



ST. AUGUSTINE

PALENCIA PRESS

MAY 2025

Palencia Charity Tennis Tournament Raises Over \$25,000

By Marcia Oltz, Palencia Resident

Tennis director, Tom Salmon and partner Vanessa Cruz (junior ranked player) won the pro exhibition match 9-7 against Galina Boles, Palencia head pro, and partner Katerina Zhlebkova.

The 13th Annual Palencia Tennis Tournament held in April helped to raise more than \$25,000 to benefit Camp Boggy Creek. At left are just some of the 175 residents and members who played. There were more than 60 auction and raffle items valued at just under \$25,000 that were up for grabs. Players came from all over Florida to compete in the three day event which included food and fun. The tournament also featured an exhibition with Palencia top pros as well as two junior ranked players.

Camp Boggy Creek offers a medically safe atmosphere for children with serious medical illnesses to experience a fun camp experience and enjoy activities such as archery, swimming, boating and fishing, horseback riding, arts and crafts and mini golf.

Plans are already in the works for next year's tournament which will be in its 14th year. For sponsorship information at next year's tournament, contact Tom Salmon, Palencia Tennis Director at 904-825-4012. See more photos on Page 13.



Palencia residents and tournament sponsors Christian and Mary Hosking, owners of Coffee Perks, and Lisa Davies and John Evans.



Honoring Palencia Moms This Mother's Day



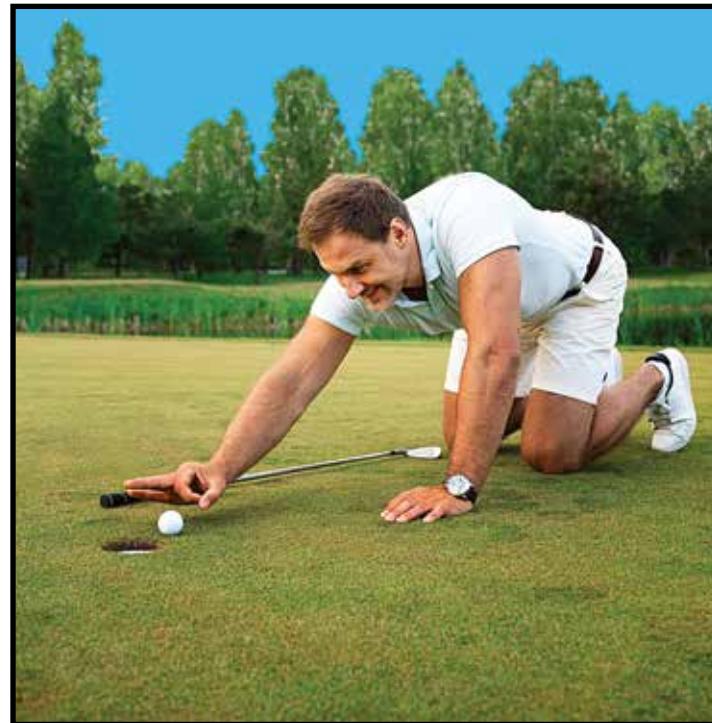
Palencia resident Carol Bogart with her Mom Jackie Davis.

Impossible to describe the most selfless person I have ever had the privilege of knowing. The most giving Mother that created the best environment for my childhood. We were definitely rich in love and family. I treasure every memory. The photo is from her 94th birthday celebrated in April. She spends her time between her home in Georgia and my home here in Palencia. Happy Mother's Day to the best Mom EVER! Love, Carol.

5th Annual Catholic Charities Golf Tournament In Palencia May 19th

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.



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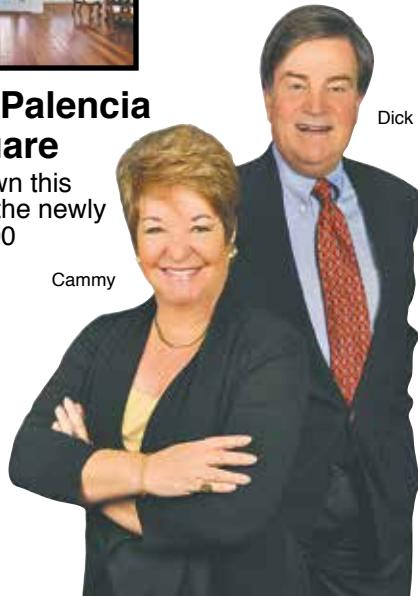


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The St. Augustine Travel Club

The St. Augustine Travel Club will hold their next gathering on Wednesday, May 14, at 3:00 p.m. at the Southeast Branch Library, U.S. 1 South near SR 206. The club will cover Ireland and Scotland. From Dublin to Belfast and along the wild Atlantic Coast, experience the warm-hearted Irish welcome. Two countries, one people with a joy of life. Scotland still maintains its distinct customs and culture. The Travel Club is free and no registration is necessary. If you have any questions, please call Peter Dytrych at (904) 797-3736.

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Coffee Club
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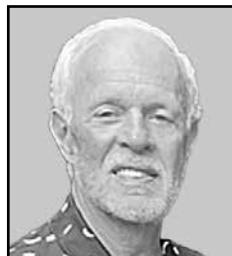
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Dubious Distinction

By Terry Shaw,
Palencia POA President

I am sure some of you remember 1980 when President Carter forced a boycott of the Soviet Union Olympics to protest the Afghanistan invasion. Regardless of whether this was the correct policy, the foreign athletes who won their medals without competing against America's best had to feel a bit of a dubious distinction about their win. It appears that my second run for the POA board could also be considered a dubious distinction, as no one else applied. Now, I'm not sure whether to be honored because I did such a great job, or if it was voter apathy. As an eternal optimist, I prefer to believe the former. I sincerely thank you for allowing me to serve this great community for another two years.

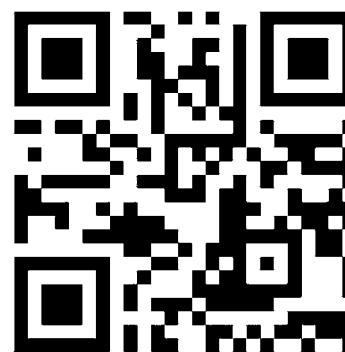
I understand the challenges we face as a community. Today, we have an important upcoming community vote on an amendment regarding Rental Restrictions via proxy vote. This vote, to change our Covenants, requires 67% approval of the community, or 1008 homes. Your PPOA held a special meeting to discuss this amendment and its potential impact on our community. Unfortunately, we originally received only 330 votes, now 450, so the PPOA extended this for 90 days to allow time for voting.

What is the proposal? The proposed amendment seeks to prohibit leasing homes for less than six (6) consecutive months. It limits leasing to no more than three (3) times per calendar year per home, which allows homeowners an additional lease due to unusual circumstances. Finally, this allows a post-occupancy agreement, which allows a seller to remain in the home for up to 60 days after closing.

Why is this important? This amendment is designed to prevent corporations and individuals from using homes as Airbnb's and renting weekly or monthly. Please go online, download your proxy, fill it out, and send it to the address not-

ed. To access the Palencia POA website: 1. Open your browser. 2. Enter the URL: <https://engage.gonumerate.com/s/palenciapoa/> 3. Hit enter to access the PPOA portal. 4. Go to Residents tab> online forms and Palencia POA Rental Restrictions. This is where you can complete your proxy vote.

I continue to look for locations for tween and teen activities such as a skateboard park, BMX bike track, and teen community center. We will most likely need to find adequate land somewhere between Palencia, Kensington, and Las Calinas for easy access for bikes, e-bikes, and e-boards from each community. I have been working with County Commissioner Ann Taylor and St. Johns



Scan QR Code for proxy vote

County Recreation Department for locations. With SJC raising a \$100 million bond issue for community centers and youth recreation, this is a good opportunity to develop something in our communities. Contact Commissioner Ann Taylor and attend their meetings to voice your support for something in our areas. Currently, the only sites are IGD and S.R. 16

by Murabella and in Nocatee.

A new Florida statute is being proposed to allow various communities to create ordinances regarding e-bikes, as outlined in Section 306.20655, Florida Statutes. We will watch this, but we still need to be aware of our children's activity needs.

St. Johns County is doing a traffic survey on a two-mile stretch of the International Golf Parkway corridor from S.R. 16 to World Golf Commerce Parkway. This is to determine the need to widen this section of the road due to the new mega stores. You can take the survey at: <https://bit.ly/3E6VLj9>

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Fishing Reminders For Palencia Residents

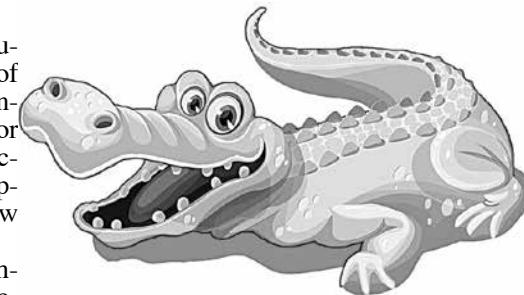
Our community values safety, mutual respect, and the preservation of shared spaces. When riders and anglers disregard rules, it creates risks for everyone, including themselves. Accidents, property damage, and disruptions are preventable if we all follow these guidelines.

No Fishing Behind Homes: Fishing behind residential homes or accessing common areas by going behind homes is not permitted.

Golf Course Restrictions: Fishing from the banks along the golf course is not allowed for safety reasons. Additionally, individuals may not trespass on golf course property to gain access to fishing spots.

Vessels are not allowed in the ponds: Fishing is only permitted on pond banks in common areas and no boats, kayaks, or other water vessels are permitted.

Wildlife: Be very mindful and careful of alligators. They are creatures of opportunity and will bite on fishing lures. Reeling in a hungry gator can result in serious injury.



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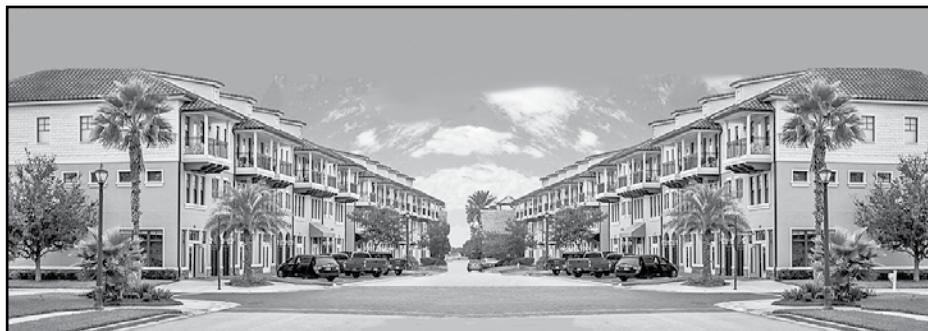
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2025 PTO Highlights

By Sara Seifert, Palencia Resident
Palencia Elementary PTO

As the 2024-2025 school year comes to an end, we wanted to look back and share results of the exciting PTO school events held this year. From the first Tears & Cheers PTO meeting in August to the annual Boosterthon and Fore! The Kids Golf tournament, immense school spirit and support from the community was in full force.

Palencia Elementary's PTO has a wide range of events held throughout the school year. Some of the planned events are for fundraising purposes while others like the Challenge Island STEM night and the complimentary Family Bingo nights are meant for community building and fun for students and their families.



clude the Mom/Son Day at the Jacksonville Jumbo Shrimp game in September and the Grandparent Card Exchange during Thanksgiving season. Daddies and their daughters danced the night away in February at the Enchanted Forest themed dance this year at the Renaissance World Golf Village Hotel. April brought the online auction which was a hit with hundreds of donated items raising money for the school.



The main fundraising events for this year were the Boosterthon Fun Run, Fore! The Kids Golf Tournament and the Online Silent Auction. Smaller revenue builders include the Jax Icemen Family Night and the Tennis Round Robin which raised money specifically for the Pirate's Bounty program. All told, the PTO was able to raise over \$122,000 this school year for future projects like the outdoor recreational area enhancements, special treats for the teachers and more. The PTO is beyond grateful for not only the financial support from our school community but also the many hours of volunteer time that is so generously given to our school's PTO events and programs. A sincere thank you to everyone who has given their time and energy to making our programs both fun and successful.



The PTO would not be successful without volunteers and support from the community. If you have a child entering the school next year or you're an existing parent looking to contribute your time, please don't be a stranger! Come to the first PTO meeting and see what the organization is all about. For more information, please visit www.palencia-piratespto.com

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By Travis A. Smyczynski, CFP® BFA™
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"The only thing we have to fear is fear itself..." — President Franklin D. Roosevelt, 1933

These wise words from President Roosevelt's inaugural address more than 75 years ago still resonate strongly in today's world. With news sources constantly bombarding us with stories of calamities and challenges—sometimes even while we're pumping gas or sitting on a plane—it's easy to let fear take over. When information is delivered with a focus on fear, without any perspective or context, our natural reaction is to panic.

Right now, the word "Recession" is one that is stirring up fear in many. And while it can lead to sleepless nights, uncertainty, and even inaction, it's important to step back, take a deep breath, and sift through the noise—since that's usually just what it is, noise. By focusing on what's important and actionable, we can calm our nerves and move forward with confidence. Here are some tips to help you stay grounded, no matter what the economy throws your way:



1. Have A Plan

a. Imagine setting out on a road trip with no destination in mind. Without a map or GPS, you're likely to waste time, money, and end up in a place you didn't intend to be. The same principle applies to your financial life. While you don't need to have everything figured out, it's essential to have a clear idea of where you want to go in both the short and long term. By working with a Certified Financial Planner (CFP®), you can develop a comprehensive financial strategy that covers everything from budgeting to investing, taxes, insurance, and estate planning. Think of it as your personal road-map to financial security. You'll be able to see where you are, where you want to go, and what steps you need to take to get there.

2. Get (and Stay) Educated

a. The 24/7 news cycle can make it feel like the world is constantly in turmoil. However, educating yourself about the bigger picture can help you stay calm and make informed decisions. For example, while recessions can create financial challenges, it's important to remember that they tend to be brief. In fact, since World War II, recessions have lasted an average of just 11 months, while periods of economic growth have lasted an average of 60 months. Keeping this historical

context in mind can help you navigate uncertain times with greater peace of mind. Client education is a must and a huge part of our planning process.

3. Consider Taking Action Now

a. While it's important not to react impulsively to every market fluctuation, uncertain times can present opportunities. For example, market volatility might allow you to rebalance your investments, make adjustments, or take advantage of favorable tax conditions. Before making any decisions, it's crucial to work with your financial team to ensure your choices align with your long-term plan. Don't make moves based on fear or what you hear from sources that don't know your personal financial situation. Stay true to your plan and take action when it makes sense for you.

4. Update Your Plan

a. Your life is constantly evolving, and so should your financial plan. Changes in your personal goals, family situation, or even in the broader economy mean it's important to revisit your financial strategy regularly. By updating your plan as your life changes, you'll ensure you're always prepared for what's ahead. While we can't control the markets or the news, we can control how we respond. With a well thought out financial plan and the guidance of a CFP® professional, you'll be empowered to make informed decisions, stay focused on your goals, and ignore the distractions that can derail your progress.

By taking these steps, you can turn uncertainty into opportunity and ensure your financial future remains bright—no matter what the economy does. Please reach out if you have any questions or want to discuss any concerns with a trusted professional, who can help you navigate these times with confidence and clarity.

Neither the information presented, nor any opinion expressed, constitutes a solicitation for the purchase or sale of any security. Contact Travis A. Smyczynski, CFP®, at 904-395-4665. Offices are located at 701 Market Street, Unit 111, St. Augustine, FL 32095 (in Palencia). Please visit the website at www.SmyczynskiFinancial.com. Securities and advisory services offered through Ausdal Financial Partners, Inc. Member FINRA/SIPC. 5187 Utica Ridge Rd., Davenport, IA 52807. 563-326-2064.

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Three Steps On The Road To Financial Stability

By Lindsey Taylor, Edward Jones
Financial Advisor

Achieving financial stability doesn't happen overnight — it takes a journey. And, as with every journey, you'll need to make some stops along the way. These stops, or milestones, can tell you how far you've gone — and where you need to go next.

Milestone 1: Build a foundation

When you're first starting on your financial journey — typically, when you are beginning your career — you'll want to build a foundation by acting on key issues, such as saving, paying down debts and investing for the future. Here are some suggestions:

- Start your emergency fund. Eventually, you'd like to have several months' worth of living expenses kept in a liquid, low-risk account to deal with unexpected costs, such as large medical bills or a major car repair. For now, though, at least try to put away a few hundred dollars or a month's worth of expenses. To make it easier, have some money moved automatically each month from a checking or savings account into your emergency fund.

- Take your employer's match. Contribute enough to your 401(k) and health savings account (HSA) to earn your employer's matching contribution, if one is offered.

- Pay down your higher-rate debt. Try to pay down as much high-interest, non-deductible debt as you can afford. If possible, refinance debt at lower interest rates.

Milestone 2: Gain a better foothold

Once you've got your financial foundation in place, and you're established in your career, consider these steps to gain an even better foothold:

- Continue building your emergency fund. Try to get at least a couple of months' expenses in this fund.

- Put away more into your retirement

accounts. If you can, try to put anywhere from 10% to 15% of your gross income into your 401(k) or similar employer-sponsored retirement plan.

- Check your debt-to-income ratio. Divide your monthly debt payments by your monthly gross income to calculate your debt-to-income ratio. If you're paying a mortgage, try to keep this ratio to 35% or less. Without a mortgage, try for 20% or less.

Milestone 3: Keep moving forward

As you move into your middle years — and beyond — it's time to further solidify your financial situation and keep making progress toward a comfortable retirement. These moves can help:

- Maintain your emergency fund. By now, you should be able to keep up to six months' worth of expenses in your emergency fund. A sizable emergency fund can help you if you need to switch jobs, and enable you to meet larger expenses without dipping into your long-term investments.

- Review your retirement goals. At this stage of your life, you should review your retirement goals regularly to determine whether you're still on track toward meeting them. If you aren't, you may need to adjust your investment strategies. Of course, your goals may have changed over time, and this, too, may require adjustments on your part. You may want to work with a financial professional who can suggest appropriate moves to help you on your way.

Reaching all these milestones will take diligence and commitment — but it will be worth the effort in helping you on your journey toward financial stability.

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 Community Asked To Help With Local Blood Donations

Residents can help save lives by donating much needed blood at a community drive on May 3rd. The OneBlood Big Red Bus bloodmobile will be pulled up right at the Marshall Creek Amenity Center, making it easy for residents to donate.

As summer approaches, the need for blood increases and it is a critical time to help replenish the blood supply. Many people think that blood donations may only help in severe cases such as for accident victims, but blood donations are often needed for cancer patients and may be needed for women during childbirth. Donors must be at least 16 years old to donate and those under 18 are required to have parental or guardian consent before donating.

The Palencia community blood drive will be held from 9 a.m. to 4 p.m. Donors are eligible to receive a free a T-shirt, eGift Card and other promotions. Visit oneblood.org for more information.



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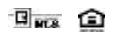
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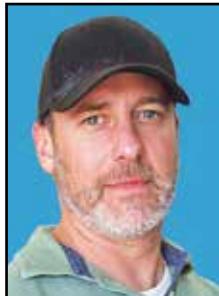
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May 2025 Programs At COA Center At UF Health Nocatee

The following programs will be held in May at COA Center at UF Health Nocatee, 351 Town Plaza Avenue, Suite 205, Ponte Vedra, FL 32081. Unless specified otherwise, please register by email to pbrunell@stjohn-scoa.com or by calling (904) 814-9407.



Tuesdays

Stretch, Strengthen & Move (No Floor): Easily adapted to your fitness level. Can be done standing or sitting. 10:00 to 11:00 a.m. for a cost of \$10.

Meditation: Participants will be guided through their unique energy-clearing session. Free weekly classes, every Tuesday in May from 11:15 a.m. to 12:00 p.m.

Caregiver Support Group: All caregivers are welcome. The group meets every Tuesday from 1:00 to 2:30 p.m.

Open Card Play: Bring your deck of cards and join others in playing the card game of your choice. 1:00 to 4:00 p.m.

Widows Meetup: Social group meeting the second and fourth Tuesdays of every month from 11:00 a.m. to 12:30 p.m.

Wednesdays

Open Art: Bring your art or craft project to work on while socializing with friends. 9:30 a.m. to 11:30 a.m.

GUIDE program (For Family Care Partners): May 7 from 10:30 to 11:30 a.m.

EMah Jongg Meet-up: Open play for experienced players. May 7, 14, 28 from 1:00 to 4:00 p.m., May 21 from 3:00 to 5:00 p.m.

Exploring Italy: Join experienced travel specialist, Harry LeBoeuf, to learn what you need to know before you travel. May 14 from 10:30 to 11:30 a.m.

Rain Garden Design & Planning: Presented by Terra Freeman, FFL & Commercial Horticultural Agent. May 21 from 10:30 a.m. to 12:00 p.m.

Genealogy Group: The group meets the 3rd Wednesday of each month.

How to Avoid Becoming Victim of Predatory Lending: Presented by Megan Wall, Managing Attorney of St. Johns County Legal Aid. May 28 from 10:00 to 11:30 a.m.

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When Life Hurts, So Can Your Smile

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

Can I share something with you that I've learned over the years—not just as a dentist, but as someone who genuinely cares about the people who sit in my chair? Many of us are carrying far more than we let on. Stress, anxiety, depression, they don't just stay tucked away in our minds. They show up in our bodies. And one of the first places I often see this is in the mouth. That's why whole-patient care isn't just a philosophy—it's the heartbeat of everything we do at Palencia Dental.

Let's talk about sleep for a moment, because it's one of the most overlooked links in this whole conversation. Poor sleep isn't just inconvenient, it's deeply connected to mental health. It impacts on your brain's ability to regulate emotions, your body's ability to recover, and your ability to handle daily stress. It increases your cortisol levels, and it can make anxiety feel worse. When you don't sleep well for weeks, months—or even years—it takes a toll in ways you may not even realize. If you have sleep-disordered breathing, like obstructive sleep apnea, you could be waking up hundreds of times a night without ever remembering it. And that kind of disruption slowly chips away at your resilience.

Science has been working diligently to come up with new solutions. The future of treatment is not just managing symptoms but eliminating the underlying causes. While CPAP has been the gold standard of symptom management, many people cannot tolerate wearing it and continue to suffer the consequences.

Newer advancements like the FDA-cleared oral appliances from companies like Vivos Therapeutics offer a different solution. With the Vivos System, we can help correct the underlying cause of many sleep and breathing challenges without surgery, without a CPAP, and in many cases, permanently. When all else has failed, a neurostimulator can be implanted surgically to activate dysfunctional muscles and offer patients a lifeline. While Obesity has been a leading risk factor in sleep apnea, don't be fooled!

There are plenty of thin people walking around that suffer from this disease as well.

If you or a loved one suspect you suffer from sleep apnea, don't put it off, see a provider today. Some of the things you can do at home are to check your Fitbit or Apple watch to give you some initial feedback. Make sure you stop scrolling or using computers for 2 hours before you go to bed and lower the thermostat to help with healthy sleep habits. But also make sure to talk with your provider about the warning signs and what they recommend as next steps.

When someone comes in with jaw pain, cracked teeth, signs of nighttime grinding or history of snoring, we always do a full dental assessment including screening for sleep apnea. Many of the signs that are present with TMJ/TMD are the same as sleep apnea. That's why, over the past few years, we've worked hard to deepen our focus on airway-centered care. It's one of the most life-changing services we provide, because when patients finally start sleeping again—really sleeping—their entire lives begin to change. Their minds are clearer. Their moods stabilize. Their pain improves. And yes, their dental health gets better too.

So, if life has knocked you around lately, if your smile has suffered, if you've felt too ashamed or overwhelmed to make an appointment, I want you to hear this: it's okay. You can start fresh. You can start small. And you can start with us. Whether we're helping you restore your smile, relieve your jaw pain, sleep better, or simply feel human again—we're with you. One step at a time. Because at Palencia Dental, we don't just fix teeth. We care for people. And your story matters here.

Dr. Stephanie Kinsey is the owner and lead provider at Palencia Dental in St. Augustine, FL. She specializes in airway-focused dentistry, TMJ therapy, cosmetic care, general dentistry, and sleep-disordered breathing solutions using the Vivos System. Her mission is to provide whole-patient care in a space where people feel genuinely seen, safe, and supported—mind, body, and smile.

Palencia Resident Maggie Cox Featured In Local Play "Agnes Of God"

Palencia resident Maggie Cox recently starred in the gripping psychological drama "Agnes Of God" at the Lumen Theatre, 1620 Naldo Ave. in Jacksonville. The play centers on a young novice nun accused of infanticide. As a court-appointed psychiatrist and the convent's Mother Superior battle over the case, they confront deep questions of faith, innocence, and mental health. At its core, this play is a subversive exploration of faith, questioning the rigidity of religious belief in the face of trauma and psychological complexity which powerfully explores belief, trauma, and redemption.

Maggie is a Palencia resident and a recent graduate of New York University's Tisch School of the Arts. She graduated with Top Honors, receiving an Outstanding Achievement Award which she was nominated for by her esteemed faculty. Maggie made her Off-Broadway debut playing the title role of Alison Bechdel in "Fun Home." Residents may have also seen Maggie as Alice Murphy in the musical "Bright Star" locally at the Lime-light Theatre.



Palencia Resident
Maggie Cox



Serve It, Smash It, Win It, Love It Palencia Tennis Tournament A Big Hit!

Palencia held its 13th Annual Palencia Charity Tennis Tournament on April 10th thru 13th to benefit Camp Boggy Creek, a haven for kids battling serious illness. The event once again featured an exhibition match, vendor booths, a raffle and meals and snacks for players. Divisions consisted of Men's Doubles, Ladies Doubles and Mixed Doubles.



At left, Game, Set, Match! Palencia residents Lynn Thibodeau & Travis Harms competed in 7.0 mixed doubles.



Above, You Only Live Once, But You Get to Serve Twice.



Above, Lauran Long and Lexi Kokolias show off a gift basket from Lexi Interiors.

Below, Cool treats for hot players! Rita's Italian ice was a hit with kids and adults.



Nease Swim And Dive Teams Take Top Spots At Regionals

By Ann Nguyen and Tiffany Davis-Baer



Nease Swim & Dive Team: (Front Row) Coach Lisa Thompson, diver Kaylee Dunderdale, diver Savannah Petrosevich, Anna Driesse, Elizabeth Parker, Abigail Wheeler, Priscilla Hocking, Katie Key, Alexis Petrosevich, Jolie Nguyen, Sierra Geiger and Oliva Moore. (Back Row): Coach Gustavo Calado, Lincoln Driesse, Owen Anderson, Anatoli Monsalve, John Wilcox, Evan Blasé, Luke Zardavets, Walker Lanoue, Brandon Gear, Jack Mainville, Nate Caswell and Charlotte Driesse.

Congratulations to the Allen D. Nease High School Men's and Women's Swim and Dive Teams who competed at the Florida High School Athletic Association (FHSAA) 3A Swim and Dive State Championships this past fall.

Nease's Swim and Dive Men's Team took the top spot at the 3A Region 1 meet with 345 points and the Nease Swim and Dive Women's Team placed 2nd with 358 points. The Nease Swim and Dive Men's team also took the top spot at the 3A State Championship meet

and the Swim and Dive Women's team coming in 2nd with 261 points. All of the amazing swim team athletes trained hard and scored big for the competition which included a 200 yard medley relay and freestyle, individual medley as well as a 50 yard freestyle, 1 meter diving and 100 yard butterfly freestyle. The swim and dive teams also competed in a 500 yard freestyle, 200 yard freestyle relay, 100 yard backstroke and breaststroke and a 400 yard freestyle relay. Go Panthers!



Nease Women's Swim Team: Olivia Moore, Sierra Geiger, Alexis Petrosevich, Katie Key, Jolie Nguyen, Priscilla, Charlotte Driesse, Anna Driesse, Abby Wheeler, Elizabeth Parker and Jillian Cejka (not pictured are divers Kaylee Dunderdale and Savannah Petrosevich)

400 Yard Freestyle Relay: Nease Men's Swim & Dive Team took the top spot with Walker Lanoue, Brandon Gear, Lincoln Driesse and Luke Zardavets and scored 40 points.



Why Bloodwork Matters: What Your Pet's Blood Can Tell Us

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

If there's one thing I've learned in my years of veterinary practice, it's that pets are masters at hiding what's wrong. Your pet might be struggling with something under the surface long before the first symptom shows up. That's where bloodwork comes in, and honestly, it's one of the most important tools we have in veterinary medicine.

I know "routine bloodwork" doesn't sound all that exciting, but it can be a lifesaver. Just like your annual check-up, regular blood testing in pets can catch early signs of disease that might otherwise go unnoticed. Kidney disease, liver issues, diabetes, thyroid problems: all of these can be detected in bloodwork, often before your pet ever shows signs like weight loss, vomiting, or lethargy.

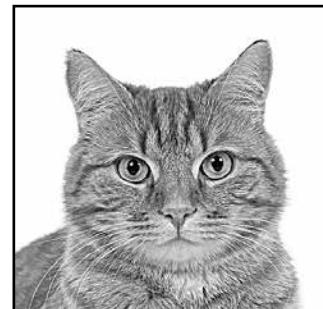
We often recommend bloodwork before anesthesia, especially during dental cleanings or surgeries, to ensure your pet's organs will safely process the medications. It's also crucial when your pet isn't acting quite like themselves: maybe they're sleeping more, eating less, or just seem "off." A simple blood panel can help us pinpoint the problem instead of playing a guessing game.

Even in young, seemingly healthy pets, a baseline blood panel is incredibly valuable. It gives us a snapshot of what's normal for your pet (instead of relying on large normal ranges), which we can compare to future tests to detect subtle changes over time.

I've had many cases over the years where routine bloodwork truly changed a pet's life. Just last month a 10-year-old cat came in for his semi-annual exam and his screening bloodwork revealed early-stage kidney disease. Early detection enabled us to modify his diet and administer blood pressure medications, which will hopefully give him months or years of time that he might not have had otherwise.

As a veterinarian and a pet parent myself, I can't stress enough how vital bloodwork is to our ability to care for your furry family members. It's quick, minimally invasive and packed with information that can lead to better outcomes and longer, healthier lives.

So next time we suggest bloodwork, know it's not just a box to check: it's one of the best ways we can keep your pet around for more walks, cuddles and happy days.



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Spring Scramble Where Grace Meets The Green

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

It's been a busy month for the WGA! The spring scramble took place on the 20th of March with a cool start to the day. The format was a step aside scramble where all players tee off and select the best ball to play. However, the player whose ball is selected must 'step aside' and is not allowed to hit the next shot. This play continues until the ball is holed. Awards were made for first, second, and third place as well as closest to the pin on the par three holes. First place was captured by the foursome of Deidre Wray, Christine McCoy, Maria Cavanaugh and Ann Bell.

It has been a tradition for the past few years for the WGA to host a 9 hole scramble with the maintenance/ground crew. Foursomes are created with the ladies and ground crew. It is a traditional scramble but the drive of each player must be used at least once. Awards were made for the top three foursomes as well as closest to the pin. Other special contests were in play such as putting with a driver on hole #6 and driving closest to a rake on hole #9. Pizza followed at the club house.

The Ladies Schooner Member/Member was held on March 29th. Ladies partner with another member and play as twosomes to determine a winner. The front nine was a Pinehurst Alternate Shot and the back nine was a scramble. The Pinehurst requires both players to tee off and then each player hits their partner's ball. At that point, the best ball is selected and players then alternate hitting the best ball until the ball is holed. With alternate shooting, both



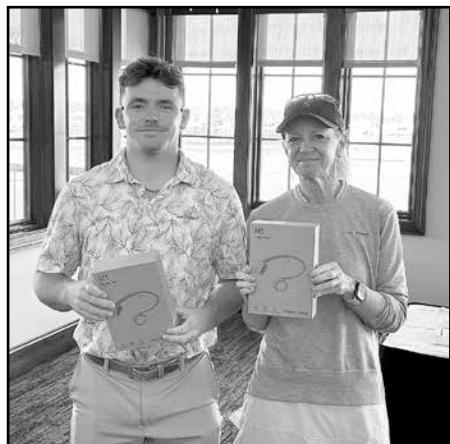
Ladies Gather for the Spring Scramble.



Florida State Golf Association First Coast Region Interclub Champions - Palencia Headed to State!



Good Times at the Member/Member. "Par-ty Animals on the Greens."



Closest to the Rake on #9 - Avery Tate and Sandy Frambes at Divot Invitational.

players share the responsibility for a good score. Awards for first, second, and third were made as well as closest to the pin. Overall net winners for Flight 1 were Cathy French and Deidre Wray; Flight 2 was Resa Wilcox and Sue Lomba. Gross winners for Flight 1 were Carol Netzer and Linda Hoffman; Flight 2 was Kristen Cohen and Teresa Serrano. Congratulations everyone!

And last but certainly not least, the Palencia women have advanced to the

state finals for the interclub championship. They first had to play against Ponte Vedra at both Ponte Vedra and at Palencia. Palencia scored 16 points to the 8 scored by Ponte Vedra. The ladies were then matched against Marsh Creek both at home and at Marsh Creek. Palencia was successful with a final score of 17 to 7. The state finals will be held in Ocala, FL on April 8 and 9. This is the second year the ladies have advanced to state, finishing 2nd last year. Go TEAM PALENCIA!

Help Us Celebrate Dads

In honor of Father's Day next month, we invite Palencia kids to tell us what makes their dad so special. Tell us...What is one of the best things about your dad?...What is your favorite thing to do with your dad? Send an email and please be sure and include your full name and your father's name along with a photo of the two of you. Send your information to thepaper@comcast.net no later than May 10th or else we won't be able to include your dad in the June issue!



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 Ocean-views are also available at additional cost. Book now with a \$199 p.p. deposit and receive \$50 per stateroom On Board Credit, Free Beverage Package, Wi-Fi and more. Call Peter, St. Augustine Travel Club at (904) 797-3736.



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Understanding The Costs of Medicare - Part 1: A Guide to Navigating Your Healthcare Expenses

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

Medicare is a vital health insurance program that provides coverage for millions of Americans, primarily those aged 65 and older, as well as some younger individuals with disabilities. While Medicare offers essential healthcare services, understanding the costs associated with it is crucial for effective financial planning. In this article, we'll break down the various costs of Medicare, including premiums, deductibles, copayments, and other out-of-pocket expenses, so that beneficiaries can make informed decisions about their healthcare.

Overview of Medicare Parts and Costs

Medicare is divided into four parts, each covering different aspects of healthcare. The costs associated with each part vary, and it's important to know what to expect for each. In the next two issues, we will cover the costs of Medicare Part C: Medicare Advantage, Medicare Part D: Prescription Drug Coverage, Medigap: Medicare Supplement Insurance as well as other costs and considerations.

Let's take a look at the costs for each part of Medicare:

1. Medicare Part A: Hospital Insurance

Medicare Part A primarily covers inpatient hospital care, skilled nursing facility care, hospice care, and some home health services. While most people do not pay a premium for Part A if they or their spouse have paid Medicare taxes during their working years, there are still some costs to consider.

- **Premiums:** As mentioned, if you or your spouse paid Medicare taxes for at least 10 years, you won't have to pay a premium for Part A. However, if you haven't met that requirement, you may need to pay a premium.

- **Cost:** Part A covers 80% of the cost of services and has deductible and co-

insurance amounts that vary each year.

2. Medicare Part B: Medical Insurance

Medicare Part B covers outpatient care, including doctor visits, preventive services, laboratory tests, and medically necessary services. Unlike Part A, Part B requires a premium.

- **Premiums:** The standard monthly premium for Part B in 2025 is \$185.00. However, Higher-income individuals may pay an additional premium (called the Income-Related Monthly Adjustment Amount or IRMAA).

- **Deductibles and Coinsurance:**

- **Deductible:** In 2025, the Part B deductible is \$257 per year.

- **Coinsurance:** Once the deductible is met, beneficiaries typically pay 20% of the Medicare-approved amount for most services.

Medicare is an essential program that provides comprehensive healthcare coverage to millions of Americans, but understanding its costs is crucial for beneficiaries to manage their healthcare expenses effectively. From premiums and deductibles to coinsurance and additional costs for prescription drugs, Medicare has a variety of fees that can add up over time.

Beneficiaries should consider supplemental insurance, like Medigap or Medicare Advantage, to help with out-of-pocket costs. It's also important to keep in mind income-based adjustments and the potential for late enrollment penalties.

By carefully considering the various costs associated with each part of Medicare, beneficiaries can make informed choices about their healthcare coverage and avoid unexpected financial burdens.

Feel free to reach out to me if you have any questions.

Carol@AskCarolB.com Text: 714-930-7165 Direct: 904-648-6488 www.AskCarolB.com FL License #: W756153

Newcomers Of North St. Johns Announces May 20th Luncheon At Club Continental

By Michele Oliver

Newcomers of North Saint Johns (NNSJ) invites members and their guests to join the fun at our May luncheon on Tuesday, May 20th beginning at 11:00 a.m. at Club Continental, 2143 Astor Street; Orange Park, Florida 32073. Doors open at 10:30 a.m.

Cost for the luncheon and program is \$35 for members and \$40 for guests. All reservations and payments must be received by May 8th. For further information about the luncheon and membership, please go to the NNSJ website at <https://newcomersofnorthstjohns.org>.

Luncheon includes entrée choices of: Tuscan Chicken topped with Mushrooms and Spinach; Citrus-Glazed Mahi Mahi; or Pasta Primavera. All entrées are served with a House Mixed Salad and Bread and Butter. Dessert is Chef's Choice. Beverages include Iced Tea, Hot Tea, Coffee and Water. A Cash Bar is also available.

The luncheon event features the installation of our NNSJ Board of Directors for 2025-2026.

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

NNSJ offers a wide variety of activities for our members to stay connected and have fun including smaller lunch groups, Bunco, Canasta, wine socials, golf, Mah Jongg, a walking group, day trips and cultural events. Learn more about NNSJ by going to our website and meet your next new best friend!

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.



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First St. Augustine Minorcan-Jewish Dialogue Slated For May 8th At Public Library

A group of locals of Minorcan descent and a group of local Jews will meet in dialogue with a panel discussion, 4 p.m. Thursday, May 8th at the St. Johns County Public Library Main Branch, 1960 North Ponce De Leon Boulevard in St. Augustine.

This dialogue comes with the recognition that some Minorcans are also of Jewish descent with lineage dating back many centuries. The dialogue hopes to result in an understanding of how each community feels about this newfound connection and how the two communities might move forward to learn more about their respective histories and their joint heritage.

All are welcome to this event. There is no charge. For best directions call the Main Library 904-827-6940 or visit www.sjcppls.org For further information about the St. Augustine Jewish Historical Society, visit www.sajhs.com or call 804-914-4460.



Quick Golf Tip: How To Be A Fast Player

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

Fast play is a hot topic in golf these days! Let's face it, nobody wants to be the slow player on the course. An average 18-hole golf round takes between 4 and 5 hours, which breaks down to approximately 15 minutes per hole. And while you're allowed 40 seconds to hit your shot and three minutes if you lose a ball, knowing the rules is just part of it. The real key? Preparation!

So, how can you speed things up and keep that good reputation? Here are some simple steps:

1. Calibrate Your Shot: When you arrive at your ball, whether you're walking or riding, take a moment to assess how far you need to go. Factor in the wind and any changes in terrain (uphill, downhill, or flat).

2. Choose Your Club: Decide which club you'll use before it's your turn. If you're torn between two clubs, grab both from your bag.

3. Visualize Your Shot: Stand behind your ball and visualize the shot you want to make. Commit to that shot; this mental prep goes a long way!

4. Stay Engaged: While your playing partners are taking their shots, use that time wisely for your own preparation.

5. Cut Out Distractions: If you've been chatting with friends on the course, it's time to focus when it's your turn! Start your pre-shot routine without delay.

6. Keep It Moving: After hitting your shot, quickly wipe off your club and put it back in the bag before hopping back into the cart.

Golf is such a fantastic sport for spending quality time with friends and family! Being known as a fast player makes everyone's experience more enjoyable—

so being ready when it's your turn is crucial! Remember, whether you're swinging with a high handicap or low handicap, anyone can play quickly by being prepared.

If you ever feel rushed or uncomfortable during playtime, don't hesitate to reach out—I'm here to help you find a routine that suits your pace so that every round feels relaxed and fun! You can contact me at laura@laurabaughgolf.com for personalized tips tailored specifically to you.



Jacksonville Humane Society Calls For Community's Help With Influx Of Kittens

The Jacksonville Humane Society (JHS) is asking for the community's help in saving the lives of underage kittens. The shelter has taken in 216 kittens in the last 30 days.

The public can help in many ways, the first being to act as temporary foster parents by bringing kittens into their homes and raising them until they are 8 weeks of age. JHS provides all medical care along with food and other supplies. For information on becoming a foster parent, donating, or adopting, please visit jaxhumane.org or call 904.725.8766.



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Trusting God's Plan

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

During 2025, the Village Church at World Golf village is Celebrating 25 years of ministry to our neighbors. In March of 2000 a small group met with then Pastor, Bob May and a new church for a new community was formed. From our humble beginnings in the Davidson Real Estate offices, to the walk of champions, the convention center and finally to our home since 2007 on Pacetti Road, we have been shining the light of Christ to our community and world.

On May the 18th of 2025 we will celebrate with a combined worship at 10 a.m., dinner on the grounds immediately following and a mission fair to highlight the many missions our church supports.

Fifteen years ago, we were challenged by one of our members to be a more mission minded church. We took up that challenge and today we support a Cub Pack and three Scout Troops, that have seen 18 scouts obtain the rank of Eagle, we have participated in 40 Kairos (prison ministry) weekends, packed and sent over 11,000 shoe boxes for Operation Christmas Child, provided shelter and food to countless persons who have entered our doors seeking refuge, raised over \$40,000 to support closets in four

St. Johns county schools, packed over 100,000 meals for hunger fight, have given over \$770,000 for local and international missions, have nurtured disciples through our Bible studies, small group ministries, annual summer VBS for children, mission trip experiences, have baptized, and fostered individual confessions of faith, and we have been and will continue to be a church where God can bring healing to the nations!

I have been blessed to be one of the Pastors at the Village Church for 17 1/2 years. In that time, I have witnessed individuals grow in their relationship with Christ, have baptized their babies, youth and adults, confirmed the faith of our youth and journeyed with many as they passed from this life to the next and joined the church triumphant.

As I think back on those years, I am reminded it is and has always been the people who make the Village Church seem like home. The church is the people and in the case of the Village Church, the people are the church wherever you might meet them. Thanks be to God for 25 years of people generously caring for people in the Spirit of Jesus Christ. Well done church. Now, on to the next 25!



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But grow in the grace and knowledge of our Lord and Savior Jesus Christ. To him be the glory both now and to the day of eternity. Amen.
2 Peter 3:18



It's time to choose growth for the whole family!

Ladies Bible Study Tuesdays at 10 AM

Men's Prayer Tuesdays at 8 AM

Men's Breakfast May 3 8 AM, RSVP

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Arts Education Summer Camps At First Coast Cultural Center

Registration is open for high-quality, arts education summer camps (ages 6-17) through First Coast Cultural Center. Students will have opportunities to participate in theatre camp at Alhambra Theatre and Dining and art, culinary and drama camps in Sawgrass. In addition to these summer camps, a new Irish Dance class will be offered for students beginning in May. Registration and information can be found at: <https://firstcoastcultural-center.org/programs-events/youth-art-programs>.

Additionally, FCCC will hold weekly art, culinary, and drama camps at its location in Sawgrass Village. Entitled Exploration Vacation: Florida Life, these camps run from 9 a.m. to 3 p.m. each week. Led by professional art teachers in a peaceful, safe setting, students create 2-dimensional and 3-dimensional works of art using a variety of tools and techniques. Students will also search through FCCC's galleries, play outside, and observe the natural world like art detectives.

During drama camp, children will work with Disney Acting Coach Sheri Lahris each morning to develop improvisational skills through small groups and individual activities. Afternoons will be filled with opportunities to paint, sculpt, draw, print and play games, while learning about artists, art history and the "A-ha!" moments of creating.

Meanwhile, culinary campers will explore age-appropriate cooking skills and kitchen safety, along with safe practices, introductory nutrition concepts, dining etiquette, and more. Each day, campers will make a variety of dishes and explore new ingredients and foods.

Finally, FCCC will partner with Mumford Academy of Irish Dance to offer six weeks of beginning Irish dance lessons at the Cultural Center on Saturdays from May 10 to June 14. Although no experience is necessary, all levels are welcome. Students will learn a series of traditional Irish soft shoe dances to classic Irish tunes while being immersed in Irish culture. The class is led by a world-class, certified teacher, and students will be able to participate in a summer showcase at Mumford afterwards.



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How Is Car Insurance Calculated?

Part 1: Understanding How Car Insurance Rates Are Calculated

Car insurance rates are generally determined by assessing the amount of risk being insured by the policy. Risk is calculated by using the probability of a particular event occurring and the potential impact of that event.

Probability – This refers to the likelihood of a specific event happening based on historical data. For example, to determine the probability of a car accident, factors like your age, location, and driving behavior could be used to estimate the likelihood of being in an accident.

Impact – This refers to the consequences or severity of the event if it were to occur. For instance, the severity of a car accident could be measured in terms of property damage, personal injuries, and financial loss.

Factors Affecting Car Insurance Rates

Here are some common factors used by many companies as they tend to be reliable indicators of risk:

- **Age:** Your age is important because it helps companies estimate how many accidents you could potentially have due to the strong correlation between driving age and accidents. Rates may be lower for those aged 25 to 65, while higher for drivers under 25 or over 65.

- **Location:** Where you live can influence how often you'll be exposed to potential risks such as accidents, theft, and vandalism. Rates will typically be higher in areas with heavy traffic and more risks compared to less risky areas.

- **Driving Record:** Your driving record is a significant factor because it indicates how likely you are to engage in risky driving behavior. For instance, having several speeding tickets on your record will likely result in higher rates as it indicates there's a

higher amount of risk to insure. On the other hand, having a clean driving record can help keep your rates down because it demonstrates that you're a responsible driver with safe driving habits.

- **Claims History:** A notable factor, your claims history can indicate your likelihood of having future claims. More claims typically result in higher rates, while fewer claims can help keep rates down.

- **How Often You Drive:** The amount of driving you do affects your likelihood of being involved in an accident. Driving less frequently means you're less likely to be exposed to risk, so your rates will be lower if you drive a few miles per week compared to if you drive 2 hours a day, 5 days a week.

- **Credit Score:** Most states allow insurers to review credit information. Your credit characteristics are relevant because it can impact your credit-based insurance score, which is one of the factors many companies use when assessing your risk. A low credit-based insurance score will often result in higher rates because it correlates to a higher likelihood of losses.

- **Vehicle:** The estimated cost of claims repair or replacement is determined by your vehicle. Generally, higher-cost vehicles lead to higher rates. Some safety features may help reduce your rates; however, it's important to note that others, such as advanced safety features with sensors for crash avoidance, might increase your rates since they rely on technology that's often more expensive to repair or replace than their traditional counterparts.

Your Palencia neighbor, and local State Farm Agent Craig Dewhurst can help you navigate your auto insurance. If you have questions or would like a no-obligation quote for auto, home, life or business, you can contact Craig at 904-940-9740.

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