



ST. AUGUSTINE

# PALENCIA PRESS

APRIL 2025

## Palencia Tennis Tournament April 10th Benefits Camp Boggy Creek



Palencia will hold its 13th Annual Palencia Charity Tennis Tournament on April 10th thru 13th with the goal of raising more than \$30,000. The event will once again feature an exhibition match, vendors, a raffle, meals and even Free stretches at the Stretch Zone booth for players.

The Palencia Tennis Center is looking for private and business sponsorships which range from \$250 to \$3,000. All money raised will be donated to Camp Boggy Creek.

Entry fee for the tournament is \$80.00 per person. Divisions will consist of Men's Doubles, Ladies Doubles and Mixed Doubles.

If you have questions, contact Tom Salmon, Tennis Director, Palencia Tennis Center by calling 904-825-4012 or email tom.salmon@marshalldcdd.com.

### Tournament Celebrates 13 Years With Support From The Business Community

Net proceeds from the Tournament go entirely to Camp Boggy Creek to enrich the lives of seriously ill children. More than 90,000 children have participated in these camps worldwide, at no cost to the campers. To learn more about Camp Boggy Creek visit [www.campboggycreek.org](http://www.campboggycreek.org).



## An 'Eggcellent' Event Coming This Month



Palencia will continue its spring activities and family fun this month by hosting its annual egg hunt on Saturday, April 5th. The event will be held on the Amenity Center grounds from 10 a.m. to Noon. Palencia residents and their guests are welcome and residents will need to check in using their amenity center membership cards. The event will include plenty of festivities for all ages so mark your calendar! For more information contact the Amenity Center at (904) 810-0520.

## Palencia Residents 'Spring' Into Fun At Annual Festival

Palencia's annual Spring Festival was a big hit and drew large crowds to the Market Street area. The event included live music and dancing by the local band *First Street Project* as well as great buys from local vendors. Plenty of artists were among the vendors who were able to display their talent and craftsmanship as residents savored flavors of the season from busy food trucks. A perfect Florida Spring weather day added to the fun and festivities. See **Page 19** for more photos.



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# Palencia Community Classified Ads

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The St. Augustine Travel Club will present on Wednesday, April 16 at 3:00 pm at the Southeast Public Library, EUROPEAN EASTER - Highlighting centuries old customs of Easter celebrations in parts of Europe, focusing on Spain, Italy, Slovenia and Switzerland. The club 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 local newspapers. The Travel Club is free and no registration is necessary. Questions? Please call Peter Dytrych at (904) 797-3736.

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For God so loved the world that he gave his one and only Son, that whoever believes in him shall not perish but have eternal life. - John 3-16



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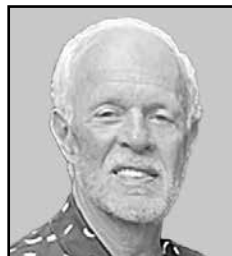
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## The Good, The Bad And The Ugly

By Terry Shaw,  
 Palencia POA President

Most of us remember bad Clint Eastwood walking down the dusty western streets, throwing his poncho over his gun hand shoulder and blasting away at a dozen or so bad guys. The best part was always the iconic theme music, go on and let it run through your head.

Well, I have some good, bad and ugly news this month. Let's start with the guard stations and the open gates (definitely ugly). Envera, gate security provider, had a nationwide virus affecting their entire network. The gates have been open for over a month with everyone very concerned. Although our streets are semi-private, they must be available to the public due to our initial bond issue that was used by Hines Corporation for our infrastructure. We also have the Palencia Boardwalk which is located on county property and requires public access. Even with public access we can have and want functioning gates allowing Envera to photograph license plates of cars entering the neighborhoods. John Smith, Sweetwater CDD, and Jodi Moore, manager of MCCDD, are researching new gate companies while legal is working on reimbursement from Envera (kinda good). Unfortunately, this will be a slow process, (bad).

Cantrell & Morgan, the new management company/owners of the commercial property in the front of Palencia, have partially repaired and cleaned the property from Starbucks to Island Doctors (good) but

more is needed including power washing the black moldy roofs, curbs and more painting/cleaning and repairs to the wall along Island Doctors which is moldy with broken tiles (bad). In the works, according to Cantrell & Morgan, new landscaping, planters and Jasmine to replace the weedy areas. Finally, they are working on bringing in "high quality tenants to the center" (very good).

Palencia has had several attempted burglaries in the past month (bad and ugly) with one arrest. Your POA has been aware and looking into several options to promote neighborhood safety. I have talked to the sheriff's office about increasing patrols in the neighborhood but even doubling the patrols would be of dubious help and costly. Genevieve Mongon, POA board member, found the Neighbors app (iOS/Android) that you can download providing the community with real-time, local crime and safety information. How it works: Download the Neighbors app, opt-in to join your neighborhood, customize to your area and verify your location, receive real-time alerts from neighbors and local law enforcement, view local crime and safety posts via live feed and share updates, photos and videos. This all can be tied into your ring doorbell too (good). Remember to report any local disturbances or suspicious activity by dialing 911. Your POA is also looking into implementing a neighborhood watch program but I feel your alertness and reporting

**Continued On Page 8**



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## 2025 Family Cornhole Tournament & 2nd Annual Online Auction

By Sara Seifert, Palencia Resident  
Palencia Elementary PTO

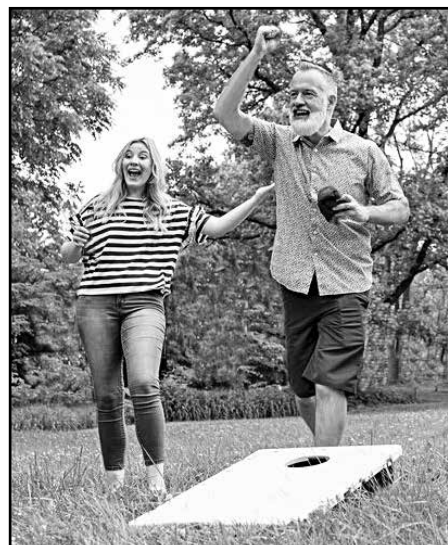
Spring is almost here, and the Palencia Elementary School PTO has exciting events just around the corner. In the spirit of family fun, the PTO is launching a new event on Sunday, April 6 at the Palencia Park. The First Annual Family Cornhole Tournament has a backyard BBQ theme and promises lots of memories and friendly competition amongst students and parents.

Each participating student will pair with one adult parent or guardian. Parents and siblings are welcome to attend the event and spectate, but the pairings are limited to one student/one adult to keep the games moving along smoothly. Tournament play is from 11:00 a.m. to 3 p.m. with the K-2 students playing the first two hours and grades 3-5 playing from 1 p.m. to 3 p.m. Tickets are \$38 per duo and include meals for the pair at our food truck as well as family yard games and competitions. There will also be a PTO bake sale with items donated by local families.

Making sure this new event goes off without a hitch are Sadia Shaikh, Alexis Silva and Sherine Akl. These three chairs have



PTO Auction co-chairs are Brooke Paarlberg and Alexis Peters.



been working hard behind the scenes to hire a DJ to provide entertainment for the event as well as a professional cornhole company who provides the technology for the brackets and scoring as well as the actual cornholes. Sadia tells me, "This event is about strengthening the wonderful community we have at PES. We want everyone, competing or not, to come out and enjoy an afternoon of wholesome family fun with their friends and families."

In addition to the family cornhole event, the PTO is planning the 2nd Annual PES PTO Online Auction which is led by Brooke Paarlberg and Alexis Peters. The women and other volunteers have been running around town visiting businesses to ask for

donated items for the school community to bid on April 4-6th. The online auction is fully digital and will allow for families to bid on special experiences for their kids as well as other items like gym memberships, boat charters and a one-night stay at the Ritz Carlton Amelia Island for themselves. This year there will be not one but two school parking spots available as well as class parties, lunches with the principal and other exciting one-of-a-kind experiences for kids. In addition, there will be spa services, restaurant gift cards, vacation homes and more. Last year the PTO was able to raise \$20,000 for initiatives like the upcoming turf installation this summer and we hope to raise at least that amount this year thanks to generous donations from local businesses and the community. Regarding this year's auction, Brooke says, "We love that the new online platform allows all families and our community to be able to shop the auction. We encourage everyone to join us at the family day on April 6th to partake in our live auction that is family friendly with items limited to this event! There will also be a few baskets in our drawing that takes place only at Sunday's event!"

Co-chair Alexis told me, "We are excited about this year's online auction. Don't miss this exciting opportunity to give back, connect with the community and make a difference!"

You do not have to play in the cornhole tournament to come out, eat and enjoy a family day with us all to have fun, connect and raise funds for our school! For more information on both events, please visit www.palenciapiratespto.com.

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## How Can You Boost Your Savings?

By Lindsey Taylor, Edward Jones Financial Advisor

It might not be on your calendar, but America Saves Week is observed from April 7-11. Are you saving enough? If not, how can you save more?

If you don't think you're saving enough, you're not alone. Just 22% of Americans are completely satisfied with the amount of money they've saved, according to a recent Yahoo Finance/Marist Poll survey. And the same survey showed that a third of households couldn't cover one month's worth of bills if they lost a job or other source of income.

What's behind this savings gap? Several factors are involved, including the high cost of housing. But while you can't control these external forces, you may be able to increase your savings by taking these steps:

- Create a budget — and stick with it. Following a budget is not everyone's idea of fun, but it can be of great use in managing your spending, which, in turn, can help you save more. You can find many free budgeting apps that allow you to track your spending and place it into categories. Once you know where your money is going, you may find it easier to cut back in certain areas, such as possibly eliminating streaming services you don't use much.

- Pay yourself first. Like everyone, you have a lot of bills to pay each month. But why not pay yourself first? Even if you can't put away a lot of money, any amount will help. And you can make it easier on yourself by having some funds moved automatically each month from your checking or savings account into a liquid, low-risk account — one you don't use for your everyday expenses. Over time, as your income goes up, you can increase the amounts in these automatic transfers.

- Take advantage of "cash-back" offers. You may already use a credit card that provides you with cash back on purchases. But did you know you can also download cash-back apps? Like cash-back credit cards, these apps give you a percentage of your spending back, helping you save money on many of your regular purchases, such as groceries and gas. You can even find apps that offer promotions that let you earn more at specific times or for buying certain items.

- Cut down — or consolidate — your debts. It's easier said than done, but the more you can reduce your debts, the more money you'll be able to save. You can choose to tackle the debt with the highest interest rate or get rid of the smallest debts first, but whichever method you choose, try to be as diligent as you can. You also might be able to consolidate your debts — but be careful, because not all debt consolidation offers will work in your favor.

- Get some help. Your employer may provide an employee assistance program that offers, among other benefits, credit counseling and other types of financial guidance. You may want to contact a financial professional who can take a holistic look at your situation and offer recommendations on saving, investing and goal setting.

It's always important to save money — but it's not always easy. However, by exploring every avenue available to you, you may be able to improve your saving skills to the point where they can make a real difference in your life.

*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.*

## St. Augustine Travel Club Cruise

The St. Augustine Travel Club will again be sailing the seas on Saturday, December 6 - 13, 2025 on the beautiful Italian ship MSC GRANDIOSA out of Port Canaveral to the Caribbean and Bahamas, to the ports of Ocean Cay (MSC private island and Marine Reserve in the Bahamas), Nassau and Puerto Plata (Dominican Republic) for a 7-day cruise. Prices start from \$866.60 per person, double occupancy, for inside cabin, inclusive of all port fees and taxes. Balconies and Oceanviews are also available at additional cost. Book now with a \$199 p.p. deposit and receive \$50 per stateroom On Board Credit. Call Peter, St. Augustine Travel Club at (904) 797-3736.

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**When**  
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10:30am - 11:30am

**Where**  
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Polly Swindull

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Good question. Of the 50 most deadly infectious diseases, approximately a third may be transmitted by drinking water. They are Lassa Fever, Rabbit Fever, Rotavirus, Typhoid Fever, Botulism, Legionnaires' Disease, SARS, and MERS, just to name a few. There are ways to protect yourself. One of the most effective methods is ultraviolet light treatment that will kill 99.9% of all viruses in water. These are affordable and easy to install. Give us a call for more information. Thanks for the question.



## Are You Ready To Navigate Tax Filing Season?

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

When Albert Einstein said, "The hardest thing in the world to understand is the income tax," he was wrong. To me it is much more difficult to comprehend why it is so exciting to get a tax refund. A tax refund simply means that you gave the government an interest free loan. While a refund is certainly psychologically more compelling than a tax bill, it is financially less appealing. With April 15 just around the corner, working with a CERTIFIED FINANCIAL PLANNER™ professional can help you properly budget for payments owed or refunds to be received. Dealing with taxes can be scary, but here are some tips to help you survive tax season:

### 1. Understand the different types of taxes you might have to pay.

Most working professionals in Florida will pay the following taxes:

- Federal taxes: Income tax rates vary from 0% to 37% of your taxable income, and the rate you pay depends on how much you earn. The more money you make the higher the percentage will be.

- Social Security: Your employer will withhold 6.2% of your pay for this purpose. This tax rate usually increases slightly each year. (And 1.45% of your pay will be withheld for Medicare tax purposes)

### 2. Understand what getting a tax refund means.

You've likely heard people excitedly talk about receiving a refund when they file their tax return. While many people love receiving a tax refund, it really means that you have over-paid your taxes to the government throughout the year, and they are giving you your money back. You've essentially given the government an interest-free loan. Who wants to pay more taxes than you owe? You can adjust your tax withholding in the future if you want less money coming out of your check.

### 3. Understand the different tax forms you might receive.

After the end of the year, you might receive several tax forms. You need some of these forms to file your tax return accurately, here are just a couple of them:

- W-2: This form, issued by your employer, summarizes your wages and any taxes and deductions withheld throughout the year. You should receive this by the end of January each year. Everyone needs this form to file federal and/or state income taxes.

- 1099: This form and its variants, are used to report many other types of income that you might receive, including investment interest or even bank interest. (Note: Not every taxpayer will receive these forms)

### 4. Understand due dates.

Your tax return, also called the form 1040, is usually due on April 15 each year. That date will vary if April 15 falls on a weekend. However, you can request a 6-month extension by filling out form 4868 with the IRS. (Note: This isn't an extension to pay your taxes; it's only an extension to file your tax return. Any taxes you might owe are still due by April 15. And paying your taxes late might incur penalties)

### 5. Understand what to do if you owe money after filing your return and don't have the money to pay.

First, don't panic, but also don't ignore the problem. Owing the government isn't something you can wish away. The IRS never forgets! Racking up late fees will make the situation much worse.

The first step is to develop a payment plan. Pay what you can as soon as possible but ensure you're in contact with the IRS. That is the best way to keep things from going from bad to worse. (Note: To prevent yourself from owing taxes in the future, you'll want to consider updating or increasing your tax withholdings by filling out a new Form W-4. If you're unsure how to do this, contact your HR/payroll department or a CFP® professional.)

Need more help figuring out all this income tax stuff? Don't get caught doing your tax and budget planning retrospectively. When you work with a CFP® professional, we can guide you through strategies to help you avoid tax surprises that can be frustrating.

*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.*

## Terry Shaw - Continued From Page 4

to the sheriff is the safest and most effective in preventing crime (very good).

I have been working on getting more activities for preteens and teens to participate in. I hoped to find land and possibly develop a skateboard park, a BMX bike racing track and other activities. Unfortunately, Hines Corp when developing Palencia didn't set aside enough land for this and the cost could be prohibitive. I contacted Ann Taylor, District 5 Commissioner, and she had put me in contact with Ryan Kane, Director, Parks & Recreation. He said the county was aware of being years behind on parks and community centers. The BOCC approved a \$100 million bond package to fund parks (good). Several parks, ball fields and indoor and outdoor community centers are in the works currently in Mill Creek in WGV and SR 16, in Nocatee and 4 other parks (good) but...nothing is even close to Palencia, Kensington or Las Calinas (very bad). So, I am asking everyone reading this, hopefully thousands,

to send a note to every county commissioner via email. You can get their email addresses and names by Googling "St Johns County Commissioners contact information." Ann Taylor is district 5 and Krista Joseph is district 4, which are our districts. Only by your active participation will we be able to get this done in our community for our kids. Regardless of your age, you have a responsibility to help yourself and our community by getting funding for a youth community center, skateboard parks and other activities in our areas to keep the preteens and teens occupied with fun, safe and healthy activities. Let's make this happen by your emails and many phone calls (good).

Hopefully, I will have some more really good news next month. Please look for mail or emails giving you the upcoming annual POA meeting information. We need your vote on open seats and several critical issues that need you to vote on requiring 60% of the community to pass.

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## Ain't No Stoppin' Us Now! Palencia Residents Kathy Evans & Kristie Gauntt Serve'em Up



Left to right, Palencia residents Kathy Evans and Kristie Gauntt believe & achieve.

Palencia Tennis Center members Kathy Evans and Kristie Gauntt won the USTA Golden Ticket Qualifier Region 2 tennis tournament in Jacksonville back in August. Winning that tournament earned the ladies a Golden Ticket to play in the USTA NTRP 3.5 40+ Women's Doubles Sectionals Tournament in Orlando on February 15-16, 2025.

Kathy and Kristie finished in the top two at Sectionals, with a 4-1 record, earning them a Golden Ticket to play in the 2025 USTA NTRP 3.5 40+ National Championships representing the State of Florida. That tournament will be held April 11-13 in Surprise, Arizona.

Last year Kathy and Kristie finished third at the 2024 USTA NTRP 3.0 40+ National Championships, first at Sectionals, and first at the Region 2 Qualifier.

Photo by Steve Evans.

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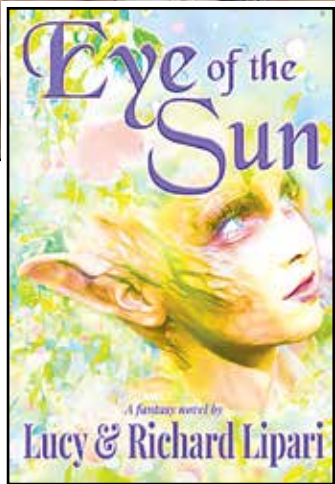
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### Palencia Residents, Local Authors Honored At Ponte Vedra Library



Palencia authors Lucy and Richard Lipari were honored at the Ponte Vedra Public Library with a display of their books for the public. Richard is a retired New York City firefighter (FDNY) and Lucy worked in Public Relations in NYC. The writers have published four books: *The Genghis Code*, a mystery written in the "James Bond" vein, a sequel called *Revenge*; *Dancing Words*, a poetry collection, and *Eye of the Sun*, a fantasy for young people. All four books are available in paperback and ebook on Amazon.com.

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Let's be the light in her darkest days. Let's show her that no battle is ever fought alone. Cancer may try to take away her strength, but it can never take away her heart, her courage, or the incredible love that surrounds her.

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.

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## More Than Just A Headache: Understanding TMJ And The Holistic Approach To Relief

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

For years, Sarah woke up with a dull ache behind her eyes. By midday, it turned into a pounding headache that no amount of pain relievers could stop. Doctors told her it was stress. Others suggested migraines. But nothing worked. She tried everything—changing her diet, drinking more water, even cutting out caffeine. Still, the pain persisted.

When Sarah walked into my office, she was exhausted and frustrated. She told me she felt hopeless, believing she would just have to live with it. As I listened to her symptoms, I suspected there was another explanation.

I conducted a thorough evaluation and used advanced imaging to assess her bite and jaw movement. It didn't take long to see the real problem—severe TMJ dysfunction. Her jaw was misaligned, putting constant stress on her muscles and triggering those relentless headaches. She had spent years searching for an answer, and it had been in her jaw the whole time.

We created a custom treatment plan using a neuromuscular orthotic to gently realign her bite. Within two weeks, she noticed a difference. The headaches weren't as intense. A month later, they were nearly gone. She had suffered for years, now she was finally free.

### The Hidden Connection Between TMJ and Headaches

Sarah isn't alone. Every day, I see patients who struggle with chronic headaches, jaw pain, neck tension, and even earaches, never realizing their teeth and jaw alignment are the root cause. TMJ disorders affect millions of people, yet they are often misdiagnosed or ignored.

The temporomandibular joint (TMJ) is one of the most complex joints in the body, connecting the jaw to the skull. It allows you to chew, speak and yawn. But when it's out of balance, it can lead to:

- Debilitating headaches and migraines
- Jaw pain, clicking, or locking
- Neck and shoulder tension
- Tinnitus (ringing in the ears)
- Dizziness and facial pain

### A Holistic Approach That Changes Lives

I believe in treating the whole person, not just the symptoms. At Palencia Dental, I use advanced imaging, cutting-edge tech-

nology, and non-invasive therapies to help my patients heal naturally. Every person is different, and every solution must be tailored to fit their unique needs.

Take Mark, for example. He was a professional golfer who had seen specialists across the country for chronic neck pain. Physical therapy helped, but nothing gave him lasting relief. He never considered that his bite and jaw position could be affecting his posture and muscle tension.

After assessing his case, we found that his jaw was misaligned, forcing his muscles to work overtime every time he bit down. His body was compensating, leading to pain that extended far beyond his jaw. I created a custom oral appliance that gently repositioned his jaw into a more natural alignment.

Within weeks, Mark's pain decreased significantly. Six months later, he was playing without discomfort for the first time in years. His only regret was not finding out sooner.

### How We Treat TMJ at Palencia Dental

Unlike temporary fixes, my approach is designed for long-term relief. Here's how we do it:

1. Comprehensive Consultation and Advanced Imaging-

I personally assess your jaw movement, bite alignment and muscle tension. We use imaging technology to pinpoint areas of strain and create a customized plan.

2. Custom TMJ Therapy-

Treatment options may include neuromuscular orthotics, bite adjustments, and physical therapy techniques to relieve strain and restore balance.

3. Non-Invasive Pain Relief-

Cold laser therapy, massage techniques, and in some cases, Botox for TMJ pain, can help relax the muscles and reduce inflammation.

### You Don't Have to Live with the Pain

If you've been suffering from chronic headaches, jaw pain, or facial discomfort, it's time to stop guessing and start healing. TMJ treatment can be life-changing, and I have helped many patients, just like Sarah and Mark, find real, lasting relief.

I offer a complimentary consultation to determine if TMJ therapy is right for you. Let's get to the root of your pain and help you live without limits.

## Tee Off For A Cause At The 5th Annual Catholic Charities Golf Tournament In Palencia

Get ready to swing into action for a great cause! Catholic Charities is excited to host the 5th Annual St. Augustine Catholic Charities Golf Tournament on Monday, May 19th at the Palencia Golf Club. This community-driven event raises vital funds to support Catholic Charities' mission, providing homelessness prevention, emergency financial aid, and food assistance to individuals and families in need throughout St. Johns, Putnam, and Flagler counties.

Golfers will enjoy a premier experience on one of North Florida's top courses, complete with on-course contests, an awards luncheon, and raffles. "Welcome golfers and sponsors back to this incredible event," said Tara Franks, Regional Director of Catholic Charities. "With every swing, participants are making a direct impact in the lives of individuals and families struggling to make ends meet." Sponsorships and individual registrations are now available at [www.ccbstaug.org](http://www.ccbstaug.org).



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## Adams Travel Agency Officially Opens At 640 Market St. In Palencia

The one goal of Palencia's new Adams Travel Agency is to help people travel affordably. The event last month began with a ribbon cutting ceremony, followed by an open-house for residents to explore the office and see what deals the travel agency will have to offer.

Matt Adams, owner of the Palencia agency said he is most excited about helping people book trips for a more affordable price. "Some people are not traveling because they don't want to deal with booking certain hotels or flights, so we are providing this service to them with a much better price," Adams said. Call Adams Travel at (904) 392-0248 or visit 640 Market Street in Palencia.



## Protecting Your Pet From Tick-Borne Diseases

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

Here in Northeast Florida, many of us lead active lives and enjoy spending time outdoors. Whether it's a weekend hike at Guana River, a stroll through Twelve Mile Swamp, or just a romp in the backyard, our pets love being outside as much as we do. But with all that fresh air and sunshine comes a hidden danger... ticks. And they aren't just a nuisance, they can carry serious diseases which affect the health of our pets.

Unlike up north, where tick season is primarily a summer issue, Florida's warmer climate means that ticks are active all year. The most common species in our area include the brown dog tick, the lone star tick and black-legged tick (a.k.a. the deer tick). These ticks can transmit a variety of diseases, including Lyme disease, ehrlichiosis, anaplasmosis, and Rocky Mountain spotted fever.

Tick-borne diseases don't always show up right away. Sometimes, symptoms take weeks to appear, which makes early detection difficult. Keep an eye out for signs like fever, lethargy, loss of appetite, joint pain or limping, swollen lymph nodes, or unusual bruising or nosebleeds. Any of these signs (individually or together) may be indicators of tick-borne diseases. Simple blood tests can detect these

diseases and early treatment with antibiotics can make a significant difference in the outcome.

The good news is that tick-borne diseases are almost completely preventable. One of the best ways to protect your pet is by using a year-round tick preventative. Whether it's a chewable (which provides the most complete protection), a topical treatment, or a collar, using preventative consistently is important. It's also important to check your pet daily by running your hands over their body, especially



around the ears, neck and between the toes. If you find a tick, try to remove the tick without leaving the head embedded. A veterinary office can typically quickly assist you if you are not comfortable with this process. Keeping your yard tick-free by mowing the lawn regularly, removing leaf litter and using pet-safe tick treatments can also reduce the risk. Additionally, limiting exposure in high-risk areas like wooded trails and tall grass and using pet-safe repellents when outdoors can help prevent tick bites.

If you ever have concerns, don't hesitate to reach out to your vet. Let's all keep our pets protected, and continue to enjoy our outdoor adventures together.

## Attention Readers! Help Us Honor Moms And Dads In Upcoming Issues



The *Palencia Press* would like to ask residents to help us honor moms next month for Mother's Day. Just send us a few words about your mom and what makes her so special to you. Please include a photo of your mom, a family photo or a photo of you and your mom. Deadline is April 10th so don't miss out on highlighting your mom in the next issue. Email us at [thepaper@comcast.net](mailto:thepaper@comcast.net).

### Father's Day

Father's Day is also fast approaching, so anyone who would like us to help honor their father is welcome to go ahead and tell us about your dad and what makes dad special to you. Hurry! Don't miss out and don't forget to include names and a photo.



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Mark Ellis

### I just bought a new battery for my car. What kind of maintenance should I follow to extend its life?

On average a car battery lasts 3 to 5 years. Summer months are actually harder on your car's battery than winter. Heat can drain a car's battery so park it in the shade when you can. Driving short distances can kill a battery since the alternator doesn't have time to recharge the battery after cranking. Finally, dirt and grime can cause a power-drain on the battery so keep it clean.

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## Sadie Hawkins Event... Women & Men Embrace The Beauty Of The Fairway

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

In February the Palencia Women's Golf Association hosted the Sadie Hawkins golf tournament. Many understand that for a Sadie Hawkins event, the women invite and play host to the men. But where did the name Sadie Hawkins come from?

off, the best ball is selected to play, and both players continue to play the best ball until the ball is in the hole.

Dirty Air Flight winners were Lisa Procter and Steve Evans, Drafting Flight winners were Christine McCoy and Treve Kinsey, and the Checkered



Sadie Hawkins Game Day went off without a hitch with both Palencia women and men unleashing their golf spirit.

**Tee It High and Let It Fly! Closest to the Pin Winners, left to right, Angel Brueckman, Peg Larson, Morton Manasaram and Ron Dunlap.**



Sadie Hawkins was not an actual person. She made her public debut in cartoon artist Al Capp's November 15, 1937 comic strip "Li'l Abner," which was set in the fictional mountain village of Dogpatch, Kentucky. Sadie's dad gathered all the single men of Dogpatch in hopes that his daughter would find a husband.

On the golf course, the ladies host a Sadie Hawkins tournament once a year when they invite a man to golf with them, and it cannot be their husband. This year's tournament was held on February 22nd with a Nascar theme and lunch to follow. The field was broken into three flights and the format was an alternate shot on the front nine and a scramble on the back nine. Both players tee off for alternate shot, select the shot they like, and alternate between male and female until the ball is in the hole. Scramble requires that both players tee

off, the best ball is selected to play, and both players continue to play the best ball until the ball is in the hole. Dirty Air Flight winners were Michael Poggiali and Resa Wilcox. Awards were also made for closest to the pin. Ron Dunlap captured the award on hole #3, Angel Brueckman on hole #5, Peg Larson on hole #12, and Morton Manasaram on hole #15. Congratulations to all and a special thank you to Chris McCoy for coordinating the tournament for the WGA.

Also keeping the ladies busy is the 2025 FSGA Interclub. Palencia participates in the First Coast Region, Group 3 and Palencia secured a first place finish in Group 3 allowing them to advance to the playoffs for the First Coast Region. Their first competition will be against the Group 1 winners, Ponte Vedra Inn and, if successful, will face the winner of Group 2, Marsh Creek, and the Wild Card winner, World Golf Village. We will have all of the results of the playoffs next month!

## Palencia Resident Patricia Frederick: No Great Artist Ever Sees Things As They Really Are

Self-taught artist Patricia "Trish" Frederick discovered art as a refuge during a period of recurring health challenges. Art became a source of focus, a way to process life's difficulties. It all began with a simple act of love – helping her sister, a digital artist, break down the shapes of flowers. This initial foray into drawing sparked a realization: Art wasn't as intimidating as she once believed.

Trish's artistic journey blossomed as she explored various forms, eventually finding her passion in acrylic painting. Driven by a thirst for knowledge, she devoured art books, delving into diverse artistic styles and techniques. This exploration ultimately led her to develop her own unique voice, characterized by a joy for bright, vibrant colors that bring her scenes to life.

Extensive travels across the continental United States have instilled a



deep appreciation for landscapes. Her memory serves as a powerful tool, often ignited by a photograph or even a seemingly insignificant detail in her surroundings. These sparks transformed into captivating compositions ready for her artistic touch. "Composing a painting is the easy part," she remarks.

While mountains hold a special place in her artistic repertoire, with a friendly nudge she embraced her beach town opening a path towards seascapes. For Trish painting isn't just about creating, it's a journey of capturing the imagination, translating visions into a vibrant realities. This creative process brings immense peace and enjoyment to her life.

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## Medicare Coverage What Happens When I Delay Enrollment?

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

An individual must enroll in (or keep) Part B coverage if he or she wants to be able to join any of the Medicare Advantage managed care plans, Medicare medical savings accounts, Medicare supplement plans, or other Medicare health insurance options.

A person turning 65 or older can delay taking Part B if:

- he or she or his or her spouse (of any age) continues to work, and
- he or she is covered under a group health plan from that current employment.

If a person does not have group health plan coverage based on current employment, and he or she delays taking Part B, the Part B monthly premium will increase by 10 percent for each 12 months that he or she could have had Part B and did not enroll in Part B.

If a person does not enroll in Part B when they should have and did not have creditable coverage, then they may have a chance to sign up for Part B if they can qualify for a special enrollment period. The Part B insurance will start one month after the new enrollment. If a person chooses to delay taking Part B because he or she currently has group health plan coverage, then the person may be able to avoid paying this higher premium by signing up for Part B while he or she has this creditable group coverage in place. The person can also sign up within eight months after the employment ends or the group health coverage ends, whichever comes first.

If a person enrolls in Part B while covered by an employer plan or during the first full month when not covered by that plan, Part B coverage begins the first day of the month the person enrolls. If he or she enrolls during any of the seven remaining months of the special enrollment period, then coverage begins the month after enrolling. If the person does not enroll by the end of the eight-month period, then he or she will have to wait until the next general enrollment period that begins January 1 of the next year, with coverage going into effect the month following the enrollment. The beginning of the month that the recipi-

ent enrolls is also the first month that he or she is entitled to the Medicare supplement open enrollment (guaranteed issue) period, which lasts for six months.

Even if a person continues to work after turning 65, he or she should consider signing up for Part A of Medicare if the person qualifies for premium-free Part A. Part A may help pay some of the costs not covered by the employer plan. It may not, however, be advisable to sign up for Part B if the person has health insurance through his or her employer. He or she would have to pay the monthly Part B premium, and this would also trigger the six-month Medicare supplement open enrollment period, which cannot be changed or restarted. If an employer has 20 or more employees, the group health plan would be the primary payor and Medicare the secondary payor. In this case, the person could find value in Part B if the group health plan has high deductibles or coinsurance amounts. If an employer has fewer than 20 employees, Medicare would be the primary payor and the group plan would be secondary. Therefore, it might not be advantageous for the employee to enroll in Part B.

Another enrollment factor to consider is whether a person has a health savings account (HSA) and wants to continue to make contributions to the HSA. Enrollment in any part of Medicare makes a person ineligible to contribute further to an HSA. Under Medicare rules, COBRA is not considered to be creditable coverage. Consequently, delaying enrollment in Medicare Part B because one has COBRA will not avoid the Part B late enrollment penalty.

In summary, consumers will not be penalized for delaying Medicare as long as they enroll within eight months of losing employer-provided creditable coverage or retiring, whichever comes first.

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.

## Silvia Romero New Senior Director Of Operations At First Coast Cultural Center



Silvia Romero

First Coast Cultural Center announced its appointment of Silvia Romero as Senior Director of Operations. Romero will replace President and CEO, Donna Guzzo, who has been at the helm of the non-profit organization for the past eight years.

Romero, who joined FCCC as Director of Programs in 2023, has a long list of qualifications for this role. After receiving a BA in Art History at the University of North Florida, Romero was a Museum Educator and then Associate Director of Education for the Cummer Museum of Art & Gardens in Jacksonville, where she managed a \$1 million endowment to provide arts integration to underserved students for six years. Through her career, she led arts fundraising for a Deaf preschool's annual gala, worked as an arts and Montessori educator, and then became Arts Education Manager at Shorelake Arts, a non-profit organization in Seattle, WA.

## 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

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## Cooking From Scratch Made Easy Sweet and Sour Pot Roast

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



Palencia resident Beatrix Trado makes this easy go-to recipe for her family using fresh vegetables for incredibly good flavor and nutrition. For those who work full-time, this slow-cooker Sweet and Sour Pot Roast is a winner!

**Ingredients:**

- 12 carrots, chopped
- 6 small white potatoes, peeled
- 1 cup chopped onion
- 1 tablespoon canola oil
- 1 (3 lb.) boneless beef chuck roast

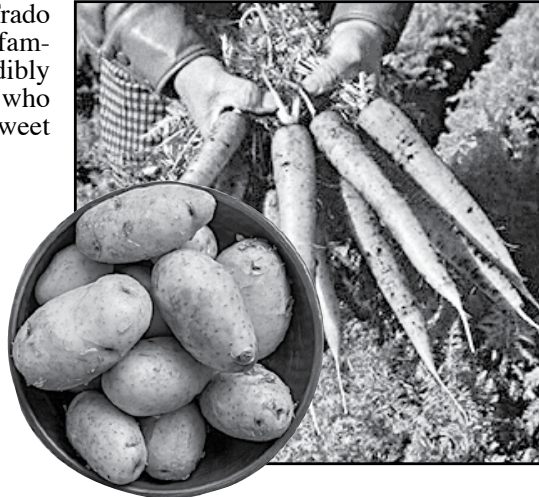
- 1 (15 oz) can tomato sauce
- ¼ cup packed brown sugar
- 2 tablespoons Worcestershire sauce, or more to taste
- 2 tablespoons apple cider vinegar
- 1 teaspoon salt

**Directions:**

Combine carrots, potatoes and onion in a slow cooker. Heat canola oil in a large skillet over medium-high heat and brown beef. Place browned beef over vegetables in slow cooker.

Whisk tomato sauce, brown sugar, Worcestershire sauce, vinegar, and salt together in a small bowl and pour over beef.

Cover slow cooker and cook on low



for 10-12 hours or high for 5-6 hours. Transfer beef and vegetables to a serving platter. Pour the remaining sauce in a skillet and cook over medium-high heat until thickened, 5-10 minutes. Serve sauce with beef roast and vegetables.

**Norie Flowers will hold plant clinics at Lowes in St. Augustine the second Saturday of every month. The next clinic is Saturday, April 12th.**

## Quick Golf Tip: Lower Your Scores

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



Would you like to lower your golf score and get a little creative with your game? Well, the best and quickest way to do that is by developing your shots around the green. We all need that “go-to” shot, but let’s be real—options are key! Here’s what you want in your short game arsenal:

- A high shot that can carry over a bunker and still stop on a dime.
- An average-height shot that releases about halfway to the hole.
- A low run-up shot for those clear paths straight to the pin.
- And hey, why not throw in some unique shots just for fun? But remember, having a reliable stock shot is an absolute must!

To nail down that stock shot, start by making sure your hands are ahead at address and stay there through impact. This will help make your wedge shots consistent and reliable when the pressure's on. If you want to hit it lower, just move the ball back in your stance and close down the clubface a bit—it'll come out running! On the flip side, if you open up the clubface with the ball

more toward center, you'll get a higher shot that stops quickly.

Using different clubs can also change things up: grab your sand wedge for those lofty shots or an eight iron when you're looking to keep it low.

But here’s where it gets really exciting—being creative around the greens! Practicing is super important here, so set some goals for yourself. It'll help improve your skills and make practice way more enjoyable. If you're eager to spice up your short game or perfect that stock shot, why not set up a lesson with me at [www.laurabaughgolf.com](http://www.laurabaughgolf.com). Let's get those scores down together!

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## The Hope of Easter

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

I remember many Springtime Eas-  
ters of my youth growing up in Minne-  
sota. My parents had a tradition, if the  
weather permitted, to have an Easter  
Picnic! More times than I can remember  
it was cold and yet the patches of melt-  
ing snow would hold small green  
plants sprout-  
ing and reaching  
upward to the  
warming sun.

Spring is a  
season of renew-  
al, a time when  
the earth awak-  
ens from win-  
ter's cold and life  
bursts forth in vi-  
brant colors. It's  
fitting that Easter,  
the celebration of  
Christ's resurrec-  
tion, takes place  
during this season of new beginnings.  
On that first Easter morning, the stone  
was rolled away, and the tomb was em-  
pty. Jesus had conquered death, bringing  
the promise of eternal life to all who be-  
lieve in Him.

Easter is more than a holiday; it  
is the foundation of our faith. In John

11:25, Jesus declares, "I am the resur-  
rection and the life. The one who be-  
lieves in me will live, even though they  
die."

His victory over the grave means  
that sin and death no longer have the  
final word. No matter what bur-  
dens we carry or  
what struggles  
we face, Easter  
reminds us that  
hope is alive. Be-  
cause He lives,  
we can face each  
day with confi-  
dence, knowing  
that His love and  
grace sustain us.

As we gather  
with family and  
friends this Easter,  
let's take a mo-  
ment to reflect on

the incredible gift of Christ's sacrifice  
and resurrection. Just as spring brings  
fresh beginnings, Easter offers us a re-  
newed faith and the assurance of God's  
unending love.

May we carry this hope in our  
hearts, not just today, but every day. He  
is risen! He is risen indeed!



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And being found in  
appearance as a man,  
he humbled himself by  
becoming obedient to  
death— even death on  
a cross!

Philippians 2:8



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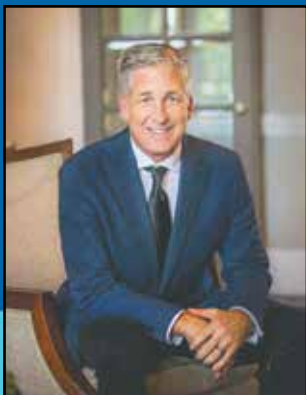
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### Palencia Residents Welcome Spring



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## Can Someone Else Drive My Car?

There may be times in life when we need to let someone borrow our car, but we're hesitant to allow it because we don't know if we can, or if we should. We might wonder:

- Can my babysitter use my car to drive my kids to the swimming pool?
- Can my friend drive my car?
- Can I drive someone else's car?
- Do occasional drivers need to be added to my policy?

At the heart of it, we want to know, "If we give them permission and they get into an accident, is it covered by my insurance? Is it legal for someone to drive my car who is not on my insurance policy?"

If they are a legal driver and you occasionally allow them to drive your car for personal use by providing your verbal consent, coverage will typically apply. But, borrowing a car under other circumstances may not be as clear-cut. It depends on your insurer and your policy. For example, coverage rules and regulations may be different if the driver lives in your household and could, or should, be listed as a named insured on your policy, but is not; or, if the driver is listed on your policy as excluded. Discuss these more complicated situations with your insurance agent and claim representative.

### Whose insurance will cover the damages?

Typically, even if the person driving your car has their own insurance, your insurance will be the primary payer for damages caused by operation of your vehicle if the driver is found legally at

fault. The driver's insurance is secondary and may cover some personal injury or medical expenses. It may also provide coverage in excess of your insurance coverage, if the cost of damages caused by your vehicle is higher than your policy limits.

### Things to consider before allowing someone to drive your vehicle

After checking with your insurance agent and confirming the insurance coverages, there are other factors to think about. Allowing somebody to borrow your car is different than asking you for a cup of sugar. Check that the driver has a valid driver's license and no outstanding warrants. Additionally, lending your vehicle to someone with a poor driving record such as several accidents or a DUI, could have liability implications for you. Simply put, you could be found liable if you lend your car to someone you know is not a safe driver.

If someone is going to be driving your vehicle for an extended period of time, such as a nanny, consider adding them to your policy as an additional driver. Discuss the deductibles and coverages with your new driver and discuss any questions or concerns with your agent when you add them to your coverage.

As with anything else, use good judgment and common sense. Consider the liability you may be opening yourself and your auto policy up to before you decide to lend your car. If you have questions about this or any other insurance, contact your Palencia neighbor and State Farm Agent Craig Dewhurst at 904-940-9740.

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