

The Creek Line

November 2026 Volume 26 Issue 11

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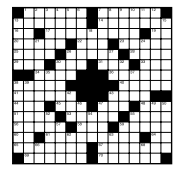
INSIDE THIS ISSUE

Q&A with Elected Officials is on pages 5-6

Best Furry Friend of the month Meet Rigatoni! Page 3

Puzzle Page: Crossword & More Puzzles are on page 9







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.

A CENTURY OF SERVICE



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.

County honors 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.

WWII veterans cont. on pg. 2

First Coast YMCA serves those who serve

By Necoia Shavers
Military Outreach Coordinator, First Coast YMCA

The military community is at the heart of Jacksonville. The city is home to a strong active-duty and veteran population and thousands of military families. The First Coast YMCA offers programs and resources to support those who serve and the families who serve alongside them.

November is National Military Family Month, and as an affiliate of the Armed Services YMCA, the First Coast YMCA celebrates the strength and sacrifice of military families. For the month of November, the First Coast YMCA offers military and first responder families the month free when they sign up and join a local branch. That support continues year-round through programs built for service members, veterans and their families.

YMCA cont. on pg. 2



Honoring veterans close to home

Free DD-214 recording and veteran services: Throughout November, the St. Johns County Clerk of Court and Comptroller's Office offers free passport photos, notary services and recording of military discharge papers (DD-214s) for veterans, active-duty service members, reservists and their dependents. Services are available by appointment at the Julington Creek Annex, 725 Flora Branch Blvd. Schedule at stjohnsclerk.com/recording or call 904-819-3600.

Swings for Service Charity Golf Tournament: Thursday, Nov. 5, St. Johns Golf & Country Club, 205 St. Johns Golf Drive. Check-in begins at 10:30 a.m., with a shotgun start at noon. The fourth annual tournament benefits Women Veterans Ignited and Crew Served Inc. Sponsorships and foursomes are available at swingsforservice.com.

St. Johns County Veterans Day Celebration: Wednesday, Nov. 11, Anastasia Baptist Church, 1650 A1A S., St. Augustine. Doors and displays from local nonprofit and military groups open at 9 a.m., with the ceremony at 11 a.m. Hosted by the Veterans Council of St. Johns County and the Military Officers Association of America, Ancient City Chapter. Free admission and parking. 904-829-0381.

Jacksonville Veterans Day Parade: Wednesday, Nov. 11, 11:01 a.m., downtown Jacksonville. The 1.32-mile route begins on Water Street in front of the Jacksonville Center for the Performing Arts and ends at VyStar Veterans Memorial Arena. The city calls it the largest observance of its kind in Florida, with more than 2,500 participants. Visit events.jacksonville.gov.

The Veterans Roll Up Bowlathon: Wednesday, Nov. 11, 11 a.m. to 5 p.m., Batt Family Fun Center, 1838 Cassat Ave., Jacksonville. Hosted by the Coats Legacy Foundation, which works to prevent veteran suicide, the event includes bowling, laser tag, arcade games, music and resource tables. Free for veterans and service members with a reservation; $11 for family and friends. Register on Eventbrite.

Free admission in St. Augustine: On Nov. 11, veterans and active-duty, retired and honorably discharged military receive free admission to the Castillo de San Marcos with ID, as well as to Old Town Trolley Tours, the Old Jail, the Oldest Store Museum and Potter's Wax Museum.



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.

WWII veterans cont. from pg. 1

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.

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.

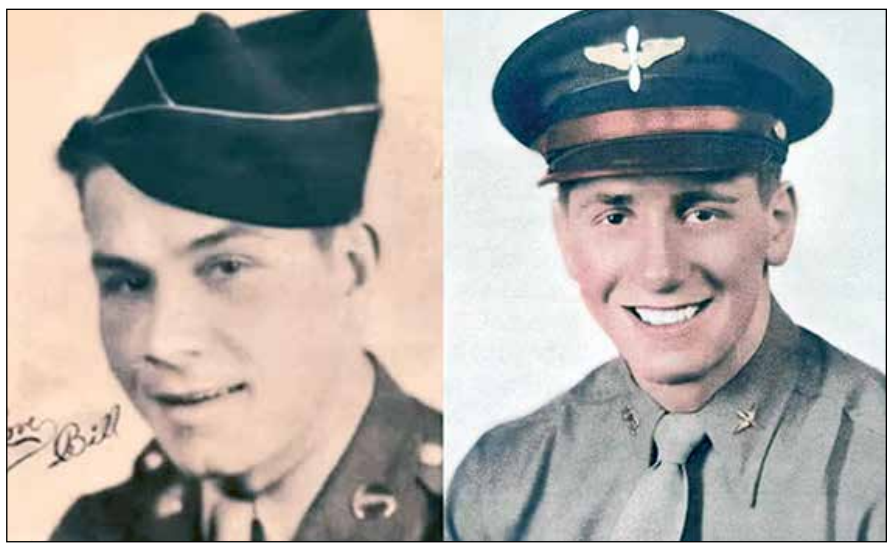


Photo courtesy St. Johns County

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

YMCA cont. from pg. 1

Fitness and community for service members

Operation Strong & Ready is an eight-week wellness program at select branches for veterans that offers support for both their physical and mental health. Participants meet twice a week for one-hour sessions led by personal trainers. The training is an opportunity to prepare for branch-specific fitness tests or simply find a fitness group of like-minded individuals.

The First Coast YMCA also partners with the Sierra Club's Military Outdoors program to get service members and veterans outside.



Photo courtesy First Coast YMCA

Service members, veterans and supporters pause on a boardwalk during a guided hike with the Sierra Club's Military Outdoors program, a First Coast YMCA partner.

YMCA cont. on pg. 3

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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.

The CreekLine is a free monthly publication delivered to all addresses in Zip Code 32259 and selected routes in 32092. Submission of articles and photographs are received by mail or email, although email to editor@FloridaNewsLine.com is preferred. The writers' opinions do not necessarily reflect the opinion of Florida NewsLine. Advertising Rates are available by request. Florida NewsLine is not responsible for advertisement content or accuracy of information provided by its advertisers Nor does Florida NewsLine endorse any of the products or services included in this publication. Florida NewsLine reserves the right to refuse advertisement or copy from any advertiser. All rights are reserved and no portion of this publication October be copied without the express written consent of the publisher. ©2025.

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

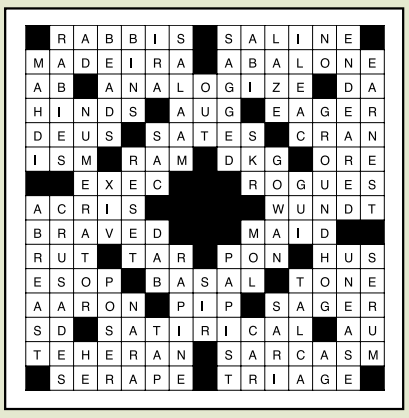
Do you have a cute pet? Send us your pet's picture and the answer to the five questions above before the 10th of the month. Also tell us you saw the BFF contest in Mandarin NewsLine.
Your pet could be our BFF of the month and appear in The CreekLine!
Email editor@floridanewsline.com to enter your pet.



Table of Contents

4 Community Calendar
7 Business Monthly
8 The Good Earth
10 Classifieds
11 Travel with Debi Lander

Answers to our Puzzles PG 9





YMCA cont. from pg. 2

Participants take a break from daily stress through guided hikes, outdoor adventures and environmental education alongside fellow service members and veterans.

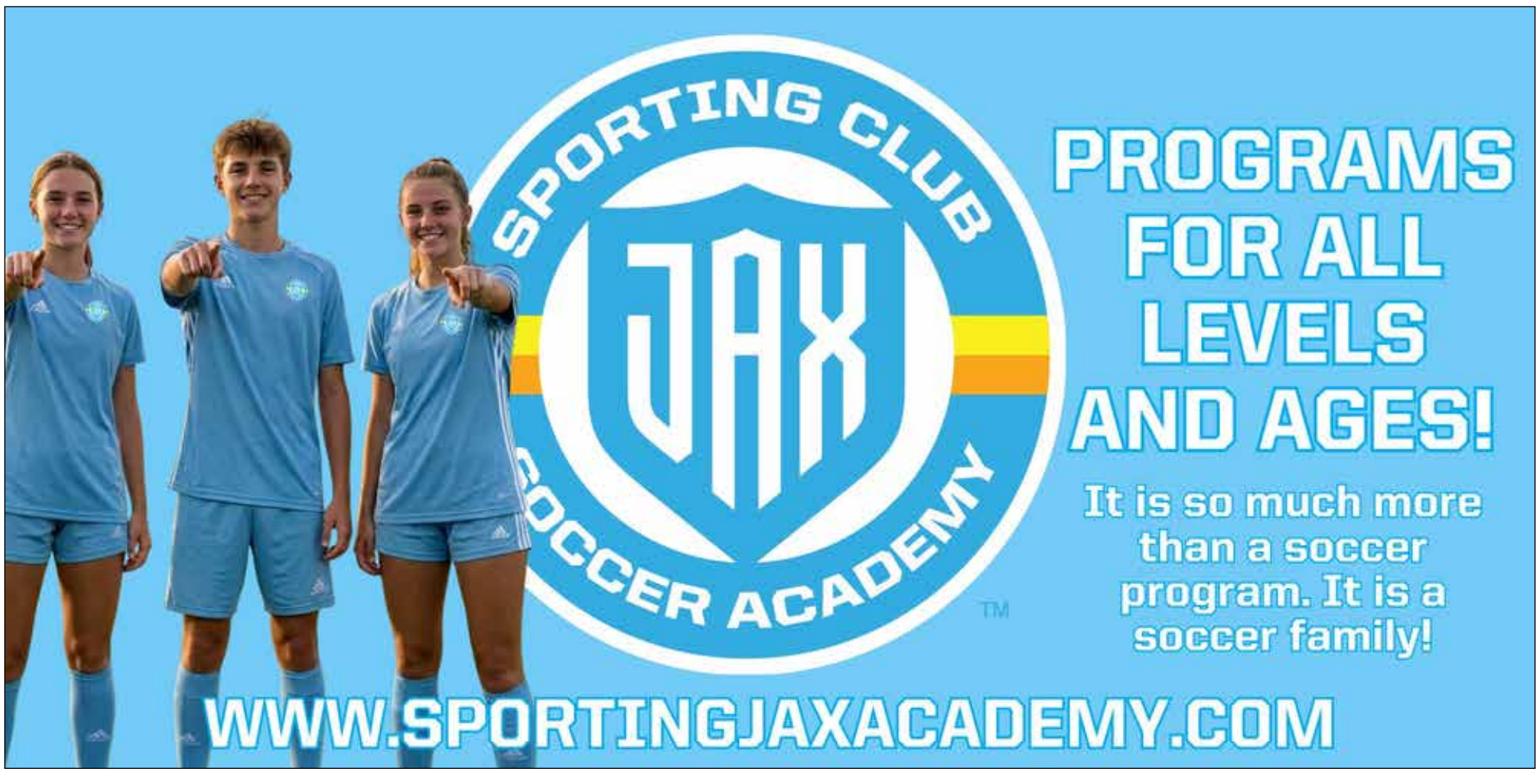
The 20th annual Josh Watkins Tennis Tournament, taking place Nov. 12-15, also brings together athletes, veterans, families and community supporters. This community event benefits the Marine Corporal Joshua Watkins Memorial Endowed Scholarship Fund at the University of North Florida, supporting military veterans pursuing higher education.

Support for military kids and families

Military kids face challenges many of their peers never will, from frequent moves to time apart from a deployed parent. Thanks to support from the Armed Services YMCA, Operation Hero is a free program that helps active-duty military children in first through sixth grades work through those challenges. Along the way, kids build resilience, confidence and friendships with peers who understand what they're going through.

The First Coast YMCA also hosts events that bring military families together. At the annual Military Family Camp Day at Camp Immokalee, kids and parents spend the day zip-lining, kayaking and more. For families who often spend long stretches apart, opportunities like this allow them to create moments that matter together.

YMCA cont. on pg. 5



November

Community Calendar
What's Happening in St. Johns

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

Through November 23
St. Johns CARES Annual Food Drive
St. Johns CARES Inc. continues its Annual Food Drive through Monday, Nov. 23, to restock local food pantries. Drop off nonperishable food at a host site or local pantry; a list is available at stjohnscares.org under Events/Drives. Call Mary Ann Kriniske at 904-217-5281.

Through December 12
Field of Dreams Baseball Registration
St. Johns CARES Inc. continues its Annual Food Drive through Monday, Nov. 23, to restock local food pantries. Drop off nonperishable food at a host site or local pantry; a list is available at stjohnscares.org under Events/Drives. Call Mary Ann Kriniske at 904-217-5281.

November 10
Bartram Trail Newcomers Club Veterans Luncheon
Registration is open for the 2027 season of Field of Dreams Baseball, a free league for children and young adults with special needs at Aberdeen Park, 1401 Shetland Drive, St. Johns. Register at www.FODBaseball.com by Saturday, Dec. 12, to guarantee a uniform by opening day, Friday, Jan. 29, 2027.

November 13
St. Johns County United for Progress Club Volunteer Appreciation Celebration
The St. Johns County United for Progress Club will cap off the year with a Volunteer Appreciation Celebration Friday, Nov. 13, from 6 to 10 p.m. at [location]. The evening includes a reception, dinner and a cash bar. The cost is $50 for members and $60 for nonmembers. For reservations, email nwsjcp@gmail.com.

November 14
Bartram Trail Genealogy Club Meeting
The Bartram Trail Genealogy Club meets Saturday, Nov. 14, from 2 to 4 p.m. at the Bartram Trail Branch Library, 60 Davis Pond Blvd., St. Johns. Members will show and tell their family heirlooms and discuss their archiving process. The public is welcome.

November 17
AARP Driver Safety Course
River Garden hosts an AARP Driver Safety course Tuesday, Nov. 17, from 9 a.m. to 4 p.m. in the Cohen Auditorium, 11401 Old St. Augustine Road, Jacksonville. Participants will learn about driving safely as they age and earn a course completion certificate, which qualifies for discounts with most auto insurance companies. The full-day program includes snacks, drinks and a complimentary lunch. The cost is $25, or $20 for AARP members, payable directly to AARP. Advance registration is required at shorturl.at/PWV7X. Call Kari Bell at 904-288-7855 or email kbell@rivergarden.org.

November 19
William Bartram Scenic & Historic Highway Monthly Meeting
The William Bartram Scenic & Historic Highway holds its monthly meeting Thursday, Nov. 19, at 6:30 p.m. at Westminster Woods on Julington Creek, 25 State Road 13, Conference Room LB. [Confirm date.]

ONGOING ACTIVITIES

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
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.

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.

Al Anon and Alateen Meetings
Free confidential support groups for family and friends of those affected by someone else's 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.

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.



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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.

YMCA cont. from pg. 3

Each summer, the First Coast YMCA, along with military outreach partner VyStar Credit Union, hosts its annual Military Back-to-School Bash. This event gives military children a day dedicated to them, giving away free backpacks filled with school supplies, so no child is left empty-handed. It's a way to ease back-to-school pressure on parents and help military families start the school year with confidence.



Photo courtesy First Coast YMCA

A First Coast YMCA staff member works with two young participants on a poster during an Operation Hero session.

Keeping membership within reach

To help keep costs down, the YMCA offers military scholarships and membership rates based on the status and rank of the service member or veteran. Members can get full access to facilities, programs and services with no long-term contracts. Additionally, when service members travel anywhere in the U.S., they are able to visit other YMCA branches at no cost for up to 28 days.

Donor support allows the First Coast YMCA to offer scholarships to families who need additional support and extends to its military programming as well. The First Coast YMCA works toward fundraising goals for its Military Wellness programs, which help keep programs like Operation Strong & Ready and events like the Military Back-to-School Bash available to service members and veterans.

No matter where your family is on its military journey, the First Coast YMCA is here to help. To learn more about programs at your local branch, the resources your family may qualify for or to donate to military programming, visit fcymca.org or contact Military Outreach Coordinator Necoia Shavers at nshavers@fcymca.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!



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.

Visit
us online
FloridaNewsLine.com

Tax rolls are rolling out soon

NewsLine staff

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.


Jennifer Ravan

"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.

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.



ST. JOHNS Business Monthly

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

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 Ponte Vedra Beach FL, (904) 380-2322.

First Coast Crime Stoppers offers anonymous ways to report crime

NewsLine staff



First Coast Crime Stoppers is reminding Northeast Florida residents that they can share information about criminal activity without revealing who they are.

The nonprofit, which serves the First Coast from Jacksonville to rural Baker County, accepts anonymous tips by phone at 866-845-TIPS (8477), online at fccrimestoppers.com and through the free P3 Tips mobile app, available for Apple and Android devices.

"Our goal is to make it easier for residents to understand their options for reporting information about criminal activity and to reinforce that everyone has a role to play in keeping our community safe," said Chase Robinson, executive director of First Coast Crime Stoppers.

Tips that lead to an arrest may qualify for a cash reward of up to $3,000, up to $5,000 for homicide cases and up to $7,500 for human trafficking cases. To be eligible, tips must be submitted through the official tip line, website or app. Tips shared on social media or directly with law enforcement do not qualify.

The organization says it does not collect or track the identities of tipsters. Instead, each tipster receives a tip number to use when checking on the status of a tip or a reward.

According to First Coast Crime Stoppers, tips to the program have led to 4,693 arrests since 2002. In 2025, the organization received 2,984 tips that led to 188 arrests.

For more information, visit fccrimestoppers.com.

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Newcomers luncheon offers trivia, prizes, food drive

By Michele Oliver

Newcomers of North St. Johns invites members and their guests to join the fun at its November luncheon on Tuesday, Nov. 17, at Blue Bamboo, 10110 San Jose Blvd. in Jacksonville. The event features a delicious lunch and fun trivia games with great prizes. As part of the luncheon, a food drive will also be held to benefit the Shepherd of the Woods Lutheran Church food pantry.

Doors open at 11 a.m. Cost for the luncheon and program is $35 for members and $40 for guests. All reservations must be received by Nov. 11. For more information, visit newcomersofnorthstjohns.org.

The luncheon includes family-style Dragon Whiskers appetizers and a choice of entree: beef and broccoli bowl, chicken lo mein bowl, Sichuan shrimp bowl or veggie bowl, all served with white rice and a vegetable spring roll. Dessert is a delicious mandarin orange cake. Beverage choices include water and tea. A cash bar is also available.

Back by popular demand, the afternoon entertainment features host John Harrell with Fast Jax Trivia, which the club calls the best trivia show in Jacksonville.



Photo courtesy Newcomers of North St. Johns
A member shows off a Halloween-themed centerpiece at the Newcomers of North St. Johns September luncheon.

"This promises to be another friendly and enthusiastic experience for our members, one you won't want to miss," says Co-President Charlene Lim. "Brush up on your trivia! We look forward to seeing everyone there."

Co-President Marta Maso adds, "And, please remember to bring a donation for the food pantry. We'll be collecting canned goods as well as items such as

Newcomers cont. on pg. 10

Gardening

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

By Connie Doyle, Master Gardener UF/IFAS

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.



Connie Doyle

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.



American beauty berry.

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

The Good Earth cont. on pg. 10



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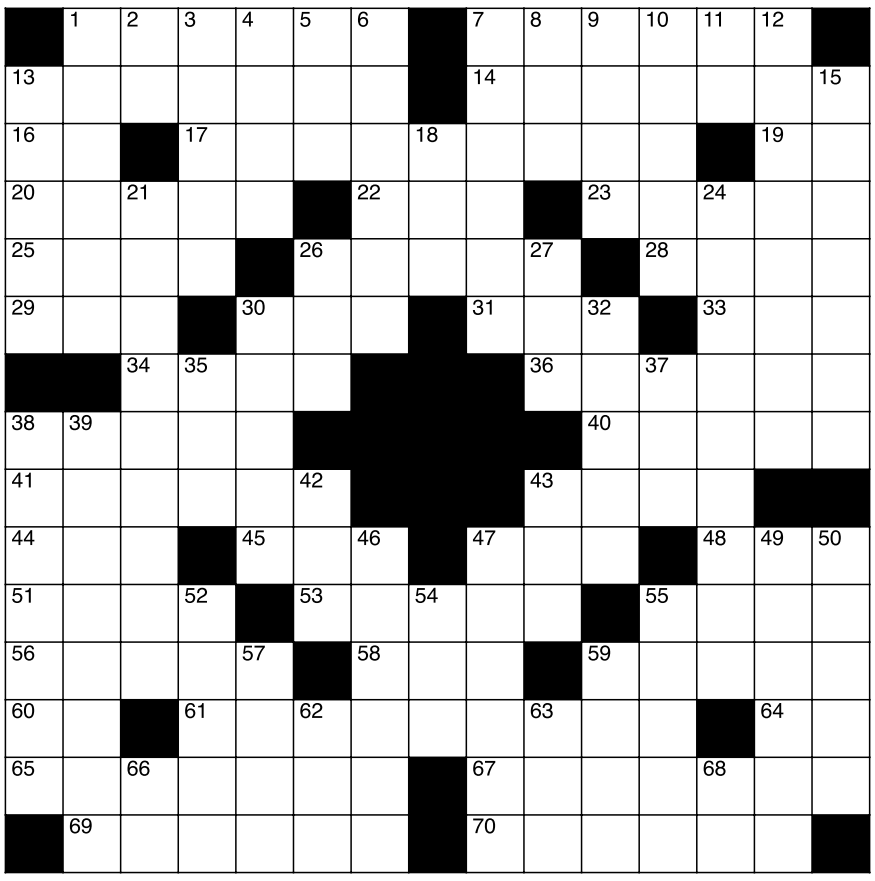
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Puzzles

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
40. Influential early psychologist
41. Endured
43. Servant
44. You can get stuck in one
45. __ and feather
47. Passive optical network
48. French ballet dynasty
51. Employee stock ownership plan
53. Forming a bottom layer
55. Sound
56. Yankees slugger Judge
58. Dickens character
59. Beloved late sportscaster Craig
60. "The Mount Rushmore State"
61. Sarcastic and critical
64. Atomic #79
65. Longtime Atlanta Braves pitcher
67. Humor
69. Shawl
70. Preliminary assessment of patients

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
35. Fourteen
37. Graphical user interface
38. Facing the same way
39. Campaigns
42. Touch lightly
43. "Boardwalk Empire" actress Gretchen
46. Violent seizure of property
47. One who supports the Pope
49. Malaise
50. Body fluid
52. Inauthentic person
54. Title of respect
55. Moth genus
57. Central Japan city
59. Silk garment
62. Draw from
63. Automobile
66. A male
68. Powerful government lawyer

WORD SCRAMBLE

Rearrange the letters to spell something pertaining to Thanksgiving.

F U F I N S T G

Answer: Stuffing

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

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 15**
Clue: Testing

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

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

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Newcomers cont. from pg. 8

boxes of rice, instant potatoes and the like. Only restriction is no glass items can be accepted. Thanks in advance for your generosity!"

As always, raffles for gift baskets and a fun 50/50 drawing spice up the luncheons. And perhaps you will win one of the beautiful centerpieces!

Newcomers of North St. Johns offers a variety of activities for St. Johns County residents to get acquainted and have fun, including smaller lunch groups, a walking club, wine socials, golf, mahjong, day trips and cultural events.

The Good Earth cont. from pg. 8

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.

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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Travel

Travel: Thankful for a second look at Notre-Dame

By Debi Lander
mail@floridanewsline.com



Debi Lander

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.

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.

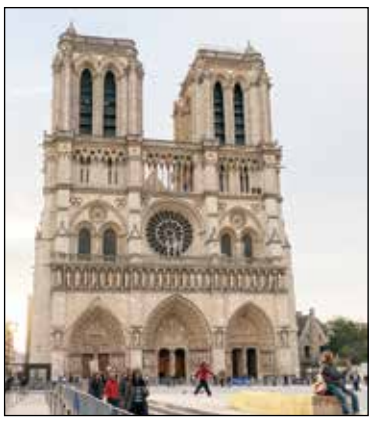


Photo by Debi Lander
The restored western facade of Notre-Dame Cathedral catches the light at sunrise.



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.

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.



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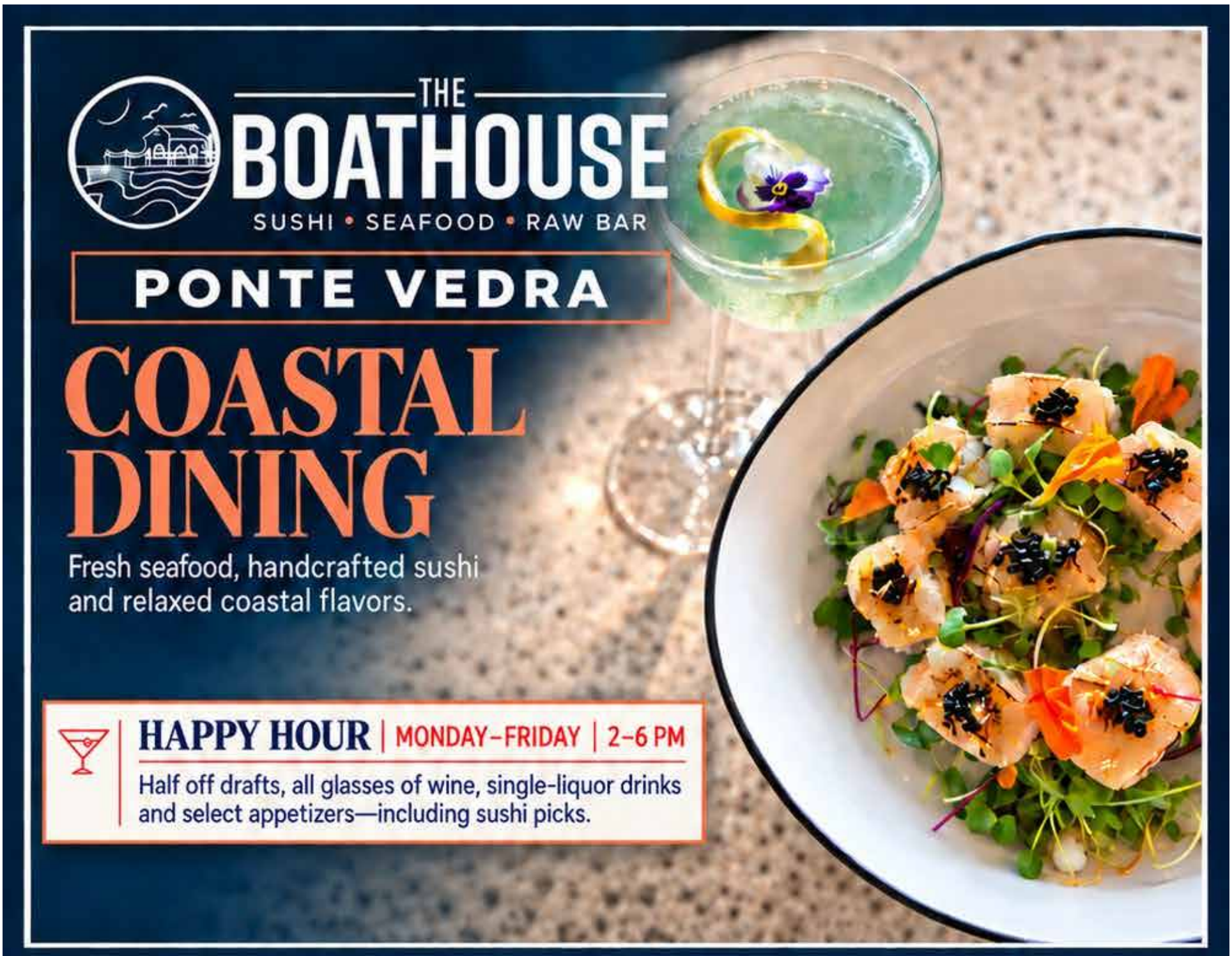
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JAX BEACH
WATCH PARTY HEADQUARTERS
FOR THE NEXT JAGUARS GAME!
GROUPER SHACK
SHACKSIDE PATIO
HAPPY HOUR | MONDAY–FRIDAY | 2–6 PM
Half off drafts, all glasses of wine and single-liquor drinks.