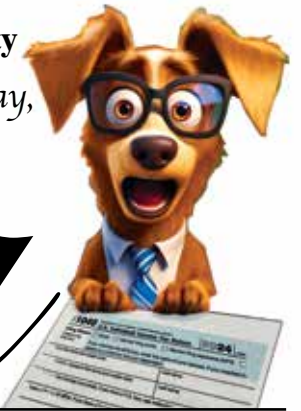




News For And About Residents Of The Palencia Community

Tax Day Is Monday,
April 15th



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APRIL 2024



Palencia Charity Tennis Tourney April 4th Thru 7th

To Benefit Camp Boggy Creek For Kids

Palencia will hold its 12th Annual Palencia Charity Tennis Tournament on April 4th, 5th, 6th, & 7th with the goal of raising \$20,000. The event will once again feature an exhibition match, vendors, a raffle, silent action and much more! Additionally, Stretch Zone will be on-site offering free stretches for tournament players. The Tennis Center is looking for private and business sponsorships which range from \$250 to \$3,000.

Entry fee is \$80 per person. Divisions will consist of Men's Doubles, Ladies Doubles and Mixed Doubles. Play on April 4th will be Mixed Doubles and only for those playing in two divisions. Registration is online at: www.firstcoast.tenniscodes.com.

Camp Boggy Creek is a free camp that is part of the Serious Fun Children's Network, created by actor Paul Newman. To date, Camp Boggy Creek has served more than 90,000 children with serious illnesses and their family members. Learn more about Camp Boggy Creek at www.campboggycreek.org.

Need More Information? Contact Tom Salmon, Tennis Director at the Palencia Tennis Center, at 904-825-4012 or email tom.salmon@marshall-creekcdd.com.

Palencia Spring Fling & Car Show Is April 13th



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Palencia Residents In Nease High Musical "Pippin"

Nease High School Theatre will present the musical "Pippin" on April 11th at 6:30 p.m., April 12th at 6:30 p.m. and April 13th 2:00 p.m. and 6:30 p.m. The show features a score by Stephen Schwartz whose other works include "Wicked," "Godspell," and "The Prince of Egypt."

"Pippin" tells the story of a young prince named Pippin who is in search of the secret to true happiness and his purpose in life. The musical is full of heartfelt, comedic moments as the misguided youth tries everything from war and politics to romance and the arts to secure his happiness. Then, he finds it in the most unlikely of places. Come see "Pippin" for a night of music, laughter and dance. Tickets for "Pippin" are \$12 and available through the Nease High School website.

At right, Palencia residents in "Pippin," back row: Abigail Moring, Tiffany Snow, Mia Garrett, Lily Downie and Gabby Catlin. Front row: Charlie Evans, Robin Hickey and Brooklynn Gorga.



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St. Augustine Travel Club

The St. Augustine Travel Club will hold their next gathering on Wednesday, April 10 at 3:00 p.m. at the Southeast Branch Public Library. Presentation is on CANADA - Discovering the eastern Canadian provinces of Nova Scotia and Newfoundland, Montreal and Quebec City plus Vancouver and Victoria. The Travel Club is free and no registration is necessary. Questions? Call Peter Dyttrych at (904) 797-3736.

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Words Of Wisdom

There is treasure to be desired and oil in the dwelling of the wise; but a foolish man spendeth it up. -Proverbs 21:20

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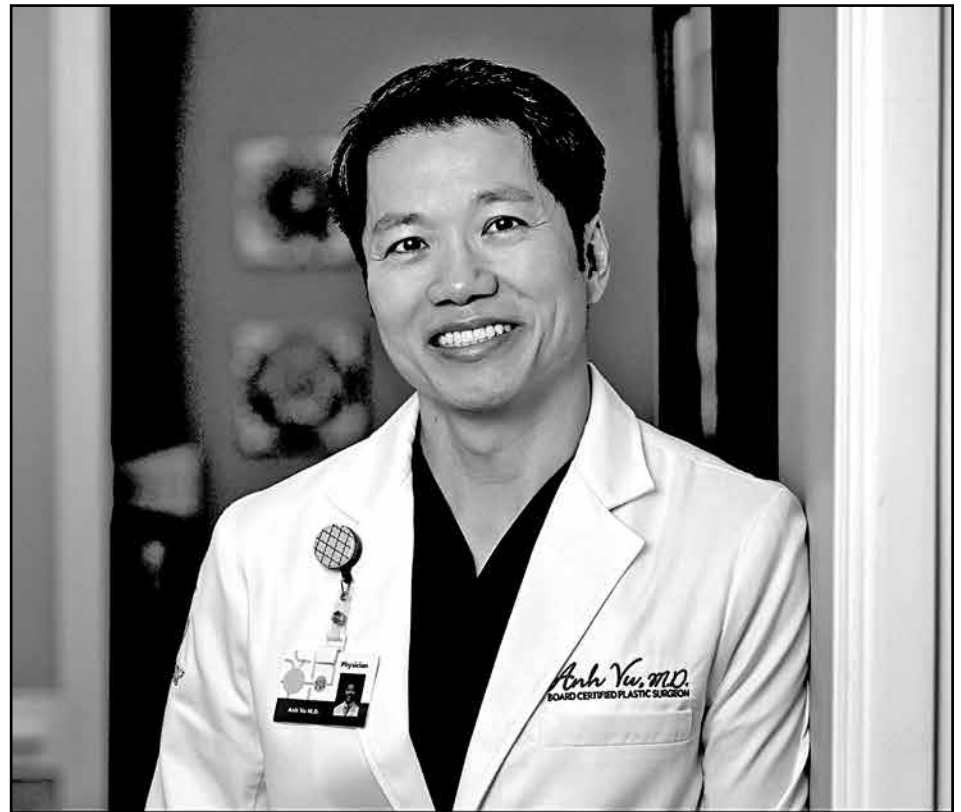
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Palencia Resident Shares Gardening Success With Neighbors

By Norie Flowers, Palencia Resident

Palencia resident Stephen Forsstrom and his wife Dawn moved to St. Augustine in 2020.

Stephen served as an Army Ranger in the 101st Airborne Division, which included seven months in the jungles of Vietnam.

The 101st Airborne Division was activated on August 16, 1942 at Camp Claiborne, Louisiana. Its first commander, Major General William C. Lee, observed that "the 101st" has no history, but has a rendezvous with destiny." Time and time again, the 101st has kept that rendezvous and in so doing, acquired a proud history.

In the Republic of Vietnam, the 101st Airborne Division fought in 45 operations, spanning nearly seven years. Throughout South Vietnam, the division demonstrated its strength and spirit as a fighting unit, but the 101st also forged many individual heroes. Seventeen Screaming Eagles earned the Congressional Medal of Honor for actions in combat (from the 101st Airborne Division Association).

A native of Portland, Oregon, Stephen worked at the Freightliner Corporation where he met and married his spouse, Dawn, who also worked for the same company. Company transfers meant moves to North Carolina, South Carolina, Ohio, and eventually St. Augustine (and Palencia) in May of 2020, with a new and unique job opportunity for Dawn.

Members of the elite Army Rangers corps are renowned for their laser-focused precision on the battlefield and commitment to personal excellence. That mindset is also reflected in Stephen's passion for gardening. As you see in the photo, Stephen has grown some of the largest papayas any of his neighbors have ever seen. He also grows bananas, and he has been extremely successful with five citrus trees, including Meyer lemon, Valencia orange and Persian lime that produce crops virtually every year. And all of his bounty is shared with his neighbors.

Another photo displays beautiful flowers from Stephen's plumeria tree. This fragile plant customarily grows only in south Florida, but Stephen has been able to grow it every year in our colder hardiness zone and says each bloom is momentous.



Stephen Forsstrom is shown with his home grown papayas.

Dawn participates in gardening with a unique tower garden, a form of hydroponics that involves growing plants without soil, relying on a nutrient-based solution delivered to plant roots.

Does Stephen have secrets to his success? He reports that his practices are basic. He checks his plants daily. He does all of his tree pruning in January and regular fertilizing starting in spring. He also practices one of the first Florida-friendly landscape principles: Right Plant Right Place.



Flowers from Stephen's plumeria tree.

Many historical figures in American history - presidential, military, and diplomatic - have created extraordinary garden landscapes worthy of the most noteworthy artists. It might be like they, Stephen possesses the extreme patience, and never give up attitude required to produce gardens in this exceptional category.

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What Is The History Of United States Taxes?

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

The history of taxes in America has been a long and winding road. Careful tax and estate planning is still one of the most important ways to manage and protect your assets for yourself, and your heirs.

The Stamp Act of 1797 was the first federal estate tax in the United States and was passed to help fund an undeclared war with France; it was repealed in 1802. The Revenue Act of 1862 reinstated the estate tax in order to fund the Civil War; it was abolished in 1870. To finance the Spanish American War, the War Revenue Act of 1898 was passed, and subsequently abolished in 1902. Due to the costs of World War I, the Revenue Act of 1916 reinstated an estate tax that, in some form or other, has been in effect ever since.

In the 1980s, the Reagan administration passed the Tax Reform Act of 1986. It not only reduced maximum tax rates and the number of federal income tax brackets, but also eliminated many loopholes that existed in the tax code.

The Revenue Reconciliation Act of 1993 signed into law under the Clinton administration eliminated some of the changes from the 1986 tax act and added two new federal income tax brackets to the existing three, with the top rate hitting 39.6%. The Taxpayer Relief Act of 1997 incorporated many reforms, including the reduction of long-term capital gains taxes, creation of the child & education tax credits, the Roth IRA, and other provisions.

The Economic Growth and Tax Relief Reconciliation Act of 2001 was signed into law by the Bush administration on June 7, 2001. This bill provided the largest tax cut in two decades. Previous administrations had enacted other major tax packages. The EGTRRA of 2001 gradually increased the federal estate tax exclusion, until finally repealing the federal estate tax altogether for the 2010 tax year only. The Tax Relief Act of 2010 reinstated the federal estate tax with a \$5 million exclusion, indexing the exclusion for inflation after 2011. The provisions of the Tax Relief Act of 2010 expired on December 31, 2012.

The American Taxpayer Relief Act of 2012 was signed into law on January 2, 2013 by the Obama administration. It extended many of the provisions in the Tax-

payer Relief Act of 2010 and the EGTRRA of 2001. The 2012 tax law extended indefinitely the federal income tax rates that had been in effect since 2003 (10% to 35%) and added a 39.6% rate that was in effect prior to enactment of the 2001 tax law. The law also extended the 0% and 15% tax rates on long-term capital gains and qualified dividends and added a 20% rate. The law also extended the federal estate tax provisions of the Taxpayer Relief Act of 2010, with the exception that the top federal estate tax rate increased from 35% to 40%.

The latest major piece of tax legislation is the Tax Cuts and Jobs Act, which was signed into law on December 22, 2017 by the Trump administration. This law kept the 10% personal income tax rate and lowered the others to 12%, 22%, 24%, 32%, 35%, and 37%. It almost doubled the standard deduction, eliminated personal exemptions, and kept the long-term capital gains tax rates of 15% and 20%. In addition, the law limited the combined itemized deduction for state and local property taxes and local income taxes (or sales taxes in lieu of income) to \$10,000 (\$5,000 if married filing separately). Qualifying mortgage interest can be deducted on up to \$750,000 of mortgage debt (\$375,000 if married filing separately); for debt incurred on or before December 15, 2017, the prior \$1 million limit will apply. The law also nearly doubled the estate tax exemption but kept the federal estate tax rate at 40%. These tax law changes affecting individuals are scheduled to expire after 2025.

Whenever major changes affect the tax law, taxpayers need to be aware, so they can make sure they are doing the best things for their personal financial situations, and should plan accordingly.

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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GOLF: A Recipe For Happiness

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

The ladies of Palencia are in the spotlight again. Since January we have been competing in the FSGA Matchplay, a statewide women's interclub tournament. We made it to the playoffs. Our second and final playoff match is against the Jacksonville GC, let's hope we make it to the State Championship on April 9th – 10th at Slammer and Squire. Go Palencia!

Every year the WGA hosts the well participated Sadie Hawkins, women take the opportunity to ask a gentleman golfer other than their husband to play in this flighted fun event. This year's theme was Yin & Yang and well-chaired by Deidre Wray and Lisa Procter that worked diligently to put this event together. Let's congratulate all the winners of great golf and all the participants for making this event a memorable one. The overall gross winners of the Yin flight were Anthony Lyddane and Deidre Wray with an impressive gross score of 72. First net winners were Faye Peludat and Pete McDougall with a remarkable score of net 57. 2nd net were Bill Benincosa and Staci Luttrupp with a great score of net 60. In the Yang flight the first net winners were Lorraine Turcotte and Ron Kriete with an outstanding score of net 55 and 2nd net winners were Gary Mayo and Kristen Cohen with an impressive score of net 59. The Tao flight winners were Kristy Siebert and Ron Dunlap with an incredible score of net 58 and 2nd net winners were Pat Long and Robin Crosfield with a wonderful net score of 61. The tournament also challenged all the players to the closest to the pin on all the par 3's. Gary Mayo won on hole #3, Robin Crosfield won on hole #5, Lorraine Turcotte won on hole #12 and Pete McDougall won on hole #15.

Barb Jacobi scored an eagle on the 2nd hole on February 10th. She had a great drive and used a sand wedge from 59 yards out and holed it. What a feeling, congratulations, keep up the good work. This is your recipe for happiness.



The lovely WGA 9-hole group of ladies at King and Bear in Mardi Gras theme.

The WGA Nine Hole Interclub has had loads of exciting times traveling and playing different courses in the county and meeting many other ladies from different clubs. The most recent event they attended was at the King and Bear with a Mardi Gras theme. Many ladies from Palencia attended and had a great time. Let the good times roll. Two of our ladies, Ann Bell and Marge Stancill to-



Barb Jacobi celebrating her eagle.



M. Plumly from PVI&C, Ann Bell, Marge Stancill and G. McBride from K&B.

gether with Marcia Plumly from PVI&C and Genie McBride from King and Bear were the first-place winners with an outstanding score of -23. Congratulations ladies!

February's kicker cash scramble is
Continued On Page 7

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Palencia Womens Golf Association

Continued From Page 6

awarded to Chris McCoy, Sheila Black and Rosetta Smith. Second place winners for the scramble were Deidre Wray, Staci Luttrupp, Kathleen Kriete and Jean Carr. Congratulations ladies.

We are fast approaching the final stretch of our annual events. WGA is so excited to be hosting the 2nd annual Leaning Tree Invitational on April 8th, 2024. Judy Guarino and Laura Mayo are

the chairpersons for this event, they have worked immensely to fulfill their responsibilities and succeeded above expectations. This event has sold out. 96 women participants attending from south of us, the Palm Coast area and north of us, from Amelia Island area. Who shall be the winners of this flighted four-person team tournament? Stay tuned to next month's issue for these results.

Beach Art Studio And Gallery Names Palencia Resident Laura Boilini Artist Of Month



Laura Boilini enjoys painting in both acrylic and oil and takes delight in doing commission pieces for a personal approach for her clients' homes.

St. Augustine Beach Art Studio and Gallery located at 370 A1A Beach Blvd. in St. Augustine has chosen Palencia resident Laura Boilini as Artist of the Month for April. Laura's work will be featured at the Friday Night Art Walk at the Beach April 5th from 5:00 p.m. to 8:00 p.m.

Laura has been a Palencia resident since 2010 with her husband Kirk Kemish and has been showing her work at the St. Augustine Beach Art Studio and Gallery for four years. Laura began painting years ago when she served as an elementary teacher in Indiana. She then transitioned into K12 leadership roles and

her art took a back seat for a while.

Laura now paints in her studio located in her Palencia home and teaches painting sessions as part of a Lunch and Learn series at the club in Palencia. Her next Lunch and Learn will be in July, 2024 and Palencia residents, and others can join the class. Laura's full-time work is as a Clinical Assistant Professor and Program Director in Educational Leadership at UNF.

The April 5th Friday Night Artwalk Event and the entire month will feature Laura's work including beach scenes, flowers, and abstracts. Contact Laura at 260-460-0636 or boilinill@outlook.com.

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Ask Carol B

10 Medicare Mistakes And How To Avoid Them - Part 2

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. This is Part 2 of the article about the 10 common mistakes that prospective Medicare enrollees make, and steps you can take to avoid these problems. I will break down in the next months the 10 Mistakes from an AARP article.

4. Delaying Enrollment When Your Job Insurance Is Second In Line

Having health insurance through an employer doesn't always mean you should delay signing up for Medicare. You need to consider the size of the company. If it has 20 or more employees, your group health insurance is your primary coverage and Medicare is secondary coverage. Since your health insurance will pay out first, you can delay signing up for Medicare past age 65 while you or your spouse are still working.

However, if the company has fewer than 20 employees, Medicare generally becomes the primary insurance after you turn 65, and the employer's coverage is secondary, even if you haven't signed up yet for Medicare.

Retiree coverage and COBRA also are considered secondary coverage. Those types of insurance will pay claims only after Medicare has paid its share. In that case, it's important to sign up for Medicare when you become eligible so you don't find yourself paying what would have been Medicare's share before your secondary insurance kicks in. There are special rules if you have coverage through the Federal Employees Health Benefits Program.

Ask your benefits manager or human resources department if your job-based insurance is considered primary or secondary, or contact 800-MEDICARE.

5. Not knowing When To Sign Up For Part D

Original Medicare doesn't cover prescription medications that you take on your own, but you can buy a Part D policy for drug coverage. The sign-up rules for Part D are different than those for parts A and B, and many Medicare Advantage plans include prescription coverage.

You can buy Part D coverage when you're first eligible for Medicare, but you don't have to sign up if you have other drug coverage that's considered to be as good or better than Part D. This coverage could be from an employer plan, retiree benefits, Tri-care military health care or another source.

Every September, you should receive a letter from your employer or insurance plan

that lets you know whether your drug coverage is comparable to a Part D plan, what the government calls creditable coverage. If you lose your drug coverage, you'll be eligible for a two-month special enrollment period during which you can sign up for a Part D plan without a penalty. Keep the letter as proof that you had prescription drug coverage comparable to Part D when the time comes to enroll.

If you lose your comparable drug coverage and go for 63 or more days without it, you may have to pay a late enrollment penalty. This penalty is calculated as 1 percent of the national base beneficiary Part D premium for every month you delayed, and it generally lasts for as long as you have Part D coverage. However, if you qualify for the Extra Help program, which helps low-income adults pay for Medicare out-of-pocket costs, then you won't have to pay the penalty.

6. Choosing A Medicare Advantage Plan That Doesn't Include Your Health Care Providers

Each Medicare Advantage plan has different rules about provider networks. Most plans are either HMOs, which often require referrals to specialists and rely on primary care physicians to coordinate a patient's care, or PPOs, which have networks of doctors, hospitals and medical facilities that contract with a plan to provide services. In both of these scenarios, your costs are typically lowest when you use in-network providers and facilities.

If you decide to enroll in a Medicare Advantage plan, find out if the doctors and hospitals you want to use are in your network. If you have questions, contact the plan for more information. If your providers are not in-network, check to see how much, if anything, the plan will pay for their services.

Make sure the plan continues to cover your doctors each year. You can switch to another Medicare Advantage plan during open enrollment, which runs Oct. 15 to Dec. 7, for coverage that begins Jan. 1, or during the Medicare Advantage open enrollment period, from Jan. 1 to March 31, each year. Coverage switched during Medicare Advantage open enrollment starts the first of the month after you change plans.

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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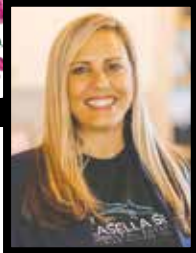
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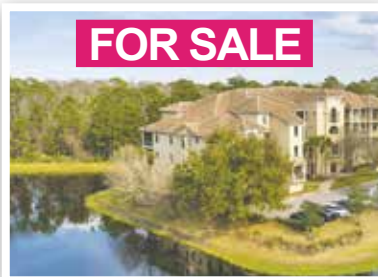
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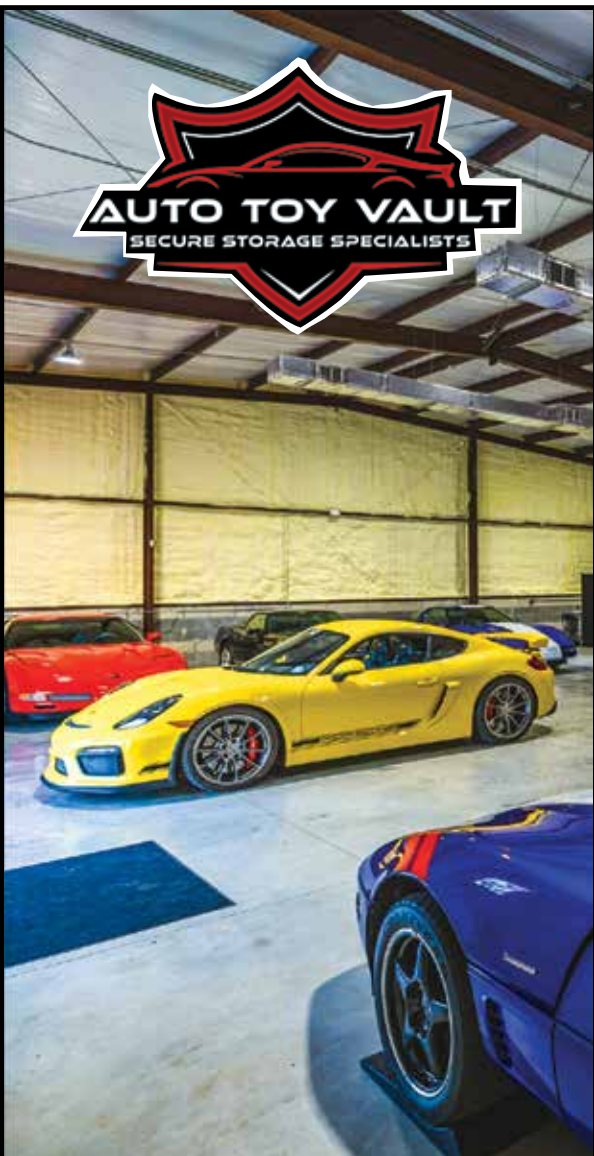


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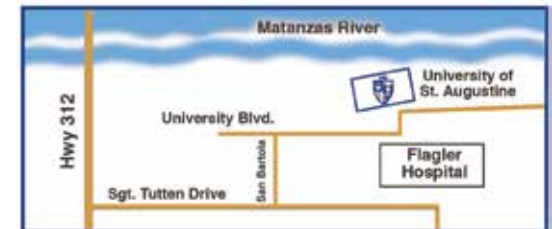


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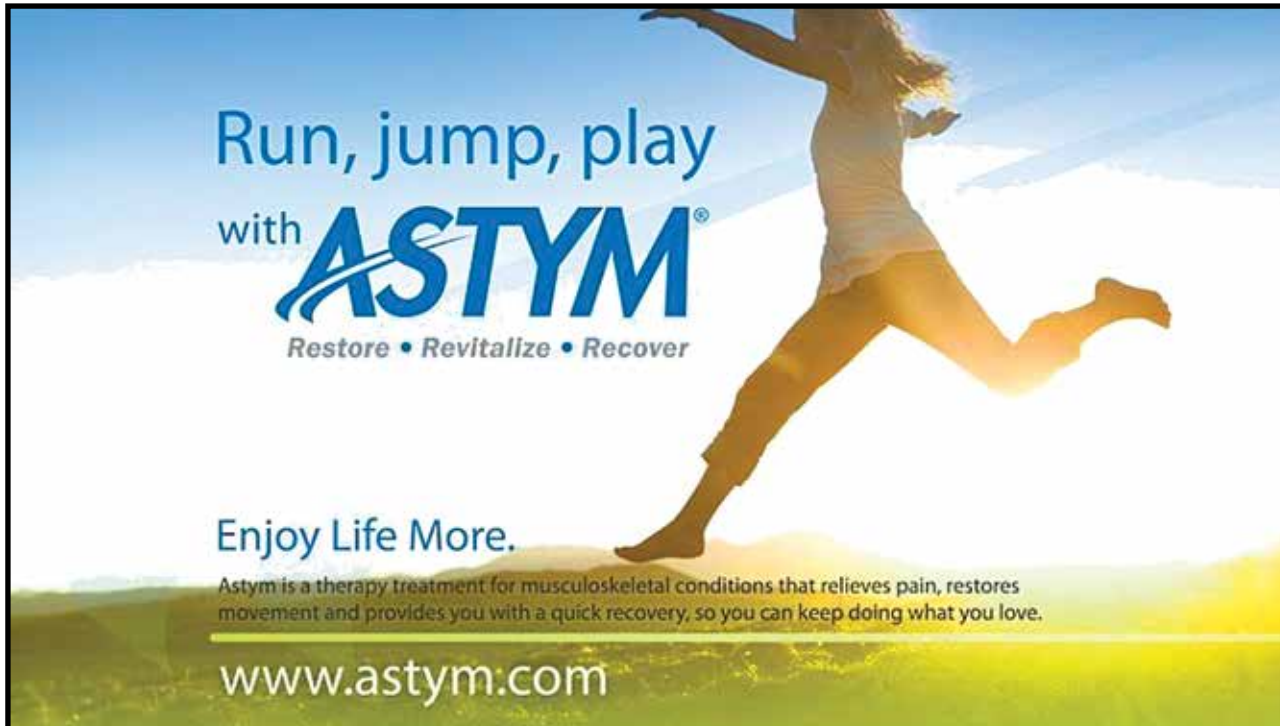
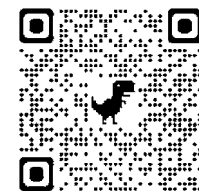
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Weak Ankles

**By Rob Stanborough
PT, DPT, MHSc, MTC, CMTPT, FAAOMPT
First Coast Rehabilitation
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The most common type of ankle sprain is the inversion sprain. It's when the ankle "rolls" or twists over the outside of the ankle, resulting in pain, a limp, maybe swelling, prolonged soreness and even bruising. They can sometimes resolve quickly, and other times require bracing and even supported weight-bearing if the ligaments are stretched beyond their normal limits. The latter usually requires rehabilitation.

Ligament sprains come in three grades; grade 1 = a stretch but not beyond the tissue's limits, grade 2 = a stretch beyond the tissue's limits, includes damage but the ligament is still intact, and grade 3 = a stretch beyond the tissue's limits resulting in a rupture. Grades 2 and 3 can produce hypermobility or an inability to adequately support the joint(s) like an old pair of socks that no longer hug your leg to stay up. Or a stretched-out waistband on a pair of sweatpants that now require a draw string to stay up. Hypermobility can worsen with repeated injuries producing laxity.

Ankles usually heal following a sprain, with or without rehab. But one aspect of any sprain that should be addressed to minimize re-injury, is proprioception. Proprioception is how your body knows where it is in space. Sensors in the muscles and joints gauge every movement for placement, accuracy, coordination. It's why top athletes train over and over and why teenagers seem so clumsy. Their bodies grow at such rapid rates the sensory aspect of their nervous system must keep up from one day to the next.

Recovery from an ankle sprain is not complicated. If there is swelling use RICE: Raise, Ice, Compress and Elevate. Once the swelling has resolved – move. Make circles or start to move your ankle in multiple directions. As the tissues heal add weight-bearing activities, which may or may not require the support of a brace. Strengthening is important, which can be done with simple calf raises, use of resistance bands, lunges or walking over level



surface or stairs. But don't forget proprioception.

A simple way to train proprioception is by using the single-leg stance. It's good to start in front of a mirror to add a visual reference, but if not possible, definitely start in front of a counter, back of chair or table for added support. Try standing on one leg for 10 seconds, three times and progress to 30 seconds, 3 times. Once mastered, continue to hold on for support but try away from the mirror to take away the visual advantage.

From this point, proprioception training can get as complicated and challenging as is needed. Foam pads can be used as an unsteady surface. Everyone has heard of walking and chewing gum, but that is what we in the trade call a dual task. We usually do this by standing on one leg while throwing and catching a ball or even added challenges from external forces. But whether you are returning to sport or just walking, proprioception training should be addressed to help restore the body's sensory system, improve control, and reduce the likelihood of another inversion sprain.

Anyone can improve ankle stability and proprioception, and by starting with these simple interventions. For those of you needing more of a challenge or requiring dynamic exercises and proprioceptive rehab, consult your physical therapist.

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.

Palencia Resident Doug Mackenzie Captures Precious Moments

By Patricia Frederick, Palencia Resident

Meet Doug Mackenzie, a Palencia photographer. He learned photography through trial and error. As the oldest of five, he took over the family still camera and 8mm movie camera to capture the special moments his family had together. Many times, waiting with boyish anticipation for the film to be developed, only to find he had made errors. This drove his perfectionistic nature to get it right.

His first major camera purchase was made in 1972, Japan, while in the U.S. Navy. He took it with him to Guam and began his lifelong pursuit of capturing the special moments that are a fleeting second but are now preserved for everyone to enjoy. Doug began using digital photography around 1998, but his first true use of 100% digital was in 2003, during the first of his nine trips to Africa. Digital photography gives instant feedback, instant ability to correct and retake, instant ability to delete and, most importantly, instant ability to share.

As President of Mackenzie Images his work has been used by National Geographic, Conde' Naste Traveler, CNN, MS-NBC, campaigns for tourism in Canada, Indonesia, Croatia, Thailand, and Botswana. He was chosen as the principal photographer for the Jakarta International Java Jazz Festival, which went on to be a coffee table book entitled "The Spirit of Java Jazz." His career has taken him all over the world, having visited 94 countries and estimated taken over 5 million images.

As a way of giving back, he developed, produced and teaches a "Master Class" in Fine Art Photography. His goal is to teach



his students to find their own special "eye" for the magic moments. Visit www.mackenzie-images.com for information about Doug's class.

His photography and videography have been a medium for capturing the pure essence of life. Emotions, creativity, imagination, and wanderlust are just a few of his tenets for taking an image from a picture to an experience.

If you are around the Village Square, stop in and see a sampling of his amazing photography.

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Polly Swindull

Dear Polly, I live in a home in Palencia that is only six years old. I just had to replace my hot water heater at the tune of \$750. The plumber told me that the water quality caused the premature failure of my water heater. What can I do to prevent this from happening again?

First, lets understand that your water contains minerals and chemicals such as lime, magnesium, chlorine, etc. These things cause premature failure in water heaters, dish washers, pipes and plumbing fixtures. A simple and inexpensive water softener will remove these contaminants from your water and prevent any further damage to your home. Thanks for the question.

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Bidding For A Good Cause

By Sara Seifert, Palencia Resident
Palencia Elementary PTO

Springtime is here which means it's almost time for the annual Palencia Elementary School PTO Silent Auction. The event raises money for the PTO's outreach within our school community, mainly to help complete the master plan of the outdoor areas of our school.

Taking place on Friday, April 5th at The Palencia Club, the event relies on generous donations from local businesses who wish to support the elementary school and raise awareness for their products and services which is a win-win. In addition to businesses making donations, there are several families in the school community who donate their vacation homes, and other big-ticket items to help increase the overall money raised. There are also several unique experiences to bid on such as Principal for the Day, Chick Fil-A class parties and a 1-year parking spot near the school's entrance which we all know is worth its weight in gold.



Morgan Smith, Renee Mills, Helena Smuckler and Jennifer Lee are all smiles at last year's PTO Silent Auction.

Chaired by Emily Turner, Amy Gramatges, Brooke Paarlberg and Ashley Miller, the silent auction has become one of the most anticipated events for parents since guests are encouraged to dress up in the night's theme. In recent years, we were off to the races with a Kentucky Derby theme and most recently we were taken back to the Roaring 20's with a Gatsby themed evening which was both glamorous and fun. This year the theme is Caddyshack which is quite apropos given that the event takes place at a golf club! Caddyshack was selected by party organizer extraordinaire/décor chair, Brooke Paarlberg, who can transform a room with her creativity. "I chose the theme to organically showcase the Palencia Club with more of a relaxed and fun feel! We will be using the club's outdoor space for the first time and have a new dinner plan with food stations vs a plated dinner," says Brooke Paarlberg. In addition to the outdoor experience, there will be themed games, a 360-photo-booth and more!

The chairs are hoping to see guests wear 1970's country club attire with a vintage or bougie vibe. Bushwood Country Club meets Palencia Club!

When asked about what she loves about the event, co-chair Emily Turner said, "Amy and I have chaired the PES Silent Auction multiple times now. We love this event for



Brooke and Jeff Paarlberg were in rare form.

our school community. It creates an opportunity to have an adult night out with a ton of fun and get to mingle with parents you might not usually cross paths with. And at the same time, it affords us the opportunity to contribute to the overall well-being of the school and therefore our kids!"



Matt Lanoue and Phil Lee are dressed for the occasion.

Raising just over \$40,000 last year, the PTO is hoping for another successful year and is appreciative of all money raised for PES. If you have a local business or would like to donate, please email pes.ptosachair@gmail.com to coordinate.

Event tickets are on-sale March 5th through March 29th for \$75 per ticket which includes dinner al fresco and a guaranteed great time! Visit <https://palenciapiratespto.com/silent-auction-1> to get your tickets today! If you cannot attend the auction and still wish to support, the PTO will be selling drawing tickets for three custom made gift baskets featuring the themes: Spa Day, STA Staycation, and Town Center Shopping Spree. These baskets are each worth \$300-\$500 and were created with funds raised by families from all grade levels at the school. Tickets for the basket drawing are available for purchase at <https://www.palenciapiratespto.com> from April 1st until April 7th. The drawing will take place on Monday April 8th.



Ask A Certified Master Gardener

Planting Tips for Spring

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

As a result of our climate disparity, we gardeners generally fall into two landscape plant preferences: 1) plants chosen to survive exceptionally cold temperatures, or 2) plants we love and will simply replace if they succumb to a severe dormant season.

By now, you have likely chosen the alternative that works best for your spring landscape. There are just a few simple necessary steps, in addition to some strategies, that will greatly increase the probability not only for the survival of your plants but will empower them to thrive.

All plants have different requirements for sun, shade, water, and soil. Every area of your landscape will be suited to a specific type of plant in that area's mini climate. This is especially true of areas that tend to be wet or collect pooling water. In Florida-friendly landscape language, this translates to "Right Plant Right Place."

One essential item, mentioned in numerous articles, 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.

In addition to plant preferences, here are a few strategies to keep in mind before you purchase plants:

- Begin with a good design. This might mean, for example, using simple geometric plant shapes to provide structure and repetition, with the option of adding interesting stone or large decorative pots. Keep in mind size proportions and think larger rather than smaller.

- Understand your plants. Learn about resilient plants with interesting forms and foliage that thrive in our area, and/or conversely, those favored flowering plants you are willing to replace.

- Choose plants that are compatible with your soil and pH conditions. The median soil pH for our area is 6.1, which is a good range for most vegetables and flowers. However, there are a few acid-loving plants, including azaleas, blueberries, and gardenias, that will do well in soils with an acidic pH 5.5 or less. Alkaline soils, 7.5 or greater, means that you will need several layers of rich soil before you plant so roots are not exposed to the calcium-rich alkaline soil – not good for any plant.

- Learn to appreciate the perfect imperfection of nature. This is vital. Don't waste time trying to rigidly control every weed or errant twig on a shrub. This will actually free you to explore new, interesting landscape ideas.

The overarching goal of most homeowners is to do less trimming, weeding, and fertilizing, and less use of water and chemicals. In order to accomplish this, think about selecting Florida-friendly plants. These are native to Florida, ac-



customed to our hardiness zone, and as a result, are more drought-tolerant and pest-resistant, need less weeding time as well as fewer chemicals to treat problems.

Once you have chosen plants for your gardens, think about good soil care. This means that in addition to adding rich organic soil and a granular all-purpose fertilizer like Osmocote to new plants, it is then important to add layers of good soil to these areas every six weeks or so in the growing season. As mentioned above, this is especially vital for soil that is highly alkaline. Plants take up soil nutrients, so adding more nutrient rich soil will help them thrive.

An occasional sprinkling of topsoil over your turf also provides additional nutrients, in addition to regular fertilizer applications.

If you decide to use mulch around new plants, be sure to keep it away from the root areas which can choke plants. You can then sprinkle good soil to the areas around the roots as mentioned above.

Here is a list of possible plant options for landscapes with both full and partial sun:

Full Sun

Ageratum, Alyssum, Amaranthus, Angelonia, Bacopa, Balsam, Begonia (Wax), Calibrachoa, Celosia, Cosmos, Cross Andra, Dianthus, Dusty Miller, Gaillardia, Gomphrena, Impatiens, Mandevilla, Marigold, Melampodium, Milkweed, Moss Rose, Pentas, Periwinkle, Petunia, Rudbeckia, Salvia, Scarlet Sage, Sunflower, Torenia, Zinnia

Partial Sun

Ageratum, Alyssum, Amaranthus, Angelonia, Bacopa, Balsam, Begonia (Wax), Calibrachoa, Celosia, Cosmos, cross Andra, Dianthus, Dusty Miller, Gaillardia, Gomphrena, Impatiens, Marigold, Melampodium, Milkweed, New Guinea Impatiens, Pentas, Periwinkle, Petunia, Salvia, Scarlet Sage, Torenia, Zinnia

Remember to water your new plants frequently in the beginning and then at least twice weekly when you irrigate your lawn. Remember to always water your lawn and plants in the early morning hours. This is especially important for turf. Watering turf in the late afternoon or early evening will not allow the grass to dry before the morning dew. Too much moisture encourages and promotes fungus, pests (especially cinch bugs), diseases, and weeds.

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).



Understanding Cognitive Dysfunction Syndrome (Dementia) In Dogs and Cats

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

While many pet owners are aware of common ailments in older animals, such as arthritis or dental disease, there is another condition that deserves attention: Cognitive dysfunction syndrome (CDS). CDS is a progressive neurological disorder that affects senior pets in a similar way to humans. As our pets age, their brains can undergo changes that lead to cognitive decline, which impacts their behavior, memory, and overall quality of life. Similar terms used in humans include dementia, Alzheimer's, and "senility."

One challenge with dementia in pets is that the symptoms can be subtle and easily mistaken for normal aging. However, it is important for pet owners to be observant and watch for signs that may indicate cognitive dysfunction. These signs include:

1. Disorientation: Pets with dementia may become confused or disoriented, wandering aimlessly or getting lost in familiar surroundings.

2. Changes in Sleep Patterns: Disrupted sleep cycles, restlessness at night, or increased daytime napping can all be indicators of cognitive dysfunction.

3. Altered Behavior: Pets may exhibit changes in behavior such as increased anxiety, irritability, or aggression. They may also become less responsive to commands or interactions with their owners.

4. Loss of House Training: Accidents indoors, even in well-trained pets,

can be a sign of cognitive dysfunction as they may forget their house training.

5. Decreased Interest in Activities: Dogs and cats with dementia may lose interest in activities they once enjoyed, such as playing with toys or going for walks.

While there is no cure for dementia in pets, there are strategies that can help manage the condition and improve the quality of life for affected pets. These strategies include:

1. Environmental Enrichment: Providing a stimulating environment with interactive toys, puzzle feeders, and comfortable resting areas can help keep pets mentally engaged and reduce boredom.

2. Consistent Routine: Establishing a predictable daily routine can provide structure and familiarity, which can be comforting for pets experiencing cognitive decline.

3. Nutritional Support: Certain diets formulated with antioxidants and omega-3 fatty acids may help support brain health and cognitive function in senior pets.

4. Medications: In some cases, veterinarians may prescribe medications to help manage symptoms associated with dementia, such as anxiety or sleep disturbances.

Your veterinarian is a great resource to discuss these strategies (and more) that may be helpful managing the signs of cognitive dysfunction in your pet.

Palencia's Kathy Evans And Kristie Gauntt Win USTA Golden Ticket

Palencia Tennis Center members Kathy Evans and Kristie Gauntt played in the USTA Golden Ticket Qualifier tennis tournament in Jacksonville on August 28th. Winning that tournament earned them a spot to play in the USTA 3.0 NTRP Women's 40+ Doubles Sectional Tournament in Tampa on February 10th and 11th. Kathy and Kristie won the sectional tournament earning a spot to play in the 2024 USTA NTRP National Championships representing the State of Florida. That tournament will be held April 19-21 in Pelham, Alabama.

(Photo by Steve Evans)



Palencia Tennis Center members Kathy Evans, left, and Kristie Gauntt, right, play in the USTA Championships in April.



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Winners Of Len Mattiace Award At Nease High

By Kathy Wachala



Bella Kimball, Cheer



Maddox Spencer, Football



Jackson Garnecki, Basketball

Golden Panther Booster Club, Nease High School and UNF's Taylor Leadership Institute announce four winners of the Len Mattiace Character and Leadership Award. Students chosen to receive the award are Bella Kimball, Isabella Knight, Maddox Spencer and Jackson Garnecki.

Each winner is presented \$1,000 from Nease High School Alumnus and PGA Golfer, Len Mattiace.

"11th grade is such a pivotal time in one's high school time. I wanted to celebrate and acknowledge student athletes that bring the best at my Alma Mater, Nease High School" - Len Mattiace.



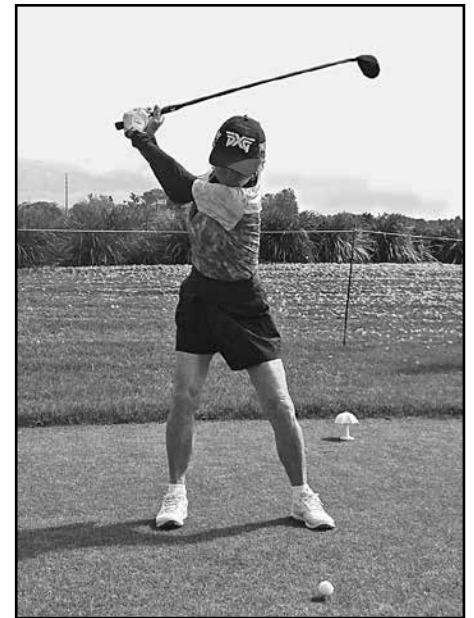
Quick Golf Tip: How Big Of A Backswing Should You Have?

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

This question is often asked because of the variety of flexibility in golf students - but let's keep it as simple and straightforward as possible! There are a few criteria you want to achieve to fully load your right side if you are a right-handed golfer. We can make it simple so that your body can envision the move to have a full backswing:

1. Keep your left arm as straight as possible, giving you the width you want on your backswing
2. Transfer as much weight and turn as much as you feel comfortable to your right side to support your arms
3. Feel your left shoulder touch your chin, which allows your shoulders and core to load your trailside fully. You can continue to increase the length of your backswing, but as long as you have a complete shoulder, turn to create great power!

Just three simple but powerful thoughts and moves add power to your backswing, allowing you to add distance to your golf shots. This is a nice training tip for this move. Just complete your backswing and hold it there for a few moments in a practice swing just



to get used to the feeling of completing your backswing.

If you need any additional help completing your backswing, please get in touch with me at laura@laurabaughgolf.com.

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How Can We Move From Polarization To Dialogue In Civil Society?

By Michael Brown, MSC, LMFT
904-792-9666

www.happycoupleshealthycommunities.com

Civic dialogue has broken down in our society. We have become more entrenched in our own positions, and more polarized, more extreme, and uncompromising. The more strident and extreme voices are shouting over the voices of moderation. We express our contempt for each other in euphemisms and on social media, bumper stickers, hats, and tee shirts. Sociologists say that we have even begun to live in politically like-minded social and geographic enclaves. How do we get beyond this polarization? How can we restore civic dialogue—the key to our democracy—in such a divided society? I suggest that we look to the moral psychology of John Haidt (*The Righteous Mind: Why Good People Are Divided by Politics and Religion*, 2012) and the work of Anatole Rapoport on international conflict.

According to Haidt, the first principle of moral psychology is Intuitions come first, strategic reasoning second. Haidt uses the metaphor of a small rider on a very large elephant: reasoning is the rider, and our intuitions are the very large elephant. Furthermore, the rider is at the service of the elephant. When we realize that our own reasoning is largely determined by our intuitions, we can be more patient with others.

The second principle of moral psychology—There is more to morality than harm and fairness—can help us understand moral plurality. Haidt uses the metaphor that the righteous mind is like a tongue with six taste receptors. According to Haidt's Moral Foundations Theory, there are six psychological systems that compromise the universal foundations of the world's many moral matrices: Care/harm, Liberty/oppression, Fairness/cheating, Loyalty/betrayal, Authority/subversion, and Sanctity/degradation. Haidt's research has shown that liberals and conservatives tend to value and prioritize these moral matrices differently (this will be the subject of a future essay).

The takeaway is the suggestion that we be suspicious of moral monists. Haidt suggests that we should "Beware of anyone who insists that there is one true morality for all peoples, times, and places—particularly if that morality is founded upon a single moral foundation."

Haidt's third principle of moral psychology is that morality binds and blinds. We are selfish and we are groupish. According to Haidt, we are 90% chimp (selfish) and 10% bee (groupish). Religion played a crucial role in our evolutionary history: "Our religious minds coevolved

with our religious practices to create ever-larger moral communities" (Haidt). Political teams form in a similar fashion, with some people gravitating to the left and others to the right. Religion and politics bind us together in moral communities, but they also blind us to the shortcomings of our group and to the positive aspects of those who think differently from us.

Haidt concludes that people are divided by politics and religion not because some people are good and others are evil, but rather because our minds were designed for groupish righteousness: "We are deeply intuitive creatures whose gut feelings drive our strategic reasoning. This makes it difficult—but not impossible—to connect with those who live in other matrices."

So how can we connect with those who live in other matrices? I suggest that we look to the work of Anatole Rapoport on international conflict during the Cold War. Rapoport suggested that opposing parties should be able to summarize and validate each other's position before attempting to persuade each other. To do this, the parties must agree that in every interaction there are two valid realities or perceptions, not just one. The goal of each party is to understand the other's perception with an agreeable frame of reference.

The listener must then convey to the speaker that he or she has been understood. For parties who do not want to be adversaries, this means postponing persuasion until each party can state the other's position to the other's satisfaction. They should then try to validate part of the other's perspective by completing a sentence like "It makes sense to me that you might think (or feel) that way because..." Validating does not mean you have to agree with their position, just that some part of it makes sense to you from their perspective.

Rapoport's second assumption is the assumption of similarity. Rapoport observed that during conflict people tend to see the other as dis-similar to them, and to see themselves as having all the positive history, traits, and qualities and the other ("adversary") as having very few of these, and they may see the other as having several negative traits as well. This leads to people seeing their adversary as having most of the negative qualities and very few positive qualities.

Hence, Rapoport suggested two things. First, when we identify a negative quality in the other or in their perspective, we try to see that very quality in ourselves

Continued At Right

Luau At Our Lady Of Good Counsel Brings Hawaiian Favorites To St. Augustine

The Ladies Guild of Our Lady of Good Counsel Church will hold a Polynesian Luau on Friday, April 26th starting at 5:30 p.m.

The Luau includes traditional foods such as Roast Pig and other Hawaiian favorites with Music and Dance by USO's Polynesian entertainment. The festivities will showcase captivating music, mesmerizing dance and delicious cuisine of the islands.

Ticket sales begin after all masses the weekend of March 16th and 17th. Tickets are \$40 each and the evening is limited to 180 guests.

Our Lady of Good Counsel Catholic Church is located in World Golf Village at 5950 State Road 16. From I-95, go west on International Golf Parkway and turn right on State Road 16.

For more information, contact Susie Waud at (904) 824-8688. All proceeds aid the continued development of church ministries.



How Can We Move From Polarization To Dialogue


Continued From Left

or our own perspective. Second, when we see a positive quality in ourselves or our perspective, we try to see that very quality in the other or in their perspective. Such a suggestion changes our way of thinking about or seeing the other and ourselves.

So, while it may be easier to avoid discussing religion and politics with those who think or believe differently from us, we desperately need to begin doing so. Our goal in these conversations should not be to persuade each other, but to better understand each other's perspective. Only






then can we move from polarization to civic dialogue.

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 904-792-9666 or visit www.happycoupleshealthycommunities.com.



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Easter Is Not A Day... It's A Promise

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

"I am with you always..."-Matthew 28:20

It's Monday, the day after Easter. The Easter Baskets that carried all of the Easter candy have been put up and the chocolate bunnies and jelly beans have been divided up and half eaten morsels and wrappers are scattered throughout the house. Easter cleanup is always interesting to say the least and when you get past perhaps putting away Easter decorations, food leftovers and the quiet house after the kids and grandkids have returned home there is something left. These are remnants of green plastic colored grass from those joyful Easter baskets to be found in some of the most unusual places like the master bathroom and the laundry room and on the patio! They are in the dog bed and stuck to shoes by the dozens.

I plucked a couple from the back of the sofa in the living room, found one on my sweater sleeve, even extracted one from the butter dish. But my wife and I didn't give up; we searched and swept until eventually we had picked up the very last one. And then last night, as I pulled back the covers to go to bed, a green sliver

winked at me from beneath the pillow.

It's been the same this morning. I've found three strands already in places where I'd already looked. I was getting annoyed with the stuff until I thought, Wait! Aren't these the little nesting remains I used all last week to assure me that - I was anticipating something special in what God was doing whatever the grief or frustration or disappointment had captured my attention. The good news I anticipated was that I knew Easter would come?

Maybe I should change my attitude about these elusive strips of grass mysteriously popping up at unexpected times and places. Last week, I was eager to place little bits and tokens of celebrating Easter and choosing how to remember the Easter message. The world it seems is eager to return me to the onslaught of humdrum living and over characterized worries and loss of hope! Suppose I let the Easter grass choose for me now. Suppose in the future, each time I catch sight of a piece of it, I let it remind me that Easter is not a day. It's a promise.

Risen Lord, keep the glory of Your Resurrection before me all the year long.

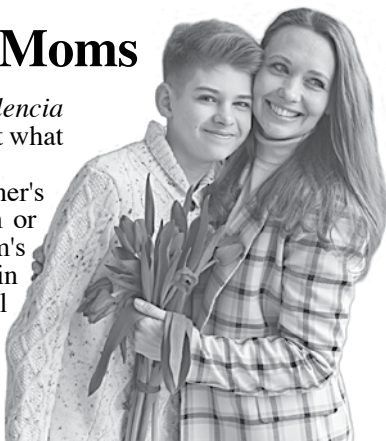



Help Us Honor Palenica Moms

Next month, as we celebrate mothers, the *Palencia Press* would like to invite residents to tell us about what makes their mom special.

Help us honor all moms this coming Mother's Day and send us a photo of you and your mom or family. Please include your name and your mom's name. We know all moms hold a special place in our hearts so tell us what makes her a very special and important lady in your life.

All submissions received by April 10th can be included in the May issue. Email us your Mother's Day salute to thepaper@comcast.net.







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He is Risen! Happy Easter!



"He is not here; he has risen! Remember how he told you, while he was still with you in Galilee: 'The Son of Man must be delivered into the hands of sinful men, be crucified and on the third day be raised again.'"
-Luke 24:6-7



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What Affects Car Insurance Rates?

In Florida, if you have a vehicle, having car insurance is required. Over time your insurance premium may change, and it's likely your premium is different from the amounts other people pay. If you're wondering what can affect car insurance rates, or how to help lower your premium, here's some info to help understand factors that can come into play.

Factors that affect car insurance rates

Type of car. High-end, luxury, or sports cars may have higher insurance rates because they are more costly to repair or replace. Meanwhile, cars with advanced safety features, or those that are less likely to be stolen, often have lower rates.

Policy coverages and deductibles. Policies with higher coverage limits and lower deductibles will typically have higher premiums. If you are willing to choose a higher deductible, you can usually reduce your insurance premium.

Driving habits. If you use your car frequently or commute long distances, you may face higher premiums due to having higher accident exposure.

Driving record and claims history. Your driving record is a significant indicator of risk for insurers. A clean driving record can lead to lower premiums, while a history of accidents or traffic violations can increase your rates. Similarly, a history of insurance claims can increase your premiums. If you've made several claims in the past, insurers may see you as a higher risk.

Car location. Where you live may also affect your car insurance rates. Urban areas with high traffic or crime rates often result in higher insurance rates than rural or suburban neighborhoods because your car may be exposed to more accidents, theft and vandalism.

Credit history. Certain credit information can be predictive of future insurance claims. Where applicable, many insurance

companies use credit history to help determine the cost of car insurance. Maintaining good credit may have a positive impact on your car insurance costs.

Demographics. Accident rates are often higher for drivers under age 25. Car insurance prices in most states reflect these differences. If you're a student, you might be in line for a discount. Most car insurers provide discounts to student drivers who maintain good grades.

What affects car insurance premiums?

Understanding these factors allows you to make informed decisions that could affect your car insurance premiums. Here are some considerations:

Consider the type of car you drive. A car known for its safety features or lower theft rates may impact premiums.

Look at your policy coverages and deductibles. Policies with a higher deductible (which can mean higher out-of-pocket costs in the event of a claim) or those with lower coverage limits, could potentially lower your premiums. Remember that liability coverage is what helps to protect you if you are at fault for causing an accident including covering damage for injuries, cars, or other property. If you do not carry sufficient liability coverage, you may have to pay out of pocket for damages that exceed your liability limits. This is an important consideration when weighing the cost of your premium versus the protection it provides.

Maintaining a clean driving record and safe driving habits can help with lower premiums, as well as living in areas with lower traffic or limiting your daily commute.

Learn about bundling your insurance policies, like car, home and life insurance. By doing so, you may qualify for more savings.

For questions and free quotes, please contact Palencia resident and State Farm Agent, Craig Dewhurst.



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