

# Sand Castles

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See page 30



**IN THIS SECTION:**

- ◆ Interested in interest rates? *Page 12*
- ◆ The before and after of a home remodeling project *Page 14*
- ◆ No need to travel to St. Croix — try this recipe at home! *Page 18*
- ◆ Visit to Greece an adventure *Page 20*
- ◆ Beach access and so much more *Page 26*
- ◆ Private oasis in a country club setting *Page 31*
- ◆ Life is great on Le Master Drive *Page 34*
- ◆ ...AND MORE!

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# Welcome to Sand Castles



**Janet Westling**  
Contributing Editor

## By Janet Westling

Happy new year and welcome to the ninth anniversary of our Before and After Issue of Sand Castles!

Our Before and After issue is one of my favorite issues of Sand Castles. I love the start of the new year where we set goals that range from organizing your home, getting fit and healthy to creating new designs for your home and embarking on renovations. We cover all these topics and I think this issue lives up to our goal to deliver interesting stories from our beaches and beyond!

This new year celebrated the inauguration of our Governor, Ron DeSantis, on Jan. 3 and included a private luncheon honoring the Mamas for DeSantis at the Governor's Mansion.

We start our new year off with travel tales from Berkshire Hathaway HomeServices Broker Holly Hayes and her husband, Robert, who traveled across the pond and share their story and adventures in Greece.

Our renovation issue features a major renovation on a home renovated by Tom

Trout. He transformed a Cypress Bridge home, taking it apart and rebuilding a spectacular new design that creates more living space, opens up views of the water, bringing the outdoors in!

Architect and interior designer Julia Sanford of Starr Sanford Design offers readers a look inside how Florida vernacular is changing — and Ponte Vedra Beach is center stage.

Florida House on Capitol Hill in Washington, D.C., is a nonprofit and America's only state embassy in Washington, D.C., and it celebrates 50 years and is a champion of education and the arts.

Every issue of Sand Castles features our Market Watch. David Johnson with Ameris Bank, answers the question: How's the market, and what is happening with the rates? And what can we expect in 2023?

Seven of our local Realtors contribute stories from Old Ponte Vedra Beach to Sawgrass and Marsh landing. Touring these stunning homes through the Realtors' eyes, words and photos spotlights the wonderful properties on the market today on Florida's First Coast!

The Jacksonville Jewish Federation foundation shares a recent major donation to the community to address antisemitism and bias in the community.

Brian Sexton of the Jaguars gives his analysis on the team titled: Ahead of Schedule. It is a fascinating look at the journey this team continues to take.

Chef Shane Cheshire and Taste Catering returns with a plan of healthy eating we all can adopt this year and features an island favorite, Fresh Island Mackerel Tacos.

Our local School board member Kelly Barrera shares her insights on the Programs of Choice, which are available for students to participate in.

Our home is our castle and at the beaches it is our castle in the sand. From palm trees to sand dunes, golf courses to resort living, Ponte Vedra Beach and the beaches communities offer the most desirable real estate in Northeast Florida!

**Janet Westling, Realtor, CIPS, GRI, Luxury Collection Specialist, Berkshire Hathaway HSFNR, Sand Castles creator and contributing editor. [www.janetwestling.com](http://www.janetwestling.com)**

## MARKET WATCH

# Interested in interest rates?

## By David Johnson

For those of us watching mortgage interest rates, 2022 couldn't end soon enough.

Last year, saw a steady progression of rising interest rates in response to the pandemic economy. The Federal Reserve raised the Federal Funds rate seven times. The funds rate is what banks charge one another to borrow money overnight. Banks lend each other money to maintain reserves. This rate affects consumers because banks have to charge a margin over and above the Federal Funds rate.

Mortgage interest rates on home equity lines of credit (HELOC), refinances and purchases increase with the funds rate. We saw the dramatic increase in residential mortgage interest rates last year because the Federal Reserve began aggressively raising the funds rate.

Before going any further, I need to stress individual interest rates for residential mortgages vary depending on several factors. Among them are the property type, whether a stick- or block-built single-family residence or high-rise condominium, for instance. Additional factors are the proposed

residency of the property, either primary, second home or investment. Credit score, loan amount, loan to value are also factors. This article does not address a particular mortgage situation. Instead, it relays the recent Federal Funds rate history and speculates on the 2023 interest rate activity. I can be contacted about your particular interest rate situation by using the phone number or email in the accompanying display ad.

The current 4.5% Federal Funds rate resulted from several rate increases by the Federal Board of Governors in 2022. It's hard to believe as recently as March of last year the funds rate was 0%. Two previous years of extraordinarily low rates orchestrated by the Fed's reaction to the pandemic came to a screeching halt less than 12 months ago.

The question everyone is asking is whether Jerome Powell and the Federal Reserve will continue raising the rate this year, and how much? It's impossible to predict interest rates, but I will do my best to explain how the Fed affects them, and that effect on the Ponte Vedra Beach and St. John's County housing market.

There was a 16% decrease in St.



John's County home sales between 2021 and 2022. Northeast Florida Association of Realtors (NEFAR) reports 7,424 residential sales between Jan. 1 and Dec. 31, 2022. In the same 2021 period, 8,750 sold, a 1,326 year-over-year decline\*. I will update this data in a future Sand Castles Market Report for 2023. The reduction in local sales is evidence of the negative impact of rising mortgage interest rates.

The Federal Reserve is mandated by Congress to keep prices stable and maximize employment. Their reasoning

behind raising rates last year was to reduce the inflation created by the accelerated printing of money and 0% Federal Funds rate during the pandemic.

Economic analysts argue the 2.5% Federal Funds rate from 2018 is "normal." With the prediction of the current 4.5% increasing to 5% early this year we can expect to see the Fed begin the correction down to a normal rate later this year either in the third or fourth quarter.

# Programs of Choice a highlight of St. Johns County public school experience



**By Kelly Barrera,**  
District 4 School Board Representative

Last month, the St. Johns County School District hosted more than 1,000 students, parents and business partners at our High School Showcase held at World Golf Village. The event was an opportunity for students and parents to learn more about one of the truly outstanding aspects of our highly rated public school district: the opportunity to participate in one of our many Programs of Choice.

From aerospace and biotechnology to JROTC and arts academies, the St. Johns County School District offers more than two dozen special programs of choice that provide our students with rigorous academic and engaging cultural enrichment opportunities. Together, these programs provide a well-rounded academic experience that enables students to pursue

their individual interests at a deeper level.

## Academics

The St. Johns County School District has long been recognized for its academically rigorous curriculum. St. Johns County was the second school district in the nation, in fact, to adopt the Cambridge Advanced International Certificate of Education (AICE) — a program that emphasizes the value of broad and balanced study for academically advanced students. As we celebrate the 25th anniversary of this program at St. Augustine High School, we are also offering AICE at our newly opened Beachside High School.

We also offer the International Baccalaureate diploma program, which provides highly motivated students with an internationally recognized college-level curriculum during their last two years of high school. This program graduated its first class from Nease High School in 1998 and is also available at Pedro Menendez High School.

## Career Academies

The St. Johns County School District boasts nearly 30 different career academies, including such diverse offerings as aviation/aerospace, aquaculture, culinary arts, communications, engineering, environmental sciences, law/homeland security, logistics/supply chain management, information technology, business, marketing, design, future teachers, biotech, health care, veterinary, biomedical, biotech and architectural/building.

Designed to align with the workforce needs of our region, these career academies help students explore and engage in industry or career fields of interest prior to high school graduation. Each academy has an advisory board comprised of business and community partners who assist in overseeing industry-specific curriculum, trends, hands-on projects, competitions, case studies, student internships, professional education opportunities for instructors, guest speakers and support.

Career academy students have an opportunity not only to earn high school credit, but also industry certification and college credit while still in high school. What's more, each career academy provides students with a direct route to enter the workforce and post-secondary education.

Our early college program, meanwhile, provides a pathway for students to complete an associate's degree. We also have the early career program, offering students certain workforce industry certifications in areas such as HVAC, welding, automotive service technology and medical assisting, concurrent with their high school diploma.

## Arts

For students who are interested in the arts, the St. Johns County Center for the Arts offers a preprofessional program of study in the performing and visual arts. These programs are offered in both middle and high school at RJ Murray Middle School and St. Augustine High School.

## JROTC

In St. Johns County, we are so very fortunate to have Navy, Air Force and Army ROTC programs. These are highly regarded JROTC units: Our Navy JROTC unit at Allen D. Nease High School, in fact, was named the 2022 Most Outstanding Unit in the Nation.

The enrollment application process for these Programs of Choice begins each January. If your child is interested in participating in one of these stellar opportunities, watch for school notices about Academy Night, when each school showcases the programs offered at their school.



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# The before and after of a home remodeling project

At Tom Trout Inc., performing home remodeling projects is especially rewarding when working with great clients with vision, taste and the ability to make timely decisions. This is the case with this family's home project, which we are currently wrapping up.

We were hired to perform the project, and the design was a collaborative effort between architect Dennis Williams and the Trout in-house design team. The scope of work included additions and extensive remodeling to replace and expand the kitchen, add a family room with beverage station, add a porch with summer kitchen, update bathrooms, flooring, stairs, fireplace, etc.

**Kitchen and Great Room** — The old skinny shotgun kitchen was separated from the great room by a solid wall, which was removed. The kitchen was also expanded beyond the original footprint of the home, which required extensive structural reengineering. The great room fireplace wall was also completely updated.

**Family Room and Beverage Station** — The original family room was demolished, replaced and expanded to include a new beverage station with bar seating.

**Covered Porch and Summer Kitchen** — A new covered porch with summer kitchen and bar seating was added beyond the family room, overlooking the pool area and lake.

**Stairs** — The stairs were upgraded to include new iron railings, wood stair treads and accent lighting.

Photos provided by Tom Trout Inc.

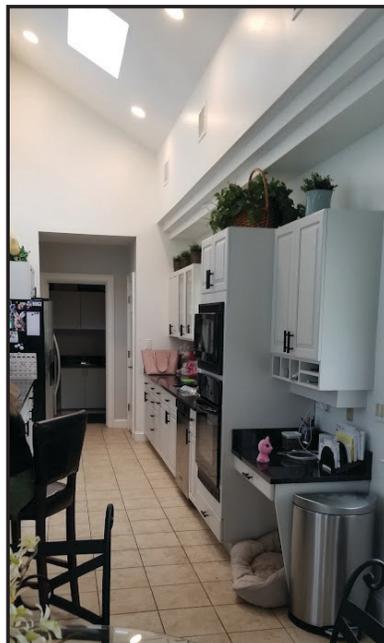
Compare these projects, before and after remodeling:



Great Room Before



Great Room After



Kitchen Before



Kitchen After



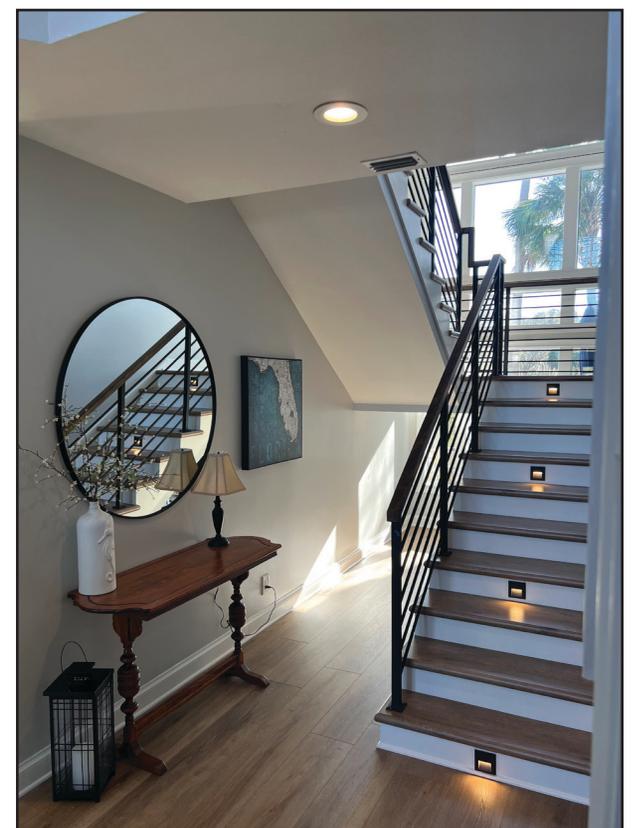
Family Room Before



Family Room After



Stairs Before



Stairs After

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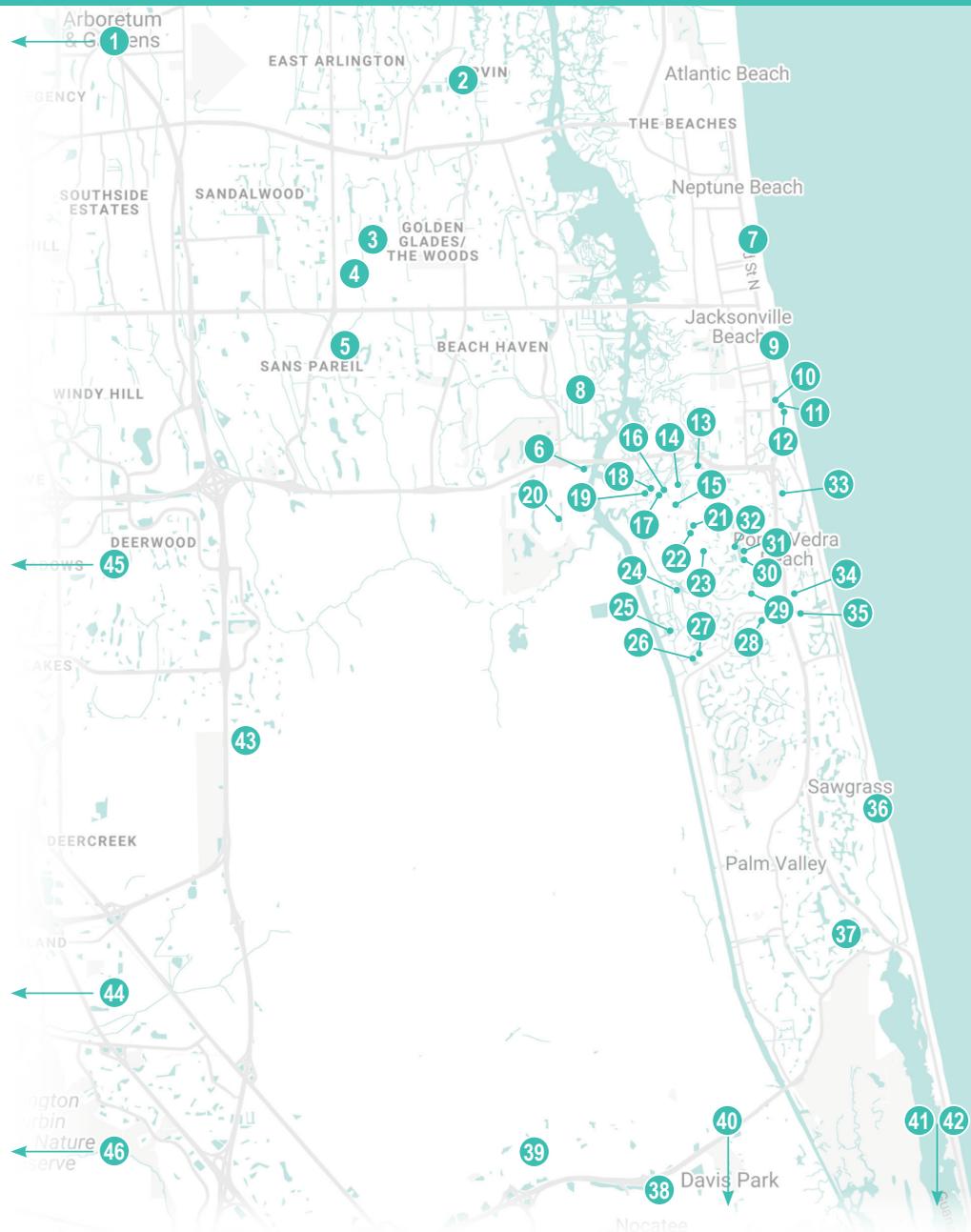


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| 2. 767 Providence Island Ct.   Jacksonville  | 108 Laguna Villas, D13   | 20. 5355 Chandler Bend Rd.   Jacksonville       | 35. 44 Solana Rd.   Ponte Vedra Beach             |
| 3. 2877 Cassia Ln.   Jacksonville  | 108 Laguna Villas, D32   | 21. 200 Deer Colony Ln.   Ponte Vedra Beach     | 36. 915 Ponte Vedra Blvd.   Ponte Vedra Beach     |
| 4. 12776 Josslyn Ln.   Jacksonville  | 108 Laguna Villas, D33   | 22. 101 Club Forest Ln.   Ponte Vedra Beach     | 37. 114 Hollyhock Ln.   Ponte Vedra Beach         |
| 5. 3818 Brampton Island Ct. N.   Jacksonville  | 202 Laguna Villas, B23   | 23. 108 Palm Forest Pl.   Ponte Vedra Beach     | 38. 88 Paradise Valley Dr.   Ponte Vedra Beach    |
| 6. Marina San Pablo   Jacksonville<br>14402 Marina San Pablo Pl., #704<br>14402 Marina San Pablo Pl., #406<br>14402 Marina San Pablo Pl., #202<br>14415 Marina San Pablo Pl.<br>Boat Slip #33<br>Boat Slip #38 | 200 Laguna Villas, C33   | 24. 240 Deer Haven Dr.   Ponte Vedra Beach      | 39. 70 Vestavia Ct.   Ponte Vedra Beach           |
| 7. 1126 1st St. N., #304   Jacksonville Beach  | 11. 201 25th Ave. S., N24   Jacksonville Beach                   | 25. 112 Harbourmaster Ct.   Ponte Vedra Beach   | 40. 139 Sawyer Bridge Trl.   Ponte Vedra Beach    |
| 8. 4122 Seabreeze Dr.   Jacksonville   | 12. 101 25th Ave. S., J34   Jacksonville Beach                   | 26. 177 Clearlake Dr.   Ponte Vedra Beach       | 41. 130 S. Serenata Dr., #221   Ponte Vedra Beach |
| 9. 1221 1st St. S.   Jacksonville Beach  | 13. 1655 The Greens Way, 2911   Ponte Vedra Beach                | 27. 136 Clearlake Dr.   Ponte Vedra Beach       | 42. 4 Evansville Pl.   Palm Coast                 |
|  | 14. 233 Royal Tern Rd. N.   Ponte Vedra Beach                    | 28. 400 Sandiron Cir., #436   Ponte Vedra Beach | 43. 9840 Intellect Trail   Jacksonville           |
|  | 15. 317 Royal Tern Rd. S.   Ponte Vedra Beach                    | 29. 112 Bent Pine Ct.   Ponte Vedra Beach       | 44. 2199 Astor St., #204   Orange Park            |
|  | 16. 713 Great Egret Way   Ponte Vedra Beach                      | 30. 2 Turnberry Pointe Way   Ponte Vedra Beach  | 45. 7405 Carriage Side Ct.   Jacksonville         |
|  | 17. 701 Great Egret Way   Ponte Vedra Beach                      | 31. 169 Linkside Cir.   Ponte Vedra Beach       | 46. 1208 Althaea Pl.   St Johns                   |
|  | 18. 804 Hawks Nest Ct.   Ponte Vedra Beach                       | 32. 141 Linkside Cir.   Ponte Vedra Beach       |   |
|  |  | 33. 42 Lagoon Course Ave.   Ponte Vedra Beach   |   |

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## JACKSONVILLE JAGUARS

# Ahead of schedule

Photo provided by Brian Sexton



Brian Sexton

### By Brian Sexton

The Jaguars weren't supposed to win the AFC South and host a playoff game this season, which was good news for the folks at TIAA Bank Field at the end of October when their 2-6 record made them a candidate for a top five pick in April's NFL Draft.

But on a partly sunny Sunday in early November the story began to change. Trevor Lawrence brought the Jaguars back from down 17 points to beat the Las Vegas Raiders in front of a stadium focused on the future, yet again.

Suddenly a team that couldn't win a close game in October had found a way to get it, and it started a fire. They were down seven points to the Ravens late in the fourth quarter and with two minutes to play, the second-year quarterback led a dramatic charge down the field resulting in a touchdown and the game-winning, two-point conversion with

seconds left on the clock.

Two weeks later, they trailed the Tennessee Titans 14-7 midway through the first quarter, but by halftime Lawrence staked his team to a 20-14 advantage and never let the Titans catch their breath in a 36-22 win in Nashville, the club's first since 2013.

You know how the Dallas game ended, with safety Rayshawn Jenkins interception return for a touchdown in overtime, but can you forget the way the quarterback put the team on his shoulders down 21-7 in the first half and how he marched them to a game-tying field goal to force overtime with a "you have to see it to believe it" type of throw to Zay Jones?

Lawrence was widely believed to be a generational talent at the game's most critical position after a championship career at Clemson, and thanks to a disastrous connection to the worst head coach in recent NFL history, we found ourselves simply holding out hope that he would be pretty good midway through his first season with Doug Pederson.

Then, it all changed. Credit Pederson with a "Coach of the Year" season in which he corrected the mistakes of that lost season and coaxed Lawrence to return to his confident ways.

As Lawrence was finding his footing so too were the trio of free agent receivers brought to Jacksonville last spring. Christian Kirk, Zay Jones and tight end Evan Engram all posted career best seasons and all three contributed to the development of the quarterback and the offense. Who will forget Engram's 162-yard, two-touchdown day in Nashville as he befuddled the Titans or Jones' three touchdowns against the Cowboys or Kirk's crucial touchdown catch in the season finale against Tennessee?

Running back Travis Etienne, who missed all of 2021, posted 1,108 yards

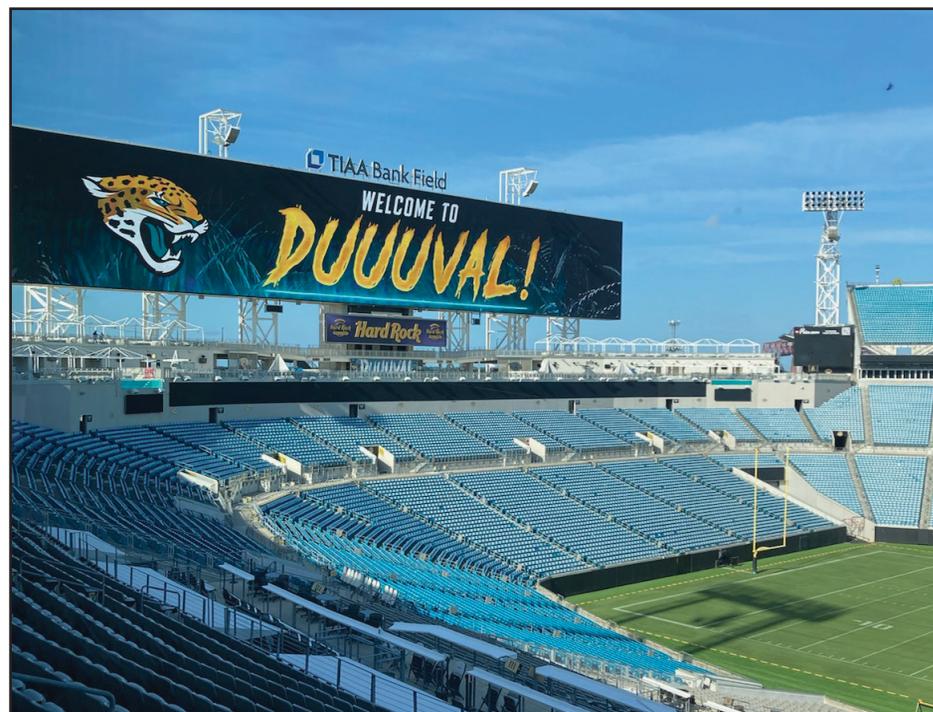


Photo by Susan Griffin



Photo by James Gilbert/Jacksonville Jaguars

**Trevor Lawrence walks off the field after losing in the divisional round to the Kansas City Chiefs. The future looks bright with the young quarterback at the helm for the Jaguars.**

and five touchdowns on the strength of five 100-yard games and a 5.2-yard per-carry average. He became a multi-purpose threat every time he was on the field, and we wondered if he would make it all the way back in 2022 — if at all — after the broken foot.

The offensive line allowed only 26 sacks, and that's playing with a backup left tackle in Walker Little after Cam Robinson went down, backup left guard in Tyler Shatley after Ben Bartch was injured, rookie Luke Fortner at center, a free agent in Brandon Schereff who had struggled to stay on the field in Washington at right guard and a previously underwhelming right tackle in Juwaan Taylor. Taylor is now in line for a rich contract extension and a unit long criticized as thin in numbers and talent is the strength of the team.

The offense gets most of the attention, and with hopes riding on Lawrence's development this season it was always going to be that way. But what about a defense, which posted a league low nine takeaways in 2021, tripling that to 27 in 2022? That number is tied for the third most in the NFL this sea-

son and, most importantly, 11 of those came against the Titans, Cowboys, Jets, Texans and Titans, and three of those were returned for touchdowns, powering the five-game winning streak that turned the season around.

Pederson was telling people as he prepared his team for the wild card game against the Chargers that this still isn't a one-year fix. There are holes to fill in the secondary, they need a disruptive defensive tackle and a change of pace running back to mix in with Etienne.

I admire Doug and the job he did this season. He was so calm and steady during the five-game losing streak and equally calm and steady during the five-game winning streak. He was the perfect coach to connect with the locker room as a former player and to inspire them as a Super-Bowl-winning coach.

But it is fixed. He'll get to tinker with it and make it stronger and better. But if you were there when the Jaguars beat the Titans on the final weekend of the season, you know. Duuval is back and believing in its team, and that wasn't necessarily supposed to happen in 2022.

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# River Oaks Cottage offers escape

If you are looking for the perfect local getaway, River Oaks Cottage situated on the St. Johns River in St. Augustine is only 50 minutes from Ponte Vedra Beach. It is a quick and peaceful drive along the rural farms of St. Johns County until arriving at this quiet stretch along the river. For the anglers in your group, this area of the river is known as “The Fishing Capitol of the World.” Downtown St. Augustine is an easy 25-minute drive away.

This adorable cottage is set under sweeping live oak trees with several outdoor spaces designed to capture the expansive river views. There are many

places to sit and relax on the large deck, including the wooden swing. The two lower fishing decks attached to the main deck allow for all day and night fishing. A walkway to the covered dock is illuminated at night and the dock is softly lit under strings of Edison lights. The paved side patio is perfect for stargazing and a firepit. Bring your boat, as the you can drop your boat into the river at the Riverdale boat ramp two miles away and tie up to our bottom dock. Fishing from the dock or bottom deck area is so much fun!

Picturesque windows afford expansive views from all living spaces with the vast

river showcasing incredible sunsets and the water illuminating the colors of the sky. The home is a one-level cottage with two spacious bedrooms, two updated bathrooms, two large living spaces, an office and a fully equipped kitchen. All walls and ceilings have recently been painted a coastal white and many walls are accented by shiplap. The home is fully equipped with all the comforts of home and is decorated with charming coastal accents. The master bedroom has a king-size bed with the most incredible Dream Cloud mattress. There is an updated ensuite master bathroom with a

large shower. In the master bedroom is a 35-inch LED TV. A large closet with California closet system is adjacent to the master bathroom. The secondary bedroom has twin bunk beds and a full-size bed, two large closets and a TV. The second bathroom was recently updated with a large tub and rainhead-style showerhead. There is a Pottery Barn foldable, full-sized, wooden crib that can be used in either bedroom. The family room has a pullout sofa and a large 75-inch LED TV.

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# No need to travel to St. Croix — try this recipe at home!

**By Chef Shane Cheshire**

Taste Catering: Barn Yard Farms

My wife and I recently decided to escape the grueling Florida weather, so we took out on a Caribbean excursion. St. Croix, to be exact. Ah, what better way to flee the harshness of these Florida winters! I'm a Florida native, and when it drops below 60 degrees, I become as cold as a brass toilet seat in the Yukon.

We departed the airport on an old yellow aircraft; I laughed and nicknamed it Old Yeller. As we flew over the blue waters of the Atlantic, I began to dream of all the mouthwatering Caribbean treats I would consume upon arrival in St. Croix. The following week would not disap-

point! Point Udall had much to offer us as we meandered the bustling little port. Warm bright yellow sun, a salty breeze from crystal clear seas and the smell of delicious Caribbean fare permeated around the bayside docks. From breakfast grub to five-star dinners to late-night appetizers with cocktails. The cuisine of St. Croix wooed me in ways I cannot put into words!

When my career began some time ago at AIA Ale Works in St. Augustine, I became fascinated by Caribbean food and its culture. All the different textures, flavors and colors — wow, I thought to myself, these folks really know and love their cuisine. After years of study and endless encounters with great chefs

worldwide, the Caribbean fare has yet to elude my pallet or my heart. What seduces me the most is the passion and love Caribbean inhabitants have for preparing their exquisite dishes. I will always be inspired to recreate the majestic indigenous dishes of the Caribbean, and I hope you will join me in this adventure.

After dining around the beautiful island of St. Croix, we decided to take a break from the tourist life and spent the day fishing with some newly found friends on the magnificent Caribbean Sea. We returned to the docks with most of the fun and exciting day behind us. The captain's mate filleted our catch as we played with the massive school of tarpon that followed us into port. At last, we said our

farewells and were off to our humble seaside VRBO abode.

My wife and I had a dinner reservation that evening but felt too tired from all the action earlier in the day. She suggested I prepare something with the day's catch, and I concurred. What's better than fresh island mackerel tacos on roti bread, rum-filled cocktails and an astounding sunset to finish off an already perfect day!

Now, I know some of you think: Oh no, not another taco recipe. Still, with this fantastic Caribbean spin on it, I promise it will not disappoint! Bon Appetite! And, as always from Taste Catering and BarnYard Farms, I wish you well and God bless!

## FRESH ISLAND MACKEREL TACOS

Key lime datil pepper pan-seared island mackerel, rum-pickled red cabbage, mango relish, sweet rainbow radish, sofrito, micro purple basil and fresh roti bread. (Serves 4)

### Ingredients:

- 8 oz fresh Island mackerel (*substitute your favorite white fish*)
- 2 Tbsp olive oil divided
- 1 tsp DeaKen Datil (*keylime-datil pepper seasoning*) \*
- 1/4 head medium red cabbage
- 1/4 cup water
- 1/4 cup balsamic vinegar
- 1/4 cup red wine vinegar
- 1 small rainbow sweet radish
- 1 medium mango
- 1/2 cup of sugar + 2 Tbsp sugar
- 1 large pinch micro white scallions\*
- 1/4 cup spiced rum
- 1/4 cup passion fruit juice
- 1/4 cup sofrito divided
- 4 each roti bread (*We like to make our own but you can find roti at your local Island or Indian market.*)
- 1 large pinch + some for garnish micro basil\*
- Salt and pepper to your liking

### Preparation:

- 1) Get your mise en place together.
- 2) Pat dry the fish fillet, rub the top side with key lime datil pepper and set aside.
- 3) Prepare mango relish, small dice mango and micro white scallion, add 1 Tbsp sofrito, 2 Tbsp sugar, 1/4 cup rum and 1/4 cup passion fruit juice. Toss to combine and set aside.
- 4) Prepare the red cabbage, put oil in a nonstick pan over medium heat, thin slice the cabbage, add to pan, turn heat to high and sautee the cabbage for two minutes. Deglaze with 1/4 cup rum, add 1/4 cup water, 1/4 cup juice, 1/2 cup sugar and vinegar, bring to a boil until all the liquid is gone, remove from heat and set aside to cool.
- 5) Slice radish, set aside.
- 6) Pan sear fish, heat oil in pan over medium heat, add fish and sear until a nice crust has formed, flip the fish and reduce heat, cook all the way through. While the fish is cooking heat the roti bread in a nonstick pan to your liking. Remove fish and divide into equal portions.
- 7) Assemble, place roti on a plate, spoon on sofrito, place fish over sofrito, top with pickled cabbage, mango relish, radish and micro basil. Serve with your favorite Caribbean cocktail and enjoy this little piece of the islands!



Photo provided by Chef Shane Cheshire

**Fresh island mackerel tacos — ready to eat!**

\* Available at [www.barnyardfarms.com](http://www.barnyardfarms.com)



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**NEPTUNE BEACH**



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Neptune Beach**  
Price: \$899,000  
MLS ID: 1197334  
**Michele Daly**  
(904) 994-2395  
micheledaly.kw.com

**PONTE VEDRA**



**73 Curved Bay Trail  
Ponte Vedra**  
Price: \$499,900  
MLS ID: 1202075  
**Michele Daly**  
(904) 994-2395  
micheledaly.kw.com

**JUST SOLD**



**407 S. Mill View Way  
Ponte Vedra Beach**  
Price: \$885,000  
MLS ID: 1193947  
**Joni Zwick**  
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\*Source: Keller Williams Multi-Trend Report & MLS

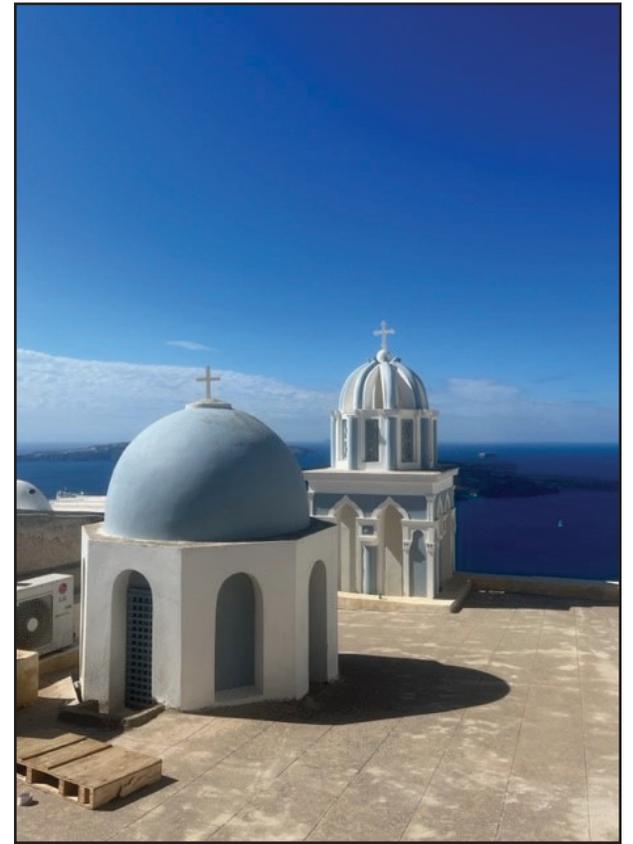
Photos by Holly Hayes



The caldera view in Santorini.



An unusual sight in the Mykonos Little Venice area.



White-washed buildings with blue roofs as seen in Santorini.

# Visit to Greece an adventure

By Holly Hayes

Opa! The Greek word that encompasses any special event or celebration! On a recent trip in late September 2022 to Santorini, Mykonos and Athens, Greece, my husband, Robert, and I heard the word daily, wafting from seaside restaurants, from beautiful sun-washed white balconies and blue roofs with magnificent views, shouts from local restaurants and taverns from revelers enjoying a well-deserved vacation or celebrating a wedding or other personal event.



The trip to Greece left the author and her husband, Robert, with cherished memories.

It was a sound that lifted our spirits and under our breath each time, we said back “Opa!” much like we use the term “Cheers!” in the United States.

We began our first ever trip to Greece in the beautiful town of Santorini. It was our favorite of the three we visited and just its history alone is amazing.

The island is actually a remnant of a volcanic caldera which is essentially a crater formed after a volcanic eruption. Our hotel, the Volcano View Hotel, was a quaint, beautiful series of rooms seemingly built into the side of a mountain overlooking the Aegean and the center of the caldera.

Nearly all of the buildings along this semicircular coast are painted white, so the views and the sunsets are absolutely stunning to behold. We spent time shopping and dining and visiting several beautiful churches in the main city of Fira. Our favorite restaurant was family-owned for more than 50 years.

The island is easy to get around with local buses, but we walked much of the time. We hiked from Fira to the most picturesque (but VERY busy!) town of Oia, and the views on that seven-mile hike were equally amazing. We had one of the best pizzas at a little local restaurant in Oia (Skiza Pizza) and a very cold beer, which was refreshing after the long hike.

Several small churches along the way allowed us to stop and enjoy the views, as well as grab some shade when needed. There are some famous landmarks worth visiting and several tour companies that provide all-day and half-day tours to make sure you see it all. We were blessed with amazing weather and I highly recommend a visit to the island if you can!

Opa!

After three full days in Santorini, we traveled by high-speed ferry to Mykonos. The approximately two-hour trip was comfortable. I was a tad disappointed thinking that I would be able to sit outside on an open and sunny deck and enjoy the views of the sea, but when they say high-speed, they mean it and no one is allowed to be on the deck during travel.

We checked into our stunning hotel the Mykonian



Sunset in Mykonos.

Kyma hotel. This was the nicest hotel we stayed in with amazing concierge service, the most amazing breakfast buffet each day, a spa and fabulous pool and bar area. It was located about a mile from the capital town and port of Chora.

Mykonos has long been known for its parties, beaches and nightlife. The port city is sometimes called Little Venice as it is similar in the confusing layout of tiny pedestrian-only streets, crowded with high-end boutiques, restaurants, bars, tourist shopping and more. It is easy to get lost and turned around in this area, but it was fun making new discoveries at each turn.

The views along the water were stunning, and we enjoyed a fabulous Italian meal twice at a wonderful little spot called Pasta Fresca Barkia. There is much to see and some fabulous landmarks to take in, such as the Wind Mills and the Church of the Panagia Paraportiani (one of the most photographed churches in Greece and oldest structure on the island). We are told the beaches are stunning, but being from Florida, we

# Selling Ponte Vedra Beach - 32082 Florida's Best Kept Secret



Step inside 213 Sea Island Drive and come home to a spacious and completely updated Sawgrass CC pool home east of A1A with beach access. This spectacular home sits on a large lot on a quiet street in gated community. This home is convenient to the beach, golf course & Sawgrass Village for shopping & dining. Sold for \$2,100,000.



3253 Old Barn Rd West ~ a home designed for entertaining. Grand foyer, stunning dining room, living room that exposes the Pete Dye designed golf course & waterfront views. 4094 sf, this 4BR/4BA coastal contemporary has an open floor plan, large kitchen & great room, spacious living room, foyer & dining room. Water to golf views of the 3rd hole of the Sawgrass South Course. Offered for \$2,349,000



826 Ponte Vedra Blvd. - French colonial beauty in PVB with deeded beach access on the Boulevard! Designed to capture the ocean breezes with French doors in every room that open to the ocean in the front & Guana preserve & Sawgrass Golf course in the back. 4260sf, the kitchen, living areas & master suite upstairs all open to verandas. Sold for \$2,935,000.



2375 Ponte Vedra Blvd - This oceanfront beauty could grace the cover of Coastal Living magazine! Perfectly located along the shores of the Atlantic Ocean this 4BR/3.5BA coastal contemporary features two sweeping oceanfront porches, private beach walkover and a 21' x 21' rooftop deck with panoramic water and preserve views. Sold for \$3,600,000



188 Sea Hammock Way - Stunning oceanfront condo located in the gated seaside community of Sea Hammock in Ponte Vedra Beach. This 2 bedroom, 2 bath condo is completely updated and furnished with designer finishes and details. Sold for \$1,404,000.



962 Ponte Vedra Blvd. - Exquisite estate home located on a waterfront lot that measures greater than a half-acre. This 6 bedroom, 5 full and one-half bath home offers stunning sunset and nature views as well as private, deeded beach access across the street. Sold for \$2,400,000.



405 Ponte Vedra Blvd. - 100 ft' lot is situated on sought-after oceanfront of Ponte Vedra Blvd. just 2 blocks south of the Ponte Vedra Inn & Club and 2 blocks from The Lodge & Club. Offering 4 BR's, and 4 BA's, this charming seaside home is perfectly laid out in over 2800sf & offers the best of Ponte Vedra Beach living. Sold for \$6,500,000



A superior location, The Colony at Ponte Vedra is 2 blocks to the public beach and this 1,000 sq. ft. first-floor unit is in the building closest to the beach. Unit 104 features an open floor plan with 2 BR/2BA that is a great investment or home. The living room opens to the kitchen and is flanked by built-in shelving and French doors. Offered for \$340,000.



719 Spinnakers Reach - Spectacular 1st floor condo has the only elevator in Spinnakers 1 from the garage to the first floor! Completely renovated with stunning details & designer finishes. Oceanfront views from every room. 2523sf, 3 BR, 3BA with the upstairs master & ocean views! Spectacular Okitchen overlooking the Atlantic Ocean. Sold for \$2,500,000.



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Artwork by Florida's Highwaymen is featured at Florida House.



Florida House is seen from across the street.

## Florida House is the only state embassy in Washington, D.C.

By Sue Molm

Washington, D.C., is known for many things — the seat of power for the United States, amazing museums and monuments, and embassies representing nearly every country in the world. But did you know that Florida is the only state in America to have an embassy in our nation's capital?

Florida House on Capitol Hill is proud to connect, celebrate and champion Florida to the world. As a 501c3, non-partisan, nonprofit organization, Florida House is a beautiful Victorian townhouse on Capitol Hill, located just one block from the U.S. Capitol and across the street from the Supreme Court and Library of Congress. Governed by trustees from across the state, Florida House is owned by the people of Florida, not the state, and does not accept any state tax dollars. The organization operates every year with the contributions of Floridians and Floridians-at-heart.

When former Senator and Governor Lawton Chiles and his wife, Rhea, were visiting Washington, D.C., with their

children in the late 1960s and were lost on Embassy Row, the legend goes one of the children said, "Let's go to Florida's embassy and get directions." Mrs. Chiles said only foreign countries have embassies, but an idea was born.

In the early 1970s, Mrs. Chiles saw a townhouse that had been neglected, almost needing demolition. Most of the windows were boarded up and the second floor had fallen. The house was built in 1891 by an architect of the Library of Congress, Edwin Manning. There was a "For Sale" sign in the window.

Mrs. Chiles' said she could just see Florida's flag flying outside that house. With \$5,000 of her own money and \$120,000 raised from friends in Florida, she purchased the property, then raised the money to renovate the historic building.

In October 1973, Florida House opened and has been in service to Floridians ever since.

Every day at Florida House is different ... a Chamber of Commerce from a Florida city may bring members to D.C. to meet with congressional representa-

tives; a university alumni group may gather; or there could be a cocktail party, dinner, press conference, a student group, educational seminar or even a wedding.

Florida House is a champion of education and the arts. Each spring, summer and fall, interns from Florida universities and colleges arrive at Florida House. Not only do they give tours and work on special projects, but host visiting school groups, discussing the two branches of government easily seen from the embassy windows — the judiciary and the legislative branches.

No visit to Florida House is complete without seeing the stunning artwork by Florida's Highwaymen, Beanie Backus, Jackie Brice, Romero Britto and Jackson Walker. Special exhibitions are hosted each year.

The building itself features beautiful stained-glass original to the house. And the mirror on the main level was a gift from Evalyn Walsh McLean to former owners of the house, Sen. Rice Reynolds and his fifth wife and her daughter, Evalyn Washington McLean. Mrs. McLean is best known as the last private owner of

the Hope Diamond.

Tours are conducted for visitors from Florida, other states, and around the world, offering respite from the heat or cold with a glass of cold Florida orange juice and a chance to relax before resuming their exploration of our nation's capital. Our signature green awning with the words "Florida House on Capitol Hill" on the side has people pause to come inside and learn more. Florida House loves to celebrate with these visitors and you will see many pictures and events chronicled on the embassy's Facebook and Instagram pages.

As a Floridian, you are a part of the history of Florida House and as of today, part of the future. Florida's embassy plans to be here for future generations of Floridians, serving as the bridge between Washington and Florida. On behalf of the staff and trustees, including those in the Jacksonville Chapter, you are invited to join the 50th anniversary celebration in October 2023. Plan a visit to Florida House soon, as together, Floridians will connect, celebrate and champion Florida to the world.



A U.S. flag, a state flag and seals for each level of government are seen on the side of Florida House.



A bronze sign stands outside Florida House.



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**OCEANFRONT PROPERTY**  
 Situated on the most sought-after part of Ponte Vedra Boulevard, this rare opportunity was snatched up before it hit the active market. With 110 feet of expansive oceanfront views plus views of the famed Ponte Vedra Club Ocean Golf Course.  
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**Call Elizabeth Hudgins**  
 904-553-2032  
**or Sarah Alexander**  
 904-334-3104

**SOLD**

**BRIGHT & OPEN IN PONTE VEDRA BY THE SEA**  
 Renovated for today's lifestyle, this 2BR 2BA 1593 SF condo is just a stone's throw from the beach with all the little touches that make a house a home. This one is a must see! 11 Sea Winds Ln. E, Ponte Vedra Beach.  
 Offered for \$725,000.  
**Call Cheryl Dolan**  
 305-509-1396

**OCEANFRONT PARADISE**  
 Move-in ready and steps from the beach or your private community pool. Large bedroom to make your stay comfortable whether it's for the weekend or full time. Great investment with 30-day minimum lease term.  
 Offered for \$825,000.  
**Call Devon Witt**  
 (904) 607-1281

**JUST LISTED**

**3253 OLD BARN RD. W.**  
 With 4094sf of design this 4BR/4BA coastal contemporary is spacious, with a grand foyer and dining room and an open floor plan that connects the large kitchen & great room to a spacious living room with views of the Pete Dye designed golf course & waterfront views. Offered for \$2,349,000  
**Call Janet Westling**  
 904-813-1913

**MUST SEE**

**120 OLD PONTE VEDRA DR.**  
 A private beach access with oceanfront pool, club house and gym complement this magnificent 4/3.5 pool home across the street to the beach. Beautifully decorated with many upgrades. Well maintained, a true Ponte Vedra resort home. Located on quiet cul de sac with only 13 other homes. This is a must see. Offered for \$1,750,000.  
**Call Wally Sears**  
 904-610-9771

**SOLD**

**112 OCEAN'S EDGE DR.**  
 Ocean's Edge is a gated community with less than 50 homes, walking distance to Mickler's Beach! 3BR/2BA and an office are on the 1st floor with a bonus room & full bath upstairs. An abundance of natural light streams through this home which is situated in a friendly neighborhood with A+ rated schools, Sawgrass shopping center and more! Sold for \$800,000.  
**Call Cyndi King**  
 904-687-8000

**QUALITY WITH A VIEW & BEACH CLUB INCLUDED**  
 Water to Golf View on the 18<sup>th</sup> hole looking over the Beautiful Plantation Club House. 4 Bedroom, 4 Bath, 3932 Sq Ft custom home with 3 bay garage. MLS 1197152  
 Offered for \$1,400,000.  
**Call Deb Pettry**  
 (904) 716-4953

**SOLD**

**693 PONTE VEDRA BOULEVARD**  
 Absolutely gorgeous end unit condo located a short walk from The Lodge & Club. An oceanfront sunroom showcases sliding doors with spectacular ocean views! Fully renovated in 2019, this beauty features four bedrooms, three full bathrooms and stunning open floor plan with plenty of natural light throughout. Sold for \$2,500,000.  
**Call Julie Wiggins**  
 571-435-7421

**55+ COMMUNITY**

**EXQUISITE HOME IN ARTISAN LAKES**  
 Designer touches everywhere: gourmet kitchen, quartz countertops, built-in KitchenAid refrigerator, double ovens, Bosch dishwasher, walk-in pantry, and wet bar. 4BR, 4 BA with 4086 sq. feet. Backyard is majestic with a Saltwater Heated Pool, built-in BBQ Hestan grill, spacious screen enclosure and pergola.  
 Offered at \$1,195,000.  
**Call Diane Farmer**  
 904-445-8295

**SOLD**

**179 ROYAL PALM DR., PVB**  
 Beautiful Pool home located in a secluded neighborhood in the heart of Palm Valley with mature trees and landscaping.  
 Closed for \$915,000.  
**Call Rosemary Kristoff**  
 (904) 333-4841  
**or Lew Walters**  
 (904) 806-3047

**TROPICAL PARADISE IN MARSH LANDING**  
 Spectacular 5BR/4BA, 4,788 SF home. Private lot with pool and marsh-to-golf views. Enjoy coffee on 2nd floor balcony. Soaring ceilings, great spaces including exquisite primary suite & large chef's kitchen overlooking great room. Large bonus room with separate oversized en-suite on 2nd Floor.  
 Offered for \$1,995,000.  
**Call Tina Webster**  
 904-982-7330

**SOLD**

**WALK TO SAWGRASS VILLAGE**  
 Live the beach life in this 3 BR 2 BA 1667 SF patio home located in L'Atrium. New flooring, interior paint, and epoxy floor in 2 car garage, this home is a short bike ride to the beach or easy walk to shopping, dining, and community pool and tennis courts. 2453 Lorraine Ct. S., Ponte Vedra Beach.  
 Offered for \$545,000.  
**Call Cheryl Dolan**  
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*Thank you Ponte Vedra for your continued support!*

The Lisa Barton Team is proud to be of service to the wonderful residents of Ponte Vedra Beach and greater Jacksonville as well as those relocating to our beautiful area.

**Over the last five years, we've been ranked in the top 10 real estate teams in Northeast Florida, according to the Jacksonville Business Journal.**



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LEGACY TRAIL



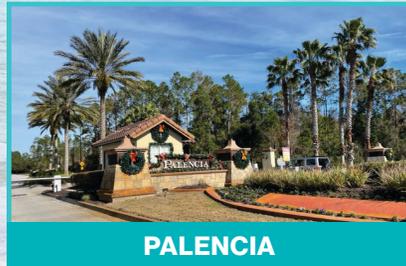
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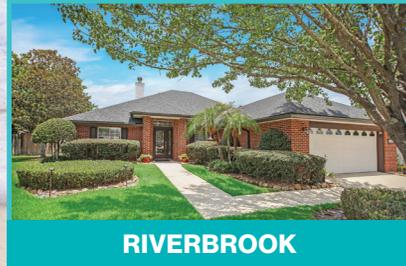
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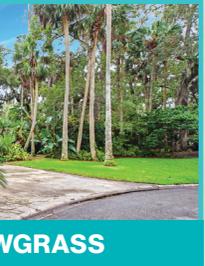
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SUMMER HOUSE



SUMMER HOUSE



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Contributed photos



120 Old Ponte Vedra Drive is located in the small "pocket" neighborhood of Marshside.



The interior of 120 Old Ponte Vedra Drive.

# Beach access and so much more

By Wally Sears

When you need beach access this is it.

Oftentimes, when you live on the west side of Ponte Vedra Boulevard/State Road A1A, you require beach access.

Beach access can be "down the road" or a big public parking lot like Mickler's or a drive to Jax Beach or South Ponte Vedra. So, when the beach access is directly across the street and your community is gated, private and comes with a pool and club house with an oceanfront gym, now you have something special.

120 Old Ponte Vedra Drive, located in the small "pocket" neighborhood of Marshside, is such a home. Marshside has only 13 homes. Quite well-kept homes line the small cul-de-sac. The private beach access is directly across the street. You can walk to the beach or

drive across the street with all your beach gear to park. You can enjoy the pool beachside or walk back to the house and enjoy your own pool.

So, you really have the best of both worlds. The community also has two hard tennis courts that really complete the picture of a great little resort-style enclave.

The home built in 1999 is very well maintained with four bedrooms, three-and-a-half baths, 3,168 square feet of space. The updated kitchen opens up to a large family and dining room. Hardwood floors give the home a warm rich feel. The private living room is the perfect place to escape behind glass French doors to read or watch a movie.

A great place to enjoy your morning coffee is on the screened porch looking out to the pool in the back yard. Upstairs, you will find the owners' suite with a nice



The kitchen of 120 Old Ponte Vedra Drive.

office/studio connected to it, as well as an owners' bath complete with steam shower and garden tub.

The other three bedrooms and baths are down the hall. This charming home really gives the owner a unique beach lifestyle with resort amenities.

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Contributed photos



The interior of 804 Marina San Pablo.



An aerial view of the condominium property.

# Living life where natural wonders never cease to amaze

By Cici Anderson

Your waterfront paradise where your playground awaits ... Marina San Pablo and Aphora at Marina San Pablo.

This is maintenance-free living whether you select a two-story coach home or a high-rise condominium. With a highly desired location along the banks of Northern Florida's lush Intracoastal landscape; a natural wonder is waiting to be discovered.

Marina San Pablo is more than an elegant high-rise condominium with 56 residences and 25 coach homes. This is the lock-and-leave lifestyle that everyone dreams of — from the gated entrance, the

exquisitely landscaped grounds and the private marina to the luxurious open floor plans with designer finishes.

And the views cannot be surpassed with panoramic views of the marina and Intracoastal Waterway.

At every turn, Marina San Pablo is a destination, where natural wonders never cease to amaze. There's even a community fishing pier where the fish are jumping as the dolphins and manatees pass by. The Yacht Club houses the fitness center, a beautiful gathering room, a catering kitchen with sitting area, bar and TV. And outside is the sparkling pool, hot tub, grilling area, marina and walking promenade.

Optional 50-foot boat slips are right in your backyard for all your water sports: boating, jet skiing, kayaking or paddle boarding — this is the easy lifestyle you have been dreaming about and searching for.

Marina San Pablo is located off of San Pablo Road just south of J. Turner Butler Boulevard. It is only a short drive to the many beautiful beaches in Ponte Vedra Beach and Jacksonville Beach, close to St. John's Town Center and the world-renowned TPC at Sawgrass Stadium Course, and next door to the prestigious Mayo Clinic and Hospital.

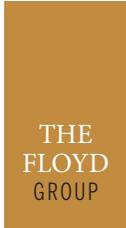
What's being offered: An incredible two-story coach home with tranquil

marina views and a boat slip right in your back yard. This 2,363 square foot, three-bedroom two-and-a-half bath is offered for \$1,175,000.

There is also a second-floor condominium with marina views: No. 203, a 2,420 square foot, three bedroom, three-and-a-half bath with office for \$999,000; and a recently renovated eighth floor, three bedroom, three-and-a-half bath with office and panoramic ICW views for \$1,195,000.

All of these residences also include a social membership to Marsh Landing Country Club if so desired. (It is a short drive away.) These properties are represented by MLCC Realty and listed by Cici Anderson & Jenna Fisher.

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101 Bristol Place, Ponte  
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5 BEDS | 7/1 BATHS  
OFFERED AT \$3,450,000



Citadel Island

5 ACRE PRIVATE ISLAND  
MINUTES TO OCEAN  
OFFERED AT \$1,000,000

# Gov. Ron DeSantis inaugurated

On Jan. 3, Gov. Ron DeSantis took the oath of office on the Capitol steps in Tallahassee before a receptive audience of friends, family and supporters.

DeSantis cruised to re-election with almost 20 points, winning his second term while raising \$217 million in campaign contributions.

Mammas for DeSantis, launched by First Lady Casey DeSantis during the

campaign, organized more than 1.1 million women in support of Gov. DeSantis' parental rights agenda.

A luncheon was held for the Mammas for DeSantis on Jan. 3 after the inauguration at the Governor's Mansion where the governor toasted First Lady Casey DeSantis and the women who attended the celebration.

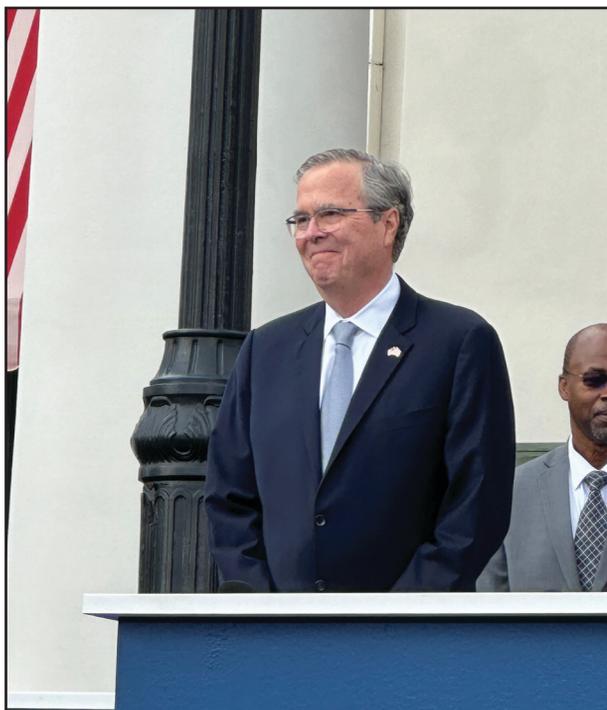
Contributed photos



First Lady Casey DeSantis, Mason, Madison and Gov. Ron DeSantis at the inauguration.



Gov. Ron DeSantis waves to the crowd.



Former Florida Gov. Jeb Bush



Lt. Gov. Jeannette Nunez's mother and sister.



Gov. DeSantis toasting Casey DeSantis at the reception at the Governors mansion.



John Browning and Sheila Holloway at the Mansion reception.



Sue Molm, Janet Westling and Martha Gleason



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### FLORIDA LIVING AT IT'S FINEST!

HIGHLY DESIRABLE home in Ponte Vedra By The Sea. This 4BR 2.5BA home is situated on a quiet cul-de-sac with a short walk or ride to the beach. Private walkover to Ponte Vedra Blvd., next to the Lodge & Club and The Cabana Beach Club. Great location and St. Johns Schools! Offered for \$1,099,000.



**Call Derek Prince**  
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### SIENA AT TOWN CENTER NOCATEE

Mediterranean inspired 3 bedrooms and 2 baths. Open kitchen, dining and family room overlooking courtyard. Multi-purpose room, laundry/mud room. 2,079 SF. MLS#1206295. Offered for \$645,000.



**Call Julie Little Brewer**  
**(904) 545-6911**



### BRAND NEW OCEANFRONT

IN JAX BEACH. Brand new oceanfront construction in South Jax Beach, the upscale residences of Ocean 10 will be ready this Spring! 5 Luxury townhomes, elegantly designed with coastal modern finishes and premium structural elements. Starting at \$2,950,000.



**Call Katie Hughes Johnson**  
**(904) 237-6083**  
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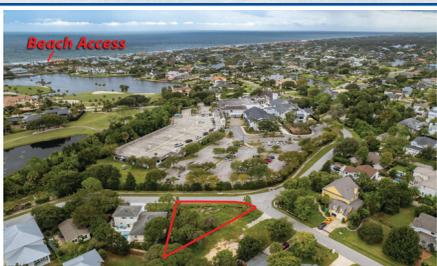


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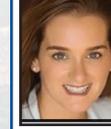


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### 886 PONTE VEDRA BLVD.

Welcome home to easterly ocean breezes & perfection! This custom-built home features 5 bedrooms, 4 full baths, a 5-car garage, indoor/outdoor living spaces, designer finishes with warm & inviting porches will take your breath away! Radiates warmth, charm and class! Offered for \$3,998,000 .



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### PALENCIA POOL HOME

PRIVACY ABOUND on this quiet cul-de-sac home with preserve views. Incredible outdoor oasis with newer pool installed in 2017. Palencia's world-class amenities are all within walking distance including Har-Tru tennis courts, pickleball, three pools, fitness center and clubhouse. Offered at \$599,000.



**Call Kelley Cressman**  
**(904) 553-8405**



### 27 LITTLE BAY HARBOR

What a view! 27 Little Bay Harbor has a rare combination of water, golf and privacy! These 3 bedroom, 3 bath, one story end units don't come online often, especially with this view. Condo is updated with wood-look tile floors in main areas and new designer carpet in bedrooms. Offered for \$957,000.



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### MARSH VIEW 1 ACRE LOT

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Contributed photos



The home at 191 N. Roscoe Blvd. is elegant and romantic in the evening.



The oversized four-car garage was designed to accommodate full size SUVs and large trucks.

# Custom-designed home is the picture of elegance

By Katie Hughes Johnson

The exquisite estate home at 191 N. Roscoe Blvd. along the Intracoastal Waterway is situated on almost 3/4 acres in prestigious Ponte Vedra Beach.

The custom-designed home was built in 2016 and finished with elegant coastal selections. Enter the property through the iron gates and onto the inviting front porch that is designed for relaxation with a large hanging swing and gas lanterns.

At more than 5,000 square feet, with five bedrooms, five-and-a-half bathrooms, an office and large bonus room, the home is designed for entertaining guests while comfortably accommodating family.

Step inside to reclaimed heart pine floors and be greeted by elegant lighting and barrel foyer ceiling draped

in silk wallpaper. The adjacent dining room boasts hand-painted Gracie wallpaper and the calming office features grass cloth paper walls. The custom-designed kitchen and bathrooms all feature marble countertops. Most walls in the home are appointed with woodwork, including shiplap, board and batten, and cypress ceilings in several locations.

The oversized four-car garage was designed to accommodate full size SUVs and large trucks.

The property was developed with substantial infrastructure in mind and features an active French drain system, a deep well for irrigation and whole home generator and is tied into the city sewer.

Solid construction details include cell-poured concrete block on the first level, 2-by-6 framing on the second

floor, commercial grade footers, impact glass windows/doors/sliders and garage doors. It has an aluminum roof.

In addition, the home was built almost 40 inches above grade.

The custom backyard was recently completed by the Pratt Guys with an infinity pool and spa, Inlaid Turf grass, Zoysia grass backyard, new landscaped planters, a marine-grade concrete seawall and dock with a 13,000-pound boat lift and a platform lift.

The cabana with summer kitchen is equipped with a Twin Eagles grill, True Keg, fridge, ice maker, gas lanterns and commercial-grade speakers. This backyard Oasis is magazine worthy and is sure to impress.

The property is being offered by Katie Hughes Johnson at RE/MAX Specialists PV for \$6,900,000.



The home's family room is a great place to relax.



The custom-designed kitchen features marble countertops.



The home's exquisite back yard.



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# Private oasis in a country club setting

Contributed photos

By Janet Westling

Step inside 3253 Old Barn Road West and experience a unique custom-designed home that is perfect for entertaining family and friends.

The grand foyer welcomes you to a stunning and sophisticated dining room, revealing a living room that exposes one of Ponte Vedra's best kept treasures, the Pete Dye-designed golf course and waterfront views.

This home is simply gorgeous! With 4,094 square feet of design, this four-bedroom, four-bath coastal contemporary is light and spacious, with an open floor plan that connects the large kitchen and great room to a spacious living room, foyer and dining room.

Spectacular water-to-golf views of the third hole of the Sawgrass South Course await you from your private oasis in a country club setting.

This exceptional Arthur Rutenberg-designed home has warm wood floors, high ceilings, stunning views and light-filled rooms. The fabulous chef's kitchen has stainless steel appliances, granite counters and a large prep island and a spacious breakfast room overlooking the screened-in patio and lanai.

The first-floor owner's suite features a beautifully designed spa bathroom with



The custom-designed home at 3253 Old Barn Road West, as seen from the front.

custom cabinetry and a soaking tub. The grand great room with floor-to-ceiling picture windows includes state-of-the-art cabinetry and walls of French doors that overlook the lake, golf course and covered lanai.

There is an entrance to the lanai from the master suite that overlooks terraced private lawn with sweeping vistas. A special feature is a private nanny suite with separate entrance and privacy.

The peaceful backyard setting connects one of the largest lots in Sawgrass with the most spectacular sunsets, sounds of the ocean and soothing ocean breezes. Sawgrass Country Club and Beach Club, an internationally recognized resort community, continually strives to update and improve the Sawgrass experience. The 27-hole golf course was the first home of the TPC. In 2010, the tennis



The home is situated near the water.

complex was completely renovated to accommodate the Women's Tennis Invitational. The new golf clubhouse was built in 2021. With fine dining in the golf club, beach club and outdoor dining by the sea, Sawgrass offers its members and guests a wonderful variety of superb dining.

The unique neighborhood of Old Barn Island is a short distance to the beach club by bicycle, golf cart or a leisurely walk. The land was developed in the late 1980s by Arvida Corp. Old Barn Island homes were privately built with custom designs that offer a rare opportunity to purchase distinctive designs that will never date a community. No two homes are alike! The neighborhood of Old Barn Island is experiencing a transformation as the new owners are renovating kitchens and bathrooms and landscaping to reflect



The home has water-to-golf views.

current trends in design.

Sawgrass Country Club, a private member owned club, is uniquely situated in an oceanfront gated community in the heart of Ponte Vedra Beach. Walk to the beach, watch waves roll in across the shore and enjoy the beauty and mystique of the charming seaside neighborhood of Old Barn Island in Sawgrass.

Ponte Vedra beach, a community on the Atlantic Ocean, is convenient to Jacksonville, Florida, close to the Mayo Clinic hospital and the University of North Florida. Just minutes to the beach, golf, tennis and fitness center, experience Old Barn Island and enjoy vacation living year-round.

Represented by Berkshire Hathaway HomeServices, listed by Janet Westling and offered for \$2,349,000.



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The arrow indicates the location of the home, showing its proximity to the beach.



The elegant family room offers a gas fireplace for chilly winter evenings.



The house at 249 Gull Circle.

# Home offers great sunset views

By Marsha Keller

Now is your chance to live the beach life in this Tides Edge home, just steps from the beach.

The neighborhood of Tides Edge is ideally located between the Atlantic Ocean and the Tolomato River, just north of St. Augustine. The home is nestled on a large corner lot with three covered porches, one on each floor, where you can enjoy the ocean breezes while watching boats cruise down the river.

The owners custom-built this home with the views in mind. They wanted to wake to the beautiful sunrise, so the windows were ideally placed to see the sun break the horizon. This is the perfect place for a primary residence or vacation home.

Upstairs, you'll find the private owner's retreat, which

provides a large sitting area, west-facing balcony and an elegant bathroom with a jetted tub. The fabulous walk-in closet has a convenient laundry location with custom built-in drawers and shelving for lots of storage. The owners have cherished many evenings watching the amazing sunsets from the privacy of the owner's retreat deck.

The second floor features a beautiful kitchen with granite counters and a large pantry. The SubZero refrigerator and five-burner gas cooktop are ideal for the home chef. You can enjoy your coffee at the breakfast bar and have lovely dinners in the stylish dining room. The elegant family room offers a gas fireplace for chilly winter evenings.

This home is perfect for entertaining guests who will love dining on the second-floor balcony while watching

the sunset behind the gnarled oaks. The beautiful tropical foliage complements the home while providing privacy.

The unique floor plan offers two oversized guest bedrooms with a Jack-n-Jill bath on the first floor. The ground-floor screened lanai is perfect for relaxing after a day at the beach or catching up on the latest novel.

This home's superior construction includes a concrete block first floor, a metal roof, hurricane-rated Anderson doors and windows. There's plenty of room for a workshop, storage and all your beach toys in the spacious garage. Residents of Tides Edge enjoy private access to miles of sandy beach. This is the beach home you have been waiting for.

Listed by: The Lisa Barton Team, Keller Williams Realty Atlantic Partners

Listing Price: \$899,000



## Client Testimonial Lisa C.

We had the best experience working with Sharon and would highly recommend her! After working with Sharon over a period of about a month, both in person and remotely, she provided great insight and advice into the Jacksonville communities. She spent the time to understand our wants and needs and directed us to a neighborhood we previously knew nothing about and ultimately ended up purchasing a home there. Sharon goes above and beyond from a service perspective for her "out of town" clients. She was so helpful setting up zoom calls, video property tours and video walk throughs - she made the whole process a pleasure!



**Sharon Dennis**

*Berkshire Hathaway HomeServices  
Florida Network Realty*

Sharon.dennis@floridanetworkrealty.com

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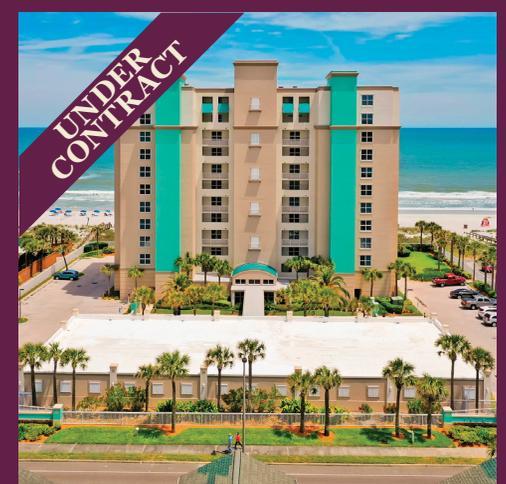
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12289 Arbor Dr.  
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1415 1st St N #602,  
Jacksonville Beach, FL 32250

Contributed photos



The home at 89 Dewees Ave., Atlantic Beach, has a unique design that preserves its integrity.



The features have a Modern vibe.

# Atlantic Beach home has ingenious design

By Jennifer Sexton

Far from being “cookie-cutter,” this William Morgan home is one of his most modest — yet most ingenious — designs.

Located 200 steps from the ocean in Atlantic Beach, the home at 89 Dewees Ave. was built in 1961 and owned by the original residents until 2020. When the new owner purchased this home in 2020, it underwent an extensive renovation. It was important to keep the integrity of the home but modernize it to be more functional and updated.

Now, it’s a three-bedroom, three-and-a-half bath home boasting 2,100 square feet and overlooking an outdoor oasis with a heated pool and spa. The home is two-

story stacked concrete masonry. There are wood beams, tongue-and-groove ceilings, the original wood-burning fireplace and clerestory windows set into the structural depth of the beams to let in massive amounts of sunlight.

The front part of the home has a one-bedroom apartment ideal for an in-law, or friends when they come to visit. It can be closed off or added to the main house.

All of the features keep the mid-century Modern vibe in mind, boasting a two-story great room, a downstairs suite, along with an upstairs suite and loft. Features include a two-story great room, terrazzo floors, soaring ceilings, Sub-Zero and Wolf appliances with a beautiful kitchen and elegant white baths.

This unique property is worth the look. It is the perfect



A view of the pool in the backyard.

second home, dual living or primary residence. You will fall in love with the serenity, and the waves of Atlantic Beach are beckoning your name.



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Contributed photos



This home on Le Master Drive is in Old Ponte Vedra Beach.



The pool is situated to appreciate the surrounding view.

# Life is great on Le Master Drive

By Tina Webster

Living in Ponte Vedra Beach is truly fantastic, but living in “Old Ponte Vedra Beach” close to pristine beaches and the fantastic oceanfront clubs is something that dreams are made of.

As you drive down the wonderful street of Le Master Drive you feel the ocean calling. Once you pull into the circular drive with plenty of parking for guests and see this exquisite beach house, you know you are at home. Walk through the front door and, wow, those lagoon views are a showstopper in the back yard. Not to mention the gorgeous pool overlook-

ing the amazing views. Don't forget your canoe or kayak, because there is a newly refurbished dock also in this back yard.

This home has been completely renovated and is an entertainer's delight with high ceilings and an open floor plan with the main spaces all taking advantage of views of the gorgeous backyard. Enjoy your morning coffee on your covered patio as you watch the sunrise over the lagoon. The large, open kitchen layout includes a lovely dining area. The open family room also takes advantage of the views. The magnificent owner's suite and three additional bedrooms make this



The home is completely renovated.

home the perfect family home or ideal for empty nesters.

If you ever want to leave this wonderful setting, grab your bike and ride to the beach or to one of the surrounding clubs

to play tennis or a round of golf. Ponte Vedra Beach is also home to THE PLAYERS Championship, which is only a few miles away. Enjoy the many great dining spots and shopping that Ponte Vedra has to offer. For all you boaters out there, the Intercoastal Waterway is just minutes away and the St. Johns River close by in Jacksonville.

If you are looking for a renovated home in Old Ponte Vedra with a pool and magnificent views, please call me today.

**Represented by Berkshire Hathaway, listed by Tina Webster for \$3,785,000.**

## Together Strong Community Fund: Join us to combat bias against all

By Zahni Thuzar,  
Marketing Manager

In response to the recent upsurge in hate speech, the Jewish Federation & Foundation of Northeast Florida is honored to announce that David Miller, on behalf of the Miller families, has established the Together Strong Community Fund with \$1 million to address antisemitism and to help bring the community together.

The new fund will ignite a community-wide endeavor to use education, conversation and interaction to combat the root causes of bias. The contribution will also provide a matching challenge to the community so others may join as stakeholders in this effort. The Together Strong Community Fund is in addition to the Miller families' recent \$1 million gift to the Jewish Community Alliance's (JCA) upcoming capital campaign, which will allow the JCA to enhance their work and reach.

“My family is fiercely devoted to the greater Jacksonville community, and we see this as an opportunity to show each

other and the world that Jacksonville is better than the rogue comments of a misguided few,” said Miller, Brightway Insurance co-founder. “The time is now to forge alliances and promote education so everyone in our community can reach their personal potential in a just and equitable society that we are proud to call our home.”

The fund will also augment short-term local security initiatives that are already underway in the Jewish community. This generous gift will also support the ongoing work of local organizations, as well as new projects and programs of impact — specifically, completing the funding needed for the Community Security Initiative (CSI), supporting the creation of the Jewish Community Relations Council (JCRC), and contributing to the work of OneJax.

The collaboration will engage the



David Miller



broader community of business leaders, local nonprofits and government officials to support this community-wide initiative. Miller feels strongly that these collaborations will cultivate a culture of inclusiveness.

The Together Strong Community Fund will be under the management of the Jewish Foundation and is the largest charitable gift in the Jewish Federation & Foundation's history.

“We are exceptionally grateful to David and the Miller families for this powerful commitment to the protection of the Jewish community, and we are deeply

moved by their desire to bring their message of hope and opportunity to the wider community so that we may all benefit from greater tolerance and understanding,” said Mariam Feist, CEO, Jewish Federation & Foundation of Northeast Florida.

If you would like more information on how to participate in the \$1 million match, contact Feist at mariamf@jewishjacksonville.org, or 904-224-1410, or Kellie Smith, foundation director, at kelliiek@jewishjacksonville.org, or 904-512-3796.

# Rates

Continued from 12

When this begins happening there will be a positive impact on the local housing market for two reasons. The first because sellers who have been sitting on the sidelines to sell will list their properties, and secondly because buyers will feel confident they are getting a better rate than 2022 and early 2023.

More buyers will be able to qualify because lower interest rates result in lower monthly principal and interest mortgages payments. As sellers finally sell their current homes, it will create a new set of buyers looking to buy their next home.

Second-home and investment-property interest rates, which are normally higher than primary-residence rates, will become more appealing to people looking to have a Florida dream second home in addition to their primary residence. Investors will be able to capitalize on their more affordable investment carrying costs. Declining interest rates will have a positive impact, and it can't happen soon enough for the local housing market industry — which, by the way, is such an important U.S. industry to our economy that the Federal Reserve are involved to begin with.

One indication of declining rates is the Consumer Price Index (CPI) falling into negative territory last December for the first time in 2022. This was an encouraging development because inflation is closely related to CPI. Conventional wisdom is if inflation shows signs of decreasing, the Fed will begin lowering the funds rate. The next CPI data released is Feb. 14. Before this, the Federal Board of Governors will meet Jan. 31-Feb. 1. I do not expect the Fed to increase the funds rate more than 0.25% or 0.5% in February based on their apparent successful taming of CPI in December.

Also, worth noting when one considers how much more the Fed will raise rates is the increased political scrutiny of the Federal Reserve by both Democrats and Republicans.

Neither party wants to see its constituents' households suffer any more than absolutely necessary to control inflation. If it appears the Fed is overreaching you can expect to see heated responses from the House, Senate and President Biden.

The following quote from UBS sheds light on the political tightrope Jerome Powell walks:

"The Federal Reserve is also under scrutiny from both sides of the aisle. Senator Warren released a statement critical of the Fed's rate hikes on December 19, saying, 'Fed Chair

Powell's extreme interest rate hikes risk pushing our economy into a recession that costs millions of Americans their jobs. The Fed needs to remember it has a dual mandate: fight inflation and protect jobs." Republican Senator Toomey and Democratic Senator Warren joined forces to introduce legislation this month that would subject the regional Federal Reserve banks to more oversight\*\*."

Chairman Powell and the Board of Governors will find it increasingly challenging to pursue hawkish interest rate increases if job growth continues to decline due to the U.S. economy contracting.

Economists at UBS predict a total of 0.5% increase to the Federal Funds rate by mid-2023, and for reductions to begin as early as third quarter of 2023 as the labor market continues to decline with rising unemployment \*\*\*.

In conclusion, if the labor market weakens, and CPI date continues to decline, we will see mortgage interest rates begin improving later this year.

The Fed probably has another 0.5% increase to go before reaching 5%. It might happen in two 0.25% increases or one 0.5% increase. Then we can expect to see a steady decline back to the normal 2.5% from 2018. Creating the potential for refinances as people were forced to take a higher rate in 2022 and 2023 rush to the relief of lower rates

and resulting mortgage payments.

In my opinion, as this happens the real estate market in Ponte Vedra Beach and greater St. Johns County will heat up again as pent up demand for people to sell their homes is released, and buyers are encouraged by improving interest rates.

Our county is a very desirable destination for retirees and remote employees looking for the enviable Ponte Vedra public school system and beautiful beaches and weather.

The housing market will improve after residential mortgage interest rates stabilize in conjunction with the Federal Funds rate. Until then as real estate professionals, we continue encouraging clients that it's not a bad time to buy because of the ability to negotiate with sellers, stabilized sales prices compared to the previous two years, and increased inventory. For those who want to wait until the market improves because of lower rates I believe they won't have to wait much longer. Either way, this is still an amazing place to own a home.

**David Johnson is a Mortgage Banker with Ameris Bank, NMLS #1446956.**

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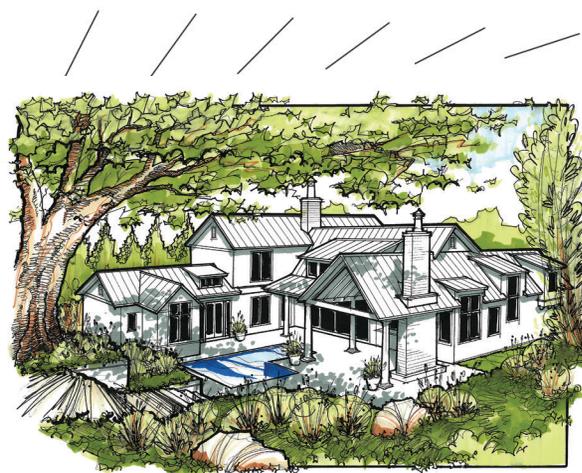
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**393 4th Street Atlantic Beach**  
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*Brand new pool home  
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The open floor plan provides ample space for entertaining, great flow to the covered lanai, outdoor kitchen & living area overlooking the pool and private backyard. First floor primary bedroom features vaulted ceilings, huge his/her closets, and a spa like bathroom for a truly palatial feel. Four additional bedrooms (all en-suite), loft area, laundry, and a large bonus room complement the space.

## COMPASS



**49 S Roscoe Blvd Ponte Vedra Beach**  
5 Bed / 5.5 Bath / 5741 sq ft / \$6,995,000

*Live waterfront in Ponte Vedra Beach  
on the Intracoastal Waterway.*

This new construction pool home on Roscoe Boulevard features a five bedroom and five-and-a-half-bathroom open floorplan with almost 6,000sqft conditioned and almost 8,000 sqft under roof to enjoy this home inside and out. Home is currently under construction with an expected completion in the summer of 2023.

**Call today for more details!**

Photos provided by Starr Sanford Design



Atlantic Beach design



Jax Beach design

# Starr Sanford Design is defining a new Florida vernacular

By Christi Bowler Elflein

Borrowed from the past, steeped in tradition, but clearly from the present, the Florida vernacular is evolving, and Ponte Vedra is center stage. The new homes along our coastline depict a coastal modern vernacular with a decidedly old Florida style.

Local architect Julia Starr Sanford with Starr Sanford Design (SSD) is leading this evolution with nearly a dozen homes designed by SSD along the Boulevard. SSD is an architecture and interiors firm excelling in coastal vernaculars and versed in a range of aesthetic traditions. The practice encompasses custom home design, historic renovation and restoration, boutique commercial design and full interior design, including the furniture and home accessories line, Sublime Original.

The homes that SSD designs sit at the intersection of sustainability and beauty, engaging all the senses while achieving environmental excellence through permanence and material choice. SSD emphasizes fine craftsmanship to promote sustainability, as building well leads ultimately to building less, diminishing

environmental impact.

Five signature elements define SSD's new Florida vernacular. The first of these is the color white. Sun bleached variations of white reflect the sun's light, naturally cooling the home and providing a backdrop to enjoy the afternoon's shadows cast by a home's western trees.

The second element is held in the massing of the home, terracing the homes into the dunes to capture the earth's steady thermal temperatures and limiting each portion of the building to one room wide. This is accomplished by carving courtyards and gardens into the core. The courtyards in turn facilitate cross breezes through the home allowing the fragrances of the gardens and the healing benefits of the salty ocean air to travel through the living spaces. And the courtyard gardens provide outside spaces protected from harsh winds, capturing solar gains and providing comfortable outdoor seating.

Orientation is another key element. A home's eastern exposure is best open for the breezes and views but needs protection from the sun and wind with the use of overhangs. Courtyards are designed to be open to the south and east to capture

the sun's light. And western exposures are equipped with Bahama shutters to protect the home from the harsh afternoon sun.

Solid masonry is the fourth element. Building with concrete is lasting and appropriate for an oceanfront environment. It is used for its energy savings and its permanence.

The final element is the preferred natural wood materials of cypress and cedar. Pecky cypress ceilings bring an element of the outside in. And cedar roofs with overhangs protect the homes from rain and heat. These natural woods smell good and weather naturally. Cedar shingles, unlike asphalt shingles, are not made from petroleum-based products and can last 30 to 50 years with proper drainage

and air flow. Additionally, it insulates up to twice as effectively as other roofing materials.

Each custom home is designed with its own personality and characteristics. These common sustainable and sensual elements create the new Florida vernacular. Engaging all of the senses, SSD creates spaces for a life well-lived.

SSD currently has 32 projects on the boards in various stages of design and construction along the Eastern Seaboard from Ponte Vedra to Windsor, Florida, from Sea Island, Georgia to Charleston and Kiawah, South Carolina. Several homes are also being designed in the Bahamas. SSD is expanding its interiors division, with a second location and interiors gallery soon to be announced.



Ponte Vedra W design



Sea Island design

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Photos by Holly Hayes



Owner of the Nikolas Restaurant in Santorini.



Views of the caldera in Santorini on the way to Oia.

## Greece

Continued from 20

wanted to experience other areas, and we made other choices rather than to party on the beach.

We took a half-day tour to the nearby island of Delos, a UNESCO World Heritage Site. Besides the rich history and amazing ruins of architectural brilliance, it is said to be the birthplace of Apollo and Artemis. In the third to fifth centuries B.C., it was a hugely successful and active trade port in the Aegean. Being a bit of an archaeology geek, this was an amazing side trip for me, and my husband, Robert, enjoyed it as well!

Opa!

Our last leg of the trip was Athens, the capital of Greece. We traveled by air from Mykonos to Athens. In Athens, we checked into our hotel at the Electra Palace.

Athens is one of the most scenic places in the world — at the center lies the Acropolis, the great ancient city, which in the evening is a beacon lighting up the night for all and just a stunning sight to see. With countless museums, universities, shopping, restaurants, neighborhoods ... where old meets new.

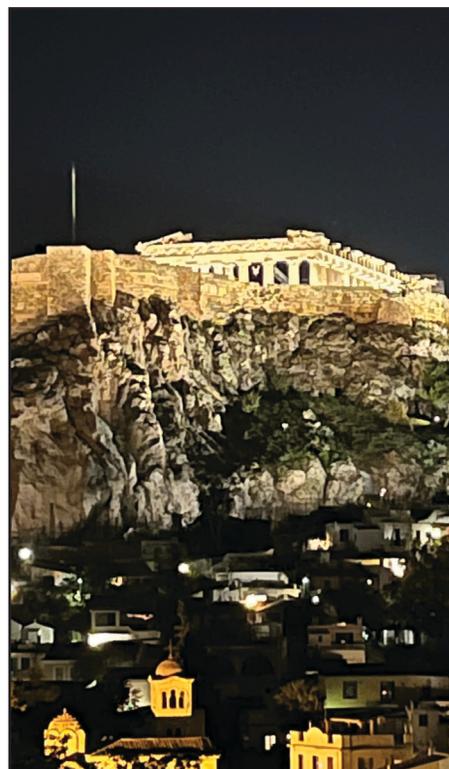
We did a half-day tour taking in all of the Acropolis and a visit to the Acropolis museum — a DO NOT MISS item if you ever go. The architecture of the museum is amazing, built over an archaeological site with transparent floors so that you can see the site below!

It was amazing, and the artifacts held there are priceless. We spent much of our time walking the tourist area near our hotel, called Plaka. This area was originally settled by the people who were building the Acropolis and all of its many structures and has a rich history. It is filled with cafes, boutiques,

bakeries and shopping.

We loved daily lunches and dinners in this area. We did also visit the Pantheon Stadium — which opened in 556 B.C. and held the first-ever Olympic games in 1896 — and also climbed Lycabettus Hill, one of the highest spots in the city. A bit of an arduous climb but with an amazing story linked to the goddess Athena, and what made it so special was not the story or the church at the top but the breathtaking panoramic view of the Acropolis and the entire city! Opa!

What can I say about the food in every city we ventured to except “Opa!” and that everything we had was amazing! From the honey-topped Greek yogurt with fruit each morning, the baklava and many pastries to the Mous-



A nighttime view of the Acropolis.

saka, Gyros, Tirokafteri (which is a feta cheese dip), Greek pizza, falafel — and the list goes on. The food in every place was a highlight, and we literally ate our way through the towns. It’s a good thing we walked a lot!

Perhaps we will return to Greece again one day and visit other islands

and areas, but we definitely brought back great memories, a few good shopping finds, some new recipes and our love and appreciation of the adventure of learning about another amazing part of our world.

Opa!



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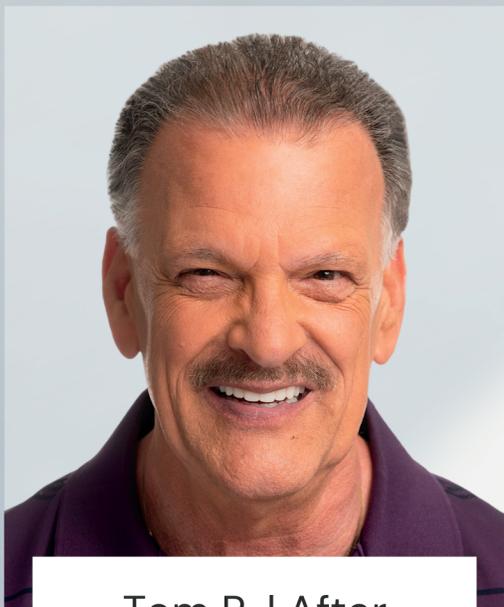
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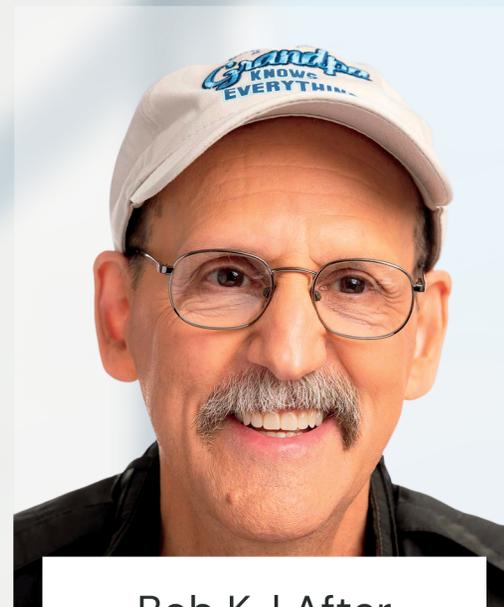
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