First Coast NewsLine

NOVEMBER 2026 Volume 14 Issue 11 | Ponte Vedra and The Beaches | **A Florida NewsLine Publication**

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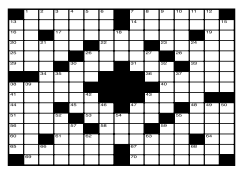
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November 11: A nation says thank you

By NewsLine staff
mail@floridanewsline.com

On November 11, Americans observe Veterans Day, a federal holiday dedicated to honoring all military veterans for their service and patriotism. Unlike Memorial Day, which specifically honors those who died in military service, Veterans Day celebrates all who have served in the U.S. Armed Forces, living or dead.

The holiday has deep historical roots. Originally known as Armistice Day, it commemorated the end of World War I, which concluded at the 11th hour of the 11th day of the 11th month in 1918. Congress officially renamed it Veterans Day in 1954 to honor American veterans of all wars.

Veterans Day is always observed on November 11, regardless of what day of the week it falls on. This date was chosen to preserve the historical significance of the original armistice.

The purpose of Veterans Day is to show gratitude for the willingness of veterans to serve and sacrifice for our country. It's a time for communities to come together and thank those who have worn the uniform in defense of our nation.

One interesting note: The official spelling is "Veterans Day" without an apostrophe. This is intentional, as the day honors all veterans collectively rather than being a day that "belongs" to veterans.

As November 11 approaches, take a moment to thank a veteran for their service. Their dedication and sacrifice have helped preserve the freedoms we enjoy today.



Photo courtesy St. Johns County

World War II veterans George Ceccanese, left, and Bill West, both 100, were honored May 5 by the St. Johns County Board of County Commissioners.

St. Johns County honors two 100-year-old WWII veterans

By Tracy McCormick-Dishman
editor@FloridaNewsLine.com

Two men born in 1926, who came of age in World War II and later made their homes in St. Johns County, reached a milestone this year that few veterans of their generation live to see: their 100th birthdays.

On May 5, the St. Johns County Board of County Commissioners honored William "Bill" West and George Ceccanese with certificates of recognition at the start of its regular meeting. The morning began with a ceremonial St. Johns County Sheriff's Office escort, organized by retired U.S. Air Force Lt. Col. Bill Dudley of the St. Johns County Veterans Council, and a reception in the County Administration Building rotunda that included local high school cadets.

Commissioner Clay Murphy presented the certificates on behalf of the board. Both veterans received them alongside their families and others who have served or are serving in the U.S. military.

From New Jersey to the Philippines

West was born in Beverly, New Jersey, and enlisted in the Army at 18. He served in the Pacific Theater with the 780th Amphibious Tank Battalion, including operations in Manila Bay under enemy fire, and later as a military police officer at Camp John Hay in the Philippines, where his duties included road patrols, guarding prisoners and interrogations.

Veterans cont. on pg. 2

SHELL GAME

Jax Oyster Conservation turns shells into new reefs

By Tracy McCormick-Dishman
editor@FloridaNewsLine.com

The next time you slurp an oyster at a local raw bar, the shell could end up back in the water, helping to grow the next generation of oysters.

That is the goal of Jax Oyster Conservation, a new nonprofit that collects oyster shells from seafood restaurants in Jacksonville and the Beaches and uses them to restore oyster reefs and shorelines in Northeast Florida.

Founder and director Hunter Mathews, who was born and raised in Jacksonville and has lived in Ponte Vedra and Atlantic Beach, said the idea grew out of his graduate research at the University of North Florida. Other parts of Florida and the Atlantic Coast already had

New reefs cont. on pg. 2



Photo courtesy Jax Oyster Conservation

Local oyster farmer David Wandell of Matanzas Oyster Company, center, works with volunteer Mike Elin and others to deploy POSH modules along the shoreline at Riverview Park on the Trout River.



Photo courtesy St. Johns County

George Ceccanese, seated left, and Bill West, seated right, are joined by family, county leaders, veterans and service members after receiving certificates of recognition May 5 from the St. Johns County Board of County Commissioners.

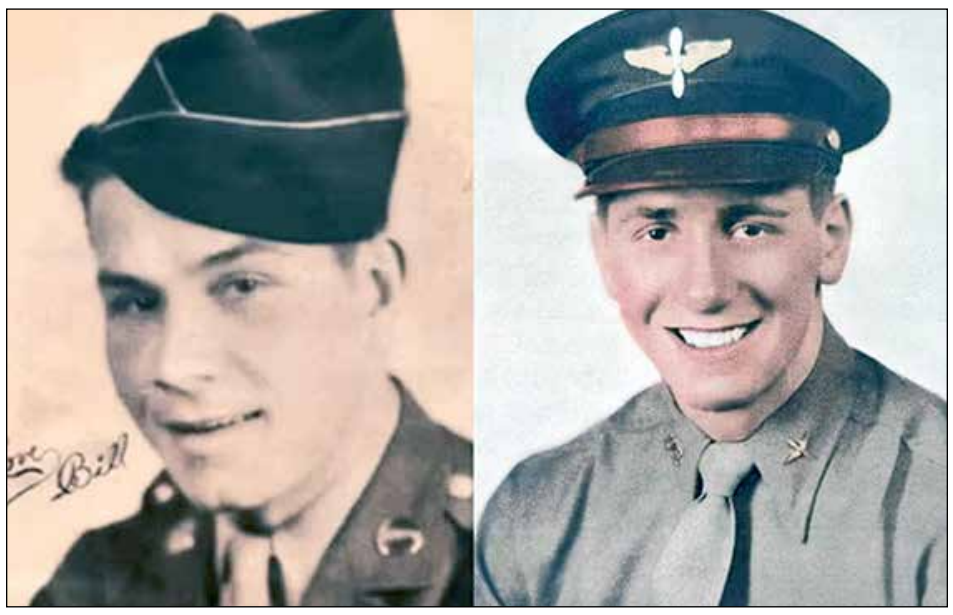


Photo courtesy St. Johns County

Bill West, left, and George Ceccanese in their World War II service portraits.

Veterans cont. from pg. 1

He was awarded the Distinguished Service Cross, the Army's second-highest award for valor, along with the Asiatic-Pacific Campaign Medal, the Good Conduct Medal, the Philippine Liberation Ribbon and the World War II Victory Medal. His sons later served in the Marine Corps during the Vietnam War.

The board's certificate recognizes West for "his distinguished and heroic service during World War II," noting that he "demonstrated exceptional valor under fire and endured the harshest condition of the Pacific theater with quiet dignity."

A cadet, a career and a 'Good Samaritan'

Ceccanese was born in Fort Wayne, Indiana. He joined the Army Air Corps as an aviation cadet in 1944 and was discharged in 1945, then served 14 years in the Navy Reserve as a commissioned officer. His brothers also served in World War II.

After the war, he studied at Purdue University, built a career with General Electric, earned an MBA from Xavier University and later taught economics in China. He retired to St. Augustine in 1988 and went on to serve as executive director and president of Habitat for Humanity in St. Johns County, where he oversaw the construction of 24 homes. He has received the Catholic Charities Good Samaritan award.

The board's certificate honors Ceccanese "for his 100 years of remarkable contribution and his enduring spirit as a true 'Good Samaritan.'"

Few people reach 100. Fewer still get there after serving their country in World War II. For residents who want to say thank you this Nov. 11, local Veterans Day events are listed on this page.

New reefs cont. from pg. 1

programs to recycle shells and rebuild reefs. Jacksonville didn't.

"We're not reinventing the wheel," Mathews said. "We are modeled after a lot of those other big, popular programs throughout Florida and the Atlantic Coast."

Mathews got his first real look at the world of oysters while interning and working at the Guana Tolomato Matanzas National Estuarine Research Reserve in Ponte Vedra Beach. After a stint with a conservation nonprofit in California, he came back to Jacksonville for graduate school at UNF. There, his adviser, Kelly Smith, had helped develop a new structure for restoring oyster reefs and brought him in to help study it.

Mathews, Smith and fellow UNF graduate student Silas Tanner formed the board, and Jax Oyster Conservation became a 501(c)(3) nonprofit in 2024.

Why oysters matter

Like coral reefs, oyster reefs have been disappearing. Mathews said more than 90% of the world's oyster reef cover has been lost, largely because of past overharvesting, when shells were taken from rivers but never put back, along with disease and changes in water quality.



Photo courtesy Jax Oyster Conservation

POSH modules, made of recycled oyster shell and cement, wait to be deployed.



Photo courtesy City of Jacksonville

A drone view shows the POSH living shoreline at Riverview Park, where 130 modules have been deployed so far. The finished shoreline will have 240.

That's a bigger deal than it sounds. Scientists call oysters a keystone species because so much depends on them. Their reefs shelter fish and crabs, protect salt marshes from erosion and help clean the water. According to the St. Johns Riverkeeper, a single adult oyster can filter up to 50 gallons of water a day.

Despite the shells that wash up on the beach, these oysters don't live in the ocean. Currents carry the shells there. They grow in the slightly fresher water of the Intracoastal Waterway and its tributaries, and up the St. Johns River to the Arlington River area.

A better reef

Why use old shells? Young oysters drift around looking for a place to settle, and shells give off a chemical signal that draws them in, Mathews said.

For years, the go-to method was stuffing shells into plastic mesh bags, like

New reefs cont. on pg. 4

ST. JOHNS COUNTY
PROPERTY APPRAISER
— Eddie Creamer, CFA —



NOTICE OF CERTIFICATION OF TAX ROLL

Pursuant to Sections 193.122 and 197.323, Florida Statutes, Notice is Hereby Given that the Tax Roll for St. Johns County was Certified to the St. Johns County Tax Collector on the 8th Day of October, 2026, for the Collection of 2026 Taxes Pending Value Adjustment Board Changes.

EDDIE CREAMER
ST. JOHNS COUNTY PROPERTY APPRAISER

For additional information, please visit our website at www.sjcpa.gov or contact us at 904-827-5500.

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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 Rigatoni!



Breed:
Domestic Shorthair
Favorite Activity:
Playing with feathers and yarn
Favorite Food:
Chicken Flavored Churu Treats
Favorite Friends:
My parents, Paige and Ryan
How did your BFF get their name:
I am named after Rigatoni pasta, I go by Toni for short

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

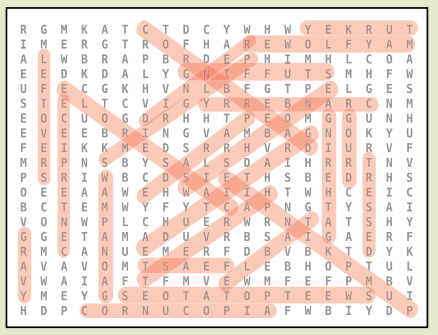
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November

Community Calendar

What's Happening in St. Johns

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

November 3

Vicar's Landing Boutique and Cottage Sale

Vicar's Landing hosts its monthly Boutique and Cottage sale Tuesday, Nov. 3, from 11 a.m. to 1 p.m. at 1000 Vicar's Landing Way, Ponte Vedra Beach. Shoppers will find gold, silver, costume and designer jewelry; knickknacks, many for $1; framed and unframed art; and antiques, household items and home furnishings. Signs at the main Sawgrass Community Building will point the way. Cash and checks only. All proceeds benefit the Vicar's Employee Scholarship Fund. The public is welcome.

November 4

Coastal Friends Luncheon

Florida Theatre President Kevin Stone is the guest speaker at the Coastal Friends luncheon Wednesday, Nov. 4, from 11 a.m. to 1:30 p.m. at Marsh Landing Country Club, 25655 Marsh Landing Parkway, Ponte Vedra Beach. The traditional Thanksgiving lunch is $27 and open to members, guests and the community. Advance reservations are required; email bartshar@comcast.net.

November 7

AAUW St. Augustine Branch 60th Anniversary Luncheon

The St. Augustine Branch of AAUW celebrates its 60th anniversary with a luncheon Saturday, Nov. 7, at 11:30 a.m. at the St. Johns County Convention Center, 500 Legacy Trail, St. Augustine. Julie Kashen is the keynote speaker. Tickets are $45. For details, call Teri Gass at 678-654-9486 or visit staugustine-fl.aauw.net.

November 7-8

Super Girl Surf Festival

The Super Girl Surf Festival returns to Jacksonville Beach Saturday and Sunday, Nov. 7 and 8, with women's surfing and other sports, a festival village, fitness classes and free concerts featuring Switchfoot, Lupe Fiasco, B.o.B and Gym Class Heroes. Organizers expect 1,500 women to compete in 10 sports. Admission is free; register in advance for concerts at supergirljax.com, where the full schedule is posted.

November 24

Ponte Vedra Democratic Club Meeting

The Ponte Vedra Democratic Club meets Tuesday, Nov. 24, at the Ponte Vedra Beach Branch Library, with a social at 5 p.m. followed by the meeting at 5:30 p.m. Members will discuss the results of the 2026 election. For more information, email PVDemclub@gmail.com.

Save the Date

North Florida Women's Chorale presents "Christmas Bells"

The North Florida Women's Chorale, directed by Kerry Fradley with collaborative accompanist Hiromi Nasife, presents "Christmas Bells: Familiar Carols of Christmas" at two performances in December. The first is Sunday, Dec. 6, at 4 p.m. at Trinity Parish Church, 215 St. George St., St. Augustine. The second is Sunday, Dec. 13, at 4 p.m. at Community Presbyterian Church, 150 Sherry Drive, Atlantic Beach. Both performances include photos with Santa, with a suggested donation of $10.

Classes at COA's River House

The Council on Aging offers a range of classes and programs at its River House, 179 Marine St., St. Augustine, during November and December. Classes run one to five weeks and begin the first week of November; no classes will be held on holidays. Some classes require registration, and space is limited. For the full schedule, visit coasjc.org/river-house, and register at coasjc.coursestorm.com/category/river-house. Call 904-209-3655, Monday through Thursday, or email tharris@stjohnscoa.com.

New reefs cont. from pg. 2

the ones oysters come in by the bushel. Around here, those haven't held up.

"The bags break down from the sun and they also shift around with wave energy," Mathews said. "We have really energetic river systems up here."

The group builds what it calls POSH, short for Pervious Oyster Shell Habitats: clumps of recycled shell held together with just a little cement. There's no plastic, and they're full of nooks that let water flow through. That helps the oysters feed and gives crabs and small fish a place to hide.

At Riverview Park on the Trout River, volunteers have set 130 of them along the shoreline in two rounds so far. The plan calls for 240.



Photo courtesy Jax Oyster Conservation

Jax Oyster Conservation founder Hunter Mathews collects recycled oyster shells from recycling partner Kevonne "KV" Phillips, owner of East Coast Oysters, a Jacksonville-based mobile raw bar.

Give one about two years in the water, and it's covered.

"You can't even see the cement or anything," Mathews said. "Just live oysters."

Getting started

Finding a place to keep all those shells held the group up for a while, until the city of Jacksonville offered a piece of land. The group recycles shells from restaurants at the Beaches and has partnered with a local composting company that collects shells from a few restaurants in town.

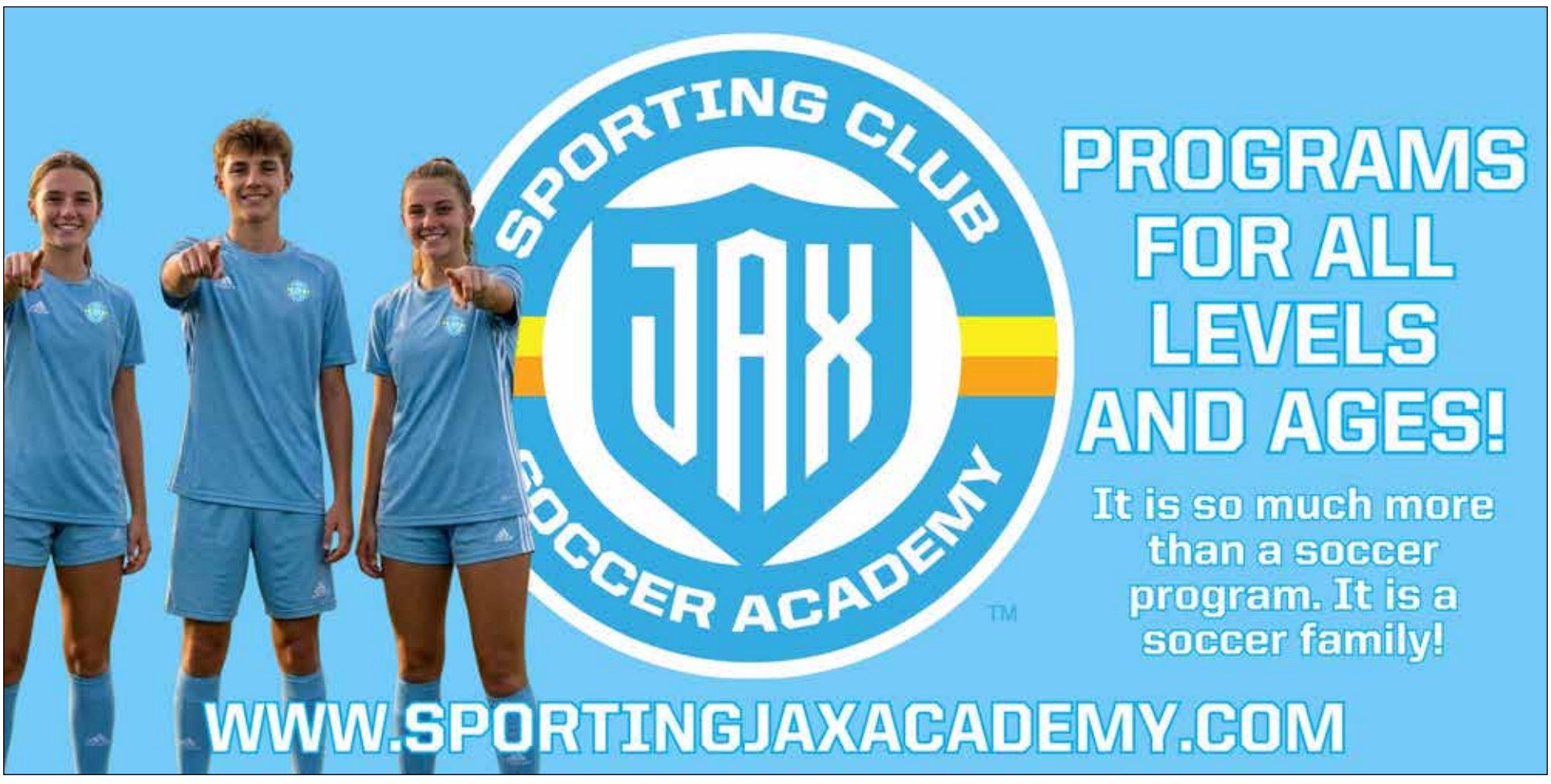
For now, the focus is Jacksonville and the Beaches. Within five to 10 years, Mathews would like to reach Fernandina Beach, Ponte Vedra and St. Augustine.

How to help

Volunteers can sign up for the email list to hear about upcoming workdays building modules and setting them in the river. Hosting an oyster roast? Fill out the form on the Recycle With Us page, and the group will figure out how to get your shells. Public drop-off spots are on the wish list.

Donations can be made online, and an Adopt-a-Reef program is in the works for people and businesses who want to pay for a restoration site.

For more information, visit jaxoysterconservation.org.



Q&A with St. Johns County Supervisor of Elections Vicky Oakes

Q: What options do I have for voting in the Nov. 3 general election?


Vicky Oakes

A: The last chance to vote in the 2026 general election is on Election Day, Tuesday, Nov. 3. Polls will be open from 7 a.m. to 7 p.m. On Election Day, voters must vote at their assigned precinct. Valid and current photo and signature ID is required when voting in person.

Q: How do I know what my assigned precinct is?

A: Registered St. Johns County voters can visit our website, www.votesjc.gov, and use the Find My Polling Place tool to find their assigned polling place. Many precincts have changed since the 2024 elections. I recommend verifying your polling place before heading out to vote so that you go to the correct place the first time.

Q: I moved recently. Is it too late to update my address?

A: No. You can update your address up to or on Election Day by visiting our website or calling the Elections Office at 904-823-2238. I recommend updating your address before heading to the polls so you go to the correct polling place for your new address.

Q: How do I know what is on the 2026 general election ballot?

A: All registered St. Johns County voters who did not request a vote-by-mail ballot were mailed sample ballots in early October. Voters can view their sample ballot on our website using the My Voter Status or Find My Polling Place tools.

Q: I haven't returned my vote-by-mail ballot. When is it due?

A: Vote-by-mail ballots must be returned to the Elections Office by 7 p.m. on Election Day, Nov. 3. It is too late to mail your vote-by-mail ballot. I recommend returning the ballot in person to the Elections Office or going to your assigned polling place on Election Day, Nov. 3, to vote in person. Completed vote-by-mail ballots cannot be returned to Election Day polling places.

Q: Where can I view voter turnout and election night results?

A: Voter turnout is currently posted on the homepage of our website, www.votesjc.gov. Election night results will also be posted on our website when polls close at 7 p.m. on Nov. 3. This page is updated continuously through the night as results become available.

Questions? Call the Elections Office at 904-823-2238. My staff and I look forward to assisting you!

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

Q. Are you offering complimentary services for veterans this November?


Brandon Patty

A. In honor of Veterans Day, we're offering free services throughout November to veterans, active-duty military members, reservists and their dependents.

These services include passport photos, notary services and recording of military discharge papers (DD-214s). To qualify, simply present a military ID, military dependent ID, DD-214 or driver license with a veteran designation.

We're also offering free wedding ceremonies and photos for eligible military couples and their dependents with a valid marriage license.

Q. Why is it important for veterans to record their DD-214?

A. Your DD-214 is an important document that verifies your military service. Recording your DD-214 helps preserve your military service as part of St. Johns County's permanent historical record, ensuring future generations can research, recognize and honor the men and women who served our country. These records remain confidential for 62 years after separation from military service.

Veterans who record their DD-214 will also receive a free Salute to Service ID card, which provides discounts at participating restaurants, attractions and businesses throughout St. Johns County.

Q. Where can veterans take advantage of these free services?

A. Veterans and their families can visit the Public Service Center at 4040 Lewis Speedway in St. Augustine, Monday through Friday during regular business hours.

Services are also available by appointment at our Julington Creek Annex, 725 Flora Branch Blvd. in St. Johns, and Ponte Vedra Beach Annex, 151 Sawgrass Corners Dr. in Ponte Vedra Beach. Wedding photos are available only at the Public Service Center.

Appointments can be scheduled at stjohnsclerk.com/recording.

Q. How is your office helping veterans get back on the road this November?

A. Through our Mission: Back on the Road initiative, we're helping veterans with suspended driver licenses due to unpaid court fees take steps toward getting their driving privileges back.

Throughout November, we're waiving collection fees to help resolve outstanding balances and get you back on the road. Veterans can visit us at the courthouse or call (904) 819-3600 to learn more.

Q. What is the best way for residents to contact your office?

A. If residents have questions about any of the services we provide, our Customer Care Call Center is available Monday through 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.



Tax rolls are rolling out soon

NewsLine staff


Jennifer Ravan

St. Johns County Tax Collector Jennifer Ravan is reminding property owners that 2026 property tax bills will soon be on their way, with notices expected to be mailed on or around Nov. 1.

"Property tax season is an important time for our residents, and we want to make the payment process as simple and convenient as possible," said Ravan. "We encourage property owners to review their tax notices when they arrive, take advantage of the early-payment discount when possible, and contact our office if they need assistance."

Although tax notices become due Nov. 1, they are payable through March 31, 2027, without incurring a penalty. Property owners who pay their taxes by Nov. 30 get the most savings, a 4% discount allowed by law under Florida Statute 197.162. The discount decreases by 1% each month until March 2027, when no discount is applied.

St. Johns County property owners have several convenient payment options. One of the easiest and most economical methods is paying online by e-check through the Tax Collector's website at www.sjctax.us.

Online e-check payments are subject to a 75-cent transaction fee. Credit and debit card transactions are subject to a 2.3% convenience fee. The St. Johns County Tax Collector's Office does not retain any portion of these convenience fees.

Payments may also be made by check or in person at one of the Tax Collector's four locations.

Office hours are Monday through Friday from 8:30 a.m. to 5 p.m. at the main office in St. Augustine, 4030 Lewis Speedway, and from 8:30 a.m. to 4:30 p.m. at the following locations: Dupont Center, 6658 U.S. 1 South; Ponte Vedra, 151 Sawgrass Corners Dr., Suite 100; and Julington Creek, 725 Flora Branch Blvd.

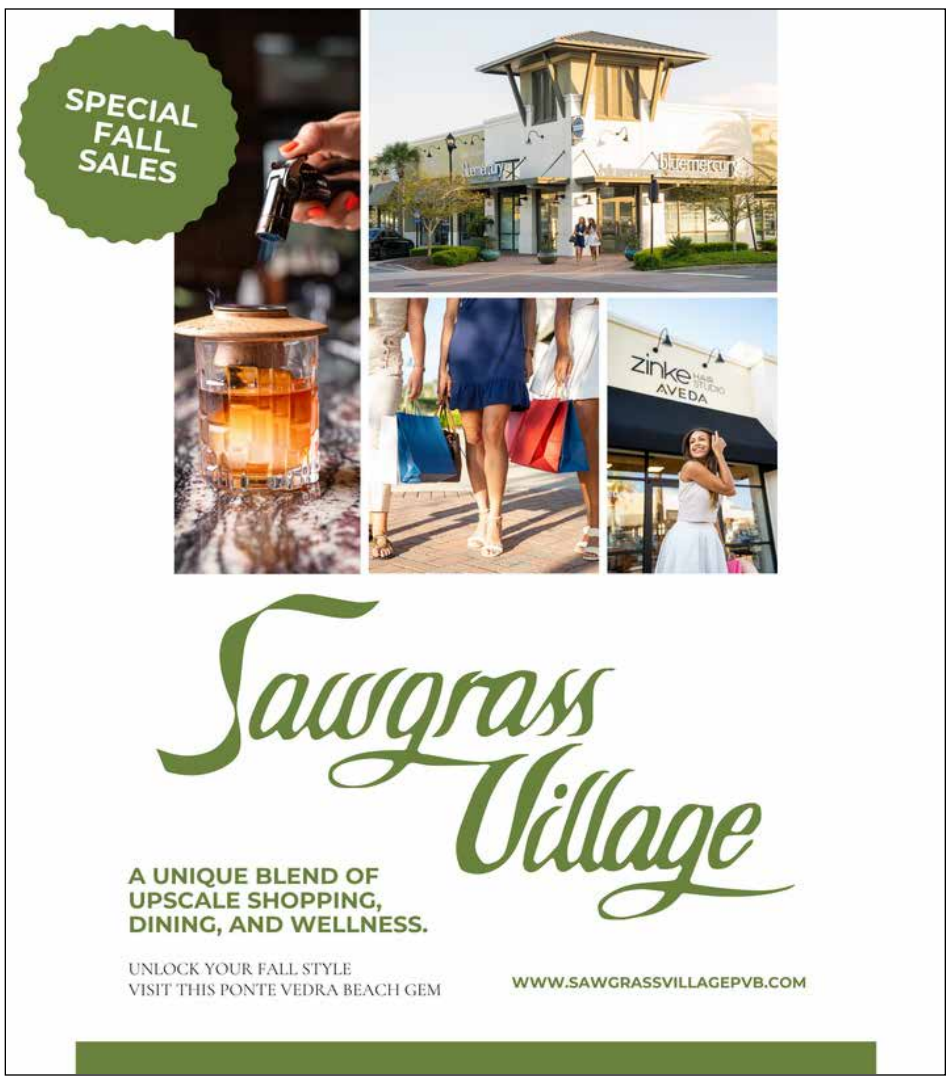
In addition to the tax notices sent to property owners, tax notices are also sent to mortgage companies with escrow accounts. Property owners with escrow accounts should receive an "information only" notice detailing their tax status and stating, "This is not a bill. Do not pay. Your bill has been forwarded to your escrow agent."

The St. Johns County Tax Collector's Office collects property taxes but does not determine property values, exemptions, millage rates or other assessments appearing on the tax bill.

Questions regarding property assessments, assessed values and homestead or other property tax exemptions should be directed to the St. Johns County Property Appraiser's Office, which prepares and certifies the property tax roll provided to the Tax Collector.

Questions regarding millage rates, community development district assessments or other assessments should be directed to the appropriate taxing authority.

For any other questions, comments or suggestions, contact the Tax Collector's Office at 904-209-2250 or taxcollector@sjctax.us.



2026 certified tax roll at a glance

By Eddie Creamer
St. Johns County Property Appraiser


Eddie Creamer

The 2026 tax roll for St. Johns County was certified to the St. Johns County Tax Collector for the collection of 2026 taxes on Oct. 8. This is the first final certification of the 2026 tax roll, which will be finalized in May once all pending Value Adjustment Board changes have been made. Here's a look at the 2026 first final certified tax roll numbers.

The total market value is $92.9 billion, which is a nearly 3% increase from the previous year and an approximately 195% increase over the past 10 years. Of that, the total general county taxable value is $63 billion, a 6% increase from the previous year and a 186% increase over the past 10 years.

There are 183,653 total parcels in our county, representing a 1.6% increase from the previous year and a 34% increase over the past 10 years. Of those parcels, 170,043 are real property (land and buildings) and 13,610 are tangible personal property (moveable business equipment and assets).

Residential properties make up 90% of the county's real properties. Of those residential properties, our county has 98,106 homesteaded parcels, an increase of 4% from the previous year. Homesteaded properties have a general county taxable value of $33.2 billion and make up 58% of all real properties in our county.

Commercial properties make up 7% of the county's real properties with a total of 12,827 properties, representing a 1% increase from last year. The general county taxable value of commercial properties in our county is $7.9 billion, a nearly 13% increase from the previous year.

As an overview of the 2026 tax roll, we're seeing market values of properties slowing and stabilizing, while in some areas we're seeing a decline in values. In certain neighborhoods and regions of the county, we are still experiencing increases in property market values, but the increases are not as substantial as in previous years.

Information about the 2026 first final tax roll is available on our website at www.sjcpa.gov/factsheet. I'm available to answer questions or provide additional information at Eddie@sjcpa.gov or 904-827-5500.

One day in the life of a Pirate's Bounty

By Tatyana Kovaleva



Photo courtesy Palencia Elementary PTO
Pirate's Bounty volunteers Martha Roth, left, Carlye Koehler and Ariel Buss stand with a cart of weekend food bags at Palencia Elementary School.

Every pirate dreams of finding a Pirate Bounty, so join me in "job-shadowing" Carlye Koehler, Martha Roth and Ariel Buss, who run the Palencia Elementary program providing kids in need with clothes, food and essentials.

We meet at 9 a.m. in a classroom resembling a neat supermarket: clothes racks, shoe shelves, food boxes, toiletries. "We try to make it a pleasant experience for kids, like shopping just without payment," says Martha. "It's also open for everyone: fell in mud, spilled milk, had an accident, we help."

The routine starts with packing about 50 weekend-food bags: meals, breakfasts, fruit jams, snacks… Post-it notes with diet restrictions flag special bags: "I can pack a nut allergy bag in my sleep," laughs Ariel. "We try to be as good with nutrition as possible within budget, but firstly kids need calories," says Martha. "Surely, we'd love to add fresh produce, but it should be non-perishable and kid-friendly. It matters not that we give food; it matters that they eat it," adds Carlye, coming in.

Carlye had an urgent ask: a teacher texted about a kid who couldn't afford headphones, and she went to buy them. "Teachers are the front-line. They see kids every day and are very good at identifying their needs. Our counselor is also amazing." Just mentioned Mrs. Taylor enters with a request for three more bags. The number constantly changes as people face sudden job losses or health issues, and then drop out when they no longer need help. She also fills two bags with requested hygiene items and brings notes about an upcoming Mom-Son event "to put in the bags so that

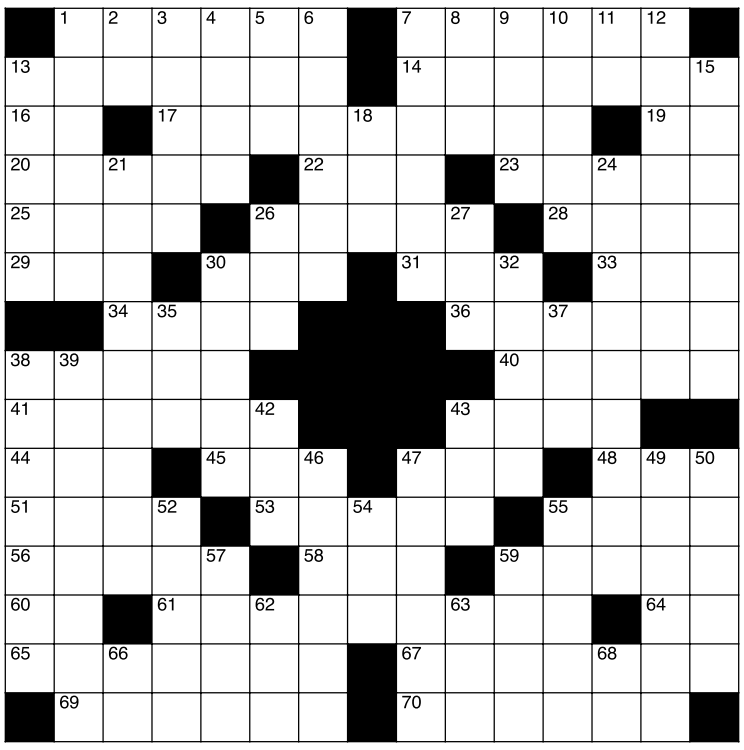
Pirate's Bounty cont. on pg. 9


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Puzzles

Answers on page 3
Provided by MetroCreative



CLUES ACROSS

1. Spiritual leaders
7. Containing salt
13. Fortified wine
14. Edible mollusk
16. Blood type
17. Make a comparison
19. Government lawyer
20. "Game of Thrones" actor Ciaran
22. 8th month of the year (abbr.)
23. Very willing
25. __ ex machina
26. Satisfies
28. New Zealand mountain
29. A doctrine
30. Popular Dodge truck model
31. Dekagram
33. Naturally occurring solid material
34. Company higher-up
36. Villains
38. Cricket frog genus

CLUES DOWN

1. Animal disease
2. Commercial
3. Craft supplies
4. Containers
5. A way to save for your golden years
6. Common Arabic greeting
7. Bulged downward
8. Acquired brain injury
9. Lay about
10. Intestinal
11. Not yes
12. In a way, pleased
13. Messianic figure in Islam
15. Resulting from intense conviction
18. Not in
21. Number above the line in a fraction
24. Lawn pest
26. Pouch
27. Ancient language (abbr.)
30. Start anew
32. Wild flower

CRYPTO FUN

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

Solve the code to discover words related to men's health.
Each number corresponds to a letter.
(Hint: 25 = S)

A. **17 16 12 18 16 10**
Clue: Physician

B. **25 12 10 5 5 21 26 21 1**
Clue: Testing

C. **5 14 5 10 12 26 25 5**
Clue: Physical activity

D. **24 20 2 5**
Clue: Boy or man

THANKSGIVING TABLE WORD SEARCH

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

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

WORDS

CASSEROLE
CENTERPIECE
CORNBREAD
CORNUCOPIA
CRANBERRY
DESSERT
DINNER
FEAST
GATHERING
GOURD
GRATITUDE
GRAVY
HARVEST
LEFTOVERS
MAYFLOWER
PARADE
PILGRIMS
PUMPKIN PIE
STUFFING
SWEET POTATOES
TABLE
TURKEY
WAMPANOAG
WISHBONE

WORD SCRAMBLE

Rearrange the letters to spell something pertaining to Thanksgiving.

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2026 change to retirement catch-up contribution rule

By Chris Thompson



Chris Thompson

The year is already rapidly coming to a close, making it peak season for assessing (and, in many cases, reassessing) contribution options related to retirement savings accounts. A major factor worth considering heading into the new year is changes to the SECURE 2.0 Act's catch-up contribution rule. The changes began on Jan. 1, 2026, and could have a significant impact on individuals 50 years of age and older who earned more than $150,000* in 2025.

What is a catch-up contribution?

If you're age 50 or older and have any variety of qualifying retirement savings accounts — including 401(k)s, 403(b)s and 457(b)s — you have the option of contributing additional pretax funds beyond the standard contribution limits set by the Internal Revenue Service. 1 These catch-up contributions are designed to help people nearing retirement give their investments an extra boost.

How did the SECURE 2.0 Act affect investors?

Passed in December 2022, the SECURE 2.0 Act was created to encourage greater use of retirement plans that allow Americans to prepare for their golden years. The catch-up contribution limit for participants ages 60 to 63 remained unchanged in 2025 at $11,250 and is dubbed a "super catch-up" contribution. 2 This allows individuals within this age group to contribute well above the standard catch-up amount and take advantage of their peak earning years.

What is the new catch-up contribution rule?

Beginning in the new year, individuals with employer-sponsored 401(k), 403(b) and 457(b) government retirement plans who are 50 years of age or older and who earned more than $150,000* in FICA wages the previous taxable year must put their catch-up contributions into a designated Roth account after taxes. 3 Simply put, this means any catch-up or super catch-up contributions for these high-income earners will be subject to tax deductions. This change does not impact a participant's standard contributions to their employer-sponsored retirement savings, which will continue to be able to be contributed pretax and will not impact individuals who made less than $150,000 in FICA wages the prior year.

How can I prepare for this change?

For individuals nearing retirement, it's important to regularly reassess your contributions and make sure they're aligned with upcoming regulatory changes, shifts in late-career professional plans and your personal income needs and financial goals. A financial advisor can help navigate these decisions and diversify investments to set you up for success in retirement.

* In Federal Insurance Contributions Act (FICA) wages and adjusted for inflation

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Pirate's Bounty cont. from pg. 6

families know to reach for help with tickets/outfits if needed."

The bags are ready. This week, each kid also gets a goodie bag, donated by a PES family: sweets, trinkets, bracelets with positive affirmations. Martha explains: "We try to arrange it monthly and always encourage people to get a crew and share the cost and effort. We appreciate every sponsor: someone even donated 50 new backpacks!" We roll a cart across the school, leaving packages in special bags at the doors for teachers to deliver discreetly later. We have no names, only the number of bags per classroom; PES strives to preserve anonymity.

Back in the room, Ariel and Carlye prepare the next shopping list: "It takes two SUV trunks to get it all!" Martha works through donation bags: "We sort, wash, hang… Look, some are still with tags!" Carlye recalls one kid who needed size 4 clothing, and Bounty had none. She asked the community online, and within two hours her porch was full of donations, some brand new. "I always say I do the fun part, and everybody else is doing the hard part."

We can't solve every problem, but we can try to find ways. Want to help? Check out the Palencia Elementary PTO website at palenciapiratespto.com/pirates-bounty. It takes a village, and ours is a great one!

Oasis Face Bar opens first Northeast Florida location in Neptune Beach

NewsLine staff

Ponte Vedra Beach mother-daughter team Katie and Kendall Brown celebrated the grand opening of Oasis Face Bar, 630 Atlantic Blvd., Suite 6, in Neptune Beach with a ribbon cutting Saturday, Sept. 26. It is the first of five locations the pair plans to open in Northeast Florida, according to a recent release.

"We worked so hard to get to this point, and it is so exciting to see it all come together and watch people come through the door with smiles," co-owner Kendall Brown said in the release.

Among the guests was Neptune Beach City Council member Tim Horvath, the release noted. When Horvath asked why the Browns chose Neptune Beach for their first location, Katie Brown pointed to their local roots.

"Kendall and I are both born and raised at the Beaches, and Neptune Beach is a short ride up A1A from our home," she said, according to the announcement. "Additionally, this Publix shopping center in Neptune Beach is the perfect location, with ample parking, great business neighbors and, of course, the supportive Beaches community."

For more information, visit oasisfacebar.com/ne-florida/neptune-beach.



Photo courtesy Oasis Face Bar

Owners Katie and Kendall Brown celebrate the grand opening of Oasis Face Bar in Neptune Beach with a ribbon cutting Sept. 26, 2026.



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Travel

Thankful for a second look at Notre-Dame

By Debi Lander
mail@floridanewsline.com

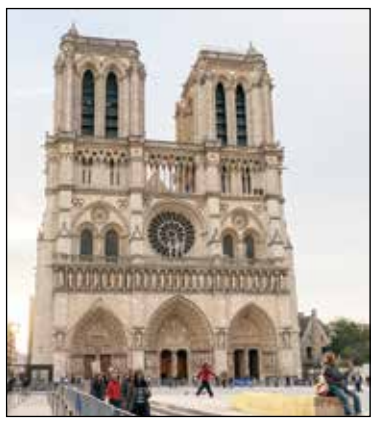


Photo by Debi Lander

The restored western facade of Notre-Dame Cathedral catches the light at sunrise.



Photo by Debi Lander

The writer's favorite chimera, photographed during a 2016 climb of Notre-Dame's towers, gazes over the Seine toward the Eiffel Tower.

Returning to Notre-Dame Cathedral in Paris this October, I found myself thinking about something travelers seldom put on an itinerary: gratitude. I had come to revisit a familiar landmark and photograph its restored beauty. But standing inside, I understood that simply being able to enter was something to appreciate. I'd been back to Paris in 2022, but then the doors were closed.



Debi Lander

On April 15, 2019, fire swept through the cathedral's roof. The spire collapsed, and television images carried the disaster around the world. Even people who had never visited Paris recognized the enormity of the loss. A building that seemed permanent suddenly looked vulnerable.

Now, after years of painstaking work, visitors can once again walk beneath its soaring vaults. Notre-Dame reopened in December 2024, reclaiming its place as both a working church and one of the world's great cultural treasures. Returning nearly two years later, I considered what had been saved.

The interior's brightness is striking, almost too clean to my eyes. Historian Jean-Michel Leniaud suggests four decades of grime and condensation could restore the familiar gray. For now, cleaned stone reveals details that once receded into shadow. Looking upward, I admired the height and graceful lines, then turned my attention to smaller things: sculpture, sacred objects and the altar. Some 2,000 statues and decorative features were restored or re-created. Photographs told only part of the story.

I paused before the Virgin and Child, known as Our Lady of Paris. The sacred statue survived the fire intact, and its presence offered a connection between the cathedral I remembered and the one before me. Here was something familiar within a renewed setting, a reminder that restoration involves preserving meaning as well as repairing damage.

Throughout my visit, I thought about the 2,000 workers responsible for making this return possible. Firefighters saved the main structure while others helped rescue precious objects. Later came architects, carpenters, stonemasons, conservators and other specialists. Donors contributed, and craftspeople brought knowledge that no amount of money alone could replace.

The rebuilt roof framework, using about 2,400 oak trees, is especially remarkable. Carpenters used traditional tools and techniques to reproduce the historic structure, joining present-day effort with skills passed down through generations. Much of that work remains above visitors' heads, out of sight, yet essential to everything below.

High around the towers, the cathedral's fantastical stone creatures still keep watch over Paris. Often called gargoyles, the decorative figures are more properly known as chimeras; true gargoyles drain rainwater. I climbed the towers on previous visits, and these creatures feature in some of my fondest memories. This time, I wasn't able to climb, but took comfort in knowing those familiar guardians remain.

For Paris, Notre-Dame's restoration carries significance far beyond tourism. On the Île de la Cité, surrounded by the Seine, the cathedral belongs to the city's daily landscape and more than 800 years of history. Its familiar silhouette helps define Paris.

For visitors, it offers something no screen can convey: the building's scale, the light within it and its serene spirituality. You need not be Catholic, or even religious, to appreciate the human achievement surrounding you. Each person brings a different reason for entering.

As Thanksgiving approaches, I am grateful to the people I will never meet whose work brought me back through those doors. Because of them, another traveler will enter for the first time and look up in amazement. I left with photographs and the privilege of a second look. This November, that is the gift I will remember when I count my blessings.

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.

Gardening

The Good Earth: Give your garden a greater purpose and go native

By Connie Doyle, Master Gardener UF/IFAS



Connie Doyle

Have you ever watched a butterfly visit your flowers or listened to birds singing in your backyard and wondered what you could do to welcome more wildlife into your garden? One wonderful place to start is with native plants.

Native plants are species that occur naturally in a particular region. Over time, they have developed relationships with the insects, birds and other wildlife that share their environment. By including them in our landscapes, we can create gardens that are not only attractive but also contribute to the health of our local ecosystem.

Why do native plants matter? Think of your garden as more than a collection of flowers and shrubs. It can be a source of food and shelter for wildlife. Native flowering plants offer nectar and pollen to bees and butterflies, while certain native plants serve as essential host plants for caterpillars. Native shrubs and trees can provide berries, seeds and shelter for birds. A beautiful garden can do so much more than please the eye!

The good news is you don't need to replace your entire landscape to make a difference. Start small. Add a native plant or two to an existing bed, introduce a native shrub or try a few native wildflowers in a sunny corner. Over time, those small choices can create a garden that not only looks beautiful but also supports the wildlife that makes Florida such a special place to live.

Here in Northeast Florida, there are many possibilities. Coral honeysuckle is a lovely native vine with flowers that attract hummingbirds and other pollinators. American beauty berry offers clusters of vivid purple berries that provide food for birds. Native milkweed can support monarch caterpillars.

You can also help wildlife by rethinking what a perfect garden looks like. A few chewed leaves may mean caterpillars are feeding, and seed heads left standing can provide food for birds. Avoid unnecessary pesticide use, and allow nature to do some of the work.



American beauty berry.

Before purchasing a plant, however, remember one of the most important principles of Florida-Friendly Landscaping: right plant, right place. Consider the amount of sunlight, soil conditions, drainage and available space. A plant native to Florida may still struggle if it isn't suited to your particular yard. Some species prefer dry, sunny locations while others thrive in moist soil or partial shade. Choose carefully, and you'll have a better chance of growing a healthy, low-maintenance garden.

As you plan your garden this fall, consider making room for plants that give something back. Native plants can add beauty, support local wildlife and help connect our home landscapes to the natural world around us.

Wishing you a happy Thanksgiving with family and friends.

Connie Doyle writes The Good Earth, a gardening column inspired by a lifelong passion for plants, nature, and the peaceful rhythm of the garden. With more time in retirement, she has been inspired to take that passion to the next level — learning, growing, and sharing with others in our community by way of earning her Master Gardener Certification. Connie can be reached by email to mail@floridanewsline.com.

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