

Palencia PRESS

News For And About Residents Of The Palencia Community

• 21 Years Of Covering Palencia •

Thursday, December 25th is Christmas Day



ST. AUGUSTINE

DECEMBER 2025

Palencia Fall Festival Brings Crowds To Market Street









This year's annual Palencia Fall Festival recently held on Market Street was a great combination of fall and Halloween fun. The event included hayrides, food, vendors and plenty of entertainment.

Palencia's whole Market Street area was filled with characters such as Spiderman and other super heroes, Disney Princesses and villains, live music and even acrobatic and magician performers.

Santa Claus To Visit The Tooth Cottage In Palencia



The tooth fairy may be hard at work collecting all the little boy's and girl's baby teeth but this month, Santa will make his way to The Tooth Cottage located in Palencia on December 6th.

The free event is a great way for little ones to meet and get their photo taken with Santa in a small, cozy setting. There will also be plenty of hot cocoa and fun holiday crafts at the event.

Santa will arrive at the Tooth Cottage on Saturday, December 6th, starting at 12:30 p.m. The event will continue until 3:30 p.m. Dr. Marisol Bolivar, DMD, MS is specially trained in Pediatric Dentistry and provides infant exams, preventive care as well as sedation dentistry.

The Tooth Cottage is located at 250 Paseo Reyes Drive in Palencia. For more information, visit www.thetoothcottage.com.

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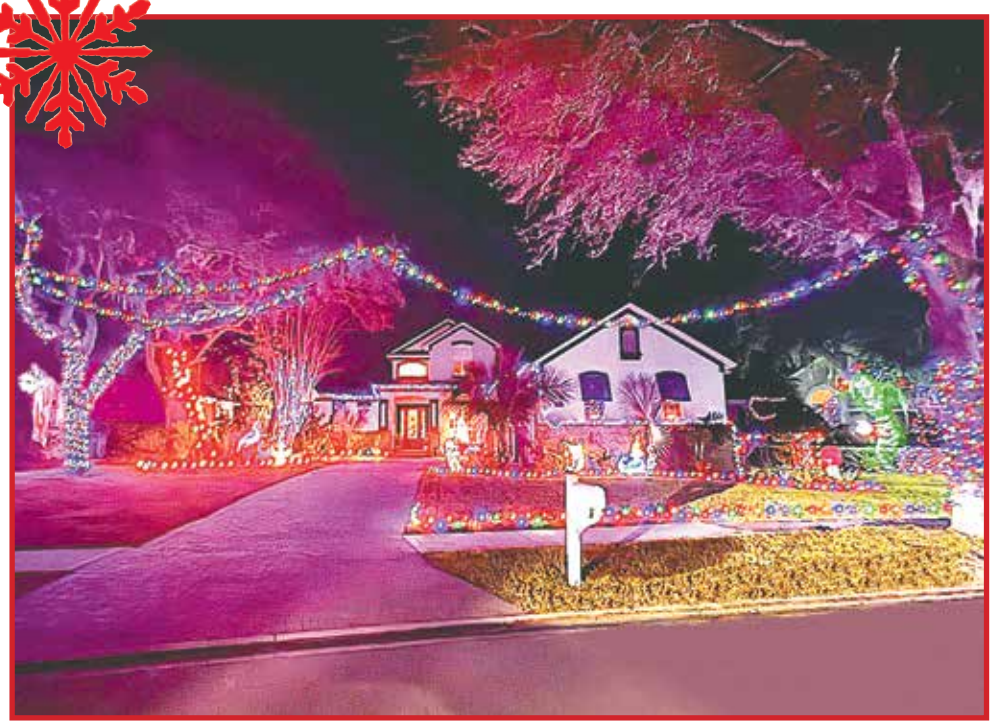
The Palencia Press
52 Tuscan Way, Suite 202
PMB 162
St. Augustine, FL 32092

Let's Light Up Palencia!

Register Now For Holiday Light Contest

Palencia's very own Night of Lights kicks off this month as residents decorate their homes for the community's annual holiday lighting contest. Categories for this year include Traditional, Griswold, Rockin' and Best of Show. Deadline to register is December 12th, so hurry and get decorating! For details, contact Hila Stalcup at hila.stalcup@marshallcreek.com

After decorating is complete, don't forget to drop your letters to Santa at either of the "Letters To Santa Mailboxes" located in Palencia: Amenity Center's tennis center and fitness center. Be sure and add your child's name and address to the envelope so they can receive a special reply back from Santa.

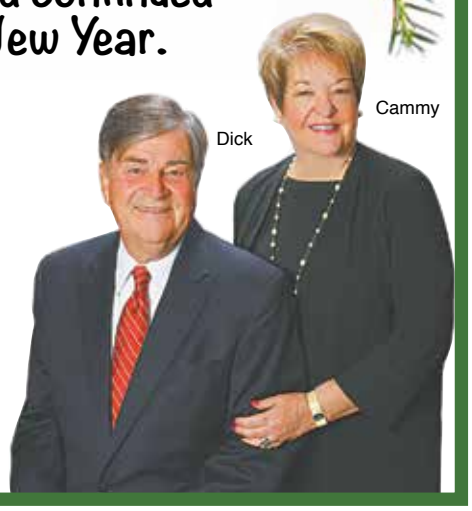


As the holiday season approaches we would like to take a moment to thank all of our wonderful customers, friends and family for your business and support.

Here's wishing you the fondest Seasons Greetings and continued happiness into the New Year.

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Palencia Community Classified Ads

St. Augustine Travel Club

The next club gathering is December 17, 2025 at 3:00 pm at the Southeast Branch Public Library, 6670 US 1 South. The meeting will feature European Christmas Markets. Experience some of this more than 500 years old tradition in Europe. Christmas markets are set up in town squares, selling holiday ornaments and gifts, food and hot gluhwein. The St. Augustine Travel Club is open to all residents and no registration is required. The program is formatted as arm-chair travel, meaning a brief lecture of the destination we cover, along with a video. We look forward to seeing our regulars and newcomers! Any questions, please call Peter at 904-797-3736.

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Words Of Wisdom

"I have said these things to you, that in me you may have peace. In the world you will have tribulation. But take heart; I have overcome the world." John 16:33

The Palencia Press

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We've Been Covering Palencia For More Than 21 Years

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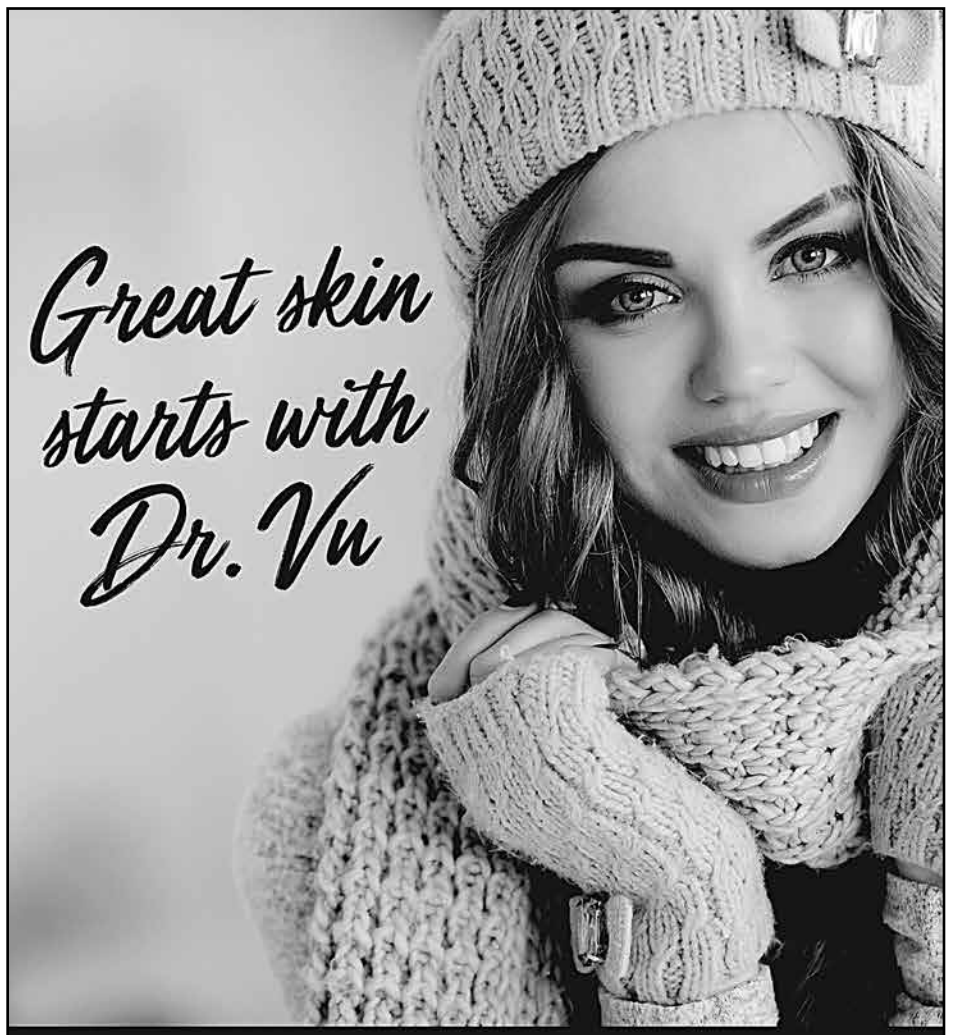
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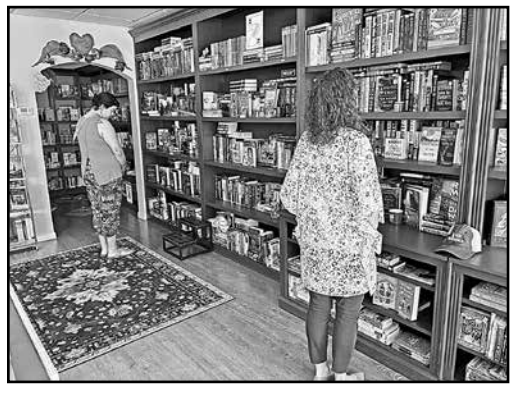
New Book Store Now Open On Market Street "No Shelf Control"

No Shelf Control, a new book store located on Market Street recently held its grand opening and is stocked with some great books for those on your Christmas list.

Palencia's newest book store offers a selection of nearly 3,000 new and pre-loved books including a big selection of biographies, kids books, self help and romance.

Owner Tally Fischer, is not only an avid book lover and former librarian but also a U.S. Air Force Veteran.





Above, Tally Fischer, owner of *No Self Control* books.

"I am a librarian by trade and I have loved books ever since I was able to hold one," Fischer said.

Plans are already in the works to feature local authors as well as local artists each month at the book store.

No Shelf Control is located at 701 Market Street, Suite 104 and the current hours are Tuesday through Saturday from 9 a.m. to 5 p.m.

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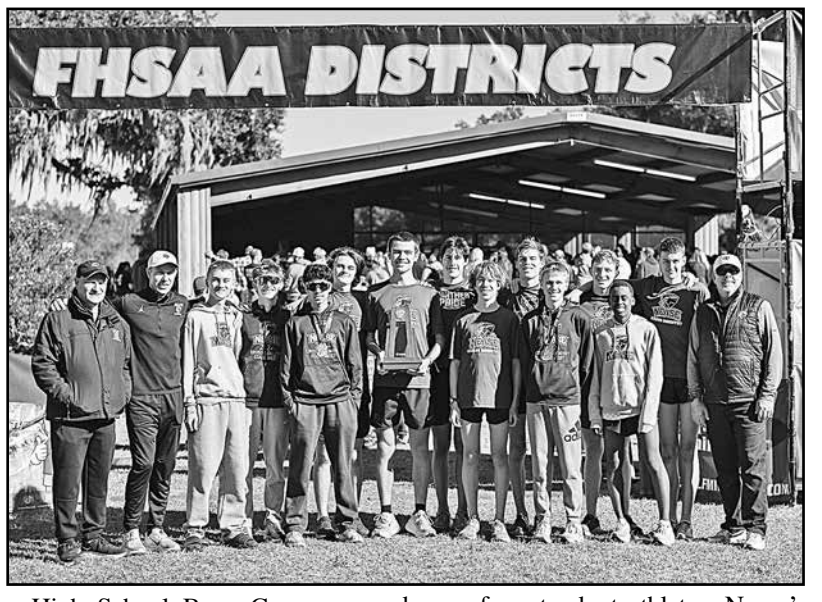
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Nease Boys Cross Country Team Are District Champions

By Tiffany Davis-Baer, Nease High School



The Nease High Boys Cross Country Team recently won the Florida High School Athletic Association Championship held in Lakeland.

The Nease High School Boys Cross Country Team continued its winning legacy, capturing the FHSAA 4A-District 1 Championship in Lakeland, FL, for the third consecutive year (2023, 2024, and 2025). With a commanding score of just 67 points, the Panthers once again proved their dominance, securing back-to-back-to-back District titles.

Under the leadership of an outstanding coaching staff, the Varsity boys have built a powerhouse program defined by depth, hard work, and consistency. Nease not only claimed 1st place overall, but also had three individual runners place in the top 20:

• Rishi Chopra (Junior) – 2nd place
• Matthew Ishee (Sophomore) – 5th place
• Jackson Pentz (Senior) – 17th place

While most top-ranked programs depend on a few standout athletes, Nease's success runs deep. The team currently has 11 runners capable of completing a 5K in 17 minutes or less. In fact, the Nease JV boys team recently won their second back-to-back JV Championship Meet by a landslide! With a roster anchored by strong underclassmen talent, the Panthers are well-positioned for continued success in the seasons ahead.

Now that the District Championship trophy is secured, Nease turns its focus to the postseason. Regionals were held on Friday, November 14 at Cecil Field in Jacksonville, followed by the State Championships on Saturday, November 22 at Apalachee Regional Park in Tallahassee.

Fueled by momentum and tradition, the Nease Boys Cross Country Team is ready to chase down even greater goals.

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ADW Diabetes - Pharmacy	Specialty Pharmacy	adwdiabetes.com
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Alpha Hybrid Community - Brian Morris	Custom Student Curriculums	863-712-0505
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Bark of the Town	Dog Grooming	904-907-5100
Beaches Adult Soccer League (BASL)	Adult Soccer Leagues	basl.com
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ConvertAble	Marketing	convertable.co
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* Some Cars Slightly Higher

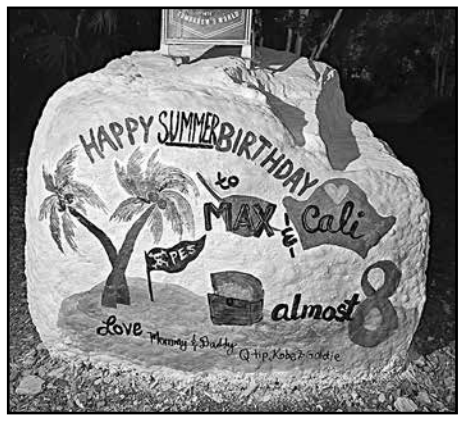
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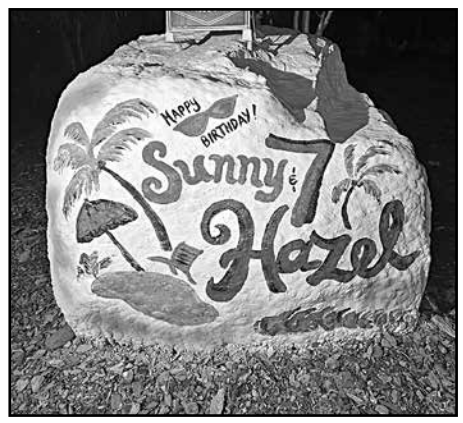


Palencia Elementary School Rocks!

By Sara Seifert, Palencia Resident
Palencia Elementary PTO

Palencia Elementary School's PTO has you covered for your child's upcoming birthday! If your student has an upcoming birthday during the school year, please consider sponsoring one of the school rocks to have painted in their honor. In addition to commemorating your child's birthday (or half-birthday if they it falls in the summer months), you can also use the rock to thank a special teacher who has made an impact on your family or support your sports team, etc.





The cost of the rock is $25 for 24 hours and reservations are on a first-come, first-serve basis. If you would like to extend the time for your rock, you can have a maximum of 2 consecutive days in a 30-day period. Right now, there are two rocks available: the first one is in the front entrance of the school at the Palencia Park/Village Drive entrance and the second is at the back of the school at the Kensington/Las Calinas gate on Regalo Road. If you tend to use a specific entrance to drop your kids off, of course you should sign up for that corresponding rock. Parents who bus their children, don't despair! Perhaps you can make an exception and drive them on their birthday so they can see your special creation.



You can't draw a straight line if your life depended on it? Have no fear, there are local artists who specialize in rock art who will be happy to offer their services. The most popular artist is Jessica Bryce who owns and operates Bryce Brushworks. Jessica has been painting rocks for St. Johns County schools for many years and has created beautiful art for families. Pricing starts at $100 with add-ons available depending on how intricate your idea happens to be. Note that artists aren't miracle workers and occasionally there are weather conditions that make completing the piece impossible with conditions like rain and humidity but they will do everything possible to make it happen for your little ones! If you have time and artistic chops, you can also paint the rock as a DIY. If you take this route, make sure to follow the guidelines on the PTO website. For more information, please visit www.palenciapiratespto.com/reserve-the-rock-1 to find the Sign-Up Genius to reserve your date. To book Bryce Brushworks please visit www.brycebrushworks.com or call Jessica at 202-590-6759. Rock on!

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Are Rising Long-Term Care Costs A Worry For You?

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

As a financial planner, one of the most important—and most overlooked—areas I discuss with clients is long-term care planning. We plan for retirement, for our children's education, for vacations, and even for the unexpected—yet many people don't have a plan for how they would handle an extended illness, injury, or decline in health later in life.

According to the U.S. Department of Health and Human Services, nearly 70% of Americans over age 65 will require some form of long-term care during their lifetimes. That care might be provided at home, in an assisted living community, or in a skilled nursing facility. And with the cost of care continuing to rise, the financial impact of needing help for even a few years can be significant.



Today, a private room in a nursing home can exceed $100,000 per year, and professional in-home care can cost $50,000–$75,000 annually depending on the level of assistance needed. When you multiply that over several years—or even over the course of both spouses' lifetimes—the financial strain becomes clear. Without a plan, those expenses can erode retirement savings, affect a spouse's quality of life, or force difficult family decisions.

So why do so many people put off planning for long-term care? For many, it seems to be a combination of denial and misunderstanding. People often assume it won't happen to them, or they think Medicare or traditional health insurance will cover it. In reality, Medicare only covers limited short-term stays following hospitalization—not the kind of ongoing custodial care that most people ultimately need.

Another misconception is that long-term care insurance is too expensive, or only for the wealthy. The truth is, the long-term care marketplace has evolved dramatically. There are now flexible, affordable options designed for a wide range of needs and budgets. Some individuals choose traditional long-term care insurance, which pays a daily or monthly benefit if you need care. Others prefer hybrid policies, which combine life insurance or annuities with long-term care benefits. These policies ensure your premium dollars are never "wasted"—if you never need care, or your loved ones receive a death benefit if there are any remaining funds in that policy.

For those with significant assets, self-funding long-term care might seem feasible—but even for the wealthy, the concept of leverage is important. Paying for care out-of-pocket means every dollar spent is gone forever, whereas an insurance policy allows you to use a smaller pool of dollars to cover a much larger potential expense.

The best time to plan is before you need it—ideally in your 50s or early 60s, when premiums are lower and health qualifications are easier to meet, or younger if you are looking at a hybrid policy strategy. Waiting too long can limit your options or make coverage prohibitively expensive.

Ultimately, long-term care planning is not just about protecting your savings—it's about protecting your family, your independence, and your peace of mind. A thoughtful plan ensures that if care is needed, you can receive it in the setting you prefer, without placing an emotional, or financial burden on those you love. Let's make sure your financial plan accounts for the realities of living longer—and living well.

Neither the information presented, nor any opinion expressed, constitutes a solicitation for the purchase or sale of any security. All investing involves risk, including the possible loss of principal. Please consult your tax or legal advisor for guidance specific to your situation. Contact Travis A. Smyczynski, CFP® at 904-395-4665. Offices are located at 701 Market Street, Unit 111, St. Augustine, FL 32095. Palencia resident. 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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Managing Risk At Different Stages Of Life

By Lindsey Taylor, Edward Jones Financial Advisor

As an investor, you will always need to deal with risk of some kind. How can you manage the risk that accompanies the volatility of the financial markets? The answer depends somewhat on where you are in life.

When you're starting out… If you're early in your career, with perhaps four or five decades until you retire, you can likely afford to invest primarily for growth, which also means you'll be taking on a higher level of risk – because risk and reward are positively correlated. But, given your age, you will have time to overcome the market downturns that are both inevitable and a normal part of investing. Still, even at this stage, being over-aggressive can be costly.

When you're in the "middle stages"… At this time of your life, you're possibly well along in your career and working on at least a couple of financial goals, such as saving for retirement and your children's college education. You'll want to begin adjusting the balance in your portfolio between assets with higher growth and those with lower growth since there will be progressively less time to rebuild losses. You'll need to decide on the balance between risk and growth that's right for you.

When you're a few years from retirement… You may have already achieved some key goals– perhaps your children have finished college and you've paid off your mortgage. As a result, you may have more money available to put away for retirement. Growth still matters because your retirement could be 25 or 30 years long, and you'll need investments that can keep up with inflation. But you'll also need investments designed to help provide for your income needs in retirement and provide more stability. Also consider reducing your exposure to higher-risk investments and instead consider investing more in stable dividend-paying stocks, government and investment-grade bonds, and cash.

When you're retired… Once you're retired, you might think you should take no risks at all with substantial assets held in cash. However, you could spend two or three decades in retirement, so you may need some growth potential in your portfolio to stay ahead of inflation. A more balanced mix between equities and fixed income is generally appropriate. Establishing a withdrawal rate that's appropriate for your lifestyle and projected longevity can help reduce the risk of outliving your money. Of course, if there's an extended market downturn during any time of your retirement, you may want to temporarily lower your withdrawal rate.

Managing investment risk is a lifelong process that evolves with your goals, responsibilities and time horizon. While you'll look for balance among your investments based on your life stage, having a balanced and diversified portfolio doesn't fully protect against a loss. Still, aligning your strategy with your stage of life can help navigate market volatility and stay on track toward long-term success while avoiding emotional investment decisions. The key is staying informed and making intelligent choices that reflect your current income needs and future aspirations.

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.

National Pearl Harbor Day Is December 7th

On December 7th, Pearl Harbor Survivors, veterans, and visitors from all over the world come together to honor and remember the 2,403 service members and civilians who were killed during the Japanese attack on Pearl Harbor on December 7, 1941. A further 1,178 people were injured in the attack, which permanently sank two U.S. Navy battleships (the USS Arizona and the USS Utah) and destroyed 188 aircraft. On August 23, 1994, the United States Congress designated December 7 as National Pearl Harbor Remembrance Day. Every year, remembrance events are held at the Pearl Harbor National Memorial, culminating in a commemoration ceremony on December 7th. (NPS.gov)

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Polly Swindull

Our neighbor just had a water softener and carbon filter installed in their home. I understand the benefits of the water softener, but what is the function of the carbon filter?

Carbon filters are used best to remove chlorine, taste, odor, color, and other organic matter from your water. We all like clear water with no bad taste or odor. In my opinion the most important thing is that it removes chlorine from your water before it enters your house. Chlorine is absorbed by drinking your water and also is absorbed thru your skin when you shower. Chlorine is a toxic chemical that has been linked to many illnesses in the human body. Chlorine removal is very important, and a carbon filter is the way.

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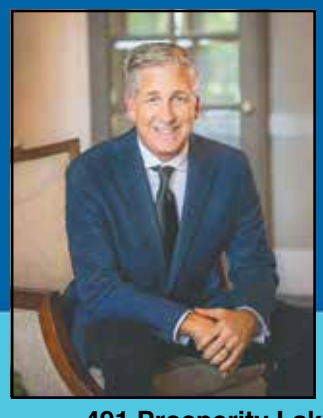
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Crosswater Community Church Hosts Second Annual Cookie Walk On December 13th



Crosswater Community Church is delighted to welcome the community to visit its Second Annual Cookie Walk on Saturday, December 13th, from 11:00 a.m. to 1:00 p.m. This festive family event invites guests to enjoy a sweet start to the holiday season while supporting local families in need.

For $25, guests will receive a bakery box and have the opportunity to hand-select two dozen homemade Christmas cookies from an incredible assortment baked by more than 50 bakers. Additional cookie boxes will be available for purchase, with 100% of the proceeds donated to charity, spreading joy far beyond the season.

Last year's event was a huge success, drawing families from Nocatee and surrounding communities, and this year promises to be even sweeter. Along with the cookie walk, guests can enjoy a festive, cozy cocoa bar and holiday fun.

Whether you're looking to bring a delicious assortment to a holiday party, gift a box of cookies to a friend or coworker, or simply enjoy a festive family outing, this is a must-attend community event.

Crosswater Community Church is located at 211 Davis Park Rd. Ponte Vedra, FL 32081. All proceeds benefit local families in need.

Mark your calendars and bring the whole family for a fun-filled day of Christmas cheer, community spirit, and delicious homemade treats.



As Visions Of Sugar Plums Danced In Their Heads…

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

Last month a gentleman came into the office to inquire about replacing his missing and broken teeth. He wanted to get his smile back so he could return to work and to have teeth he could chew with to be able to eat the foods he loved for better nutrition. However, he wanted to wait to start treatment in his mouth until he was finished with the treatment for an amputated toe. He wanted to make sure that nothing interfered with the healing process. On the surface this may seem like a good idea but I can't help but wonder if he had removed the infection from his mouth sooner, would his toe have been saved. Sounds strange, right?

The truth of the matter is oral health and diabetes share a strong two-way relationship. Poorly managed diabetes increases the risk and severity of oral health problems, particularly gum disease (periodontitis) causing tooth loss, while untreated oral infections can worsen blood sugar control and increase the risk of diabetic complications like amputations.

People with diabetes have a higher risk for gum disease, cavities, tooth decay, oral thrush, dry mouth, and delayed wound healing after dental procedures as well as other surgical interventions.

• High blood sugar weakens white blood cells, decreasing the body's defense against infection.

• Persistent high glucose levels in saliva promote the growth of harmful bacteria, leading to plaque buildup, inflamed gums, and increased risk of infection.

• Gum disease in people with diabetes tends to progress more quickly and can be more severe

• There is a "vicious cycle" untreated gum disease and oral infections can trigger systemic inflammation, making blood sugar harder to control and potentially worsening diabetes.

• Dental pain and tooth loss can lead to dietary changes, affecting nutrition and blood glucose levels, complicating diabetes control.

• Treating periodontitis may help lower blood sugar (HbA1c) levels in people with type 2 diabetes. Removing or treating infected teeth can also lower blood sugar. I once had a patient that was able to lower his insulin intake significantly after we treated the compromised teeth.

• What can you do?

See your dentist of course! Good oral health helps maintain better blood sugar control, while periodontal therapy can support diabetes management.

• People with diabetes should pay special attention to oral hygiene—brushing twice daily, flossing or using a water flosser, regular dental visits, and working to control their blood glucose.

• Smoking dramatically increases the risk and severity of oral diseases in people with diabetes.

Your dentist should be an integral part of your total health. Frequently, dental radiographs show the first signs of diabetes in young people. Our older family members are becoming more frequently diagnosed and with compounding conditions like heart disease, increase their risk and your oral health becomes that much more important. This holiday season give yourself the gift of health.

Dr. Stephanie Kinsey, DDS is a 20 year resident of Palencia. Her office is located at 159 Palencia Village Drive, Suite 109. Dr. Kinsey is dedicated to helping the community and educating the public about dental disease. To learn more about dentistry, visit PalenciaDental.com or call 904-826-4343.



Ask A Certified Master Gardener

Poinsettias – Beautiful This Year And Next!

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

The holidays provide an opportunity to enjoy one of the most beautiful plants only available one time each year – the Poinsettia. It is certainly considered as one of the most beautiful and welcoming additions to the front door of your home. This article focuses on the enjoyment poinsettias can bring not only at holiday time in a planter, but in your landscape where they will bloom bright red next December.

As mentioned in previous articles, but for those new to our Palencia community, Poinsettias are named after Joel Roberts Poinsett, the first U.S. Minister (Ambassador) to Mexico. Poinsett was an avid gardener and amateur botanist who served as a congressman from South Carolina when he was appointed as the first U.S. Ambassador to Mexico, a position he held from 1825 to 1829. While in Mexico, Ambassador Poinsett observed this bold red flowering species and sent plants back to his greenhouse in Charleston. By 1836 the plant was widely referred to as the "Poinsettia."



Until that time, this species was unknown outside of its native range of Mexico and Guatemala, where it was referred to as flor de nochebuena (Christmas Eve flower). In Mexico they were also given the botanical name Euphorbia pulcherrima, which literally means "very beautiful."

It is also known here by many common names including Christmas flower, Christmas star, lobster plant, painted leaf, and Mexican flame leaf.

Ambassador Poinsett was also one of the co-founders of the National Institute for the Promotion of Science and the Useful Arts, a predecessor of the Smithsonian Institution.

The whorl of brightly colored poinsettia structures we think of as flower petals are actually bracts — modified leaves, which function to attract pollinators to the relatively small and inconspicuous actual flowers at the center of the plant. If you compare a bract with one of the leaves, you will notice they are similar in structure but different in color. In wild poinsettias, the bracts are typically bright red, but horticulturists have now bred varieties with bracts in varying shades of white, pink, purple, orange, and yellow. There are now more than 100 varieties, and poinsettias can grow up to 12 feet tall. Contrary to some popular belief, they are not poisonous, although some people are mildly allergic to the white, milky sap.

We generally think of poinsettias as temporary holiday gifts. However, because all plants are more expensive this year, you might like to begin the tradition of planting your poinsettias in your landscape.

For those who make the decision to plant your poinsettias, begin by keeping them inside until freezing temperatures are over. They will do fine if not placed in an area with too much sun. Water carefully and misting is good as you won't be in jeopardy of overwatering your plant. When the temperatures are above freezing, simply remove the faded red bracts, plant your poinsettia, and trim the poinsettia back to within 12 to 18 inches once in the ground. Water your plants early in the day to keep the leaves dry and prevent insect infestation. When you fertilize, use a fertilizer with balanced amounts of nitrogen and potassium and low phosphorus. A layer of good mulch is also beneficial to retain moisture.

Unlike other "flowering" plants, the placement relative to the amount of light it will receive is also important. As a "short day" plant, they can be planted either in full or partially shaded areas but keep them away from the illumination from porches, windows, or streetlights. If exposed to too much extended light, or afternoon heat, they are less likely to bloom – to turn red.

Other than what was mentioned above, poinsettias need very little care and are generally problem free in well-drained soils. Poinsettias can become a little gangly, so even if you want a large bush, do a little pruning along the way to keep it thick and attractive. The photo shows poinsettias planted in landscapes, so you can see how they thrive in the right conditions.

Lastly, as you think about those on your holiday gift list, please remember to include your landscape, postal service and delivery people. They work hard for us, and the holiday season is a good time to show our appreciation.



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Take The "Oh No!" Out Of Your Pets' Holiday "Ho-Ho-Ho!"

By Dr. Jacob Vencil, Veterinarian
Palencia Pet Clinic
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Santa brought Fido his favorite pet treats as a stocking stuffer. Lucky Fido! But, be careful when giving Fido his stocking stuffer. Because he likes his favorite treats so much, your dog may eat them whole, or eat too many at one time.

Pet treats, whether biscuits, rawhides, or jerky sticks, are most digestible when chewed into small pieces. If your dog eats the treats whole, or eats too many at once, he may not be able to digest them. Unchewed pet treats can get stuck in the trachea (windpipe) or gastrointestinal tract (esophagus, stomach, and intestines), particularly in small dogs.

If a piece of pet treat gets stuck in your dog's trachea (windpipe), you may see him become frantic and start drooling and choking. Severe tracheal blockages are fairly common, especially around the holidays and all are life-threatening. So, if you see your dog frantic, drooling and choking, he needs an emergency visit to his veterinarian!

If a piece of pet treat gets stuck in your pet's esophagus (the tube that connects the mouth to the stomach that food travels through), he may gulp, start drooling, or bring up undigested food after eating. Your dog brings up the undigested food because the piece of pet treat blocks his dog food from getting to his stomach and there's nowhere else for the food to go but back up. This can go on for days if the blockage is not removed.

If something is stuck in your pet's stomach or intestines, such as a bone or chew toy, the symptoms are different and you may not notice for several days. He may vomit and have diarrhea, be less active, not want to eat, and have stomach pain. If the blockage stays in your pet's stomach or intestines for too long, he may become very ill. The worst-case scenario is when a hole develops at the blockage site, causing a life-threatening infection.

In the cases above, your pet needs a visit to his veterinarian as soon as possible. If he's choking, it's an emergency requiring immediate action. When in doubt, contact your veterinarian for medical advice. Your veterinarian may need to take X-rays, use ultrasound, or perform other tests to see what and where the problem is. Your veterinarian may use an endoscope (a long tube with a built-in camera and grabbing tools) to remove reachable objects from the esophagus and stomach. Your dog will likely need surgery to remove blockages in the intestines.

Tinsel and Ribbons

When decorating your tree and wrapping or unwrapping gifts, keep a close eye on where you leave your leftover tinsel, string, and ribbons. Tigger, your big orange and white kitty, may find these decorations irresistible because they look like easy-to-catch, sparklely, and wiggly prey. If Tigger eats these types of decorations, he may end up with serious stomach and intestinal damage. Play it safe—keep the tinsel off the tree and collect all ribbons and strings after use!

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The Palencia WGA Coquina Classic Goes Wild West

By Cathy French, President
and Dee Dee Bandy, Vice President
Women's Golf Association Of Palencia

November is the month for the WGA's Annual Member-Guest, the Coquina Classic. This year's theme was Boots and Birdies and the HOEDOWN did not disappoint. The Palencia ladies gussied up in their western best to take on the links. Everyone had a great time kicking up their boots and trying to not get thrown out of the saddle on our beautiful Palencia greens.

The Coquina Classic had 54 competitors that were flighted into four groups: The Frontier Fillies, The Calamity Janes, The Rhinestone Cowgirls and The Birdie Belles. Pictures of the winners are listed in each flight along with candid shots of the Pre-Round-Up Party, "Saddle Up on the Fairway" held Thursday night before the competition started.

The tournament committee consisted of Palencia's "MOST WANTED" Angel Brueckman, Debra Bienert and Rhonda DeMeno. These cowgirls did a fabulous job of wrangling all things that go into the WGA's premier golfing event; the planning started in early spring of this year.

Not everyone won a belt buckle for being the BEST, but there were a mess of chances to win during the 2-day Rodeo. Prizes were given for Closest to the Pin on all the Par 3 Holes, for Closest to the Pin in 2 shots on Hole #2 and Hole #11 and prizes for drives closes to the center line on Holes #6 and Hole #11.

Palencia's rendition of the Wild Wild West did not disappoint. The weather was perfect! Thanks to all who participated.



Coquina Rhinestone Cowgirls Flight Winners: 1st Sheri Thash and Debbie Koons, 2nd Laura Mayo & Jane Veling, 3rd Trish Luciano and Cheryl Gagne.



Coquina Calamity Jane Flight Winners: 1st Charisse Foy and Adrien Fletcher, 2nd Lori Turcotte and Rebecca Barstow, 3rd Chris McCoy and Eva Pazan.



Coquina Birdie Belles Flight – 1st Kristy Siebert and Jennifer Jenkins, 2nd Pat Kazakis and Cindy Gregson, 3rd Angel Brueckman and Sandy Lyons.



Coquina Proximity Winners Saturday, 11/8: Faye Peludat, Linda Hoffman, Rebecca Barstow, Cheryl Gagne, Cathy French, Cindy Gregson, Jane Linn and Stephanie Kinsey.



Coquina Frontier Fillies Fight Winners: 1st Stephanie Kinsey and Jane Linn, Faye Peludat and Jean Collins, 3rd Cathy French and Scottie Knox. Stephanie Kinsey and Jane Linn were Overall Winners Coquina Champions.



Coquina Proximity Winners Friday 11/7: Scottie Knox, Jennifer Jenkins, Kristy Seibert, Cathy French, Jean Collins, Jane Linn and Linda Astorga.

Nease Marching Band Earns "Superior" Scores At Multi State Competition

By Kate Ingram



Above, band director Ben Gaona, seniors and band leadership accept the MPA award plaque.

The Nease Marching Band, Panther Regiment, under the direction of band director, Ben Gaona, recently competed in the Battle on the Border competition in Valdosta, GA.

A total of 17 bands from multiple states took to the field with the Panther Regiment performing "Dance, Love, Believe." The band earned superior ratings in four categories: Drum Major, Percussion, Color Guard, and overall Band, and took home 3rd place in AAA competition and 3rd place in Silver Division ensuring a spot in the final round of competition. After the scores were tallied, The Panther Regiment took home 7th place overall.

The Panther Regiment also participated in the Marching Band MPA (Music Performance Assessment) for FBA District 17 at Duncan U. Fletcher High School. Twenty-two bands participated in the Marching Band MPA with the Panther Regiment scoring superior in all six categories and ended with a final rating of superior. The Panther Regiment was one of only six marching bands to score superior in all six categories. In addition to the superior rating, the Panther Regiment received a grade of "A" in each category.

Follow the Panther Regiment on Instagram @nease.band for more information and don't miss their Winter Concert on December 9th at Nease which is open to the public.

Girls Golf At Nease High: A Stroke Above The Rest

By Tiffany Davis-Baer, Nease High School



The Nease High School Girl's Golf Team recently played at Regionals and earned an advancement to the State FHSAA Tournament.

At the Regional competition, Senior Sophia Cavanagh delivered a crucial late surge, recording three birdies in her final four holes to help lock in the team's state qualification. Hazel Peters posted the team's low round with a 1-over 73, finishing tied for fourth individually.

Chloe Frank contributed a strong 81, highlighted by a front-nine 39 that included a birdie. Clara Capelle added a personal tournament-best 82, fueled by a steady 39 on the back nine. Laney Siebert rounded out the scoring with an 84, providing important early momentum for the Panthers.

The team's balanced performance and season-long consistency proved key to advancing. Nease will compete at the FHSAA State Championship in late November!

Greenery Workshop Is Friday, December 19th

By Norie Flowers, Palencia Resident, Certified Master Gardener

The St. Johns County Extension Center is hosting a Greenery Workshop on Friday, December 19, from 10:00 a.m. to 2:30 p.m. at the Center on 3125 Agricultural Center Drive in St. Augustine.

Fresh greenery and holiday decorations will be supplied to create beautiful centerpieces, wreaths or hanging designs. All you need to bring are your own clippers and pruners for a very popular event in which seats fill up quickly.

Tickets may be obtained by registering at https://tinyurl.com/532d7v8c for a minimal fee. If you have difficulty registering, you may call the Center at 904-209-0430.

The St. Johns County Extension Center is the county's location for all types of seminars, demonstrations, public exhibits, workshops, plant sales and guidance on any and all types of garden and landscape issues. Soil testing is also done for all county residents at no cost. A help desk is available each weekday for callers or visitors. Programs are designed specifically to meet the needs of our own community. Our fall and spring plant sales are especially popular and the perfect opportunity to buy healthy plants of all types propagated by our own certified Master Gardeners.

If you haven't had the chance to see the beautiful 52-acre Extension Center's grounds with its numerous gardens replete with all types of Florida-friendly plants and trees, now is the time. This is your county Extension Center, so come and pay us a visit!







Medicare Part B Premium Expected to Top $200 A Month in 2026

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

Medicare Part B premiums are projected to jump 11.6% next year, rising $21.50 to $206.50 monthly, according to Medicare trustees. The annual deductible would increase 12% to $288, up $31 from 2025's Part B deductible of $257.



These increases—roughly double the 2024-2025 rate—could strain seniors on fixed incomes already facing high food, housing, and energy costs.

"It's the persistent high costs that [are] presenting a significant challenge, especially for those who are on fixed incomes," says Shannon Benton, Executive Director of The Senior Citizens League.

Higher-Income Beneficiaries Face Additional IRMAA Surcharges

Higher-income Medicare beneficiaries will pay Income-Related Monthly Adjustment Amounts (IRMAA) surcharges on top of standard premiums, based on their 2024 Modified Adjusted Gross Income. Projected 2026 IRMAA brackets show individuals earning more than $109,000 and couples filing jointly earning more than $218,000 will pay additional Part B surcharges ranging from $82.60 to $495.60 monthly.

Part D prescription drug IRMAA surcharges are projected to range from $14.50 to $91.00 monthly for the same income brackets. The IRMAA operates as a "cliff" surcharge—exceeding an income threshold by even one dollar triggers higher premiums for the entire year.

The Supplementary Medical Insurance Trust Fund, which finances Part B services, receives no payroll tax revenue. Premiums are calculated annually to prevent shortfalls, but higher anticipated spending drives increases.

Healthcare inflation typically outpaces general inflation due to expensive new drugs, medical technology advances, and increased service use by an aging population with more chronic conditions.

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.

Save The Date

Palencia Car Show January 31st It's Okay To Stare, It's A Car Thing



Palencia's Market Street will be filled with classic and contemporary cars on Saturday, January 31st as the kick-off 2026 Car Show gets underway. Everything from sports cars to classic beach wagons will be on full display for participants to enjoy and get some great photos. Besides the cool vintage autos, there will be food and a vendor fair with assorted crafts for sale. Got a special handicraft you would like to promote? Contact Hila Stalcup at hila.stalcup@marshallcreekcdd.com.

Medicare Annual Enrollment 10/15/25 - 12/7/25

Medicare Plan reviews are free and there is no obligation to enroll. I urge you to revisit your drug plans each year. I can discuss 2026 plans beginning 10/1.



Ask Carol B

Health Insurance Enrollment 11/1/25-12/15/25

You can enroll, switch plans, or re-enroll in your current Marketplace plan. I would love to help you personally find the right plan to fit your needs.

Carol Bogart
A Palencia Resident and
Your Personal Health Insurance Advisor

Phone 904-648-6488 direct / 714-930-7165 cell
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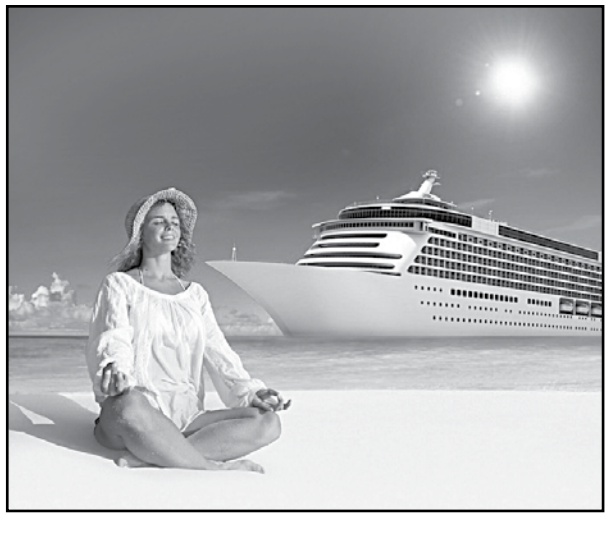
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St. Augustine Travel Club Cruise To Visit St. Thomas, Dominican Republic, Tortola



The St. Augustine Travel Club will again be sailing the seas on Sunday, November 1 - 8, 2026 on the beautiful NORWEGIAN PRIMA ship out of Port Canaveral to the Caribbean and Bahamas, to the ports of Puerto Plata (Dominican Republic), St. Thomas (USVI), Tortola (BVI) and Great Stirrup Cay (Norwegian's private island in the Bahamas) for a 7-day cruise. Prices start from $1203.45 per person, double occupancy, for inside cabin, inclusive of all port fees and taxes. Balconies, Oceanviews and Single Studios are also available at additional cost. Book now with a $125 p.p. deposit and receive $100 per stateroom On Board Credit, Free Beverage Package, Wi-Fi, Shore Excursions Credit and more. Call Peter, St. Augustine Travel Club at (904) 797-3736.

Advertise Your Business Or Service To Palencia

The *Palencia Press* is a great way to promote your business or service to the Palencia community. Our monthly newspaper is sent by U.S. Mail to all the homes in the Palencia neighborhood. For advertising information, contact us at thepaper@comcast.net or call 904-436-5887. Let us help you promote your business in an affordable and effective way. Deadline is always the 10th of the month to be included in the following month's issue.

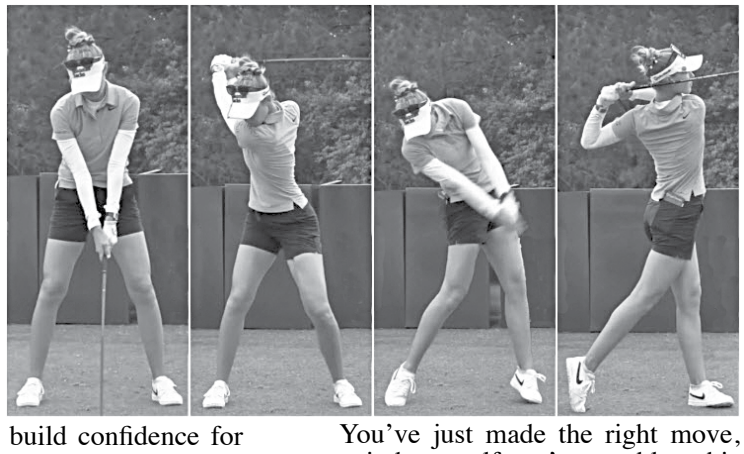




Quick Golf Tip:

Your Post-Shot Routine

By Laura Baugh, Certified PGA Teaching Professional
The Palencia Golf Club
laura@laurabaughgolf.com.



We all know how important a pre-shot routine is for consistency, especially under pressure—but a post-shot routine is just as valuable. This simple habit, done immediately after each shot, helps you learn from mistakes, reinforce good swings, and build confidence for the next shot.

If you've never practiced a post-shot routine, now's the perfect time to start! Here's how to do it in three easy steps:

1. Analyze the shot you just hit.

Take a brief moment to understand what happened—good or bad—so you can learn from it.

2. Make the correct swing or move.

Repeating the correct motion right away helps your muscles remember what should happen.

3. Tell yourself you can do it.

You've just made the right move, so remind yourself you're capable—this instantly builds confidence.

Developing a post-shot routine helps you manage emotions and move forward positively after every swing. It won't slow your play; once you get used to it, the entire process takes just a few seconds. The more you understand your own golf game and learn to self-correct, the easier and more natural your post-shot routine will become.

If you'd like guidance on how to identify and correct certain habits, feel free to reach out at Laura@laurabaughgolf.com—I'd love to help!





The Real Christmas Story

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

And it came to pass in those days, that there went out a decree from Caesar Augustus that all the world should be taxed. (And this taxing was first made when Cyrenius was governor of Syria).

And all went to be taxed, every one into his own city.

And Joseph also went up from Galilee, out of the city of Nazareth, into Judaea, unto the city of David, which is called Bethlehem; (because he was of the house and lineage of David:) To be taxed with Mary his espoused wife, being great with child.



And so it was, that, while they were there, the days were accomplished that she should be delivered.

And she brought forth her firstborn son, and wrapped him in swaddling clothes, and laid him in a manger; because there was no room for them in the inn.

And there were in the same country shepherds abiding in the field, keeping watch over their flock by night.

And, lo, the angel of the Lord came upon them, and the glory of the Lord shone round about them: and they were sore afraid.

And the angel said unto them, Fear not: for, behold, I bring you good tidings of great joy, which shall be to all people.

For unto you is born this day in the city of David a Saviour, which is Christ the Lord.

And this shall be a sign unto you; Ye shall find the babe wrapped in swaddling clothes, lying in a manger.

And suddenly there was with the angel a multitude of the heavenly host praising God, and saying,

Glory to God in the highest, and on earth peace, good will toward men.

And it came to pass, as the angels were gone away from them into heaven, the shepherds said one to another, Let us now go even unto Bethlehem, and see this thing which is come to pass, which the Lord hath made known unto us.

And they came with haste, and found Mary, and Joseph, and the babe lying in a manger.

And when they had seen it, they made known abroad the saying which was told them concerning this child.

And all they that heard it wondered at those things which were told them by the shepherds.

But Mary kept all these things, and pondered them in her heart. **-Luke 2:1-19**

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904-940-6768

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Sunday at 9:00 a.m. & 11:00 a.m.**



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

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

**Youth Pastor
Tom Bowers**

"But when the fullness of the time came, God sent forth His Son, born of a woman, born under the Law, so that He might redeem those who were under the Law, that we might receive the adoption as sons."
-Galatians 4:4-5



**Worship Services:
Dec. 7, 14, 21: 9 AM & 11 AM**

"Unity Through the Nativity"
View nativity sets from all over the world!
Thurs., Dec 4, 1-5 private showings by appointment

Fri., Dec. 5, 5:30 – 8:30 pm
bonfire, carols, hot cocoa, cookies
Sat., Dec 6, 10 am–12 and
3–8 pm same as Friday
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Christmas Eve Candlelight Services
5:00 pm Family Service- nursery and children's activities
7:00 pm Traditional Service

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www.OLGC-Church.org



Mass Schedule

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SATURDAY VIGIL
4:00PM
SUNDAY
8:00AM | 10:00AM | 12:00PM

Confession
SATURDAY
3:15PM to 3:45PM

Holy Days & Holidays
See website

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Borrowing Against Life Insurance: What To Know

Life is unpredictable—that's why we have life insurance. Borrowing against your policy can provide quick cash if needed, but it's just one option that requires careful thought. Ultimately, only you can decide if borrowing against your life insurance is right for your situation.

How do life insurance loans work?

Some life insurance policies accumulate a financial value called cash value. When you take a life insurance loan, you borrow from your insurer using your policy's cash value as collateral. Only policies with cash value—known as permanent policies—are eligible for loans. These policies provide lifelong protection and mainly include Universal and Whole life insurance, each with unique features to consider.

Universal Life insurance

Universal Life insurance policies offer flexibility in both premiums and the face amount of coverage within specified limits. It provides more flexibility than Whole Life to help address your changing needs.

Whole Life insurance

Whole Life insurance provides the policyholder a guaranteed death benefit and guaranteed premium for their entire life. Whole Life policies have premiums that can be paid in a lump sum, over a set period of years, or over the insured's lifetime.

Permanent life insurance builds cash value over time, but this growth varies by policy and often takes several years after activation before a significant amount is available to borrow.

Pros and Cons of Life Insurance Loans

Pros:

• **Favorable terms:** Life insurance loans usually have lower interest rates than personal loans or credit cards, which can reduce costs and allow faster repayment.

• **Tax-free:** Typically, loans are federal income tax-free, though you should consult a tax professional with specific questions.

• **Greater accessibility:** These loans don't require credit checks, income verification, or employment proof.

Cons:

• **Reduced cash value:** While you owe a loan, your policy's cash value is lowered by the outstanding debt. If you pass away before repaying the loan, the amount owed will be deducted from the death benefit before the remainder goes to your beneficiary.

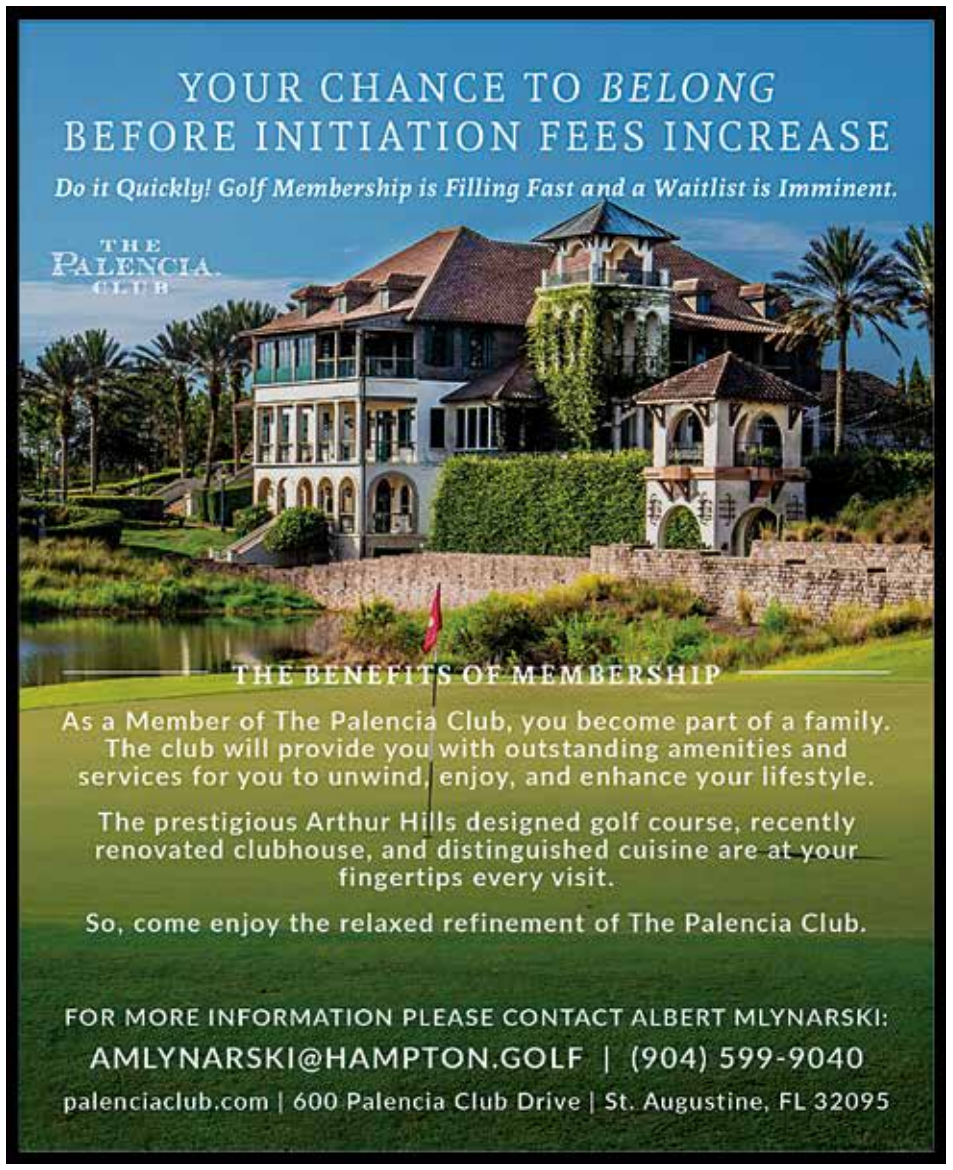
• **Maintenance required:** If you don't pay at least the loan's interest, the debt can grow beyond your policy's cash value, risking policy lapse.

Repaying a life insurance loan

Life insurance loans are secured loans and typically don't have fixed payment schedules. However, it's important to keep up with payments to maintain your policy's benefits. If your loan balance exceeds the cash value, the loan could be considered taxable income, and your policy might lapse, leaving your beneficiaries with reduced or no death benefit.

Conversely, making consistent payments on interest and principal helps you repay the loan and restore your policy's full value, preserving the financial protection it offers.

Considering a life insurance loan? You don't have to do it alone. Talk to Palencia neighbor and State Farm® agent Craig Dewhurst to get more personalized information and answers to your questions today. Don't have life insurance yet? Call Craig for a quote!





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