Investopedia, typical amounts are one or two times the employee's annual salary. Coverage usually stops if an organization opts to terminate group life insurance or a person decides to switch jobs. With that said, it is recommended supplementing coverage with a separate individual policy to ensure sufficient, substantial and stable coverage. Some people aim for life insurance coverage equal to ten times their annual income.

You're completing an estate plan. Many adults with older children consider letting their life insurance policies lapse since they don't need to provide day-to-day income coverage anymore. Life insurance, when used properly, can be a great way to leave a legacy for beneficiaries.

You are going through a divorce. If you're going through a divorce, there are insurance factors to consider, especially if you have children. When a marriage ends, the topic of life insurance after divorce is too often overlooked.

What's your financial plan?

Because life insurance can have a big impact on both your loved ones and your finances, the topic can be intimidating. One size does not fit all but here are a few common things many people consider. If you have questions about Life Insurance, contact your Palencia neighbor and State Farm Agent, Craig Dewhurst, at 904-940-9740.



SOMEDAY YOU PLAN TO JOIN YOUR DREAM CLUB

So why not make it this month?

It's not an impossible dream, really. The Palencia Club is more than attainable, especially before initiation fees increase.

Make Someday Start Today

THE PALENCIA CLUB

Professionally Managed by HamptonGolf

904.599.9040 | PALENCIACLUB.COM
600 PALENCIA CLUB DR | ST. AUGUSTINE, FL 32095



Help protect your family's future.

Craig Dewhurst

23 Year Agent and Palencia Resident

www.craigdewhurst.com

904-940-9740



Life won't always go as planned. That's why there's life insurance.

It can help you protect your family's future no matter what. There's no better time than now to talk about this important step. Call me today.