



ST. AUGUSTINE

# PALENCIA PRESS

FEBRUARY 2025

## Palencia Tennis 'Serves' Up Fun At Annual Party



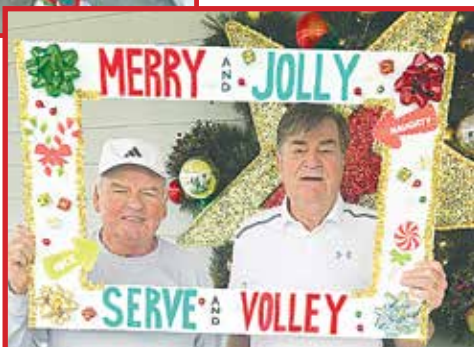
Upper Left- Hillary Vogel and Marcia Oltz.

Upper Right- Jill Jabot

Center- Lizett Oosthuizen, Missy Nevins and Maria Dekar.

The Palencia Tennis Office recently hosted their 2nd Annual Ugly Sweater Contest and holiday party event. The Palencia Tennis staff made a variety of cookies and provided mimosas as well as hot chocolate for all tennis players to enjoy. Many players participated in the Ugly Sweater Contest and prizes were awarded. It was a great way to end the holiday season.

Bottom- Charles Patterson and Dick Ray.



## Palencia Residents Take Icy Dive For Polar Plunge

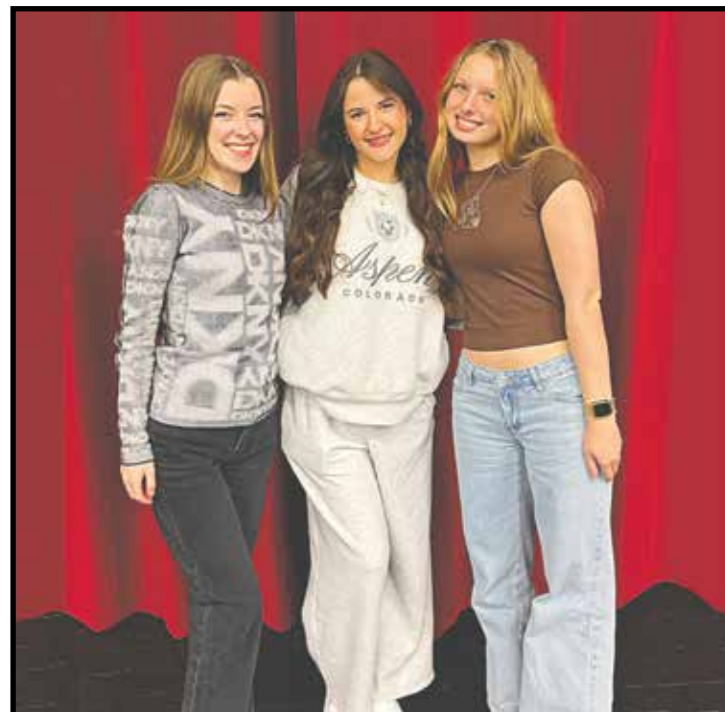


Palencia residents seeking a thrilling and chilling way to jump-start the new year recently took the Polar Plunge in the family pool. After braving the chilly waters, everyone was treated to hot chocolate and donuts. An exhilarating day, this was the community's second year for the icy Polar Plunge.

## Palencia Teens To Take Part In "Jekyll & Hyde" Production At SAHS

Several Palencia residents will be performing as well as helping put together a production of the gothic musical "Jekyll & Hyde" February 13th thru 16th at St. Augustine High School. The four students in the show that live in the Palencia community are Emily Walczak, who will serve as lighting designer; Heidi Miller is stage manager; Hannah Miller plays the character Lucy Harris, songstress at the local bar frequented by Mr. Hyde; and Kaitlyn Warrell plays Poole, a senior servant of Dr. Jekyll. The play is an evocative tale of two men - one, a doctor, passionate and romantic; the other, a terrifying madman - and two women - both women in love with the same man and both unaware of his dark secret. The epic struggle between good and evil comes to life on stage in this musical phenomenon. For information on tickets, visit [www.cur8.com](http://www.cur8.com).

Photo at right- left to right, Palencia residents Kaitlyn Warrell, Hannah Miller and Emily Walczak. Stage Manager Heidi Miller not shown.



PRSR STD  
US POSTAGE PAID  
JACKSONVILLE, FL  
PERMIT # 315

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



# New To Market



New To Market - Luxury Pool Home  
544 Sebastian Square  
\$1,150,000



Cammy

Dick

**ENGEL & VÖLKERS®**  
**RAY TEAM**

904-806-3489  
cammy.ray@evrealestate.com  
www.rayteam.evrealestate.com

Palencia Resident Owned



LEGION

BINTELLI



Star 2023  
Inventory Must Go!  
**\$2500**  
Instant Rebate

**GREAT GOLF CARTS**  
**GREAT SERVICE**  
**GREAT PEOPLE**

Pick Up & Delivery

**904-810-1006**

5960 U.S. 1 NORTH  
St. AUGUSTINE, FL 32095  
WWW.GOLFCARTSOFFSTAUGUSTINE.COM

Financing Available  
Scan to Apply

# Smiles by DR CRAIG HADGIS ORTHODONTIST



Dr. Craig Hadgis  
Palencia Resident

TWO  
STATE-OF-THE-ART  
LOCATIONS

**ST AUGUSTINE**

US-1

**ST JOHNS**

Race Track Road



Voted Best  
St Augustine  
St Johns

Board Certified Orthodontist  
Free Initial Visit

904.79.SMILE (797.6453)

www.DrCraigOrtho.com



## Create a Lasting Impression

- Design-Build
- Kitchens & Baths
- Turnkey Design
- Home Furnishings
- Cabinetry
- Flooring



Store Hours  
Monday - Friday  
10 am - 6 pm  
  
Evenings  
By Appointment

Featuring  
**WELBORN**  
CABINET  
  
**DM**  
DONNA MANCINI  
INTERIORS & FLOORING

904-810-2027



Just 4 miles North of Palencia at 141 Hilden Rd. #202  
Ponte Vedra, FL 32081





# Palencia Community Classified Ads

## Palencia Full Golf Membership

As Founders, we can sell our Membership with a discount from the current Palencia Club Initiation Fee. Contact me for further details. [mdfarray@hotmail.com](mailto:mdfarray@hotmail.com).

## St. Augustine Travel Club

The St. Augustine Travel Club will hold their next gathering on Wednesday, February 26, at 3:00 p.m. at the Southeast Branch Library, U. S. 1 South nearby SR 206. The club will cover Berlin and the Rhine and Mosel Rivers, visiting the capital city of Germany and its world class cultural sites, followed by a scenic cruise along Rhine and Mosel rivers lined with vineyards and ancient castles. For those of you who do not know about the club, it is formatted as an armchair travel presentation with a brief lecture and a video highlighting areas from around the world. The Travel Club also organizes a cruise in the Caribbean region once a year, and is published in the Palencia Press. The Travel Club is free and no registration is necessary. If you have any questions, please call Peter Dytrych at (904) 797-3736.

**The Palencia Press**  
52 Tuscan Way, Suite 202 - PMB 162  
St. Augustine, FL 32092  
Email: [thepaper@comcast.net](mailto:thepaper@comcast.net)  
[www.palenciapress.com](http://www.palenciapress.com)

**Advertising Hotline**  
**904-436-5887**

The *Palencia Press* is published by an independent publisher and is not affiliated with the Palencia developer, Marshall Creek Community Development District or any Palencia management company or homeowners association. Acceptance of advertising does not constitute an endorsement or approval of any product or services. Views and opinions expressed are those of the writer and do not express the viewpoint of the publisher. All articles are subject to editing. **Acknowledgements:** This issue was designed using resources from Freepik.com.

**Annette's Pet Sitting**  
**Mature Loving Care In Your Home**  
Multi-Daily Visits, Dog Walking  
Overnight Stays  
**904-540-1923**  
[annettelovespets@gmail.com](mailto:annettelovespets@gmail.com)

**PIANO - GUITAR - VOICE**  
Music teacher provides lessons in Piano, Guitar, and Voice. 25 Years teaching experience.  
**Nic Patterson 904-366-9665**  
[www.nicpattersonmusic.com](http://www.nicpattersonmusic.com)

**PIANO TUNING**  
Wim Blees, RPT. Semi-retired with 45 years of experience.  
Piano tuner for Univ. of N. Florida  
Emanuel Ax, Olga Ker, Misha Dichter, Peter Nero, Roger Williams, Dolly Parton, The Beach Boys.  
**Call/Text 904-615-7816**

**OM Studios International**  
Summer/Fall 2024  
**Music Lessons and Study Programs**  
K-12 / Adult / Family  
Director of Musical Studies  
**Dean Allan Slickis**  
**904.333.4346**  
[omstudios.org](http://omstudios.org)

**PIANO LESSONS**  
**All Ages and All Levels**  
Lessons in my studio or online  
St. Augustine, Florida  
**Sue Amkraut (407) 310-3582**  
[www.pianopleasuresmusicstudio.com](http://www.pianopleasuresmusicstudio.com)

**Palencia CPA**  
[www.PalenciaCPA.com](http://www.PalenciaCPA.com)  
**(904) 679-4166**




*CPA firm offering exclusive Tax and Accounting services to individuals and businesses.*



## Thought For The Day

“You know you’ve reached middle age when you’re cautioned to slow down by your doctor, instead of by the police.” — Joan Rivers

## Words Of Wisdom

Do not lay up for yourselves treasures on earth, where moth and rust consume and where thieves break in and steal, but lay up for yourselves treasures in heaven. -Matthew 6:19-23



**a remarkable**  
**Résumé**

**Sarah Jewell**  
Certified Professional Résumé Writer  
Certified Career Management Coach

**904.824.3608**  
[sjewell@aremarkableresume.com](mailto:sjewell@aremarkableresume.com)  
[www.linkedin.com/in/sjewell](http://www.linkedin.com/in/sjewell)







Résumés  
Cover Letters  
Career & Interview Coaching  
Professional Bios  
Linkedin Profiles  
Career Assessments

[www.aremarkableresume.com](http://www.aremarkableresume.com)  
BBB Accredited Business



*Great skin starts with Dr. Vu*

**CALL US TO SCHEDULE YOUR CONSULTATION!**  
Microneedling with RF & PRP Therapy  
Laser Resurfacing · IPL Treatments · Injectables

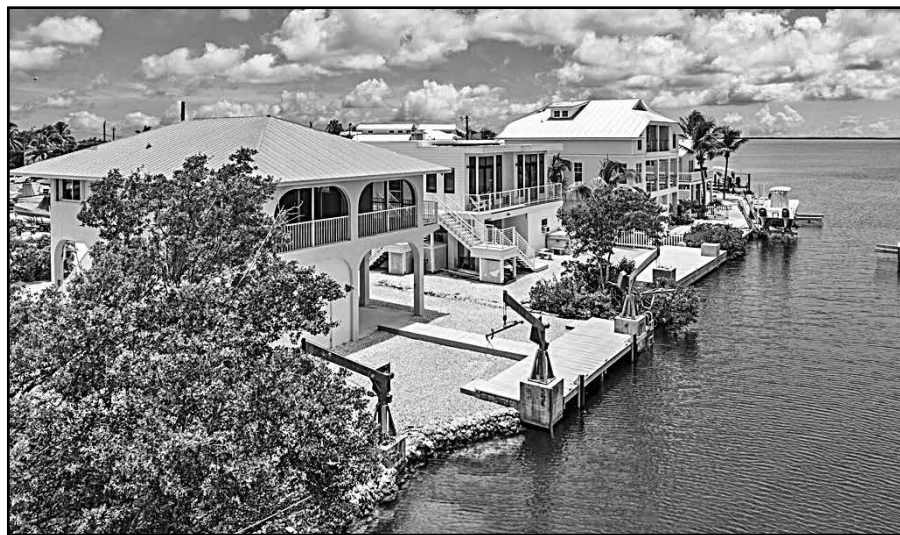
 <b>MORPHEUS8</b> MICRONEEDLING RF COLLAGEN AND ELASTIN RENEWAL ACNE SCARS FINE LINES WRINKLES	 <b>CYNOSURE</b> LASER SKIN RESURFACING WRINKLES AGE SPOTS ROSACEA HAIR REMOVAL	 <b>VI Peel</b> CHEMICAL PEEL MELASMA ANTI-AGING RESTORATIVE IMPROVED TONE, TEXTURE & CLARITY
		

*Anh Vu, M.D.*  
**BOARD CERTIFIED PLASTIC SURGEON**

(904) 245-1320 · [WWW.ANHVUMD.COM](http://WWW.ANHVUMD.COM)  
301 HEALTH PARK BLVD., SUITE 109, ST. AUGUSTINE, FL

BOTOX & JUVEDERM · FACE & NECK LIFTS · TUMMY TUCKS  
BREAST AUGMENTATIONS · VASER LIPO  
NEOGRAFT® HAIR TRANSPLANT · COOLSCULPT® · LASER RESURFACING  
MICRONEEDLING & PRP THERAPY · IPL TREATMENTS

## Another Sharpe Property For Sale In The Florida Keys



**Florida Keys \$1,135,000**

**Open Water Views & Sunset Skies with great boating access describes this 2/2 Concrete Block Construction Home with pre-stress concrete beams holding up a poured concrete floor.... Lot to the east is available for sale at additional price. Cudjoe Key - 20 miles from Key West.**



**Beata Sharpe**  
305-395-8711

**Capt. Jim Sharpe, Jr.**  
305-395-8712

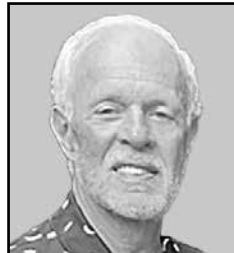
Email: Bsharpe13@gmail.com

[www.AnotherSharpeProperty.com](http://www.AnotherSharpeProperty.com)



**COLDWELL  
BANKER**

**VANGUARD REALTY**  
105 Nature Walk Parkway  
St. Augustine FL 32092



## Communication

**By Terry Shaw,  
Palencia POA President**

Here we are 2025, two and a half decades into the new millennium. Remember December 31, 1999, which was to be the final New Year's Eve to celebrate because the world was supposed to end. All the computers would stop working as their internal clocks were supposedly not programmed to move from 1999 to 2000. Everything would shut down. There would be no electricity, heat, air conditioning or fuel. Grocery stores would need to close without food deliveries because all cars and trucks with computers would stop working. Some panic did ensue with people moving into the mountains with their tents, seeds, and maybe a chicken, cow or goat to survive. This is a perfect example of poor communication no communication or purposeful miscommunication. We see this constantly in our news cycles, which provide misinformation to keep you watching and upset.

We all know the best way to have a great marriage is to communicate truthfully with your spouse, at least that is what my wife tells me, and she has never been wrong about anything in our entire marriage. This is also necessary in your work environment. If management doesn't provide the proper information, the employees will continue along the path producing poor results.

Like marriage and work your Palencia Property Owners Association and Marshall Creek CDD need to communicate with all residents and the residents need to com-

municate with their Boards. Your POA and MCCDD have the same management company, Vesta Management Services. Your POA community association manager is Sarah Guzman (sguzman@vestaproperty-services.com) and the MCCDD manager is Jodi Moore (jmoore@vestaproperty-services.com). We are fortunate to have these two women as they are hard-working, in tune with the community and work closely with their Boards to implement actions that better serve all.

My goal with this article and the past is to keep the residents of our community informed and up to date (for past articles go to Palencia Press.com, started in June 2024). Your POA also sends out email blasts regularly to inform residents about new actions/activities that will impact the community positively and potential actions that could disrupt. To refresh your memory and help you communicate with your PPOA (Palencia Property Owners Association) go to your App Store and download the App for "Enumerate Engage" which will bring you to the PPOA website. Here you can find the latest on your Board meetings, goals, finances, need for new committee volunteers, etc. The MCCDD sends the Palencia Community Compass telling about all things going on in the community.

While your PPOA and MCCDD offer these services and methods of communica-

**Continued On Page 6**

# Jill Stonier

BEAUTY STUDIO

- Facials
- Hydrafacials
- Wedding & Event Make-up Application
- Make-Up Lessons
- Spray Tanning
- Skin Care and Make-up For All Your Needs



Jill Stonier, Palencia resident

Visit Our Studio In Palencia At  
591 Market Street  
904-599-2272  
or email [jill@jillstonier.com](mailto:jill@jillstonier.com)

Visit Our Website  
[JillStonier.com](http://JillStonier.com)



591 Market Street, Palencia



**15%  
OFF**  
Any Service  
For New Clients

Bring in this ad  
for discount

**Come in and meet our Master Stylists! Enjoy a unique experience and treat yourself to premium products and services. New year, new you! Book your appointment today.**

**581 Market Street**  
**(904) 907-7566**  
**TheSalonMM.com**

**SALON MM**

# Businesses In The Heart Of Palencia Market Street District



As an expert in the area, I bring a wealth of knowledge and expertise about buying and selling real estate. My mission is to provide the most professional, informative, loyal, and dedicated service in the industry.

**Erin Meehan**  
Owner/Broker  
Florida Concierge Real Estate  
**904-599-3971**  
24 Years Experience



**FISHER TOUSEY**  
ATTORNEYS AT LAW

Real estate is the most significant investment many of us make in our lifetimes, and you need a skilled, expert partner to help you protect yours.



**904-819-6959**  
www.fishertousey.com


**Focal Point Solutions Group**

**CLOUD SAFE**  
Redefining the Cloud Experience.



Seamlessly partner with best-in-class IT experts who transcend traditional services to offer expertise that elevates your business.

cloudsafe.com



**IT and Data Analytics Services**

Genware empowers organizations to unlock meaningful data. We use data and advanced analytics to enable our clients to make trusted decisions that power their future. Our global team is built upon a relationship-first culture; where we believe growth personally, professionally and collectively is the foundation of success.

**Genware**  
www.genware.com

Market Street and Village Square Shops and Businesses		
Business Name	Service	Contact
A Degree Above	HVAC Servicing	904-293-1030
Aaron Kindsvatter	Clinical Counseling	802-373-8083
Ace Handyman, Franchise Office	Handyman and Home Care	904-217-6119
Adams Travel	Travel Agency	630 Market Street
ADW Diabetes - Pharmacy	Specialty Pharmacy	adwdiabetes.com
All About Screens- Screen Repair	Window & Enclosure Screen Repair	904-587-9095
Ameriprise Financial -Graeme Lamb	Financial Planning	904-720-4235
Andy Homes	Real Estate Investment	andyhomesflorida.com
Architecture 101	Architectural Consulting	a101.design
Alantes Corporate Finance, LLC	Capital raising, acquisitions	alantes.com
Auglab	Technology Development	auglab.io
Barbara McDougall	Counseling	904-269-8200
Bark of the Town	Dog Grooming	904-907-5100
Beaches Adult Soccer League	Adult Soccer Leagues	basl.com
Blissful Health, LLC	In Home Medical Care	blissfulhealthllc.com
Bob Salgado	Realtor	yourfhrm.com/agents/117586/BOB+SALGADO
Business Builders	Marketing Agency	businessbldr.com
Center for Neurofitness	Brain Training & Neurofeedback	904-584-4210
CLK Advisors (aka:ACES)	Academic Advising	clkadvisors.net/index.html
Comanco, Inc - Regional Office	Industrial Membrane Engineers	comanco.com
Consortium Solution Services	Business Intelligence Consultation	consortiumsolutionservices.com
CORE Connections Therapy, LLC	Speech & Language Therapy	coreconnectionstherapyfl.com
Cornerstone Barbers	Barber Shop - Classic	904-466-3380
Cornerstone Financial	Financial Planning	904-476-1536
Cottage Homes	Builder Design Center	cottagehomecompany.com
Courtney Leigh	Photo Studio	hello@boldcityboudior.com
Credacc Technologies US Inc.	Software-as-a-Service (SaaS)	credacc.com
Danzar	Dance Apparel	904-473-7401
DataBean	Clinical Trials Organization	databean.com
Dustbusters	Residential Cleaning	904-708-8770
Elevation Real Estate	Developers and CRE Advisors	elevation-re.com
Empowered Solutions Partners	Oracle Implementation	empoweredsp.com
Erin Meehan - Broker	Custom Real Estate Brokerage	904-599-3971
Fisher Tousey Law	Real Estate Law	904-819-6959
Focal Point Solutions Group	Customized IT Solutions	cloudsafe.com
Funtastic Journeys	Travel Agent	904-599-8918
Genware	IT and Data Analytics Services	www.genware.com
Gideon Property Services	Handyman and Home Help	904-373-8083
Global Home Design	Flooring and Cabinetry	904-689-2527
Graze Craze	Charcuterie Bistro	904-490-9777
Healing Hive	Infusions and tailored care	the-healing-hive.com
Huntington Learning Center	Tutoring & Test Prep	904-819-6901
In-Line Pilates	Fitness	inlinepilatesfitness.com
Insurance Guides of Florida	Business Insurance Consulting	904-599-0237
Interiors by Studio A	Interior Design	interiorsbystudioa.com
Isle of Luxe, Inc.	Skincare Products	isleofluxe.com
J Johnson Law Firm, PLLC	Personal Injury Law	904-441-8447

Market Street and Village Square Shops and Businesses		
Business Name	Service	Contact
Jill Stonier	Make-up and Aesthetics	904-599-2272
John Felix Toro, Esq	Civil Law	904-600-1716
Kenzie's of London	Ornament Design	kenziesoflondon.com/
KTM Exteriors	Roofing	ktmroofs.com/
Lendmarx	Data and Financial Technology	lendmarx.com
Lickety Split	Plumbing, Electrical & HVAC	904-888-8200
Lisa Renee	Business Photography & Branding	thelisareneeexperience.com
Meritus	Business IT Solutions	meritusbusinesssolutions.com
National Youth Advocacy Partners	Adoption Agency	904-443-9240
Nevin Engineering	Civil Engineering	904-728-8722
New American Funding	Financial Planning	904-506-0744
Old City Architecture	Architectural Consulting	oldcityarchitecture.com/
Omnicore	Business IT Services	917-664-5834
Orasis Pharmaceuticals	Ocular Pharmaceuticals	orasis-pharma.com
P.A. Aquino & Co.	Accounting and Bookkeeping	904-808-2234
Palencia Pet Clinic - Executive Office	Veterinary Practice Administration	www.palenciapetclinic.com
Paper Street, LLC	Specialized Photography	302-544-0463
PMP Media, LLC	Physical Health Consultation	https://drpeeke.com/
Ponte Veda Plastic Surgery	Plastic Surgery	pvcosmeticsurgery.com
Pool Scouts - Motley Enterprises	Pool Cleaning & Maintenance	904-671-0440
Pro Massage	Massage Spa	904-540-1198
Purely Digital Marketing	Marketing Agency & Web Design	purelydigitalmarketing.com
Raven Weight Loss - Clinic	Weight Loss Clinic	ravenweightloss.com
Refresh & Renew Painting, Inc.	Residential & Commercial Painting	904-352-2265
Retail Reviver	Consignment	www.retailreviver.com
Richard Q. Lewis, Esq	Family and Estate Law	904-201-3981
Rock Pine Partners, Inc.	Advisory & Consulting	rockpinepartners.com
Salon MM - Marcelo Mello	Salon - Brazil & NY Inspired	thesalonmm.com
Salt Life Food Shack	Restaurant Corporate Office	saltlifefoodshack.com
Serenity Nutrition - Julie Avery	Nutrition and Lactation Services	myserenitynutrition.com
Share Space - The Coworking Club	Private & Virtual Offices	sharespacepalencia.com
Smyczynski Financial	Financial Planning	smyczynskifinancial.com
SocialDrip	Social Media Management	socialdrip.co
Sophie Spa	Nail Salon	904-429-1292
Spearleader	Personal Training & Fitness	904-654-0353
Stronghold Consulting Group, LLC	Business and Personal Security	strongholdconsultinggroup.com
Summit Properties International	Broker Taly Brinzey, BK3473814	spifirstcoast.com
System 4 Cleaning & Facilities Mngmt	Commercial Cleaning	904-906-6400
Tax Office of Peter Gillman	Tax Preparation	yourtaxmaster.com
Terra Lux Consulting	Custom Real Estate Consult	terraluxhomes.com
The Tolan Group - Corporate Office	Recruiting Agency	thetolangroup.com
Tori Stauffer	Photography	toristauffer.com
Village Day	Aftercare Services	904-377-1806
XLR8 Capital	Business Financing	xlr8.capital

**Experience The Difference: Use Local Businesses**





**Asian - European  
& Domestic  
Car  
Specialists**



# Feldman Auto Repair

Like Us On 



**At Feldman Auto Repair, we're not just a repair shop; we're your partners in keeping your vehicle running smoothly.**

**Mark Ellis**  
has a passion for automobiles and a commitment to exceptional customer service.

**3816 N. U.S.1 • St. Augustine  
(904) 217-0865**  
[www.feldmanautorepair.com](http://www.feldmanautorepair.com)

**We Specialize In:**  
Engine Diagnostics/Driveability  
Brakes • Front Ends • Tune-Ups • Timing Belts/Chains  
• C/V Boots & Axles • Tires • General Maintenance



**We Sell Tires  
With FREE Lifetime  
Tire Rotation!**

<p><b>MAINTENANCE LIGHT RESET</b></p> <p><b>We Reset All Maintenance &amp; Service Lights On All Vehicles</b> Feldman Auto Repair</p>	<p><b>ENGINE LIGHT DIAGNOSTICS</b></p> <p><b>\$115<sup>00</sup></b> <small>Some addl. diagnostic charges may apply</small></p> <p>Feldman Auto Repair <small>With this coupon. Not valid with other offers or prior purchases. Offer Expires 2-28-25</small></p>	<p><b>TIRE AND BRAKE INSPECTION</b></p> <p><b>Free</b></p> <p>Feldman Auto Repair <small>With this coupon. Not valid with other offers or prior purchases. Offer Expires 2-28-25</small></p>	<p><b>ROAD TRIP SAFETY CHECK</b></p> <p><b>\$25<sup>00</sup></b> <small>21-Point Safety and Service Inspection</small></p> <p>Feldman Auto Repair <small>With this coupon. Not valid with other offers or prior purchases. Offer Expires 2-28-25</small></p>
<p><b>AIR CONDITIONING SERVICE</b></p> <p><b>\$169<sup>95</sup></b> <small>Includes • Evacuate and Recharge system • UV Dye • Check entire system</small></p> <p>Feldman Auto Repair <small>With this coupon. Not valid with other offers or prior purchases. Offer Expires 2-28-25</small></p>	<p><b>SERVICE SPECIAL</b></p> <p><b>\$10<sup>00</sup> OFF</b> <small>Retail Or Service Of \$100 Or More. Most Vehicles.</small></p> <p>Feldman Auto Repair <small>With this coupon. Not valid with other offers or prior purchases. Offer Expires 2-28-25</small></p>	<p><b>COOLING SYSTEM SERVICE</b></p> <p><b>\$74<sup>95</sup></b> <small>Plus Fluid • Check entire system</small></p> <p>Feldman Auto Repair <small>With this coupon. Not valid with other offers or prior purchases. Offer Expires 2-28-25</small></p>	<p><b>WE PROVIDE SERVICE FOR ALL MAKES &amp; MODELS</b></p> <ul style="list-style-type: none"> <li>• Asian</li> <li>• European</li> <li>• Domestic</li> </ul> <p>Feldman Auto Repair</p>

\* Some Cars Slightly Higher



## Treat Your Teachers Well

By Sara Seifert, Palencia Resident  
Palencia Elementary PTO

It is no secret that Palencia Elementary School has one of the strongest PTO programs around. But what a lot of people don't know is that there is so much thought and behind the scenes work that goes into each of the programs and events that our PTO organizes. Our hospitality program runs the entire school year ensuring that our teachers and school staff feel spoiled and appreciated from August through the end of the May when school lets out.

cific Asian Bistro, Dutch Bros, The Juic'e Shop and others donating food and beverages for the well-deserving PES staff.

The three chairs split the roles evenly and so the collaborative effort amongst the three women makes for fun and cohesive planning and shopping for all the treats. If one of them can't be there for a shopping trip or setting up, there are always two others to help get things done. Melanie Bridges, who has been a part of the hospitality program for five years, has a knack for décor and tablescapes. Her incredible

creative eye makes for a visually appealing and fun atmosphere for the displays. Melanie told me, "I love to see the excitement on the teachers' faces when they see us setting up on a random Friday morning. They are so appreciative of anything we do. And I love doing it because I am so appreciative of everything they do daily for our children."



This year's hospitality team, chaired by Melanie Bridges, Ashley Miller and Samantha Ober, are always thinking of new ways to treat the teachers by creating unique seasonal and holiday themes to show gratitude on behalf of the entire school community. Some new things include mini pies in November and holiday mugs with hot cocoa bombs in December. While the team often set up treat tables, they also put together individual gifts for each staff member which include tags with catchy phrases to express gratitude. For example, each mini pie came with a tag that said, "Any way you slice it, our teachers & staff are the best."

Samantha Ober tells me, "My favorite activation so far this year is the holiday treat table. It's so nice to see the community come together and supply cookies for the school. The teachers are always so appreciative, but this one is always extra exciting. Their eyes light up as they fill their treat boxes with goodies just in time for the holiday break." I could not agree more with chair Ashley Miller, who says, "Our teachers and staff are all so incredible and the three of us are happy to work towards a common goal of spoiling them. We can never thank them enough for all that they do for our children and the students of PES."

Ideas are brainstormed based on the season, Pinterest inspiration and sometimes from what has been done in the past. Teacher treats are distributed twice a month with local sponsors including Pa-

## Communication (Continued From Page 4)

tion they won't work unless we have your email addresses. Many times residents move, change email addresses, phone numbers, etc. and forget to provide updates to the community manager. Without this, you will be lost from our contact list and out of the loop.

So, your first New Year's resolution is to contact both of Palencia's community managers, POA, and CDD making sure your contact information is updated. Doing this will benefit you in many ways making this a great start to your New Year.

**"I only want cremation."**

**Call For Price**

**Flagler Memorial Cremation Society**  
**(904)797-4990 or (904)669-1809**

Free Estimates

- Cabinets
- Closets
- Shelves
- Doors and more



References Available

**(904)  
315-8550**

**Jorge Damonte:**  
**Master Carpenter \* Interior Woodwork**  
[www.JHSCustoms.com](http://www.JHSCustoms.com)

Lic. # ST-7256





## What Strategies Do You Use For Tax Savings?

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

Some financial challenges are out of your control. It's hard to combat inflation when you do not have control over the soaring costs of many goods and services. There is also little you can do about interest rates, nor about stocks from rising or declining.

Though, you do have more control than you may realize when it comes to another personal financial pain point: your taxes. Here are 4 ways to consider that may help:

### 1. Boost Tax-Deductible Retirement Savings

Consider front-loading yearly 401(k) contributions (or IRA contributions) to snap up stocks and bonds at potentially lower prices, if you have surplus cash flow. Ramping up your pre-tax retirement account paycheck deferrals reduces your yearly Adjusted Gross Income (AGI). (Note: The amount income earners can direct to their 401(k) plan or a deductible Individual Retirement Account (IRA) can change year to year. So make sure your contributions are up to date to reflect any law changes as needed for your personal situation.)

### 2. High Inflation May Help Keep Your Income Taxes Lower

Some aspects of higher inflation may be beneficial, including adjustments to the current year's income tax bracket thresholds. Meaning you can earn more income next year before catapulting into the next higher tax bracket. (Note: Estimate your 2025 taxable income now to understand how close you are to the tax bracket thresholds. You may be able to plan ahead to trim taxable income and fall into a lower projected tax bracket.)

### 3. Leverage Tax-Loss Harvesting to Slash Tax Bill

Tax-loss harvesting is another technique to consider when trying to lock in possible tax savings after a steep slide in stocks or bonds. Take advantage of tax-loss harvesting by selling some stocks or other assets that have dropped in value, while buying others to remain invested in the current market. The realized losses can be used to offset capital gains taxes. (Note: If the capital losses exceed annual gains, you can use the remainder to offset up to \$3,000 of ordinary income, such as wages, from federal tax. Any losses left over can carry forward to future tax years to offset capital gains or ordinary income.)

### 4. Tax Deferral

"Tax deferral" is a method of postponing the payment of income tax on currently earned investment income until the investor withdraws funds from the account. Only certain investment vehicles are designated as "tax deferred," such as IRAs, qualified plans for self-employed persons, 401(k)s, annuities and certain life insurance contracts. There is a substantial benefit to deferring taxes as long as possible, because this allows the entire principal and any accumulated earnings to compound tax deferred. The compounding effect can be dramatic over an extended period of time and can make a big difference in the accumulation of a retirement nest egg. (Note: Investments in tax-deferred vehicles are often made when you are earning a higher income and subject to a higher tax rate. When you reach retirement and begin taking distributions from your tax-deferred accounts, it is possible that your tax bracket will be lower.)

Additionally, if you want to think further into the future, Roth IRA conversions have become more appealing for many who want to try to save on taxes in the future in this historically low tax rate environment. If you have a pre-tax IRA, you can convert some or even all of those funds to a Roth IRA, if it makes sense for your personal needs and for your long-term tax outlook. (Note: the extra income from Roth IRA conversions may come with potential unintended ramifications, such as Medicare premium and capital gains tax rate increases. Seek the guidance of qualified professionals to evaluate whether a Roth conversion is beneficial for your situation.)

Make sure to cross your T's and dot your I's when it comes to exploring tax saving techniques and be sure to explore the tax planning opportunities that may be available to you with the assistance of a CERTIFIED FINANCIAL PLANNER™ professional.

*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](http://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.*

## Financial Planning Tailored To Your Needs!

Our team is dedicated to supporting you in identifying and prioritizing your financial goals and needs. We provide personalized advice, consistent planning, and strive to bring value to our clients. We aim to boost your confidence in reaching your financial goals.



Daniel J. Smyczynski, CFP®  
Travis A. Smyczynski, CFP®

701 Market St., Suite 111 Palencia • St. Augustine, FL 32095  
904-395-4665 • Email: [TravisSmyczynski@afpadvisor.com](mailto:TravisSmyczynski@afpadvisor.com)  
[www.smyczynskifinancial.com](http://www.smyczynskifinancial.com)

Securities and investment advisory services offered through Ausdal Financial Partners, Inc. Member FINRA/SIPC. 5187 Utica Ridge Rd., Davenport, IA 52807. 563-326-2064. [www.ausdal.com](http://www.ausdal.com) Tax and estate planning should not be construed as legal or accounting advice. Please consult with your tax advisor and/or attorney

THE CO-WORKING CLUB

# SHARE SPACE

PALENCIA ✕ FL



### Executive Or Team Offices

Fashioned with large executive furnishings or multiple desks for an upscale experience or flexibility in use. Complimented by a fully stocked cafe, additional workspace in the lounge and outdoor working areas. Prices start at \$900/month.

**Virtual Office**  
Commercial business office address that meets regulatory, city, county and state requirements. Neat opportunity for Google My Business or Apple Business Connect geolocation central to Northeast Florida and St. Johns County. An array of businesses in the Market Street district to network with. Discounted booking of day office or conference room. Prices start at \$75/month

**Coworking**  
Micro-Offices and workstations for professionals wanting to work close yet out of the home. Prices start at \$175/month

Share Space offers an upscale, professional and clean experience to help you focus in doing your best work. Our cafe is fully stocked with complimentary treats so you don't get "hangry" when too busy to step away to one of the many Palencia dining options. Great tasteful option whether you plan to occupy or simply need a legitimate place to hang your license. Underground gated garage parking or furnished executive residential rental options also available.

Visit [sharespacepalencia.com](http://sharespacepalencia.com) or call 904-701-0881  
Conveniently located in Village Square at 701 Market Street

★★★★★  
Angies list  
(See our reviews)

**UPGRADE YOUR LAWN!**

• Landscape • Irrigation • Lighting

**www.YANKEE CLIPPER IRRIGATION.com**

**SAA+**  
BBB  
ACCREDITED

Decorative Stone

Sprinkler Repair & Install

Water Pump

Yard Clean-ups

Landscape Night Lighting

**Call Now! (904)461-5479**

We've Got The Equipment For Any Job!

**AFFORDABLE FULL SERVICE**  
34+ Yrs Serving St. Johns





## You Can Put More Into Your 401(k) This Year

By Lindsey Taylor, Edward Jones  
Financial Advisor

Once you retire, you'll likely need to draw on a variety of financial sources - and one of the most important ones may be your 401(k). And for 2025, you can put even more money into your plan than ever.

You can invest in your 401(k) in one of two ways, depending on your employer's plan. With a traditional 401(k), you contribute pre-tax dollars, which can lower your taxable income, and your money can grow tax deferred. If you have a Roth 401(k) option, you can contribute after-tax dollars, which aren't deductible, but your eventual withdrawals will be tax-free if you've had your account at least five years and you're at least 59 1/2.

For either a traditional or Roth 401(k), as well as similar plans such as a 457(b) (for government employees) or a 403(b) (for educators and employees of some nonprofit groups), the contribution limit has increased by \$500 for 2025, to \$23,500. If you're 50 or older, you can contribute an additional \$7,500, for a total of \$31,000. And under the SECURE 2.0 legislation, if you are between 60 and 63, you have a higher catch-up contribution — \$11,250, instead of \$7,500, for a total of \$34,750.

If you can afford to contribute the full amount to your 401(k) or similar plan, consider doing so. Of course, not everyone is in that position. If you're a younger worker, you may well have other financial obligations, such as paying off student loans. And even if you've been in the workforce for a while, you may be putting away money for

other things - such as your children's education - as well as your own retirement. But even if you can't "max out" on your 401(k), try to contribute at least enough to earn your employer's matching contribution, if one is offered.

Regardless of how much you contribute to your 401(k), consider these suggestions on managing the money within your plan:

- Create a portfolio that fits your risk tolerance. Most 401(k) plans offer up to a dozen investment options, while some plans offer many more. You obviously want to increase your 401(k) balance as much as possible, but that doesn't necessarily mean putting all your 401(k) dollars into the most aggressive funds available. Instead, consider spreading your 401(k) contributions among a range of investments.

- Adjust your portfolio as needed. It's a good idea to review your 401(k)'s investment mix at least once a year to see if it's performing as you'd hoped. But be patient — one "down" year doesn't necessarily mean you must make changes. However, as you approach retirement, you may want to lower the risk level of your 401(k) by moving some of your dollars into more conservative vehicles.

Your 401(k) is a powerful retirement savings vehicle — so do what you can to get the most from it.

*Content was provided by Edward Jones for use by Lindsey Taylor, your Edward Jones financial advisor at 389 Paseo Reyes Dr. Suite 207, St Augustine, FL Member SIPC*

## Palencia Resident Assel Jaffee: No Great Artist Ever Sees Things As They Really Are

By Patricia Frederick, Palencia Resident

Meet watercolor artist Assel Jaffee, a new resident of Palencia. From the time she was a child, she dreamt of picking up a brush and painting. It's more than just a hobby; it's a pathway to a flow state, a place where her mind clears, and she is completely absorbed in the present moment. Painting is her form of joyful art therapy, a sanctuary where distractions fade, and pure creative expression takes over.

Assel started painting in January 2023. She started painting flowers using watercolor and has been painting ever since. Although she enjoys watercolors, Assel likes to explore other mediums. She uses acrylics and pencils to bring her artwork to life. But there is something special about watercolor painting that makes her feel calm and peaceful.

Assel is drawn to the beauty of nature.



She loves to paint flowers of all kinds and is excited to explore botanical art—a style of painting that focuses on plants. While flowers are her favorite, she also enjoys painting landscapes and occasionally cute drawings of teddy bears and animals.

Assel was born in Kazakhstan and now lives with her husband David and their two lovely children, Veronica and Mark.

## February Is American Heart Month

In honor of American Heart Month, it is important to note that almost 600,000 people die of heart disease in the United States every year. That's one in every four deaths. Heart disease is the leading cause of death in the United States for both men and women, accounting for approximately 307,000 deaths for men and 290,000 deaths for women. For more information about heart health, visit [www.heart.org](http://www.heart.org).

Edward Jones®

> [edwardjones.com](http://edwardjones.com) | Member SIPC

### Compare our CD rates

Bank-issued, FDIC-insured

3-Month **4.25% APY\***

6-Month **4.20% APY\***

1-Year **4.05% APY\***

Call or visit your local financial advisor today



Lindsey J Taylor, ABFP™, CRPC™  
Financial Advisor

389 Paseo Reyes Dr Suite 207  
St Augustine, FL 32095  
904-687-0015

\*Annual Percentage Yield (APY) effective 01/03/25. CDs offered by Edward Jones are bank-issued and FDIC-insured up to \$250,000 (principal and interest accrued but not yet paid) per depositor, per insured depository institution, for each account ownership category. Please visit [www.fdic.gov](http://www.fdic.gov) or contact your financial advisor for additional information. Subject to availability and price change. CD values are subject to interest rate risk such that when interest rates rise, the prices of CDs can decrease. If CDs are sold prior to maturity, the investor can lose principal value. FDIC insurance does not cover losses in market value. Early withdrawal may not be permitted. Yields quoted are net of all commissions. CDs require the distribution of interest and do not allow interest to compound. CDs offered through Edward Jones are issued by banks and thrifts nationwide. All CDs sold by Edward Jones are registered with the Depository Trust Corp. (DTC).

FDI-1867N-A AECSPAD 24040842

NOW IN  
PALENCIA



**CASTLE ROCK  
HORMONE HEALTH**

302 Paseo Reyes Drive St. Augustine, FL (904) 506-0006  
[www.crhh-sta.com](http://www.crhh-sta.com)



- Hormone Replacement Therapy • Testosterone Therapy
- Weight Loss • Sexual Function • Pre-Menopausal Symptoms
- Cardiovascular Health • Hair Loss and More

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.





LUXURY SPECIALISTS  
REAL ESTATE ADVISORS

# COMPASS

601 A1A North, Ponte Vedra Beach, FL 32082



Crickett Huff  
CELL 904.728.3333  
crickett.huff@compass.com  
www.crickethuff.com



Amy Young  
CELL 561.317.9039  
amy.young@compass.com  
SERVING SOUTH FLORIDA



*Happy Valentine's Day!*



113 HICKORY HILL DRIVE

Luxury Living in Palencia | 5 BR | 4.5 BA | 5,529 SF | LISTED at \$2,099,490

Compass is a licensed real estate broker. All material is intended for informational purposes only and is compiled from sources deemed reliable but is subject to errors, omissions, changes in price, condition, sale, or withdrawal without notice. No statement is made as to the accuracy of any description or measurements (including square footage). This is not intended to solicit property already listed. No financial or legal advice provided. Equal Housing Opportunity.

# ALEXANDER DENTAL

LOCALLY & FAMILY-OWNED

## ALL DENTAL SERVICES IN ONE CONVENIENT LOCATION

- ✓ IV SEDATION
- ✓ INVISIBLE BRACES
- ✓ IMPLANTS & VENEERS
- ✓ EXTRACTIONS & ROOT CANALS
- ✓ ORAL SURGERY & PERIODONTICS
- ✓ WHITE FILLINGS & CEREC SAME DAY CROWNS

134 REGISTRY BLVD, ST.AUGUSTINE 904-940-5757

Scan to book >>  
your visit



OPEN 7AM-7PM & SATURDAYS

www.alexanderdental.com



# Straight Answers No High Pressure



**CALL TODAY FOR**  
 • RESIDENTIAL  
 • COMMERCIAL

*"We carry a complete line of Water Treatment Systems to meet your needs and your budget!"*

**Family Owned & Operated Since 1989**

**Ask Us About Salt Delivery Or Rental Systems!**

**REMOVE**

**IRON • BACTERIA • SULPHUR • SALTS  
 COLOR • LEAD • HARDNESS AND ODOR**



License #W-32

**FREE WATER TESTING**  
**3760 Kori Rd • 904-262-0197**

## Hit The Right Keys With Sue Amkraut, Piano Teacher

St. Augustine resident Sue Amkraut was only four years old when she began piano lessons. Her teachers were all concert pianists and college music professors who taught her the traditional method of learning to read notes and play rhythms as well as perform pieces she learned.

Entering college in her teens, Sue went on to earn a Bachelors Degree and a Master's Degree as a reading specialist. She taught public school classes and private music lessons for more than 30 years. In addition to teaching, Sue Amkraut served as an accompanist for public school choruses and community youth orchestras.

Today, semi-retired and living in St. Augustine, Miss Sue, as her students call her, accepts piano students of all ages and all levels in her studio located off U.S. 1

south near Palencia.

"My students begin learning using method books and

then advance to standard piano literature," said Sue. "My goal is to help you reach your goal of playing the piano."

Sue Amkraut is a member of the Florida Federation of Music Clubs Festivals and has been a National Piano Guild member for more than 25 years. She serves as an adjudicator at student auditions for both of these organizations. Her own students also participate in these programs which give them the opportunity to perform for a judge, receive valuable feedback, and earn awards.

Interested students can contact Sue Amkraut by visiting her website at [www.pianopleasuresmusicstudio.com](http://www.pianopleasuresmusicstudio.com) or call (407) 310-3582.



**Sue Amkraut with Marla, kindergarten at Palencia Elementary School.**



**Visit Our Website PalenciaPress.com**

Check out the current issue of the *Palencia Press* even before it hits mailboxes. Visit [www.palenciapress.com](http://www.palenciapress.com) and sign-up to get the latest issue delivered right to your in-box. Need Advertising Information? Contact our office at 904-436-5887.

**Oceanfront Sunrises!**



**1275 Ocean Shore Blvd. Ormond Beach**  
**Direct Oceanfront**

2 Beds/2 Baths, 1,031sf Condo. It comes fully furnished down to the silverware! This home has New kitchen appliances & New Main Bedroom furniture, New Luxury Vinyl Plank Flooring in Living, Dining, Kitchen & Foyer. Private parking space directly in front of elevator. \$399,000.



**Anita Millar CRS, GRI, SRES, RSPS**  
**Broker / Owner**

**21 Years & counting!**  
 "We don't just take you for a ride...We deliver results!"

**904-509-8622**



Anita Millar

**Proudly Selling Palencia Since 2004**

**Price Improvement**



**164 Flower Of Scotland**  
**2952 sq ft Waterfront Pool Home**

4 Bedroom, 3 1/2 Bath on quiet cul-de-sac. Step out onto your covered lanai to the pool deck, look across the water at the wild birds and have deer come up to your fence looking for a snack. Downstairs main suite, large bonus room for entertaining. \$659,900.



[www.anitamillar.com](http://www.anitamillar.com)

**SELLERS** Now is the time to take advantage of your **FREE Room by Room Review** offered by Anita to get your home ready to hit the market at the start of 2025. Don't wait and miss the winter rush of buyers. For winter showings, the **Early Bird** always gets the Buyers!





# The Power Of Touch



Our range of luxurious services are designed to cater to your body, mind and soul, providing you with an experience that is both rejuvenating and healing.

At Forrest Massage & Spa we believe in the power of touch and the profound impact it can have on your overall well-being.

**20% Off**  
 Our Regular Priced \$119  
 60-minute Massage


\* Receive a Box of  
 Chocolates and  
 A Rose  
 with every massage  
 in February.  
 Bring in this ad  
 for discount

Call Us At  
 904-923-9099




**FORREST**  
 MASSAGE & SPA

434 Paseo Reyes Dr. St Augustine FL 32095  
 www.forrestmassagespa.com




## INCREASE YOUR MOBILITY



- + **FEEL**  
LIGHTER & YOUNGER
- + **RELIEVE**  
STIFFNESS & SORENESS
- + **ENHANCE**  
PHYSICAL & ATHLETIC PERFORMANCE
- + **INCREASE**  
& MAINTAIN RANGE OF MOTION

BOOK YOUR FIRST  
**STRETCH  
 FREE**

**STRETCH ZONE** | ST. AUGUSTINE NORTH  
 7458 US-1 N, Suite 106, St. Augustine, FL 32095  
 (904) 217-7171





*Smile With Confidence*  
**Stephanie Kinsey, DDS**



**No Insurance?  
 No Problem.  
 Ask about our  
 Membership Plan.**



Stephanie Kinsey, DDS  
 Palencia Resident

## Smile With Confidence For Your Next Facebook Post!

Call us today to discuss your options to attain a smile  
you can't wait to share!

- Smile Rejuvenation
- Laser Therapy
- Sedation Dentistry
- TMJ
- Gum Therapy
- Dental Implants
- Facial Aesthetics
- Whitening
- Dentures
- Treatment for Migraines

**Call 904.826.4343**



**159 Palencia  
 Village Drive,  
 Suite 109  
 • Next To  
 Starbucks**

[info@palenciadental.com](mailto:info@palenciadental.com)  
[www.palenciadental.com](http://www.palenciadental.com)





The Power of One...  
 Making a difference in our profession, in our community,  
 and in the lives of our patients,  
 one patient at a time.



One Patient - One Therapist - One Plan - One Goal



**Bryan Olson**  
 Physical Therapist  
 Manual Therapist  
 Dry Needling  
 Balance / Vestibular  
 Specialist & Sports Rehab



**Jim Viti**  
 Physical Therapist/ Fellow  
 Manual Therapist  
 Certified Orthopaedic  
 & Spine Specialist



**Brittany Cole**  
 Occupational Therapist  
 Certified Hand  
 Therapist



**Kaleb Griffel**  
 Physical Therapist  
 Manual Therapist  
 Orthopaedic &  
 Sports Rehab



**Jocelyn DiFolco**  
 Physical Therapist  
 TMJ & Manual Therapist  
 Balance & Vestibular  
 Specialist - Fall Prevention



**Rob Stanborough**  
 Physical Therapist/ Fellow  
 Manual Therapist  
 Dry Needling  
 Orthopaedic & Chronic  
 Pain Specialist

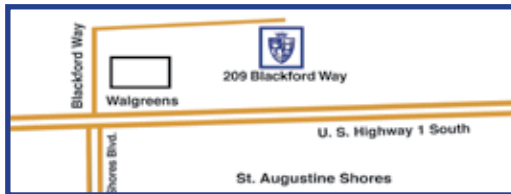


**Nick Guardia**  
 Physical Therapist  
 Orthopaedic &  
 Sports Rehab  
 Vestibular Specialist



**Cheryl Wynn**  
 Physical Therapist  
 Manual Therapist  
 Vestibular Specialist

209 Blackford Way / St. Augustine, FL 32086  
 Ph: (904) 907-1122 / Fx: (904) 907-1123



**Beverly Bass**  
 Occupational Therapist  
 Certified Hand Therapist  
 Certified Lymphedema  
 Specialist



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

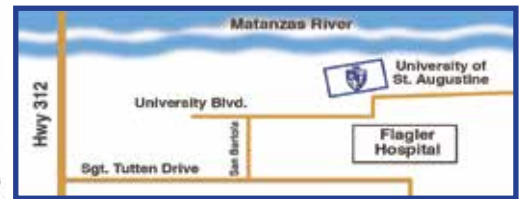


**Beth Olson**  
 Physical Therapist  
 Manual Therapist  
 Women's Health &  
 Pelvic Floor Pain Specialist



**Meg Robinson**  
 Occupational Therapist  
 Certified Hand Therapist

1 University Blvd / St. Augustine, FL 32086  
 Ph: (904) 829-3411 / Fx: (904) 829-3412



-Physical/Occupational Therapy -Dry Needling -Certified Hand Therapy -Manual Therapy -Lymphedema Therapy -Orthopaedics & Neuro Therapy  
 -TMJ Therapy -Vestibular & Balance Therapy -Women's Health & Pelvic Floor Therapy and more

Fall In *Love* With Your Smile



**CROWNS**



**BRIDGES**



**VENEERS**

Don't Forget Botox, Fillers and Invisalign  
 For Your Beautiful **Valentine's Day** Smile!



Dr. LaHaise



Dr. Kabra



Dr. Duprey

904-429-3446 • 305 Paseo Vereda Drive, Palencia • www.avilesdentalcare.com





## Tennis Elbow (Lateral Epicondylitis)

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

Most people have heard of “Tennis Elbow.” But a lot may not be aware that “Tennis Elbow” is actually a “wrist” problem. Tennis elbow is also known as Lateral Epicondylitis because it is the inflammation of one of the wrist extensor tendons (Extensor Carpi Radialis Brevis), where it originates from the bony structure (lateral epicondyle) at the outside or lateral side of the elbow.

It was originally called Tennis Elbow because of the stress that occurs to that tendinous structure when a person is repetitively hitting the tennis ball using an incorrect backhand stroke, hitting the ball off center, or using a racket that's too short or is too tightly strung. Therefore, it commonly affects people who participate in racket or paddle sports like tennis, pickleball, racquetball, squash, padel, and paddleball. Those who participate in other sports, or those who do more strenuous occupations, or intensive household or yard activities can also be affected. Activities like using a computer mouse or keyboard, using hand tools, painting, and preparing food, or being a butcher, a dentist, an auto mechanic, a carpenter, or a musician can also lead to repetitive strain to that tendon. As you can see, it is not always from playing tennis.

They may have performed the same activities for years and never had a problem until they reached a certain age. As a person ages, the short tendinous structures at the elbow can become more brittle and less elastic and will be prone to microtears. This breaking down of the tissue causes inflammation and pain in the area.

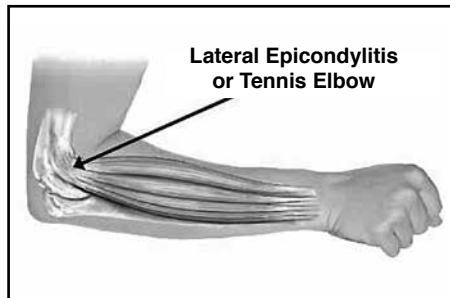
If you have Tennis Elbow, you may have pain with direct resistance to the tendon involved or when you lift or grip something with your elbow extended, especially with your palm down.

You may have pain when the tendon is stretched, like if your wrist is forced down into flexion.

Pain may also be noted when you perform repetitive gripping or wrist movements.

Tennis Elbow can usually be treated conservatively and does not usually require surgical intervention. Because inflammation is the initial problem, resting the tendon can help.

Sometimes a wrist extension splint and/or counterforce brace can be helpful to take the load off the wrist extensor tendons. It is important that the wrist splint properly fit and the counterforce strap is worn correctly



to obtain the best result.

Because the tendon is becoming brittle and less elastic, we need to restore the elasticity to the tendon, by using modalities, massage, and careful stretches.

As the elasticity is improving, controlled strengthening can begin to restore the proper balance to the muscles and tendons. People with Tennis Elbow are often very active and busy people, so it is hard to get them to slow down, therefore, it is important to educate them on proper body mechanics and some techniques that can help prevent further injury in the future.

If you feel like you may have symptoms of Tennis Elbow or have questions about pain or weakness in your elbow, one of our occupational therapists, certified hand therapists at First Coast Rehabilitation would be happy to evaluate you and make some recommendations. The earlier your symptoms are addressed the better.

We can help you discover what may be the cause and rule out any more serious problems. It could be a simple solution that a home exercise program or some education could fix. If we feel it may be more serious, we can suggest further options. If you are interested in pursuing an evaluation, you will need a referral from your primary care or other specialist. 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*



## Microchips:

A Tiny Investment for a Lifetime of Security

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

If you've ever experienced the panic of a missing pet, you know it's a heart-dropping moment. As a veterinarian and a pet owner myself, I can't stress enough the importance of microchipping your furry family members. Microchips are a small investment with big benefits, giving you the best chance of being reunited with your pet should the unthinkable happen.

A microchip is about the size of a grain of rice and is implanted just under your pet's skin, typically between their shoulder blades. It's quick, relatively painless (think of it like a vaccine shot), and lasts for the lifetime of your pet. This tiny device contains a unique identification number linked to your contact information in a secure database. If your pet is lost and picked up by a shelter or taken to a vet, a simple scan will reveal that number, allowing them to contact you.

You might be wondering, “Why do I need a microchip if my pet already has a collar and tags?” While collars and tags are essential, they can easily fall off, be taken off, or become illegible over time. A microchip, on the other hand, is permanent. It's a lifesaver in situations where pets are stolen or displaced by natural disasters, which often happen here in Florida.

The statistics back up the effectiveness of microchips. According to research, dogs with microchips are over twice as likely to be reunited with their families, and microchipped cats are 20 times more likely to make it back home. These numbers are too significant to ignore.

One key point to remember is keeping your information up to date in the microchip database. If you move or change phone numbers, it's crucial to update your pet's registration. Otherwise, even the most advanced technology won't help if no one can reach you.

At our office, we make microchipping a quick and easy process. While we typically microchip pets while they are being spayed/neutered, a microchip can be placed at any time as a simple outpatient procedure similar to getting a vaccination (though with a larger needle). It's something I recommend for every pet, whether they're strictly indoors or outdoor adventurers. Even my two cats, who never leave the house except for vet visits are microchipped, because you never know what might happen.

Your pets are family and microchipping is one of the best ways to ensure they stay safe and sound. It's a simple step that brings peace of mind, and for pet owners, that's priceless.

### Smells Like Trouble

Some problems are under your nose. You can detect them by their odor: The smell of burned toast - often signals an electrical short and burning insulation. The smell of rotten eggs - usually indicates a problem in the catalytic converter or other emission control devices. A thick acrid odor usually means burning oil. The smell of gasoline vapors after a failed start may mean you have flooded the engine. If the odor persists, chances are there's a leak in the fuel system. Burning resin or an acrid chemical odor may signal overheated brakes or clutch. Check the parking brake. Light smoke coming from a wheel indicates a stuck brake. The vehicle should be towed for repair.

At Feldman Auto Repair we have been keeping the roads safe for over 30 years. Visit us at 3816 N. U.S.1. There is no job too large or too small.

**FELDMAN AUTO REPAIR CALL 217-0865**

# PALENCIA

• pet clinic •

Dr. Jacob Vencil, Dr. Matthew Young, Dr. Sarah Franz, Dr. Olivia Valente and Dr. Michelle Logan are experienced veterinarians who have a passion for your pet's health, including senior pet care.

- Wellness Care
- Digital X-rays
- Pet Dentistry
- Advanced Anesthetic Monitoring
- Pre and Post Surgery Pain Control
- Laser Orthopedic Surgery
- Laser Soft Tissue Surgery
- PennHip X-rays
- Neutering
- Humane Laser Declawing
- Pain Control Therapy for Long Term Pain Management

Monday thru Thursday 8:00 a.m. to 6:00 p.m.  
Friday 8:00 a.m. to 5:30 p.m.  
Saturday 8:00 a.m. to Noon

**7430 U.S. Highway 1 North, St. Augustine**  
**904-824-1622**

Email: [palenciapetvet@gmail.com](mailto:palenciapetvet@gmail.com)





**Coastal Tree Service**  
**904-285-6427**

**Your Complete  
Tree Care  
Specialist**

*ISA Certified Arborist*

**Specializing In  
Dangerous Trees**



- Tree Preservation
- Tree Removal
- Pruning
- Trimming
- Transplanting
- Storm Clean Up
- Stump Grinding
- Crane Service
- Bucket Truck
- Debris Hauling
- Excavations
- Land Clearing
- Arborist Consultations
- And Much More!






**www.coastaltree.com 904-285-6427**



## But Doc, It Doesn't Hurt

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

As a dentist, I often hear the phrase, "But Doc, it doesn't hurt." This simple statement reflects a common misconception: if something doesn't cause pain, it must not be a problem. While it's understandable to assume that pain is the primary indicator of an issue, oral health tells a different story. Many dental problems develop silently, without discomfort, until they've progressed to a point where treatment becomes more invasive, expensive and time-consuming.

Let's explore why addressing dental concerns early - even when they don't hurt - is critical for your long-term health.

### The Silent Culprits in Your Smile

Take cavities, for example. Early tooth decay often doesn't cause pain. By the time you feel sensitivity or discomfort, the decay may have reached the nerve, requiring a root canal or extraction instead of a simple filling. Regular dental check-ups allow us to catch these small cavities before they grow into costly problems.

Gum disease is another silent condition that can wreak havoc on your health. Gingivitis, the earliest stage, typically presents without pain. Yet if left untreated, it can progress to periodontitis, which can lead to tooth loss and even impact your overall health by increasing the risk of heart disease, diabetes and other systemic conditions.

Even cracked or chipped teeth may not hurt initially. However, they can create pathways for bacteria to enter, leading to infections or abscesses that require more complex treatment down the road.

### The Bigger Picture: Oral Health and Systemic Health

It's important to understand that oral health isn't isolated from the rest of your body. Your mouth is a gateway to your overall health and many systemic diseases have oral manifestations long before other symptoms appear. Conditions like diabe-

tes, osteoporosis and even certain cancers can first show warning signs in your oral cavity.

For instance, chronic inflammation caused by untreated gum disease can increase your risk of cardiovascular issues. Similarly, research has linked poor oral hygiene to complications during pregnancy, such as pre-term birth and low birth weight. Addressing potential problems early, even if they're not causing pain, contributes to a healthier body overall.

### Prevention is Better (and Easier) Than Cure

One of the best things you can do for your smile is to embrace preventative care. Brushing twice a day, flossing daily and visiting your dentist regularly for cleanings and exams can help detect and prevent issues before they start. Dental X-rays, for example, can reveal hidden problems that aren't visible to the naked eye, like bone loss or impacted teeth.

Additionally, cosmetic treatments like veneers, whitening, or implants don't just enhance your smile—they can also improve oral function and prevent further complications. For instance, replacing a missing tooth with a dental implant can prevent bone loss and shifting of surrounding teeth, preserving your long-term oral health.

### Listen to Your Smile

The next time you're tempted to say, "But Doc, it doesn't hurt," remember that pain isn't the only signal your body gives. Prevention and early intervention are the keys to maintaining a healthy, beautiful smile for life. Let's work together to ensure that your oral health supports your overall well-being—because even a painless problem can have painful consequences later.

To learn more or address any concerns, contact us at [info@palenciadental.com](mailto:info@palenciadental.com). We're here to help you achieve a healthy, confident smile!




**We do so much more than balance your books!**

Let us help you avoid interest, penalties, and fees by assisting with your bookkeeping.





"You can count on tax deadlines, and you can count on us."

-Jennie Morris





- Freelance Digital Bookkeeper
- Certified QuickBooks Pro Advisor
- QuickBooks Training Available
- Specializing in Data Cleanup for Tax Preparation

**www.904bookkeeping.com 904.357.0801 jennie@904bookkeeping.com**

## Water Problems? Ask Polly!



Polly Swindull

Dear Polly, I am concerned about neighboring properties and their use of reclaimed water for their irrigation. Can this have an effect on my water and my family? What can I do to protect my water source?

As water conservation has become a top of mind awareness issue, governing agencies have created ways of conserving and recycling water to use for irrigation purposes. Reclaimed water treatment plants have been engineered to remove contaminants from waste water for irrigation usage. The DEP has set forth guidelines to regulate the quality of water that is required for irrigation use as well as preventing contamination of surface and ground water sources. With that being said, there is chatter that one day reclaimed water will be used for household supply. I believe that water treatment, specifically purification systems, will be an essential part of everyday life.

**EAST COAST WELLS & WATER TREATMENT CALL 824-6630**

## Chocolate And Beyond - A Sweet Way To Support Volunteers And Teachers

The 32nd annual Chocolate and Beyond event, a celebration of chocolate, desserts, and other delectable culinary treats, will be held on Saturday, March 1st from 2 p.m. to 4 p.m. at The Classic Car Museum of St. Augustine. Guests will sample tasty treats from some of the area's finest restaurants and specialty shops, and tickets will include a tour of the museum. A silent auction and contests will also be part of this fun and exciting afternoon.

This event is hosted by TASK - Teacher's Aid for Student Knowledge. Proceeds from Chocolate and Beyond are utilized to support RSVP of St. Johns County as they recruit, train and recognize senior volunteers, as well as local teachers as they receive special project grants. Tickets can be purchased at <https://www.ticketleap.com/events/tickets/taskstjohns/chocolate-amp-beyond-2025> and will also be available at the door.







## Tee-rific Smiles On The Greens

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

December brought the Women's Golf Association a chilly two day Solheim Cup competition. Two teams are randomly drawn as red and blue and compete over the two days in match play, alternate shot, and a scramble. The first day of competition gave the blue team a significant lead as they dominated the red team. The red team came back strong on the second day, but alas, it was not enough to overcome the deficit. Congratulations to the blue team winning the Solheim Cup with a score of

24.5 to 17.5. Also, a huge thank you to the captains of Linda Carucci and Sandy Frambes for organizing the event.

The WGA Holiday Scramble was held on December 19th. This was a step away scramble where the shot selected for play excluded the player who had made that shot. Again, each of the par three holes awarded a "Closest to the Pin" and the top three foursomes received a prize award. Not only was there fun on the course but following lunch, games with prizes were enjoyed by all to celebrate the season.



Palencia Women's Golf Association Holiday Scramble was fun on the course.



Holiday Scramble 1st Place. Left to right: Teresa Serrano, Pat Kazakis, Sue Lomba and Jennifer O'Connor.



Solheim Winners, The Blue Team. Laugh, love, and golf like crazy.



Holiday Scramble 2nd Place. Left to right: Ellie Chappelle, Faye Peludat, Judy Guarino and Maleah Miller.



Holiday Scramble 3rd Place. Left to right: Liz Pound, Robyn Crosfield, Sandy Frambes and Maria Cavanaugh.



Winners of Closest to the Pin. Left to right: Barb McDougall, Ellie Chappelle, Lisa Proctor and Maleah Miller.



*Are your Lips ready and Kissable?*

Call Terri at 917.584.8863

*Nouveau Image* [www.nouveaupc.com](http://www.nouveaupc.com)

**Permanent Makeup**

319 W Town Pl., St. Augustine, FL 32092 [terri\\_permanentmakeup](https://www.instagram.com/terri_permanentmakeup)

13 Years Experience

**"Our family serving yours since 1915"**



**CRAIG**

FUNERAL HOME • CREMATORY • MEMORIAL PARK

**(904) 824-1672**

[www.CraigFuneralHome.com](http://www.CraigFuneralHome.com)





## Quick Golf Tip: Sand/Bunker Shots

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

I have put in capital letters certain thoughts for you to think about when you're hitting the bunker shot around the green. Keep your thoughts simple!

**Mindset** - No NEGATIVE thoughts. VISUALIZE a positive shot. Believe bunker shots are your favorite shots until they truly are!

**Set-up** - Weight slightly on your LEFT side and a somewhat WIDER and OPEN stance. Bend your knees comfortably for an athletic position.

**Club-face** - The club face is aimed slightly to the RIGHT of your target. Keep the club face in this position through impact. The club face does not need to turn over at all; that way, your club will maintain its loft and give your shot height.



**Be aggressive** - Always COMMIT and be AGGRESSIVE through the bunker shot. Choose how much sand you want to take behind the ball and be aggressive through the ball. Acceleration creates speed, and speed gets the ball out of the bunker.

If you want to gain confidence and become an outstanding bunker player, please get in touch with me at Laura-baughgolf.com

## Newcomers Of North St. Johns February 20th Luncheon At Alhambra Theatre And Dining

By Michele Oliver

Newcomers of North Saint Johns (NNSJ) invites members and their guests to join the fun at the February luncheon on Thursday, February 20th, at 11:15 a.m. at Alhambra Theatre and Dining, 12000 Beach Boulevard; Jacksonville. The event features a delicious lunch and presentation of "West Side Story."

"We will be seeing the entire play; this is their opening matinee," said Priscilla Cobbs, co-president of NNSJ. "Alhambra shows generally run about two hours, so this is a special treat. We will be sitting in an area reserved for us and seats will be chosen upon entry to the dining area."

Doors will open at 11:15 a.m. with the presentation beginning at about 2:00 p.m. Cost for the luncheon and program is \$45 for members and \$55 for guests and non-members. All reservations must be received by February 4, 2025.

A full Alhambra menu will be available for ordering the day of the venue. There will also be a Cash Bar.

"West Side Story" is a modern-day



Romeo and Juliet story, telling the tale of Maria and Tony who are two idealistic young people caught between warring street gangs in New York City. This incredible dance show includes the popular "America," "I Feel Pretty" and "Tonight."

For further information about the luncheon and membership, please go to the NNSJ website at <https://newcomersofnorthstjohns.org>. As always, raffles for gift baskets and a fun 50/50 drawing spice up our NNSJ luncheons.

NNSJ offers a variety of activities for our members to get acquainted and have fun including smaller lunch groups, wine socials, golf, Bunco, Mah Jongg, a book club and day trips planned throughout the year.

# Lou Sobh's Honda OF THE Avenues

## GIANT Service Savings for all of Palencia from Jacksonville's Award Winning Honda Dealer!

**Four-Time PRESIDENT'S AWARD Winner**

**The Honda Giant!**

**Service OPEN 6 DAYS A WEEK! Mon-Fri 7-7, Sat 7-5, Closed Sun**

**11333 PHILIPS HWY (904)-370-1300**

**#1 Jacksonville's Honda Dealer**

**No. 1 Nine Years**  
New retail Honda sales 2008-2016 from American Honda Motor Co., Inc.

### Lube, Oil & Filter Change!

## \$49.95

PLUS TAX & SHOP FEES

**Replace up to 5 quarts of Full Synthetic Oil and install new oil filter**

Expires 3/5/25. Valid at Honda of the Avenues only. Honda vehicles only.

### 4-Wheel Alignment Special

## \$99.95

PLUS TAX & SHOP FEES

Must Be Presented At Time Of Service Write-Up  
Expires 3/5/25. Valid at Honda of the Avenues only. Honda vehicles only.

### Maintenance Package

## Show Your Vehicle Some Love

# \$199.95\*

Package Includes:

- Oil and Filter Change • Rotate and Balance Tires
- Full Inspection (Brakes, Battery, Fluids) • Engine Air Filter
- Four Wheel Alignment

\*Plus tax, supplies & environmental fees. Up to 5 quarts oil. Some models may be higher. Expires 3/5/25. Valid at Honda of the Avenues only. Honda vehicles only.

Schedule Service online at [hondaoftheavenues.com](http://hondaoftheavenues.com)





**Cooking From Scratch  
Made Easy  
Stephen Forsstrom's  
Banana Pepper Appetizers**

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

Avid Palencia gardener, Stephen Forsstrom, regularly assembles this delicious appetizer made with yellow banana peppers fresh from his backyard patch.

This is a very simple recipe, and de-

licious in large part because it is made with garden fresh ingredients.

To make this appetizer, simply halve each pepper and scrape out the seeds. In a small bowl, mix whipped cream cheese with chopped onions and/or chopped chives. To bump up the flavor, add a few drops of hot honey to the mixture.

The Banana Pepper recipe can be served as is or broiled just until slightly browned. Bon Appetit!



**Medicare Prescription Drug  
Coverage Defined**

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

Most everyone with Medicare has drug coverage either through a Medicare Advantage Prescription Drug plan or a stand-alone Prescription drug plan. This information may help you decipher the different terms you may encounter with your plans.

**Pharmacy Network**

To receive benefits, you must use an in-network pharmacy and show your Prescription Drug Plan (PDP) member ID card. You may receive additional savings on your prescriptions by using a preferred retail pharmacy or by using the mail service pharmacy and having your medications delivered to your mailbox.

**Drug List (Formulary)**

A formulary is a list of the drugs that a plan covers. Each plan has its own drug list. A Medicare formulary can change throughout the year. Drugs may be added or removed from the market at any time and/or drugs may be added or removed from a plan's formulary. All Medicare formularies generally must include coverage for at least two different drugs within most drug categories. There are some categories in which all available drugs must be included.

**Tiered Formulary**

Many plans use tiered formularies to group covered drugs according to cost. For example:

- **Tier 1** - Preferred generic drugs
- **Tier 2** - Generic drugs
- **Tier 3** - Preferred brand name drugs
- **Tier 4** - Non-preferred drugs
- **Tier 5** - Specialty drugs

**Step Therapy**

One way carriers can help you save money on your prescriptions is by offering lower-cost drugs that can treat the same medical condition as your current

brand name drugs. You may be asked to try one or more of these lower-cost drugs before the plan will cover the brand name drug you are currently taking.

**Quantity Limits**

Some drugs have quantity limits, where the plan will cover only a certain amount of a drug for one co-pay or over a certain number of days. The limits may be in place to ensure safe and effective use of the drug. If your doctor prescribes more or thinks the limit is not right for your situation, you and your doctor can ask the plan to cover the additional quantity.

**Prior Authorization**

Before the plan will cover certain drugs, it may need more information from your doctor to make sure the drug is being used correctly for a medical condition covered by Medicare. You may be required to try a different drug before the plan will cover the prescribed drug.

**Asking for an Exception**

If you need a drug that's not currently covered by your plan, you may:

- Ask the plan to cover your drug even if it is not on the drug list. This is known as a formulary exception.
- Ask to waive coverage restrictions or limits on your drug. This is known as a utilization exception.

**Coverage Decisions**

If your doctor has submitted an exception request on your behalf, generally the plan will make a decision within 72 hours. You can request an expedited, or fast, decision if you or your doctor believes your health requires it.

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.

**WATER SOFTENERS BY  
East Coast Wells & Pumps**

- Wells
- Pumps
- Softeners
- Filtration
- Chlorine & Hardness Removal
- Bacteria Removal

**David & Polly - Lifetime Residents**

**PROTECT YOUR HOME AND FAMILY TODAY!**

**824-6630**  
www.EastCoastWells.com  
Florida License #7232

**\* Mention This Ad And Receive  
FREE Salt For One Year With New Installation**

Licensed Bonded Insured

**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  
Your Personal Health Insurance Advisor

Phone 904-648-6488  
Email Carol@AskCarolB.com  
License # FL W756153  
Licensed in Multiple States



## Celebrating Love

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



Rev. Michael Legaspi

Our culture is obsessed with love. The whole month of February we celebrate love! Romance novels and movies teach us that love should make us feel good and we should do whatever it takes — even if it's wrong — to get it. But sex-crazed passion isn't all there is to love — if that's even love at all. With so many emotions wrapped up in one word, it's easy to see how the idea of love can be misconstrued.

In a letter to early Christians, John, one of Jesus' closest friends, gives us a better way to understand love. 1 John 4:8 says, "God is love." Love is not something God does; it's who He is. God is the source of our ability to love. And when we look to God as the standard of what loving looks like, it changes how we treat each other. God's love is best demonstrated in Jesus' life and death.

God's love is self-sacrificing; it doesn't rely on feelings or lust. God's love is forever and complete; it's not keeping an eye out for someone or something better. When we look to culture, love has become a confused, muddled word. But in Christ, love has been redeemed.

As I read the Bible, I find love to be the supreme and dominant attribute of God. Because of His holiness, God cannot condone sin, but He loves the sinner.

Because He is just, He cannot excuse sin. But since His love goes hand in hand with His justice, He has made provision to forgive sin through the atonement of His

Son. "God demonstrates His own love toward us, in that while we were still sinners, Christ died for us." (Romans 5:8).

The promises of God's love and forgiveness are as real, as sure, as positive as human words can make them. But just as the total beauty of the ocean cannot be understood until it is seen, God's love cannot be understood until you experience it, until you actually possess it. No one can fully describe the wonders of God's love.


It was love that enabled Jesus Christ to become poor, that we through His poverty might be made rich. It was love, divine love, that made Him endure the cross, despising its shame. It was love that made Him endure the contradicting accusations of others against Himself.

It was love that caused Him, after every known torture devised by man had been heaped upon Him, to lift His voice and pray: "Father, forgive them, for they do not know what they do" (Luke 23:34).

Many people misunderstand God's love. "God is love" does not mean that everything is sweet, beautiful and happy and that God's love could not possibly allow punishment for sin.

God's holiness demands that all sin be punished, but God's love provided a plan of redemption and salvation for sinful men and women. God's love provided the cross of Jesus Christ by which we can have forgiveness and cleansing.

This love of God is immeasurable, un-mistakable and unending. In a New Year and in a celebration of Love, let us cast our understanding to this love that originates in God.




**"INTERDENOMINATIONAL" CHRISTIAN CHURCH**

www.wgv.church  
904-940-6768

Worship Center at 4229 Pacetti Rd., St. Augustine

**Weekly Worship Services:  
Sunday at 9:00 a.m. & 11:00 a.m.**




**Senior Pastor  
Alan J. Liphart, M. Div.**

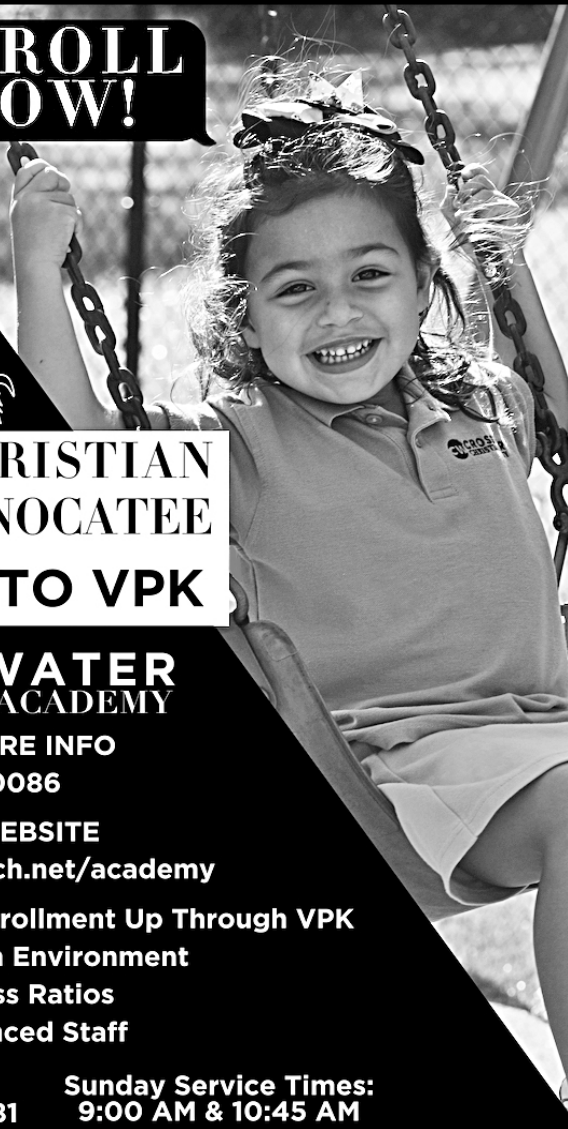
**Associate Pastor  
Michael Legaspi, M.A.**

**Youth Pastor  
Tom Bowers**

**Love is a verb, not a noun.**



**Dear friends, since God so loved us, we also ought to love one another.**  
-1 John 4:11



**ENROLL NOW!**

**PREMIER CHRISTIAN ACADEMY IN NOCATEE**

**12 MONTHS TO VPK**

**CW CROSSWATER CHRISTIAN ACADEMY**

CALL FOR MORE INFO  
904-824-0086

VISIT OUR WEBSITE  
www.crosswaterchurch.net/academy



- ✓ Open Enrollment Up Through VPK
- ✓ Christian Environment
- ✓ Low Class Ratios
- ✓ Experienced Staff

211 Davis Park Rd. Sunday Service Times:  
Ponte Vedra, FL 32081 9:00 AM & 10:45 AM

**www.OLGC-Church.org**




**Mass Schedule**

**MON- FRI**  
8:15AM

**SATURDAY VIGIL**  
4:00PM

**SUNDAY**  
8:00AM | 10:00AM | 12:00PM

**Confession**  
**SATURDAY**  
3:15PM to 3:45PM

**Holy Days & Holidays**  
See website

**Our Lady of Good Counsel CATHOLIC CHURCH**

A Community of Disciples  
Called to walk the way of Christ Jesus.

**Come join us!**  
**5950 State Road 16**  
**St. Augustine, FL 32092**  
**(904) 824-8688**

West on International Golf Drive to State Road 16 and turn right. Go one mile to church on right.



## St. Johns County Property Appraiser's Office Launches New Online Application for Exemptions

The St. Johns County Property Appraiser's Office has launched a new and enhanced online application that provides St. Johns County homeowners with the opportunity to quickly and efficiently file for exemptions, including homestead, widow(er) and portability. The new application is submitted through a secure online portal and provides homeowners with step-by-step assistance and continual communication during the process. The new application also provides a quick approval turnaround for complete and valid applications, often within one business day.



**Eddie Creamer**  
St. Johns County  
Property Appraiser

The application can be found on the website at [www.sjcpa.gov/exemptions](http://www.sjcpa.gov/exemptions).

"Here at the Property Appraiser's Office, we want to make filing for exemptions as convenient and easy as possible for our homeowners," said St. Johns County Property Appraiser Eddie Creamer. "This new application allows our homeowners to file for exemptions from the comfort of their own home while also providing a more secure, streamlined process with faster approvals."

The deadline to apply for exemptions for the 2025 tax year is March 3, 2025.

**\$80 a treatment • Call (904) 916-1714**



**284 Paseo Reyes - Palencia  
St. Augustine, FL 32095**

**Transform your smile  
and your confidence with a  
complimentary consultation!**



**Unleash your TRDMK Smile, new confidence, and improved oral health with braces or invisalign. Dr. Henry has two decades of hands on experience transforming smiles and gives personal one-on-one attention to every patient.**

**904-429-0095  
HenryAdvancedOrthodontics.com**

**491 Prosperity Lake Dr. Suite 301 • St. Augustine, FL 32092**



- BPH
- Erectile Dysfunction
- Bladder Cancer
- Kidney Cancer
- Kidney Stones
- Overactive Bladder
- Prostate Cancer
- Urinary Incontinence
  - Vasectomy
  - Space Oar



Howard Epstein, M.D.  
FACS, Board Certified



Gordon Fifer, M.D.  
Board Certified



Bill Vanasupa, D.O.  
Board Certified



Dean Zimmermann  
PA-C



Jonathan Baron  
PA-C



Katherine Gardner  
NP-C



Karina Chang  
MSN, ARNP

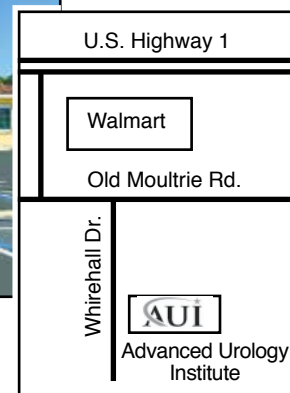
**(904) 824-1450**

**113 WHITEHALL DRIVE, ST. AUGUSTINE, FL 32086**

**New Office In St. Augustine**



Visit our new state-of-the-art office located off Old Mountrie Road just West of Walmart at 113 Whitehall Drive, St. Augustine.





## Reasons To Buy Life Insurance - Part 2 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.

Who do you want to protect?

Life insurance is often thought of as a way to protect loved ones by providing for final expenses, estate taxes, etc. But let's think beyond that. Who else depends on you and your income?

Do you have young children at home? Life insurance can help provide the money for day care now and an education for the future. If your kids are older, your insurance can help cover tuition payments.

Are you responsible for your parents? If you're contributing to the care of an elderly relative, you should consider how those health-care bills will be paid if you or your partner passes away suddenly. Be sure to discuss your parents' financial situation with them.

Do you have kids in college? Running short on financial assets when your teen gets accepted to college? You may be able to take out a loan against your permanent life policy. Grandparents can also name grandkids as life insurance product beneficiaries. In addition to making cash gifts toward college tuition while they're alive, grandparents' insurance proceeds may help fulfill their dreams of sending the next generation to college.

Do you have long term care plans for yourself? You may be able to add an option to your life insurance that lets you put some of your policy's death benefit to work in advance. You can use the fund to pay for your

own nursing home, in-home or other type of long-term care expenses.

What do you want to protect?

Do you have a mortgage? If you have a mortgage, adequate life insurance can help your family stay in the home and maintain their standard of living.

Even if you don't have a mortgage, there are probably other assets that you want to protect. Life insurance can help your family keep up with car payments or protect your spouse from having to dip into retirement funds earlier than anticipated.

Are you a business owner? Life insurance can help the company you built continue after you're gone. You may want to boost protection for your business. Business owners can name their business partners — or the company itself — as their life insurance beneficiaries. The policy's cash death benefit could help your business partner buy your share of the company or help keep your business going strong while your heirs decide next steps.

Do you want to leave something behind?

Perhaps you would like your legacy to help the next generation live more comfortably. There are a variety of ways that life insurance can help you do that. Life insurance can continue your contributions to your favorite charity, because some policies allow you to name an organization as your beneficiary. You can also use life insurance to help protect relatives who depend on you or those with special needs by naming them a beneficiary. You can determine how to divide your assets by specifically designating them to your heirs.

If you have questions about Life Insurance, contact your Palencia neighbor, and State Farm Agent, Craig Dewhurst, at 904-940-9740

**YOUR CHANCE TO BELONG  
BEFORE INITIATION FEES INCREASE**

*Do it Quickly! Golf Membership is Filling Fast and a Waitlist is Imminent.*

**THE PALENCIA CLUB**

**THE BENEFITS OF MEMBERSHIP**

As a Member of The Palencia Club, you become part of a family. The club will provide you with outstanding amenities and services for you to unwind, enjoy, and enhance your lifestyle.

The prestigious Arthur Hills designed golf course, recently renovated clubhouse, and distinguished cuisine are at your fingertips every visit.

So, come enjoy the relaxed refinement of The Palencia Club.

FOR MORE INFORMATION PLEASE CONTACT ALBERT MLYNARSKI:  
AMLYNARSKI@HAMPTON.GOLF | (904) 599-9040  
palenciaclub.com | 600 Palencia Club Drive | St. Augustine, FL 32095



# Help protect your family's future.

**Craig Dewhurst**

24 Year Agent and Palencia Resident

[www.craigdewhurst.com](http://www.craigdewhurst.com)

904-940-9740



*Life won't always go as planned.  
That's why there's life insurance.*

*It can help you protect your family's future no matter what.  
There's no better time than now to talk about this important step.  
Call me today.*