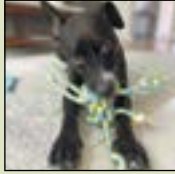


The CreekLine

OCTOBER 2024 Volume 24 Issue 10

A Florida NewsLine Publication



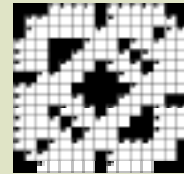
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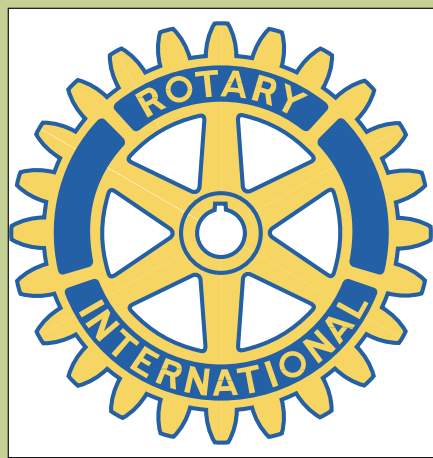
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Rotary offers opportunity for high school students

By Rotarian Al Kalter
mail@floridanewslines.com

Imagine this ... You're a local teenager, and next summer, instead of starting another year in one of the excellent high schools in St. Johns County, you are beginning the adventure of a lifetime as a Rotary Exchange Student in another country.

Rotary is looking for ambitious, adventurous students to participate in the Rotary Youth Exchange Program and spend a year in another country as recipients of a scholarship valued at more than \$24,000. Candidates go through an application and interview process, and those who are selected take part in a series of orientations to prepare for their year abroad. Former partici-

Rotary offers cont. on pg.13

Fifth annual Ruck St. Johns to benefit ASSIST program

By Martie Thompson
editor@floridanewslines.com

Next month, St. Johns residents will have a unique opportunity to experience a fun physical challenge while doing something good for homeless students in our community. On Saturday, Nov. 9, Longleaf Church and Training For Warriors – Julington Creek will host Ruck St. Johns to benefit St. Johns County's in-transition and homeless students at the St. Johns County ASSIST Program. The Ruck St. Johns is traditionally held over Veterans Day weekend to honor and recognize our veterans.

Rucking is the action of walking with weight on one's back. Walking with a weighted rucksack (or backpack) is a low-impact exercise based on military training workouts. Ruck St. Johns participants will warm up with Colin Woodmansee and Adam Woodmansee of Training For Warriors at 8:45 a.m. and then begin the ruck at RiverTown Amenity Center at 9 a.m. The ruck follows a 3.25 mile course through River-Town.

Sarah Teixeira of Longleaf Church,



Ruck St. Johns is fun for all ages.



Photos courtesy Longleaf Church

Ruck St. Johns is traditionally held over Veterans Day weekend to honor and recognize our veterans.

whose committee is tasked with organizing Ruck St. Johns, said that each participant will carry his or her own weighted backpack and then at the end

of the ruck, there will be refreshments and various physical fitness challenges overseen by the coaches from Training for Warriors.

This is the first Ruck St. Johns for Longleaf Church's new pastor, Kevin Griffin, who plans to participate.

"I'm excited that we get to have so much fun meeting people in our community and joining them in supporting such a worthy cause," Griffin said.

All proceeds are donated to ASSIST, which stands for "Aid and Support for Students in Sudden Transition." The program offers supportive services and emergency assistance for

homeless students in St. Johns County — and there are students receiving services from this program in every school in the county.

"I've lived in St. Johns County for seven years and taught in the school system here," Griffin said. "That really opened my eyes to the needs of students locally, in our own neighborhood. With the ruck, I'm glad we get to do something about it."

Teixeira said that sponsors and volunteers are still needed for this year's event. Those interested should email [missions@mumc.net](mailto:misions@mumc.net).

"The ruck will be a fun event for the entire family," Teixeira said. "We look forward to seeing new and familiar faces this year."

Ruck St. Johns will be held on Saturday, Nov. 9. Visit <https://longleafchurch.net/ruck-st-johns/> for more information and to register. Visit www.stjohns.k12.fl.us/homeless/ to learn more about the ASSIST program.



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BFF Best Furry Friend of the month

Meet Beaugart!



Breed:

Rescue, mix

Favorite Activity:

Claiming blankets

Favorite Treat:

Peanut butter

Favorite Friend:

His Uncle Mark

How Did Your BFF Get His Name:

Just love the name, and it fit! He takes things and holds on for dear life.

Do you have a cute pet? Send us your pet's picture and the answer to the five questions above before the 10th of the month. Also tell us you saw the BFF contest in The CreekLine. Your pet could be our BFF of the month and appear in The CreekLine! Email editor@floridanewline.com to enter your pet.



Senior NewsLine

will appear
in our November issue!
Call Linda Gay
904.607.5062
to include your business!

- 4 What's Happening in St. Johns
- 5 Q&A with Beverly Slough
- 8 Q&A with Sheriff Rob Hardwick
- 11 Guide to constitutional amendments
- 16 Jimmy's Fishing Report
- 19 Travel

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Don't miss our November issue
Containing our Senior NewsLine!
Deadline 10/18/24

Call Linda Gay today to reserve your space!
904.607.5062

MYSTERY PHOTO

Can you guess where this is?
Submit your answer to: mail@floridanewline.com
Last month's Mystery Photo was the front entrance pond to Julington Creek Plantation.

S	N	I	P	A	S	S	E	R	T	D	E	E	
W	I	D	E	G	A	U	C	H	E	E	R	A	
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CRYPTO FUN

Determine the code to reveal the answer!

A. autumn B. leaves C. colorful D. chill

Answers
to our
Puzzles
PG 14

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October

Community Calendar What's Happening in St. Johns

Trout Creek Senior Center offers activities for seniors on Monday, Wednesday and Friday mornings at 6795 Collier Road in Orange-dale. Cards, crafts and games start each day at 9 a.m. with trivia, nutrition/exercise, Bunco and Bingo among the additional activities before lunch at 11:30 a.m. each day. Contact Program Coordinator Myra Fisher at (904) 209-3658 or mfisher@coasjc.org for more information.

Playing HOOKie, a group for those who enjoy knitting, crocheting and looming (with all items donated to charity) meets every Wednesday from 10 a.m. – 12 p.m. at Maple Street Biscuit Company, 1627 Race Track Road in St. Johns. Visit the group's Facebook page (Playing HOOKie) or email playinghookie2022@gmail.com for more information.

Jokers Wild, a local card group, plays the game of "Hand, Knee, and Foot" on Wednesdays. If you are interested in joining, please call (904) 230-6962 and leave a message.

1st: Honeybee Quilters Guild will meet on Tuesday, Oct. 1 at 6:30 p.m. at Mandarin Presbyterian Church's Mandarin Road Campus in the Woody Room at 11844 Mandarin Road. A QuiltFest 2024 follow-up show and tell with judge's comments will be featured. New members/guests welcome. Visit honeybeequilters.org for more information.

2nd: Widow to Widow, support group for widows by widows is held at Council on Aging (COA) River House, 179 Marine Street in St. Augustine on Wednesdays beginning Oct. 2 from 11:45 a.m. – 12:45 p.m. Call (904) 209-3655 (Monday – Thursday) or email tharris@coasjc.org for more information.

3rd: Open Game Play at Council on Aging (COA) River House, 179 Marine Street in St. Augustine. Bring your deck of cards or board game (there are also games available at River House) and socialize over a friendly game of your choosing every Thursday beginning Oct. 3 from 12:15 p.m. – 3:15

p.m. Call (904) 209-3655 (Monday – Thursday) or email tharris@coasjc.org for more information.

4th: First Friday Adult Book Club will meet at the Bartram Trail Branch Library at 10 a.m. on Oct. 4 to discuss "Fairy Tale" by Stephen King. Registration is required; email draasch@sjcfl.us.

6th: Pumpkin decorating contest entries will be accepted Oct. 6 – 19 at the Bartram Trail Branch Library. Get creative and decorate an artificial pumpkin as your favorite book character. Then, come to the library during the week of Oct. 20 and vote for your favorites. Contest rules and entry forms are now available at the library; contact Paula at ppradella@sjcfl.us for more information.

8th: Bartram Trail Women's Club will host its "Trick or Treat" October luncheon on Oct. 8 beginning at 11 a.m. at St. Johns Golf & Country Club. Detective Bobby Fultz, a fraud detective with the St. Johns Sheriff's Office, will present an in-depth discussion about various types of fraud issues that people may encounter on any given day. Checks for \$32 should be made payable to BTNC and mailed to Brenda Jenkins, 2204 Fort Mellon Court, St. Augustine, FL 32092. Visit www.facebook.com/BTNC1 for more information and a membership form.

12th: Friends of Alpine Park group will meet on Oct. 12 at 11 a.m. at the Harris-Bennett Farmhouse in Alpine Groves Park, 2060 State Road 13. Docents will conduct tours of the historic farmhouse from 12 p.m. until 2 p.m. The tours are free, and everyone is invited. Mark your calendars for the Winter Festival, which will be held Nov. 30 from 10 a.m. until 3 p.m. Email friendsofalpinepark@gmail.com for more information.

14th: The Bartram Trail Genealogy Club meets the second Saturday of each month (this month, Oct. 12)

from 2 p.m. – 4 p.m. at the Bartram Trail Branch Library. This month, members and guests will share their ancestors' occupations – unique, family trends, traditional, famous occupations. Email ginglish@comcast.net for more information. Visit www.facebook.com/groups/BTGenClubGroup to send a request to join the club.

14th: The Northwest St. Johns County United for Progress Club will welcome Democratic candidates George "T" Hill, Florida Senate and Keith Matthews, Florida House as speakers on Oct. 14. Email nwsjcp@gmail.com for meeting details.

15th: Happy Hookers crochet group will meet at the Bartram Trail Branch Library on Oct. 15 from 5:30 p.m. – 6:45 p.m. The group crochets or knits blankets for cancer patients at area hospitals. All skill levels are welcome. Visit www.sjcpls.org or call (904) 827-6960.

15th: Newcomers of North Saint Johns will hold a luncheon on Tuesday, Oct. 15 beginning at 10:30 a.m. at Club Continental, 2143 Astor Street in Orange Park. The event features a presentation by Richard Volpe, a survivor and volunteer with the Tunnel to Towers Foundation. The cost for the luncheon and program is \$37.50 for members and \$42.50 for guests. All reservations must be received by Oct. 7. Visit <https://newcomersofnorthstjohns.org> for more information.

16th: Free Tech Help with David will be held on Wednesday, Oct. 16 from 10:30 a.m. – 12 p.m. at the Bartram Trail Branch Library. Drop in for tech assistance with Android, Apple, and reader devices; no RSVPs required. Bring your device fully charged and know your passwords. Visit sjcpls.org/branches/bartram-trail-branch/ for more information.

17th: William Bartram Scenic Highway Group will meet on Thursday, Oct. 17 beginning at 6:30 p.m. at Westminster Woods, Gathering Place Room.

Join the discussion to keep NW St. Johns County Scenic and Historic and preserve the State Road 13 Scenic Highway. Virtual meeting access is available; contact alabbat@comcast.net or call (904) 699-8475.

19th: Holiday Market Place will be held at Geneva Presbyterian Church, 1755 State Road 13, on Saturday, Oct. 19 from 9 a.m. – 2 p.m. Shoppers will find seasonal decor, quilts, table runners, wreaths and cards as well as a bake sale. Lunch is available for purchase. Contact the church at (904) 287-4865 for more information.

19th: Dress a Girl Around the World at the Bartram Trail Branch Library will be held on Saturday, Oct. 19 at 10 a.m. Learn to make dresses and shorts for girls around the world. You can pick up a kit to create at home, or turn in dresses you created to the Bartram Trail Branch. We also accept fabric and notion donations. Call the library at (904) 827-6960 for more information.

21st: The All Star Quilters Guild will meet at 9:30 a.m. for socializing prior to the 10 a.m. meeting on Monday, Oct. 21 at First Christian Church, 11924 San Jose Blvd. The program will be a mystery quilt reveal. Sew and Tell is always a feature. Guests are welcome. Visit www.allstarquilters.org for more information.

25th: "Should You Ever Put Someone Else's Name on Your Deed?" a free lecture by Megan Wall, St. Johns County Legal Aid, will be presented at Council on Aging (COA) River House, 179 Marine Street in St. Augustine, on Friday, Oct. 25 from 10 a.m. – 11 a.m. Call (904) 209-3655 (Monday – Thursday) or email tharris@coasjc.org for more information.



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**with St. Johns County School Board Member,
Beverly Slough, District 1**

Q: What can you tell us about the two school board referenda?

A: We are very privileged to have two referenda on the ballot this November. The first is an extension of the half-cent sales tax, first passed nine years ago, which we have used to build two complete schools (Picolata Crossing Elementary and Freedom Crossing Academy) as well as parts of others (such as Pine Island Academy and Palm Valley Academy) and renovate and expand others. This has absolutely been a lifesaver for us and I don't know what we would have done for funding without this, since funding from Tallahassee has all but dried up. The need is great and it continues ... currently we have 13,000 students in portables, which is the equivalent of 16 elementary schools.

Q: What can you tell us about the second referendum?

A: The second referendum addresses needs on the operating side of our budget. We are asking to raise property taxes by 1 mill, which would generate \$58 million per year for each year of the four year term. Approximately 85 percent would be used for increased compensation for faculty and staff. Around our surrounding counties, our teachers' salaries are the lowest and we need to do something to recruit and retain excellent educators.

Q: Why is this referendum necessary?

A: For the past nine years, the Florida Legislature has rolled back the tax rate to generate the same amount of tax revenue dollars each year. That leaves us unable to give our teachers the compensation they deserve. Without it, we will have to consider cutting back on services, such as instructional literacy coaches or school nurses. None of these items are paid for with money provided by the state.

Q: How much money would property owners expect to pay?

A: We talked to St. Johns County Property Appraiser Eddie Creamer and he said that the average taxable value of a house in St. Johns County is \$360,000. Since 1 mill is \$1 for every \$1,000 of taxable value, this would equate to an additional \$360 per year for that average home.

I sometimes hear from people who say they have no kids in school, so why should they pay? And I say that good schools help keep our property values high, plus we need an educated workforce so that everybody benefits.

Q: What else is important to note about these referenda?

A: First, even with the half-cent sales tax, St. Johns County has the lowest sales tax in northeast Florida.

Secondly, the revenues raised from both of these referenda will stay local in St. Johns County. For other tax levies, all the money goes to Tallahassee and then each county gets back \$8,700 per student. St. Johns County is actually a donor county to other Florida counties.

Our budget is available on our website (www.stjohns.k12.fl.us). The St. Johns County School District is the largest employer by far in the county and so salaries, along with debt service on our

schools, make up the majority of our budget.

The General Election ballot in November is lengthy — two pages — and these two referenda are the last two things on the ballot. I urge people to vote yes on them.

Q: How can our readers contact you?

A: They can email me at beverly.slough@stjohns.k12.fl.us or call me at (904) 547-7510.

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with St. Johns County Supervisor of Elections Vicky Oakes

Q: Is it too late to register to vote for the 2024 General Election?

A: No! The deadline is Oct. 7, 2024. There is still time to register to vote for this election. Voters needing to update their address can make changes up to Election Day.

Q: What is the easiest way to register to vote?

A: St. Johns County residents can visit www.registertovoteflorida.gov to register to vote online. You will need

your Florida Driver License or Florida Identification Card, and the last four digits of your Social Security number. Residents can also visit any of the St. Johns County Public Libraries or Tax Collector Offices to register to vote. Florida Voter Registration Forms are also available to print on our website at www.votesjc.gov.

Q: I've recently moved from another county in Florida. Do I need to re-register to vote?

A: No. You just need to update your address with the Elections Office. To update your address online, visit www.registertovoteflorida.gov, or call the Elections Office at (904) 823-2238. You are required to confirm your identity before making any changes to your voter record.

Q: Will I receive a sample ballot from the Elections Office?

A: Yes. All St. Johns County voters who have not requested a vote-by-mail ballot will be receiving a paper sample ballot in the mail. They are scheduled to be mailed in early October; however, they are already available on our website. Visit www.votesjc.gov and click "My Voter Status" to view your sample ballot online.

Q: Is the 2024 General Election ballot long?

A: Yes! This year, we have a two-page General Election ballot. In addition to the offices up for election, there are also six Constitutional Amendments and two St. Johns County School Board Referenda on the ballot. This lengthy ballot will take some time for voters to complete in the voting booths.

Q: How can I avoid lines on Election Day?

A: To avoid lines at the polls, vote your two-page General Election ballot by mail or vote early. Due to state law changes, vote-by-mail requests expire after each general election. Voters can request a vote-by-mail ballot online at www.votesjc.gov or by calling the Elections Office at (904) 823-2238.

Q: What is the deadline to request a vote-by-mail ballot to be mailed?

A: The deadline to request a vote-by-mail ballot to be mailed is Oct. 24, 2024, by 5 p.m.

Q: When is Early Voting for the 2024 General Election?


A: Early voting for the 2024 General Election will be Oct. 21 through Nov. 2 — that's two Saturdays and one Sunday. Remember, registered St. Johns County voters can vote at ANY early voting location. For times and locations, visit www.votesjc.gov.

Q: Where can I find more information about the Amendments and Referenda on the General Election ballot?

A: To read the ballot language for the six Constitutional Amendments and two St. Johns County School Board Referenda, voters can visit our website and click "Election Dates."

Q: What is the best way for our readers to contact you?

A: Readers can email me at voakes@votesjc.gov or call me at (904) 823-2238.




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ST. JOHNS COUNTY

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2024 General Election · November 5, 2024

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October 7, 2024

DEADLINE TO REGISTER TO VOTE FOR THE 2024 GENERAL ELECTION

Voting by Mail?

The deadline to request a vote-by-mail ballot to be mailed for the 2024 General Election is October 24 by 5 PM. Visit www.votesjc.gov or call the Elections Office to request your ballot.

Vote-by-mail ballots must be returned to the Elections Office by 7 PM on Election Day, November 5, to be counted.

Vote-by-mail ballots can also be returned to Secure Ballot Intake Stations available at all early voting locations during the hours of voting.

Avoid Lines at the Polls!

The 2024 General Election ballot is two-pages, and high voter turnout is expected. Request a vote-by-mail ballot to vote from home, or if voting in person, study your sample ballot before heading to the polls!

Sample ballots are available now online and will be mailed to all voters in early October!

**Be a prepared voter –
Be ELECTION READY!**



Election Day

To vote on Election Day, you must go to your assigned polling place between the hours of 7 AM and 7 PM on Tuesday, November 5, 2024.

Some precincts have changed since the last election. Verify your Election Day polling place at www.votesjc.gov before heading out to vote!

Early Voting

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8 AM to 6 PM**

Daily at all early voting locations

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Q&A with St. Johns County Sheriff Rob Hardwick

Q: Can you give an update on school safety in St. Johns County?

A: In light of the recent school shooting in Georgia as well as incidents locally at Toco Creek High School and Sebastian Middle School, I think this is a good time to go over what we are doing to keep our students safe — and remind parents of things they can do to help us.

First, there are many ways that parents and community members can report tips to us: there is our non-emergency number ((904) 824-8304), people can also call 911 or email us at crimetips@sjsoc.org, or utilize the Fortify Florida (FortifyFL) app, which allows tips to be sent electronically and immediately to school staff and law enforcement.

Q: Can you give some more information about the FortifyFL app?

A: This app can be found in your smartphone's app store and downloaded. It was created after the tragedy in February 2018 at Marjory Stoneman Douglas High School. We've already received 84 tips from this app and in fact, tips for both incidents mentioned above (Tocoi

Creek and Sebastian Middle School) came from the FortifyFL app. I encourage all parents and community members to download this app, and if you see something suspicious, report it. I also challenge students and parents to get to know the Youth Resource Deputy in their school.

Q: What happens when you get a tip on FortifyFL?

A: We begin with threat assessment. This includes evaluating a student's history and previous behavior and then conducting interviews with family and friends. This can all take place pretty quickly, as this is the second school year that we have two deputy sheriffs on staff who do nothing but evaluate threat assessments in schools. They work with the St. Johns County School District, the FBI, and our Real Time Intelligence Center, which has access to all school cameras and can view emergencies in real time.

Q: After threat assessment, how are the threats categorized?

A: There are three categories — low,

medium, and high. Low threat means that there is no sustained intent to harm or indication that the threat will be carried out. Medium indicates the intent to harm is present or not clear and requires protective action. High threat means the facts and circumstances indicate the threat is legitimate and violence may be imminent.

Q: What other means are utilized to keep schools safe?

A: We have a deputy sheriff in every public school in the county (schools within the city of St. Augustine have a police officer from the St. Augustine Police Department in each school). We also work with private schools, which either have a security guard through the guardianship program or an off-duty law enforcement officer. All of our deputies working in the 42 public schools receive advanced training on how to handle school threats. We have two new K9 units trained to sniff narcotics and gun metal assigned to public schools. Also, the Centegix mobile alarm system was implemented in our schools in 2022 and we continue to work with the school district to meet the requirements of the

Safer Schools Act.

Q: You mentioned there are ways for parents to help in this regard?

A: Definitely. Parents need to be more involved in their student's life ... make sure you have access to their social media and gaming platforms and to their room. Hold your students accountable for their actions.

If you see something, say something. We take all threats very seriously and any kind of threat — written, verbal, or social media — can lead to an arrest of the student and sometimes the parents.

Q: What is the best way for our readers to contact you with any questions or suggestions about this article?

A: They can email me at sheriff@sjsoc.org or call me at (904) 824-8304. Also, our website, www.sjsoc.org has a wealth of resources, from alarm registration to Crime Stoppers to our Neighbors app.



with St. Johns County Clerk of the Circuit Court and County Comptroller John Rundgren, Clerk Designee

Q. What events are happening in October, and are they open to the public?

A. October marks the start of Domestic Violence Awareness Month, and we're highlighting it with our Family Law Workshop on Oct. 2. This session will touch on injunction statutes related to family law matters. On Oct. 15, the St. Johns County Clerk's Office, in collaboration with the Jewish Federation of Northeast Florida, will host Israel Friendship Day. Both events are open to the public, and we encourage all residents to join us!

Q. What is the Family Law Workshop and who can benefit from attending?

A. The Family Law Workshop is a free educational resource provided by the Clerk's Office in partnership with St. Johns County Legal Aid and the Law Office of Nancy Harrison. While clerks cannot offer legal advice, this workshop was created to assist residents facing complex family law issues. A family law attorney will provide general guidance on topics such as divorce, domestic violence, asset division, child custody, and more. It's a valuable resource for anyone needing clarity and direction on family law matters.

Q. For anyone who wants to participate, what do they need to know?

A. Family Law Workshops will take

place on the first Wednesday of each month at 12 p.m., continuing through the end of 2024. You can attend in person at the Richard O. Watson Judicial Center (4010 Lewis Speedway, St. Augustine) or join virtually. Our attorney partner

Q&A with St. Johns County Clerk cont. on pg.15

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EDDIE CREAMER
ST. JOHNS COUNTY PROPERTY APPRAISER
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9/17/2024

ST. JOHNS Business Monthly

Demand is rising for career and technical education

By NewsLine Staff
mail@floridanewslines.com

A four-year college degree is not necessarily the next step for students after they graduate from high school. The rising cost of college tuition has revitalized interest in career and technical education (CTE).

According to data from the National Student Clearinghouse, enrollment at community colleges rose 2.6 percent in 2023 compared with a year earlier, enhanced by a 16 percent surge at schools with a focus on CTE. Similarly, a survey by Edge Research commissioned by the Bill & Melinda Gates Foundation found on-the-job training seems to be

more valuable to both high school students and non-enrolled graduates than a four-year degree, with 83 percent of the former stating it is excellent or good in value, compared to 80 percent for college. Favor for CTE schools is up 63 percent from the previous year.

The New England Association of Schools and Colleges says CTE has evolved from a traditional vocational school model to one that offers academics and skills for higher education and careers in skilled trades, technology and applied sciences. Demand for this type of education continues to grow, with various state superintendents and directors of CTE programs indicating they

can only accommodate a fraction of the applicants they get for CTE programs.

“Since 2004, Vermont has seen a decrease in its overall student population, however we have had an increase in CTE students in that same period,” says Jay Ramsey, Vermont State Director for Career and Technical Education.

While a traditional four-year university might be the right path for some individuals, CTE has proven ideal for many others. New York City schools Chancellor David Banks has said it’s a sentiment being shared across the nation, that there is another way and another track for students to be successful. CTE may help students get

more excited about school and view themselves in careers they may not otherwise be exposed to.

The National Center for Education Statistics puts the average annual tuition for a four-year degree at a private institution in the United States at roughly \$35,000 (and public at approximately \$10,000. Room and board costs also must be considered, and those can increase the overall cost by a significant amount. The average tuition for a trade school can be around \$17,600 a year, but rates vary based on the trade. Most of the CTE schools do not require students to reside on campus, which helps to save money.

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- Rate cuts are finally coming. However, a lot must go right for stocks to move higher through year-end¹
- 2024 Year-end Checklist²
- Committee Perspectives, Midyear Update: Can the momentum continue in the second half?³

Space is limited. Please make a reservation by calling **904-380-2302** or email sarah.blackley@ampf.com

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Wednesday, October 9
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Wednesday, October 16
Murray Bros Caddyshack
455 Legacy Trail, World Golf Village

Wednesday, October 23
Julington Creek Fish House
112 Bartram Oaks Walk #102, St Johns

Wednesday, October 30
Pusser’s Bar & Grille
816 Hwy A1A N, Ponte Vedra Beach

¹ Rate cuts are finally coming. However, a lot must go right for stocks to move higher through year-end. Anthony Saglimbene – Chief Market Strategist, Ameriprise Financial, Weekly Market Perspectives – August 26, 2024
² AMP5492060.3 (8/2024)
³ Committee Perspectives – An Ameriprise Global Asset Allocation Committee publication – Midyear Update: Can the momentum continue in the second half?, Anthony M Saglimbene – Chief Market Strategist, July 8, 2024

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Briefs

Dark And Stormy Night at Limelight Theatre

Have a bone chilling, spine tingling, knee-knocking evening at "Dark and Stormy Night," a Tale Tellers of St. Augustine production, on Wednesday, Oct. 23 at 7:30 p.m. at the Limelight Theatre, 11 Old Mission Ave. in St. Augustine. The show is not intended for the faint of heart.

The show features a broad range of talent and expertise: Natalie Beltrami is an artist, actor and storyteller; Chris Kastle is a critically acclaimed and award winning storyteller, songsmith and author; Lou Novak shares spooky stories he learned on land and at sea;

Drew Sappington tells historical stories and original stories often with an unexpected twist; Rita Saker tells traditional tales with style and flair.

For more than 30 years, the Tale Tellers of St. Augustine continues to be a performing guild devoted to the advocacy of storytelling as an art form and entertainment medium. It is a Florida not-for-profit corporation with a 501(c)(3) designation.

Tickets are available at the event or in advance at: www.eventbrite.com/e/dark-and-stormy-night-tickets-986693385477?aff=oddtcreator

Visit www.taletellers.org or call (904) 540-0402 for more information.

Newcomers of North St. Johns announces October 2024 luncheon

Newcomers of North Saint Johns will host its October luncheon on Tuesday, Oct. 15 at Club Continental, 2143 Astor Street in Orange Park. Doors will open at 10:30 a.m. The event features a presentation by Richard Volpe, a survivor and volunteer with the Tunnel to Towers Foundation.

Luncheon includes a choice of entrée as follows: baked tilapia served with a hot lump crab and artichoke salad and crispy potato garnish; lemon baked chicken breast topped with a lemon caper sauce and served with fresh california spinach; or roast vegetable open faced ravioli served with tomato coulis and asiago cheese. All entrées come with a house salad served with a dijon vinaigrette and chef's choice for dessert. Beverage choices include water, iced tea and coffee. A cash bar is also available.

The cost for the luncheon and program is \$37.50 for members and \$42.50 for guests. All reservations must be received by Oct. 7. Visit <https://newcomersofnorthstjohns.org> for more information.

Bartram Trail Women's Club "Trick or Treat" at October luncheon

The Bartram Trail Women's Club (also known as the Bartram Trail Newcomers and Women's Club) will hold its meeting and luncheon on Tuesday, October 8 at 11 a.m. at St Johns Golf & Country Club, 205 St. Johns Golf Dr. Doors will open at 10:30 a.m. The luncheon theme is Trick or Treat and attendees are encouraged to wear dress that reflects the theme.

Detective Bobby Fultz, a fraud detective with the St. Johns Sheriff's Office, will present an in-depth discussion about various types of fraud issues that people may encounter on any given day.

Checks for \$32 should be made payable to BTNC and mailed to Brenda Jenkins, 2204 Fort Mellon Court, St Augustine, FL 32092. Payment must be received no later than Oct. 1, 2024.

The Bartram Trail Women's Club meets the second Tuesday of every month from September to May for lunch. In addition to the monthly meetings, the club has a wide variety of interest groups, including Bridge, Continental

Rummy, Pennies Canasta, Mexican Chicken Train dominoes, Bunko, Mah Jongg, golf, recipe exchange, monthly special events, book club, lunch and matinee, Lunch Divas, Ladies Night Out, a nature walk group and community projects. Email Adrienne Townsel-Wilson at bartramtnc@gmail.com for more information or visit www.facebook.com/BTNC1 to see pictures and download a membership form.

First Coast Heart Walk scheduled

The First Coast American Heart Association, along with numerous companies, employees and community members, will unite at the Jacksonville Fairgrounds on Saturday, Oct. 5 for the First Coast Heart Walk. The event is the largest family and pet-friendly walk on the First Coast. The festival area will open at 7:30 a.m. and the walk will begin at 9 a.m.

The Heart Walk will honor heart and stroke survivors. By participating and donating to the First Coast Heart Walk, participants are supporting the lifesaving mission of the American Heart Association and safeguarding that fewer people die from stroke and heart disease. Every walker who joins, every dollar donated, means more people trained in lifesaving CPR, more research, and more lifesaving moments for everyone.

Participants can register for the Heart Walk for free at www.FirstCoastHeartWalk.org. From there, they can create a fundraising page, download the Heart Walk mobile app, invite family and friends to participate and take part in the Heart Walk CPR Digital Experience to learn Hands-Only CPR in 90 seconds.

Making Strides Against Breast Cancer unites community

Making Strides Against Breast Cancer of the First Coast will take place on Saturday, Oct. 19 at EverBank Stadium, providing a supportive community for breast cancer survivors, caregivers, supporters and families alike.

Breast cancer is the most commonly diagnosed cancer among women in the United States, and more than 313,510 new cases of invasive breast cancer will be diagnosed in 2024. Of that number, 23,160 will be Floridians. For more than 30 years, the American Cancer Society Making Strides Against Breast Cancer has united communities across the nation in an effort to end breast cancer as we know it, for everyone.

"Making Strides has grown into the nation's largest and most impactful breast cancer movement over the past three decades," said Jaclyn Rodriguez of the American Cancer Society. "Through Making Strides, we are funding critical research and life-saving programs that will ensure a brighter future for everyone who is impacted by breast cancer."

Making Strides Against Breast Cancer of the First Coast will be held at EverBank Stadium on Saturday, Oct. 19. The gates will open at 8 a.m. and the walk begins at 9 a.m. Visit makingstrideswalk.org/jacksonvillefl for more information or to register your team.



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What you need to know about proposed constitutional amendments and local referenda

By NewsLine Staff
mail@floridanewline.com

In the General Election on Nov. 5, 2024, Floridians will have the opportunity to vote on a total of six amendments to the state's constitution. Constitutional amendments can reach the ballot in different ways; this year, four (Amendments 1, 2, 5, and 6) were placed on the ballot by the State Legislature and two were placed by citizen petition initiative (Amendments 3 and 4). All amendments require a 60 percent public vote for passage.

Additionally, there are two St. Johns County School Board Referenda on the ballot. The first asks voters to decide if the school board should continue the current one-half cent sales surtax to fund the construction and improvement of school facilities for another 10 years, from Jan. 1, 2026 until Dec. 31, 2035. The second referendum asks voters to decide if the school board may levy an additional one mill annually beginning July 1, 2025 to provide additional funding for teachers and staff as well as pay for school safety and enhanced educational programs.

Following is the ballot language, provided by the St. Johns County Supervisor of Elections, as well as a synopsis of the proposed amendments provided by the James Madison Institute:

1. Partisan Election of Members of District School Boards (Makes school

board elections partisan from the 2026 election cycle onward)

Ballot Summary: "Proposing amendments to the State Constitution to require members of a district school board to be elected in a partisan election rather than a nonpartisan election and to specify that the amendment only applies to elections held on or after the November 2026 general election. However, partisan primary elections may occur before the 2026 general election for purposes of nominating political party candidates to that office for placement on the 2026 general election ballot."

2. Right to Fish and Hunt (Enshrines a right to hunt and fish in the state constitution)

Ballot Summary: "Proposing an amendment to the State Constitution to preserve forever fishing and hunting, including by the use of traditional methods, as a public right and preferred means of responsibly managing and controlling fish and wildlife. Specifies that the amendment does not limit the authority granted to the Fish and Wildlife Conservation Commission under Section 9 of Article IV of the State Constitution."

3. Adult Personal Use of Marijuana (Legalizes recreational marijuana for Floridians and out-of-state visitors 21 and older)

Ballot Summary: "Allows adults 21 years

or older to possess, purchase, or use marijuana products and marijuana accessories for non-medical personal consumption by smoking, ingestion, or otherwise; allows Medical Marijuana Treatment Centers, and other state licensed entities, to acquire, cultivate, process, manufacture, sell, and distribute such products and accessories."

4. Amendment to Limit Government Interference with Abortion (Legalizes abortion before fetal viability or when deemed necessary for health of the mother)

Ballot Summary: "No law shall prohibit, penalize, delay, or restrict abortion before viability or when necessary to protect the patient's health, as determined by the patient's healthcare provider. This amendment does not change the Legislature's constitutional authority to require notification to a parent or guardian before a minor has an abortion."

5. Annual Adjustments to the Value of Certain Homestead Exemptions (Adds an inflation adjustment to the homestead tax exemption)

Ballot Summary: "Proposing an amendment to the State Constitution to require an annual adjustment for inflation to the value of current or future homestead exemptions that apply solely to levies other than school district levies and for which every person who has



legal or equitable title to real estate and maintains thereon the permanent residence of the owner, or another person legally or naturally dependent upon the owner is eligible. This amendment takes effect January 1, 2025."

6. Repeal of Public Campaign Financing Requirement (Repeals public election financing)

Ballot Summary: "Proposing the repeal of the provision in the State Constitution which requires public financing for campaigns of candidates for elective statewide office who agree to campaign spending limits."

There are several different guides to Constitutional Amendments available online. The James Madison Institute's guide may be found at <https://jamesmadison.org/2024-florida-amendment-guide/> and <https://lwvspa.org/wp-content/uploads/November-2024-Florida-Constitutional-Amendments.pdf> contains a guide produced by the League of Women Voters. Also visit www.votesjc.com for more information.

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From caregiver burnout to balance

By NewsLine Staff
mail@floridanewsline.com

The loss of a parent is devastating, but for Chrysendra Reynolds, it marked the start of her challenges. When her father passed, the Jacksonville resident not only had to deal with grief, but was suddenly thrust into the role of her mother's caregiver — with no idea where to start. After some serious struggles, she connected with ElderSource, a resource that offered her the guidance and support she desperately needed.

"I had absolutely no experience as a caregiver when I started taking care of my mom. It was a very, very difficult learning process for me," Reynolds said.

After taking on the role of caregiver, things quickly became even more challenging for Reynolds. Her mother was diagnosed with dementia, a devastating turn that required far more intensive care than Reynolds had initially expected. Each day brought new difficulties, and the physical and emotional toll began to mount. Despite her best efforts, Reynolds realized she was in over her

head, and she simply couldn't manage this all on her own.

That's when she discovered ElderSource's Helpline.

"My advice to anyone who is a caregiver, first and foremost, call ElderSource. That's the first thing you need to do," Reynolds said.

In one phone call, Reynolds was connected to various community resources that could support her with her caregiver duties. In addition, the Helpline pointed her toward a partner agency that had trained caregiving professionals who could supply respite care when needed.

Reynolds also signed up for ElderSource's Tailored Caregiver Assessment Referral Program (TCARE). This free program allowed her to work closely with a specialist to create a care plan tailored to her specific sources of stress and individual strengths. By identifying the root causes of her burnout, the TCARE specialist developed strategies



Photo courtesy ElderSource
Chrysendra Reynolds.

to improve her overall caregiving effectiveness. After the first two meetings, the specialist followed up with Reynolds every three months to monitor her progress and offer ongoing support. Reynolds was one of 80 local caregivers who received burnout prevention support through ElderSource in 2023.

"We are currently accepting new participants into the TCARE program," said ElderSource CEO Linda Levin. "We are eager to offer this free resource to more caregivers who, like Reynolds, could benefit from tools and support that help them better manage their responsibilities and avoid burnout."

Today, Reynolds proudly considers herself a seasoned caregiver, having cared for her mother for the past eight years.

"It took me a long time to get the message: take care of yourself. You got to do something to take care of yourself," she said. "If there was no ElderSource, none of that would have happened."

ElderSource offers free TCARE services to caregivers that are assisting someone who is age 60 and older and is residing in Baker, Clay, Duval, Flagler, Volusia, Nassau or St. Johns counties. For more information call (904)391-6699 or email caregiver-support@myeldersource.org.

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AARP Foundation Tax-Aide seeks volunteers

By NewsLine Staff
mail@floridanewsline.com

The AARP Foundation Tax-Aide program is preparing for the 2024 tax season and is looking for volunteers to provide vital services to the public. Volunteers come from a variety of industries and range from college students to retirees. All levels and types of experience are welcome. Tax-Aide provides all training and support to ensure success. Volunteers fill a variety of roles, including:

- Counselors work with taxpayers directly by filling out tax returns.
- Client Facilitators welcome taxpayers, help organize their paperwork, and manage the overall flow of service.
- Technology Coordinators manage computer equipment, ensure taxpayer data is secure, and provide technical assistance to volunteers.

Leadership and Administrative volunteers make sure program operations run smoothly, manage volunteers, and maintain quality control.

Tax-Aide provides tax preparation free of charge. Neither volunteers nor taxpayers need to be members of AARP, and there is no sales pitch for other services.

During the 2023 tax season, in Jacksonville, AARP Foundation Tax-Aide volunteers completed 3,187 returns with refunds of more than \$3 million. Visit <https://aarpfoundation.org/taxaide-volunteer> or call 1-888-227-7669, or email dianevtax12@gmail.com to learn more about volunteer opportunities.

Visit <https://taxaide.aarpfoundation.org> to learn more about having AARP Foundation Tax-Aide complete your taxes.

The following sites will be open in Jacksonville this year:

- South Mandarin Branch Library, 12125 San Jose Blvd.
- Mandarin Branch Library, 3330 Kori Road
- San Jose Baptist Church, 6140 San Jose Blvd.
- Bradham Brooks Northwest Library, 1755 Edgewood Ave. W.
- Regency Square Library, 9900 Regency Square Blvd.
- Pablo Creek Library, 13295 Beach Blvd.
- Lake Shore Baptist Church, 2363 Blanding Blvd.
- Southeast Regional Library, 10599 Deerwood Park Blvd.
- University Park Library, 3435 University Blvd. N.
- Webb Wesconnett Library, 6887 103rd St.
- Beaches Regional Library, 600 3rd St., Neptune Beach

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Get to Know ...

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Yulia Willmore

By Martie Thompson
editor@floridanewslines.com

Born in Russia, Yulia Willmore immigrated to the United States with her family when she was 16 years old. They settled in the midwest and she graduated from Dakota State University with a bachelor's degree in computer science and then a Master's degree in Business Administration from the University of South Dakota. She worked in the corporate world at Citibank in digital transformations. After getting married and giving birth to twin boys, she and her family moved to Jacksonville, where she was able to continue her work with Citibank. Today, she is the owner of the Code Ninjas - Saint Johns franchise. Yulia and her husband Edwin live with their three sons and two goldfish in Julington Creek Plantation, a brief five minute commute to the local Code Ninjas location.

Q: How did you meet your husband?

A: We met through his roommate, who happened to be my manager. We played poker with a group of mutual friends and then started dating. We were married in 2007.

Q: What made you choose NE Florida as a place to settle as a family?

A: The twins were about two-and-a-half years old and we decided to move somewhere warm where we could



Photo courtesy Yulia Willmore
Yulia Willmore and family.

enjoy the outdoors year 'round. In South Dakota, the winter is long and the snow is deep, but there is beauty in that and I cherish our time there. We started looking for jobs in a few cities and Jacksonville worked out. It was a crazy move — we sold our home and then my husband and my father drove two trucks across the country with our belongings while I flew with the twins.

Q: What do you like best about living in NW St. Johns County?

A: There are really awesome people here, so friendly and supportive. I love that there are families moving here for the same goals we have — we all value family and education. We have great neighbors and amazing schools and JCP is a beautiful, green, and lush community.

Q: How did you discover Code Ninjas?

A: I eventually found it through my search for something in STEM for my boys to do as an extracurricular activity. At first I found nothing except some tech camps at UNF that were very expensive and not offered

for a long enough period of time. Then I stumbled on this franchise. I realized it could fulfill the needs my kids had and realized when talking to other parents that it could fulfill the needs of others. I thought, maybe this is the next thing for me. It could be meaningful and purposeful and provide employment for others. So, we took 10 months between negotiating the lease and buildout before we opened in April 2019.

Everyone says the first two years of owning a business are the hardest and that's an understatement. Our second year, COVID set us back, but by the third year, we were able to stabilize. I have such an appreciation for all small businesses.

Q: What is the most rewarding part of your job as owner of the Code Ninjas - Saint Johns franchise?

A: First, it's providing the opportunity for kids (we call them Ninjas) to learn and to get into things they love at an early age. We cater to elementary and middle school aged students and consider what we do an enrichment to go along with what they learn in school. They learn coding by building computer games and seeing them light up when they get it as well as providing a space of belonging for all types of kids is very rewarding.

Secondly, we also provide employment for our mentors (we call them Senseis) and we mentor them as young employees. For many of these high school students, it's their first job and they get to have an influence on the younger kids. We actually hire a number of our Ninjas as they get older to be a Sensei.

Rotary offers cont. from pg. 1

pants describe their experiences as "amazing" and "life-changing" and "the best year of my life." And many of those former exchange students help to prepare the new exchange students with language training, cultural preparation, and more.

Being an exchange student means learning a new language, discovering another culture, and experiencing growth within yourself that will provide benefits for a lifetime. Students attend high school and live with host families that are selected and approved by Rotary in each country. They often, but not always, have host sisters and/or host brothers of a similar age, as they build relationships and make friendships that will last a lifetime.

The Rotary Club of Bartram Trail – Julington Creek has been one of the most active clubs in Youth Exchange throughout its existence. Over the years, dozens of local teens have been sponsored by this club, heading overseas as young ambassadors to many different countries. Applications for the 2025 – 26 year are being accepted now through Nov. 1. If you think that someone you know might be interested in this opportunity, visit www.rye6970.org for more information.

The Rotary Club of Bartram Trail – Julington Creek meets every Thursday morning, from 7:30 a.m. to 8:30 a.m. at Westminster Woods on Julington Creek. Guests and prospective members are always welcome. Visit www.bartramtrailrotary.org for more information. There are more than 34,000 Rotary Clubs around the world, with more than 1.4 million Rotarians, making Rotary the oldest and most international service club in the world.

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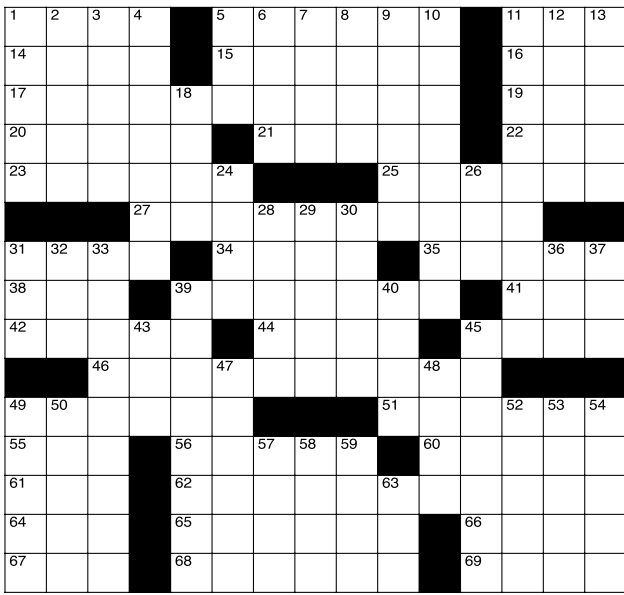
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Puzzles

Answers on page 3
Provided by MetroCreative



CLUES ACROSS

CLUES ACROSS

1. Separate with an instrument
5. State clearly
11. One-time MLB speedster Gordon
14. Broad in scope
15. Lacking social polish
16. Amount of time
17. Frame
19. Automobile
20. Caps
21. High school dances
22. Utilize
23. Checked
25. One-sided
27. Having an extreme greed for wealth
31. Potted plants
34. We all have one
35. Lake north of the Kalahari
38. Unidentified flying object
39. Aging persons
41. Small amount
42. Mother of Perseus
44. Ornamental waist box
45. Officials
46. Uncertain
49. A cotton fabric with a satiny finish
51. Extensive, treeless plains
55. Your consciousness of your own identity
56. Consumer advocate Ralph
60. Notable Spanish sports club
61. Body part
62. One's responsiveness
64. Woman (French)
65. Ready and willing to be taught
66. Muslim ruler title
67. Unhappy
68. Gradually disappeared
69. Able to think clearly

CLUES DOWN

1. Brushed
2. Water sprite
3. Ones to look up to
4. Monetary units
5. We all have one
6. Marine invertebrate
7. One who institutes a legal proceeding
8. Outer
9. Parallelograms
10. Uncomfortable feelings
11. Cross to form an X
12. Remove
13. Some pages are dog-__
18. Capital of Ukraine
24. A citizen of Denmark
26. Eighth month (abbr.)
28. Hindu queens
29. Acids structurally related to amino acids
30. Rider of Rohan in Tolkien
31. Wet dirt
32. Russian city
33. Observed
36. Irate
37. Travelers need them
39. Musical composition
40. Auction
43. Form of "to be"
45. Women
47. Inspire with love
48. Think Japanese ankle sock
49. Appears
50. Old World lizard
52. The lead dancer: __ ballerina
53. Protein involved in motion
54. Rosalind Franklin biographer
57. Popular 1920s style art __
58. __ Blyton, children's author
59. Abnormal breathing
63. A place to rest

FALL SEASON WORD SEARCH

T L G W E Q U I N O X Y C R K K U N O Y
 S S D F Z E K Z T R A Z X W A G G R F M
 F W G K C O R N G K P O G T O N O S A E
 Y E R A K E G V I N P C T U I F H O O C
 D A R B L M A F F R L S R T W A P X B A
 A T F Z K L P S L R E D S N Y Y U N P L
 D E W A L L A U C S S E F G T B M F T P
 V R H Z R A Z F Q A V X G K D Q P H D E
 C V T U H N L L T R R E L O O C K A R P R
 H G Y P D M D M A Y F E V M R L I R R I
 E F R I L U Q H Q M A F C E Q B N V A F
 S F A D T T P S I R C F B R O E H E N W
 T O E E W U K U N D S O K U O Q E S W X
 N L Z E L A G I B D T Y P K A W W T M T
 U I P P I V B I L C O G Q Q C Y T H G P
 T A W F I O T A O L P G C W Q L W E C B
 X G N D O Y D G Z C M O K Y C L X M W Q
 C E A C E Y F Z V O N F V K F I W R O W
 D H P G A E P X Y C V Z S Q U H H I P O
 I B C O R N U C O P I A T C T C G Y L V

Find the words hidden vertically, horizontally, diagonally, and backwards.

WORDS

- APPLES
- AUTUMNAL
- CHESTNUT
- CHILLY
- COOLER
- CORN
- CORNUCOPIA
- COZY
- CRISP
- EQUINOX
- FALL
- FIREPLACE
- FOGGY
- FOLIAGE
- GOURD
- HARVEST
- HARVESTING
- HAY
- LEAF
- OCTOBER
- PUMPKIN
- RAKE
- SCARECROW
- SWEATER

⊛ * ✉ ☺ ☼ ☽ ☿ ♀ ♁ ♃ ♄ ♅ ♆ ♇ ♈ ♉ ♊ ♋ ♌ ♍ ♎ ♏ ♐ ♑ ♒ ♓

CRYPTO FUN

Solve the code to discover words related to fall.
Each number corresponds to a letter.
(Hint: 13= L)

- A. 15 14 8 14 9 10
Clue: Another name for "fall"
- B. 13 19 15 4 19 3
Clue: Parts of trees
- C. 20 2 13 2 11 23 14 13
Clue: Vivid
- D. 20 1 24 13 13
Clue: Feels cool

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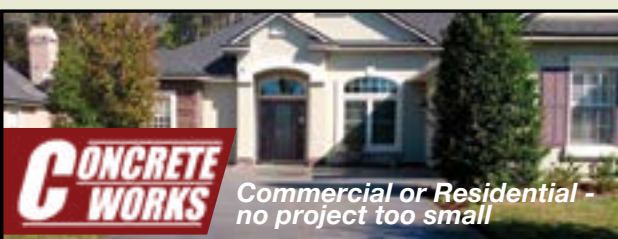
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New service makes it easier for homebound to get Florida identification card

By NewsLine Staff
mail@floridanewslines.com

Dennis W. Hollingsworth, St. Johns County Tax Collector, has announced the arrival of ID GO, which is a portable suitcase that enables staff to go into the field and issue Florida identification cards. The service is intended to serve residents who are physically unable to come into an office, but are in need of a Florida identification card. There is a need in our community to serve residents who may be homebound or severely disabled.

The suitcase contains a driver license

camera and signature pad for issuance. With this service, Tax Collector staff arrange an onsite visit, capture a photo, a signature, applicant information and any documents required for issuance without the applicant having to visit a Tax Collector office.

"This is a service we have never been able to offer, and we are proud to offer it at this time through innovation and service to the citizens of St. Johns County," Hollingsworth. "We issued our first ID GO identification card just a few weeks ago, and will be reaching out to nursing homes and assisted living facilities to ensure they know this service is available."

Q&A with St. Johns County Clerk cont. on pg.8

will provide a presentation and host a Q&A session to address your legal questions. For more information or to register for virtual attendance, visit our website: <https://stjohnsclerk.com/courts/family-law/>.

Q. What happens on Israel Friendship Day?

A. Israel Friendship Day begins at 8 a.m. on Oct. 15 in the Rotunda of the St. Johns County Administration Building with a special ceremony to commemorate the signing of the Israel Friendship Day proclamation. Jewish community leaders, along with other local officials, will deliver remarks, and the proclamation will be signed by the Chair and myself. Following the ceremony, the proclamation

will be officially read and recognized during the Board of County Commissioners meeting, where additional remarks will be shared by Jewish community leaders.

Q. Why is Israel Friendship Day significant?

A. Israel Friendship Day was established in 2021 by Clerk Brandon Patty to show support for our Jewish community and our bond with Israel. It sends a clear message that St. Johns County stands against antisemitism and all forms of discrimination. This day reaffirms our commitment to shared values of freedom, human rights, and security, making it an important moment to stand with our Jewish neighbors and defend these principles.

Northeast Florida's housing market becomes more affordable as fall approaches

By NewsLine Staff
mail@floridanewslines.com

As fall approaches it is becoming more apparent that now is the prime time for buyers to make their move. The Northeast Florida Association of REALTORS® (NEFAR) Market Statistics report for August shows the housing market becoming more affordable and stable.

Over Northeast Florida's six-county region, the median sales price for single-family homes dropped 3.7 percent to \$383,990 while the Home Affordability Index rose 6.2 percent to register at 69.

Month to month, closed sales in the six-county region dropped 8.0 percent to 1,777. Pending sales plummeted 30.6 percent to 1,295, while new listings decreased 6.5 percent to 3,097.

"Although closed and pending sales have decreased and inventory has increased, with the Fed predicted to enact several smaller rate cuts in their next several meetings, the trickle effect on mortgage rates should encourage buyers (and sellers) to be more active in the market," said 2024 NEFAR President Rory Dubin.

Buyers should be happy to see an active inventory of single-family homes in the region rise 4.0 percent to 7,713,

an increase over last month, and an 84.3 percent increase over September 2023. August's median for days on the market shot up 30.8 percent to 51 days.

In Duval County, the August 2024 median price of single-family housing was \$331,400, a 3.7 percent decline from the month before. The median number of days on the market in August was 44, 31.8 percent longer than in July. Month-to-month closed sales fell 8.6 percent to 874, pending sales decreased 33.1 percent to 640, and new listings rose 1.1 percent to 1,695 homes. Active inventory for the county increased 8.5 percent to 3,594 homes, a 4.1-month supply. In August, the Home Affordability Index reached 80.

In St. Johns County, the August 2024 median prices decreased 5.2 percent to \$560,000 for single-family homes. The median days on the market increased 17.1 percent to 65. Month-to-month, closed sales dropped 2.7 percent to 508, pending sales sank 31.6 percent to 333, and new listings declined 18 percent to 669. Active inventory decreased 2.6 percent to 2,133 homes, a 4.2-month supply. The Home Affordability Index rose 9.1 percent to 48; St. Johns County remains the most expensive place to live in the region.

Fishing

Jimmy's Fishing Report

By Jimmy Tomazinis
mail@floridanewline.com

Get out there. Those three words should be all you need this month. October is arguably one of the best months to fish here and one of the last months before we start losing the fair weather angling crowd. The pleasure boaters have already started to dwindle, which means we have even more peaceful moments on the water to enjoy.

Shrimp are peaking in size and quantity if they didn't at the end of last month. Lots of limits in less than two hours were reported. Any small ones that might be left can be used to catch literally anything. We still have all the saltwater species in the river, but they will be leaving as soon as temperatures drop and the shrimp leave. At the same time many freshwater species will be gorging before the bountiful warm season is over. I can't name a bad spot to fish except dry land. Bridges, docks, ledges, shell

beds — they all are worth trying.

In the surf the mullet are still moving south with hungry predators after them. Find the bait and find the fish. At the same time pompano and whiting are moving south as the waters cool and they won't stay long. Fresh bait and clean water is what you want and something you can control — as in getting live shrimp, clams, and sand fleas, nothing dead or salted. Then spend the time to find the conditions you want and then start fishing. The only time to fish dirty water is when that's all there is like during storms.

I'm going to keep it short this month so you can spend less time reading and more time fishing. I'm going to get back to it myself. Let's recap how great October was on a cold November day next month. Get out there. Tight lines.

Palm tree survival after hurricanes: Tips and insights for property owners

By Lourdes Mederos, UF/IFAS
rodriguez@ufl.edu

In the aftermath of a tropical storm or hurricane, some palm tree owners may worry about the survival of their beloved palms. With more than 2,600 species, the iconic palm seen across Florida landscapes is heartier than one may think, even when those lush green palm fronds are suddenly wilted and thinned out due to extreme winds and rains from a storm.

Palm trees are important to consumers, not only because they provide a pleasing aesthetic to the landscape, but they add a source of food and serve as habitats for wildlife, said Brian Bahder, associate professor at UF/IFAS Fort Lauderdale Research and Education Center.

"They are ubiquitous in the tropics and being able to imbue that tropic vibe here at home (within the United States) can allow people to semi-experience tropical vibes without the high cost and stress of going international," he said. "Some species are natives and are important food and nesting sources for our native wildlife. Meanwhile, other palm species are critical crops worldwide, with coconut and oil palms being the most important."

Some trendy health foods like acai also come from palms, making them a beautiful and sometimes nutritious addition to their landscape. In a UF/IFAS Extension publication, "Hurricane-Damaged Palms in the Landscape: Care after the Storm," experts at the UF Institute of Food and Agricultural Sciences provide detailed instructions for dealing with broken and uprooted palms, including the necessity of proper water management during the re-establishment period. Additionally, Bahder addresses consumer questions for the peak of hurricane season.

Q: How sturdy are palm trees against a tropical storm or hurricane?

An established healthy palm will withstand a storm like Hurricane Debby without serious problems. Depending on the palm, the leaves might shred

or bend at the petiole, but not sustain significant damage that would require replanting. Palms have hundreds of fibrous roots that anchor them in the group, nicely, and the trunks of palms have their vascular tissue randomly distributed throughout the trunk. They don't run perfectly straight up and down, they "snake" their way through the trunk, and give the palm trunk high flexibility and more resistance to breaking when compared to typical trees, like oak trees.

Q: What are the signs that your palm tree has survived or not survived? What should homeowners look for?

In this case, unless the canopy falls off, it should be fine if the palm looks similar to its appearance before the storm. It may be possible for fungal pathogens to make their way into the canopy, combined with excess rainfall, but this likely won't manifest for a while. In an extreme event — let's say the canopy is completely shredded — if you see the spear leaf expanding in the following month, the palm is fine; it just needs time to recover.

Q: If you must remove the palm tree, is it possible to replant any part of it?

No, you will have to plant a new palm. You can't use cuts or parts of the original palm.

Q: What does science tell us about recovery time for palm trees after a storm?

The main point to note is that it will be at least six months (and probably longer) before it is apparent that a palm will recover. This depends heavily on the palm species and the extent of damage. Palms that grow slowly naturally can recover rapidly if they need to. Some palm species could fully recover in six months, while others could take years. Regardless, palms are slower growers than typical trees, and they only have one growth point — palms with a single trunk, that is — so it will take longer to know if it is recovering compared to other plants. Patience is important with palms.

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Potpourri of programs offered by First Coast Cultural Center

By NewsLine Staff
mail@floridanewline.com

From mixology to jazz, yoga, and unique art workshops, First Coast Cultural Center has a potpourri of adult programs and kids' winter break camps



Photo courtesy First Coast Cultural Center
Culinary camp for kids will be held over winter break.

available, and registration is now open.

“Art comes in many forms, and our new programming offers something for everybody,” according to Donna Guzzo, president and CEO of the First Coast Cultural Center. “When you register to participate in various events, you are helping to support educational programs that reach our community.”

Creativity is at the center of the mixology workshop on Oct. 5 from 5 p.m. – 6:30 p.m. Guzzo and Dr. Carla Rodrigues, First Coast Cultural Center board chairperson, will lead participants through a delicious and fun evening of libation creation.

Additionally, a three-day oil painting workshop led by master artist Christina Mastrangelo will be offered on Oct. 18 – 20 from 10 a.m. – 5 p.m. Instead of painting an entire portrait,

participants will create an eye, nose, and mouth on separate canvases — focusing on subtle elements that make master portraits look powerfully realistic.

Another noteworthy presentation features Hiromi Moneyhun, a paper construction artist from Japan, on Oct. 25 at 10 a.m. Refreshments will be provided during this lecture which highlights Moneyhun’s three-dimensional cut paper pieces that are best viewed in person.

On Oct. 26 from 5 p.m. – 6:30 p.m., attendees will be treated to a piano and bass jazz duo performance with Raymond Clines and Corbin Schmid from the University of North Florida,

Department of Music.

Presently, First Coast Cultural Center has art and music therapy programs going on at many schools around St. Johns County. During the holidays, they will also offer winter break kids’ camps. Sweet Sculptures four-day art and drama camp will be held Dec. 30 – 31 and Jan. 2 – 3. It will be led by Disney acting coach, Sheri Lahris, and First Coast Cultural Center staff. A winter break culinary camp is also available, and both camps are for ages six to 12.

Visit <https://firstcoastculturalcenter.org> for more information or to register for any of these classes.

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Gardening

Autumn and looking forward

By Master Gardener Volunteer Lesley Arrandale
mail@floridanewslines.com

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As the hurricane season reaches its peak, in Jacksonville we've been lucky, so far, to escape the worst that the weather might throw at us. Despite that, some areas of town have experienced bad flooding. If your yard was under water for any length of time, as the water subsides and you start to clean up, let plants and lawn recover and then determine what permanent damage there is, if any.

Immediate clean up might simply involve removing debris that has washed onto beds and lawns. Lawns especially could suffer as it doesn't take long before diseases can take hold, so rake it off carefully and dispose of it, either by composting or bagging it for collection if you suspect problems with sewage. In any case, wear disposable gloves, long pants, and waterproof boots that can be washed easily. Plants will need their crowns cleared of debris so remove anything that has washed into the center of the plant. If it isn't contaminated, and there isn't a lot of it, that material could simply be pulled away from the plant and left in place as mulch.

Here are some links to an article with more advice: <https://tinyurl.com/4up4hsyz>.

Fall migrating birds are moving through our area, and in my garden, where

there are wildflowers to attract them, I'm seeing a wide variety of pollinators feeding on dotted horsemint (*Monarda punctata*) and anise scented goldenrod (*Solidago odora*). Two particularly lovely warblers, the American redstart and black-headed blue warbler, have been taking advantage of the insects as well as the fruits of the beautyberry bushes (*Callicarpa americana*). I had a great view of a male black-headed blue warbler as it feasted on beauty berries just a couple of yards from my kitchen window.

It's tricky to get a show of flowers throughout the year. The Xerces Society has compiled lists for most regions of the US which include the flowering times of common wildflowers. You can find the list for Florida here: <https://tinyurl.com/49cjpwpw>. Make sure to check soil, water, and light requirements. Even so-called "low maintenance" native plants must be in the right place if they are going to be successful in our gardens. Otherwise they become high maintenance!

When growing native wildflowers from seed, some are more successful if they are sown in the fall, which is often when seeds naturally mature and drop from the plant. The Florida Wildflower Cooperative sells a variety of wildflower seeds. Check out what's available here: <https://tinyurl.com/4z3p3uvb>. Make

sure to take advantage of all the information available on the website, particularly if you envision a wildflower bed. To be successful, you will probably need to deal with weeds before you start. For me, I sow seeds in small trays, not directly in the garden, and pot them on until they are large enough to plant out. I have found it takes time for some perennials to mature, but it can be satisfying for anyone who enjoys new plants for almost free!

If you want to simply purchase plants, and I completely understand why, there are only a few local native plant nurseries. You can search online for information and for online nurseries here: <https://www.plantrealflorida.org/professionals>. Duval County master gardener volunteers hold a popular plant sale in the spring, usually with a good selection of native plants, and so do surrounding counties. You may know that sourcing native plants propagated in their home range makes it more likely that you have "the right plant in the right place." They are genetically a good match to local



Photo courtesy Lesley Arrandale

Dotted horsemint (*Monarda punctata*)

conditions, whereas the same species grown further north will likely be from seed that is adapted to entirely different conditions. If you see "Florida ecotype" in a plant's description, it means it's truly a Florida native.

The latest issue of A New Leaf newsletter is available here: <https://tinyurl.com/65frterd>. As you will see, the format has been updated and has links to articles of current interest. Enjoy!

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Travel

The Highland Games at Grandfather Mountain, NC

By Debi Lander
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I'm not of Scottish heritage, but have very fond memories of visiting Scotland, eating haggis, and listening to the haunting sound of bagpipes. On one trip to Scotland, I needed to buy a fleece vest and some gloves because I hadn't realized it would be so cool — in August. Visiting the Highlands of Scotland provides relief from our Florida heat, but so does a visit to the Blue Ridge Mountains of North Carolina.

I'd heard great things about the Highland Games on Grandfather Mountain and jumped at the chance to join two girlfriends who were hoping to learn more about their Scottish ancestry. The Grandfather Mountain games are the largest gathering in the US, attracting more than 100 clans over four days.

The history of the Highland Games goes back nearly 1,000 years. Some historians trace their roots to the times of Celtic warriors, who would use athletic contests as a way to demonstrate strength, agility, and endurance. The gatherings are known for their unique blend of athletic competitions, music, dancing and celebrating Scottish heritage.

The events at Grandfather Mountain take place at McRae Meadows in mid-

July, from Thursday to Sunday. The central venue is a football field surrounded by the clan and society tents. Beginning with Thursday's opening Torchlight Ceremony, Raising the Clans, which was quite impressive. No sooner did we arrive than the hum of bagpipes filled the air.

The Celtic festival attracts many colorful characters, often wearing kilts and traditional dress, but take my word, you don't have to be Scottish to enjoy it. Each clan proudly welcomes and connects its members in special ways by showing the clan tartan, a map of their ancestral territory, help with tracing family roots, membership and activities. You'll find food trucks, merchandise shops, and plenty of bleachers. Food includes shepherd's or meat pies, haggis and mash, sticky toffee pudding, shortbread, and typical state fair-style food.

The athletic games are the highlight with the iconic caber toss my favorite. A contestant lifts a telephone-like pole, steadies it, then tosses it upward so it flips over (sometimes adding a warrior's cry or grunt). Other events include the stone throw for distance, hammer throw, and sheaf toss. Women also compete in some of the events. Passionate, skilled competitors who train faithfully come from a variety of backgrounds and professions. I met a teacher, a paramedic, a



Photos courtesy Debi Lander
Bagpipers parade around the track.

gym owner, and a farmer.

Between events spectators watch demonstrations like sheep herding, with the dogs rounding up the sheep let loose on the field, parades, musical entertainment, children's events and crafts. Cultural sessions offer educational presentations such as clan history, understanding the coat of arms, the Real Outlander, and whiskey tasting.

Many young girls to young adult women compete in the spirited dance competitions. They all wear kilts, usually with a vest over a white blouse, and special dance shoes. A piper plays the appropriate traditional melody whether it is a highland fling, jig, or the sword dance. Solo bagpipers and the pipe and drum corps also compete, so the sound of their instruments permeates the air. At various times, they parade around the

track giving a wonderful display of precision marching in full-dress uniforms.

I stayed in nearby Banner Elk, a town with only one stop light but a surprising variety of activities and shops. One morning I enjoyed riding the Wilderness Run Alpine Coaster through the woods. I recommend Stonewalls Restaurant for an incredibly delicious steak dinner and Grandfather Vineyard Winery for a fine wine tasting. The architecture at Lees-McRae College is worth a look.

Banner Elk is a seven-hour drive from Jacksonville.

BannerElk.com, Highland Games Info: gmhg.org

Visit www.bylandersea.com to read more of local travel writer Debi Lander's stories and travel tips.



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