ST. AUGUSTINE

PRESS

SEPTEMBER 2024

PES Has Kindergarten Meet-Up At Palencia Park



Rising Kindergarteners excited and ready for school. Background, left to right, Mrs. Banks, Mrs. Gagnon and Mrs. Catherine "Captain" Goodrich, PES Principal.

Palencia Elementary School and its PTO are definitely setting a positive tone for the new school year. Hosting the recent Kindergarten Meet-Up was a thoughtful initiative to help incoming Kindergarteners feel more at ease about starting school. Meeting "Captain" Catherine Goodrich at Palencia Park and enjoying frozen popsicles was a fun and reassuring experience for both the children and their families. Efforts like these play a crucial role in easing the transition into elementary school and alleviating any nerves that the little ones might have as they embark on this new journey. See article on Page 6.

Palencia Gears Up For See The Girl Tennis Tournament



Palencia residents and tennis lovers Samantha Davis, Sara Seifert, Meagon Zellor and Sarah Ferrar-Bruker prepare for the See The Girl tournament September 21st-22nd at the Palencia Tennis Center. The tournament is open to men and women, 18 and over. See full article on Page 16.

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The Palencia Press 52 Tuscan Way, Suite 202 PMB 162 St. Augustine, FL 32092

Palencia Residents Take The Stage For "Anastasia" Musical

Palencia resident and costumer Sandra Casatelli has volunteered as costume provider for the St. Johns County Center for the Arts play "Anastasia" which will be held September 26th -29th at St. Augustine High School auditorium. The beloved musical brings to life the legendary story of the lost Russian princess and includes a cast of 80 talented students.

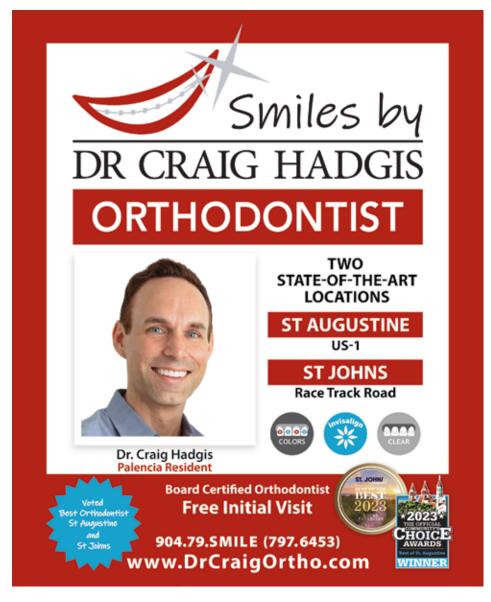
"It's huge costuming for me," said Casatelli. "And, we're earth friendly, keeping clothes out of landfills, etc. I got donations from our neighbors who gifted lots of things from curtains to clothes. The black dress shown in the picture is one of the Duchesses' dresses. That took three dresses, one velvet jacket and velvet skirt and lots of appliqué flowers to make, and a Russian skirt was made from curtains donated by a neighbor." To purchase tickets, visit sjcca.org. See article on Page 19.

Photo, left to right, Palencia residents Emily Walczak, Kait Warrell, Sandra Casatelli, costumer, Heidi Miller, (twin sister Hannah Miller not shown) and Jake Harris.











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St. Augustine Travel Club

Our St. Augustine Travel Club will return on Wednesday, September 11 at 3:00 pm at the Southeast Branch Library. The subject will be Germany and Belgium. The Travel Club is a free event. We welcome our regular attendees and newcomers. Any questions, please call Peter Dytrych at 904-797-3736.

St. Augustine Travel Club Cruise

The St. Augustine Travel Club will again be sailing the seas on Sunday, December 8-15, 2024 on the beautiful Italian ship MSC SEASHORE out of Port Canaveral to the Caribbean and Mexico, to the ports of Ocean Cay (MSC private island and Marine Reserve in the Bahamas), Costa Maya and Cozumel (Mexico) for a 7-day cruise. Prices start from \$799 per person, double occupancy. Book now with a \$199 p.p. deposit. Call Peter at (904) 797-3736.

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- Joshua 1:9



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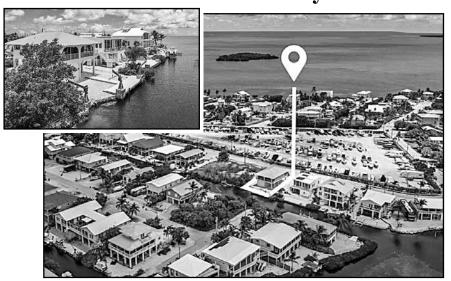
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Algorithms

By Terry Shaw, Palencia POA President

What a very enigmatic and modern word that I have wanted to use in some sort of communication since I first heard the term

The only reason I can write about algorithms is through my using AI, in my case, Aged Interpretation, aka wisdom of the ages/aged.

What do algorithms have to do with the Palencia POA? Well, let's look at the defi-

nition: "A finite set of unambiguous instructions that, given some set of initial conditions, can be performed in a prescribed sequence to achieve a certain goal and that has a recognizable set of end conditions."

Okay, maybe rereading the definition several times will help.

How do algorithms fit? Well let's break it down to understand.

"A finite set of unambiguous instructions"...our Palencia Rules Regulations Architectural Guidelines, Covenants Condition's and Restrictions; "that given a set of initial conditions"...our beautiful Palencia that we want to maintain; "can be performed in a prescribed sequence to achieve a certain goal"...our CAM and POA working with you to keep all homes in the required and best appearance; "and that has a recognizable set of end conditions"...retaining the beauty of Palencia and our home values.

How easy was that!

So how do you find the information needed to help you, the property owner, to best follow our regulations?

For the Marshall Creek Property Owners you can find some of the information in the initial 2006 Palencia Rules Regulations and Architectural Guidelines manual which is currently being updated. Most people don't have this manual any longer but you can find all of our documents on our management company, Vesta, website. To get the app, go to your App Store, type in Enumerate Engage and download the app to your device. You will need to fill in the necessary data, give your email address and create a password. Once on the site you will see dates for the next POA meeting, news, meeting minutes, etc. Under "Resources" you will find Documents, Architectural Documents, Governing Documents, etc. and other forms and information.

My apologies to Sweetwater property owners. I forgot to include your contact information in my previous articles. Your Community Association Manager (CAM) is Betty Lyttle she works for Leland Management and you can contact her at 904-646-3542. Your HOA President is Paul Gibbs and his email is palencianorthhoavp@gmail.com. Although I am the Marshall Creek POA president my articles

are for the betterment of our entire community.

Your Marshall Creek POA is happy to announce that we just forwarded \$68,000 to the MCCDD for the repair to the pier at the end of our boardwalk, now it is complete and our beautiful nature walk is whole again. We are looking for-

ward to continue working hand in hand with our MCCDD.

We are looking into other community enhancing projects to make our community better, support the beauty and family oriented lifestyle that Palencia offers. If you have suggestions for new amenities or community enhancing ideas please let me know directly or send to our CAM Sarah Guzman at sguzman@vestapropertyservices.com.

Two final thoughts:

First, please remember when you get a Notice of Violation letter it is your POA and CAM working to help you see issues that you have become visually anesthetized to (see my last *Palencia Press* article). Don't be upset, just contact Sarah; if there is a misunderstanding she can adjust the violation. We aren't perfect, but if there is a problem that needs repair, email Sarah and let her know that you are fixing the issue and provide a time table.

Second, our community only works by your efforts. Your CDD's and POA's SERVE YOU but we can work 100% better with your involvement. Get to the meetings! The dates and times are emailed to you well in advance. Get to know your Board members and voice your concerns, likes and opinions. We truly would love to see your smiling, and even unsmiling, faces at our meetings. Help us help you! By doing this you complete the algorithms goal of "recognizable set of end conditions."



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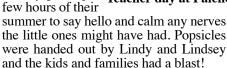
PTO Hopes To Make New School Year An Exciting One

By Sara Seifert, Palencia Resident Palencia Elementary PTO

Many changes are associated with a new school year: new teachers, a new school in some cases, friends and grade levels. Another change occurring will be new leadership with Palencia Elementary School's PTO. Lindy Lollar will take the reins from Victoria Rosenbaum as PTO President after serving as her Vice President last year and Lindsey Holmes will

be the new Vice President, learning the ropes before taking over for Lindy next year.

One of their first new initiawas the Kindergarten Meet-and-Greet at Palencia Park in July. New students and their families were able to meet Captain Goodrich as well as kindergarten teachers, Mrs. Banks, Mrs. Gagnon and Mrs. Huster who gen-



Also new for the PTO this year will be a Family Corn Hole Tournament, Mom/Son Day at the Jacksonville Jumbo Shrimp, Challenge Island STEM Night and more!

With a background as a Speech-Language Pathologist M.ed, CCC-SLP, Lindy Lollar knows her way around a school and understands the importance of a cohesive school environment. Having practiced in an educational setting for many years, she understands what is important in terms of allocating PTO funds and which fundraisers will be a success for the school community. In addition to being the busy mom of two girls, Lindy

is also the co-chair for the See The Girl Tennis Tournament held at the Palencia Tennis Center which raises funds to support young women who are in need of supportive environments through policy, research, and advocacy- a cause close to her heart.

Says Lollar, "As we embark on another exciting school year ahead, I am

filled with optimism and pride. Our community thrives on the dedication and collaboration of our families, staff and students and so, together, we are building a nurturing and innovative environment where every child can flourish. Let's make this year unforgettable!"

L i n d s e y Holmes is an educator, having worked as a Kindergarten teacher for many years just outside Dal-

las, Texas. Her background in education also gives her insight into school leadership and she will certainly use her experience to advance the PTO. A mom of two boys, Lindsey is happy to take a larger part of the PTO this year. "I am super excited to be a part of our PTO this year! I hope to help foster an inviting environment where everyone feels welcome and connected to the school so we can achieve our goals and support our amazing teachers and students!"

Together the new duo of Lindy and Lindsey hope to make the 2024/2025 school year a fun and exciting one for both kids and faculty! As always, the PTO is excited to welcome new volunteers and members this year – please don't be shy and check out a meeting or sign up to volunteer.



Huster who generously gave up a Teacher day at Palencia Elementary School.





Are You Living Your Best Retirement?

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

In retirement, you have more time than you've ever had in your life. You also have less time than you've ever had in your life. This paradox requires a different mind-set in retirement if you want to live your very best life after you stop working. We have been trained to become experts at playing the long game, emphasizing tomorrow over today, and often sacrificing the present and our health for the future. Saving instead of spending. Working longer now so you can enjoy the fruits of your labor later. Putting off travel, expenses, and enjoyment so you can reap the rewards in retirement. If you had success in your career and finances, it's likely because you played the long game. This is the formula we've been taught for achievement. Tomorrow's success is built on today's sacrifice.

What can you do today to improve your tomorrow? If you want to live your best life in retirement, don't play the long game; play the short game. Playing the short game means abandoning the belief that you must delay gratification. You're retired! What are you delaying it for? Stop thinking you have enough time. You don't. Don't put the important things off. Whatever it is you want to do, achieve or experience, get on it!

Here are some tips for making the most of your retirement years:

- 1. Shift your budget. Frontload your retirement by doing as much as you can in your early years. Your time is limited. You don't know how much you have or if you'll feel healthy or have the energy later. This means traveling, going on adventures and taking up hobbies now. If you have a limited amount of funds (and don't we all?), this means allocating more of those to your early retirement years. You will want to work with a CERTIFIED FINANCIAL PLANNER™ professional to ensure you are not spending more than you can afford, but when in doubt, budget more for fun, travel and adventure now versus later.
- **2. Invest in yourself.** The greatest asset you have in retirement is not your IRA but your health. Your goal in retirement is to stay as energetic, mobile, pain-free and healthy for as long as possible. This requires effort (think exercise), discipline (think nutrition) and often money. I can't think of a

better use of money than to improve health. Invest in exercise equipment or a trainer. Purchase supplements or other nutritional aides. Take classes, go on retreats and do whatever it takes to stay healthy.

- 3. Gift instead of bequeath. Don't leave a legacy; live a legacy. You've worked hard, sacrificed and saved for decades. If you have the financial resources, instead of leaving your kids and loved ones an inheritance after you pass away, use your money to help them improve their lives today. Help a loved one buy a house. Pay for the grandkid's tuition. Invest in their startup. Go on adventures together while you are still healthy enough to do so.
- 4. Consider Donation Strategies. If you have owned appreciated stock shares for more than a year, you can donate the shares outright to charity and reap a variety of benefits. Both you and the charity may be able to avoid capital-gains taxes and you can deduct the fair market value of the asset on your next tax return. Also, if you must take a required minimum distribution (RMD) from your IRA this year and you plan to make a charitable contribution from the income anyway, ask your local CFP® professional about qualified charitable distribution (QCD) strategies. The QCD option allows you to make a gift directly from your IRA to an eligible charity (up to \$100,000 a year) and gain a few extra perks.

Retirees need to stop playing the long game as if next year or even tomorrow is guaranteed. Instead, you need to start playing the short game. Think in terms of decades but act in terms of days. Working with a CFP® professional can help you make sure your finances are arranged to help you live your best life during retirement.

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An Open Letter From the Marshall Creek **CDD Chairperson**

By Rich Luciano, Palencia Resident



Rich Luciano

I have received a few questions from residents and some Palencia HOAs as to the 2025 CDD rate increase. To those residents and HOA leaders, I have personally municated portions of the following

information, with follow up calls or face-toface discussions to answer any further questions they may have.

Let me begin with some definitions and

- background, for those new to Palencia:
 Palencia has HOAs, POAs, and CDDs:
- 1. HOAs (Home Owner Associations)..... are usually responsible for their property maintenance. There are approximately 16 HOAs at Palencia.
- 2. POA (Palencia Owners Association)... which is responsible for architectural reviews/ approvals and for enforcing those standards.
- 3. CDD (Community Development Districts)....are responsible for the community's common areas which includes the roads, pools, tennis, amenity center, pickleball courts, fitness center, guard gates, ponds, etc. CDDs have no responsibility for anyone's personal property, including HOA properties, or for enforcing personal property standards.

 4. Each of the above entities may have
- fees that homeowners pay.
 - Your tax bill is comprised of two fees:
- a debt service fee (which is repayment of the money the original community developer borrowed to build your community's infrastructure)
- an Operations/Maintenance CDD fee (which is to pay for the Operations/Maintenance of the items in #3 above)
- In 2025, Marshall Creek CDD is budgeting for an annual increase in your Operations/Maintenance fee of approximately \$128 if you live "behind the gate," and \$183 if you live "outside the gate." That is the first increase since 2021.

The primary contributor to this year's Marshall Creek increase are:

- · Expense increases due primarily to in-
- flation over the past 4 years
- An unexpected \$300,000 FEMA bill (FEMA gave us over \$300,000 approx. 5 years ago to replace our boardwalk which was damaged by hurricanes. We used that money to repair the boardwalk. Now, FEMA wants the money back).
- As the community ages, infrastructure expenses increase. The CDD either funds those expenses from revenues or from past surpluses. We tend to fund large infrastructure projects from surpluses and smaller infrastructure projects through revenue. (For instance, the repairs to the drain at the corner of Publix and Palencia Village Drive were

- funded from revenue. If we need to repave a road, it would most likely be funded from reserves/surplus).
- A fiscally responsible commitment by the CDD to conservatively budget and conservatively spend, which historically has resulted in small annual surpluses. Surpluses and reserves are used to replenish infrastructure and to be prepared for unexpected events. I am proud to say, our current Marshall Creek surpluses/reserves are in good financial shape to repair/replace our 20+ year old infrastructure as it progresses through its useful life.
 - A few other pieces of information:
- Palencia is two communities, Palencia South (Marshall Creek) and Palencia North, some also refer to it as "Lennar" (Sweetwater). Each community has a CDD.
- To be overly simplistic, talk to the CDD when you have comments about the community common property. Talk to the HOA and/or POA when you want to discuss private property (your home, condo, home of a neighbor, etc).
- The Palencia amenities are owned by a CDD, either Marshall Creek CDD or Sweetwater CDD:
- Sweetwater owns the Fitness Center, Fitness Pool, Pickleball Courts, and a few other items
- Marshall Creek owns the Amenity Center, Tennis Facility, Amenity Pools, Boardwalk and pier, and a few other items
- Although each CDD is responsible for the decisions on the amenities they own, the two CDDs do collaborate on many decisions, such as amenity rules.
- Sweetwater homeowners comprise 33% of the households in Palencia and Marshall Creek homeowners comprise 67% of the households.
- The above "33/67" is important to note, as all of the amenity expenses are split '33/67", where Marshall Creek CDD pays 67% of all of the amenity expenses and Sweetwater CDD pays 33%. For example:
- If Marshall Creek CDD makes a decision to refurbish a pool slide for \$21K, Marshall Creek CDD pays 67%, \$14K, and Sweetwater CDD pays 33%, \$7K.
- If Sweetwater CDD makes a decision to buy a \$15K fitness center air conditioner, the same holds true, Marshall Creek CDD pays 67%, \$10K and Sweetwater CDD pays 33%,

The CDD operates with a goal "to take actions that will contribute to increasing our property values and quality of living." These goals manifest themselves into CDD operational actions which are to "budget conservatively and spend wisely.'

If anyone has any questions or comments, always feel free to reach out to me, to any board member, or to Vesta, the Marshall eek Property management company.

Make it a great day!
RichLuciano.CDD@gmail.com





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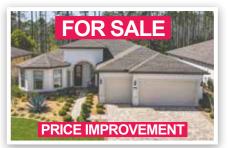
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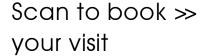


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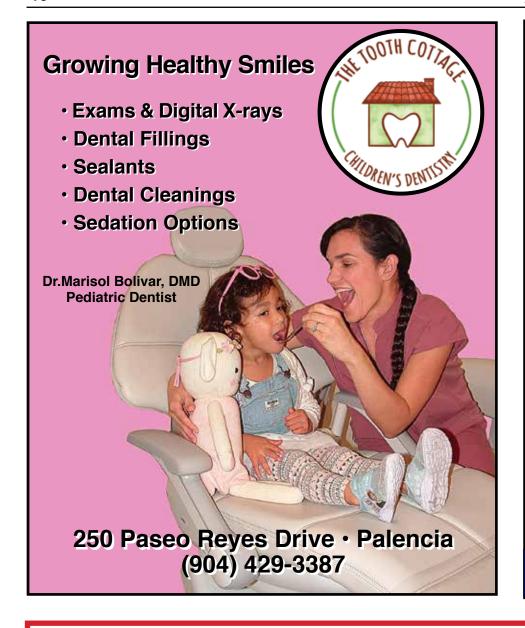






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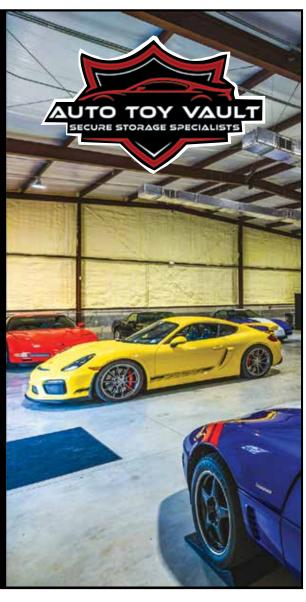
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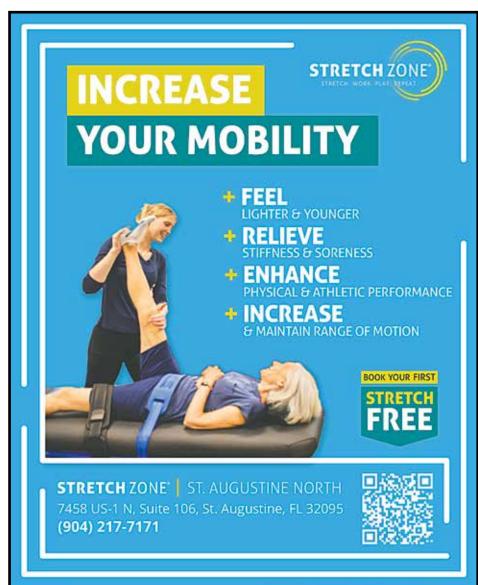
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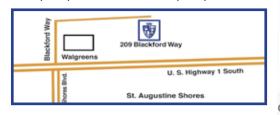


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What Is Blood Flow Restriction

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

Blood Flow Restriction, or BFR exercise is not new. In fact, as with many treatments, even penicillin, it was discovered by accident. Yoshiaki Sato, a Japanese exercise enthusiast noticed swelling in his leg after prolonged kneeling and recognized the same feeling in his legs he experienced while working out. From this experience, he developed what he called KAATSU, or "training with added pressure." He applied these principles to his own rehabilitation in 1973 after experiencing severe injury to his legs and made a wonderful recovery.

Forwarding, his methods became popular in the body building community of the 1970's, which led to preliminary research up through the 90's. This was followed by a research explosion in the early 2000's as the technique increased in popularity. It gained increased notoriety from professional sports and related media coverage.

Fortunately, for us today, the research has produced a sizeable body of knowledge, and brought more consistency to equipment standards and treatment protocols. And although BFR is not a cureall, nothing is, there is a strong scientific basis for using BFR treatments, not just in sports but also in rehabilitation.

Muscle strength and hypertrophy, or any tissue, depends on progressive loading. Targeted tissue is challenged by increasing loads producing mechanical tension, muscle microtrauma and metabolic stress. In return, the body adapts with increased density or increased strength. Historically, progressive loading meant using high loads (>80% 1 max rep or 80% of what can be lifted 1x), repeating to the point of fatigue/failure. But higher loads have also meant injury to both the healthy athlete and those trying to heal through rehabilitation. But what if the same results could be achieved, generating the same positive adaptations using much lower loads? If applied correctly, BFR, using exercise loads 20-30% 1 max rep, can produce similar results - muscle fatigue, increased metabolites, and increased growth hormone - with less chance of tissue damage.

Without getting too technical, but in case you were curious, these results are achieved by partially and temporarily restricting blood flow with pressurized cuffs. The restriction promotes an inflammatory response similarly seen using heavy weights. The inflammatory response causes the production of myokines, which are cytokines produced in skeletal muscle. One specific cytokine, interleukin 6 (IL-6), is responsible for the acute phase of protein synthesis. And what is of particular interest, muscle damage is not required to bring about increased levels of IL-6. Additionally, it is hypothesized that muscle fatigue from BFR triggers a higher motor unit recruitment earlier in the exercise, which results in greater muscle activation, similarly produced when using higher loads.

What are the downside and safety considerations? Your therapists should do a thorough examination, including a medical history, to ensure BFR is indicated for your condition. But if indicated and if applied correctly, the most common side effect is muscle soreness as with most types of exercise.

BFR is a proven training option for the athlete but is also making waves in rehabilitation. It may be a viable tool to help you with your recovery and healing. Hopefully with the little bit of information provided in this column you can do some of your own research, bring questions to your healthcare provider or call us at First Coast Rehabilitation north US 1: (904) 829-3411 or south US 1: (904) 907-1122.

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





Snake Bites In Pets

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

Northeast Florida's landscapes are shared by pets and wildlife, including snakes. While most local snakes are nonvenomous, venomous species can pose serious risks. Here's how to keep your pets

In our area, the main venomous snakes are Eastern Diamondback Rattlesnakes, Pygmy Rattlesnakes, Cottonmouths (Wa-

ter Moccasins), and Coral Snakes. Eastern Diamondbacks are found in pine forests, palmetto stands, and coastal scrub. Pygmy Rattlesnakes prefer pine flatwoods, scrub, and dry prairies. Cottonmouths are typically near rivers, lakes, and swamps, while Coral Snakes tend to stay hidden in leaf litter or underground.

If your pet is bitten, immediate identification and treatment are crucial. If it is safe (and the snake is accessible) try to take a photo of the snake to aid in identification. Common signs of a snake bite include swelling and bruising at the bite site, pain and lethargy, drooling and weakness, and visible puncture wounds that may bleed excessively. If you suspect a snake bite, it's important to stay calm and keep your pet as still as possible to prevent venom spread. Avoid home remedies like

sucking out venom or applying ice, and seek veterinary care immediately.

At Palencia Pet Clinic we are equipped to handle snake bite emergencies. Treatment often involves antivenom administration, pain management, and supportive care. Our goal is to stabilize your pet and prevent complications such as tissue damage or infection.

Preventing snake bites involves being vigilant and proactive. When walking your dog, keep them on a leash and avoid areas with tall grass or underbrush where snakes may hide. Maintain your yard by trimming bushes and grass and removing debris to reduce snake habitats.

Supervise outdoor activities, especially in snake-prone areas, and consider snake avoidance training for dogs to teach them to avoid snakes.

Snake bites are a serious risk, but with awareness and quick action, you can mitigate these dangers. Stay vigilant, educate yourself about the local species of snakes, and never hesitate to seek veterinary assistance if you suspect a venomous snake bite. With these tips, you can ensure that your pets remain safe and healthy while enjoying our amazing outdoor spaces.



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Stay Cool And Golf Like A Pro

By Cathy French, President and Debra Bienert, Vice President Women's Golf Association Of Palencia

We have all heard the term PGA Pro but what does that really mean? Many believe that the term 'PGA Pro' tells us the golfer played on the Pro Tour. However, this is often not the case. In fact, PGA Professionals have a wide range of opportunities, from coaching to administration, marketing, research, management, teaching, and more. Most are never on tour but do often play in other tournaments. Palencia has a number of PGA professionals working among us in various roles to further the game of golf.

So how does one achieve PGA Pro status? Two options are available, either through an apprenticeship program or by attending university. Whichever is chosen, the applicant must pass the Playing Ability Test (PAT) which is a 36-hole score within 15 shots of the course rating where it is played. For example, if the course rating is 72, the target score for the 36 holes would be 159 (72 x 2 rounds = 144+ 15 = 159). Fewer than 20% of those who attempt the PAT are successful but they can try, try again! The journey to a PGA Pro is a

long one, especially if you consider all the hours of practice and the games of golf that have been played to achieve the required skill!

The latest news for Palencia women's golf is the play of the ladies summer league. Four matches were played in July with the first taking place on a sultry July 2nd. The ladies endured extreme heat, an abundance of bugs, and limited restroom comforts. One team member fell ill from heat stroke, but the team pressed on to finish with 25 points preserving their lead in Area 1. It was such a draining experience, we forgot to



Members of July 16 team.



Members of July 23 team.



Members of July 30 team.

take a picture! So we want to acknowledge the players Faye Peludat, Carol Netzer, Debra Bienert, Pat Rose, Peggy Lamneck, and Maggie Butler.

With a bye the next week, the remaining three matches were played on the home course at Palencia. Once again on a very hot day, Palencia met The Conservatory at home and was rewarded with 30.5 points for their hard work. With the completion of the match, Palencia was just a half of point out of the lead for their area.

As the heat continued, the July 23rd match brought Jacksonville Golf Continued On Page 15



Ask A Certified Master Gardener

Hurricane Readiness

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

This hurricane season could potentially be a very challenging one. We have already had two hurricanes earlier than expected and, with climate change, the National Oceanic and Atmospheric Administration (NOAA) suggests there may be more on the way.

NOAA forecasters at the Climate

Prediction Center expect above-normal hurricane activity in the Atlantic basin this year which began June 1 and runs to November 30. They estimate an 85% chance of an above-normal season, a 10% chance of a near-normal season and a 5% chance of a below-normal season.

NOAA is forecasting 25 total named storms (winds of 39 mph or higher). Of those, 12 are forecast to become hurricanes (winds of 74 mph or higher), including 6 major hurricanes (category 3, 4 or 5, with winds of 111 mph or higher).

The upcoming Atlantic hurricane above-normal activity is due to a convergence of factors – near record warm Atlantic Ocean temperatures, La Nina conditions in the Pacific, and reduced Atlantic trade winds – major drivers of tropical activity.

Now is the time to think about preparing your landscape for severe weather, especially as it relates to trees, potentially the most damaging to a home. Most of this information is intuitive, but good yearly reminders.

On tree defense, if you haven't already, start removing any dead or broken branches. Stake leaning trees and all newly planted trees. Prune branches that overhang any structures and prune your trees with a healthy central leader. Codominant tree trunks translate into a weaker tree. A tree with two or more trunks or stems of equal size originating from the same point on the tree is said to have co-dominant stems. Co-dominant stems may develop bark inclusions, which are weak unions between branches, and are then susceptible to breakage.

For all palm trees, only remove dead leaves (those completely brown) and never prune above the 3:00 and 9:00 hands on a clock. Overly pruned palm trees then become vulnerable to wind during storm events. Palm trees, especially Sabal palm, the official state tree of Florida, is particularly wind resistant. But, resistant if pruned correctly!

Continuing on the issue of tree vul-



nerability, older trees with decayed root systems, stem decay, or large dead branches, are more vulnerable to hurricanes. Decay, a major reason for tree failure, is caused by fungus that weakens wood. Cracks, seams, butt swell, dead branch stubs and large, older wounds suggest internal decay. They are weak points on a trunk and increase the likelihood of tree failure. Mushrooms at the base of the tree trunk might also indicate root problems.

A slower-moving storm with a lot of precipitation results in more water accumulation in the soil around trees with less friction among roots to hold trees up. In addition, trees in shallow soils are more prone to blow over than trees rooted more deeply.

On other tips, check to be sure that the street gutters in front of your home are clean and clear so rain water can flow freely and result in less flooding.

Before a storm, photographs of your landscape are useful documentation, especially if you have good insurance. Place a person in the photograph to show the size of your trees before the storm.

Lastly, remember to move smaller potted plants, pool chairs and other independent objects indoors so they won't become projectiles during severe wind.

All of these safeguards will be especially pertinent during this hurricane season if NOAA predications are accurate. They are simple to implement and will help protect your landscape and home. Stay Safe!

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) and the National Oceanic and Atmospheric Administration (NOAA).



Looks like the water pump on my car is leaking something pink.

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8 Surprising Things Medicare Doesn't Cover (Part 3)

How to afford the expenses you might encounter

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

"8 Surprising Things Medicare Doesn't Cover" continues from last month.

7. PRESCRIPTION MEDICATIONS

You can't count on parts A and B of Medicare to cover your prescription medicines. While original Medicare pays for some medications you receive in a hospital or doctor's office, it generally doesn't cover prescription drugs you take yourself.

The fix: If you have original Medicare, you can get stand-alone Part D prescription drug coverage from a private insurer to help cover your drug costs. Alternatively, you can purchase a Medicare Advantage plan that provides both medical and drug coverage.

Another option: People with limited income can get help with Part D premiums, deductibles and copayments through Medicare's Extra Help program. Some states and drug companies offer pharmaceutical assistance programs for people with Part D coverage, too.

8. DEDUCTIBLES AND COPAY-MENTS

Even when Medicare covers your medical expenses, you'll still have out-of-pocket costs. In 2024, if you're hospitalized, you'll have to pay a \$1,632 Part A hospital deductible for each benefit period, which begins when you're admitted as an inpatient to a hospital and lasts until you haven't received inpatient care in either a hospital or skilled nursing facility for 60 days.

Medicare pays for the first 60 days in the hospital for each benefit period, but you have to pay a portion of the cost after that — a \$408 daily coinsurance charge for days 61 to 90 in 2024. After 90 days, you're billed a \$816 daily coinsurance

charge for up to 60 days, which can be used only once in your lifetime. Once you've used up those 60 days, you have to pay the full cost of hospitalization.

After you've left the hospital and have days remaining in your benefit period, original Medicare will pay for your first 20 days in a skilled nursing facility, too. You'll have to pay \$204 a day for days 21 to 100 in 2024 and the full cost after that. Medicare Advantage plans have to provide at least that much hospitalization and skilled nursing facility coverage.

In 2024, the Part B deductible is \$240, and you usually have to pay 20 percent of the costs of doctor visits and outpatient care.

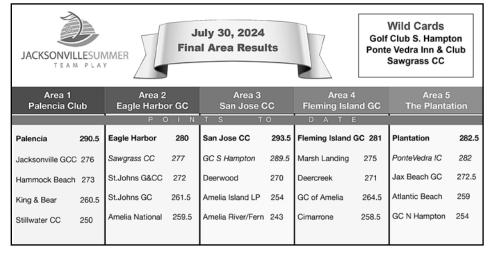
The fix: If you have original Medicare, a Medigap policy from a private insurer can cover many of these expenses.

Another option: You can buy your medical and drug coverage from a private insurer through a Medicare Advantage plan. These federally regulated plans must cover at least as many services as traditional Medicare but have different copayments and deductibles. They also have limits on out-of-pocket costs, a calculation that doesn't include premiums. In 2024, federal regulations required Medicare Advantage plans to cap out-of-pocket costs at \$8,850 for in-network providers and \$13,300 when covered in-network and out-of-network costs are totaled.

Feel free to reach out to me if you have any questions or need help transitioning to a new plan.

Email: Carol@AskCarolB.com Text: 714-930-7165 Direct: 904-648-6488 www.AskCarolB.com FL License #:W756153 FL.(Information from AARP Medicare Essentials).

Stay Cool And Golf Like A Pro Continued From Page 14



and Country Club to Palencia. The ladies from Palencia recorded 29.5 points against the 24.5 points earned by Jacksonville Golf and Country Club. This win propelled Palencia back into the lead in Area 1 with just one match to go!

The final match was played with King and Bear at Palencia and the la-

dies from Palencia did not disappoint. Palencia pulled off a remarkable win taking 32 points vs King and Bear's 22. Palencia is headed to the playoffs with their first match on Thursday, August 2nd, at Deerwood against Ponte Vedra Inn and Club. These are exciting times; stay tuned!

Medicare

If you are turning 65 and want to understand Medicare as well as review available plans, appointments are free and there is no obligation to enroll.





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Palencia See The Girl Tennis Tournament To Help At Risk Girls

By Sara Seifert, Palencia Resident

The 3rd annual See the Girl Charity Tennis Tournament will take place at our very own Palencia Tennis Center on September 21st-22nd. Open to men and women, 18 and over, with rankings 2.5 to 4.0, the tournament is looking to break last year's record of 111 registered players.

Attracting tennis players from all over the Northeast Florida area, the tournament aims to bring awareness and funds to Delores Barr Weaver Policy Center or See the Girl. The organization is based out of Jacksonville, FL,



but does work throughout the State and the country educating key stakeholders on girl centered practices and policies that will allow girls to see their potential and believe in themselves. The Policy Center works with young women who are victims of sex trafficking, victims of abuse, and works to provide free after school programs for girls at risk. The Policy Center offers unlimited therapeutic counseling services for girls and their families, which heals the family as a whole. The practices being implemented by the Policy Center are being modeled by other states due to their success in Florida. Georgetown Law School has now even partnered with the Policy Center to review juvenile justice reforms due to the successful results the Policy Center has had with turning girls' lives around. With donations and through events like the tennis tournament, the important work being done to change young girls' lives can continue.

The 2-day tennis tournament kicks off on Saturday morning with lots of fun activities planned to keep the players engaged and energized. Lunches will be served to players and volunteers both days with a food-truck dinner Saturday evening. In addition, the Saturday evening portion of the event will include an exhibition match with Palencia's very own tennis professionals, raffle drawings, a silent auction and more. Proceeds from player registrations, drawings and silent auction will benefit See the Girl.

This event would not be possible without the support of Palencia resident Scott Miller who owns and operates 904 Tennis, the tournament's title sponsor. Scott has generously donated the backend organization and scorekeeping for the event which is invaluable to the organizers. The tournament is also possible thanks to the generosity of the Palencia Tennis Center who allow the use of their facility for the weekend. Please reach out to Lindy Lollar or Jennifer Lee to become a corporate sponsor, to donate items for silent auction or if you have any questions (Jennifer. Swan.Lee@gmail.com)

To register to play, please visit www. seethegirl.org/tennis/ The cost per player is \$99 which includes a special shirt, food and drinks throughout the weekend and the knowledge that you made a difference by playing the beautiful game of tennis.

Loss of State Funding Means Music Therapy Program In Schools Needs Alternative Support

For almost two decades, Sound Connections® has offered music therapy to students free of charge in St. Johns County, but the remaining \$61,000 required to provide this benefit to four Title 1 schools was cut as part of the State of Florida's defunding of arts programs. However, this well-loved outreach of First Coast Cultural Center will continue to serve more than 500 students, trusting that the much-needed funds will be obtained through grants and financial support from individuals, founda-

tions, and corporations, especially in the

St. Augustine area.

"First Coast Cultural Center has been offering music therapy since 2006. We know it is beneficial in improving self-esteem. It can decrease anxiety and it can help improve communication skills," says Donna Guzzo, FCCC President and CEO. "We now hear from former students who are young adults that have graduated and have not forgotten the program."

To donate or sponsor a student or for more program details, visit Sound Connections® at: Sound Connections® (firstcoastculturalcenter.org). Individual music therapy sessions are also available at FCCC for a fee.





Quick Golf Tip: Add Clubhead Speed To Your Golf Swing!

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

Let's Think Wide, Narrow, Wide!

1. Take the club away with the straight left arm as wide as you can while keeping your eye on the golf ball that will give you width. Then, go ahead and turn your hips and shoulders back to support that straight left arm.

2. Once you have completed your backswing then, you can bring the club next to your body to allow your core strength to be a very important part of your power.

3. The final step is to accelerate as you hit the golf ball, always hitting past the golf ball, creating width once again. Hit out toward your target developing that full extension all the way through towards your target. Wide, Narrow, Wide - just like a whip, build your clubhead speed.

Increased clubhead speed = more distance!

Feel confident and committed - you can do this.

Remember, an unsuccessful round of golf like any event in life is an opportunity to learn and grow. Look at it in a positive way and your next round will



be a phenomenal success.

If you would like help on your journey, please reach out to me at laura@ laurabaughgolf.com

Palencia Resident Juan Estrella: Creating The Extraordinary, Inspiring The World

By Patricia Frederick, Palencia Resident

"My name is Juan and I am an artist." That says it all now. For most of Palencia artist Juan Estrella's life, art was a hobby. "No more," he says.

Juan was born in the Dominic Republic and immigrated to the United States in 1976. He resided in Manhattan before finishing his high school education in Rochester, NY. He received an appointment to the United States Military Academy at West Point and graduated with a Nuclear Engineering Bachelor of Science degree and was commissioned as an Armor officer (Tank Platoon Leader). He is a veteran of Desert Storm and has worked in corporate America since leaving the service.

Juan is passionate about fitness. He has qualified for both the Ironman World Championship in Kona, Hawaii in 2022, and recently the Boston Marathon.

Juan is a self-taught artist. He constantly strives to improve his technique and composition with a goal of photo-realism using charcoal and graphite. He experimented with other mediums — pastels, acrylic, pen and ink — but he likes the challenge of figuring out tones using pencils.

Most of Juan's focus is on animals, portraits and flowers. The more detail the better. He spends hours capturing the unique twinkle, quirk, crinkle or smirk of his subjects. His goal is to connect his subject to those



who view his art and evoke an emotional response from the viewer. In one instance, he knew he succeeded when a friend cried when he saw Juan's drawing of his friend's pet.

Juan enjoys creating a series of works. His African series started with an elephant Matriarch and moved on to other popular African animals. He is currently working on a period series drawing famous actors from the 1950-1960 era including Clint Eastwood, Chuck Connors, Marilyn Monroe, and a young Elvis.

For more information about Palencia Art and the artists you can visit our website at http://palenciaart.com.





Encouraging Youth Today

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

In 2017 one of our youths, (Macey Conrad), an 8th grader at the time, was challenged and touched by a youth program at the Village Church. Our Youth Pastor's wife, Deb Bowers, challenged the youth to find some way to give back to their school. Macey took this seriously and went to talk with Principal Jay Willets. While she suggested a few ideas, none of those really fit, but being the persistent young woman that she is, she asked, "What can we do?" Mr. Willets said, "Shoes. We need shoes for kids who don't have them." The first year, we collected not only shoes, but clothing items and school supplies. This gave rise to the idea of a school supply closet that teachers can go to when they identify a student who is in need. Macey returned to her youth group and shared the idea and it became our mission for our annual Vacation Bible School. While the original project was at Pacetti Bay Middle School, we have now added Picolata Crossing, Tocoi Creek High School and Osceola Elementary. Now in our 8th year, we have donated over \$40,000 in checks and supplies. This year each of those schools will receive a check for \$2,000 as well as supplies.

In 2008 the Village Church began our Boy Scout Troop under the direction of then Scoutmaster Jeff Tillman. In 2024 we have Troop #875 (Boys), Troop #9875 (Girls), as well as a Cub Pack #875. Countless young men and women have grown through their experiences with Scouting. Nineteen (19) of those young people have obtained the rank

of Eagle Scout. Some of their projects can be seen at Whitney Marine Lab, the Village Church and the Florida School for the Deaf and Blind to name a few. Every Tuesday night the Village Church is Scouting Central for the World Golf Village Area.

Tom Bowers, our Youth Pastor, began volunteering in the library at Pacetti Bay over 16 years ago. During the school year on Wednesdays you might see him walking a mile with a group of students from Pacetti Bay to the Village Church. They gather from Mill Creek Academy and Pacetti Bay to play, do homework, eat snacks and to hear a Christ-centered message from Pastor Tom or one of the other leaders. Speaking of adult leaders, we have great adults pouring the love of Christ into the lives of these young people. No matter what age you are, you can make a difference!

So often we unfortunately hear negative stories of young people in our community. But I share these stories with you to let you know we have great young people in St. Johns County. From where I sit, I see far more who are being great community leaders. We have many great opportunities for youth in this area, not only at The Village Church but at any of the many churches in the area.

I often hear people say, "Young people are our future." In reality, young people are our present. May we all encourage, support and build up the young people around us as they continue their life's journey.

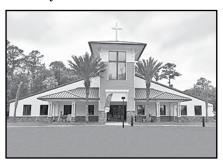


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Senior Pastor Alan J. Liphart, M. Div. Associate Pastor Michael Legaspi, M.A. Youth Pastor

Tom Bowers

When peace, like a river, attendeth my way, when sorrows like sea billows roll; Whatever my lot, you have taught me to say, "It is well, it is well, with my soul!"



Whether your life is peaceful or in turmoil... Is it well with your soul?





"Anastasia" Musical Includes Many **Talented Palencia Residents On Stage**



Palencia residents Emily Walczak, Kait Warrell, Heidi Miller and Jake Harris are part of the local production of Anastasia." Heidi Miller made the pink head pieces for the cast. She is also working on head pieces for the Russian

"Anastasia" takes the stage at the St. Johns County Center for the Arts in September at St. Augustine High School. The dazzling performance will be held from September 26th to September 29th. Evening shows will be held at 7:00 p.m. with a special matinee performance at 2:00 p.m. on Sunday, September 29th.

Directed by Ms. Katy Polk, with costumes created by Palencia resident Sandra Casatelli, this production promises to be a captivating experience for audiences of all ages. The musical will transport viewers to the grandeur of imperial Russia and the exhilarating journey of Anastasia as she discovers her true identity.

Tickets for "Anastasia" are on sale now. With a vibrant cast and intricate technical elements, this production is expected to be a highlight of the year's arts calendar.

Among the cast of 80 talented students and a dedicated team of 20 technicians, Palencia residents Emily Walczak, Kait Warrell, Heidi Miller, Hannah Miller and Jake Harris are part of the production. Emily and Heidi are technicians who help with stage management, lighting and sound. Kait, Jake and Hannah sing and act in the musical.

For more information and to purchase tickets, please visit sjcca.org

Newcomers Of North St. Johns September Luncheon At Cimarrone Golf Club

By Michele Oliver

Newcomers of North Saint Johns (NNSJ) invites any resident of the St. Johns County area who is interested in joining NNSJ, is a member or is a guest of a member, to our September luncheon on Tuesday, September 17th to be held at

the Cimarrone Golf Club, 2800 Cimarrone Blvd., Jacksonville. Doors will open at 10:30 a.m. with the meeting beginning at 11:00 a.m.

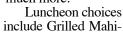
Cost for the luncheon and program is \$35 for members and \$40 for guests. All reservations must be

received by September 9th. For further information about the luncheon and membership, please go to the NNSJ website at

This is our first luncheon of the season and we're thrilled to be back together and catch up on news," said Co-President Priscilla Cobbs. "As part of the meeting, our members and guests will have the oppor-

https://newcomersofnorthstjohns.org.

tunity to learn more about all the special events and activities we offer. From informative lunches to card games and Mahjong, Book Club and Golf outings, monthly Wine Socials and much more.'



Mahi, Chicken Piccata or Veggie Pasta. All entrées include a Mixed Salad. Dessert is Cheesecake. Cash Bar also available.



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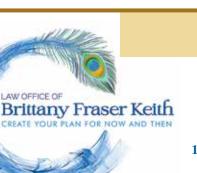
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Teaching Your Kids Emergency Preparedness

Weather emergencies may scare your kids, but helping them understand what to expect can help reduce the stress.

Carefully go over your family emergency plan and teach them how to stay safe and be prepared — whatever the disaster.

Getting your family prepared for a disaster

Consider completing the following with your family now so severe weather doesn't catch you off guard.

Create an emergency supplies kit. Include a three-day supply of water, nonperishable food, flashlights, blankets and kidfriendly activities in your kit.

Practice your emergency plan. Include two evacuation routes, a safe room and two different meet-up locations — and see that kids can run through it calmly.

Run through the basics. Kids should know how to call 911, identify themselves, identify their location, reach emergency contacts and get to predetermined safe locations.

Prepare for a power outage. Discuss what to do during a power outage, such as electrical and food safety.

Teach your kids about the various severe weather conditions

Tornado: If you are in the path of a tornado, go into a tornado safe place. This is typically the lowest level of the building. Stay away from windows, doors and outside walls. If you are outside with no nearby shelter, lie down in a low-lying area & protect your head.

Severe thunderstorm: Be prepared if a severe storm is heading your way. If a storm is sudden, go indoors if you see lightning or hear thunder. Don't use items that plug into electrical outlets and avoid using running water, as faucets can conduct electricity.

Earthquake: Practice the "Drop, Cover and Hold On" method, and learn to recog-

nize safe places in each room at home and at school

Hurricane: When you know a hurricane is expected, prepare your home for the possibility of impact. During the storm, stay away from glass windows and doors, and be ready to follow hurricane evacuation instructions from emergency officials if necessary.

Flooding: Don't go into flooded areas. Just six inches of moving water can knock you off your feet, and standing floodwater could be contaminated or contain sharp objects.

Talk about what to do after the emergency

Teaching kids about emergencies includes knowing how to react after the disaster or situation.

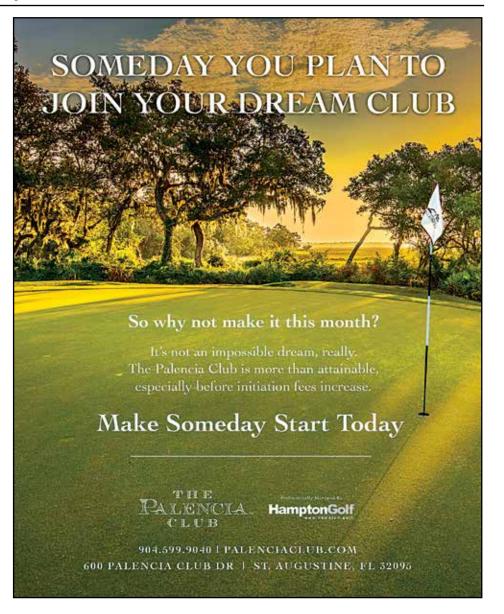
Expressing emotions: Children need to know it is okay to ask questions or talk about what has happened for them to further understand it. Be aware of how you react, as chances are your children will react similarly.

Stick to a routine: Sticking to a routine such as bedtimes, activities, chores and family time can help keep life stable and familiar for you and your children.

Adapting to change: Depending on the emergency or disaster, sticking to a routine may not be as easy. By explaining what is happening and keeping your children updated, this may allow them to better adjust and be prepared for any upcoming change.

Spending time on emergency preparedness for kids may help them feel more ready and safer when severe weather is expected.

Your Palencia neighbor and local State Farm agent Craig Dewhurst cares about you and our community. Call him at 904-940-9740 for all your auto, home, life and business insurance needs.





Have a great school year!

Craig Dewhurst 24-Year Agent and Palencia Resident

www.craigdewhurst.com 904-940-9740



Community is important to me.
That's why I proudly support
Palencia Elementary School
as a business partner.
Wishing the students, parents,
faculty and staff a safe and fun
new school year. Go Pirates!