



News For And About Residents Of The Palencia Community

• 20 Years Of Covering Palencia •

No tricks, only treats, this Halloween  
October 31



ST. AUGUSTINE

# PRESS

OCTOBER 2024

## Palencia Witches Ride To Raise Funds For Dreams Come True



The Annual Palencia Witches Ride will take place on October 27th beginning on Market Street in Palencia. Last year, the Palencia Witches Ride successfully raised just over \$14,000 for Dreams Come True, a non-profit organization dedicated to granting the dreams of children with life-threatening illnesses. This year, the witches aim to surpass that milestone while increasing awareness for this incredible organization.

New this year, the witches are introducing a Family Hour before the ride, designed to engage our community's kids in supporting other children. The Family Hour will feature balloon art, face painting, ice cream, DJ Sea and a costume contest for the kids.

Following tradition, the witches will ride from the South Loop to the North, distributing candy at designated drop zones for the kids. An after-party will take place at the clubhouse.

"We look forward to seeing many families and witches joining us this year," said Sara Ortwein, Palencia resident and Witches Ride Coordinator. For more details, visit: <https://dreamscometrue.ejoinme.org/MyEvents/5thAnnualPalenciaWitchesRide2023/tabid/1380163/Default.aspx>.

## Palencia "FORE! The Kids" Golf Tournament In It's 12th Year



State Farm Craig Dewhurst Hole Sponsor welcomes, left to right, Elliott "Shark" LaVercombe, Scott "Ice" Lehrmann, Jake from State Farm, Dave "General" Post and Dave "Sup" Gauntt at last years tournament. This year the tournament will be held on Monday, October 7th at the Palencia Club. See Page 6 for more.

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

## Palencia Fall Festival October 25th 5-8 pm

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### St. Augustine Travel Club

The Travel Club will hold their next gathering on Wednesday, October 9 at 3:00 p.m. at the Southeast Library. The club will cover Hong Kong, visiting one of the world's most exciting cities, exploring its diverse cuisine and mostly unknown parts of lush nature with hiking trails and beaches. The Travel Club is free and no registration is necessary. Questions? Call Peter Dytrych at (904) 797-3736.

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#### ANCHOR HOME BIBLE STUDY

In depth study of the Bible, typically topical, from an Apologetics view. Resident teacher has over 30 years Bible teaching experience.

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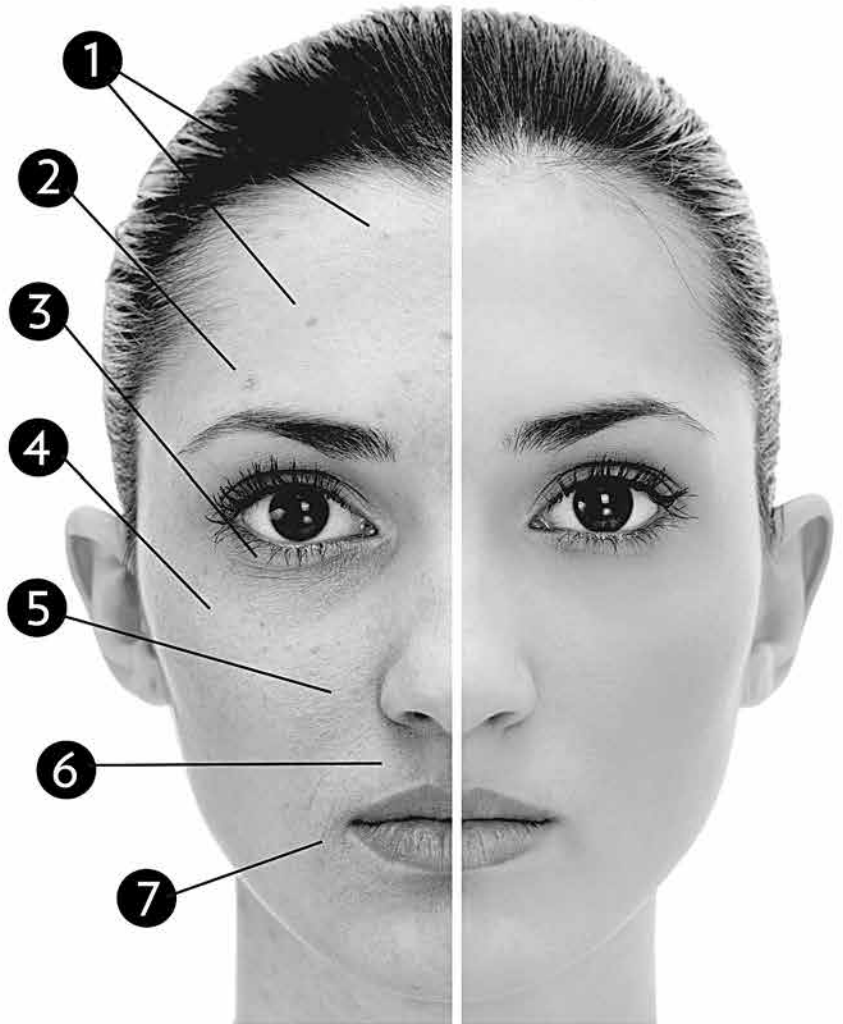
#### Words Of Wisdom

Do not be anxious about anything, but in every situation, by prayer and petition, with thanksgiving, present your requests to God. And the peace of God, which transcends all understanding, will guard your hearts and your minds in Christ Jesus. - Philippians 4:6-7

#### Thought For The Day

My wife and I have the secret to making a marriage last. Two times a week, we go to a nice restaurant, a little wine, good food. She goes Tuesdays, I go Fridays. -HY

## What's Aging You?



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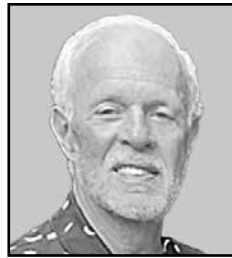
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## Hurricanes

### Don't Put Your Life And Family At Risk

By Terry Shaw,  
Palencia POA President

Hot muggy and wet weather is the time for hurricanes so here is my suggestion:

2 ounces of light rum, 2 ounces of dark rum, 1 ounce of orange juice, 2 ounces of passion fruit juice, 1/2 ounce of fresh lime juice, 1 tablespoon of simple syrup, 1 tablespoon grenadine, orange wheel for garnish and maraschino cherry. Mix and shake well straining concoction into a Hurricane glass and garnish.

Okay not what you were expecting!

Seriously though this is Hurricane season and I wanted to point out several things that can help you, your family and property in the event of hurricane damage.

Recently the Florida legislature passed new Emergency Powers Acts in §718.1265 and §730.31 which I will endeavor to synthesize. Much of the bill has to do with condominium and townhome owners (CTO) and their HOA but is also relevant for homeowners.

Know your condo association and homeowners insurance coverage. As a condo or townhome owner you should consider your own policy as the condo association does not cover anything inside your space e.g. furniture, floors, walls, ceilings, appliances, cabinets etc., basically everything in the interior. So CTO's should have a HO-6 policy for their interior.

Everyone needs to be aware of their policy deductibles, exclusions and proof of loss requirements. I highly recommend homeowners take videos of your home's exterior and landscaping, especially trees, and both homeowner and CTO's take videos of your interior including pool areas, garages, vehicles, furniture, cabinets, china and don't forget your jewelry. This might be a good time to get appraisals of some jewelry and expensive art work. This can be stored in the "cloud" for documentation when needed.

Also any official records like wills, power of attorney, insurance policies etc. should be stored safely and, besides a home safe, maybe a lock box.

Some emergency funds should be available in the event you need to leave your home for a short time. Condo Associations need emergency funds or emergency line of credit to begin the repair process quickly. CTO's should be aware of emergency routes and especially mindful of older individuals or members with disabilities for assistance. A number one issue should be, if the state government tells us to evacuate we need to leave. There is no way your staying home will make any difference to your property damage but will put your life and family at risk.

Snowbirds should bring outdoor furniture in and provide a set of keys to family or friends in the area with a set of instructions on what you want done.

Everyone should have their Community Association Manager's number/email and that of your managing firm for additional support and information.

If you are unfortunate to have damage to your property, file a claim or claims quickly. Usually first claims I submitted the first homes serviced and repaired. Take post hurricane damage pictures inside and out and provide your insurer with this.

Hopefully we never need to use this information but it is better to have and not need than to need and not have. So be prepared!

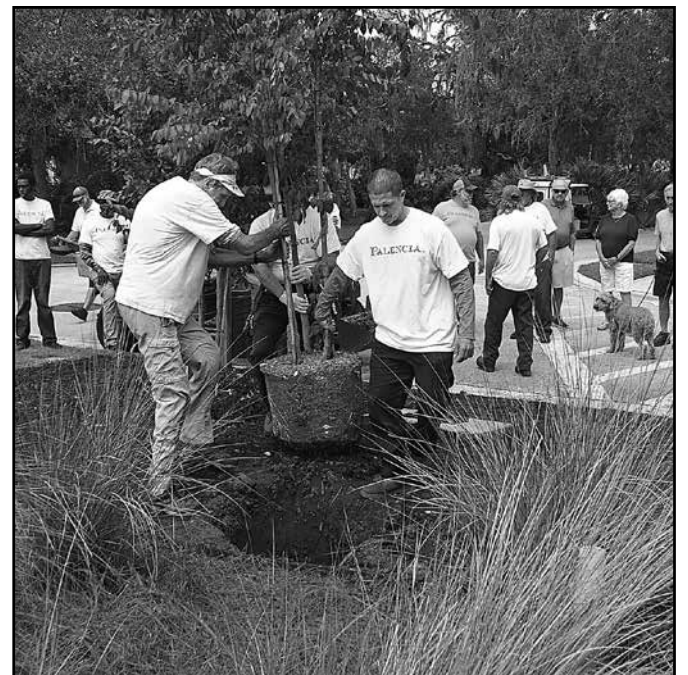
Once you have taken all the steps needed you can sit back, relax and drink that beverage above. As Jimmy Buffett says "pour me something tall and strong, make it a Hurricane before I go insane, it's only half past 12 but I don't care it's 5 o'clock somewhere." Oh, remember this drink can be almost as dangerous as the weather.

## Palencia Honors Memory Of Long Time Staff Member Bill Lee

It has been nearly a year since Palencia lost William "Bill" Lee, who was a valued member of the landscape team at Marshall Creek CDD until his passing on October 2, 2023. Bill touched many lives with his friendly exchanges with residents and often sharing treats and pats with the community's four-legged friends during his daily routes.

To honor his memory and the joy Bill brought to the Palencia community, a special ceremony and the planting of a crepe myrtle tree was recently held at the eastern intersection of North River and Hickory Hill on the lakeview side of the street. A crowd of community members attended the special ceremony to celebrate Bill's life and his many contributions to the Palencia neighborhood.

We remember and honor Mr. Bill, whose presence will always be cherished.



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\* Some Cars Slightly Higher



## FORE! The Kids And Our School

By Sara Seifert, Palencia Resident  
Palencia Elementary PTO

“Golf can best be defined as an endless series of tragedies obscured by the occasional miracle.” – Anonymous

Golf. You either love it or you hate it but regardless there’s no escaping the sport when you live in Florida. For the 12th year, the Palencia Elementary School’s PTO will be organizing a golf tournament at The Palencia Club on Monday, October 7th. Proceeds will benefit educational enhancements at the elementary school which the PTO has been working tirelessly to update over the past several years.

This is a community event with participation welcome for parents and families of students but also to members of the local golf community in Palencia. The golf tournament has been popular over the years because it so much fun! The chairpersons and volunteers work so hard to make the day fun and engaging with various hole competitions to bring out the competitive streak in the golfers. Players can expect special drawings, putting contests, longest drive contests as well as a Caddyshack themed outfit/costume contest that will surely make for some fun social media pictures! Lou Sobh’s Honda of the Avenues will also continue its yearly tradition of offering a brand-new Honda vehicle to any player who gets a hole-in-one on a designated hole the day of the tournament.

Our new chairpersons Megan Ward, Emily Enterline and Allie Hemmo have been working hard to recruit new players and sponsors for the 2024 event. “We are excited to help and be a part of this great event to continue to make the golf tournament a success and raise money for the school. The three of us are grateful for our sponsors, players and volunteers who make this tournament possible year after year!”

Title sponsors The Palencia Club and Lou Sobh’s Honda of the Avenues are big contributors to the event as well as local restaurants and title sponsors Casa Reina, Salt Life and Harry’s who are providing both lunch and dinner for the players.

Organizers are also encouraging female golfers to come out in full force to give the men a run for their money on the green. If you don’t play golf but want to be involved, please consider



**Beat The Golf Pro: Golf Pro Jeff Klauk with his wife PES 3rd Grade Teacher and Golf Pro Shanna Klauk.**



**The Sweet Sound of Swinging, left to right: Tate Casey, John Presser, Scott Putney and McCay Green.**

sponsoring a hole, an event at the tournament, or volunteering. You can also be a 19th Hole Sponsor for \$100. Your family name will be added to a recognition poster at the event and your donation will go directly towards the PTO’s fundraising efforts. Please email palencia-forethekids@gmail.com to volunteer or sponsor! To register to

play, please scan the QR code above! Cost is \$200 per golfer or \$700 per foursome. Hope to see you on the links!



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## How Do You Feel About Your Long-term Tax Gameplan?

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

I often speak with people about their tax situations and often hear, "I have a tax preparer. I'm all set."

Lots of people work with a CPA, Enrolled Agent, or another tax professional for their yearly tax filing. This is especially true for those with increasingly complicated tax situations. Like that young married couple who just had their first child. And the couple who saved all their lives and is trying to figure out retirement. Or even when businesses and rental properties come into the mix.

A good preparer is all you need to succeed at taxes for your whole life, right? Or so the thinking goes... And I truly have nothing against Tax Pros. I use one myself and rely on their expertise when I am helping my clients. They help demystify taxes, which can feel complex and intimidating for so many of us. If you regularly use a tax pro, by no means do I discourage you from that. However, I would want you to consider what your tax pro can and cannot do for you when it comes to your overall tax strategy.

Tax pros spend most of their time on compliance, they want to file your forms each year and do them correctly. That's essentially where their job starts and ends for most of their clients. If a tax pro is good, they obsess over getting the details right. They do everything in their power to help you save money that year. They take the mystery and fear out of tax season, making sure you get it right. But, much like tax preparation software, people tend to over-rely on their tax pro for their taxes. This can create a situation where the responsibility is more or less outsourced. While tax pros are fantastic resources, they often do not provide you with help toward your lifetime tax strategy. This means that your tax pro doesn't coach you about the details, show you what's on the horizon, and help you win at taxes over the long haul. They focus on helping you get by, right now. Preparing versus Planning.

The problem is, most people don't get the coaching they need. For example, did you know that choosing when to pay taxes can be a powerful tool in reducing the amount you pay over a lifetime? Most tax

pros don't tell their clients to pay taxes until tax season rolls around again. In this situation, you aren't losing anything. You're just missing out on the opportunity to save more money over time. But the fact that the tax "pain" isn't so obvious, means that people often miss it. They aren't even aware that they have a problem.

I truly agree that it's good to have someone who focuses on the current year and prepares your taxes correctly. This is not a knock against tax pros. But you also need to plan for the future and win at taxes over your lifetime. Here are a few things to consider when working with a tax professional, to make sure you are being taken care of:

1. You should work with someone willing to take the time to learn about your life and long-term goals, and willing to help you get there. If a tax preparer alone can't provide you with that, consider adding a financial planner to the mix.

2. Do you have a true annual tax planning meeting with your tax pro outside your yearly filing time? If they simply want to rush to get this year's filing done and then move on, that's a red flag.

3. Do you have professionals around you who care about your overall lifetime financial prosperity and the success of your family?

Again, this is not a call to ditch your tax preparer, because they can't be everything to you. It's an invitation to get whoever and whatever you need to win at your finances long term. It takes planning in addition to preparation. Remember, tax pros are fantastic! But don't assume you're all set just because you use one!

*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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## Better Communication: Empowering Property Owners

By Rich Luciano, Palencia Resident  
Palencia CDD Chairman

I am pleased to share exciting updates about our community's ongoing efforts to enhance communication and collaboration. Marshall Creek CDD and Sweetwater CDD are working closely together to integrate our community communications seamlessly. We are reaching out to our Property Owners Association (POA) and multiple Homeowners Associations (HOA) to ensure everyone is included in our communication plans.

Our goal is to streamline communications, minimizing snail mail in favor of timely email updates and comprehensive web postings. This approach ensures you have easy access to the information you need, when you need it. Here are some of our key publications:

- **PalenciaOnline:** Visit our web-based repository at PalenciaOnline.com to explore the latest community enhancements.

- **Palencia Community Compass:** Our newly formatted newsletter serves as a concise PDF summary. You can find it on PalenciaOnline.

- **Palencia Board of Supervisors Meeting Highlights:** Starting soon, we will email monthly summaries of our board meetings, providing timely updates that complement our official meeting minutes.

We recognize the importance of clear communication in preventing misinformation. By keeping you well-informed, we aim to eliminate room for rumors and foster a stronger, more united community.

For any concerns or questions, please feel free to reach out to me directly to arrange a discussion. You can also ensure we have your correct contact information by contacting the staff

at [palenciaamenities@marshallcreek.com](mailto:palenciaamenities@marshallcreek.com).

Additionally, you may have heard of Vesta, our valued partner in community management. Vesta operates three distinct groups within Marshall Creek:

The POA collaborates with Vesta, led by Sarah Guzman, to oversee architectural reviews and homeowners' property compliance.



The CDD works closely with Vesta, represented by Jodi Moore and Denise Powers, managing daily community operations such as landscaping, repairs, and events.

Effective September 1st, David McInnes and Dana Harden have joined as the new Vesta District Management team, overseeing governmental and financial compliance activities.

This integrated approach with Vesta will undoubtedly enhance efficiency and responsiveness, promoting greater community cooperation.

Finally, I want to reassure you that our Marshall Creek community is thriving. With dedicated homeowners and strong CDD financials, we are collectively committed to the well-being of our neighborhood.

Wishing you all a wonderful day,  
Email: [RichLuciano.CDD@gmail.com](mailto:RichLuciano.CDD@gmail.com)

## Make a Difference In Your Community!

The Retired and Senior Volunteer Program (RSVP) provides opportunities for people 55 and over to make a difference in their community through volunteer service. RSVP volunteers contribute anywhere from a few to over forty hours a week, serving through schools, day care centers, police departments, hospitals and other nonprofit and public organizations to help meet critical community needs. RSVP matches the personal interests and skills of older Americans with opportunities to help solve community problems. For more information, Phone 904-819-3945 or visit their website at [www.stjohns.k12.fl.us/depts/cr/rsvp/](http://www.stjohns.k12.fl.us/depts/cr/rsvp/).

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Mark Ellis

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## Why Do I Need A Deep Cleaning?

By Dr. Stephanie Kinsey, DDS, Palencia Resident  
Palencia Dental

Lately, we have had patients coming for second opinions on “deep cleanings.” Since the purpose of this dental news column is to educate, I wanted to describe this confusing dental term and procedure in layman’s terms.

Dental cleanings fall under two categories: preventive and therapeutic. Preventive cleanings (prophy) are done when there is no loss of the integrity of the jawbone. Therapeutic (deep) cleanings are the proper procedures when bone loss is confirmed. The integrity of the bone is discovered by dental X-rays. It is always best if the hygienist or dentist educates you on what they see on your X-rays.

### How does this happen?

Biofilm is a thin, slimy film of groups of bacteria that adhere to the teeth and gums, called plaque. Plaque, in most cases, is easily scraped off or removed. If the plaque is not removed daily, calcium from the saliva is deposited into the bacterial mass and becomes hard, called tartar or calculus. The barnacle-like calculus hides and protects bacteria. Untreated, the bacteria grow, produce toxins, and destroy bone. Once destruction of bone is observable by radiographs, treatment is deep cleaning. This is periodontal disease.

The bone loss is permanent, never to return. The bone loss can be both verti-

cal, horizontal or a combination of both. Deep cleanings are necessary to remove the infection. Left untreated, the disease progresses. Because it is painless, the destruction can continue unchecked, and teeth can become loose and need to be removed. It is also dangerous because the infection travels all over the body and is linked to several systemic conditions like heart disease, stroke, diabetes and Alzheimer’s.

The deep cleaning procedure versus a regular cleaning can be compared to having your vehicle “detailed” inside and out versus using a water hose to wash off the dirt. It takes a highly skilled operator to use specifically designed tools to get below the gums and remove the calculus from the roots and remove infected tissue at the same time. Because the bone loss is permanent, you will now require more frequent maintenance appointments instead of the twice a year cleaning.

**How do you, as the patient, know if there is bone loss?** You ask to see the X-rays that clearly show the loss. It is not rocket science that only a dentist understands. A search for Periodontal Bone Loss on the internet will show you examples.

This information is backed by the American Dental Association.

## PaddleWars Pickleball League Fostering Community Of Players In Palencia

Palencia has been approached by PaddleWars to be a home court as they expand their national imprint into the northeastern Florida area for all pickleball players.

PaddleWars is setting up inner community games for each skill level from 2.5 - 5.0. The league is looking for Palencia pickleball players to establish teams consisting of six to 12 players at different skill sets. Their seasons are Fall, Spring and Summer consisting of 7-9 weeks. Each player will play three matches per session with rally scoring. As an example, one of Palencia's travel opponents will be Beachwalk. The cost to join PaddleWars is \$35 for the entire three-season year, or \$20 for each individual season.

The games will be played during the day with PaddleWars setting up the matches. The first season is coming up in the second week of October. As players advance through the season, there is an opportunity to play at the national level with the championship matches being held in Palm Springs this year.

For more information on PaddleWars, go to their website at: [www.PaddleWar.org](http://www.PaddleWar.org)

If you are interested in being on a team or even being a team captain, contact Erin Gunia at [egunia@rmsnf.com](mailto:egunia@rmsnf.com)

Another opportunity, players can also be part of the PaddleWar leagues while simultaneously participating on Palencia leagues.





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## Optimal You Wellness Center Opens In Palencia Grand Opening Event Is October 26th

Palencia residents Dr. Tommy Romero, D.C and Dr. Lexie Romero, D.C, marked a monumental milestone in their careers with the grand opening of the Optimal You Wellness Center in St. Augustine. The new center, located at 404 Paseo Reyes Drive near the entrance to Palencia, offers a comprehensive range of services focused on holistic well-being.



Dr. Tommy Romero D.C. and Dr. Lexie Romero, D.C.

At Optimal You, clients can access a variety of cutting-edge modalities, including functional medicine for adults and children, along with Chiropractic care, diagnostic testing and detox support. Centered on an individualized care approach, Dr. Tommy and Dr. Lexie embrace the motto "We don't guess, we test!" to ensure each client gets precisely what their body needs to achieve optimal health.

By combining their expertise and passion for wellness, the Romeros have created a space where Palencia and St. Johns County residents can receive answers to their unresolved health concerns and a guided holistic approach toward results.

Optimal You Wellness Center officially opened the doors of its Palencia location in late August, but

would like to invite the community to its Grand Opening event on Saturday, October 26th, from 1:00 to 4:00 p.m. The family-friendly event will include fall festivities, allergy-friendly treats, arts and crafts, games, wellness vendors, and more! Halloween costumes are most certainly welcome. To attend this free event, RSVP using the QR code or call the office at (904) 373-5852.



## Newcomers of North St. Johns Announces October 2024 Luncheon At Club Continental

By Michele Oliver

Newcomers of North Saint Johns (NNSJ) invites members, and their guests, to join the fun at our October luncheon on Tuesday, October 15th at Club Continental, 2143 Astor Street, Orange Park Florida. The event features a delicious lunch and presentation by Richard Volpe, a survivor and volunteer with the Tunnel to Towers Foundation.

Doors will open at 10:30 am. Cost for the luncheon and program is \$37.50 for members and \$42.50 for guests. All reservations must be received by October 7, 2024. For further information, please go to the NNSJ website at <https://newcomersofnorthstjohns.org>.

Luncheon includes a choice of entrée as follows: Baked Tilapia served with a Hot Lump Crab and Artichoke Salad; Lemon Baked Chicken Breast topped with a Lemon Caper Sauce; or Roast Vegetable Open Faced Ravioli served with Tomato Coulis and Asiago Cheese. All entrées come with a House Salad served. Dessert is Chef's Choice. Beverage choices include Iced Tea and Coffee. A cash bar is also available.

Following lunch, Mr. Volpe will tell us about the Tunnel to Towers Foundation's mission and fundraising efforts.

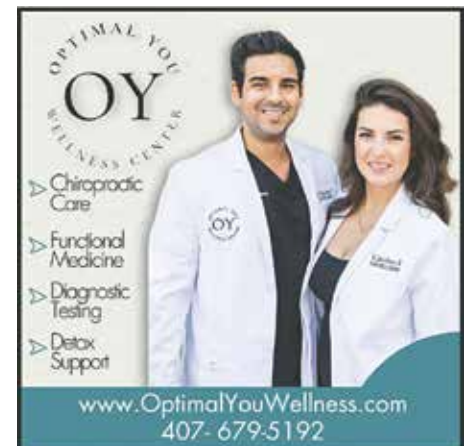
On September 11, 2001, FDNY firefighter Stephen Siller laid down his life to save others when America was attacked. For over 20 years, the Tun-

nel to Towers Foundation has honored Stephen's legacy by supporting and providing financial assistance to help our nation's catastrophically injured veterans and first responders, Gold Star Families and fallen first responder families with young children by providing mortgage-free homes.



As always, raffles for gift baskets and a fun 50/50 drawing spice up our NNSJ luncheons. And, perhaps you will win one of our beautiful centerpieces!

NNSJ offers a variety of activities for St. Johns County residents to get acquainted and have fun including smaller lunch groups, walking club, wine socials, golf, Mah Jongg,





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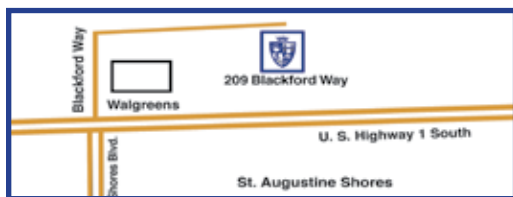


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 Specialist



**Jamie Vernaglia**  
 Physical Therapist  
 Manual Therapist  
 Vestibular Specialist



**Beth Olson**  
 Physical Therapist  
 Manual Therapist  
 Women's Health &  
 Pelvic Floor Pain Specialist



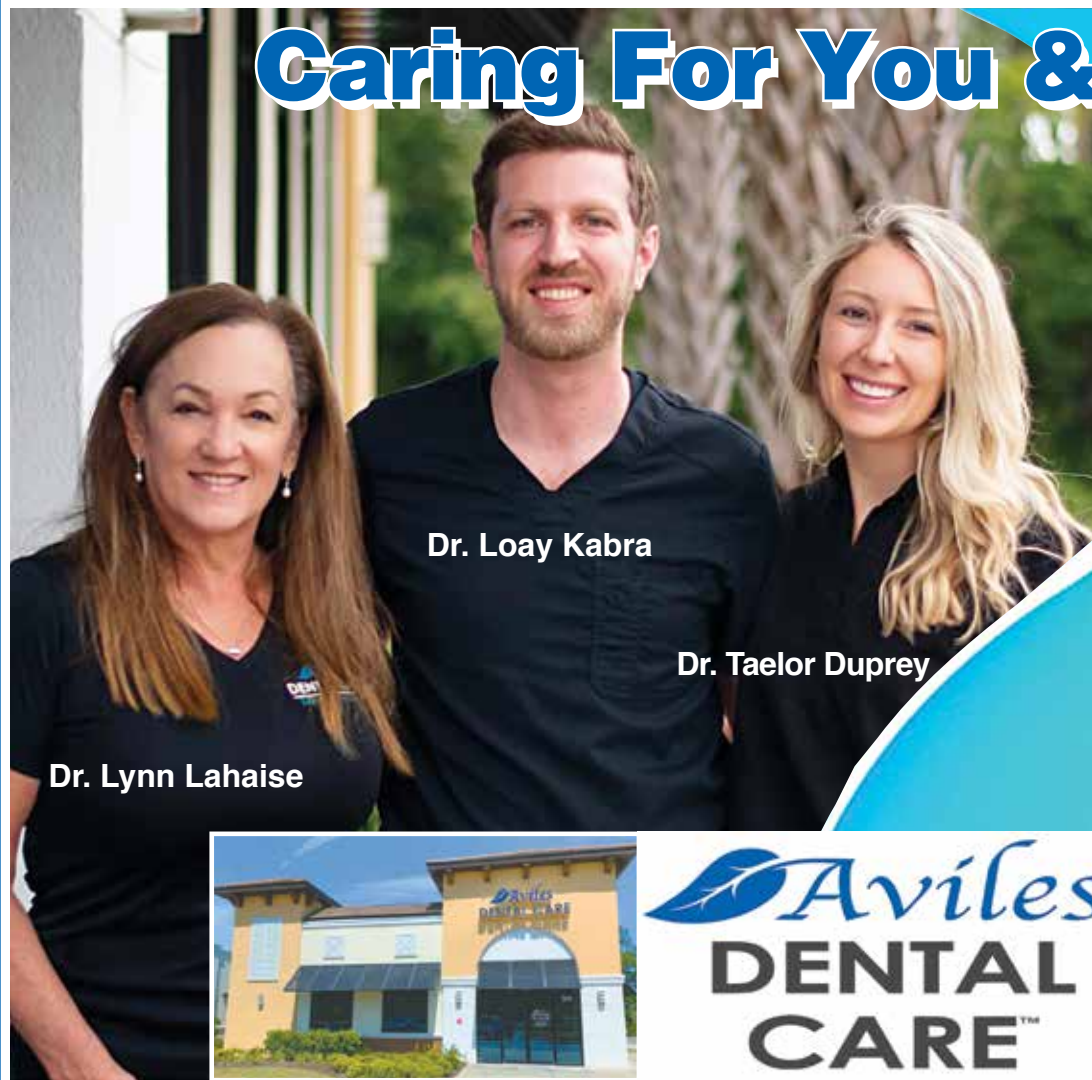
**Meg Robinson**  
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**Dr. Lynn Lahaise:**  
 "I strive to establish personal relationships with each of my patients and help them overcome any dental fears they may possess. I accomplish this by offering compassionate, comfortable care with empathy and careful attention to each patient's unique needs." In her free time, Dr. Lahaise enjoys sports, the beach, and spending time with family.

**Dr. Taelor Duprey:**  
 "My mission is to build personal and professional relationships with my patients allowing them to feel comfortable and confident that I will provide the best quality dental care. I strive to listen to, understand, and care for each patient individually as everyone deserves a healthy smile!" When not practicing dentistry, Dr. Duprey enjoys home projects, working out, reading & quality time with her husband, twin boys & 2 dogs.

**Dr. Loay Kabra:**  
 "My mission is to improve the oral health of my patients in a comfortable and relaxed environment. I enjoy the impact I make on my patients' lives and the gratitude they show me." Outside the office, Dr. Kabra enjoys fishing, road trips, and spending quality time with the family.



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## Castle Rock Hormone Health Now Open In Palencia

Castle Rock Hormone Health St. Augustine (CRHH-STA) recently opened a facility in Palencia offering hormone therapy for both women and men.

Castle Rock Hormone Health was founded by Dr. Lee Moorer and CEO Chris Stolzman with the new St. Augustine facility being owned by Carlos and Christina Conde. The Condes invite the community to see how Castle Rock Hormone Health has transformed lives across the nation.

"We are so excited to announce Castle Rock Hormone Health is now open in Palencia," Carlos said. "We offer an array of healthy options to improve the quality of your life."

"Whether you're interested in hormone or testosterone optimization, our



Carlos and Christina Conde welcome St. Augustine residents to Castle Rock Hormone Health located in Palencia.

expert team is here to enhance your daily well-being," Christina added.

CRHH-STA offers hormone replacement therapy for women, testosterone replacement therapy for men as

## Council On Aging Announces Champions For Elders Golf Tournament At The Palencia Club

Nonprofit St. Johns County Council on Aging (COA) has announced that their Champions For Elders Golf Tournament to benefit COA has been rescheduled to Monday, December 16, 2024 at The Palencia Club in St. Au-

gustine. The annual fundraising event supports critical services for seniors and caregivers in St. Johns County. The event was rescheduled due to inclement weather on its original August date.

Sponsors are invited to bring a team of four to enjoy a day of golf followed by a celebratory luncheon, or participate as a sponsor off the course and support the important work COA does every day for local seniors and caregivers. Playing sponsorships that include a golf team of four begin at the \$1,500 level. Supporting sponsorships are available starting at the \$300 level. All sponsors are invited to attend the luncheon at the close of the tournament.

As a nonprofit, 501(c)(3) organization, COA relies upon the financial support of members of the community, local businesses, and community organizations to support their important work on behalf of elders and caregivers.

"We look forward to this new tournament date in December to spend time with the members of our community who are making a difference in the lives of local seniors," explained COA Executive Director Becky Yanni.

For more details on sponsorship opportunities, please visit the event website at [www.coajc.org/champions](http://www.coajc.org/champions). Individuals and organizations interested in participating as playing teams and/or sponsors may contact COA's Janel Graham at 904-209-3697 or [jgraham@coajc.org](mailto:jgraham@coajc.org) by December 10, 2024.

### Castle Rock Hormone Health (Continued)

well as weight loss programs and solutions. Castle Rock also offers treatment for erectile dysfunction, perimenopause and menopause symptoms, cardiovascular health and hair loss.

The Condes explain that hormone health continues to gain attention in the medical community as an important factor in overall health and that Castle Rock offers the latest in-house treatments and technology.

Hormones, particularly Testosterone, explains Carlos, is important for both men and women and regulates mood, affects energy levels, muscle strength and more.

Castle Rock Hormone Health, according to the Condes, utilizes a specific diagnostic process to tailor hormone levels and therapy to each individual patient.

The new Castle Rock Hormone Health facility in Palencia is located at 302 Paseo Reyes Drive. To learn more about their hormone therapy programs, visit [www.crhh-sta.com](http://www.crhh-sta.com) or call (904) 506-0006.

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- Hair Loss and More



At Castle Rock Hormone Health, we began our journey with a simple goal: to help patients maximize their efforts for a healthier, active lifestyle. Since then, we've evolved into a nationwide community of hormone optimization advocates, passionate about sharing our love for wellness with others.

Castle Rock Hormone Health leverages modern medical science and technology to provide an elevated experience and maximize results for our patients, both men and women. Our patient-centric approach allows members to access all the benefits of hormone therapy, provided by leading subject matter experts with minimal disruption to their active lifestyles. Ultimately, it is about delivering the results our patients and their providers target, effectively and efficiently.



## Amplified Pain

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

I've been teaching about Fibromyalgia (FMS) and Myofascial Pain for more than 20 years. Much has changed. Fibromyalgia was once thought to be a painful muscular condition, effecting women seven times more than men, most often diagnoses between the years of 20 and 50 but sometimes younger or older. Everything has remained true except its origin. Although it is a very painful condition, it is now known the pain does not originate in the muscle. It is actually pain coming from anywhere - amplified. Let me explain.

If you were watching TV in a room full of people quietly talking and you are enjoying your program, you would hardly notice the buzz in the room. It's not that you wouldn't hear it. Your ears would still pick up the sound waves, but your brain would ignore it. If someone asked you a question you might respond after hearing your name and ask the question be repeated because you really didn't hear it. You did hear it. Your brain just did not register it. Why? Because your focus was elsewhere, and you were focused on something you enjoyed.

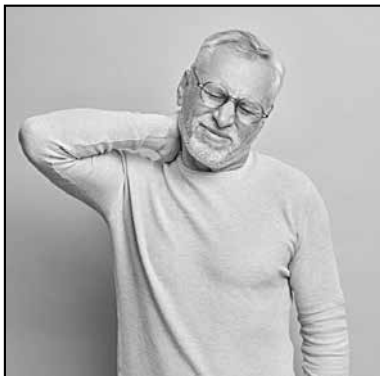
Applying this analogy to FMS - most of us have small aches and pains but we don't always acknowledge it. I have often bumped into something, continued on my way only to look down later to see blood. But there was no pain - why? There was clearly tissue damage but why no pain? It's because my brain was pre-occupied.

This process is the reverse with FMS. The nervous system amplifies a pain signal. When tissue is damaged it releases chemicals that stimulate the nervous system. Signals are sent to the brain, the brain interprets and sends back a signal, mainly to protect. (hand on hot stove - pain! - GET HAND OFF!)

This process of pain amplification is called Central Sensitization and not only is at the root of FMS but several other chronic pain conditions. With Central Sensitization, the signal comes into the spinal cord, is amplified and is perceived by the brain as being

wider spread than it really is. Let me pause. I'm not saying it doesn't hurt or people are making it up - not at all. On the contrary - it's very real but it is amplified and one of the hardest things for patients to understand. The nervous system is telling the brain there is pain everywhere but there really isn't - it's amplified. Your brain is not being honest with you and can be frustrating.

So what to do? How does one cure a "hypersensitive" nervous system? Unfortunately, to date there is no cure but there is a way to manage it and keep it under control but it's a little tricky. Just like you can use a fire extinguisher to control a fire, you can use low-intensity aerobic exercise to control central sensitization or hypersensitive nervous system. Exercise causes endorphins release, which is a natural pain killer. Endorphins released in the brain and central nervous system help control the hypersensitivity and make it manageable. The tricky part is how much



exercise, which no one really knows. It's a balance between enough exercise to get an endorphin release and not too much, which may cause muscle soreness.

There are other things that can be done to help, such as diet, vitamins, and medications but understanding the condition is always good.

If you have been diagnosed with fibromyalgia consult your MD or PT regarding types of low-intensity aerobic exercise and dosage. It is a natural and proven way to manage this painful condition.

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 doing so since 2017. He has trained others in DN since 2010 as a Senior Instructor for Myopain Seminars ([www.myopainseminars.com](http://www.myopainseminars.com)). He is a co-owner of First Coast Rehabilitation ([www.firstcoastrehab.com](http://www.firstcoastrehab.com)), and co-author of *Myofascial Manipulation: Theory & Application*, 3rd ed by Proed Inc.



## Pet Health Supplements: What You Need to Know

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

In recent years, the market for pet health supplements has expanded rapidly, promising everything from joint support to improved coat quality. While these products can play a valuable role in your pet's health, it's important to navigate the choices with care. Here's what you need to know about choosing and using pet supplements.

### Understanding Regulation:

Unlike medications, pet supplements are not as tightly regulated by the FDA. This means that the safety, efficacy, and quality of these products can vary widely. Some products may not contain the ingredients listed on the label or may have contaminants that could be harmful to your pet. Always look for supplements that have been third-party tested, as this can help ensure you're getting a product that is both safe and effective.

### Choosing a Good Supplement:

When selecting a supplement, consult with your veterinarian first. They can recommend products based on your pet's specific needs and guide you toward reputable brands. Look for products that list their ingredients clearly, provide dosage instructions, and are produced by well-known, trusted manufacturers.

### When Supplements Might Not Be Helpful:

It's important to remember that supplements are not a cure-all. Avoid supplements with vague claims or those that promise miracle cures. Some conditions require medi-

cal treatment rather than supplementation. Remember, your veterinarian wants you to use all effective treatments for your pet's condition, even if that includes a supplement. If there is an easy and/or natural way to treat a health condition (such as dermatitis, cancer, or anxiety) your veterinarian will certainly recommend. If they do not recommend a supplement for a particular condition its likely not due to it being a "secret cure" they don't know about, but because there is limited/no data supporting its use. Always use supplements as directed and only when necessary.

### Common Pet Supplements:

1. Glucosamine and Chondroitin: Often used for joint support, particularly in older dogs or breeds prone to arthritis.
2. Omega-3 Fatty Acids: Beneficial for skin and coat health, as well as reducing inflammation.
3. Probiotics: These can aid in digestive health and help maintain a balanced gut flora.
4. Multivitamins: Typically used to fill nutritional gaps in a pet's diet, though they should not replace a balanced diet.

In conclusion, while supplements can offer benefits, they should be chosen carefully and used under the guidance of your veterinarian. Not every pet needs supplements, but for those who do, the right choice can make a significant difference in their quality of life. For more tailored advice on supplements for your pet, don't hesitate to reach out to our clinic.



**PALENCIA**  
*pet clinic*

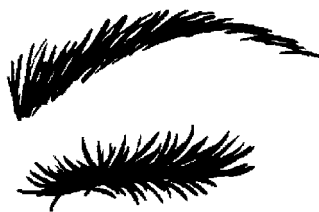
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13 Years Experience



## Inspiration In Palencia

By Terry Shaw, Palencia Resident

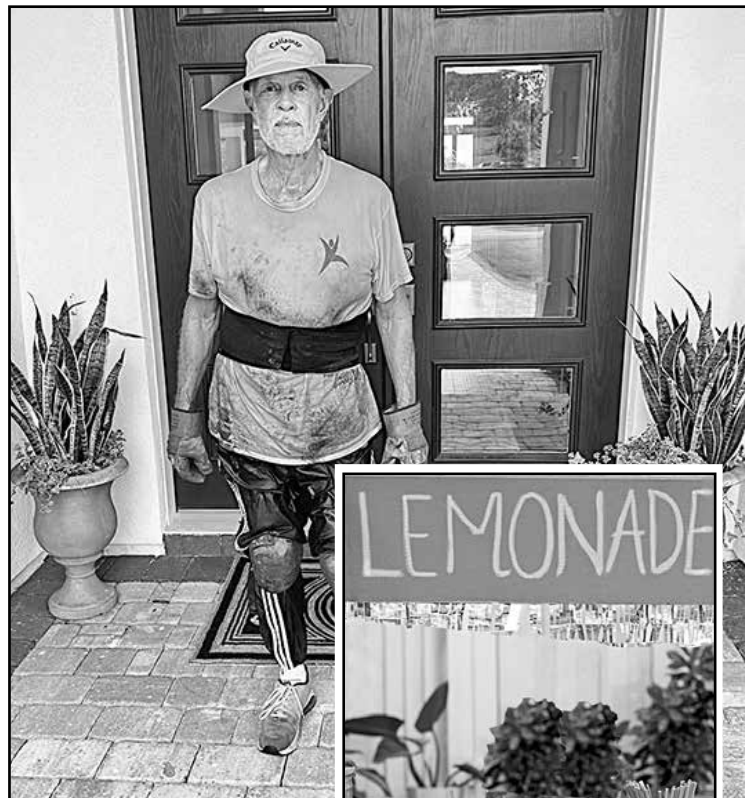
Today, September 1st, I was working in my front yard cutting out dead sod and replacing it with new. I'm a bit of a lover of yard projects and this was the latest.

The temperature was 89 with the heat index at 96, I know, I shouldn't be in the yard, something my wife has given up suggesting. Suddenly a very pretty young girl approached me and said "excuse me but my friend and I are selling lemonade up the block and saw you working. We

thought you would be thirsty and wanted you to have a glass of lemonade." I'm not sure I would have approached someone as grungy as I looked (see picture) but was very touched by their gesture. I thanked her and as she walked away she turned and said "have a Blessed day."

Later I walked to their stand, bought more lemonade, with a good tip, and asked their first names...Liliana and Taylor. I asked them if this was for charity, school or entrepreneurship and Taylor said "we just like to help people"...from the mouths of babes, then as I walked away Taylor said "have a Blessed day."

Wow! With these children and I am sure many more like them, America has a



strong, healthy, entrepreneurial, faith-based future. My thanks to their parents, what great young ladies you have nurtured.

Their gesture of kindness was small but it rekindled a strong hope for humankind in me. Politics, jobs, busy lives, negative news etc, etc and yet we as people, as Americans, can learn much from Liliana and Taylor mainly remembering that every small gesture can have a big impact on a life...every small kindness can be an INSPIRATION!

## A Classic Theatre (ACT) Group Announces New Productions Starting In October

By Rick Cirucci, Palencia Resident

It's said that a good story has the power to expand your mind, see the world anew, and take you places you've never dreamed of. Theater is the very voice of our experience and it shines a spotlight on our triumphs and failures. Watching a live performance creates a shared happening.

Telling a story can also build bridges. Truly a community theatre, ACT is reaching out into our community, bridging differences and celebrating our shared values in an entertaining and engaging way, by presenting plays that tell a good story.

ACT is proud to announce next season's lineup of stories that will make you laugh, think, feel and perhaps see the world from a different angle.

The inaugural show in October will be "Bakersfield Mist" by Stephen Sachs, a thought-provoking comedy-drama that asks vital questions about what makes art and people truly authentic.

Our December production will be "It's a Wonderful Life, A Live Radio Play" by Joe Landry. This beloved American holiday classic comes to captivating life as a live 1940s radio broadcast. This will be followed in March by David Lindsay-Abaire's "Good People," a powerful and

ferociously funny story that explores the struggles, shifting loyalties and unshakable hopes of living paycheck to paycheck..

The final main show of the season runs in May, as part of the Romanza Festivale of Music and the Arts. "The Foreigner" by Larry Shue is a laugh-out-loud comedy of misunderstandings.

In addition to these full theatrical productions, we are again offering a series of Staged Readings which offer compelling stories in the more casual format of a dramatized reading.

In November we bring you "Admissions" by Joshua Harmon. "Morning After Grace," by Carey Crim comes in January. February offers "Who Am I This Time? And Other Conundrums of Love" by Aaron Posner

Our main productions will be performed at The Waterworks - 184 San Marco Ave., St. Augustine.

Staged Readings will be performed at The Center for Spiritual Living - 1795 Old Moultrie Rd., St. Augustine.

For more information and to purchase tickets go to [www.aclassictheatre.org](http://www.aclassictheatre.org).

## Green And Gold Parade Boosts Team Spirit At Nease High - Kicks Off On October 6th

By Kristen Buttacavoli

The Golden Panther Booster Club is excited to host the 2nd annual Green and Gold Parade on October 6th at 4:00 p.m. The athletic programs, the band, Miss Nease, the homecoming court, and ROTC are our honored guests in the parade. We are also including some of the 8th Grade athletic programs from Valley Ridge Academy, Pacetti Bay Academy, Pine Island Academy and Palm Valley Academy.

The Green and Gold Parade route will start at the Nocatee Splash Park, go north toward the Nocatee town center, west through the town center neighborhoods and then return to the Splash Park. This is an exciting way to kick off the homecoming week and get our community excited to cheer on the Nease Panthers. All local residents and the public are invited to come out and join this fun community event!





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## Palencia Women Have A Tee-rific Time On The Greens

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

Golf is played by many and in many locations around the world. In fact, it is the only sport that has been played out of this world! Alan Shepard used a 6 iron to hit a shot on the moon in 1971. Although golf has been around for more than 500 years, the first round of women's golf was not played until 1811 in Scotland. Mini golf was actually designed for women as it was deemed improper for women to hold a club past their shoulders. The Ladies Putting Club of St. Andrews built a putting course in 1867 to accommodate just such a restriction. Fortunately, women have progressed beyond this restriction and now represent about 20% of all golfers. The Ladies Professional Golf Association (LPGA) was established in

1950 with 13 women as founding members to promote and encourage the game of golf for women.

Golfers, both men and women, are always hoping for that elusive hole-in-one. Unfortunately, you are more likely to be hit by a car than to achieve a hole-in-one. Only about 0.01% of amateur golfers attain a hole-in-one in their lifetime and, on average, it will take 24 years of play to achieve. The longest hole-in-one is believed to be 517 yards on a par-5 at Green Valley Ranch Golf Club in Denver, CO in 2002. This remarkable and rare score is referred to as a 'condor' and has only been recorded four times.

At home here in Palencia, summer



Team Palencia against South Hampton, front row, left to right: Monique Perna, Diane Robinson and Maria Nilsson. Back row, left to right: Cathy French, Linda Hoffman and Carol Netzer.



Team Palencia against PVI, left to right: Maria Cavanaugh, Diane Robinson, Faye Peludat, Maria Nilsson, Penny Lynn and Linda Hoffman.

league playoffs began and Palencia was matched against PVI at the Deerwood Golf Club. Deerwood was selected for the match as a neutral location to provide an equivalent competition environment. The Palencia ladies deserve a nice round of applause for winning the first round of Summer Team Playoffs by earning 28.5 points against the 25.5 points recorded by PVI.

Then it was on to play against South Hampton at Deercreek. The course was soggy and play was cart path only which made for tough circumstances. South

Hampton brought a tough team and although team Palencia fought hard, they were not able to defeat South Hampton and defend their Summer League championship from the past two years. South Hampton went on the next week to defeat Fleming Island and win the Summer League. Congratulations to South Hampton and a special thank you to Linda Hoffman and Barb Jacobi for managing and organizing the Summer League here at Palencia. Looking forward to the opening day of the Palencia WGA on September 7th!

## Golden Ox Liquors At Palencia

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Not responsible for typographical errors. Photos are for illustrative purposes only and may not reflect actual product.

## Village Square Art Co-Op Directory

The members of the Palencia Art Co-Op work in various mediums, including painting, collage, drawing, photography and mixed media. Each artist celebrates their own style and is happy to answer questions and engage in conversations about their art. All are welcome to commission work. Come visit the gallery at Village Square, 701 Market Street or check out the art co-op website at <http://palenciaart.com>.



Artisan	Profession	Contact	Email
Laura Boilini	Acrylic Artist	260-460-0636	boilinill@outlook.com
Sharon Coleman	Acrylic Artist		smcolemanart@gmail.com
Juan Estrella	Charcoal artist	904-838-4482	jestrella@pilotpen.com
Patricia Frederick	Acrylic Artist	702-561-3537	Plfredrick55@gmail.com
Steven Griffin	Photographer		paperstreetllc@use.startmail.com
Marcela Hampel	Watercolor artist	330-398-5271	marcelagabriela@hotmail.com
Lisette Lugo	Acrylic Artist	650-766-8538	Lovetopaint38@yahoo.com
Doug Mackenzie	Photographer	608-865-9848	Doug.mackenzie@att.net
Amy Myers	Photographer	608-335-3006	oueldebouflady@yahoo.com
David Porter	Oil maritime artist	214-755-9803	Porter.davidg@gmail.com
Melodye Stimpel	Acrylic Artist	904-907-5720	



## Find Out What's Changing With Medicare And What You Can Do

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

Hello everyone. We wanted to give you a heads up that current market conditions and recent legislation (the Inflation Reduction Act) may raise your premiums and other out-of-pocket costs.

This is true for Medicare Supplement rates in 2024 and your Medicare Advantage or Part D prescription drug plans in 2025.

First, don't panic! We are here to help you every step of the way, but we want you to be prepared for the changes coming so you aren't blindsided by them. We'll explain what's changing and why, and at the end of the letter, we share what you can do about it.

### Drug Cost Changes

We anticipate 80-90% of all Medicare beneficiaries to get a disappointing Annual Notice of Change (ANOC) this fall. Your Medicare Advantage or Part D drug plan sends this letter in September - it tells you how your current plan is changing for 2025.

We anticipate all costs to go up, and your ANOC letter will tell you by exactly how much.

The inflation Reduction Act included many changes to Medicare Part D drug plans that have been phased in over time. **For 2025, some of the biggest changes are coming, including:**

- Out-of-pocket drug costs will be capped at \$2,000 for the year
- No more donut hole
- The "catastrophic" phase of Part D is going away

We expect Part D companies to raise their premiums and adjust copays to compensate for it.

Please note that Part D can be a stand-

alone plan in addition to your Medicare Supplement OR it can be included in your Medicare Advantage plan. Either way, your drug coverage and related costs will be impacted in 2025.

### Medicare Supplement Premium Changes

Medicare Supplement rates are increasing for everyone, and all carriers are a part of that. They've all experienced very "high utilization" over the last two years. "High utilization" means members are filing claims a lot more than they have in the recent past.

Here's why: During the COVID outbreak, many folks delayed getting services done. Non-essential surgeries, procedures, lab tests, diagnostic tests, and wellness visits were put off until COVID had "run its course" and people felt safe to venture out and get their medical needs addressed. We have also experienced record high inflation in the past few years. As a result, premiums must go up.

What you can do about all of this:

1. Keep an eye out for your Annual Notice of Change and read it! This letter will tell you exactly how your current plan is changing for 2025. This typically arrives early September.

2. Review your medications and make sure your pharmacy is a preferred pharmacy with your plan.

We are here to answer any questions you may have and advise you on your plan options.

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

## Medicare Annual Enrollment 10/15/24 - 12/7/24

Medicare Plan reviews are free and there is no obligation to enroll. I urge you to revisit your drug plans each year. I can discuss 2025 plans beginning 10/1.



Ask  
Carol B

## Health Insurance Enrollment 11/1/24 - 1/15/25

You can enroll, switch plans, or re-enroll in your current Marketplace plan. I would love to help you personally.

### Carol Bogart

A Palencia Resident and  
Your Personal Health Insurance Advisor

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Email Carol@AskCarolB.com

License # FL W756153  
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Polly Swindull

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EAST COAST WELLS & WATER TREATMENT CALL 824-6630

## Palencia Swim Team, Residents Raise More Than \$18,000 For Pediatric Cancer Research

Swim Across America fundraiser was a complete success. Palencia resident Patty Scott and many volunteers were the driving force for this inaugural event. The Palencia Swim Team and residents raised more than \$18,000 towards cancer research and patient care.



"We would like to extend our gratitude to those who donated items for the raffle, Olympic Gold Medalist, Sergey Fesenko for providing the swimmers with a workout, Danny's Dawgs for their donations, and to all of the people who brought their cheers and support," said Patty. "It's what the wonderful people of Palencia can do when they work together."

If you didn't get a chance to donate earlier but would like to, click on this link for our Palencia Swim Across America page: The Cyclones and Palencia Swim Against Cancer - Swim Across America

([https://www.swimacrossamerica.org/site/TR?pg=entry&fr\\_id=7481](https://www.swimacrossamerica.org/site/TR?pg=entry&fr_id=7481))



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

The Monarch butterfly is arguably the most well-known and beloved insect in North America. It is commonplace in gardens, and each fall Monarch butterflies make the long-distance journey south to overwintering sites in Mexico and California. Orange-and-black warning coloration of monarchs is noticeable, and its memorable pattern is directed at repelling birds as monarchs are toxic to them.

In 2016 Monarchs were listed as endangered and experts now report an 80% decline in numbers. The decline is due essentially to three causes: climate change, pesticide usage, and the proliferation of the Tropical Milkweed plant. Two of these culprits can be controlled by all of us.

Florida's native milkweeds play a critical role in the migratory life cycle by providing essential early-spring host resources for returning butterflies. The showy flowers of milkweeds also offer abundant, high-quality nectar to a wide range of other pollinators including hummingbirds and bees.

Despite their attractiveness and wildlife value, only a very small number of the 21 milkweeds native to Florida are available in nurseries or sold from seed. What is sold ubiquitously is **Tropical Milkweed** (*Asclepias currasavica*) often misidentified as a Florida native. **Tropical Milkweed is easy to spot with its orange, yellow, and red tubular flowers.**

The problem with the current proliferation of Tropical Milkweed is that this plant is responsible for breeding dysfunction. It disrupts fall migration and increases winter breeding essentially because, unlike native milkweed, this cultivar does not go dormant. Monarchs continue feeding on Tropical milkweed in colder areas like ours which then becomes a trap, and Monarchs die from freezing temperatures. This is the first controllable culprit. If you have Tropical Milkweed in your landscape, plan to cut it completely down, pull out the plant and discard it.

Tropical Milkweed also causes an increase in infection and death rates from a lethal protozoan parasite called *Ophryocystis elektroscirrha* (OE). While this parasite is common, it dies on native milkweed when their leaves drop during dormant season. In contrast,

Tropical milkweed remains evergreen throughout the winter, allowing OE levels to accumulate on the plant. New generations of monarchs are then exposed to dangerous levels of this parasite.

The second contributor to the endangered Monarch is the overuse of landscape pesticides, in particular, the use of **glyphosate**, found in common over-the-counter insecticides like Roundup. Instead of using pesticides, think about switching to insecticidal soap, an effective tool for most common insect problems. Glyphosate is also toxic to fish and birds.

Lastly, when searching for milkweeds at your garden center, ask for native ecotypes by their scientific names. Here are the recommended native Florida milkweeds:

- Aquatic milkweed (*Asclepias perennis*)
- Swamp milkweed (*Asclepias incarnata*)
- Pine-woods milkweed (*Asclepias humistrata*)
- Redring milkweed (*Asclepias variegata*)
- Butterfly weed (*Asclepias tuberosa*)



**There has been an 80 percent decline in Monarch Butterflies since 2016.**

If everyone does their part, the Monarch population in North Florida will continue to be with us.


**TIP of the Month**

We all love our dogs as they are wonderful companions. But they can also wreak havoc on lawns. Pet waste, urine especially, is a major culprit of lawn damage. Pet waste over time results in yellow turf which then dies. Pets often visit the same turf locations, which eventually experience this type of damage.

Please remember to be vigilant when you are walking your pets. Help them stay away from your neighbor's lawns so they will not cause any damage. In Palencia, everyone is diligent in efforts to maintain beautiful landscapes, especially lawns, so be thoughtful when walking your furry friends. Your neighbors will thank you!


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

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## Golf Goals

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

As the fall season sets in, it's crucial to set golf goals and work towards improving your game. Don't let this opportunity slip by!

If you hit the golf ball further, would you have more fun? If you scored lower, would you have more fun? I know golf is fun, but let's set some goals and have fun achieving them. Just checking your basics can improve your golf game. You can't see yourself; even the best golfers in the world have instructors.

They have an instructor they trust to look at the basics, to see if their grip is correct, if the ball position is correct, if they are completing their takeaway, and generating maximum power through the impact zone. Information from too many sources, even though they might be correct, can clutter your mind and your thought path. You should have one simple thought so that you can accomplish that move. Your golf game needs a checkup at least two or three times a year to ensure your basics are correct, and then you can set attainable goals to add distance and accuracy or improve your short game. If your basics are off, you can create other problems in your



swing to compensate.

So, start with the grip - the grip provides the connection to the club. The grip of the left hand is created by the thumb and first finger, forming a V that points over your right shoulder, which is the basic. It's not a black-and-white issue; some golfers have a stronger or a weaker left hand, but you need to make sure that the right-hand works as a team and the V of the right hand, the thumb, and first finger of the right hand should also point over your right shoulder. The grip is what Scottie Scheffler, the world's number one golfer, concentrates on daily. Set your goals for the fall - come see me at [laura@laurabaughgolf.com](mailto:laura@laurabaughgolf.com)

## Palencia Resident David Porter: Every Brushstroke Tells A Story

By Patricia Frederick, Palencia Resident

Palencia artist David Porter eagerly started experimenting after he was given a boxed set of oil paints by his grandmother. According to him: "My early paintings were self taught trial and error, mostly errors."

When his father was posted to Pearl Harbor, David was gripped by the unimaginable beauty and power of the ocean and coastal environments. His fascination with all things maritime was imprinted and he was captured.

David's first original piece of art sold at age 14, allowing him to continue painting. His parents approached Peter Hayward, a preeminent Hawaiian maritime artist, to mentor their budding artist. The main thing he was taught was before you paint, you have to be able to draw, which Hayward had him do repeatedly.

When his family returned to the D.C. area, Porter's paint box made way for academics, sports and college inspirations. The years took him to Notre Dame, twenty years in Naval aviation, to flying commercial. Initially, he did some sketching and every five years or so, he would work on a maritime painting, but these interests were put aside for the most part.

When he retired, he took up fly fishing and worked with a well-known wildlife artist and fly-fishing adventurer, Paul Puckett, who got him back into painting.



Only a few works resulted until Covid slowed everyone and everything down. Then his wife Hartley, a former NY/CT gallery manager and owner, stoked his artistic embers, encouraging him to start painting again.

For more information about Palencia Art and the artist you can view the website at <http://palenciaart.com>

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### Are you Ready For HalloThanksMas?

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

The term HalloThanksMas refers to this time of year when we revive Pumpkin spice everything and the stores all display bags of candy and costumes for Halloween. My complaint is that ready or not, the tickle of Turkeys and Thanksgiving treats as well as Christmas decorations are prominent months ahead of time. They all seem to run into each other. The retailers have been diligent in preparing for this time of year in advance. My question is: How then can you and I prepare spiritually for HalloThanksMas? And the running together of these Holidays with the same diligence and discipline?

Preparing spiritually is like training for a marathon or important athletic event. An athlete must train and create a mentality for success. In a similar fashion there is training and effort to make our spiritual life yield the proper results. We sacrifice time and apply all our resources to train ourselves for a final outcome. What greater outcome can there be than to draw close to our living God and Father by walking with Jesus Christ the Son.

Here are a few suggestions to shape good habits and prepare spiritually for the days ahead.

Build into your day a simple but structured Prayer Schedule. Setting

aside some specific time to be alone with God is important. Be consistent! Do it when you are at your best and above all listen for God Speaking to you. Pray for others. Be specific and pray with gratitude for what God has already done in your life.

Make Bible reading manageable and enjoyable. Start perhaps in the New Testament like the Book of Mark to get a sense of God at work through the person of His beloved Son, Jesus Christ. Consult and counsel with other believers who are older in the faith about challenging passages.

Meditate on your readings letting God speak to you directly about what you read and apply those scriptural truths to what you have going on in your life, family and circumstances.

Closely related to applying God's Word is Journaling. Write down your feelings, interactions, perceived directions. You can also record any instances of God answering a prayer or indeed acting on behalf of you humbly going to God with any petition.

Finally, Act on God's inspirations by serving, volunteering or creating a better world in which we live. I know this will bring fulfillment to your season of HalloThanksMas and all the days ahead.



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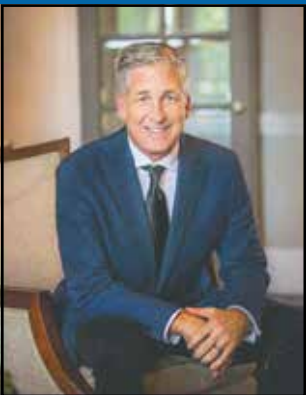
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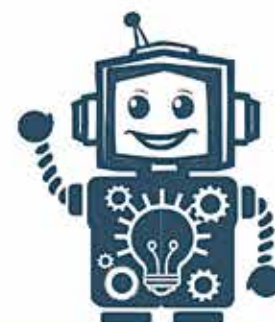


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## How Much Life Insurance Do I Need?

From your income to your children's future education, here's what to consider when you buy life insurance.

**How much life insurance do I need?** Is the life insurance I have through work enough? I bought life insurance a long time ago, do I need more now? These are common questions people have about life insurance, and the answers are different for everyone. As an individual, you have your own unique needs and dreams for the future, and you have your own unique family situation.

### Who should get life insurance?

Figuring out how much life insurance you might need starts with looking at what and who you want to protect, and that often depends on what life stage you're in.

- If you're newly married or a young parent, your income may be what you primarily need to protect. So if something happened to you, you could leave enough behind to help your spouse or family replace the lost income for a certain amount of time.

- If your family is growing and you've purchased or upgraded your home, you may need to add additional coverage for some of your bigger assets. You might also be thinking about protecting your children's future education needs.

- If you're going through a divorce, there are several factors to consider, especially if you have children.

- If you're nearing retirement, you

may start thinking about what your spouse would need to live comfortably if they live longer than you.

### How much life insurance do I need?

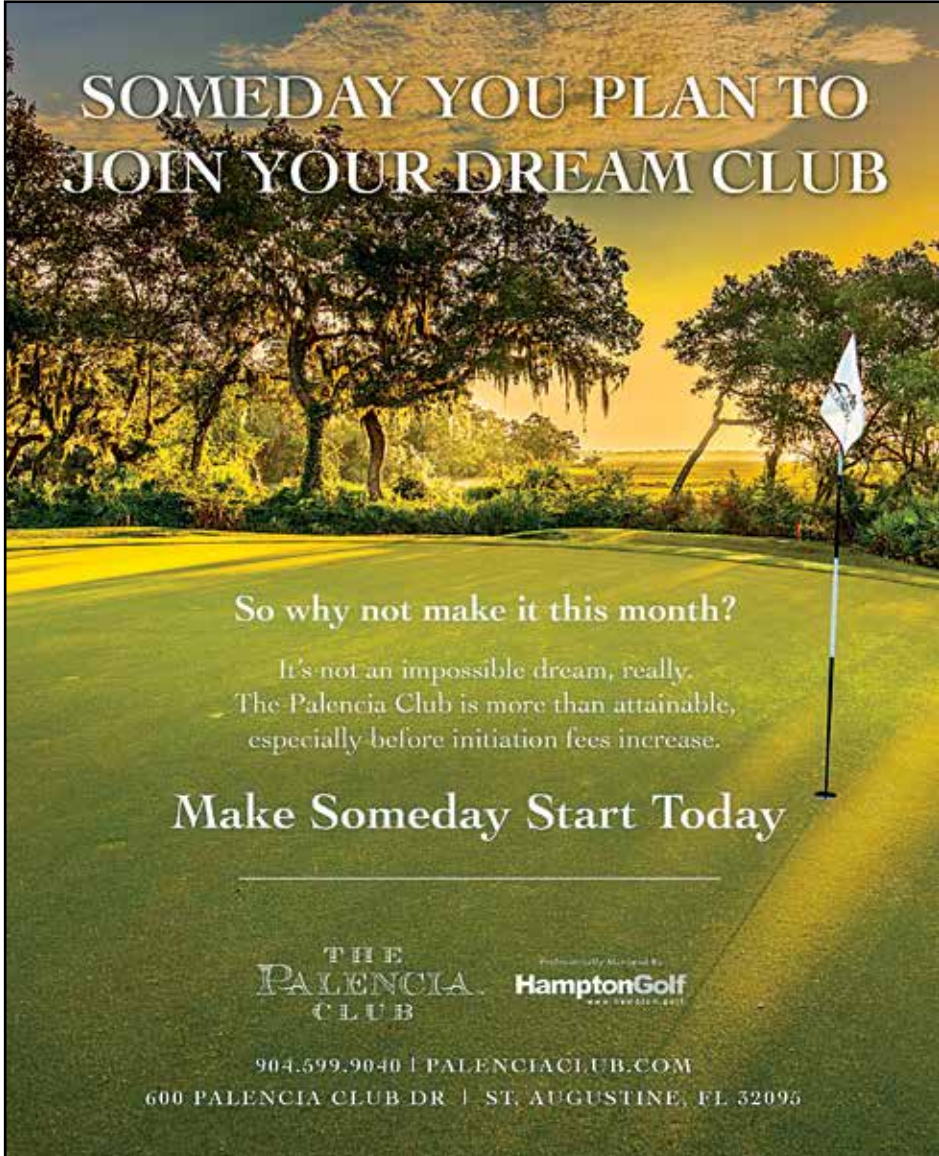
When looking to purchase life insurance, look at income, your family size, your home's value, the debt you carry and any business you may own. If you have a family you'll want to make sure that everything will be taken care of, from their basic costs like mortgage, taxes, food and clothing, to college in the future. What will your family need if you are no longer here to help support them? A simple way to determine the amount of life insurance needed is to multiply your current income by 10 to 15.

### Is my current life insurance coverage enough?

Some people who have life insurance through work may assume that will be plenty for their family to live on – and that may be correct depending on your life stage. Other times the amount could fall short once you start to determine basic and future costs. Often, people will determine they need more than what an employer may provide.

### Learn more about life insurance

For more information about the types of life insurance, and for a free, no obligation life insurance quote, contact Palencia neighbor and local State Farm Agent, Craig Dewhurst at 904-940-9740.



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