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PALENCIA PRESS

MARCH 2025

Character Counts! 6K/3K Run At Palencia Elementary



The St. Johns County School District recently held the 12th Annual Character Counts 6K/3K Run at Palencia Elementary School. Character Counts is a national character education program focusing on trustworthiness, respect, responsibility, fairness, caring and citizenship. A fun day for both young and old.

PTO Tennis Social Raises \$\$ For Pirate Bounty Program



Dr. Sarah Ferrer-Bruker and Samantha Davis are all smiles at the recent "Neon" Tennis Social to raise funds for the Palencia Elementary Pirates's Bounty, a donation driven program that provides food and clothing for PES students who are food insecure. See complete article on Page 6.

Get Set For Palencia's Spring Festival This Month

Spring is in the air and what a better way to welcome Spring and say goodbye to winter than with a community festival. Palencia's Market Street area will be filled with tons of activities for the Palencia Annual Spring Festival. Residents will enjoy a live band, great food, bouncy houses and fun kids activities. The event will take place on Saturday, March 15th from 12 noon to 3 p.m.

That's not all of the Spring fun planned for Palencia residents. Mark your calendars for the annual Egg Hunt which will take place on April 5th from 10 a.m. to Noon.



Dancers entertaining at last year's fest.



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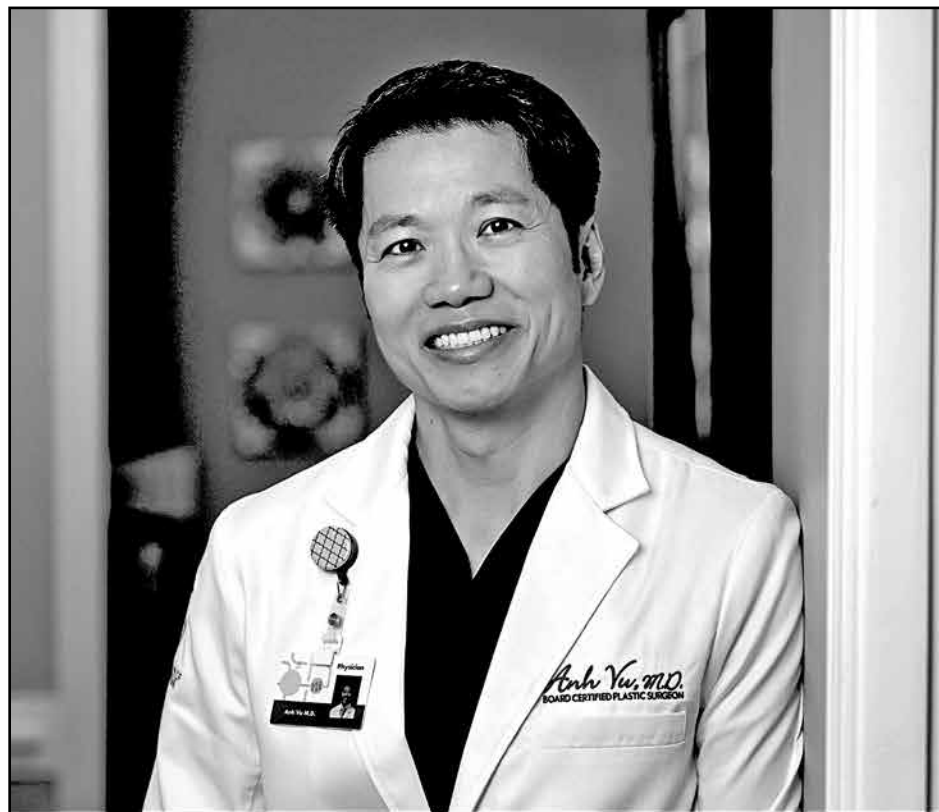
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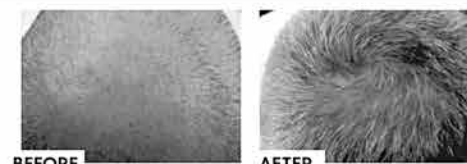
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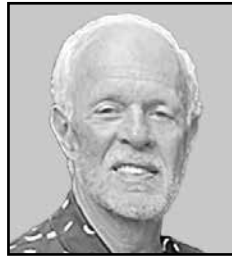
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Annie!

By Terry Shaw,
Palencia POA President

I love the theme song from the play and movie *Annie*: "The sun'll come out tomorrow. Bet your bottom dollar, there'll be sunshine." It's a perfect song for picking up your spirits and giving hope...like your POA!)

Well, maybe that is a bit of a stretch but your Palencia POA has been doing a lot of good work for the neighborhood.

In November, Genevieve Mongon (POA Board member) working with Hila the CDD's new event coordinator, your POA funded a new outdoor screen and projector, cotton candy and popcorn machine for family movie nights. In the last meeting, we voted to fund six new benches for the tennis courts and a foam machine for various fun family events, it can even create snow...ugh! We are considering adding better lighting at the end of Palencia Village Drive, towards the end of the Work/Live areas, for better safety during night events.

Your POA just completed digitizing all documents saving you over \$5,000 per year in storage fees and reducing time and cost for management personnel which will save the community costs.

Your POA sent out a survey asking residents for ideas on improvements or activities the POA can create/fund in Palencia. We received some great ideas that we are looking into. If you haven't already sent your ideas, don't hesitate to contact Sarah Guzman (sguzman@vestapropertyservices.com) she is our Community Association Manager,

our CAM. We want most expenses to be for items or projects of a lasting impact vs maintenance items that are the CDD's responsibility.

For the past two years, one of my pet projects has been trying to get the property owners of the commercial property, at our entrance, to clean the mold off the roofs, walks and buildings as well as general maintenance. Well, the sun has finally come out on this project! The new management company is Cantrell & Morgan in Jacksonville. They have done a bit of work to date. Cleaning the dumpster areas in the back, cleaning up landscaping and trimming, pressure washing the sidewalk and building exteriors, repairing broken glass, doors, and installing a new irrigation system. Upcoming is more pressure washing for long-standing mold and stains, removing dead trees, and replacing them with native plants. They are working with a commercial painting company. Hopefully they will clean the roofs as well as the entire property. If you have any concerns about the commercial properties contact me terryshaw.palencia@gmail.com.

I want to inform all residents concerned about "wasting" our reserve funding that your POA has created, over many years, including Comcast, significant reserves set aside for emergencies. Mainly, we have been and will only spend interest accrued keeping the principle intact so we will be able to con-

Continued On Page 14

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Aced It! A Call To Action For Pirate's Bounty Program

By Sara Seifert, Palencia Resident
Palencia Elementary PTO

On January 31st, the Palencia Tennis Center graciously hosted a fundraiser for the Palencia Elementary School's Pirate's Bounty program. The Pirate's Bounty program is a donation driven program that provides food and clothing for PES students who are food insecure and qualify to receive weekly food bags. In addition to the weekly bags, the program also secures food for students over long school breaks. The Bounty program also has a clothing closet for students to "shop" new and lightly used clothes and distributes summer bundles which include new sandals, swimsuits, beach towels, plus books all generously donated by the school community. The program is run by PTO member Carlye Koehler and other volunteers who put a tremendous amount of time and logistical efforts into making the program a success.

The event had just over 40 players participate and raised \$2,000 that will go directly towards the shopping and stocking needs of Koehler and her fellow Bounty chairs.

Lindy's thought of exposing the program to a different part of the community worked well and players knew that their \$15 player fee and donations were all going to a special cause. Lindy told me, "Our community is special in that residents recognize a call to action and will donate to special causes regardless of whether they have children attending our school."

The outpouring of support solidified what a special community we are lucky to be a part of. Shannon Downs, the event's chairperson, was equally happy with the success of the event. "When you ask the Palencia community for support, they do

With no end in sight for the rising prices of food, the costs to keep the Bounty program up and running have increased dramatically over the years. It now averages \$300 a student per school year to ensure that they are given adequate supplies. With a fluctuating number of 50 to 60 kids receiving these provisions, the program requires \$15,000-\$20,000 per year to sustain. These factors make fundraisers even more of a priority for the PTO. Recently the chairpersons for the Bounty program have begun taking donations outside of the Palencia Publix a few times a year. In addition, our current PTO President Lindy Lollar identified the strong need for more funds directly raised for Bounty and immediately got to work coming up with a new fundraiser specifically benefitting the program.



As an avid tennis player, Lindy got permission from Palencia Tennis Center Director, Tom Salmon, to host a Round Robin Tennis Social to benefit Pirate's Bounty. Luckily the tennis community is tight-knit and fellow tennis player and PTO mom Shannon Downs agreed to lead this fundraiser. Tennis players love a Round Robin and a good time, so a neon themed event was decided and the rest is history!

not disappoint. It was such a fun night bringing the community and school together for a great cause. We are so appreciative of everyone who came out to the event!"

If you are interested in donating directly to the Pirate's Bounty program or sponsoring a child for a year, please visit www.palenciapiratespto.com/pes-pirate-bounty-food and stay tuned for more local fundraising for this very necessary program.

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How Are Your 2025 Financial Goals Coming Along?

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

As we get into March, I hear a lot of people say they have yet to get to their New Years financial resolutions. To be honest, I am not a big fan of New Years resolutions to begin with, since most resolutions fizzle out before January ends. This year let's embrace a fresh approach to our financial future – one that's built for lasting success.

Resolutions are typically vague and often disconnected from our deeper motivations. They are things we think we should do, such as "save more money," but lack specificity and personal meaning. Financial goals must be specific and measurable. They follow the SMART criteria: Specific, Measurable, Achievable, Relevant and Time-bound.

Now, an intention might be "to create financial security for my family" or "to have the freedom to pursue my passions." Understanding our financial intentions is crucial because it allows us to set goals that truly matter. When our goals align with our deeper intentions, we are more likely to stay motivated and achieve them.

Remember, there is not a one-size-fits-all solution. Your financial journey is unique, and your goals should reflect your personal circumstances, values, and intentions. With your finances in mind, let's explore some tips to help you put your best foot forward!

Improve Your Budget

Establishing or reassessing your budget can be an essential task at any stage of life. A great starting point for improvement is to revisit and refine your budget whenever you feel financially stuck. Much like counting calories for health goals, your budget helps you track what's coming in versus what's going out, providing a clear picture of your financial health.

Lose Excess Subscriptions

With the advent of subscription services, it is easy to automate expenses and forget what you are subscribed to. Don't forget that all these companies will gladly have you back if you change your mind in the future.

Learn About Your Employee Benefits

Companies have a great incentive to keep employees healthy and happy. Employee benefits can be a critical part of your financial plan if utilized. These benefits may include health insurance, retirement plans, paid time off, etc. It's important to thoroughly understand what benefits are available and ensure you're making the most of them.

Improve Your Tax Plan

The April federal tax deadline will be here before you know it. Here are a few key tips to get you prepared: Review your tax withholding, so you are not surprised by an unexpected tax bill. Maximize retirement account contributions - even a 1% increased contribution can make a big difference long term. Making charitable donations or considering Roth conversions can also be great strategies.

Take Advantage Of Financial Coaching

Fitness coaches can do wonders to improve your health and train you on the right habits. Financial planners can do the same. They can look at your finances with the big picture in mind and offer steps to help execute your plan.

Springtime can offer a powerful opportunity to reflect, reset and take meaningful steps toward your financial goals. By improving your budget, cutting unnecessary expenses, optimizing benefits and seeking expert guidance, you'll set the stage for a year of financial confidence and growth. Let's make sure to move beyond vague resolutions. Instead, set clear, actionable financial goals based on your deepest intentions. It's not just about improving your bank balance – it's about creating a life that aligns with your values and aspirations.

Working with a CERTIFIED FINANCIAL PLANNER® professional can be invaluable in this process. They can help you uncover your true financial intentions, create a comprehensive plan that aligns with these intentions, and provide expert guidance with accountability along the way. Remember, progress is more important than perfection. There will be challenges and setbacks, but with clear intentions, specific goals and the right support, you can navigate them successfully. Here's to a year of financial growth, learning and prosperity!

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Don't Lose Track Of Financial Accounts

By Lindsey Taylor, Edward Jones
Financial Advisor

Consider this: About 1 in 7 people has unclaimed cash or property, totaling billions of dollars, according to the National Association of Unclaimed Property Administrators. How can you avoid losing track of valuable financial assets?

Here are a few suggestions:

- Maintain good records. Keep records of all your financial, investment and retirement accounts — and let a family member know where these records are kept.

- Keep a manageable number of financial accounts. The fewer bank and brokerage accounts you have, the easier it will be to keep track of everything.

- Report your change of address. Whenever you move, contact your financial services providers and any former employers with whom you may have retirement accounts.

- Report name changes. If you change your name, notify new and old 401(k) plan administrators, banks, brokerages and any other institution connected to your money.

- Manage retirement accounts when you change jobs. If you leave your job, you might be able to leave your 401(k) behind with your old employer. But if you do, keep track of it.

- Inform your financial professional about all your accounts. If you work with

a financial professional, they can help you track your accounts, so inform them of all past and present IRAs and 401(k)s or similar employer-sponsored plans.

But what can you do if you suspect you've already left some money behind?

If you think you've lost tabs on an IRA, you can check old tax returns and bank statements to help track your contributions and find your previous financial provider. If it's a 401(k), you can contact your old employer's plan administrator.

You can also check some websites run by governmental agencies. For one, the Department of Labor recently launched a retirement savings lost-and-found database at lostandfound.dol.gov that can help you find pension, or 401(k) plans connected to your Social Security number.

These sites offer no guarantees of finding your lost or missing accounts or other sources of money, so you still may have to do your own sleuthing. But as the old saying goes, "an ounce of prevention is worth a pound of cure" — which, in this case, means you'll help yourself greatly by tracking your accounts from beginning to end.

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 Names Galina Boles Head Tennis Professional



Born in Kazakhstan, Galina received an MBA in project management from Fairmont State University in West Virginia. She moved to St. Augustine in 2013. "Palencia is a great community and I'm glad to be back," said Galina. "Everybody is always friendly and always eager to improve their tennis skills."

Welcome back Galina Boles, who has been named Head Tennis Professional at Palencia. Galina played on the ITF Junior Circuit and continued playing through college. She also played in some WTA tournaments. Galina started coaching tennis while pursuing her Masters degree. She has been teaching for more than 14 years in various tennis clubs and focuses on player develop-

ment for both youth and adults.

Galina still plays tennis competitively and just competed at USTA 5.0 Nationals in 2024 with her Jacksonville team. When Galina is not on the courts, she is busy keeping up with her six year old daughter and all her activities. For private, semi-private or group lessons, please contact Galina at galina.boles@marshallcreekcdd.com.

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5th Annual St. Augustine Catholic Charities Golf Tournament At Palencia Golf Club

The 5th Annual golf tournament to support Catholic Charities will be held May 19, 2025 at the Palencia Golf Club. A community event to benefit the many programs of Catholic Charities, including homelessness prevention, emergency aid and food assistance, all proceeds from the fundraiser will directly benefit the most vulnerable throughout St. Johns, Putnam, and Flagler counties. Seeking sponsors and golfers. Contact Steve Veniard, Tournament Chairman at s.veniard@comcast.net.



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Palencia Camp Boggy Creek Tournament April 10-13 – Serving Hope for Children with Terminal Illnesses

By Marcia Oltz, Palencia Resident

At the Palencia Tennis Center, a tournament serves more than just volleys and aces; it serves hope for children battling terminal illnesses. Founded by the grandfather of a child who attended the Camp, this tournament has become an annual beacon of support for families facing medical challenges for the past thirteen years.

Nestled amidst the serene landscapes in the center of Florida, the camp provides a free haven for kids battling illnesses ranging from cancer to heart disease, sickle cell and more. With dedicated medical professionals at the hospital on site, children can partake in various activities without compromising their health. Whether swimming in the pool (built by Sea World to allow wheelchairs), fishing or horseback riding, these children find camaraderie among peers who share similar life experiences. The stigma of illness fades away as they proudly display their scars, knowing they are among friends who understand.

Scheduled to be held April 10th thru 13th, the Palencia Tennis Tournament isn't just about forehands & backhands; it's about raising crucial funds to sustain Camp Boggy Creek's vital services. Through silent auctions and exciting raffles, attendees rally together, as a testament to the power of community and compassion, proving that together, Palencia residents can make a difference in the lives of those facing adversity.

The Tennis Center welcomes the St. Augustine community to this event. If you would like to contribute, please contact Tom Salmon, Director of Tennis at tom.salmon@marshallcreekcdd.com.

Palencia Residents! Send Us Your Newsworthy Notes

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Palencia Resident Melodye Stimpel: Crafting Joy, Painting Acrylics With A Personal Touch

By Patricia Frederick, Palencia Resident

From a young age, Melodye Stimpel was captivated by the creative process. Encouraged by her high school art teacher, she explored different techniques in drawing and painting, blending her passion for art with her love of nature. Over the years, her artistic style has evolved, becoming a vibrant expression of color and texture.

Balancing a career as a clinical research professional, Melodye transformed her home office in St. Augustine into an art studio—her personal escape from the corporate world. After long days of managing global trials, she unwinds by experimenting with brushes, palette knives and new techniques.

Always exploring, Melodye is constantly researching and integrating new methods into her art. Whether working with watercolors, pastels, oils, or pen and ink, her work reflects her natural curiosity. Since 2020, Melodye has focused primarily on fluid art, pouring acrylics and embellishing them with tools like her fingers and materials like gold and silver leaf. Her art often incorporates elements from the natural world, including leaf prints, sea fans, shells and sand, creating an organic connection between her creative and natural environments.

Having traveled extensively with her husband Thom, who hails from the art-rich town of Laguna Beach, Melodye



draws inspiration from their adventures across New England, Alaska, Hawaii, Europe and beyond. The couple's travels have connected them with renowned artists such as Peter Max and Simon Bull, whose work has further influenced Melodye's artistic journey.

Through her bold use of color and joyful subject matter, Melodye strives to bring happiness to her viewers. She also loves involving friends in her creative process, adding a personal touch by inviting them to contribute to their own custom art pieces.

Visit her gallery, An Art Affair, 11 14th St, St Augustine Beach. The gallery offers a distinctive mix of fine art from many of the worlds most celebrated artists.

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Together, we can make a difference. Every contribution, no matter how small, brings us one step closer to victory. Your support means everything to Ali, and it will give her the strength she needs to keep fighting.

Let's help Ali beat cancer, one step at a time. Please visit <https://www.givesendgo.com/GEP1D>



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Trigger Finger

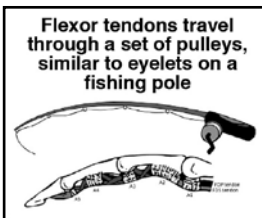
By Meg Robinson, OTR/L, CHT Occupational Therapist & Certified Hand Therapist
First Coast Rehabilitation



Meg Robinson

Everybody knows that the trigger finger is the finger used to activate the trigger of a gun. Yep, that might be the original proper definition, but when your doctor says that you have Trigger Finger, what does he actually mean?

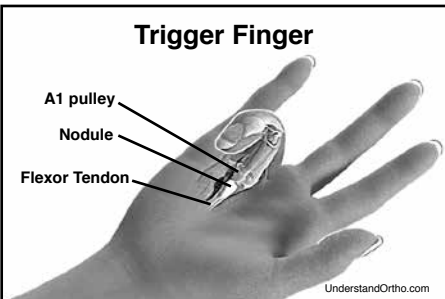
Each finger and thumb have flexor tendons along the palm side of the digit. The flexor tendons travel through a set of pulleys, strategically placed to keep the tendon flush to the bone to efficiently bend the



Flexor tendons travel through a set of pulleys, similar to eyelets on a fishing pole.

finger just like the eyelets on a fishing pole. In trigger finger, the flexor tendon becomes inflamed and swells up typically just before

it passes through the first Annular pulley or A-1 pulley. When you normally bend your finger into your palm, your flexor tendons pull through the A-1 pulley. If you have inflammation or swelling on your flexor tendon, that tendon will be enlarged. When the finger straightens, the enlarged part of the tendon initially gets caught on the pulley but then as it extends all the way it releases with a "pop" which reminds one of the sound created when pulling the trigger of a gun. In severe cases, the finger can get locked into flexion and the person will not be able to extend his finger. This also makes one think of the position a finger would be in when trying to pull an invisible trigger.



Trigger Finger

Trigger finger can affect the fingers and thumb. Sometimes only one digit is affected but it is not unusual to have multiple trigger fingers. The symptoms of trigger finger can be popping, clicking, or a locking sensation in the digit. There can be pinpoint pain at the base of the finger or thumb, near the location of the A-1 pulley. The entire digit can eventually become swollen, stiff and painful.

The causes of trigger finger can be repetitive motions or overuse of the digits, repetitive, prolonged, or tight gripping,

diabetes, pregnancy, arthritis, and certain medications.

There are some ways to help prevent trigger finger from occurring: Avoid repetitive motions or gripping objects tightly; use tools that decrease the need to grip tightly, like ratcheting grips and handles with traction; use proper positioning when exercising. Be aware of early symptoms and modify your behavior accordingly. If a particular activity causes pain in the palm or finger, or causes the finger to catch, then try to decrease or modify the use of your hand. It is also helpful to manage your diabetes and other underlying conditions. You may also consider a diet that lowers your levels of inflammation, like avoiding excessive sugar, fat, salt, and processed foods.

If you suspect you have trigger finger, I recommend you schedule an appointment with a hand surgeon. The physician will typically perform a physical exam of your affected digit and a medical history by asking about your symptoms. He also may perform other tests to rule out other conditions. The physician may choose to give you a corticosteroid injection to reduce the inflammation. In severe cases, a simple surgery may be necessary to release the tendon from getting caught on the pulley.

Attending occupational therapy/hand therapy whether to seek conservative treatment options or post-surgically can improve overall hand function by addressing pain, swelling, and motion of the fingers. Therapy can also provide splinting to decrease the inflammation and allow the tendon to heal. If you are unsure if you have a trigger finger but know your hand is not working like it used to, we would be happy to 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 might 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. Please have the referral say, OT/PT Evaluate and Treat and please have it faxed to 904-829-3412.

Meg Robinson is an occupational therapist and certified hand therapist who has been working in hand therapy for over 39 years. Meg 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.

Think Twice Before You Post: Let's Build A Stronger Community Together

By Dr. Jacob Vencil, Veterinarian, Palencia Pet Clinic



Dr. Jacob Vencil

Before diving in, let me say this: my goal here isn't to call anyone out or dwell on the negative. Instead, I want to spark a positive conversation about how we can approach misunderstandings and challenges in a way that strengthens our relationships and community. We're all neighbors here, and I truly believe we're at our best when we work together.

In today's digital age, social media is a powerful tool for connection, sharing and learning. But with that power comes responsibility, particularly when it comes to discussing local businesses. As a veterinarian who has proudly served our community for years, I've seen firsthand how quickly an online comment can shape perceptions, sometimes unfairly. That's why I want to encourage all of us to think twice before posting something negative online.

When we're frustrated, it's easy to hit the keyboard in the heat of the moment. But before doing so, consider this: is the issue something that could be resolved with a simple phone call or in-person conversation? For example, if you felt a charge on your veterinary bill was unclear, reaching out to discuss it directly might not only solve the issue but strengthen the trust between you and your care provider. A calm discussion can often clear up misunderstandings faster and more effectively than an online post.

It's also important to remember that many of the businesses in our community (veterinary clinics, restaurants, dry cleaners, repair shops and more) are owned and/or operated by people who live here too. We

all share the same goal: to make our neighborhood a better place. When someone misrepresents facts or makes hurtful accusations online, it doesn't just hurt the business, it impacts the hardworking individuals behind it and weakens our sense of community.

Now, don't get me wrong: if there's a real concern, it's completely fair to voice it. But let's do so thoughtfully and constructively. For example: a post saying, "I have a concern about their pricing increases over the past few years and I wonder what others have experienced at this veterinary office or others of similar quality," invites understanding and solutions. On the other hand, labeling a business as "greedy" or "deceptive" without basis creates conflict and rarely solves the problem. We all have moments where we feel frustrated, but let's aim to approach those situations with grace and kindness. After all, the more we support each other with constructive communication, the stronger our community becomes.

Most importantly, I also want to challenge us to be just as quick (ideally quicker) to share our positive experiences. If a local café made your morning brighter with a perfectly brewed coffee, post about it! If your groomer went the extra mile to calm your anxious dog, let people know. Positive feedback doesn't just help businesses thrive- it builds community spirit.

At the end of the day, I feel incredibly lucky to live and work in such a supportive and wonderful community. Every day, I see examples of kindness, generosity and teamwork that make this neighborhood special. Let's keep that spirit alive by approaching each other with empathy, understanding and a shared commitment to making our little corner of the world the best it can be.



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Don't ignore warning lights!



Mark Ellis

Going for a nice Sunday drive and suddenly a warning light appears on your vehicle's dashboard? Don't ignore it! A warning light means there's something wrong with your vehicle, and it needs to be repaired or corrected promptly. You could be putting your car at risk for further damage by ignoring the warning. Sometimes it's a component issue, sometimes it's a safety issue. By taking action right away, not only could you save money but also avoid endangering you and your family. Remember, when a warning light comes on, it's time for service.

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Overcoming Dental Fear

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

If you hate going to the dentist because you are terrified, this column is written specifically for you.

Most people avoid going to the dentist because it's a hassle, time-consuming, costs money and teeth are not a high priority. High-fear patients are in a completely different category; they break out into a cold sweat just thinking about anything that has to do with a dentist. Picking up the phone to make an appointment is close to impossible. Their fear is real, and they cannot just wish it away no matter what friends or family tell them.

A large percentage of high-fear patients had a horrible experience in the past and worry it will happen again. The most common bad experience is having pain during treatment and when the patient tells the provider, he or she doesn't believe them or continues working. Not only is this extremely painful and scary, but it also creates panic with a feeling of not being in control, not being believed and not being respected. I still hear stories from patients that their childhood dentist didn't "believe" in anesthesia. No wonder they are terrified of the dentist.

To work with the high-fear patient, dentistry has three different techniques to help patients reach a relaxed state: nitrous oxide (laughing gas), oral sedation and IV sedation. All three are heavily regulated by the state, as they should be. No matter the technique used, all dentists who are experienced with the high-fear patient know that the most important goal is to start with a trusting relationship.

I have been successfully doing sedation dentistry for more than 20 years, and here is what I have found to work best not only for me but other dentists as well. We start with a face-to-face meeting to just talk. I want to hear your story. I want you to trust that I will treat you with respect and understanding. Most of all, I want you to know that you are in control at all times. At this beginning stage, the person is much more important than the dental work needed.

This consultation takes time. Once the anxiety is addressed and the person starts to feel comfortable, the sedation protocol is explained. Even though sedation is controlled by the state, every dentist has different protocols for consultations. Mine start with photographs for education purposes. This allows us both to see your dental status without anyone poking things in your mouth, zero invasive procedures that may create anxiety.

The goal of oral sedation is for the patient to be in a sedated state throughout the procedure, even if it is a few hours long. Most high-fear patients want to get as much done as possible in the fewest appointments possible. The bonus of sedation dentistry is the product used is not only a sleeping pill, it is a hypnotic, which means the odds are very high the patient will remember little to none of the appointment. Yes, a great dental experience to boot.

Since the first appointment is to just talk, is there any reason not to pick up the phone and call a qualified sedation dentist before pain forces you to?

Terry Shaw - Continued From Page 4

continue improving the Palencia Community.

To make it easier for the community to attend our monthly meetings we are installing a Zoom meeting link to allow more of you to join the meeting. So please watch and read your emails from Vesta, Sarah Guzman our CAM and your POA for important updates.

We have our annual POA meeting coming up on April 23 to vote on new Board membership and several important items, so please attend or at minimum send us your thoughts. You will be receiving a proxy request in the mail. Hopefully you will attend our meeting or at least send in the proxy in-

formation.

Finally, please drive slowly and keep alert. If you saw my article in Nextdoor where I discussed/complained about several close misses with drivers exiting their property or a street. Remember there are a lot of walkers, bikers, kids on scooters and EV bikes, as well as cars.

Sunny days are coming both weather wise and with our community and POA. Remember we serve you but can only do so with your involvement. So the Sun Will Come Out Tomorrow due to this being our wonderful Florida and Palencia.

Lenten Season Friday Fish & Shrimp Dinners March 7th Through April 11th At OLG

Our Lady of Good Counsel Catholic Church (OLGC) at 5950 State Road 16, will offer their traditional Lenten Fish and Shrimp Dinners during the six Fridays of Lent beginning March 7th and concluding April 11th. Meals will be available at \$15.00 for dine-in or take-out.

Each meal includes french fries, cole slaw and hush puppies. Dinner is served from 4:30 p.m. to 6:30 p.m. Menu choices are Fried Cod Fillets; Fried Shrimp, or a combination of fish and shrimp. Also available this year is Baked Salmon. Additionally, there will be handmade desserts at additional cost.

The Lenten Fish Fry is sponsored by the OLG Men's Club. Handmade des-



serts are sponsored by the Ladies' Guild at the church.


OLGC church is located in the World Golf Village area on SR 16 (one mile west of the Pacetti Road and International Golf Parkway intersection). All proceeds aid the continued development of church ministries such as the ever-expanding Food Pantry. Contact the church at 904-824-8688 for additional information. Cash, credit cards or checks payable to OLG.

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Polly Swindull

How much money will I save on my water bill if I have an irrigation well and pump installed?

Good question. If you are on water and sewer you have a base rate of approximately forty-five dollars per month which allows you to use approximately five thousand gallons of water and sewer per month. So, if you are a family of four or less and you have an irrigation well installed, your water and sewer bill should drop to less than fifty dollars per month. You can figure that anything you presently pay more than that fifty dollars is the amount you should save. Our customers who water their lawns twice a week repeatedly tell us they are saving around one hundred dollars a month on their water and sewer bills.

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Gone Golfing

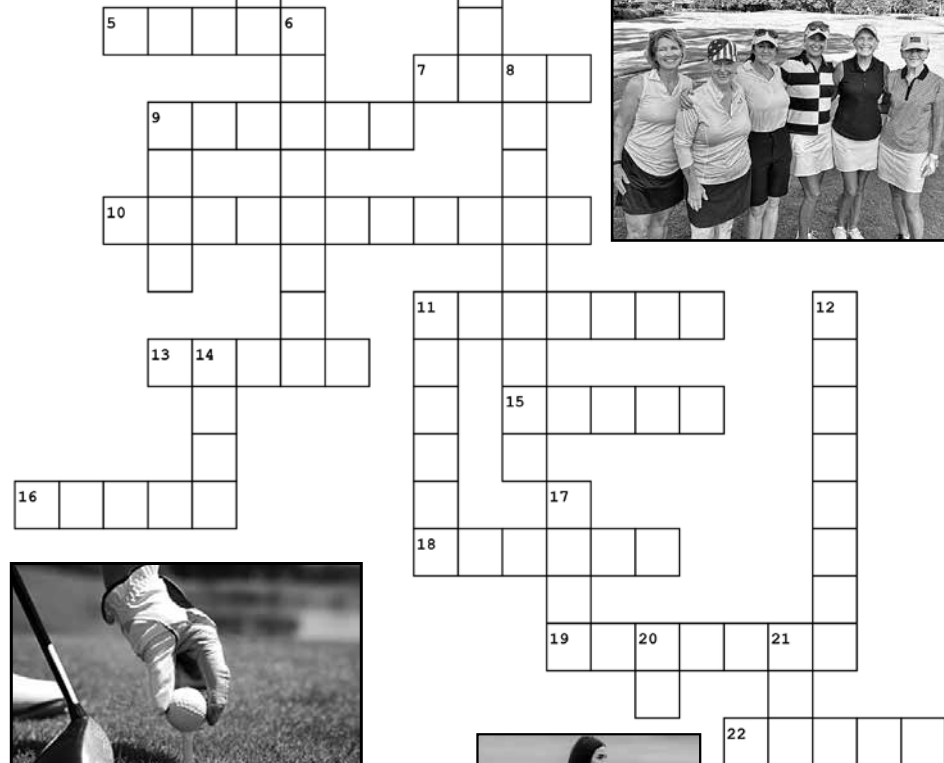
By Cathy French, President
and Debra Bienert, Vice President
Women's Golf Association Of Palencia



Quick Golf Tip: Balance And Footwork

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

Tired of working on your swing at the practice range? Try reviewing your golf terms for a less stressful experience!



- Across**
- 3. Inexperienced or mediocre golfer
 - 4. Short shot from just off the green
 - 5. The long grass bordering the fairway
 - 7. A right-handed golfer golf shot that moves right to left
 - 9. Slightly higher cut grass encircling the green
 - 10. The shot played if the first ball may be lost or out of bounds
 - 11. A golfer with zero handicap
 - 13. The measure of a golf course's difficulty
 - 15. A mis-hit ball resulting in a line drive trajectory
 - 16. The chunk of turf sometimes dislodged when the golfer strikes the ball
 - 18. Gene Sarazen's nickname
 - 19. Scoring an 8 on a hole
 - 22. Term used for the sand bunker
- Down**
- 1. Shooting one more than par

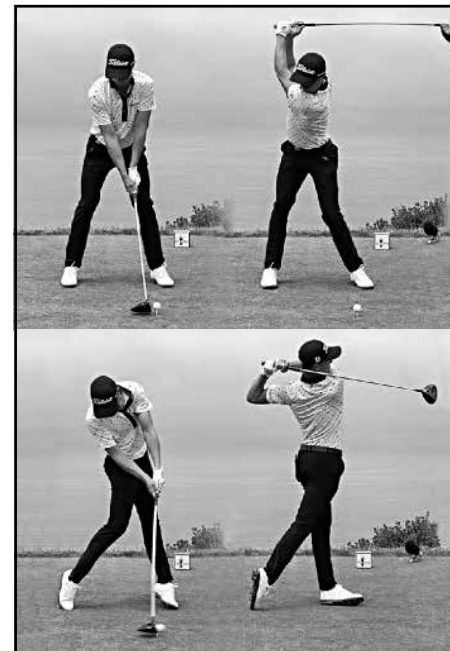
- 2. A hole that features a significant bend in the fairway
- 3. The club often used to tee off
- 6. Numerical representation of a golfer's playing ability
- 8. Three strokes under par
- 9. The word shouted when a ball may hit someone
- 11. Slang for golf clubs
- 12. A do over on a golf shot with no penalty
- 14. The degree/angle of the face of the club
- 17. The farthest teeing ground from the green
- 20. The area of the course marked by white stakes
- 21. A hole in one

From the very beginning of your golf swing, it is essential to be working on your balance and footwork.

Your pre-shot routine should place you in an athletic posture with your weight on the inside and middle of your feet, just like other athletes playing sports - for example, a tennis player preparing for a forehand or a football player ready to block his opponent. You can now transfer your power back to your right side, fully loading and developing power. If you lose your balance and your weight happens to transfer to your toes, your downswing will be from the outside; conversely, if your weight transfers back to your heels, you will tend to come from the inside and leave your power on your right side, therefore losing distance and sending your golf shot out to the right.

Your footwork can be active as long as your balance is maintained. You must have the patience to complete your backswing, and then you can accelerate and push off that right side, transferring your power to the left while staying in posture and balance.

If you're having trouble getting all your power through, you can slightly flare your left foot out at the address, making it easier to transfer all your power. Staying in posture and balance allows your footwork to act appropriately, developing



more power. Should you need further assistance refining your balance and footwork techniques, please contact me for a training session at www.laurabaughgolf.com. I will give you expert guidance tailored to improving these fundamental aspects of your game.

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Answers			
12. Mulligan	1. Bogy	11. Scratch	10. Provisional
14. Loft	2. Dogleg	13. Slope	9. Fringe
17. Tips	1. Dogleg	15. Skull	7. Draw
20. OB	8. Albatross	16. Divot	5. Rough
21. Ace	9. Fore	18. Squire	4. Chip
	11. Sticks	19. Snowman	3. Duffer
		22. Beach	



What Are The Mechanics Of Medicare Claims Appeals?

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

The Medicare insured has the right to appeal any decision about Medicare services. This is true whether he or she is in Original Medicare, a Medicare Advantage plan, or a Part D plan. If Medicare does not pay for an item or service an insured has been given, or if the insured is not given an item or service that he or she thinks should have been received, then the insured can appeal.

Appeal Rights under the Original Medicare Plan

If insureds are enrolled in the Original Medicare plan, they can file an appeal if they think Medicare should have paid for, or did not pay enough for, an item or service they have received. If they file an appeal, they must ask the doctor or provider for any information related to the bill that might help their case. The appeal rights are printed on the back of the Medicare Summary Notice, which is mailed to the insured from the company that administers claims for Medicare. The notice will also tell insureds why the bill was not paid and what appeal steps they can take.

There are five steps to filing an appeal:

1. Copy the original Medicare Summary Notice (MSN) that shows the item to be appealed.
2. Circle the items in dispute on the notice and write an explanation of the disagreement.

3. Sign and include the phone number and the Medicare number of the patient.

4. Send the copy to the Medicare contractor's address listed on the notice.

5. The appeal must be filed within 65 days of the date the notice is received and must be in writing.

If the patient needs help filing the appeal, they can call 1-800-Medicare, can ask the state Health Insurance Program, or can call the provider to help get a representative appointed to assist during the appeal process.

Appeal Rights under Medicare Advantage Plans

If the insured is in a Medicare Advantage managed care plan, he or she can file an appeal if the plan will not pay for, does not allow, or stops a service that the insured thinks should be covered or provided. If an insured thinks that his or her health could be seriously harmed by waiting for a decision about the service, he or she may ask the plan for what is called a fast decision. The plan must answer the patient within 72 hours.

Further, the Medicare managed care plan must tell the insured in writing how to appeal. After the appeal has been filed, the plan will review its decision. Then, if the plan does not decide in the insured's favor, the appeal is reviewed by an independent

organization that works for Medicare, not for the plan. Insureds should see the plan's membership materials or contact the plan for details about Medicare appeal rights. The insured may also contact Medicare to order a copy of "Medicare Appeals."

If insureds have concerns or problems with their plan that are not about payment or service requests, they have a right to file a complaint. In addition, if a person has received a denial regarding a Part D matter, he or she can call the toll-free Medicare number (or visit Medicare's website) and institute a single appeals process.

There are actually five levels to a complete appeal process. The first level is as described above; the second level (in case of a denial) is to appeal to an outside Independent Review Organization; the third level is to appeal to an Administrative Law Judge; the fourth level is an appeal to a Medicare Review Council; the fifth level is to initiate civil action, to be heard in a federal district court.

The Insured Is Protected While in the Hospital

Whether the insured is in the Original Medicare plan or in a Medicare Advantage plan, he or she is protected while in the hospital. If the insured is admitted to a Medicare participating hospital, he or she should be given a copy of "An Important Message from Medicare." It explains the rights of the hospital patient. If insureds have not been given this document, they should ask for it. However, hospitals must now present the document to the patient within 48 hours of admission.

The message contains the following information:

- "You have the right to get all of the hospital care that you need, and any fol-

low-up care after you leave the hospital."

- "What to do if you think the hospital is making you leave too soon."

- "If you have questions about this, call the Quality Improvement Organization (QIO). [Their number is on the message.] You may be able to stay in the hospital at no charge while they review your case. The hospital cannot force you to leave before the QIO makes a decision."

Other Medicare Insured Rights

In addition to the appeals and rights just listed, insureds can appeal their Medicare Prescription Drug plan's decisions. Written explanations, exceptions, and coverage determination instructions are available in the "Medicare and You" booklet distributed each year to recipients by CMS.

Other Medicare rights are to:

- get information and have questions about Medicare answered;
- get emergency room or urgently needed care services;
- see doctors, specialists (including women's health specialists);
- participate in treatment decisions;
- know treatment choices;
- get information in a culturally acceptable manner in certain circumstances, and get information in an understandable way from Medicare and health care providers;
- file complaints (grievances), such as quality of care complaints;
- not be discriminated against;
- have the right to privacy in personal and health information.

Again, I am here to help or explain... at no charge! Carol@AskCarolB.com
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Single Parents Programs Offer Support, Insight, Resources

By Angela Amatruda, Palencia Resident
Singles Unlimited

In 2024, I started a ministry for Singles in the local area and created a non-profit organization called "Singles United." This organization is geared towards singles over 40 and offers spiritual growth, support and camaraderie. The group has grown to over 175 members. The focus for 2025 is to start two new programs--Divorce Care and Single and Parenting. To launch these programs, we needed a group meeting space. I recently decided to renovate an old office space into a group space to hold meetings for the community. This was a huge endeavor! The space required demolition of walls, removal of a reception area, painting the entire office, new floors, furniture, kids' area with toys and a coffee/refreshment bar.

I reached out to the Palencia "Buy Nothing" group and friends and neighbors for donations. The community really came through! Between members of Singles United and the Palencia residents, we created a beautiful group space!

I want to give a special thank you to a few folks who really went above and beyond. Cornel and Kathy Butuceanu donated a large 65-inch TV and worked 2 full days with painting, ceiling repairs and hanging all the pictures. Steve and Dawn Forsstrom helped with painting and many repairs. Rick Oertle donated his time doing all the electrical work. Thank you to many friends for getting everything off our Amazon wish list and to the "Buy Nothing" group for the donations. A special thank you to Nunes 4 Flooring who donated part of the labor cost for the new LVP floors.

If you know any single parents, or someone going through the divorce process, please share this information. These programs offer support, insight, resources and are truly life changing. Classes begin in March. Sign up on www.singleunited.org

For information about these programs, visit www.divorcecare.org or www.singleandparenting.org.



Cooking From Scratch Made Easy Valli Gibson's Sautéed Broccoli Leaves

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

Palencia resident Valli Gibson enjoys broccoli in every form and one of her "go to" recipes for a healthy vegetable option is sautéed broccoli leaves. They are not only good for you, but delicious and an easy recipe to prepare. You only need a few ingredients for this great vegetable side dish.

- 1 bunch broccoli leaves
- 1 or 2 cloves garlic, minced
- Pinch salt
- Squeeze of lemon juice
- Olive oil

Roll broccoli leaves into cylinders and slice into thin strips. Sauté garlic in olive oil and add broccoli. Sauté until broccoli is tender. Add a squeeze of fresh lemon and serve.



Voices Between The Wars: Stories That Gripped The Nation

The Osher Lifetime Learning Institute (OLLI), one of the 125 institutes established by the Bernard Oshe Foundation, will be conducting a program, "Voices Between the Wars: Stories That Gripped the Nation" at World Golf Village (WGV) beginning March 5.

The program, conducted at Westminster St. Augustine, addresses the period from the late 1920's to the end of the 1930, when the U.S. faced political upheavals abroad and significant societal changes at home. The class will commence on March 5 and continue March 12, 19 and April 2 at 1:30 p.m. It will be conducted in-person at WSA and via ZOOM after registering at WSA or with OLLI at UNF.

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
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A Season Of Hope!

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

This edition of the *Palencia Press* finds us in the middle of Lent. The traditional purpose of Lent is the preparation of the believer –through prayer, penitence, and self-denial- for the annual commemoration during Holy Week of the Death and Resurrection of Jesus, which recalls the events linked to the Passion of Christ and culminates in Easter, the celebration of the Resurrection of Jesus Christ.

Throughout these next three months we will experience Lent, Easter and Pentecost together. We will move and be moved as we walk the Via Delarosa with Jesus, hear the crowd shout Hosanna as he enters Jerusalem (Palm Sunday), and later, crucify him, crucify him. We will hear his anguished prayer in the garden of Gethsemane, listen to his disciples betray and deny him, join in celebration with the women at the empty tomb on Easter morning and celebrate the Birthday of the church. Pentecost is the festival that celebrates the gift of the Holy



Spirit, the great comforter, to the Church –The Birthday of the Church.

There may be no other period within the church calendar that so pointedly moves us through the ups and downs of our own life experience as well as that of our Savior. One of my favorite songs expresses this so pointedly. The Hymn of Promise, written by Natalie Sleeth; “In the snow and cold of winter there’s a spring that waits to be, unrevealed until its season, something God alone can see.”

If you find yourself going through a “snow and cold of winter” time in your life, then please be assured of this good news, “there’s a spring that waits to be.” Let us take this pilgrimage together. Invite others on the journey by extending an invitation to worship with you at one of the churches that are advertised on this page or one of the many great churches in the St. Augustine area. Our journey of faith is a daily journey. I will see you on the way.

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**Let my teaching fall like rain and my words descend like dew, like showers on new grass, like abundant rain on tender plants.
-Deuteronomy 32:2**

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Mass Schedule

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8:15AM

SATURDAY VIGIL
4:00PM

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

Confession
SATURDAY
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Create A Cook Summer Camp For Kids

This summer, Create a Cook St. Augustine will be hosting 9 exciting weeks of culinary adventures for kids. Chef Maria and Chef Bethany will take their junior chefs all over the globe to explore the cuisine and culture of different lands. There will also be themed weeks such as Disney Delights and Tastes of the Big Screen. This summer Create a Cook will offer an Advanced Camp for junior chefs with more experience, ages 10-15. Each week will culminate in a celebration of team work by hosting a meal for the Junior chef's family members. Camps are for children ages 8-14 and will be held each week at St. Johns Technical High School's Culinary class room, which features a real commercial kitchen! Classes will run Monday-Thursday from 9 a.m. to 12 noon and the tuition is \$300 per week. Register now at www.sacreatacook.com.



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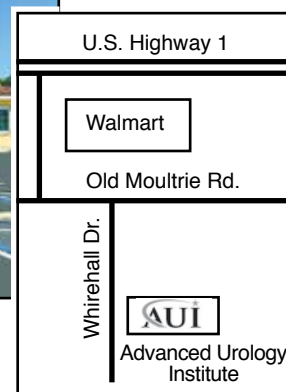
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Times To Review Your Insurance

During key life moments, make sure you, your family, home, car and property are protected.

Review insurance policies when:

Your current insurance policies are about to expire. If your home, auto, life or health insurance policies are about to expire, make time to meet with your agent. As your needs change, so should your coverage. Your agent can help you review what you want to protect and what you may need.

Your family status changes. Planning a wedding, expecting a baby or adopting a child? You'll want to help protect your growing family with adequate life insurance and disability income insurance. Losing a family member through death or divorce also should prompt a policy review. Remember to review and change the beneficiary designations on your existing policies, as needed.

Your children have matured to driving age. When you have a new teen driver, adequate auto insurance is a must. Your agent can perform a car insurance review and look at options with you. Whether your child is leaving for college, or has recently graduated, it's time to consider renters insurance. Personal property and liability protection are typically provided under renters insurance. Discuss with an agent the amount of coverage needed to help protect your child's new home.

You move or remodel your house. When you make upgrades, the replacement cost of your house will likely increase. If you move and downsize your home, you may be over-insured. If you move into a larger home, you may be

under-insured. In all three instances, you may want to contact your agent for a home insurance review to help ensure you're sufficiently protected.

You're starting a business. Whether you're renting office space or opening a home-based business, include a thorough insurance review in your start-up plans. Depending on your operation's size, you may have to consider property and liability insurance as well as commercial vehicle insurance. If you have employees, you may also need workers' compensation coverage and a healthcare plan. If you're working from home, review your homeowners plan to see that your business and equipment have coverage.

Your employment status changes
In today's rapidly changing healthcare environment, protecting your family's health can be a challenge. Here are three examples: your current healthcare plan is up for renewal, you've started a new job, you've been downsized and need brand-new coverage. In each instance, it's important to take the time to compare plan features against your family's needs.

You've decided to retire. In prepping to retire, make sure you know how your employer handles health insurance coverage once you're Medicare eligible. For out-of-pocket costs not covered by Medicare, supplemental coverage may help.

These are just a few times when you'll want to review your insurance needs and policies. Schedule a conversation today with your Palencia neighbor and State Farm® agent Craig Dewhurst about customizing your coverage and keeping your insurance up to date.

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