



News For And About Residents Of The Palencia Community

• 21 Years Of Covering Palencia •

May the New Year bring you peace, joy, and happiness.



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PRESS

JANUARY 2025

Palencia Celebrates Winter Festival



Palencia's Market Street was packed with holiday activities during the community's annual tree lighting event in early December. The winter festival included horse drawn carriages, a kids zone, food trucks, vendor market, carica-



tures, jumpy houses, "snow" flurries, live entertainment and, of course, Santa. The annual event to light the community's 30 foot Christmas tree has become a popular holiday tradition in Palencia. What a great way to get into the holiday spirit.



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PES Volunteer Making A Difference

Gwen Moore's two grandchildren are not the only ones who have benefited from her years of volunteer work at Palencia Elementary School. Moore has become a beloved volunteer among students and teachers and her involvement has hopefully inspired other grandparents to get involved at the school. Learn more about this special volunteer grandparent and her commitment to helping students in the community on Page 6.

At right, PES volunteer Gwen Moore with granddaughter Riley and grandson William. "Grandparents can be committed to the development of their grandchildren just as parents and teachers alike," said Gwen.



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St. Augustine Travel Club

The St. Augustine Travel Club will present Hong Kong for our first 2025 club offering visiting one of the world's most exciting cities, exploring its diverse cuisine from around the world, and mostly unknown parts of lush nature with hiking trails and beaches. The club will meet on Wednesday, January 8, at 3 p.m. at the Southeast Public Library, at U.S. Hwy 1 near SR 206.

The Travel Club is free and no registration is necessary. If you have any questions, please call Peter Dytrych at (904) 797-3736.

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Words Of Wisdom







This poor man called, and the LORD heard him; he saved him out of all his troubles. The angel of the LORD encamps around those who fear him, and he delivers them. Taste and see that the LORD is good; blessed is the one who takes refuge in him. -Psalm 34:6-8

Thought For The Day

I once had a leather jacket that got ruined in the rain. Why does moisture ruin leather? Aren't cows outside a lot of the time? When it's raining, do cows go up to the farmhouse, "Let us in! We're all wearing leather! We're going to ruin the whole outfit here!" -Jerry Seinfeld



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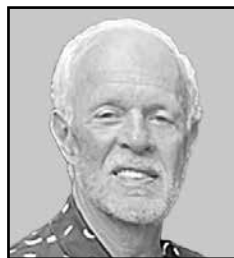


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A New Year, A New Start

**By Terry Shaw,
Palencia POA President**

Every year new resolutions are made and broken only to disappoint. So instead of the usual resolutions, how about doing something fun and positive...start a Gratitude Journal. This is the easiest New Year's resolution you can make and also really help you feel better. In fact, research has shown that recognizing things in your life that you can be grateful for are good for your physical and mental well being. How easy is it to get a journal or just a note pad, and start listing all the great things you have in your life. Family, especially the successes of your children and grandchildren in school or work. List your friends and things you do and the fact you can still do them. With friends and family, add spending more time with them. Your list can also include your home, neighborhood, and especially the blessings of America.

If you want to be more serious about health, then start small and give yourself little daily, weekly or monthly goals such as walking a block every day for a week, consuming bread or desserts every other day vs daily, or cut back your alcohol by one drink. List them when done and then look back that day, week or month and you will be surprised how the little successes add up to become big ones.

Your Palencia POA has been working on our New Year goals too. Working on ways to support our wonderful, beauti-

ful community. We have started an initiative with Marshall Creek CDD and have already purchased a large outdoor movie screen and projector, popcorn and cotton candy machines for community movie nights. Genevieve Mongon, a POA board member and Hila, a new MCCDD employee, have been working on new fun family and kid programs. I am working with Jodi, MCCDD manager, looking at adding fencing around the corner lot behind the swimming pool for community parties, cookouts and other activities. We will continue to support the CDD with events and activities. We are working on our Welcoming Committee for new residents, residents who have moved to a different location in the community and to all residents for a great meet and greet and information.

Your POA will be sending emails asking for suggestions for community projects but not anything that is already a CDD project or maintenance. Something new that will be a benefit to an area or the entire community.

From myself and all the Palencia Property Owners Board; Tim White, Don Rehberg, Genevieve Mongon and Bill Sherr, our Community Association Manager Sarah Guzman and all the Vesta support staff we wish you and your families a Wonderful, Healthy and Happy New Year.

Jill Stonier

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Palencia Elementary Volunteer Is Making A Difference

By Sara Seifert, Palencia Resident
Palencia Elementary PTO

If you are a regular at the Palencia Elementary School PTO meetings or volunteer at the school, there is a good chance that you have met or seen Gwen Moore at various school events. Gwen regularly attends the monthly PTO meetings in the school cafeteria on behalf of her family and two grandchildren who attend PES. I have long admired her commitment and attendance at the meetings to support her grandkids by showing a genuine interest in their school. Gwen has a gentle and quiet demeanor so we thought it would be great for everyone to get to know her and learn more about her background!

Q. Hello Ms. Gwen, we are so happy to have you work with our PTO

highlighted in this month's issue. You have been a staple at the Palencia Elementary PTO meetings for a while now and are an eager volunteer with events like the Souper Bowl and other school functions. How long have you been involved in the PTO and what grades are your grandchildren at PES?

Gwen: Hello and thank you for this opportunity to share my thoughts as a contributing grandparent, I have been involved in the PTO for three years since my granddaughter Riley was in kindergarten, she is now in the second grade and my grandson William is in kindergarten.

Q. Tell us a little bit more about yourself. Where did you grow up and are you from Florida originally? What lights you up besides your grandchildren?

Gwen: I grew up in New York where I retired from the New York Department of Education as an educator. My other interests are spending time

with family and enjoying friends that I have met in the Palencia community.

Q. What made you decide to become involved in the PTO at our school?

Gwen: My volunteering began when my grandchildren started attending preschool which lit up my life. Volunteering has given me and my family purpose while enjoying being hands-on in their development and growth.

Q. What has been the most rewarding

part of volunteering and being a part of the PTO? Do you have a favorite memory or PTO event thus far?

Gwen : Most rewarding for me has been attending the PTO meetings and learning about the PES school environment.



As PTO parents, we are committed to working with our children and the staff in providing the best education possible. I wanted to be involved and offer help in any way possible. My favorite events include tutoring, classroom activities, sports events, Daddy/Daughter dances and class outings.

Q. What would you want to tell other grandparents with kids at Palencia Elementary School that have thought about volunteering at the school but maybe have felt shy about doing so?

Gwen: Grandparents can be committed to the development of their grandchildren just as parents and teachers alike. As volunteers, we work hard to provide help to the staff when needed. The teaching staff and administration appreciate the contributions from their volunteers, and our children can see that we are making a difference in their lives. So, grandparents, if you are able, please come and join us. It is a fun and rewarding time for our children.

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Where Should You Start With Your Estate Plan?

By Travis A. Smyczynski, CFP®
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When is the right time to start estate planning? The short answer, now! Many people don't begin to think about estate planning until they are nearing retirement. If you are in your 20s or 30s, you might feel like you're too young, but that's not the case. Whether you're just starting your career, are an established professional, single, married, have a family, or are focused building assets, having an estate plan is important to ensure your wishes are carried out should the unthinkable happen.

Here is a quick guide to the main documents you'll want to have to get your estate plan started in the right direction-

Medical Power of Attorney: This document allows you to give another individual legal authority to make health care decisions for you in the event you become incapacitated. The named person should be someone you trust to carry out your healthcare wishes and, most importantly, be available to do so in an emergency. Selecting a person that lives near you to be your Medical Power of Attorney is ideal, if possible.

A Living Will (or Advanced Healthcare Directive): This is a document that allows you to state your wishes directly to your doctors regarding which services you would like provided or withheld. This allows you to take the burden off your Medical Power of Attorney to have to make tough healthcare decisions in an already difficult time.

Financial Power of Attorney: This document gives another individual the legal authority to make financial decisions and act on your behalf. Such as: paying bills, opening accounts and making financial transactions. Without it, a court order may be necessary for your family or loved ones to gain the authority to handle such affairs.

{The Medical and Financial Power of Attorney can take effect immediately, or at the time of your incapacity, but they must be established while you still have your mental faculties. It is important to remember that you cannot create a durable power of attorney after you become incapacitated.}

Last Will & Testament: A Will is a legal document that serves as a complete letter of instruction to communicate your wishes after death for anything that does not have a beneficiary designation associated with it. Without a Will, the state in which you re-

side decides how to distribute your assets to your beneficiaries according to its laws. This is known as dying "intestate" and the resulting settlement process may not produce the results that you would prefer for your loved ones. The Executor (or Personal Representative) of your Will ensures that your assets get distributed during the probate process, if necessary.

{Probate is a legal process for settling an estate, whether one has a Will or not, and is a matter of public record. Probate can be a timely and expensive process, but it can be avoided. The most effective way to avoid probate is to fully review all your assets with a CERTIFIED FINANCIAL PLANNER™ professional to ensure probate is avoided in all ways possible. Any asset that allows the owner to name a beneficiary is the simplest way to avoid probate. For example, Retirement Assets, IRAs, HSAs and Life Insurance go directly to the beneficiaries you choose without going through probate. You can even avoid probate with taxable accounts if they are set up properly. You can also add beneficiaries to your home and vehicles in some states, which allow those to skip probate and possibly even the need for a Trust. Jointly owned accounts with rights of survivorship may delay probate but a contingent beneficiary needs to be added so those assets avoid probate at the death of the second owner.}

Estate planning may sound like a lot of work. However, if you think it will be a hassle now, imagine what it will be like for your survivors if you become incapacitated, or die without a plan in place. Take the time today to at least get these basic documents in place and get started with the process of getting the proper safeguards around your estate for your loved ones.

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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Time For New Year's Financial Resolutions

By **Lindsey Taylor, Edward Jones**
Financial Advisor

Have you made New Year's resolutions, such as exercising more or learning a new skill? These are good objectives, but why not add some financial resolutions?

Here are a few to consider:

- **Reduce your debts.** It may be easier said than done, but if you can cut down on your debt load, you'll increase your cash flow and have more money available to invest for your future. So, look for ways to lower your expenses and spending.

- **Boost your retirement savings.** Try to put in as much as you can afford to your IRA and your 401(k) or other employer-sponsored retirement plan. If your salary goes up this year, you've got a good opportunity to increase your contributions to these retirement accounts. And once you turn 50, you can make pre-tax catch-up contributions for your 401(k) and traditional IRA.

- **Build an emergency fund.** It's generally a good idea to maintain an emergency fund containing up to six months' worth of living expenses, with the money kept in a liquid, low-risk account. Without such a fund, you might be forced to dip into your long-term investments to pay for short-term needs, such as an expensive auto or home repair.

- **Keep funding your non-retirement goals.** Your traditional IRA and 401(k) are good ways to save for retirement — but you likely have other goals, too, and you'll need to save and invest for them. So, for example, if you want your children to go to college or receive some other type of post-secondary

training, you might want to invest in a tax-advantaged 529 education savings plan. And if you have short-term goals, such as saving for a wedding or taking an overseas vacation, you might want to put some money away in a liquid account. For a short-term goal, you don't necessarily need to invest aggressively for growth — you just want the money to be there for you when you need it.

- **Review your estate plans.** If you haven't already created your estate plans, you may want to do so in 2025. Of course, if you're relatively young, you might not think you need to have estate plans in place just yet, but life is unpredictable, and the future is not ours to see. If you have already drawn up estate plans, you may want to review them, especially if you've recently experienced changes in your life and family situation, such as marriage, remarriage or the addition of a new child. Because estate planning can be complex, you'll want to work with a qualified legal professional.

You may not be able to tackle all these resolutions in 2025. But by addressing as many of them as you can, you may find that, by the end of the year, you have made progress toward your goals and set yourself on a positive course for all the years to come.

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EvolveX Permanently Destroys Fat Cells VIP Event Launch At Raven Weight Loss Clinic

Information Sessions January 8th In Palencia

Losing weight and reshaping the body is no easy task. This is where advanced technologies like EvolveX come in, offering a solution that goes beyond fat loss to tighten and rejuvenate the skin.

EvolveX is a cutting-edge, non-invasive body contouring treatment designed to target and treat problem areas of the body, including stubborn fat, sagging skin, and weak muscles. Unlike surgical options, EvolveX offers a pain-free and non-surgical approach to achieving a toned, sculpted physique. It works by using a combination of bi-polar radio frequency and continuous muscle activation through electrical muscle stimulation (EMS). This unique combination targets multiple layers of the body: the skin, fat, and muscles — offering a 3-dimensional transformation that can enhance the shape and tone of the body.

Raven Weight Loss Clinic of Palencia will hold exclusive information sessions about EvolveX on Wednesday, January 8th at their clinic located at 701 Market Street, Suite 113. EvolveX representatives will be on-hand to answer questions along with information on exclusive promotions. There will be one-on-one consultations, expert insights on weight loss techniques as well as giveaways and chances to win \$500 off body reshaping packages.

EvolveX employs a powerful yet gentle approach to body contouring that works on three different levels:

Fat Reduction: The treatment begins with the application of high-voltage bi-

polar radio frequency energy. This energy penetrates deep into the skin, generating heat and triggering a process known as selective hyperthermia—or the elevation of core temperature. The heat causes the fat cell membrane to loosen, making the cells more absorbent to subsequent electrical impulses.

Skin Tightening: The heat generated by the radio frequency energy not only targets fat cells but also stimulates collagen production in the skin. Collagen is the structural protein that gives skin its firmness and elasticity.

Muscle Toning: In addition to fat reduction and skin tightening, EvolveX also targets muscle stimulation. Through EMS, the treatment induces muscle contractions, similar to the effects of a workout but without the physical effort. EMS can build muscle and improve muscle definition beyond what exercise alone may achieve, offering more sculpted contours and enhanced muscle tone.

EvolveX is highly versatile and can be used on multiple areas of the body where fat, sagging skin, or muscle weakness are common concerns. Some of the most popular treatment areas include: Arms, waist, hips, thighs, buttocks, legs and knees, chest wall and upper back.

EvolveX offers numerous benefits over traditional surgical options for body contouring, such as liposuction or tummy tucks. The treatment is non-invasive, safe and effective with minimal discomfort and no downtime, plus results are long-lasting.

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Hustle, Hit And Never Quit! Palencia Ladies Beaches Division 2 Tennis Team

By Kathy Collins



The Palencia Ladies Division 2 Tennis Team is currently in 2nd place. The league provides doubles tennis for women in an informal and social fashion, under the Rules of Tennis and the Code of Tennis. Pictured from left to right are: Kathy Collins (Captain), Rita Geronimo, Lotes Nelson, Anai Tipton, Jackie Hagerty, Lynn Thibodeau, Susan McCarthy and Anne Raha.

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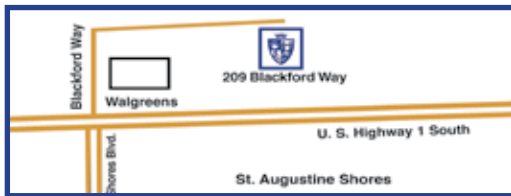


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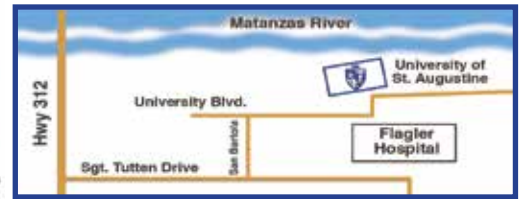


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Dupuytren's Disease

By Meg Robinson, OTR/L, CHT
Occupational Therapist & Certified Hand Therapist
First Coast Rehabilitation
(904)829-3411

You may have seen recent commercials with NFL quarterback John Elway for a condition called Dupuytren's Contracture and wondered what it is. You may have wondered if it applies to you.

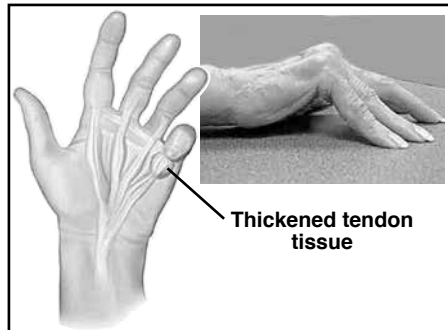
Dupuytren's Disease is a condition that affects approximately 5% of the population in the U.S. It has also been termed "Viking's Disease" because of the prevalence in those of Northern European descent. It tends to affect men more than women and becomes more prevalent with age, typically affecting those over 40 years old.

Within the palm of the hand, you have a layer of tissue, called the palmar fascia or aponeurosis, which stabilizes and anchors the skin of the palm during use. This palmar fascia can undergo mutation causing it to contract forming lumps, nodules, and cords, which gradually pull the fingers down into the palm. Movement then is restricted causing Dupuytren's Contracture, which decreases the ability to perform everyday tasks, such as putting your hand in your pocket, driving, wearing a wedding ring, putting on gloves, and holding and letting go of tools objects. Dupuytren's Disease most commonly affects the ring and small fingers of the hand but can draw the other fingers and even the thumb down toward the palm.

The presence of a lump in the palm does not mean that the disease will progress or even that you have Dupuytren's Disease. It can be helpful to see a hand surgeon to evaluate what is going on in the palm of your hand and obtain a thorough diagnosis. If your hand surgeon suspects that you have Dupuytren's, he will most likely perform the Tabletop Test, where he has you try to lay your hand flat on the table. If you cannot lay it flat, it is considered positive for Dupuytren's and he will discuss treatment options, based on the stage and pattern of the disease and the joints involved. In mild cases, especially if hand function is good, only observation is needed. Dupuytren's Disease can and often does affect both hands.

Nonsurgical Treatment

The procedure that John Elway was advertising can be performed in the doctor's office. It is a two-step procedure. At the first visit, the physician will inject the cord with an enzyme called collagenase (common brand name is Xiaflex), which works to dissolve the cord tissue. After allowing the enzyme to break down the cord for 24 hours, the physician will have you return to physically stretch out and straighten the finger joints to mechanically break the cord. Bruising, increased swelling, and small tears in the skin are common.



Surgical Treatment

The most common surgical procedure is a fasciectomy where the nodules, cords, and diseased skin is removed and the skin is then sutured shut.

Surgery can be performed with the patient asleep or awake using a variety of anesthesia techniques and is considered outpatient surgery. Typically, the patient will be placed in a post-op dressing which may have a temporary finger extension splint incorporated.

Attending occupational therapy/hand therapy after nonsurgical and surgical procedures can improve overall hand function by addressing open and closed wounds, limited motion, swelling, and to ensure greater extension of the fingers, with the fabrication of a finger splint. The sooner the patient begins hand therapy after the procedure, the more successful the final result will be.

If you feel like you may have Dupuytren's Disease, I recommend you consult a hand surgeon. If you had a procedure to address your Dupuytren's or are planning to have a procedure to correct it, please consider First Coast Rehabilitation. One of our occupational therapists, certified hand therapists would be happy to evaluate you and address your needs. The earlier we see you the better. If you are interested in pursuing an evaluation, you will need a referral from your physician. We would be happy to see you at your earliest convenience. Please contact us at 904-829-3411.

Meg Robinson is an occupational therapist and certified hand therapist who has been working in hand therapy for over 38 years. She moved from Cincinnati, OH to the St. Augustine area at the end of 2023 and joined First Coast Rehabilitation staff in early 2024. Before that she worked closely with hand orthopedic surgeons in Ohio and Northern Kentucky. She taught hand therapy and splinting for over 20 years at various universities in Cincinnati. She also received a US patent for a dynamic splint, which is currently manufactured by Alimed, Inc.



The Secret Lives of Cats: Understanding Your Cat's Behavior

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

If you've ever caught your cat staring at you like they're plotting world domination, you're not alone. Cats have a way of keeping us guessing and their quirky behaviors often leave us scratching our heads. As both a veterinarian and a fellow cat owner, I've spent plenty of time pondering what goes on behind those eyes. Let's try to demystify some of the strange and wonderful things our feline friends like to do.

Why the Kneading?

You know that rhythmic paw-pushing your cat does, like they're kneading bread dough on your lap? It's an instinctive behavior from kittenhood. Nursing kittens knead to stimulate milk flow from their mothers and adult cats often continue the behavior as a sign of comfort and affection. If your cat is kneading you, consider it as a compliment—they're saying, "You make me feel safe."

The Mysterious 'Gifts'

Putting a dead lizard on your family members' bed wouldn't normally be considered a sign of affection, but in your cat's world, it's a grand gesture. Cats are natural hunters, and bringing you their "prey" is their way of sharing

and bonding. They're essentially saying, "Look what I did for us!" While it may not be the kind of gift you had in mind, it's part of their love language.

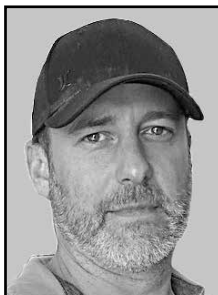
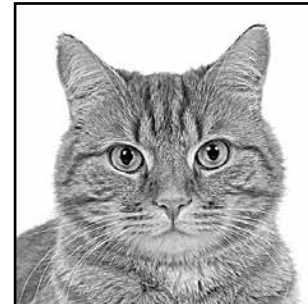
The "Zoomies"

Have you ever seen your cat sprint through the house like they've got a rocket strapped to their back? These random bursts of energy, or "zoomies," are their way of burning off pent-up energy. Cats are crepuscular (they're most active at dawn and dusk) so don't be surprised if your cat(s) give you a 5 a.m. wake-up call to their track meet.

Tail Tales

Your cat's tail is a barometer for their mood. A puffed-up tail means they're startled or scared, while a gently swaying tail shows focus or curiosity. If their tail is upright with a slight curve, you've got one happy kitty on your hands!

Cats are fascinating animals, full of both charm and mystery. Understanding their behaviors not only deepens our bond with them, but also helps us to care for them better. So, the next time your cat does something peculiar, hopefully you will smile at their attempt to communicate in their secret feline code.



My car heater stopped working last March

It's easy to ignore your car's heater when temps are in the 90s but, in January you'll miss the toasty warmth. Your heater works by using excess heat from the car's engine via engine coolant. If your car is low on coolant, the heater will not perform properly. Another problem could be your heater control valve, or heater vacuum line. The blower motor may also be at fault. Check or replace the fuse for the blower motor. Bring your car to our shop for a heater courtesy check.

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Help For Sleep Apnea

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

If you or a loved one has sleep apnea and hates wearing a CPAP, this column could be a lifesaver.

Everyone has heard people snore. Not everyone who snores has apnea, at least not yet. If you think about it, snoring is like suffocating or choking – your air intake is interrupted involuntarily. This can happen in children as well and should be addressed with their pediatrician immediately, don't dismiss it as allergies. Snoring or no snoring, if one stops breathing and then gasps for air while sleeping, odds are extremely high they have apnea. During this time of not breathing, over and over and night after night, all kinds of chemical, physical and emotional events occur at the same time.

Sleep apnea is a killer. It causes heart attacks and strokes, increases diabetic problems and cortisol (stress hormone) levels, the list goes on and on. Oxygen is the number one drug the body needs to survive and people with apnea do not get enough oxygen during the night. When oxygen is cut off from a body part, that part can be injured, and it can even die.

Acting as a double whammy, when oxygen is cut off, carbon dioxide gas builds up. Carbon dioxide irritates lung tissue and blood vessels, which creates the need to bring in fresh oxygen. This life threatening need to breathe causes the gasping that is typical in people with apnea. In the sleep world, this gasping is called an event. Every time a person has an event, it disturbs the sleep cycle with the end result of being tired and not feeling good during the day.

The CPAP is the gold standard for treatment of sleep apnea. It literally forces oxygen into the lungs. When people are able to tolerate the CPAP, and keep it on for 7 hours, they sleep better and feel like a new person the next morning, all because the body is getting the right amount of oxygen.

The problem is that only 50% of users are able to tolerate the CPAP. People either love it or hate it. If you are one of those who love your CPAP and never sleep without it, good for you. Unfortunately, most people use them as door stops or they collect dust in a closet.

Oral appliances for CPAP intolerance

There are many types of sleep apnea with the most common being obstruc-

tive sleep apnea. When the tongue, tonsils, throat, etc. collapse into the throat, it obstructs breathing.

These anti-snoring appliances hold the lower jaw forward, and when the jaw comes forward, it brings the tongue with it, which opens the back of the throat. When the throat opens up, the patient is able to breathe normally, giving them the proper amount of oxygen.

Most people, including those in the medical field, are unaware that oral appliances are the first recommended treatment for mild to moderate apnea, reserving the CPAP for the more severe cases. If you are CPAP intolerant and have severe apnea, the oral appliance is better than nothing at all.

Drawbacks to oral appliances

While the oral devices are very comfortable and, in some cases, even more effective than CPAP, they have their drawbacks. The major drawback is the blur between medicine and dentistry. While a dentist cannot diagnose sleep apnea, it is beyond the scope of medicine for a medical doctor to make a dental device. Insurance companies do great in paying for CPAP but not oral appliances. What a sleep doctor can do is order a dental sleep device to a dentist who is trained in sleep dentistry (American Academy of Dental Sleep Medicine).

The dentist's job is to first screen each patient for sleep apnea. When there is someone with all the signs, it is our job to question and educate the patient. If the patient admits they have sleep issues, we can order a sleep study and work with a physician for the diagnosis.

If you have a CPAP, you have already had a sleep study and have been diagnosed. If you are CPAP intolerant and simply refuse to wear it, you are in danger as stated above and should be discussing alternatives with your physician or dentist.


The bottom line is that sleep apnea is a dangerous condition that cannot be ignored. Yes, it is a cumbersome ordeal, but one worth living for. Ordering a sleep device over the internet is not a smart thing to do in my experience. Always have a sleep study before any treatment, some apneas are harder to diagnose and a person could unwittingly be getting worse while thinking they solved their snoring problem with Amazon.


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Water Problems? Ask Polly!



Polly Swindull

I am continually seeing "Angi" and home advisors advertising about how they research contractors like yourself. My questions is, are they legit?

That is a good question. I cannot speak for Home Advisor, but I can certainly speak for the "Angi" folks. Our company was a member of Angi for a few years. The more money our company would spend with them, the more recognition we would get. In my opinion that is not what they portray in their advertising. That being said, the best way to check out a contractor is with your local licensing department and the Better Business Bureau. And as always, word of mouth is the highest form of advertisement. Thanks for the question.

EAST COAST WELLS & WATER TREATMENT CALL 824-6630

The Village Church Of World Golf Village Gives Away Bikes!

By Maria Cavanaugh, Palencia Resident

Are you cleaning out your garage or wondering what to do with your old bicycle? The Village Church in World Golf Village takes used bicycles and reconditions them to be gifted to those students, families and economically challenged people who do not have transportation to work or simply have outgrown their bikes.

We find out who can use a bike from local schools as well as St. Augustine agencies who are helping the homeless.

Bring us your lightly used bike or call for details and we help you help others. Our small church missions budget funds parts and volunteer bike mechanics work on bikes at their leisure.

Contact Pastor Mike Legaspi at the Village church 904-940-6768. If you would like to make a donation for parts, or please make checks payable to the Village Church with a note in the memo for Bike Ministry.





Palencia WGA Embrace The Beauty Of The Fairway

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



Champions Deborah Eady (left) and Linda Hoffman (right).



Golfing Gone Wild!



Golfers Gone Wild at the Coquina Classic.

They came from far and wide to attend the WGA Coquina Classic member/guest tournament on November 8 and 9. A total of 28 teams of two competed in the event with a theme of Golfers Gone Wild. Everyone was in the spirit of the event with jungle attire and carts decorated for the wild!

The event began with the putting competition where winners were awarded bottles of wine. Then the golfers headed out for two days of golf. There were seven flights with 4 teams of two in each flight. Each of the four teams in a flight were required to play each of the other teams for nine holes in a match play format. The final nine holes were played against par. Against par means if the two-person team scored a net par, they received one half point, a net birdie rewarded them with one point, and a net bogey or more awards no points.

After two days of play, the winners of each of the seven flights moved on to the championship round. To determine the champion, the seven teams teed off of hole 17 playing alternate shot. The four highest net scores were to be eliminated. However, five teams were tied and to break the tie, those five teams chipped on to green 17. The three teams closest to the pin would continue to hole 18 of the playoff.

The final three teams played alternate shot to hole 18 resulting in the elimination of one more team. Each individual of the last two teams played hole 18 from 125 yards out. The net scores of the team individuals were then added together. Linda Hoffman and Deborah Eady recorded a total score of 7 winning over Resa Wilcox and Holly Healey. Congratulations to Linda and Deborah! This marks the second year that this team has won the Coquina Classic.



Ready for golf!



Putting for Wine.

Volunteer

Give your time and make a lasting impact on our community. Here are some ways to volunteer.

Compassion-To-Go Senior Program- Catholic Charities Compassion-To-Go volunteers deliver food to seniors in need on a weekly or bi-weekly basis. Volunteers who "adopt" a senior are also expected to spend time visiting with the client if they would like to engage in conversation.

Food Pantry- Catholic Charities Food Pantry volunteers help the staff with essential duties throughout the week. Depending on the need of the week, volunteers help stock the shelves, sort through food donations, pack client food bags, and distribute food to clients.

Thrift Store- Thrift Store Associates assist customers in finding and purchasing items from the Catholic Charities Thrift Store, located next to our main office (525 State Road 16, Suite 111, St. Augustine, Florida 32084). Associates also assist in the sorting and tagging of new donations that come into the store.

Visit <https://www.ccbstaug.org/volunteer> for more details.

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Quick Golf Tip: Your Golf For 2025

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

Simple thoughts significantly affect your ability to produce a great golf shot!

The start of a new year is a perfect opportunity to review your fundamentals. Here are four parts of your golf swing to check for 2025.



1. Is your alignment correct? Are your shoulders, hips, and feet aligned toward your target? If your alignment is correct, your consistency will improve.

2. Is your golf club in a good position at the top of your swing? If it is, it will allow you to transfer more power and clubhead speed through the impact zone.

3. Club head path—Is your club moving towards your intended target? If it is, that will give you a beautiful extension towards your intended line.

4. Is your follow-through complete? When you're finished, is your chest facing your target? If this is correct, it allows you to have maximum power and lets the big muscles do the work.

This is a wonderful 2025 checklist. If you're concerned about one or two or all of them, let me know at laura@laurabaughgolf.com.

If you hit the golf ball farther, 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.

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.



Ask
Carol B

Health Insurance (Under 65)

If you are in need of health insurance, whether short-term or through the Marketplace, I am happy to help you find a plan that fits your needs.

Carol Bogart

A Palencia Resident and
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Phone 904-648-6488

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Cooking From Scratch Made Easy Spinach Quiche In Sweet Potato Nest

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

Spinach Quiche in Sweet Potato Nest: A Garden-to-Table Delight
This recipe was sent in to us by Palencia resident Christine Preli.

If you're looking for a delicious, healthy, and versatile quiche that highlights the best of seasonal ingredients,



try this Spinach Quiche in a Sweet Potato Nest. With a crust made from grated sweet potatoes and packed with garden-fresh longevity spinach, this dish is perfect for brunch, lunch, or dinner.

This recipe is loosely based on a classic quiche concept I discovered years ago in Whole Foods for the Whole Family (1993: LLL International), but it offers ample room for personal adaptation based on what you have on hand.

Sweet Potato "Nest" Crust:

- 3 cups of grated raw sweet potato
- 3 tablespoons oil (olive or avocado)
- 1 teaspoon salt

Fillings:

- 3 tablespoons sautéed onions (or raw green onions or chives)
- 2 cups raw longevity spinach: wilt, squeeze out water and chop
- ½ cup sautéed sliced mushrooms
- 1 cup meat of choice, cooked and chopped (bacon, ham, or sausage)
- 1 cup shredded Swiss cheese
- 4 pasture-raised eggs
- ¾ cup cottage cheese or ricotta cheese
- Dash of herbs and spices (salt and Old Bay or fresh herb mix)
- 2 tablespoons grated Parmesan or Romano cheese (for topping)

Instructions

Preheat oven to 425°F. In a large bowl, toss together the grated sweet potato, oil, and salt. Press mixture into 9 inch pie plate. Bake 15 minutes until edges are slightly crunchy. Reduce oven temperature to 350.

Layer the sautéed onions, spinach, mushroom and meat into crust. Sprinkle shredded Swiss evenly on top.

In food processor or blender, blend eggs, cottage cheese or ricotta and herbs until frothy. Pour mixture over the layered filling and top with grated Parm or Romano. Bake for 35 minutes. Cool for 10 minutes before serving.

Enjoy this nourishing, flavor-packed quiche straight from your garden to your table!



What's The Medicare Prescription Payment Plan? Part 2

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

The Medicare Prescription Payment Plan is a new payment option in the prescription drug law that works with your current drug coverage to help you manage your out-of-pocket Medicare Part D drug costs by spreading them across the calendar year (January-December). Starting in 2025, anyone with a Medicare drug plan or Medicare health plan with drug coverage (like a Medicare Advantage Plan with drug coverage) can use this payment option

What to know if I'm participating What happens after I sign up?

Once your health or drug plan reviews your participation request, they'll send you a letter confirming your participation in the Medicare Prescription Payment Plan. Then:

1. When you get a prescription for a drug covered by Part D, your plan will automatically let the pharmacy know that you're participating in this payment option, and you won't pay the pharmacy for the prescription.

Even though you won't pay for your drugs at the pharmacy, you're still respon-

sible for the costs. If you want to know what your drug will cost before you take it home, call your plan or ask the pharmacist.

2. Each month, your plan will send you a bill with the amount you owe for your prescriptions, when it's due, and information on how to make a payment. You'll get a separate bill for your monthly plan premium (if you have one).

How do I pay my bill?

After your health or drug plan approves your participation in the Medicare Prescription Payment Plan, you'll get a letter from your plan with information about how to pay your bill.

What happens if I don't pay my bill?

You'll get a reminder from your health or drug plan if you miss a payment. If you don't pay your bill by the date listed in that reminder, you'll be removed from the Medicare Prescription Payment Plan. You're required to pay the amount you owe, but **you won't pay any interest or fees, even if your payment is late.** You can choose to pay that amount all at once or be billed monthly. If you're removed

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Medicare Prescription Payment Plan Continued From Left

from the Medicare Prescription Payment Plan, **you'll still be enrolled in your Medicare health or drug plan.**

Always pay your health or drug plan monthly premium first (if you have one), so you don't lose your drug coverage. If you're concerned about paying both your monthly plan premium and Medicare Prescription Payment Plan bills, go to page 5 for information about programs that can help lower your costs.

Call your plan if you think they made a mistake about your Medicare Prescription Payment Plan bill. If you think they made a mistake, you have the right to follow the grievance process found in your Member Handbook or Evidence of Coverage.

How do I leave?

You can leave the Medicare Prescription Payment Plan at any time by contacting your health or drug plan. Leaving won't affect your Medicare drug coverage and other Medicare benefits. Keep in mind:

- If you still owe a balance, you're required to pay the amount you owe, even though you're no longer participating in this payment option.
- You can choose to pay your balance all at once or be billed monthly.
- You'll pay the pharmacy directly for new out-of-pocket drug costs after you leave the Medicare Prescription Payment Plan.

What happens if I change health or drug plans?

If you leave your current plan, or change to a new Medicare drug plan or Medicare health plan with drug coverage (like a Medicare Advantage Plan with

drug coverage), your participation in the Medicare Prescription Payment Plan will end.

Contact your new plan if you'd like to participate in the Medicare Prescription Payment Plan again.

I am here to help or explain... at no charge! Carol@AskCarolB.com Text: 714-930-7165 Direct: 904-648-6488 www.AskCarolB.com FL License Number: W756153.

Grief Hurts!



Beginning on Thursday, January 9th, The Village Church, 4229 Pacetti Road in St. Augustine, will begin a new 13 week faith based GriefShare program.

Meeting on Thursdays from 5:00 p.m. to 7:00 p.m., anyone in our community suffering from the loss of a loved one is welcome to join the group any week. It is our hope to help you find ways to cope during this difficult time.

To register, visit: griefshare.org/findagroup (Enroll with the Village Church).

Contacts for more information: Tom Hill at 305-297-2824 or Margaret Briesch at 224-661-1109.



Moving From Resolution To Commitment

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

On January 1st your whole life can be transformed. For one day at least, all your good intentions can be jump-started, and all your bad habits can be unplugged. It's fun to play with all the brand-new possibilities open to you on January 1. Go jogging this morning, and you've exercised every day this year. So far this year, perhaps you have never thrown your dirty clothes on the bathroom floor and never forgotten to read the Bible in the morning!

But January 1st is followed inevitably by January 2nd and January 3rd. Someday soon you will opt for staying in a cozy bed a few more minutes rather than plunging out into the cold on that jog. By the 4th or 5th, your socks are back on the bathroom floor. By the 7th you fall asleep before you can even get the Bible open.

The problem with most of our resolutions is that they are too safe, too sensible, and too self-centered. We resolve to make tiny changes in our lifestyles -- but refuse to consider restructuring our lives and changing the patterns by which we live. Luke's single story about the boy Jesus, in Luke 2:41-52, offers us an example of what it would mean if we were to transform our lives by making a commitment instead of a resolution, to be "about our Father's business."

Joseph and Mary, their friends, neighbors and relatives, all made the required pilgrimage to Jerusalem for the Passover feast. But as soon as the allotted time for the holiday was over, they hit the road, anxious to get back to all the chores and responsibilities

that filled their lives. Like most of us, they were probably looking forward to getting back to the comfortable familiarity of their own home.

But the young Jesus refuses to let his relationship with God be regulated according to some prearranged, culturally imposed schedule. Instead of going along with the return-to-business-as-usual attitude, Jesus answered the most important call of all -- to be about his Father's business.

What would it mean if we were to act in a similar fashion? What would it mean to live, not according to human expectations or cultural patterns, but according to what God required of us? What does it mean to be about God's business, rather than other people's business, or even other people's definition of God's business? Jesus discovered at this early age that answering God's expectations can get you in trouble -- even with your own family. In fact, focusing on God's business may put an unexpected crimp in the family business. "Business-as-usual" may not be the way God does business. And the world and the church find that unnerving.

A commitment does not challenge us to cut fat grams or quit smoking or get to aerobics class twice a week. The commitment a Christian makes is to commit to living in the light of divine intentions, not human inventions. This New Year's let's drop the resolutions and commit to live under the umbrella of God's expectations and to make it my business and your business to be a part of God's business. Happy New Year!

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Therefore, if anyone is in Christ, the new creation has come: The old has gone, the new is here!

-2 Corinthians 5:17

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Advanced Urology Institute Expands To New Offices - Dr. Gordon Fifer Joins Practice

Gordon L. Fifer, MD, a board certified urologist with more than 22 years experience, has joined the medical group at Advanced Urology Institute in St. Augustine. Dr. Fifer specializes in minimally invasive surgical options for kidney stones, prostate and kidney cancers, and upper urinary tract reconstruction. He also provides medical and surgical treatments for enlarged prostates (BPH), bladder cancer, erectile dysfunction (ED), and low testosterone.

Dr. Fifer graduated from the University of Cincinnati/Medical Center. He is fellowship trained in Endourology, treating conditions affecting the urinary tract system or male reproductive organs. Dr. Fifer provides non-surgical and surgical care options for urinary tract infections, incontinence, pelvic prolapse, enlarged prostate and urologic cancer in men and women. Prior to practicing urology, Dr. Fifer served as a Commander in the United States Navy.

Dr. Fifer is accepting new patients



Gordon L. Fifer, MD, Urologist

at his office located at Advanced Urology Institute, 113 Whitehall Drive, St. Augustine, FL 32086. To schedule an appointment, call 904-824-1450.

Newcomers Luncheon At Pesca By Michael's


By Michele Oliver


Newcomers of North Saint Johns (NNSJ) invites members and their guests to join the fun at the January luncheon on Tuesday, January 21, 2025 beginning at 11:00 a.m. at Pesca by Michael's, 117 Vilano Road, Unit R; St. Augustine. The event features a delicious lunch and Antiques Roadshow-themed program with


experts from B. Langston's Estate Sales and Auctions. Doors will open at 10:30 a.m. Cost for the luncheon and program is \$40 for members and \$45 for guests and non-members. All reservations must be received by January 13, 2025.

Please visit <https://newcomersof-northstjohns.org>.

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Reasons To Buy Life Insurance - Part 1 of 2

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

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

Why do I need life insurance?

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

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

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

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

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

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

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

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