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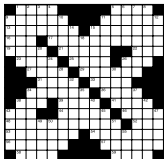
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Metro

Santa letters wanted

NewsLine staff

The U.S. Postal Service is now accepting holiday letters from children and families throughout the continental United States, Hawaii and Puerto Rico as USPS Operation Santa marks its 114th year.

The program allows people to adopt and respond to letters written to Santa, fulfilling holiday wishes for children and families across the country.

"The holidays are a time to celebrate the joy of the season. But for some, the simple act of exchanging even small gifts is out of reach," said Sheila Holman, vice president of marketing for the Postal Service. "For more than 100 years, USPS Operation Santa has given kindhearted people the opportunity to make dreams come true for thousands of children and their families through simple acts of kindness."

Letters must follow the program guidelines available at USPSOperationSanta.com and be postmarked by Dec. 5 to be eligible for potential adoption and fulfillment. The Postal Service does not guarantee that submitted letters will be adopted. Letters should be addressed to:

Santa Claus 123 Elf Rd. North Pole, 88888

Registration to adopt letters opens Nov. 2, and people may register as individuals or in groups. The adoption window opens Nov. 16, and registrants can adopt single letters or family letters.

More information on the program, its history, key dates and how to participate as a letter writer or an adopter is available at USPSOperationSanta.com.

BEAR TAKES FLIGHT



Photo courtesy AFJROTC

Kendyl Corper (front row, fourth from left) and fellow AFJROTC Flight Academy graduates pose after earning their private pilot licenses at Delta State University in Cleveland, Mississippi.

Bartram Trail cadet earns private pilot license through Air Force program

By Tracy McCormick-Dishman
editor@floridanewslines.com

Kendyl Corper, a senior at Bartram Trail High School, earned her private pilot license this summer through an Air Force scholarship program, according to Olivia Cruz, public affairs officer for the school's Air Force Junior ROTC unit.

Corper, a cadet in Bartram Trail's AFJROTC program, was selected for the

opportunity after maintaining a GPA above 3.5 and meeting fitness test requirements, Cruz said. The scholarship sent her to Delta State University in Cleveland, Mississippi — home to a nationally recognized aviation program and the "Flying Okras" — for flight training over the summer.

Corper was one of nine cadets nationwide to earn a pilot certificate through the academy this summer, joining cadets from North Carolina,

Georgia, Colorado, South Carolina and Texas at a graduation ceremony at Delta State, according to AFJROTC.

Cadets combined classroom instruction with flight operations throughout the program, developing aeronautical decision-making skills alongside the flight experience needed to earn their licenses, AFJROTC said.

Bear cont. on pg. 2

Building wellness at every stage of life

By Connie Smith

At the First Coast YMCA, healthy living is about more than exercise. It's about helping people of all ages and abilities build strength, develop healthy habits and find a community that supports their well-being, from fitness and group exercise to chronic disease prevention, nutrition support and programs for older adults.

Healthy Aging Day at the First Coast YMCA

On Saturday, Oct. 17, the First Coast YMCA will celebrate Healthy Aging Day, bringing the Active Older Adult community together for education,



Photo courtesy First Coast YMCA

A member speaks with a First Coast YMCA staff member at a health and wellness table.

Life cont. on pg. 2

Inside the St. Johns County Property Appraiser's Budget

By Eddie Creamer

This month is the start of a new fiscal year for the St. Johns County Property Appraiser's Office, which is from October through September annually. As we embark on another fiscal year, I thought it would be helpful to share information about how our office is funded and the budget process.

Oversight of our office, including the budget, is provided by the Florida Department of Revenue (DOR). Every year by June 1, we submit a proposed budget to the DOR for approval. Each taxing authority pays a proportionate share of the services rendered by our office. St. Johns County, which also pays the St. Johns County School District and local municipalities portions, funds



Eddie Creamer

the highest proportionate share of the budget at 82% of the total based on the fiscal year 2027 (FY27) tentative num-

bers. We return any remaining unspent funds to the taxing authorities at the end of each fiscal year.

The funds provided by the taxing authorities allow us to fulfill our office's core responsibilities that include appraising all properties in the county annually and administering all property tax exemptions. Overall, the budget funds 50 positions, enabling our team to appraise more than 183,000 parcels and administer more than 136,778 exemptions.

This year's budget totals \$7,826,127, which is a 3.88% decrease from the previous year. The budget savings are mainly due to a reduction in personnel services. This reduction is based on the implementation of process efficiencies.

The portion of our budget funded by St. Johns County represents 0.33% of the total tentative FY27 county budget.

Transparency is very important for our office. Florida law (F.S. 195.087(6)) requires the budget of each property appraiser's office to be posted on its website within 30 days of approval. We take that commitment one step further by posting monthly financial reports and the latest audit report. We've been posting these reports since 2017. This information can be found on our Budget and Financial Statements webpage at www.sjcpa.gov/budget.

I'm available to answer questions or provide additional information at Ed-die@sjcpa.gov or 904-827-5500.



Photo by Olivia Cruz

Kendyl Corper, a senior at Bartram Trail High School, holds a certificate of completion after earning her private pilot license this summer.

Bear cont. from pg. 1

"To describe my experience in as few words as possible, I would say it was the most challenging, however exciting, thing I've ever done," Corper said. "There were many moments when I was stressed out from all the

work. Fortunately, I had an amazing support team at Delta State as well as at home. I learned so much, not just in aerospace knowledge, but also in critical thinking, problem-solving, and the importance of approaching complex challenges with a clear head and a strong mindset."

Life cont. from pg. 1

fun, fellowship and activity. The free event will run from 9 to 11:30 a.m. at each First Coast YMCA branch and will feature exercise classes, local vendors, games, pool access and more. Friends, parents and neighbors are all welcome.

Supporting Breast Cancer Awareness Month

October is Breast Cancer Awareness Month, an opportunity to recognize cancer survivors and highlight the role movement, wellness and community can play in their health journeys. LIVESTRONG® at the YMCA provides adult cancer survivors with a supportive, community-based environment focused on rebuilding strength, increasing endurance and improving overall quality of life.

Healthy Living at every age

Whether starting a fitness routine, managing a chronic condition, improving nutrition, building strength or staying active with age, the First Coast YMCA has something for everyone.

YMCA at Flagler Health+ Village

The YMCA at Flagler Health+ Village offers fitness equipment, group exercise classes, wellness programs and personal training to support a variety of health and fitness goals. The branch also offers

a Diabetes Prevention Program, Weight Loss Program and Nutrition Services to help members build sustainable habits.

YMCA at West Augustine

The YMCA at West Augustine is a new hub for health, wellness and community. Members can stay active through group exercise classes, SilverSneakers® programming, free weights and cardio equipment, while Blood Pressure Self-Monitoring helps members take a proactive approach to their health.

The branch's commitment to whole-person wellness is further strengthened through the West Augustine Health & Wellness Center, developed with the West Augustine Historical Community Development Corporation (CDC) and local healthcare leaders to bring health-care, wellness and supportive services together under one roof.

St. Augustine Family YMCA

The St. Augustine Family YMCA provides amenities that make it easy for individuals and families to incorporate movement and wellness into their routines, including cardio equipment, a group exercise studio, a dedicated cycle studio, a seasonal six-lane, 25-yard outdoor pool, an outdoor basketball court and an indoor basketball gymnasium.

Connie Smith is the Senior Director of Healthy Living for First Coast YMCA

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(904) 886-4919
www.FloridaNewsLine.com

Publisher
Mark Pettus
Publisher@FloridaNewsLine.com

Editor
Tracy Dishman
Editor@FloridaNewsLine.com

Bookkeeper
Emily Whitehead
Accounting@FloridaNewsLine.com

Social Media
SocialMedia@FloridaNewsLine.com

Advertising Sales
Haley Cook
haley.cook@newslinedigital.com

Submissions

Community news and photos are due by the 10th of each month to ensure inclusion in the upcoming issue. Thank you for your support of trusted community journalism.

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BFF

Best Furry Friend
of the month

Meet Leo!



Breed:

Domestic Shorthair

Favorite Activity:

Venturing through the woods

Favorite Food:

Temptation cat treats

Favorite Friends:

His sister, August

How did your BFF get their name:

By embracing the spirit of a lion

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 Mandarin NewsLine. Your pet could be our BFF of the month and appear in Mandarin NewsLine! Email editor@floridanewsline.com to enter your pet.

Answers
to our Puzzles PG 7

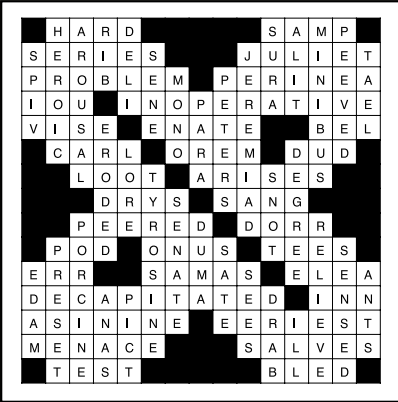


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October

Community Calendar

What's Happening in St. Johns

To submit items for the Community Calendar, email editor@floridanewslines.com.

October 18

River Garden On-Campus Alzheimer's Walk

River Garden hosts an on-campus walk to support Alzheimer's and dementia research Sunday, Oct. 18, from 1:30 p.m. to 3 p.m. at 11401 Old St. Augustine Road, Jacksonville. The event is open to residents, families and community members who may be unable to attend the Alzheimer's Association's city-wide walk in downtown Jacksonville in November. Raffle proceeds will support the River Garden Alzheimer's Walk Team. Call Kari Bell at 904 288 7855 or email kbell@rivergarden.org.

October 15

William Bartram Scenic & Historic Highway Monthly Meeting

The William Bartram Scenic & Historic Highway holds its monthly meeting Thursday, Oct. 15, at 6:30 p.m. at Westminster Woods on Julington Creek, 25 State Road 13, Conference Room LB.

October 10

Bartram Trail Genealogy Club field trip

The Bartram Trail Genealogy Club hosts a field trip Saturday, Oct. 10, at 2 p.m. at the Family Search Center at The Church of Jesus Christ of Latter-day Saints, 5490 CR 210, St. Augustine. Enter through the south door. Attendees will learn about the center's resources, and experienced aides will provide research help. The public is welcome.

October 5 — November 23

St. Johns CARES Annual Food Drive

St. Johns CARES Inc. holds its Annual Food Drive from Monday, Oct. 5, through Nov. 23, benefiting local food pantries serving individuals and families in St. Johns County. Organizers say demand at local pantries has increased while support from some traditional donors has declined, leaving some shelves bare. Nonperishable food donations may be dropped off at Food Drive Host sites or directly to a

local food pantry. A list of host sites and food pantry partners is available at stjohnscares.org under Events/Drives. Call Mary Ann Kriniske at 904 217 5281.

ONGOING ACTIVITIES

Wednesdays

Playing HOOKie

This charity focused knitting and crochet group meets Wednesdays from 10 a.m. to noon at Maple Street Biscuit Company, 1627 Race Track Road, St. Johns. Email playinghookiecares@gmail.com.

Wednesdays

Widow to Widow Support Group

The support group meets Wednesdays from 11:45 a.m. to 12:45 p.m. at the COA River House, 179 Marine St., St. Augustine. Call 904 209 3655.

Thursdays

Open Game Play

Join the Council on Aging River House, 179

Marine St., St. Augustine, for open game play Thursdays from 12:15 p.m. to 3:15 p.m.

Bring your own cards or board games.

Email tharris@coasjc.org.

Mondays, Wednesdays and Fridays

Trout Creek Senior Center Activities

Trout Creek Senior Center, 6795 Collier Road, Orangedale, offers senior activities starting at 9 a.m. with cards, crafts and games, followed by trivia, bunco or bingo before lunch at 11:30 a.m. Call Jessica Curry at 904 209 3658.

Wednesdays

Al Anon and Alateen Meetings

Free confidential support groups for family and friends of those affected by someone else drinking meet Wednesdays from 7:30 p.m. to 8:30 p.m. at Swiss Cove Christian Church, 1965 State Road 13, St. Johns. Meetings are held on the second floor with an elevator available.

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Q&A with St. Johns County Clerk of the Circuit Court and County Comptroller Brandon J. Patty

Q. Your office just released the sixth edition of "Tracking Your Tax Dollars: A Guide to St. Johns County's Finances." What is the purpose of this guide?

A. "Tracking Your Tax Dollars" is our Popular Annual Financial Report, or PAFR. The guide gives residents a clear picture of how their tax dollars were collected, spent and invested over the past year. It's a refined version of our Annual Comprehensive Financial Report (ACFR) and is designed to help you



Brandon Patty

understand where County funds go and how they support our community.

Q. What kind of information does the PAFR include?

A. The PAFR includes financial highlights from fiscal year 2025, including County revenues and expenditures, the budget process and a breakdown of how the County uses the money to provide necessary services to residents. A snapshot of the County's investments, reserves and financial health is also included.

Q. Does the PAFR offer any other information that might be of interest to residents?

A. In addition to financial highlights, the PAFR includes economic indicators and community trends, including updates on demographics, housing, population and community growth. The report also highlights the County's strategic investment in community services.

Q. Where can residents access the PAFR?

A. The PAFR is available to view online at stjohnsclerk.com/pafr. Printed copies can be requested at the St. Johns County Clerk of the Circuit Court and County Comptroller's Office at the Richard O.

Watson Judicial Center, 4010 Lewis Speedway, St. Augustine, FL.

For a more comprehensive look into the county's financial reports, the full Annual Comprehensive Financial Report (ACFR) can also be accessed online at stjohnsclerk.com/acfr.

Q. What is the best way for people to contact your office with questions?

A. For questions about the Popular Annual Financial Report, or any of the services we offer, residents can contact our Customer Care Call Center Monday — Friday, from 8 a.m. to 5 p.m., at 904 819 3600, and by email at clerk@stjohnsclerk.com. I can also be reached directly on my cell at 904 599 8688 or by email at BPatty@stjohnsclerk.com.

What the 2026 midterms could mean for your portfolio

By Chris Thompson

Election seasons often spark questions about what might come next for the economy and the markets. As the 2026 midterms draw closer, some investors are wondering whether they should make changes to their portfolios or simply stay the course.

It's a fair question. Midterm elections can influence fiscal policy, tax legislation, government spending and the



Chris Thompson

broader regulatory environment. But when it comes to investing, it's important to separate what's truly worth paying attention to from what's simply generating headlines.

What investors are watching

A few themes stand out this cycle. The balance of power in the House and Senate is a big one because it will influence how much legislation can move forward over the next two years. Trade policy, energy production, domestic manufacturing and supply chain resilience continue to be areas of focus, with potential

implications across multiple sectors of the economy.

Investors are also paying attention to broader economic and global developments. Ongoing geopolitical tensions, the rapid buildout of AI-related infrastructure, government spending, retirement policy and affordability concerns are all likely to shape economic discussions long after ballots are counted.

A little history for perspective

Every election cycle feels unique and has its own dynamics, but political

change is nothing new. In fact, midterm elections often reshape priorities in Washington. History shows that the party holding the White House has generally lost seats in Congress during midterm elections since World War II.¹ That's not a forecast for 2026, rather it's a useful piece of perspective when thinking about what may lie ahead.

Markets have also tended to respond reasonably well to periods of divided government. In many cases, legislative

Chris Thompson cont. on pg. 8

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Chris Thompson
CFP®, CMFA®, CRPC®
Private Wealth Advisor

Todd Perkins
Financial Advisor

904.380.2290 Ameriprise Financial Services, LLC
818 A1A North, Suite 301
Ponte Vedra Beach, FL 32082
chris.thompson@ampf.com
ameripriseadvisors.com/chris.thompson
St Johns County resident since 1993

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Travel

Travel: Central Oregon is worth the wait

By Debi Lander
mail@floridanewslines.com

A passing rain shower could have spoiled my visit to Smith Rock State Park. Instead, it provided the finishing touch. As the weather cleared, the cliffs glowed above the winding Crooked River, their colors freshened by the rain. For a photographer visiting Oregon for the first time, it was quite a welcome.

Oregon was my 49th state, and Central Oregon gave me plenty of reasons to wonder why I had waited so long. Here were rushing rivers, volcanic



Debi Lander

rock, mountain views and towns where an afternoon of browsing could be as appealing as a morning on the trail. For this Floridian, even the horizon was a welcome change.

Redmond is the region's air gateway, with Bend a convenient base for exploring. Set along the Deschutes River, Bend combines outdoor energy with the pleasures of a walkable downtown. Restaurants, galleries and

Oregon cont. on pg. 8



Clouds break over the cliffs of Smith Rock State Park as the Crooked River winds through the canyon below. Photo by Debi Lander

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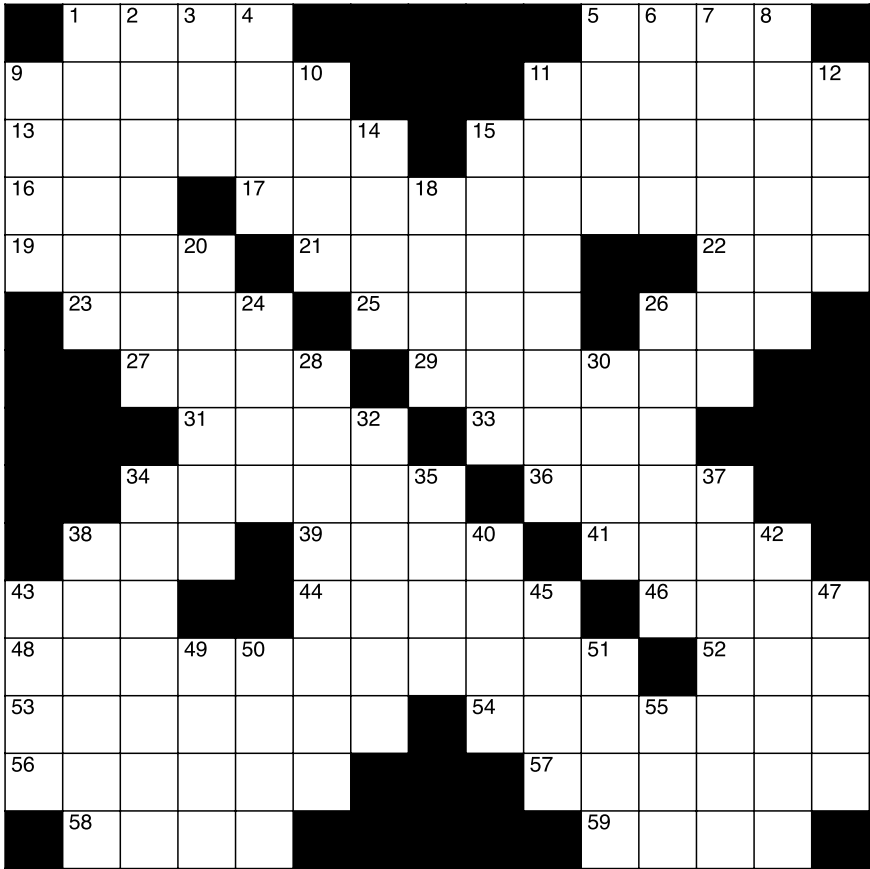
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Puzzles

Answers on page 3
Provided by MetroCreative



CLUES ACROSS

1. Difficult

5. Coarsely ground corn

9. A group of similar things ordered one after another

11. Loved Romeo

13. Something to solve

15. Pelvic areas

16. Informal debt instrument

17. Ineffective

19. A device attached to a workbench

21. Related on the mother’s side

22. “Fresh Prince of __ Air”

23. Astronomer Sagan

25. C. Utah city

26. Turkey

27. Informal terms for money

29. Awakens

31. Those who favored Prohibition
33. Blabbed

34. Looked through

36. Rhode Island rebellion

38. A type of “cast”

39. One’s duty

41. Where golfers begin

43. Make a mistake

44. Semitic Sun god

46. Ancient Greek City

48. Removed someone's head

52. A place to stay

53. Unwise

54. Most unnatural

56. “Dennis” is a notable one

57. Ointments

58. Examination

59. Leaked fluid

CLUES DOWN

1. Brave

2. A state of excitement

3. Jest at

4. Sandwich store

5. Chapter of the Koran

6. Dismounted from a horse

7. Small vehicle

8. Irrked

9. A disreputable man

10. Monetary unit of Samoa

11. A list of woes

12. Weight unit

14. Alone, single

15. Broadway legend Bernadette

18. Monetary unit of Serbia

20. Worn by exposure to the weather

24. A body of traditions

26. Students seek one
28. Hydrophilic amino acid

30. Nasal mucus

32. Branch of U.S. Congress

34. Swinish

35. Russian assembly

37. Grant an exemption to

38. Set up in advance

40. Satisfy

42. Felt

43. Mild yellow Dutch cheese made in balls

45. Witnesses

47. Strong insects

49. Gasteyer and de Armas are two

50. One of an ancient people inhabiting Scotland

51. Cheerless

55. Unhealthy



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Photo by Debi Lander
Western-style storefronts line Main Street in Sisters, Oregon.

coffee shops make it easy to fill the hours between excursions. You can plan an ambitious day of hiking and paddling, or keep things simple with a riverside stroll and a good meal.

South of Bend, the High Desert Museum helps explain the country you are traveling through. Its mix of indoor exhibits and outdoor habitats connects the landscape with the history, the people, the art and wildlife that call it home. I saw birds of prey, otters and other native animals, while the exhibits explored the challenges of living in the high desert. It is a worthwhile early stop: the scenery means more when you begin to understand it.

At Benham Falls, the Deschutes trades its gentler stretches for a noisy rush through a rocky channel. Think tumbling rapids rather than a single curtain of falling water. White foam surges against dark rock, and a ponderosa pine trail along the river offers places to stop and take it all in. For photographers, the movement of the water and the contrast of light and dark provide plenty to work with. For everyone else, the river supplies its own entertainment.

Smith Rock, north of Bend, delivers drama on a much larger scale. Rock walls and spires tower over the Crooked River, drawing climbers from around the world. Views from above the canyon are rewarding, while trails offer closer encounters with the river and cliffs — some more demanding than others.

The town of Sisters offers a gentler afternoon. Western-style storefronts give main street a distinctive cowboy look, with mountain scenery beyond. Shops, galleries and its celebrated annual outdoor quilt show reflect a strong creative streak. It is a place to browse without a schedule and stop for lunch.

Lodging can be part of the experience, too. Sunriver Resort offers upscale accommodations and recreation, Five-Pine Lodge & Cabins in Sisters pairs a wooded setting with a spa, and Brasada Ranch adds horseback rides through the high desert.

What stayed with me was the variety: otters at the museum, white water at Benham Falls, the easy pace of Sisters and those cliffs emerging from the rain. Oregon may have been number 49 on my list, but Central Oregon deserves far more than a check mark. I can't wait to return.

Debi Lander is an award-winning travel writer and photographer who blends her passion for history, culture, food, and personal discovery into captivating stories. Through her website Bylandersea.com and her long-running travel column for Florida Newsline, she explores destinations from small U.S. towns to iconic global landmarks. She hopes her storytelling and practical insights inspire readers to experience the world with curiosity, appreciation, and a sense of adventure. Debi can be reached by email to mail@floridanewsline.com.

Chris Thompson cont. from pg. 5

gridlock limits large policy swings and creates a more predictable environment for businesses and investors. A unified government can lead to more substantial policy changes, which may create both opportunities and uncertainty. Either way, the election could play a role in shaping economic policy and growth expectations for the remainder of the presidential term.

That said, markets generally react more to factors like inflation, interest rates, corporate earnings and global events than to election results alone. Politics matter, but it's rarely the primary driver of long-term investment outcomes.

Volatility is part of the process

Midterm election years often bring a little more market volatility than non-election years, and this cycle may be no different. The good news is that markets have historically performed well in the year following an election as uncertainty fades and investors gain a clearer sense of the path ahead.

Staying anchored

No one knows exactly how the midterms will unfold or how markets will respond in the weeks and months that follow. What we do know is that uncertainty is a normal part of investing. That's why periods like these can be a good reminder to step back and look at the bigger picture. If your investment strategy is aligned with your goals and built with flexibility in mind, it may not need to change every time the political landscape does.

Chris Thompson, CFP®, CMFA®, CRPC® is a Private Wealth Advisor and managing director with Upper Deck Wealth Management a private wealth advisory practice of Ameriprise Financial Services, LLC in Ponte Vedra Beach, FL. He specializes in fee-based financial planning and asset management strategies and has been in practice for 33 years. To contact him, visit www.ameripriseadvisors.com/team/upper-deck-wealth-management, 818 A1A N, Suite 301.

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2026 General Election

November 3, 2026



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November 3, 2026
Polls open 7 AM to 7 PM



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 3, 2026.

Some precincts have changed since the 2024 elections. Verify your Election Day polling place at www.votesjc.gov before heading out to vote!