



Easter Sunday is March 31st
A symbol of hope, renewal and new life.



Palencia Senior Men's Tennis Team Is No.1...Again!



Reaping the rewards of No.1 champions two years in a row, the Men's Senior Red Tennis Team beat out seven other tennis teams in the Jacksonville/St. Augustine area to become champions in the 3.5 league. The Senior Men's Team is made-up of players age 65-plus. See article on Page 4

At left, Getting ready to place the Team Palencia banner on the tennis court fence at the Palencia Tennis Center were, left to right, Steve Walters, John McCarthy, Hector Hurtado, Charles Patterson, Dave Zinke and Rich McLaughlin.

Palencia Charity Tennis Tournament Is April 4-7

Palencia Tennis club will host the 12th Annual Boggy Creek Charity Tournament April 4-7. This Camp has served more than 80,000 children with terminal illnesses. Come join us for the fun and help another child attend camp with your donations!



Brr...It's Cold! Polar Plunge Comes To Palencia

The temperature hovered at 40 degrees as brave residents took the plunge into the Amenity Center pool during the first Palencia Polar Plunge in late January. Immediately after the wet, icy fun it was hot coffee and donuts all around along with a warm-up featuring winter crafts. An exhilarating morning!



Palencia Elementary "Souper" Bowl is Thank You To Staff Members

Ninety teachers and staff at Palencia Elementary enjoyed their own "Souper" Bowl party in February as school volunteers made a variety of 18 different soups for a Thank You luncheon honoring their hard work. Sponsored by the school's PTO, the luncheon is held during the week of the "other" Super Bowl and includes muffins, cookies and other goodies with a theme of "This Team Can Tackle Anything."

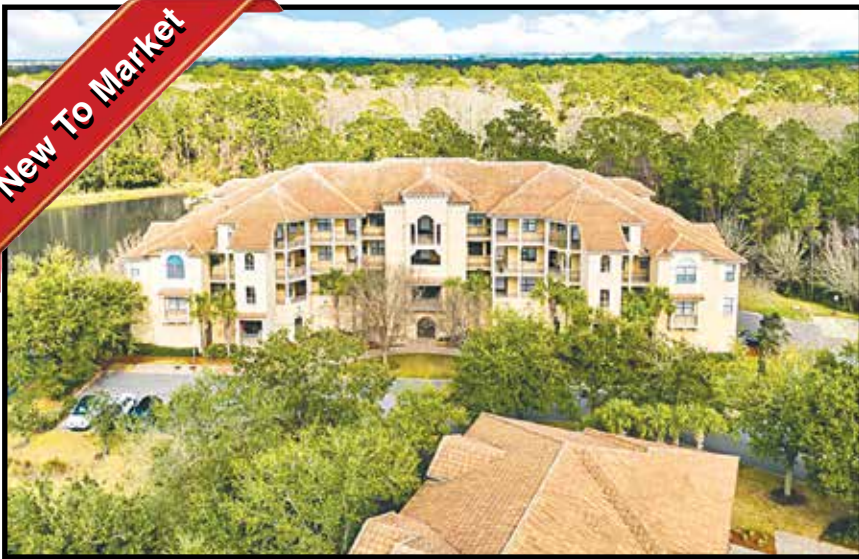
At right, Soup's On for teachers Mrs. Alison Andreoni, Miss Jennifer Case and teacher's assistant Miss Sidney Weber, along with PTO volunteer grandmother Gwen Moore.



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St. Augustine Travel Club

The St. Augustine Travel Club will not be held in March due to conflicts with other library activities, but we look forward to seeing you in April when we will cover Canada. The Travel Club is free and no registration is necessary. If you require any further information, please call Peter Dytrych at (904) 797-3736.

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Words Of Wisdom

Love is patient and kind; love does not envy or boast; it is not arrogant or rude. It does not insist on its own way; it is not irritable or resentful; it does not rejoice at wrongdoing, but rejoices with the truth. Love bears all things, believes all things, hopes all things, endures all things. -1 Corinthians 13:4-7



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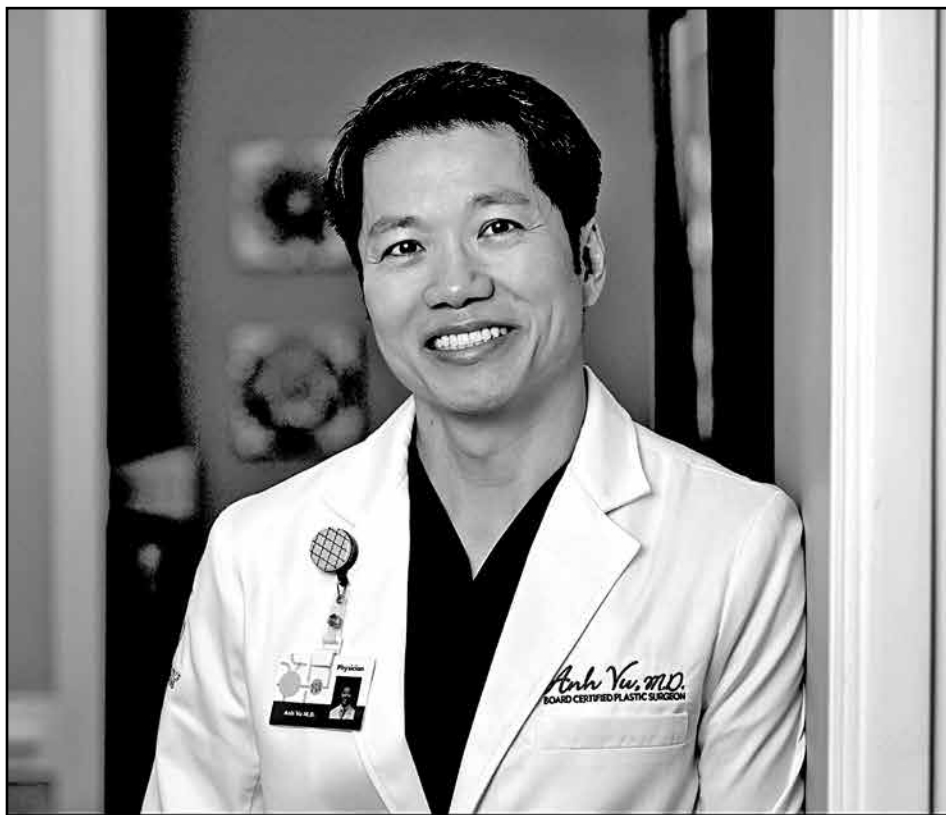
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Refuse To Lose! Palencia Senior Men's Tennis League Back To Back Champions

By Rich McLaughlin, Team Captain



Left to right, back row: John McCarthy, Charles Patterson, John Evans, Hector Hurtado and Steve Walters. Front: Rich McLaughlin (captain), Joe Blanton, Steve Paganetti, and Stuart Jacobsen. Not pictured: Hank Goldin, Dave Zinke, Bill Rights and Marc Rittman.

The Jacksonville Senior Men's league is made up of eight teams from around the area, including Marsh Creek, Huguenot, Williams Y, Hidden Hills and Atlantic Beach. The players have a 3.5 rating and play three lines of doubles. There are thirteen members on our Palencia team and we won the Championship in 2022 and just beat Williams Y to repeat as Champions for 2023. The league is an over-55 league, although many teams, including ours, is older. Hopefully, we can 3-Peat in 2024!

Village Square Art Co-Op Attracting Talent Of Diversified Artists

By Patricia Frederick, Palencia Resident

Village Square Art Co-op started as an idea of the Village Square Non-Residential HOA to use the blank walls of the first floor of Village Square as a platform to support local Palencia artists. They gathered a few artists, hung the museum railing system and then turned it over to us, the artists.

The gallery proudly serves as a free exhibition platform, fostering the creative spirit of aspiring and established artists within our community. By showcasing the diverse talent that surrounds us, we aim to inspire, educate, and enrich the lives of all who visit. As co-op participants, there is so much more than painting what inspires, from hanging paintings, marketing, or organizing possible art walks. We intend to write some articles that talk about the co-op and hope to spotlight different artists each month.

If you are in the area, stop by and see some of the amazing artists that have graced the walls with beauty at 701 Market Street. We are constantly growing,



Photo by Doug Mackenzie

bringing in new artists, hanging new art and showing our work to the community.

For general inquires about the gallery, you can contact: VillageSquarePalencia@gmail.com or Trish Frederick at plfredrick55@gmail.com

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SECURE Act 2.0 Updates

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

The SECURE 2.0 Act of 2022 includes 90 provisions focused on modernizing the retirement system, promoting additional savings, plus easing administrative requirements and changing the rules around U.S. retirement plans. Some of the provisions of the law are mandates. Many are optional changes or benefits that plan sponsors can choose to adopt. The law builds on earlier legislation that increased the age at which retirees must take required minimum distributions and allowed workplace saving plans to offer annuities, capping years of discussions aimed at bolstering retirement savings through employer plans and IRAs. Here are a handful of updates for 2024:

Required Minimum Distributions (RMDs)

Under SECURE Act 2.0, the rules and penalties around RMDs have changed. For people who turned 72 in or after 2023, the age for RMDs has been raised from 72 to 73, and it will rise to age 75 in 2033. However, people who turned 72 in 2022 were not affected by this change and still needed to take their first distribution by April 1, 2023. Additionally, the penalty for not taking RMDs will decrease to 25% from 50% (effective 2023). If corrected in time, the penalty may drop to 10%. These changes mean people will now have even more time to grow their retirement funds. Note: Pushing back your retirement payouts comes with a caveat - Taking distributions from your traditional IRA later means you'll have to withdraw more funds in a shorter period of time, a decision that could be more expensive depending on your tax rate at the time.

Matching for Roth Accounts

Employers will be able to provide employees the option of receiving vested matching contributions to Roth accounts (although it may take time for plan providers to offer this and for payroll systems to be updated). Previously, matching in an employer-sponsored plan was made on a pre-tax basis. Contributions to a Roth retirement plan are made after-tax, after which earnings can grow tax-free. Note: Unlike Roth IRAs, RMDs from an employer-sponsored plan are required for Roth accounts until tax year 2024.

Emergency Fund

Building an emergency fund is crucial to ensuring you can take care of any surprise expenses. But, between daily living expenses and the added responsibility of saving for re-

irement, it can be hard to get started. Beginning in 2024, employers that provide a defined contribution retirement plan may also offer a pension-linked emergency savings account for employees who are not highly compensated, with employees automatically opted in at up to 3% of their salary.

The balance of the account is capped at \$2,500 or lower, depending on employer guidelines. Note: Contributions can stop or be directed to a Roth-defined contribution plan if available until the balance drops below the cap. Also, the first four withdrawals from this account aren't subject to fees or charges. And after an employee leaves the company, they can choose to take the funds in cash or roll those funds into a Roth-defined contribution plan or IRA.

Qualified Charitable Distributions

Beginning in 2023, people who are age 70½ and older may elect, as part of their \$100,000 annual QCD limit, a one-time gift up to \$50,000 (adjusted annually for inflation) to a charitable remainder unitrust, a charitable remainder annuity trust, or a charitable gift annuity. This is an expansion of the type of charity, or charities, that can receive a QCD. (This amount counts toward the annual RMD, if applicable) Note: For gifts to count, they must come directly from your IRA by the end of the calendar year (And a QCD cannot be made to all types of charities).

Student Loan Debt & Employer Fund Matching for Student Loan Payments

Under SECURE 2.0 Act for 2024, your employer can make a matching contribution to your retirement plan account based on your student loan payment amount. This is designed to address the fact that high student loan debt can keep people from saving for retirement.

Note: Student loan payments resumed in the fall of 2023. If you have any questions, please reach out to us!

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. Offices are located at 701 Market Street, Unit 111, St. Augustine, FL 32095 (in Palencia). Please visit the website at www.SmyczynskiFinancial.com. Securities and advisory services offered through Ausdal Financial Partners, Inc. Member FINRA/SIPC. 5187 Utica Ridge Rd., Davenport, IA 52807. 563-326-2064.

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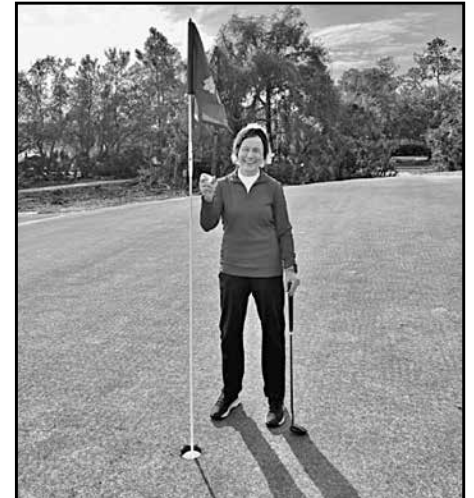


Let's PAR-TEE girls!

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

I think we are ready for flowers to bloom and dust to settle after a stormy start to the year. Remember, a kind word is like a spring day!

To no surprise, this year's 2023 couple's club championship goes to the defending champions David and Cathy French with an impressive score of gross 74. The net division of the couples' championship goes to John and Peg Larson with an outstanding net 66. Congratulations to both couples.



Jean Carr scored a hole-in-one on the third hole.



2023 Couples Club Championship went to David & Cathy French.

of playoffs and a State Championship. We are First Coast, Division 2. In the lead to the playoffs. Our team's Captain is Peg Larson with co-captain Angel Brueckman and Deidre Wray. The players included: Deidre Wray, Cindy Gates, Cathy French, Peg Larson, Maria Nilsson, Faye Peludat, Lisa Procter, Chris McCoy, Trish Luciano, Earline Barnes, Staci Luttrupp, Maria Cavanaugh and Debra Bienert.

Congratulations to these ladies, collectively we have won our division and are headed to the playoffs.

Let's go ladies, let's make it to the State Championship!

Only the best Grandmas get promoted to Great-Grandmas, let's congratulate Ellie Chappell in just that in welcoming her first great granddaughter Charlotte Eleanor born on Jan 20th weighing 6 lbs 12oz. Lots of blessings!

We have much to look forward to in March, please look out for the tournament flyers. On March 6th is our annual night golf where the WGA and MGA pair up together in the dark for a fun night of golf.

The Divot Invitational is chaired by Pat Rose, it's the WGA's way of thanking the maintenance crew for doing a wonderful job maintaining our golf course throughout the year. We invite all the crew to play an afternoon 9-hole competition with the ladies and then come in for pizza and a drink. Lots of fun and should be well supported.

The Lady Schooner is a member/member event with an 18-hole competition followed by prize giving and lunch. Peggy Lamneck and Barbara McDougall are the chairpersons, please refer to them with any questions.

Please show your appreciation and support all the events that are presented through the WGA.

"Putt like a Pro," says PGA Professional Todd Roy from Palencia. Todd is hosting in March, four-session lessons on the putting green to help improve your setup, short and long putts, devel-



Net Winners of the 2023 Couples Club Championship was achieved by Peg and John Larson.

Another impressive accomplishment this year from one of our WGA ladies was Jean Carr on January 18th for a hole-in-one on the third hole, well done Jean!

Several ladies of the WGA have been busy competing in the FSGA 3rd women's Interclub Matchplay competition having the pleasure of playing home and away against Hammock Beach Golf Club, St. Johns Golf and Country Club and World Golf Village.

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Palencia Womens Golf Association

Continued From Page 6

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February has marked the beginning of our WGA two-lady match play competition for 2024. We have the Korda flight and the Thompson flight. Good

luck to all 28 ladies participating in round robin format, all matches will be played over 18 holes, the winning team of the Korda flight will challenge the winning team of the Thompson flight. April will name the overall winning team for this year's WGA Matchplay Champions.

Music Director Nick Patterson Takes His Solo At Carnegie Hall

Playing at Carnegie Hall is indeed a significant achievement in the world of music. For Nick Patterson, Director of Music and Media at The Village Church in World Golf Village, it was the culmination of many years of work in the music field as an emerging artist.

Growing up without societal advantages afforded to many people, Nick was raised by his maternal grandparents after his birth mother died. It was his grandmother and grandfather who bought him his first piano. That one event opened up a whole new world for Patterson and put him on a journey to a career in music.

On January 19th, Patterson played a solo piano piece, "Walk Out Of Darkness" to a sizeable and enthusiastic audience at Carnegie Hall.



"Carnegie Hall is an ultimate designator for many musicals," said Patterson. "It is a victory on my journey, but it's not the end of the climb."

Lenten Season Friday Fish & Shrimp Dinners Continuing Through March 22nd At OLG

Our Lady of Good Counsel Catholic Church (OLGC) at 5950 State Road 16, will offer their traditional Lenten Fish and Shrimp Dinners during the six Fridays of Lent beginning February 16th and concluding March 22nd. Meals will be available at \$13.00 for eat-in or take-out.

Each meal includes french fries, cole slaw and hush puppies. Dinner is served from 4:30 p.m. to 6:30 p.m. Menu choices are Fried Cod Fillets; 12 Fried Shrimp, or a combination of fish and shrimp. Also available this year is Baked Salmon. Additionally, there will be Mac'n Cheese, Minorcan Clam Chowder and handmade desserts at additional cost.

The Lenten Fish Fry is sponsored by



the OLG Men's Club. Handmade desserts are sponsored by the Ladies' Guild at the church.

OLGC church is located in the World Golf Village area on SR 16 (1 mile west of the Pacetti Road and International Golf Parkway intersection). All proceeds aid the continued development of church ministries such as the ever-expanding Food Pantry. Contact the church at 904-824-8688 for additional information. Cash or checks payable to OLG.

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Ask Carol B

10 Medicare Mistakes And How To Avoid Them - Part 1

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

When you sign up for Medicare, you have to make several important decisions, and the rules and choices can be complicated. Here are 10 common mistakes that prospective Medicare enrollees make, and steps you can take to avoid these problems. I will break down in the next few months the 10 Mistakes from an AARP article.

1. Not Fully Comparing Original Medicare With Medicare Advantage Plans

If you're eligible for Medicare, you have two options: original Medicare or a Medicare Advantage plan. The type of coverage you choose depends on factors such as your health care needs, the insurance your doctors accept, where you live, whether you travel often and your financial situation.

Original Medicare. This traditional Medicare program is offered directly through the federal government. It consists of Part A, which covers hospital costs, and Part B, which covers doctor visits and other outpatient services. Most doctors in the country accept this insurance.

To help pay for out-of-pocket costs, you can buy a Medigap policy, which has a separate monthly premium. Original Medicare doesn't include Part D prescription drug coverage, so you'll need to buy a stand-alone Part D plan from a private insurer if you don't have other drug coverage. Original Medicare doesn't limit your annual out-of-pocket costs.

Medicare Advantage. This is a private insurance alternative to original Medicare. These plans provide Part A, Part B and usually Part D benefits. They also may offer some benefits that original Medicare doesn't, such as dental or vision care.

Medicare Advantage plans generally have a provider network, like the health maintenance organization (HMOs) and preferred provider organizations (PPOs) offered in many workplaces. They may charge more or may not cover care for out-of-network doctors and hospitals, except in emergencies.

Some Medicare Advantage plans require a referral from a primary care physician before they will cover specialist care. The plans are required to limit the amount of money you pay in copayments, deductibles and other out-of-pocket expenses, not counting premiums, each year. In 2024, the maximum out-of-pocket limit is \$8,850 for care in your plan's network, excluding prescription drug cost sharing, but some plans have lower caps.

You are not allowed to have a Medicare Advantage plan and a Medigap policy at the same time.

2. Not Signing Up For Medicare At The Right Time

You can sign up for Medicare only at certain times. Your initial enrollment period starts three months before the month you turn 65 and ends three months afterward.

If you don't sign up during that seven-month window, you'll have another chance to enroll during Medicare's general enrollment period, which runs from Jan. 1 to March 31 each year. Your coverage will begin the month after you sign up during the general enrollment period, and you may have to pay higher Medicare premiums for the rest of your life.

The late enrollment penalty can add 10 percent to your monthly Part B premium for every 12 months you delay. But you may be able to postpone signing up for Medicare without a late enrollment penalty if you or your spouse are still working and you have health insurance based on that job.

3. Being Confused About Your Options If You Work Past Age 65

Even though you can sign up for Medicare at age 65, some people who plan to keep working and receive health insurance through their jobs decide to wait until later so they don't have to pay premiums for both their employer's coverage and Part B.

Signing up for Part A is a good idea for most 65-year-olds. The premiums are free if you or your spouse have worked long enough to be eligible for Social Security or Railroad Retirement Board benefits — even if you haven't filed for them yet. For Part B, you won't face a late enrollment penalty as long as you sign up before or within eight months of losing your job-based health care coverage. That is what Medicare considers a special enrollment period.

Many people don't realize that this waiver of penalties applies only to job-based coverage from a current employer, not retiree health insurance or COBRA, which allows most people to stay on their company's insurance plan for up to 18 months after they leave their job. Unless you or your spouse are still working and are covered through a current employer, it's important to sign up for Medicare during your seven-month initial enrollment period, or you may face a late enrollment penalty and gaps in coverage later on.

Feel free to reach out to me if you have any questions or need help transitioning to a new plan. I will continue in the next few months the remaining Medicare Mistakes.

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Forrest Massage Opens in Palencia Offering Sports, Deep Tissue And Prenatal Massage

Forrest Massage & Spa recently opened at 434 Paseo Reyes Drive in Palencia. Offering a comprehensive range of massage therapies designed to cater to the unique requirements of patients, the highly skilled therapists at Forrest Massage are trained in various modalities and are committed to providing the highest quality of care. A comprehensive menu of services, includes:

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Thai Massage - Incorporating stretching and acupressure techniques, this massage aligns your body's energies and promotes flexibility.

Sports Massage - Ideal for athletes or active individuals, this massage focuses on enhancing performance, preventing injuries, and promoting recovery.

Prenatal Massage - Tailored for expectant mothers, this gentle massage relieves discomfort and promotes relaxation during pregnancy.

"Our newly built spa is a hidden gem that embraces the soothing ambiance of a forest, offering you a haven to escape from the stresses of everyday life," said Eva Schuetz, director of operations, massage therapist and skin care specialist at Forrest Massage & Spa. "Whether you are seeking relaxation, pain relief, or im-



Left to right, Eva Schuetz, massage specialist and director of operations, with Tina Jacobson, facial and massage therapist specializing in lymphatic drainage.

proved overall well-being, we are here to cater to your needs. We invite you to experience the transformative power of touch at Forrest Massage."

The massage clinic is open Tuesday through Saturday from 9:00 a.m. to 9:00 p.m., Sunday and Monday 1:00 p.m. to 9:00 p.m. at 434 Paseo Reyes Drive. Visit the website www.forrestmassagespa.com or call 904-923-9099.

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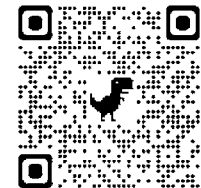
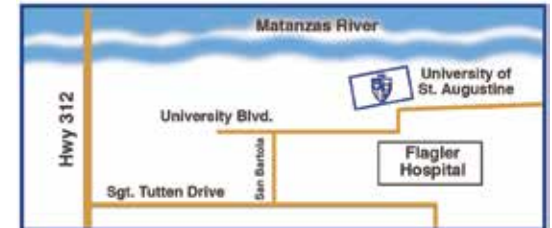


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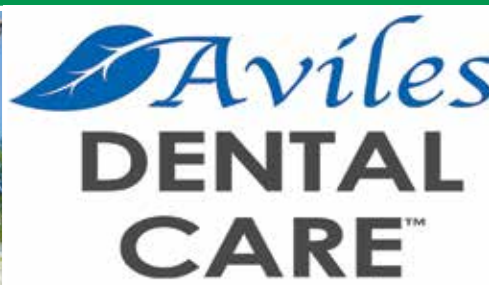
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After



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Crooked Feet

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

I was recently invited to present on manual physical therapy in Osaka, Japan. It was an amazingly busy place with people walking in every which way along the streets, train stations, airport and shopping districts. I'm not sure if any were counting their steps but I couldn't help thinking it would easily be a number in the thousands.

As a therapist, I wondered how many people experienced foot pain because I know in the U.S. people experience foot pain for several reasons. At First Coast Rehab, we have people come for therapy due to plantar fasciitis, stress fractures, overuse injuries, bunions, bunion repairs and more, but it's the latter I thought I'd focus on.

My grandmother had bunions and blamed it on her tight shoes but this is only partially correct. Believe it or not, bunions form in an effort to protect the feet. As pressure is placed against the big toe (hallux), a bony protrusion or bunion develops in an effort to protect the joint and counter the pressure. It could be from ill-fitted shoes but also often occurs when the arches have fallen.

The arch we usually see in a person's feet is called the "longitudinal arch." It runs from the inside of the heel to the big toe. Sometimes it does not develop and other times it just falls, forming "flat feet." When this happens the longest bone in the arch moves closer to the ground and rolls in, toward the arch. This puts the tendon on the underside of the foot on great tension which in turn pulls the tip of the big toe toward the other toes, called a "valgus" position. Sometimes it pulls so hard it caused the big toes to cross over the others. If this is you, you have what's called a "hallux valgus."

When a hallux valgus is formed the joint of the big toe presses and rubs against the inside of the shoe. Such constant or regular pressure will produce thickening of the tissues and the development of bony prominences – like a bunion. It doesn't hurt much initially

but as time goes on the pressure builds, the tendon gets sore and the joint does not function properly. It can become extremely painful as the bunion just keeps growing and growing.

So how is it treated? Well, first and foremost, prevention is best. If you have a family medical history of hallux valgus and your arches have or are falling, make sure you have proper footwear, with adequate arch supports. If you have already started to develop a bunion, it will not resolve itself but conservative treatment such as manual therapy, exercise and proper footwear may prevent further damage. However, if the bunion has grown too large and has become too painful, many folks chose surgery and have the bunion removed. Surgery is usually followed-up with physical therapy to assist in proper movement and healing.

I've helped many individuals recover following surgery and they've done very well – the surgery was a success. But, the one thing that is imperative is to treat that fallen arch, even after the bunion is gone. There is a possibility of it returning, especially if the arch does not get the support it needs. So, if you have a bunion, get support. If you've had surgery and your arches are still flat, get support. If your shoes are too tight, just try loosening them up a little and see if that helps.

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. Read previous columns posted on www.firstcoastrehab.com.




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THE PLAYERS Championship is an annual tournament hosted by the PGA Tour that boasts the sport's top talent as well as one of its largest purses. Launched in 1974 as the Tournament Players Championship, the contest moved to its permanent home on the TPC at Sawgrass Stadium Course in Ponte Vedra Beach in 1982. "The Golden Bear" Jack Nicklaus claimed the first PLAYERS title and holds the record with three career championships, while golfing greats such as Fred Couples, Steve Elkington and Tiger Woods have earned two apiece. The 2024 PLAYERS Championship will take place between March 12th and 17th in Ponte Vedra, TPC Sawgrass.



2nd Annual Wings N' Wheels

This year's Wings 'n Wheels event will bring all cars and aircraft together on the same tarmac at the North Florida Regional Airport terminal. The 'Wings' segment will feature an impressive display of over 20 modern, vintage, and homebuilt aircraft, both parked at the terminal and in-flight on the day of the event. Meanwhile, the 'Wheels' portion will showcase a grand collection of 200plus vehicles, including classic and modern cars, trucks, UTVs, bikes, and more. This event is family-friendly and will feature multiple food options, a drink vendor, and much more. Saturday, June 15th at the North Florida Regional Airport Terminal, 4900 US-1, St. Augustine, FL 32095



Water Problems? Ask Polly!



Polly Swindull

As things are going now it seems like the Government controls more and more. My question is, I presently do not have a well. Do I need to worry that some day I will not be allowed to drill a well on the property that I own?

Who knows what kind of control the Government is going to put on us next. As of now there are no laws by the Federal or State Government preventing us from drilling you a well. With that being said, there are local County and Deed restrictions in various areas that prevent you from using the water you sit on top of to water your lawn. In my opinion there will be a day when private well drilling will be heavily dictated by Government due to water shortage, population growth, etc. I can't tell you to have your well drilled. All I can tell you is that water is essential to life. You make the call!

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Ask A Certified Master Gardener For Homeowners Living On The Marsh: Challenges And Opportunities

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

This article is dedicated solely to homeowners who live on the Palencia marsh, especially those new to Florida. While this is a beautiful, natural environment, it also comes with some challenges as well as responsibilities.

When new to Florida, many homeowners, including me, think about establishing a similar landscape from the one they left. Because we now live in a sub-tropical climate, there are vastly different growing conditions from all other areas, including different parts of Florida. To begin your landscape planning, think about painting a brand new canvas in this brand new area that entails an understanding of some basic facts about marsh life.

The first item to be aware of, and in order to know what types of plants to purchase, is your soil condition, that is, the type of soil pH. pH, which stands for "power of hydrogen" (hydrogen ion concentration) is a measure of the level of acidity or alkalinity in soil. pH is measured on a 14 point scale. A pH of 7 is neutral; a pH higher than 7 is alkaline; and less than 7 is acidic. pH is measured on a logarithmic scale. This means that each 1.0 change in pH (positive or negative) is a difference of a factor of 10. Thus a pH of 8.0 is 10 times more basic than 7.0. A change from one number to another, either way, is a major change.

All plants have a pH preference. If you don't know what your soil pH type is, there are usually testing kits available at local garden centers or tested for free at the St. Johns County Extension Center.

Marsh homeowners have varying pH types. Some soils are more acidic while other landscapes test at higher alkaline levels. Highly acidic soils are not as problematic and there are specific types of plants that prefer acidic soils. They include, for example, camelias, heathers, ferns, magnolias, hydrangeas, azaleas, gardenias, and blueberries. Some examples of trees that like acidic soil are: Japanese maples, beech trees, and Sawara False cypress.

A soil pH of 6 - 7.5 generally means that any type of plant will do well.

The more problematic soils are those that are highly alkaline - 8.0 or above. Often alkaline soils occur in the home landscape as a result of calcium carbonate-rich building materials that may have been left in the soil following construction. Soils that contain limestone or seashells are also usually alkaline in nature. In order to grow most plants, alkaline soils require an amendment called elemental sulfur in dedicated amounts. Elemental sulfur is generally available locally.

Next, salt seeping in from the brackish marsh water is likely to be an issue. In order to ensure plants that will thrive, you may want to look for salt tolerant plants. There are a number of plants that do well in saltier areas and will be mentioned at the end of the article.

Homes adjacent to the marsh can be affected by water flowing into a landscape, particularly during storms when marsh water can flow up into backyards. There are many plants that are more water tolerant as

well, those that thrive in, for example rain gardens. Some include: Blue flag iris, African Iris, Goldenrod, Swamp Sunflower, Spider Lily, Pond Cypress, River Birch, Sea Oats and Milkweed. Many of these attract butterflies. Ornamental grasses particularly suited to these areas are Muhly and Salkehatchie grass.



Regardless of soil type, salt content and/or water issue, we all have sandy soils in our landscapes. While sandy soils are great for things like succulents and olive trees, sand is devoid of nutrients. It is therefore important to "shore up" an in-ground garden.

For in-ground gardens, and ahead of any planting, begin by building up your selected area with several layers of rich organic soil. If you do this several times and build up 3-4 inches of healthy soil before planting, your plants should do well. Plants will use up the nutrients in soil, so plan to add another bag or 2 every six weeks or so during growing season.

When it is time to put plants in the ground, you will also want to add the appropriate granular fertilizer. There are specific fertilizers for acid loving plants and they will be labeled on each fertilizer bag. For all others, a granular fertilizer like Osmocote will work well.

On the opportunity side, as mentioned in my title, you are uniquely positioned to help maintain the fragile area you now live on. This means avoiding the use of pesticides and other harsh chemicals. Natural pest control can be very effective with the use of products such as neem and citrus oils. Horticultural oil is also another safe option, a highly refined, lightweight oil that is most often derived from petroleum. Unlike pesticides, these products are also non-toxic and safe for children and pets. Living in humid Florida means pest problems. Making the decision early on to refrain from using harmful pesticides is the right path forward for all of us, but especially for those of you on the marsh.

While it appears intuitive, just a reminder to read plant labels. Most flowering plants require at least 6 hours of sun daily. Having said that, Florida summers can be very intense and there are some plants that will tolerate heat better than others. Some include: all succulents, vincas, geraniums, azaleas, ixoras, and mandavillas.

Here is a list of plants and bushes that are salt tolerant and may be good options for your landscape:

Agaves	Bottlebrush
Beach Sunflower	Bougainvillea
Black-Eyed Susan	Contee

Continued On Page 15



AI: For Pets, Its More Than Just a Buzz-Word

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

In recent years, AI has become an amazing tool in veterinary medicine, bringing innovative solutions to improve the health and well-being of our furry friends. Just think about all the possibilities! Advanced algorithms analyzing huge amounts of data, spotting trends, and giving us invaluable insights into pet health. The potential is huge, and the applications are diverse.

While AI-driven technologies for pet care are indeed promising, many of these innovations are still in the early stages of development and might not be ready for everyday use just yet. The field of AI in veterinary medicine is changing rapidly, with ongoing research and improvements shaping the solutions available to us.

1. Early Disease Detection: AI-driven diagnostic tools have completely changed the way we detect and manage diseases in pets. From advanced imaging techniques to predictive analytics, AI can find subtle abnormalities that might go unnoticed by humans. For example, AI-powered software can analyze radiographs, ultrasounds, and MRIs with incredible precision, allowing us to catch diseases like cancer and orthopedic issues early on for better treatment outcomes.

2. Personalized Treatment Plans: Every pet is unique, and AI understands that. By analyzing their individual medical histories, genetic profiles, and environmental factors, AI algorithms can create treatment plans that are tailored to meet each pet's specific needs.

3. Remote Monitoring and Telemedicine: In today's fast-paced world, convenience is everything. AI-powered wearable devices and monitoring systems let pet owners keep track of their pets' vital signs, activity levels, and overall health from afar. This real-time data also empowers veterinarians to take proactive action, offering immediate advice and adjustments to treatment plans without the need for frequent clinic visits.

4. Enhanced Client Communication: Communication is very important in veterinary care. AI-powered appointment scheduling, chatbots, and virtual assistants make client interactions a breeze, giving instant answers to common questions, medication reminders, and educational resources. By encouraging pet owners to get involved and giving them knowledge, AI strengthens the bond between veterinarians and clients, making collaborative decision-making easier and promoting pet wellness.

5. Research and Development: The potential of AI doesn't stop at clinical practice, it extends to research and development too. By analyzing huge datasets from clinical trials, electronic health records, and genetic studies, AI speeds up the pace of scientific discovery.

In conclusion, the integration of AI into pet care is a game-changer, offering amazing opportunities to raise the bar, improve patient outcomes, and strengthen the bond between humans and animals. As we embrace this technological revolution, let's stay alert and make sure that AI complements, rather than replaces, the compassionate care and expertise that define our profession.



Homeowners Living On The Marsh

Continued From Page 14

Creeping Fig
Crown of Thorns
Indian Hawthorn
Fatsia Japonica
Firebush
Gaillardia
Gopher Apple
Gumbo-Limbo Tree
Junipers
Lantana
Live Oaks
Mahogany
Muhly Grass
Oleander

Pineapple Guava
Plumeria
Prickly Pear
Railroad Vine
Salt-tolerant
Lawn grasses
Saltbush
Seagrape
Spanish Bayonet
Star Jasmine
Swamp Sunflower
Wax Myrtle
Wild Coffee
Yucca

Jacobina
Canna Lily
Swamp sunflower
Louisiana Iris
Blue Flag Iris
Sweet Pepperbush

Cinnamon fern
Shrimp plant
Muhly grass
Florida gamma grass
Elephant ears

For wetter areas of your landscape, think about these possible options:

African Iris
Goldenrod

Buttonbush
Virginia Sweet spire

With a little bit of research, you can be successful in whatever plan you choose for your landscape. Welcome to Palencia and enjoy creating a beautiful landscape!

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



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Paws-itive Energy, Football Furr-tastic

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

Every year it happens. All the bag-people are "predisposed"!

Everyone starts to gather around the picture box early in the evening to holler and scream for their favorite team, trying to carry the funny shaped bean bag from one end of the grass to the other.

If they don't make it, they kick it back to the other team or, sometimes, a little guy comes on the grass and boots it between the tall white stakes. Then they rest for an hour while singers and dancers descend on the grass for more hollering and shouting.

When the big guys come back, rested, they continue the battle; throwing the bean, kicking the bean and trying to do harm to men across what they call the "scrimmage line."

Every now and then, they take a break while big horses pulling wagons filled with adult beverages trot across the screen. Also, lots of live action shots of baggers in small viewing rooms acting like this may, indeed, signal the end of the world!

Then, it's over and everyone goes wherever they came from to talk about



what happened and what might have happened. 'Til next year, when they'll do it again. And I, now, can finally get some sleep. Strange, but maybe you have to be there...



Pre-shot Routine

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

A pre-shot routine in golf can lower your score and make you a more consistent player. We all love that! A pre-shot routine does not make you a slow player; it makes you a faster player because when it's your turn, you have a set routine and are ready to go. Pre-shot routines are individual plans to put you in the same position every time and will let you work on parts of your game without over-thinking during your swing. You can personalize your pre-shot routine, but a basic pre-shot routine to start with is:

- 1) Start from behind the golf ball to get a nice laser view of your intended line and visualize a good shot.
- 2) Take your stance with your feet stepping away into a position where your golf ball and alignment are where you want them to be.
- 3) Then slightly exhale so your arms are relaxed.
- 4) In this step, you have a choice; you can start from a standstill or involve a waggle or slight move with your feet or arms so that you are in motion.
- 5) Then, you initiate your back-swing with a low and slow takeaway to



the top of your swing.

Just five steps to make your golf more consistent. These are the basics. If you want to personalize your pre-shot to incorporate what you are working on, contact me at laura@laurabaughgolf.com.

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Flooding And Self-Soothing

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

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Rita is upset because Mack has arrived home late from work again. Her complaint quickly becomes criticism: "You're always late from work. You'd rather be at the office than at home." Mack gets defensive and starts to protest: "I'm not always late. I was home early yesterday and you didn't even notice or appreciate it." Rita escalates to contempt: "Oh, poor baby, do you want a medal for coming home early?" The conversation continues to escalate and, at some point, Mack shuts down and walks away, leaving Rita fuming and wanting to pursue Mack.

Does this ever happen in your relationship? What has happened here is that you have gone through the first three (Criticism, Defensiveness, and Contempt) of what Dr. John Gottman calls "the Four Horsemen of the Apocalypse," the four leading causes of separation or divorce, and arrived at the fourth, Stonewalling. Why does this happen? Probably because you are both feeling psychologically and physically overwhelmed, a sensation that we call flooding.

What happens in our bodies when we become flooded? When we monitor couples for bodily changes during a tense discussion, we see just how physically distressing flooding is. The most apparent physical reaction is that the heart speeds up—pounding away at more than 100 beats per minute—even as high as 165. (In contrast, a typical heart rate for a man who is about 30 is 76, and for a woman the same age, 82). Hormonal changes occur, too, including the secretion of adrenaline, which kicks in the "fight or flight response." Blood pressure also mounts. These changes are so dramatic that, unless the dynamic between them changes, they will end up divorced.

Recurring episodes of flooding lead to divorce for two reasons. First, they signal that at least one partner feels severe emotional distress when dealing with the other. Second, the physical sensations of feeling flooded—the increased heart rate, sweating, and so on—make it virtually impossible to have a productive, problem-solving discussion. When your body goes into overdrive during a conflict discussion, it is responding to a very primitive alarm mechanism that we have inherited from our prehistoric ancestors. All those distressful reactions, like a pounding heart and sweating, occur because on a fundamental level your body perceives your current situation as dangerous.

When these physical stress reactions happen in the midst of a discussion with your mate, the consequences are disastrous. Your ability to process information is reduced, meaning it's harder to pay attention to what your partner is saying. Creative problem solving and your sense of humor go out the

window. You're left with the most reflexive, least intellectually sophisticated responses in your repertoire: to fight (act critical, defensive, or contemptuous) or flee (stonewall). Any chance of resolving the issue is gone. Most likely, the discussion will just worsen the situation.

When either partner begins to feel flooded routinely, the relationship is in serious trouble. Frequently feeling flooded leads almost inevitably to emotional distancing, which in turn leads to feeling lonely. Without help, the couple will end up divorced or living a dead marriage in which they maintain separate, parallel lives in the same home.

Therefore, it is critically important to recognize when you are flooded (if you have a smart watch, you can monitor your heart rate) and to take a break and do something to soothe yourself. Both partners need to agree that when one (or both) of you is flooded and calls for a break, you will honor that request. We recommend that couples agree on a neutral hand signal to request a break. The terms of the break should also be agreed upon. We recommend that a break be at least 20 minutes, because it takes the body at least that time to return to a normal state once you are flooded. You should also agree that, during the break, you will actively do something to soothe yourself, and that, at the end of the designated time, you will check in with each other to see if you are ready to talk or if you need more time.

What is the nature of a good break? First, as we have already mentioned, it must be at least twenty minutes long. Second, it cannot involve thinking "distressing maintaining" thoughts such as, "I don't have to take this," or "I'm going to get even." Men are more prone to distress maintaining thoughts, which prolong the flooding, and need to guard against them. Third, it must involve a truly relaxing activity, such as listening to calming music, taking a walk around the block, or doing a relaxation exercise.

There are a number of relaxation, mindfulness, and/or meditation exercises out there that you can use to soothe yourself. In fact, there are even relaxation or meditation apps available. However, there are three secrets to soothing yourself.

The first secret is to get control of your breathing. When you are flooded, you will find yourself either holding your breath or breathing shallowly. Sit or lie down comfortably. Alter your breathing by taking deep, regular, even breaths. Take your time inhaling and exhaling.

The second secret is to find areas of muscle tension in your body. First tense each

Continued On Page 19

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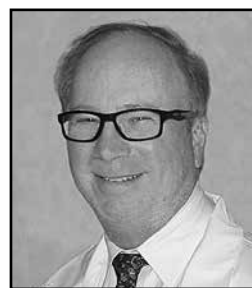
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“Easter; when being empty is everything”

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

- Full Basket of Easter eggs? Good.
- Full church on Sunday? Good
- Children full of respect and manners? Good.
- A home full of comfortable, plush furniture? Good.
- A marriage full of laughter and love? Good.
- A full stomach? Good.
- A full bank account? Good.
- A full pantry? Good.
- A full gas tank? Expensive.

A person who is "full" is one who's able to look at her or his life and say, "Dang! Every need is met, every fear is silenced, and every obstacle is overcome." Most would say, "That's what I want. That's what I'm aiming for!"

But let's be terribly honest. If we believe that we're complete, that our lives are as they should be, then this day, this message, this reality of the resurrected Jesus Christ just may not be for us.

Here's the deal: Easter isn't for full people. It isn't for the "have-it-all-together" people. No, Easter is for empty people. The resurrection of Jesus Christ is for those who have figured out that in this life, "full" is a fleeting feeling. As an example, most of our income is spent on items that need constant replenishing. We spend almost all our treasure on food that will be eaten, gas that will be burned, clothes that will wear out and entertainment that lasts a moment. The cutest of Easter dresses on your daughter will be out-grown by next year, or stained and dirty before you get to grandma's house this year.

Some of us have felt the emptiness of losing someone close. Others know what it's like to have your health fading or your family fighting.

- a prayer that's unanswered,
- a fear that's haunting,
- a depression that's lingering,
- a stagnant faith life,
- a marriage that's struggling,
- kids who are crazy,
- in-laws who are nuts
- a future that's uncertain.

Yes, there are those who know that fullness is fleeting and what it feels like to be empty.

And the good news is that for all who

fall into that category, then they are the ones Easter is for.

Easter is not for full people. Easter is for empty people.

The temptation is to look at such emptiness and see it as a bad thing. But let's not go there. The truth is that our emptiness is a good thing. Our realistic view of this fleetingly full world is an essential thing.

On Easter we celebrate that Christ is not dead. Christ is risen!

Therefore, since the tomb is empty, it means that everything Jesus ever preached or promised is true -- which is good news because Jesus has some amazing things to offer those of us who know the emptiness of this life. The empty tomb means that Jesus' death on the cross was, in fact, a work of forgiveness. It means that all of the mistakes we've made that leave us wondering whether or not God loves us have been forgiven and put aside. But that's not all.

According to Paul, Christ's resurrection is a glimpse of our own future resurrection. There will be a day when Jesus returns and gives to us the same experience he had on that first Easter. He will bring us back to life! These are the promises that Christ places in the hands of those who are willing to admit they are empty and that only Christ and His promises can truly fill them.

So what are we? Empty or full? It's an essential question because if we truly believe that our life is full, then we have no room for and no need for the great things Jesus can give. But if we're able to admit that we're broken, needy, and often empty, then the fulfilled promises of Easter are ready and waiting to fill us up.

It means death is not the end! That's Huge!


It means a kingdom is coming that will bring an end to all war. Huge!

It means poverty will someday cease, and everyone will have a seat at the table. Also, Huge!

It means sickness will be destroyed and there will be no more need for cancer centers or children's hospitals. So, incredibly Huge!

The resurrection means that every husband who's buried a wife, or every woman who's lost a baby, will one day have his or

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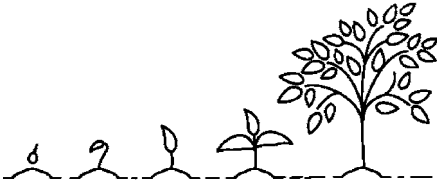
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-Colossians 2:6-7

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2024 Daddy/Daughter Dance

By Sara Seifert, Palencia Resident
Palencia Elementary PTO

Arguably one of the most popular events organized by the Palencia Elementary School PTO is the annual Daddy Daughter Dance. This tradition is a favorite of daughters and dads alike as it offers a special night to get dressed up, dance, be silly and make long lasting memories together.

One important thing that I want to mention is that the special guest is not limited to fathers. The alliterative event name just rolls off the tongue so let it be known that father figures, grandfathers, stepfathers, etc. are all welcome to be the plus-one for the little ladies.



Angela Davis, left and Tricia Dagostino, right, have been co-chairing the Daddy/Daughter Dance for three years.

Dynamic duo Tricia Dagostino and Angela Davis have been co-chairing the dance for three years now and decided to go out with an 80's bang as this is the last year their daughters are in 5th grade and will be leaving PES to move on to middle school. The chairs have absolutely loved working together over the years and Angela mentioned how her and Tricia have strengths that are unique, so the combination of their talents have created truly special events.

"One of my favorite parts of the night is when we open the doors at 6:30 p.m. There is usually a crowd gathered and waiting to go into the ballroom. It is amazing to hear the gasps and see the awe on the faces of the girls when they see the décor and the videos playing on the walls! I love watching them have a magical night with their dads," exclaimed Angela.

Says Tricia, "Since this will be the last daddy daughter dance for our daughters,

we wanted it to be fun and upbeat and we couldn't think of a better theme than an 80s glow party with all the neon and the DJ blasting Girls Just Want to Have Fun." In addition to the 80's music, the chairs have planned to have "Just Dance 80's" videos projected on the walls of the venue so the girls and their dates can dance along.

Each year, Tricia and Angela have a blast selecting the theme for the big dance which will be held at the Renaissance World Golf Village on February 23rd. The past two years brought the guests Under the Sea and then to a Winter Wonderland with special guests Anna and Elsa from everybody's favorite movie "Frozen." With a new theme for 2024, they have also decided on a new menu with 80's style food court options, a popcorn stand and an ice cream sundae bar. Tricia remarked, "Seeing it all come together the night of the event is amazing and to see the excitement of the little girls dancing and making memories with their dads and father figures is really special."

One of the things that helped inspire the theme was an experience from both of their childhoods: the roller rink! Loud music, strobe lights, glow in the dark everything and an arcade. All the above inspired the neon glam of the 80's Daddy Daughter Dance.

Since this is the final year for Tricia and Angela to chair the event, the PTO is looking for new chairs to take over the planning duties. If you love to plan theme parties and are interested in joining the Daddy Daughter Dance as a chair or you are interested in helping on the committee, please email our PTO president at pes.ptopresident@gmail.com.



Past themes for the dance have included "Frozen" and "Under the Sea," complete with mermaids.

"Easter; when being empty is everything"

Continued From Page 18

her grief overshadowed by God's glory at Christ's return. Huge!

It means one day our Hurricane filled planet will be replaced with a calm creation.

It means that soon there will be a day when all those who can't walk, or hear, and those whose minds are slow or bodies are broken will get out of their chairs, step out of their beds, leave all assistance behind and be whole.

We believe because Christ is risen, all of

that is our future hope as well, and a present reality that can be tasted today.

There are two types of people in this world -- empty and full. Which one are you? Empty isn't a bad thing. An empty tomb means Jesus is alive. Emptiness in your life simply means you're the one Jesus rose for, and that you're ready to receive all that he has to give.

When it comes to Easter, empty is great. Being empty is everything.

Flooding And Self-Soothing

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group of muscles and then relax them. Start with your legs, then move up your back, arms, shoulders, neck, and face, especially your jaw and forehead.

The third secret is to meditate, focusing your attention on one calming vision or idea. Try envisioning a very comforting place, like a forest or a beach. Imagine this place as vividly as you can as you calmly breathe.

We suggest that you practice self-soothing when things are going well, so that, when you need it, you can easily access it. And the next time you find yourself or your partner getting flooded, take a break and do something to calm yourself. Your relationship will

be better for it.

Reference:Gottman, J.M., & Silver, N. (1999, 2015). The Seven Principles for Making Marriage Work. New York: Harmony Books.

Michael Brown is a Licensed Marriage and Family Therapist, Certified Gottman Therapist, Couples Workshop Leader, and Clinical Trainer in private practice in Palencia. Michael is currently offering couples, family, and individual therapy in-office and via secure video appointments. If you are interested in couples or family therapy, contact Michael at 904-289-2954 or visit www.happycoupleshealthycommunities.com.



Mark Ellis

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Do Stay At Home Moms & Dads Need Life Insurance?

One of the reasons for people to buy life insurance is to offer financial security for their loved ones in the case they pass. People want to make sure their family's financial obligations are not a burden, and life insurance is one of the ways to provide that financial stability for a family in the unfortunate case that a parent dies. When one of the parents stays home to care for their children, this question may come up. The spouse that stays home may not generate an income, so is it worthwhile for the stay at home mom or dad to have life insurance?

Yes. Here's why. Generally, when people think about how much life insurance they need, they use an income-based rule of thumb, such as multiplying their annual income by 10. That often means they don't think a stay at home dad or mom needs life insurance because there's no income to replace. However, that assumption is a common misunderstanding about the goal of life insurance. Life insurance is not meant just to replace lost income, it protects your family against financial hardship.

Many stay at home spouses take the lead in caring for children, cooking meals, taking care of the home, running errands, etc. If these caregivers were suddenly gone, their working spouses would likely need time to grieve and to help their children deal with the loss of a parent. In addition, they may need to hire someone else to do many of the tasks the non-working spouse did, creating a significant financial burden. According to Care.com, the average weekly rate for

child care with a nanny in 2021 was \$694 for one child and \$715 for 2 children. Consider that weekly expense over several years and it's clear why stay-at-home spouses need their own coverage.

In addition, other tasks that a stay at home parent does are: shop for groceries, do laundry, pay bills and check budgets, drive kids to activities, event planning and help with homework. According to salary.com, it is estimated that the work of a stay at home spouse in 2020/2021 was similar to earning a salary of \$184k a year. In short, a stay at home spouse has a lot of responsibilities and if suddenly the family loses a stay at home parent, all of these jobs would need to be done by someone else.

There are important factors to consider when thinking about the amount of life insurance for the stay at home parent. Your coverage amount will be influenced by factors like:

Number of kids in your family, lifestyle such as the home you live in, your children's school and extracurricular activities, leaving a legacy for your family as an inheritance or college tuition, and final expenses.

There's a lot to think about when deciding how much life insurance is right for you. 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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