

Membership News

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THE
PALENCIA
CLUB

Palencia Profiles - Cary Cowan

Welcome to "Palencia Profiles" where we ask a Palencia Club member to answer five quick questions to help you get to know them a bit better and maybe discover something you didn't know about them before! This issue we're featuring Cary Cowan

The Palencia Club welcomed Cary Cowan and the Cowan Financial Group as among its very first Corporate members in 2002, before the golf course or the clubhouse opened. An avid golfer since he first began caddying at the age of 10, Cowan says golf has been a part of his life for the better part of 56 years. "Up until recently, when my knees starting giving me problems, I was out on the course at least four times a week."

Cowan has lived in the Florida area since 1952, moving from the western Pennsylvania area with his family. Upon completion of his education at Oglethorpe College in Atlanta, GA, his job search landed him with the Equitable Life Assurance Society of the US (now AXA). Cowan says he came into the insurance business, "because in 1970, the job market was tight and I couldn't find any other job. Plus, it paid salary and commission which was a benefit. I found I was pretty good at selling and, after 39 years in the business, I have no complaints."

While his time on the course may have slowed down, Cowan remains active in his business, serving as Chief Executive Officer for Cowan Financial Group, Inc., providing financial planning for investments*, insurance, taxes and estate planning, all under one roof. The company has been in business in St. Augustine for 30 years with another office in Coral Gables.

Cowan has been happily married to wife Sally for 30 years, with two adult children, three grandchildren – all boys – and about a dozen or so cats.

*Securities offered through NEXT Financial Group, Inc., member FINRA/SIPC. Cowan Financial Group is not an affiliate of NEXT Financial Group, Inc.

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FULL NAME: Cary J. Cowan, Sr.

FAVORITE CHILDHOOD TOY:

Collection of gumball machine trinkets

WEALTH, FAME, LOVE OR RESPECT:

Respect

DREAM VACATION:

Israel

FIRST CAR:

1952 Crosley

WHEN I WAS A CHILD, I WANTED TO:

Have a Naval career

Les Verdes (The Greens)

By Paul Rio



This Year's Overseeding Program

Summer officially ends on September 21st signifying two important annual events: football season and winter overseeding, in that order. Unfortunately, this column is not for the purpose of discussing football (Go Gators!) so, for those of you who haven't already quit reading, let's talk about this year's overseeding program. Overseeding is the process by which we seed specific areas of the golf course with cool weather turf such as perennial ryegrass. The new grass takes about a month to fully establish and then provides us with good playing surfaces and green color during the winter months when the bermudagrass is dormant. In an effort to continually improve course conditions, we are making some changes to this year's overseeding program. Based on observations of last year's overseeding and research of what has been successful at other local courses, we will not be overseeding greens for the first time since the course opened. Although the bermudagrass greens may turn off color during stretches of severe cold weather, we are confident that the putting surfaces will be consistently faster and smoother without the overseeding. Additional benefits include the elimination of a spring transition period when the cool weather overseeding dies out due to heat stress and reduce water, fertilizer and chemical use. Our golfing members may recall that we took fairways and approaches out of the overseeding program last year. This trend toward reducing overseeding areas is common to many golf courses in our region of the country. Industry leaders, including the USGA, are seeing that the benefits of overseeding are outweighed by the cost and environmental impact. This year we will be carrying out our overseeding on November 2nd and 3rd, during which time the course will be closed.

This newsletter is designed and printed by Andersen Advertising. www.andersenadvertising.com (904) 859-8165

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