

# Sand Castles

LUXURY \* LIFESTYLE \* REAL ESTATE

OCTOBER 26, 2017 • SPECIAL SECTION

Ponte Vedra 

# Recorder

*Not your average newspaper, not your average reader*

- TWO INSURANCE TIPS TO BEAR IN MIND FOLLOWING HURRICANE IRMA
- MARSH LANDING HOME OFFERS ONE-OF-A-KIND EXPERIENCE
- A GRAND EUROPEAN ADVENTURE



# Welcome to the fall issue of Sand Castles



**By Janet Westling**  
Contributing Editor

Welcome to our fall issue and our fourth anniversary edition of Sand Castles—a luxury, lifestyle and real estate seasonal publication.

Our fall weather has finally arrived and after weathering Irma, we look forward to welcoming our Georgia neighbors to Jacksonville and our beaches.

Since 1915, the Florida/Georgia game—sometimes referred to as the biggest outdoor party—has been played, and since 1933, Jacksonville has been proud to host the successful event. Many fans arrive early to this destination game, with our hotels and resorts filled to capacity. Georgia is our No. 1 feeder state for real

estate and while we may be rivals on the field, off the field Georgians enjoy our restaurants, beautiful beaches and lifestyle!

Also in this issue, our market watch written by RE/MAX WaterMarke broker Tami Glover delves into the current market after the hurricane. In addition, Billy Wagner from Brightway Insurance shares some great information in his article, “Two insurance tips to bear in mind following Hurricane Irma.”

All indicators point to a continuing healthy market, and in this issue, several of our top real estate agents in the area share their stories about their distinctive properties currently for sale. Mortgage broker David Johnson also writes about the housing market and the effect that our mortgages have on sales.

Our First Coast is a wonderful place to live and is filled with caring people, wonderful foundations and fundraisers that are changing lives and helping others! In this

issue, Judi Zitiello tells the story of her successful foundation with a cause close to her heart. We also hear about the Red Shield Ball benefitting the Salvation Army and the rescheduled Delicious Destinations benefitting St. Vincent’s Foundation. Watson real estate agent Babs Bowler writes about her grand European adventure from Budapest to Amsterdam on a Viking River Cruise that she took this past summer.

Sharon Leahy, a realtor with Berkshire Hathaway, is interviewed about her other career as an artist and her most influential mentor — Pierre Matisse, the grandson of Matisse!

I spent a recent weekend in New York with my daughter and granddaughter with her Ponte Vedra APEX Theatre group. I share some of our adventures in one of my favorite cities!

While it is always wonderful to travel, when I land in Jacksonville I am always

happy to return to Ponte Vedra Beach, “Florida’s best kept secret!”

Not a secret anymore is the recent unveiling of EvenTide, a soon-to-be beautiful community in the heart of Ponte Vedra Beach. GreenPointe Holdings’ new venture marketed with Berkshire Hathaway is an exceptional, intimate enclave of 23 estate-sized home sites just steps from the beach!

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

**Janet Westling, Realtor, GRI, CIPS**  
**Berkshire Hathaway Homeservices Florida**  
**Network Realty**

**Sand Castles creator and contributing editor [www.janetwestling.com](http://www.janetwestling.com)**

## MARKET WATCH ▶ Post-hurricane observations

**By Tami Glover**  
RE/MAX WaterMarke

Listed by Forbes and Trulia as No. 1 on the top 10 most promising real estate markets for 2017, Jacksonville is a can’t miss opportunity for families and savvy investors alike.

Not only is Jacksonville the largest land-based city in the continental U.S., it has a vast selection of employment prospects as well. Boasting a nearly 4 percent job growth rate increase in 2016 alone, the city has the opportunity, space and infrastructure to thrive not only throughout 2017 but into the future as well.

Having endured two major hurricanes in two years (Matthew and Irma), Jacksonville has shown its resilience with massive community cleanup efforts. The real estate market has continued to operate steadily, with only minor delays in daily operations. Understandably, the sellers and homebuyers, both in and out of town, have undergone renovations and yard maintenance procedures such as tree removal, fence paneling replacement, roof repairs, etc. However, real estate transactions have moved forward despite short delays for updated appraisals and inspections from the storm.

Low inventory continues to dominate the market, with so many new jobs available and so few families electing to leave such a beautiful city. This is an enormous boon to sellers as we see prices continue to rise, leading to multiple offers and even larger increase in price.

However, there is no such thing as a perfect market. There has been a recent trend with appraisals coming in under value, which has forced agents to rene-



Photo courtesy of metrocreativeconnection.com

gotiate sales prices. Though this trend has appeared as of late, homes continue to sell for a greater price and at a quicker pace. As owner/broker of RE/MAX WaterMarke, I believe this is the perfect environment to prepare your home to sell. Whether it be minor repairs from the storm or general home renovations, the

housing and workforce demand are making Jacksonville one of the hottest tickets around. Many of us anticipate increased sales in both November and December, as there will be higher than normal closing activity due to the delays caused by the storm.

All of this, plus the continued benefit

of low-interest rates, have created an environment that is conducive to both home buying and selling. With plenty of well-priced luxury homes and no shortage of people looking to buy them, the future of the real estate market in Jacksonville is as bright as the sun on any beautiful day here in the city.



**For Sale – 558 Le Master Drive – Ponte Vedra Beach**

Absolutely stunning, remodeled, four bedroom home - total of 3,304 square feet with soaring high ceilings (up to 12 feet) Huge open plan living, kitchen, dining, which is really the heart of the home, with new 15 feet glass sliding doors looking out to the large pool.

Separate spacious adults lounge and separate large playroom, which could also be used as a dining room if preferred. Good sized laundry room and large garage with new electric door. Plot extended via land purchased from neighbor, resulting in an unusually large yard space which has undergone stunning landscaping. Minutes walk to the beach.

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# Two insurance tips to bear in mind following Irma



**Billy Wagner**  
Guest columnist

**By Billy Wagner**  
Brightway Insurance

It has been a month since Hurricane Irma struck, with Ponte Vedra Beach making headlines with images of homes devastated by the massive storm. While much of the

cleanup is behind us, reminders such as debris that lines our streets and shorelines remain.

Whether or not you suffered damage, Irma served up a good reminder of why it's important to understand what your homeowner's policy covers and what it doesn't.

In the days following Irma, I saw many heartbreaking losses that I want to do everything I can to protect my friends and neighbors from experiencing. Here are two things to think about now to ensure you don't suffer incredible loss at the hands of a hurricane.

**First, while your homeowner's policy probably covers water damage from household mishaps like burst pipes, sump, sewer backup or an overflowing bathtub, it doesn't cover damage to your home caused by floods.**

And in Hurricane Irma, we saw areas of our town flood that had never before experienced one. This is why everyone (not just those in mandatory flood zones) needs flood insurance. When you talk with your insurance agent about flood insurance, pay



**The Brightway Insurance, Ponte Vedra Beach team**

Photo courtesy of Billy Wagner

attention to the limits of coverage. Flood policies through the National Flood Insurance Program, for example, have limits of \$250,000. If you carry \$400,000 in Coverage A (the amount the insurance company will pay to replace your home) and your flood policy has limits of \$250,000, you'll either be out \$150,000 in the event of a total loss of your home, or you'll need to buy an "excess flood" policy to cover the difference.

The great news? Both flood and excess flood policies are very affordable, and relative to a \$400,000 or even a \$150,000 out-of-pocket cost, are great investments

to make to ensure your peace of mind.

**Second, while a typical Florida homeowner's policy does cover damage from hurricanes, a hurricane deductible on a standard homeowner's policy is 2 percent of your Coverage A (dwelling replacement cost).** Therefore, if you've chosen a Coverage A amount of \$400,000 and you suffered damage caused by the hurricane, your hurricane deductible would be \$8,000. This means you would pay \$8,000 before your insurance company would begin to pay on the covered loss.

There are a couple of solutions to this. You can now buy a policy with a hurri-

cane deductible as low as \$500 from some carriers.

Or, you can buy a policy that covers your deductible amount in the event of a covered loss. This is a brand new product on the market called Cat4Home, and the policies cost as little as \$141 per year.

If you haven't done so already post-Irma, please take a minute to review your current homeowner's and flood policies. You'll be glad you did.

**Billy Wagner owns Brightway Insurance stores in Ponte Vedra Beach and Deland. He is one of Brightway's top-selling agents in the U.S.**

# More mortgages keep housing market booming



**David Johnson**  
Guest columnist

**By David Johnson**  
Ameris Bank

Mortgage standards have been loosening during the second half of 2017. Creditors are more willing to offer borrowers slack, with the average borrower credit score dropping

from 742 earlier this year to 725 on refinancing and purchase transactions.

One recent example of loosening mortgage guidelines that affects us happened in July with one of the two Government Sponsored Enterprises (GSE), Freddie Mac. Freddie eliminated maximum income standards for its 97 percent loan to value purchase product in Federal Disaster Declaration areas, including Ponte Vedra Beach. The goal was to offer a loan program that allowed high income, first-time homebuyers a low down payment option to spur more sales in the Hurricane Matthew affected areas. At the time, we didn't realize our city would become the victim of another damaging hurricane called Irma.

However, I believe the ongoing loosening

of mortgage lending standards—because of a continuing, improving housing market and borrower mortgage payment trends—will more than blunt the effects of Irma to the local housing market.

For instance, niche mortgages known as Alt-A non-government or GSE programs for self-employed borrowers and investors have begun to enter the market. One example requires a 20 percent down payment and decent credit scores, but offers a reprise in other areas that stimulate investors that want to buy multiple properties to rent.

The GSEs Freddie Mac and Fannie Mae have increased their debt to income ratio from 45 percent to 50 percent. Debt to income is the percentage of a household gross monthly income compared to the proposed mortgage payment, including the principal, interest, homeowner's insurance, property taxes and homeowner's association dues. This also includes recurring debts such as car payments, credit card payments and student loans. GSEs are the largest source of mortgage backing for non-government loans and represent the largest monetary source of mortgage funding in the world. When the GSEs make a change as substantial as this, it means they feel confident

with the housing market, home values and the prospects of lenders being repaid by homeowners.

A 97 percent loan to value mortgages offered by GSEs offers first time homebuyers a non-government loan program requiring a relatively low down payment.

Government lending options include the Federal Housing Administration (FHA), Veterans Administration (VA) and U.S. Department of Agriculture (USDA). Immediately following the housing decline of 2009, the major lending source was the FHA. In my opinion, the FHA, backed by the U.S. Department of Housing and Urban Development (HUD), was primarily responsible for providing a lending option during those dark days when most lending sources dried up, especially for first-time home buyers.

If not for the FHA back in the post-housing bubble bust days, builders and realtors would have lacked a source of financing for their customers, and possibly the last slimmer of hope of preserving what was left of the U.S. housing market would have been lost. Fortunately, thanks to expanded lending standards, we do not have to worry about a lack of mortgage options, which also ensures the government and taxpayers

aren't carrying the risk of as many defaults in the case of overreliance on government-insured lending options.

If expanded mortgage offerings weren't enough to ensure a continuing improvement in the Ponte Vedra Beach and surrounding housing market, I need to mention interest rates across the board remain historically low, benefiting all homebuyers and refinances. Rising home values in PVB partnered with low rates create an appealing refinance environment. Traditionally, lowering interest rates created a refinance market. However, increasing home values create an additional refinance opportunity because the more your home or condo is worth, the lower your loan to value. A low loan to value gives creditors incentive to lower interest rates.

I know what some of you are thinking. Before you suggest what I am describing sounds like the same risky lending patterns that less than a decade ago contributed to the worst economic recession since the Great Depression, allow me to address what is different. Dodd-Frank finance legislation and the intense effort through mortgage



# Marsh Landing home offers one-of-a-kind experience

**By Clare Berry**  
Berry & Co. Real Estate

Marsh Landing was designed differently from most communities. It has one main road, with lots of cul-de-sac streets running off “the parkway.” This creates little mini-neighborhoods within the greater planned unit development. Merganser Drive is one of its most charming.

Well-named, since every time I go down Merganser I see Merganser ducks or other birdlife, this lane is also known for private homesites. 8290 Merganser’s site is .83 acres along a natural preserve. Custom-built by the current owners, they sited this home for sunlight all day

through its many windows. The inviting, brick-trimmed patio is surrounded by lush landscaping, a perfect perch for relaxing after a busy day. It’s obvious that master bricklayers installed the home’s trim with great attention to detail.

Inside, the easy-care flooring is either wood or tile. Ground floor ceiling heights are 10 feet or more.

Some rooms are particularly interesting. One is the paneled study on the owner’s side of this home. It is part of a larger suite, leading into a full bath opening to the oversized closet full of built-ins. On the other side of the closet,

**MARSH LANDING** continues on Page 19



**8290 MERGANSER DRIVE**

Photo courtesy of Clare Berry

# Salt Creek estate provides expansive lake views, various amenities

**By Murray and Elise Beard**  
Watson Realty Corp.

Welcome home to this beautiful estate home located on the 7th hole of the Oak Bridge Golf Club in the desirable Salt Creek neighborhood.

Gracing an oversized corner lot, this more than 4,800 square foot home at 1209 Salt Creek Island Drive in Ponte Vedra Beach has spectacular water to golf views from the large patio and pool/spa. There is a ton of living space for both intimate gatherings with family or hosting big neighborhood parties. The vaulted two-story ceilings and windows provide a grandness in the primary living areas, and the sets of patio doors let the party flow out on to the lanai and pool deck in the back. You and your guests can soak up the expansive views of the lake behind the house and the golf course beyond. The summer kitchen situated off the family room under a jasmine-clad pergola is the perfect place to chill with a glass of wine.

The chef of the family will enjoy the big kitchen and family room space. Complete



with a two-sided fireplace on those cool evenings, this gathering space allows the family to be together in one area. There is plenty of kitchen storage including a separate walk-in pantry.

The master suite overlooks the back patio and includes a separate study for either an office or private relaxing area. The bedroom fireplace completes this room on

those cool evenings. The owners love the “his and her” walk-in closets and of course, their own sinks in the bathroom too. The

message jets in the shower make taking a bath a different kind of experience.

There are three bedrooms upstairs, and each has its own private bathroom. The kids will love two of the bedrooms that have lofts accessible by a ladder. Even cooler is the 200 square feet of “secret” space behind the walk-in closets of two rooms. This place can be the ultimate hideout for kids or a big indoor storage room for holiday decorations.

Living in Salt Creek provides the owner lots of alternatives for club choices. From the world-class TPC Sawgrass just down the street to nearby Sawgrass Country Club and the Ponte Vedra Inn & Club, there are plenty of options to meet the specific needs of the family.

This property is represented by Watson Realty Corp, listed by Murray and Elise Beard and offered for \$1,089,000.

**1209 SALT CREEK ISLAND DRIVE**



Photos courtesy of Murray and Elise Beard



## Scot A Regner Achieves Milestone

Matthew R. Foxhall, CFP®, Executive Vice President, Southeast Region of AXA Advisors, LLC would like to thank and recognize the efforts of Scot A. Regner, Financial Consultant and Retirement Planning Specialist\*, who has recently received AXA Advisor’s prestigious Hallmark 5 distinction.

Foxhall noted, “Only a few Financial Professionals have obtained this milestone and during his 37 years with AXA Advisors, LLC, Scot has displayed a model of integrity with his clients, helping them toward achieving their investment and risk management goals. He is a pillar in his community, continues to serve his clients, and embodies all of the core values of our firm.”



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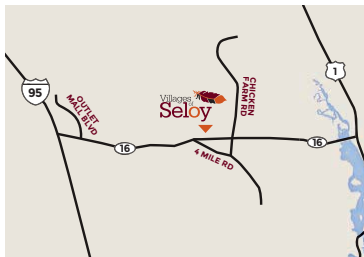
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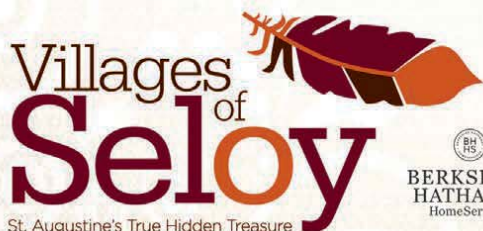


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PV2-LV43963

# Mortgages

Continued from 16

financing regulation has forced creditors and GSEs to guarantee a borrower's ability to repay the mortgage.

Subprime loans that did not require income or asset verification aren't available. The collateral value of the home does not overshadow a borrower's ability to repay. Even more encouraging to know is that many of the loosening standards are based

on years of statistical analysis that report to the contrary, for example, that a 50 percent DTI borrower is any more likely to default than one at 45 percent.

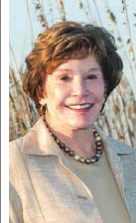
Continuing demand to live in beautiful Ponte Vedra Beach and St. Johns County will keep local home prices rising. Relatively low interest rates enable buyers to afford more home with lower monthly payments. Expanding loan programs will allow more people to qualify. In my opinion, all these factors bode well for our local housing market now and well into the future.

## NEW LISTING IN THE PLANTATION



Sweeping views of the golf course and lakes from a sunny sunroom will delight the fortunate new owners of this beautifully updated one-story garden home. A screened heated pool with outdoor dining areas and a summer kitchen invite relaxation and fun. Wonderful floor plan that includes a separate guest house and a studio by the pool that could double as an office or exercise room. Elegant finishes and warm neutral colors enhance the appeal of this jewel of a home.

3 BD, 3 BA ~ 2,684 sq. ft  
**\$675,000**



Jacquelyn Bates  
904.626.8295  
Jacquelyndbates@gmail.com



PV2-LV43788

# The Island at Twenty Mile



**52 Glen Ridge Court ~ Ponte Vedra**  
**5 Bedrooms 4 Baths ~ 5,720 s.f. Built in 2016**

Why wait to build!? This stunning one-year old home is located in The Island at Twenty Mile, a gated Nocatee community. Spectacular design with open floor plan, flowing hardwood floors, spacious great room opening to outside for luxury indoor/outdoor living.

The covered lanai features a stacked stone summer kitchen and dining area overlooking pool and private nature preserve. You will love the chef's kitchen equipped with double ovens, gas cooktop, center island, breakfast bar, walk-in pantry and separate breakfast room.

Owner's suite designed with three custom closets and lavish bath. The upstairs bonus room, large bedroom suite and bath is perfect for guest! Don't miss this one!

**\$1,249,000**



**Susan Froman, GRI**

Berkshire Hathaway HomeServices  
Florida Network Realty  
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Susan Froman has dedicated herself to exceeding the expectations of her clients, a commitment that has placed her in the ranks of top-producing realtors time and time again. Susan is proud to have over 20 years of continued commitment to her clients who benefit from her extensive market and industry knowledge, professionalism, integrity, strong negotiating skills and progressive approach to technology.



PV2-LV43945



# Marsh Landing

Continued from 17

the master bathroom has a great shower as well as a soaking tub. The spacious master bedroom has wood floors ready to host a fabulous Oriental rug!

The ceilings in this house are interesting. Some are cathedral ceilings, some are wood-trimmed. They are anything but standard!

Upstairs was designed to be perfect for their extended family's visits. One bedroom has a charming dormer ceiling. The other bedroom, with its plentiful natural light, made a great artist's studio. Its closet is set up with compartments for canvases and supplies.

Off the hall, behind bi-fold doors, the owner created two sleeping nooks for the little ones—each has its own light, air conditioning, shelving and storage. These charming spots were the treasured hideaways.

As is true of many Marsh Landing homes, this is one of a kind. We are sure the next owners will love its smart design and attention to detail as much as this family did.

This property is represented by Berry & Co. Real Estate, listed by Clare Berry and offered at \$989,000.



Photos courtesy of Clare Berry

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4-car side-entry garage.  
370 Royal Tern Rd S \$1,595,000



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Enjoy luxurious resort living at South Beach. Cool contemporary vibe with direct ocean views. 2BRs+Den, tile throughout, 9 ft ceilings, tall sliders opening to awesome ocean balcony. Sleek SS & granite kitchen with Sub-Zero. Garage & reserved space.  
1031 1st St S #403 \$839,000



**Waterfront in Harbour Island**  
Mediterranean villa with 6,786 sf of living area built like a fortress on a gorgeous bulkheaded lake. 6 BRs, 9 full & 2 half BAs, study, media & game rooms. 3 staircases + elevator, screened patio, pool & spa. 60 ft dock in yacht basin.  
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\*\*\*\*\*  
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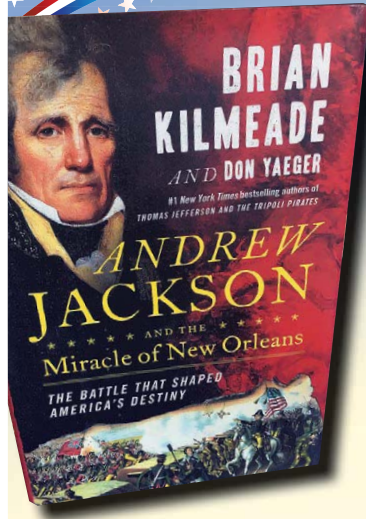
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# Champions for hope: The story behind the JT Townsend and Funk-Zitiello foundations



By Judi Zitiello

Have you ever met someone who has taken their seemingly impossible situation and turned it into good by helping others? That is what happened when I met J.T. Townsend. I wanted to discover how a 19-year-old could handle a life-altering incident with faith and grace, and turn it into a platform that would live on long after his passing.

J.T. was a senior at Episcopal School of Jacksonville (ESJ) in 2004 when he took a freak hit on the football field, suffered a near fatal spinal cord injury and became a quadriplegic. 2005 PLAYERS Championship winner Fred Funk led the community by building a wheelchair accessible home for J.T. and his family. J.T. was so moved that he formed the J.T. Townsend Foundation (JTTF), a nonprofit with a mission to help others with disabilities. Sadly, J.T. passed away in 2013 at just 26 years of age. But, his foundation lives on, helping First Coast families with no means to purchase items that can make their lives easier. J.T. was a true champion.

As board chair for JTTF, I saw to it that his dream continued. To date, we have helped over 270 families, providing countless adaptive strollers, iPads for non-communicative children, hospital beds, wheelchair ramps and money. Today, J.T.'s mother Carmen delivers each piece of equipment personally just as her son had, bringing hope to the hopeless.

Just 10 months after my friend J.T. passed, I was diagnosed with pancreatic cancer, the deadliest form with a five-year survival rate of just 9 percent. After surgery

and treatment that lasted eight months, JTTF funds were depleted and faced an uncertain future.

When local businessman Jacques Klempf heard about our situation, he was moved to step up in a huge way. Within an hour, his wife brought us a \$50,000 check to cover all pending applications. JTTF was still in the miracle business.

But, my husband Tommy knew that we needed to do more to sustain JTTF. Just like J.T., Tommy had a dream of establishing a charity golf tournament on the course he had awakened to every morning for 24 years—TPC Sawgrass. And he had a friend he could call to make it happen—Fred Funk.

The Funk-Zitiello Foundation was formed in 2016 with a mission to help champions like J.T. to sustain programs that change lives. Father's Day weekend in June 2017, we held our first annual Champions for Hope Gala and Celebrity Golf Tournament at TPC Sawgrass, raising \$881,000 to fund JTTF programs and Mayo Clinic for pancreatic cancer research for early detection. Countless lives will be impacted by this effort.

If you want to do something to help others, don't waste another moment thinking about it. Take action; we promise your life will be richer and fuller than you could ever dream possible. You too can be a champion for hope.

To learn more about J.T.'s life, visit [www.jtgivesback.org](http://www.jtgivesback.org) to view First Coast News' own Casey DeSantis' Emmy-nominated film "Champion: The J.T. Townsend Story."

To participate in the 2018 Champion for Hope Celebrity Golf Classic, visit [www.championsforhopegolf.com](http://www.championsforhopegolf.com).

ABOVE: Judi Zitiello and J.T. Townsend

LEFT: Maya Goodman and J.T. Townsend's mother Carmen, who is the giving committee coordinator for JTTF

Photos courtesy of Judi Zitiello



Tommy Zitiello and Fred Funk

## Fourth annual Red Shield Ball exceeds expectations

By Janet Westling

The Salvation Army raised approximately \$200,000 from its Oct. 14 Red Shield Ball, which benefitted the organization's Red Shield Lodge shelter for women and families.

This year's honorary Chairs Michael Ward and Jennifer Glock joined over 300 guests at a sellout affair at the University of North Florida's Adam W. Herbert University Center.

Mugwump Productions transformed the space with crystal chandeliers, red lights and touches of gold and draperies



Photos courtesy of Francesca Rutherford and The Salvation Army

Michael Ward and Jennifer Glock

that created an elegant setting.

"The Salvation Army has a heart for our community," said Michael and Francesca Rutherford. "It was such a pleasure to help with this year's ball."



Over 300 guests enjoy the fourth annual Red Shield Ball.



Shannon and John Falconetti



Congressman John (right) and Patricia Rutherford



Red Shield Ball attendees had the opportunity to bid on silent auction items.



# Coastal Oaks beauty offers Nocatee's quality lifestyle



**135 CUMBERLAND ISLAND CIRCLE**



Photos courtesy of Kelly Whitaker and Wanda Petersen

**By Kelly Whitaker and Wanda Petersen**

REMAX Unlimited

This wonderfully appointed four-bedroom/four-bathroom home located in Coastal Oaks is situated on a large corner lot. The backyard is fully fenced with plenty of room for a pool, and the oversized screened and paved lanai add to the charm of this Toll Brothers home. In this open floor plan, the kitchen and breakfast area open up to the gathering room that feature sliding doors opening to the lanai, making it perfect for entertaining and family gatherings.

In addition to the four bedrooms, this home features a large bonus room and a study. Custom closets and quartz countertops in the master; hardwood floors; beautiful cabinets in the fantastic kitchen and an oversized garage are just a few upgrades in this home that any owner will appreciate.

At 135 Cumberland Island Circle in Ponte Vedra, this home is conveniently located near Nocatee's fabulous amenities, shopping, restaurants and of course, St. Johns County's A-rated schools. As a result, it's perfect for

a growing family. So, jump into the Nocatee lifestyle where the fun never ends.

This well-planned coastal community blends homes, schools, shopping, recreation, offices, medical and emergency services, restaurants and more together for the convenience and enjoyment of its residents. It truly is a quality lifestyle appreciated by all who live there.

Nocatee continues to add amenities to enhance the community as it grows. The greenway, fitness trails, kayak launch, splash park, spray park, swim team, zip line, dog parks, tennis courts, recreational fields, playgrounds, the farmers market and other special events are only some of the perks of living in this fabulous community of Nocatee.

In addition, Coastal Oaks features its own members' clubhouse, two swimming pools, an exercise room and basketball courts adding to the lifestyle of this featured home. So why wait to build when you can move right in?

This property is represented by REMAX Unlimited, listed by Kelly Whitaker and Wanda Petersen and offered for \$610,000.

# Roscoe Road home provides 'beach life' in an upscale fashion

**By Katie Hughes**

RE/MAX Specialists

Welcome home to paradise along the Intracoastal Waterway! A boater's dream, this coastal-inspired home is Florida living at its best.

The outdoor oasis allows for ultimate entertaining with an oversized 56-foot wide dock, including a brand-new steel-enforced bulkhead. Bring your water "toys" with two covered boat lifts—a 16,000-pound lift and a 10,000-pound lift, plus a jet ski lift and 30-amp shore power. The expansive dock has multiple lounge areas, including a sun deck and a complete summer kitchen with an industrial cooktop, Big Green Egg grill, fridge, sink and oversized granite countertop bar. The pool and spa area feature a travertine paved deck, arbor covered sun area, large covered dining area and an additional summer kitchen with adjacent fireplace lounge area.

249 North Roscoe Blvd. is situated on a large 1-acre lot among estate homes in desirable Ponte Vedra Beach. On the Intracoastal Waterway and minutes from the Atlantic Ocean, it is in the prime location! With a private gated entrance and inviting curb appeal, this Mediterranean home boasts 5,100 square feet, five bedrooms, four full bathrooms and one-half bathroom, as well as a large upstairs bonus room,

a second upstairs bonus room or gym area and an en-suite office in the master bedroom.

The flexible floor plan and multiple living/entertaining spaces make this a great home for a variety of families. In addition to the breathtaking views, the home is finished with designer details, including hardwood flooring, stone flooring, a chef's kitchen with white wood cabinets, granite countertops and high-end stainless steel appliances (double ovens, gas cooking and a chimney hood). The adjoining family room with a coffered ceiling and floor to ceiling stone fireplace affords views of the pool and Intracoastal and provides the perfect amount of natural light.

The first floor expansive master suite opens to the lanai along the pool and offers wonderful water views. A nice sitting area with fireplace creates the perfect ambiance to take in the stunning views. The custom finished master bathroom features wood cabinets, premium granite, a large garden tub and walk-in shower with dual showerheads. An en-suite office plus a large walk-in closet make this the ultimate master suite. The first floor has three additional guest bedrooms, two full bathrooms (one that is a cabana pool bathroom) and a powder bathroom.



**249 NORTH ROSCOE BLVD.**

Photo courtesy of Katie Hughes



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Owner

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PV2-LV43975



# Upscale

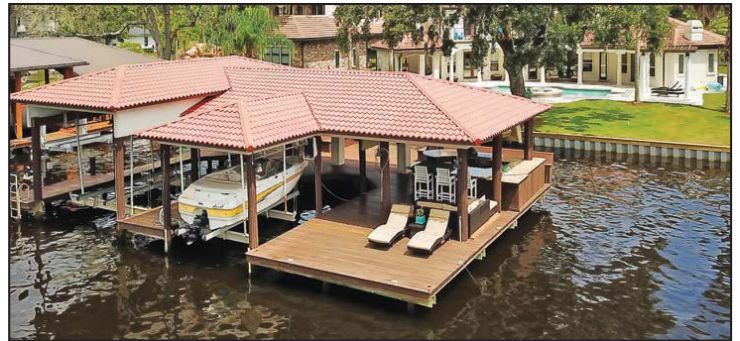
Continued from 21

Enter the upstairs portion of the home up the elegant wood foyer staircase with a two-story ceiling. The second floor holds a large bonus room with bar area and balcony overlooking the water, a gym area or play room and a fifth bedroom with full bathroom.

Everything about the home is completely custom, from the quality construc-

tion with Spanish tile roof to the beautifully designed kitchen and bathrooms, extensive moldings, coffered ceilings, wood and stone flooring, upstairs balcony, finished closets, extensive storage, walk-in wine room and a three-car garage. Combined with a large waterfront lot and an amazing backyard, this home will truly provide "the beach life" in an upscale fashion!

This property is represented by RE/MAX Specialists, listed by Katie Hughes and offered for \$2,100,000.

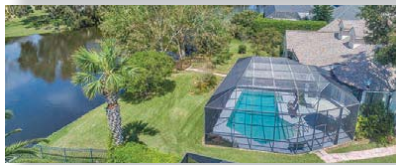


Photos courtesy of Katie Hughes

## OLD BARN ISLAND – SAWGRASS COUNTRY CLUB



Offered at \$900,000



AMAZING NEW PRICE. Lakefront house IN SAWGRASS CC, Ponte Vedra Beach, Florida. Enjoy a cozy fishing dock, 4 car garage, screened inground pool, 5BR, 4.5BA, 5659 sqft is waiting for you in desired Sawgrass Country Club. Located in 4 man-gated, golf-cart friendly neighborhood with cart drive to grocery, terrific restaurants, shops, and to the beach club (separate membership required). You'll love the flexibility of all of the rooms in this house. Your owners suite is exactly that with an ante room, sleeping quarters & bathroom suite with double organized closets on the first floor which leads out to a private patio & Spa. Formal living room, dining room, sun room, half bath, laundry, and enormous kitchen with island prep area and breakfast space completes the first floor.

Find amazing storage throughout the house especially over the added garage. Second floor two office areas or bonus rooms and four bedrooms/3 baths. There is room for an elevator if you want to install one.

HOA fee is only for Master Association for Sawgrass CC, there is no additional HOA fees or CDD fees like other neighborhoods.

Included is a one year home warranty with the purchase of this house. In addition Preferred Membership Initiation Fee pricing for the Ponte Vedra Inn & Club and The Lodge & Club is available to the Purchaser(s) of this listing; certain restrictions may apply.

Don't miss this house if you are looking in Ponte Vedra Beach, Florida to be 3 minutes to the beach, 2 minutes to 27 holes of golf, 40 minutes to Jax International Airport, near Starbucks, Fresh Market, & Trader Joes, 20 min to downtown Jacksonville, 15 min to St Johns Town Center, 25 min to Historic St. Augustine. Top A-Rated Public Schools. It's all about the lifestyle. Priced \$210 K below March 2017 appraisal. No hurricane damage or water intrusion. Master Bedroom could convert to in-law suite.

**Kathleen Floryan**  
(904) 687-5146 • KathFloryan@gmail.com

**Ponte Vedra Club Realty**  
280 Ponte Vedra Boulevard  
Ponte Vedra Beach, FL 32082  
Office: (904) 285-6927  
www.pvclubrealty.com

PV2-LV43967

Take Advantage of our Powerful Affiliation! Ask about Preferred Membership Initiation Fee pricing to The Ponte Vedra Inn & Club and The Lodge & Club available exclusively through Ponte Vedra Club Realty!

## 200 Feet on the Intracoastal in Ponte Vedra Beach - 341 S. Roscoe Blvd.



200 ft on the Intracoastal in Ponte Vedra Beach just REDUCED \$50,000 to sell quickly! No water damage from Hurricane Irma or Matthew. The last 100 ft vacant lot on Roscoe sold for just under \$700K. This gated estate takes full advantage of the outdoors w/lush landscaping, screened pool/spa & covered boat dock w/2 boat lifts along w/a floating dock. A outdoor firepit & Koi pond complete this beautiful backyard oasis. The home has 4 bedrooms/3 baths, 2900 sq ft w/3 car garage. Large open kitchen/family room for entertaining. There is a second owner's suite w/ensuite bathroom & private living space. This home was built in 1994, roof was replaced in 2014, other major components have been replaced/updated as needed. This home could be just what you have been waiting for to make your own! Price is now \$ 1,424,900. MLS# 903629



For more info, contact  
**Kellie Jankowski**  
Broker Associate, REALTOR®, MBA, FRP  
(904) 838-8919  
KJ.MarcJosephRealty@gmail.com



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PV2-LV43927

# Beaches Home CONNECTION

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PV2-LV43931



# Classic ranch home features stunning water views

**By Sally Sergeant**  
Ponte Vedra Club Realty

Every beach town has its “sweet spot” and in our town, this is it! Commonly referred to as “Old Ponte Vedra,” this community offers a relaxed and casual lifestyle where walking, biking and beach strolls are a daily must. Ponte Vedra Beach offers abundant choices when it comes to golf, tennis, boating, shopping, dining and outdoor entertainment. With its close proximity to St. Augustine and Jacksonville, the options are endless.

Many of the original homes from the 1950s are still in existence, giving this area the classic charm that it exudes. Such is the case with this featured home at 197 San Juan Drive. This beauty is located only one block away from the Atlantic Ocean and within steps from the Five-Diamond Ponte Vedra Inn & Club Resort and Spa. With one of the best water views available, this well-appointed home has been updated to create a beautiful beach chic environment with style and casual elegance. Some of the features include a family and dining room combination with a classic

original brick fireplace, a secondary family room or reading room overlooking the pool.

The white and bright spacious kitchen has been updated with beautiful new granite, a glass tile backsplash, new appliances (GE Profile), new undermount lighting, open shelving and white shaker style cabinets with pullouts and ample storage. There is a mud room/laundry room with built in cubbies and more storage. The inviting screened and paved pool area has a cabana style summer kitchen that is an entertainer’s dream come true. There is plenty of room for an outdoor dining table and multiple lounge chairs.

Not only is this classic ranch style home located close to the beach, it is also situated on a lot large enough for future expansion. But keep in mind, it’s also perfect just the way it is. As an added bonus, preferred membership initiation fee pricing for the Inn & Club and the Lodge & Club is available to the purchaser(s) of this listing (Certain restrictions may apply.).

This home is represented by Ponte Vedra Club Realty, listed by Sally Sergeant and offered for \$1,750,000.



**197 SAN JUAN DRIVE**



Photos courtesy of Sally Sergeant



**307 SOUTH ROSCOE BLVD.**



Photos courtesy of Barbara Maple and Carol Cantalupo

# Waterfront compound offers boating lifestyle oasis

**By Barbara Maple and Carol Cantalupo**  
Watson Realty Corp.

Two homes, a 100-foot wide waterfront lot and a dock with a covered boat lift create a boating lifestyle oasis.

Turn onto the long driveway at 307 South Roscoe Blvd., pass the 1,894-square foot guest house with an oversized two-car garage and pull up to the entrance steps of the main house. A sidewalk with beautiful hydrangeas and a fruit-bearing lime tree will lead to the front door, opening to magnificent views.

Gleaming oak wood floors cover the foyer and combined dining and living rooms. The focal point of the main house is a 30-foot by 21-foot country kitchen. It was expanded in 2004 and now features heart of pine wood floors, a cooking island with a five-burner gas stove, a prep island with wine cooler, two corner pantries, two dishwashers, a separate ice maker and all the normal appliances. The spacious breakfast nook offers a large bay window overlooking the Intracoastal Waterway. The downstairs is rounded out with a family room, full bath, large screened porch, brick patios and an attached two-car garage with storage room.

Stepping through the back door leads to an ample backyard with plenty of room for

a pool, and even room for a spa, summer kitchen or gazebo or two! The dock has a nice large sitting area to watch the boats, jet skis and paddleboarders cruise up and down the waterway. It also has a covered boat lift to store your boat right at home.

Upstairs in the main house are the master suite with balcony overlooking the water, two bedrooms with a Jack and Jill bath, an office, a laundry room and huge porch. A third level offers a nice flex loft area that can be used as a playroom, office, den, gym or anything you desire.

Lastly, we come to the guest house with its own two-car garage. The owners lovingly built it in 2004 for a grown daughter and grandchild, who have since moved. The downstairs includes a living room, full kitchen and half bath. Upstairs offers two bedrooms, two baths and an office with a Murphy bed. The master bath in the guest house is always a surprise for first-time viewers. It is an amazing retreat that seems more fit for a large main house. With long dual sinks, a beautifully tiled shower, a spacious garden tub, a walk-in closet that never seems to end and laundry hook-ups, it has everything a guest could need.

This property is represented by Watson Realty Corp, listed by Barbara Maple and Carol Cantalupo and offered at \$1,395,000.





# BERKSHIRE HATHAWAY HomeServices

## Florida Network Realty



### MAGNIFICENT HOME IN EPPING FOREST

Luxury 4 bedroom, 3.5 baths pool home features 4910 square feet with upgrades galore! Close to Bolles private school. Offered at \$1,540,000



**Call Michele Stewart**  
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Live in the Personal Residence of a Local Professional Interior Designer! Sellers Can Close Quickly. Don't Miss this Opportunity! Private Golf Course Views in Jax Golf & CC! 5 Bed/4 Bath. Offered at \$729,900



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PV2-LV43826



### PONTE VEDRA BEACH OCEANFRONT LIVING!

Situated in the middle of the most desired oceanfront location in NE Florida! This first floor condominium was totally renovated with the finest finishes and craftsmanship. 2 Bedroom, 2 Bath plus powder room, plus office. Has satura floors, mahogany doors and built-in custom cabinetry. Includes 2 underground parking spaces and 2 storage units. Offered at \$1,800,000



**Call Sarah Alexander**  
904-334-3104

PV2-LV43904



**UNDER CONTRACT**

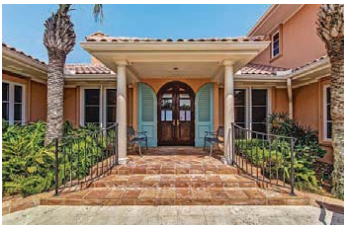
### OCEAN CAY BEAUTY

See what happens when you wait! Although this beautiful Ocean Cay home is already taken, we can find you another! Need a rental... no problem! Let me show you how to rent a home that is for sale! Offered at \$459,000



**Call Bill Irwin**  
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PV2-LV43870



### EXEMPLARY OCEANFRONT LIVING ON PONTE VEDRA BLVD.

Hacienda style home nestled on 1.47 acres of pristine oceanfront. Spanning 4,527 SF this bright airy, 4bd/5ba, home offers a resort like atmosphere with large oceanfront pool/spa and private beach walkover. Offered at \$3,990,000



**Call Elizabeth Hudgins**  
904-553-2032

PV2-LV43871



### ODOM'S MILL

Welcome home to this beautifully updated and move-in ready 4BR/4BA + offic. home. This home has gorgeous stone tile throughout all the living areas & new carpet in the bedrooms. The updated kitchen offers a gas range, ss appliances, granite counters & high-end wood cabinetry. The baths have also been updated with granite & new fixtures. Entertain with ease in the heated & cooled lanai overlooking the patio & private preserve. Offered at \$514,000.



**Call Karen Sheltz**  
904-610-7066

PV2-LV43827



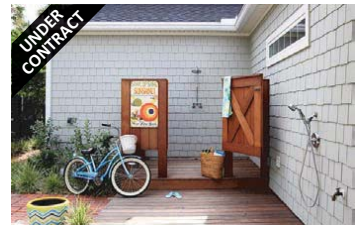
### ATLANTIC BEACH OCEANFRONT CONDO

The perfect weekend getaway, this ground floor, 3BR/2BA, 1654sf condo features tile floors throughout, updated Kitchen and Baths, French doors that lead to an oceanfront Florida Room to enjoy the ocean breezes and direct access to the beach. Conveniently located just 8 blocks north of Beaches Town Center. Offered at \$770,000.



**Call Lee Elmore**  
904-699-4503

PV2-LV43922



**UNDER CONTRACT**

### COASTAL LIVING MASTERPIECE!

Completely renovated & decorator designed home across the street from the Atlantic Ocean on the front & the 3rd green of the PVC Ocean course in the backyard. Private country clubs are steps steps away to the north & the south. Main house has 6 BR, 6.5 BA, 1,000 SF guest house off of the olympic size saltwater pool/spa with slide has 1BR/1.5BA. Offered at \$4,100,000.



**Call Lisa Sandifer**  
904-254-5462

PV2-LV43932



### CUSTOM BUILT ESTATES HOME

Amazing custom built 5BR/4.5BA, 4592sf pool home with office, bonus room and exercise room, chef's kitchen and stunning outdoor living area with summer kitchen! Large lot surrounded by beautiful oaks! Offered at \$995,000



**Call Tina Webster**  
904-982-7330

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### HARBOUR ISLAND HIDEAWAY

Step inside this "Harbour Island Hideaway" and experience the perfect synergy of luxury & comfort in this sensational, custom designed European inspired estate. Enjoy spectacular marsh front views on Harbour Island, a prestigious one of a kind yacht club community tucked inside the gates of Marsh Landing in Ponte Vedra Beach. Launch your boat or yacht from your private 40ft boat slip. \$1,500,000



**Call Janet Westling**  
904-813-1913

PV2-LV43884



### SAWGRASS COUNTRY CLUB

Come live the Sawgrass Country Club lifestyle for only \$295,000. This 2 bed/ 2 bath Rough Creek Villa is less than a 5 minute walk to the beach and across the street from the Golf Clubhouse.



**Call Cherie Hughs**  
904-233-8958

PV2-LV43916



## Atlantic Beach Country Club

### ATLANTIC BEACH COUNTRY CLUB

Atlantic Beach Country Club is a boutique size new construction community in the heart of Atlantic Beach. With 178 Coastal Style homes surrounded by a championship 18 hole golf course and Club, it promises to be one of the beaches most sought after neighborhoods. Call me for details.



**Call Lee Elmore**  
904-699-4503

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**GOLF HOME IN THE PLANTATION AT PV**  
Overlooking the golf course's recently renovated 11th tee boxes, this beautifully landscaped one-story 3BR/4BA 3,251sf home features an open concept floor plan with 2 gorgeous outdoor living areas. Enjoy dining al fresco in the very private walled patio. Or relax poolside in the huge screened lanai with its serene hot tub. Offered at \$829,000



**Call Doug Mathewson**  
904-860-0145

PV2-LV43986



**SOPHISTICATED COASTAL LIVING AT ITS BEST!**

This 2-story, 5-bedroom, 4+ bath, home is the epitome of southern charm with over 8,400 sq. ft. that showcase spectacular ocean views. The open living areas, including large formal dining room with grand fireplace, lend themselves to entertaining everything from casual dinners to large celebrations. \$6,375,000



**Call Donna Thacker**  
904-228-0198

PV2-LV43791



**SPINNAKERS REACH CONDO**

Fully Renovated 2BR/2BA, 1568sf condo in Sawgrass Beach Club! Get ready for the Sawgrass Lifestyle! Stunning condo features two balconies and open floor plan! Offered at \$739,000.



**Call Tina Webster**  
904-982-7330

PV2-LV47993



**LIVE THE PALM VALLEY LIFESTYLE**

Enjoy the freedom of living the Palm Valley lifestyle in this open, beautiful & professionally decorated 3BR/2.5BA home that sits on a ½ acre of land. This 3271sf home features a large bonus room/4th BR and a wonderful gas fireplace with hand carved mantle. Lots of storage space! No HOA or CDD fees! \$594,000.



**Call Wendy Patton**  
904-382-0527

PV2-LV43790



**A ONCE IN A LIFETIME OPPORTUNITY!**

Build your custom dream home in the heart of Ponte Vedra Beach with ocean access across the street. This enclave of 23 estate-sized home sites on Ponte Vedra Boulevard is surrounded by majestic Live Oaks with pristine preserve and lake views. Starting at \$625,000.



**Call Elizabeth Hudgins**  
904-553-2032

PV2-LV43972



**WATEREDGE AT HARBORTOWN**

Located on the Intracoastal Waterway with a private marina & boat slips available for purchase. Relax on one of the three balconies in this townhome and enjoy your morning coffee while watching the gorgeous sunrise. You're within minutes to the beaches, shopping & great restaurants. And, you will meet the friendliest people in the community when you're strolling on the walkway along the waterway. Such an amazing place to call home! \$680,000



**Call Beverly Hecht**  
904-610-7652

PV2-LV44000



**JUST TWO BLOCKS TO THE OCEAN**

This immaculate Atlantic Beach pool home is located East of Seminole Road. Built in 1995, it has been completely updated to today's lifestyle. It features 5BR/3BA, 2786sf, hardwood and travertine floors, granite counters, gas fireplace and wonderful outdoor terraces and balconies to enjoy the sound of the surf and the afternoon sea breezes. A short 5 minute bike ride to the new Atlantic Beach Country Club, where friends and families gather for outdoor sports activities or dinner in one of three restaurants. Offered at \$985,000.



**Call Lee Elmore**  
904-699-4503

PV2-LV43923



**MARSH VIEWS IN MARSH LANDING CC**

Built in 2006 this Mediterranean style home has superb quality including: weather shield windows, custom window coverings, chiseled stone and wood flooring, wood floors sanded on site, library/office with coffered ceilings, an incredible chef's kitchen with Schrock cabinets, game room with balcony to screened pool below and gorgeous marsh views. Offered at \$1,495,000



**Call Helen Kelble**  
904-552-1977

PV2-LV43900



**LOCATION! LOCATION! LOCATION!**

Mediterra Coastal Luxurious condo is open and spacious! Only a 5-minute walk to the ocean. This exquisite condo has been elegantly designed! A must see! 3 bedrooms + den/ 2.5 baths/2 car garage/2929/personal elevator in unit. Offered at \$675,950



**Call Michele Stewart**  
904-707-5225

PV2-LV43976



**UPDATED NORTH JAX BEACH CONDO**

Steps from the ocean and white sandy beaches (east of A1A) this 3-Story, 4 bedroom 3 ½ bath townhome will instantly rejuvenate the spirit with fresh ocean breezes and the sounds of waves crashing onto the shore. \$599,000



**Call Sarah Alexander**  
904-334-3104

PV2-LV43989



**SAWMILL LAKES**

Live the beach lifestyle in this 5BR/4BA, 3422sf Decorator's waterfront home! Grill and chill on spacious lanai, Corallock pavers surrounding a gorgeous salt water pool & spa. Entertain in chef's kitchen featuring granite countertops, under cabinet wine fridge, stainless steel appliances & gas range. Walk to grocery stores, restaurants, shopping and more! Offered at \$679,000



**Call Lisa Sandifer**  
904-254-5462

PV2-LV43983

*To be included on this company ad, please call (904) 285-8831.*



# Estate boasts perfect floorplan for oceanfront living

By Michelle Floyd

Marsh Landing Country Club Realty

Our buyers' questions have changed over the last few months! The first question a buyer now asks when looking at a home is, "Did this home have any hurricane damage?" After living in Ponte Vedra for 40 years, I now have the question on hurricanes that never was on a buyer's mind or seldom on anyone's mind. There were no major hurricanes for this area in 53 years, and now there have been two in 11 months!

Located at 1299 Ponte Vedra Blvd., this oceanfront estate incurred absolutely no damage and is situated on 200 feet of direct oceanfront! There are a few factors that made this possible. First, the home is 30 feet above sea level with 2.3 acres of bulkheaded dunes. The bulkhead is three-tiered and 12 feet high. It features marine-grade materials and "dead man" tie backs. The house, gardens and dunes sustained no damage.

The home also features full concrete block construction, while so many of the other homes on the oceanfront feature frame or "stick" construction. (Remember the story of the three little pigs and the wolf trying to blow the home down?). All windows, doors, skylights, garage doors and the roof are built to "Miami Dade" standards. The home is built well and maintained to perfection making the difference between water intrusion



1299 PONTE VEDRA BLVD.



Photos courtesy of Michelle Floyd and Cici Anderson

and "high and dry." A full home generator adds further protection from electric outages. A 400-foot depth-free flowing

artesian well services the home.

For the "romance" of living on the ocean, mostly every room has full views

of the ocean with the windows forming "walls of glass." For ease of washing the oceanfront windows, the owner has installed soft water spigots for "no spot" washing.

If you talk about the perfect floor plan for oceanfront living, this has to be it! A total wing of the home is dedicated to the master bedroom, the master living room with a fireplace, the dressing room, double enormous closets, the bath area—all with an abundance of windows—and a safe room. The great room with bar, dining room and kitchen all open onto each other, again all featuring views of the ocean.

A manly all wood-paneled study overlooks the gardens. Included on the first floor is a guest apartment with a living room, bedroom, bath and full kitchen—again with full views of the ocean. The second level has another full apartment with the next level encompassing two guest bedrooms with balconies overlooking the pool and ocean. The bonus is the rooftop widow's walk with 360 degree views of the ocean and Guana Preserve.

This home is solid as a fort, architecturally interesting and practical in floor plan. It boasts open living with walls of windows, all romantically set in sea dunes and manicured gardens.

This property is represented by Marsh Landing Country Club Realty, listed by Michelle Floyd and Cici Anderson and offered at \$5,750,000.

# Mediterra: Life at its finest

By Michele Stewart

Berkshire Hathaway HomeServices Florida Network Realty

Location! Location! Location! This is a dream lifestyle like no other.

If you're a golfer, ocean lover or nature lover who enjoys entertainment and the nightlife, you'll be in paradise! My husband and I enjoy walking to the beach. It's fabulous to watch the sunrises and sunsets. We invite you to step inside our exquisite Mediterranean luxury style condo at 130 Cuello Court (Unit 201) in Ponte Vedra Beach where you will see soaring ceilings as well as calming cool coastal colors.

These 26 condos in the Mediterra subdivision are tucked away in a very private cul-de-sac. They are designed to make you feel like you live in a single-family home, ranging in size from 2,700 to 2,929 square feet. Families are surrounded by native oak trees draped in Spanish moss. Grab your morning cup of coffee, sit on one of the two private terraces and enjoy the nature around you. Have your binoculars handy: You never know what you will see! Terraces are big enough for a summer kitchen or a table with a propane fire pit.

If you enjoy cooking, you will fall in love with the entertainer's dream kitchen.

There, you will find a Sub-Zero freezer/refrigerator, a 36-inch Asko dishwasher, a huge walk-in pantry, granite countertops, all wood Decora cabinetry, a kitchen island, a breakfast bar to gather around and a breakfast nook. A show stopper is the see-through kitchen cabinetry with glass doors and windows. The private elevator opens right next to the kitchen, which is perfect for bringing your groceries up or if you had a great shopping day!

The expansive, spacious family room has a stone gas fireplace that opens up to the formal dining room, which can be enjoyed by your guests. The home is also equipped with surround sound, a security system, plantation shutters and a Rinnai tankless gas water heater.

The master bedroom offers a huge sitting room area to sit and relax, with French doors that open to a look-out balcony. It also includes double vanities, two walk-in closets, a garden tub and a standalone shower.

This upscale elegant home also features two large bedrooms on the other side of



130 CUELLO COURT (UNIT 201)



Photos courtesy of Michele Stewart



# Mediterra

Continued from 26

the home. The den is very impressive and has plenty of storage for a home office. The surround sound can be used for your listening enjoyment while you work.

A final aspect of this home—which provides the handyman a place to work—is a two-car garage equipped with the Guardian Garage Storage System installed wall to wall. This is a great system to keep

your tools organized.

Mediterra is not only close to the beach but also the Guana Tolomato Matanzas National Estuarine Research Reserve, which is a great area to bring your families to walk the trails, fish or take your boat/kayak and enjoy the scenery.

This incredible condo is immediately available to become your new home. It's represented by Berkshire Hathaway HomeServices Florida Network Realty, listed by Michele Stewart and offered at \$675,950.

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### 4300 South Beach Pkwy, #3320



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### 209 Odoms Mill Blvd.



Beautifully updated, 4BD/4BA home in Odoms Mill with over 3,300 SF of living space overlooking a private preserve. PLUS A BRAND NEW ROOF! **MLS# 905190 / \$514,000**

### 414 Royal Tern Rd. S



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### 132 Kingfisher Dr.



This 4 BD/5 BA Marsh Landing home features over 3,800 SF of living space and a NEW ROOF!! Relax under the covered lanai or around the large pool and heated spa. **MLS# 904924 / \$775,000**

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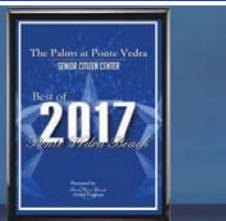
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# New York City: The City that never sleeps!

By Janet Westling

I was invited to join my daughter Katie and granddaughter Anna with APEX Theatre Studio's visit to and theatre workshop in New York City on Oct. 6

Of course I said yes, for many reasons. First, it is always wonderful to support the activities your grandchildren are doing, but it doesn't hurt if they are taking place in one of my favorite cities—New York!

I was born and raised in New York so for me I always feel like I am going home when I visit.

Our schedule was very organized and hectic, yet we found time to experience a few amazing detours not on the group schedule.

## DAY 1

Delta Air Lines has some direct flights from Jacksonville to New York, and we booked one.

In fact, our flight from Jacksonville was just under two hours, and our ride from JFK to our hotel was just over one hour because of traffic.

It is always exciting to arrive in New York. As I explained to Anna, New York has an energy that is unique, exciting and representative of an All-American melting pot, from Little Italy to China Town and Wall Street to Times Square.

Our first evening, we had reservations at Lupa, a Mario Batali restaurant that Francesca Rutherford wrote about in the last Sand Castles. Our reservation was early, simply because that was the only reservation we could get.

Because of the heavy traffic that delayed getting to our hotel, we had to change our plans and found a restaurant closer to home. Bond 45 was nearby and turned out to be a nice surprise. The staff was welcoming, and the food was just right.

## DAY 2

We arranged a tour of Fox Studios and a visit with our favorite morning show, "Fox & Friends!"

We arrived promptly before 8 a.m. and spent the next hour on the set. My granddaughter Anna experienced firsthand what happens on a morning news program, behind the scenes with the anchors and crew who do an exceptional job delivering the news to us every morning.

From sitting on the set of "Fox & Friends" to the control room tour with Brian Kilmeade and a tour of his radio show, it was a very special morning! On Dec. 9, Brian Kilmeade will return to Ponte Vedra Beach for a book signing of his latest book, "Andrew Jackson and the Miracle of New Orleans: The Battle That Shaped America's Destiny."

After we left Fox News, we headed over to Rockefeller Plaza just a few blocks away for breakfast. I shared with Anna that this was my old childhood stomping grounds.



The APEX Theatre Studio group gathers for a quick photo.

Photos courtesy of Janet Westling



ABOVE: The entrance to the Westway Diner

LEFT: Brian Kilmeade, Anna Hughes, Janet Westling and Katie Hughes gather on the set of "Fox & Friends."

My dad worked for Shell Oil Company in the late 1950s until we were transferred to Houston, Texas, in 1969. We arrived at the building on Fifth Avenue that was once known as the RCA Building. This is where my siblings and I spent many hours visiting my dad at his office, including for the lighting of the Christmas tree from the 50th floor of Rockefeller Plaza!

During a shopping visit to Henri Bendel, we ran into Katie's childhood best friend, Carrie Pettit Mueller. I do not think we could have scheduled this if we tried!

While Katie and Carrie shopped, Anna and I walked across the street and headed over to Trump Tower for a tour.

Katie joined us for lunch at the Trump Grill. Our waiter, who had worked there for the Trumps the last 12 years, shared that President Trump's favorite table was the one we were sitting at.

Our day continued with our rendezvous back to our hotel – the Hotel Edison – to meet our group and plan for Anna's workshop and evening show "Waitress" at the Brooks Atkinson Theatre.

## DAY 3

With day two behind us, we woke up to a restful sleep and a new day in New York!

Anna had a workshop that APEX Theatre Studio Director Ian Mairs organized with his New York connections that incorporated expert direction in acting techniques. The students loved it and soaked up all the new knowledge.

Katie and I headed out for a quick breakfast and found the Westway Diner





Anna Hughes, Ian Mairs and the APEX Theatre Studio students gather outside the Stage Company in New York City.

## New York

Continued from 28

not too far away. It turns out that the TV show “Seinfeld” was created at this diner, and Seinfeld’s photo sitting in a booth is proudly on display!

Later, we were invited to attend the student workshop before our scheduled off Broadway show in Gramercy that afternoon. The Shakespeare play, “As You Like It,” was performed at the Stage Company. Award-winning actress Ellen Burstyn was one of the actors in the play. Off Broadway productions are an interesting view of theatre that are in a small setting without the bells and whistles of a full-fledged Broadway production. Again, it was a great experience for the APEX Theatre students from Ponte Vedra to see.

For dinner, we chose to leave the Gramercy Park area and head to an old

favorite, Del Posto in Chelsea, which is near the High Line. On a Saturday night, arriving for seating without a reservation is a challenge. We secured three seats at the bar that intentionally has a full menu dining option for guests without a reservation!

It was a wonderful dining experience. I highly recommend Del Posto a Mario Batali restaurant any time you visit New York. From the staff to the dining, it never disappoints!

### DAY 4

Anna attended her last workshop. The moms sent their children off for their last instructions, and they immediately shopped for T-shirts that said “I love New York” for their final group photo before we departed.

For the students, and parents, it was the perfect picture ending their first theatre workshop trip to the Big Apple!



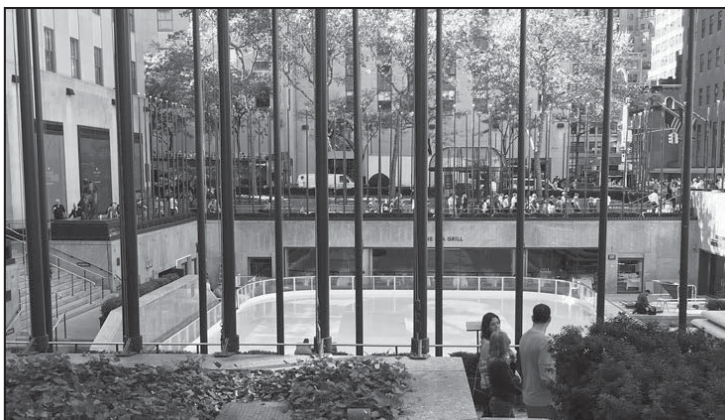
The cast from “As You Like It” performs the play at the Stage Company.



ABOVE: Katie and Anna Hughes

LEFT: Janet and her family enjoyed lunch at the Trump Grill in Trump Tower, sitting at the president’s favorite table.

Photos courtesy of Janet Westling



Rockefeller Plaza

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# 16th annual Delicious Destinations premier food & wine event rescheduled for Jan. 6, 2018

By Kyle Sieg  
St. Vincent's HealthCare

Delicious Destinations has been rescheduled for Jan. 6, 2018 due to Hur-

ricane Irma. It will still take place at the Ponte Vedra Inn & Club located at 200 Ponte Vedra Blvd.

The Food & Wine Event will be a celebration of inspired food and notable

wines. Proceeds benefit community outreach programs presented by St. Vincent's HealthCare, which provides free medical care for underprivileged children and adults throughout the area.

St. Vincent's is part of Ascension, the nation's largest Catholic and nonprofit health system.

"We knew it was the right call to postpone the event when we did," said Jane R. Lanier, CFRE, president of the St. Vincent's Foundation. "So many of our friends were affected by Hurricane Irma, and we appreciate the support of our community through all of it. We are blessed to have so many wonderful chefs, sponsors and patrons who support this worthwhile cause each and every year, and they have let us know they will be with us on Jan. 6, 2018."

The VIP sponsor exclusive reception, starting at 6 p.m., will recognize the sponsors that support St. Vincent's mission. The premier food & wine event, set to take place at 7 p.m., will see chefs from the nation's premier resorts, including The Greenbrier, The Cloister and the Montage at Palmetto Bluff. Southern Glazer's Wine & Spirits will provide wines from select domestic and international vineyards.

Additionally, the event will feature live and silent auctions, a drawing of unique items including spa and restaurant gift certificates, catered dinners and weekend getaways.

Reservations and sponsorships are available; to learn more or to purchase tickets, visit [www.deliciousdestinations-jax.com](http://www.deliciousdestinations-jax.com).

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Photo courtesy of St. Vincent's HealthCare Foundation

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*Featured Listings*



**Half Acre Lot Across From the Atlantic Beach Country Club** This 4 bedroom/3.5 bath, 3,311 sqft home sits on a much sought after street beautifully lined with oaks and hanging moss. Walk across the street to play golf, tennis or dine! 2 car garage, lot size 150 x 180, fully renovated with wide plank wood floors and a crisp white kitchen. 1645 Selva Marina Drive - \$1,249,000



**On the Golf Course in Glen Keman Country Club.** Water to golf views all day in this gorgeous 4 bedroom /4 bath 3780 sqft home with a private study and bonus room. Unwind in the heated pool and spa, 3 car garage to store all your toys, enjoy endless exclusive club amenities. 4568 Swilcan Bridge Lane N - \$769,000



**Grab Your Water toys and Come to Watersedge at HarborTown.** Boaters and non-boaters alike will relish in this intracoastal-front lifestyle with water views from every floor. This 3 bedroom/3.5 bath, 3,092 sqft designer townhome also offers a separate office, entertainment room, an elevator, 2 car garage, private courtyard, boat slips available on MLS. 13916 Atlantic Blvd - \$760,000



**Oceanfront Bliss at The Waterford.** Wake up to daily surprises in this oceanfront corner unit condo! Sunlight and ocean breezes abound in this modern 3 bedroom/2.5 bath, 1,454 sqft home offering a wraparound balcony, garage parking and community oceanfront pool. 1221 S 1st Street, #9A, 5 Jax Beach - \$650,000

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**1125 Neck Road**  
**\$845,000 ~ Palm Valley**

Extraordinary 5/4 all brick private estate in the heart of PV with over 3800 SF is located on over 1 acre overlooking a stocked pond that backs to the Guana Preserve! Exceptional one level floor plan has beautiful hardwood and tile flooring. Large great room comes with home theater system. 2 Bonus rooms are perfect for home schooling, hobby room, gym or home office. 3+ car garages. Meticulously maintained, recently renovated & upgraded throughout. Foam insulation & easy to add an additional 800 SF. No HOA & 5 minute walk to the beach.



**3566 Shady Woods Street East**  
**\$495,000 ~ Pablo Bay**

So many outstanding features in this exceptional 4/3 home with 2,748 SF! Enter through a private gate into a paved courtyard with a summer kitchen. As you enter the home you have direct views of a long tranquil lagoon on this premier lot. The home offers volume ceilings, wood & tile flooring with an open split bedroom floor plan. The entire back of the home has a huge screened lanai. A separate fully contained guest suite w/ adjoining living room can be used for an in-law suite or home office.



**14322 Cottage Lake Road**  
**\$1,325,000 ~ Pablo Creek Reserve**

From the moment you enter this spectacular home you will know you have found "The One!" Wonderful one story 4BR, 4.5 Bath open floor plan with 4382 SF is extremely versatile & has saturnia tile throughout. Offering a casual yet luxurious feel with all the upgrades buyers want! You can't get better than the backyard paradise featuring an oversized pool, spa, koi pond with bridge, summer kitchen, expansive decking, surrounded by lush landscaping & nature preserve. Extras include a tile roof, foam insulation, central vac & water purification system.



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PV3-LV43934



# Property offers Ponte Vedra lifestyle in charming Atlantic Beach

By Jennifer Sexton

Berkshire Hathaway HomeServices Florida Network Realty

Rarely do you find a luxury custom home in Atlantic Beach on a half-acre only steps to the sand.

A few of the home's special amenities include: a steam shower that plays music from your phone, a projector-ready media room, an insulated three-car garage and air-conditioned storage room, a heated salt water pool with fountains and a SPF 10 screen and a gravel parking pad tucked away on the side of the home to store your extra "toys."

Located at 330 Country Lane in Atlantic Beach, this six-bedroom, seven-bath, 5,346-square-foot home built in 2013 magically blends elegance with the beach. The owners carefully designed the layout and hand selected the materials used to allow for convenience and comfort for the entire family without sacrificing luxury. One can easily host large family gatherings in the chef-inspired main kitchen that features a hand-made oven from Italy and top-of-the-line appliances. The butler's pantry is equipped with a sink, ice maker, dish washer and fridge that can be used for out of view preparation.

Sliding glass doors in the living room easily retract and seamlessly connect you

with the outside living space. Most rooms in this home overlook the spacious outdoor oasis where one has no choice but to relax and unwind. With a large covered lanai as well as an expansive pool deck, your guests may choose to lounge in either the sun or the shade while listening to the sounds of the pool fountains. Continue past the pool into the yard where the oak trees provide a natural canopy over the built-in gas firepit, and watch the family cook s'mores or play games on the plush lawn. Stroll 380 yards down to Atlantic Beach Country Club for a quick nine holes and a nightcap, or walk 400 yards to the beach and count sea turtle nests.

The master suite is located on the first floor with serene views of the outdoors and a private entrance to the pool area. The expansive customized "his and hers" master closet caters to those who need extra room for an abundance of clothes, shoes and handbags. The sheer size, layout and natural light will impress even the pickiest of homeowners. Guests can comfortably retire to the private guest suite above the detached garage or to any one of the four guest rooms in the main house.

This property is represented by Berkshire Hathaway HomeServices Florida Network Realty, listed by Jennifer Sexton and offered at \$2,240,000.



**330 COUNTRY LANE (ATLANTIC BEACH)**



Photos courtesy of Jennifer Sexton



**2004 OCEAN FRONT SOUTH (JAX BEACH)**



Photos courtesy of Tami Glover

# Oceanfront townhome offers best of Jacksonville Beach

By Tami Glover

RE/MAX WaterMarke

Imagine waking up to the soothing sound of waves gently breaking on the beach and the smell of the coastal breeze awaiting you on the patio. With just a few short steps, your toes can feel the warmth of the sand. Standing there in that moment, the sun rises: It's radiance illuminating the wonders that the day could possibly hold. The moment is yours, and the day has only just begun.

Waking up like this may seem like a daydream, but it doesn't have to be a fleeting picture in your imagination. This could, in fact, be how you spend every morning as you wake up to begin your day. Standing three stories high is a spacious, three-bedroom, two-and-a-half-bathroom townhome right on Jacksonville Beach. The location is ideal for this coastal home, as it is close to beach shops, schools and other fun things to do and see in Jacksonville Beach. Whether as a home for you and your family or as an investment, this lot has a lot to share with everyone.

Located at 2004 Ocean Front S., this property is the oceanfront dream home

so many people wish for. The rooms are bright and spacious and feature a great layout with functionality in mind. Looking out towards the balcony on the second floor is the living room, dining room and kitchen. On the third floor are the three bedrooms that give you a beautiful view of the night sky reflecting on the beach.

The best part of this property cannot be described in words. It truly is one of those homes you just have to see and feel to genuinely capture its beauty.

With recent hurricanes, it may feel uneasy looking into oceanfront properties. However, this three-story townhome has been safe and protected when it comes to the hurricane seasons. The building itself survived both hurricane Matthew and Irma with no water breaching the home. This may be because the building was rebuilt in 2006, making the structure more suitable for the location. The rebuilding of the structure has shown its value with the trials of past weather, and it is believed it will continue to do so.

This property is represented by RE/MAX WaterMarke, listed by Tami Glover and offered at \$689,000.



# Local realtor shares her passion for painting

By Jon Blauvelt

Sharon Leahy feels lucky to be doing the two activities she enjoys most in life: selling real estate and painting.

A realtor with 20 years of experience who now works for Berkshire Hathaway in Ponte Vedra, Leahy is also a well-known, local artist who has cultivated her skills after travelling the world and learning from industry experts like Pierre Matisse.

Leahy specializes in watercolors, and she combines her passions for real estate and art by producing watercolor home portraits for new, existing and past homeowners. These pieces are matted and framed, she noted, and sized at 16 by 20 inches. They also include 20 notecards of the home for the client to enjoy.

“Sometimes it is of a family homestead of their grandparents’ home where generations lived,” said Leahy. “Copies of these paintings are handed down to younger generations.”

The local realtor was inspired to pursue oil painting while living for four years in Spain, where she said there is something to paint on every corner, including old ruins, colorful fiestas, flamenco dancers, bull fights and fascinating architecture. It also didn’t hurt that the influences of esteemed artists El Greco, Francisco Goya and Salvador Dali were widespread.

Leahy nurtured her watercolor interests in Saudi Arabia, where her husband Scott was stationed with the Navy and she served as a temporary business manager



**ABOVE: Sharon Leahy (right) sits with Pierre Matisse during an art demonstration.**

**LEFT: A watercolor painting of Key West by Leahy**

**FAR LEFT: One of Leahy's home portraits**

Photos courtesy of Sharon Leahy

at the U.S. Consulate. While there, she produced paintings representing cultural aspects of Saudi life that were made into notecards and used in correspondence with Sheiks and other foreign nationals.

“We saw a great deal,” said Leahy on her time in Saudi Arabia. “The people themselves are really quite nice.”

Then in the 1990s, Leahy’s husband was stationed in Key West, and she once again made use of her artistic talents. She was a member of one of the area’s art galleries and won several awards for her paintings, including one at the Key West Women’s Club’s state art show.

“Key West is an artist’s dream,” said

Leahy, whose travels have also brought her to France, Italy, Greece, Turkey, Yemen, Bahrain, Jordan and more.

Leahy is now expanding her artistic capabilities thanks to a friendship and mentorship with Pierre Matisse, a Florida-based artist who is the grandson of renowned artist Henri Matisse.

“I learn so much from him,” said Leahy, who met Matisse at his art showing in St. Augustine in 2002. “He does encourage me to get out of my comfort zone and try new and different things, and I do appreciate that.”

Leahy explained that Matisse has encouraged her to try more impressionistic work with the use of palette knives.

The two relate to each other, she said, because they both have military backgrounds. Leahy served in the U.S. Marine Corps for two years, and Matisse was in the French resistance during World War II and later the Commandos in the French Navy.

“The friendship is wonderful,” said Leahy, who is also a two-time past president of the Jacksonville Semper Fidelis Society. “We have great conversations on everything going on in the world because we’ve been to those places.”

When Leahy reflects on the places she’s seen and the adventures she’s embarked on, she does so with humility.

“I’m just a person that likes to paint and sell real estate,” she said. “I just feel kind of lucky ... Not everybody is that lucky to be able to do just what they want to do.”

# EvenTide: Where memorable becomes unforgettable

By Gaynelle James

GreenPointe Communities

A new community in the heart of Ponte Vedra Beach offers all the expectations of modern luxury living and is garnering significant interest to prove it.

EvenTide by GreenPointe Communities offers elegant living in an exquisite setting. They say the location, with private beach access and expansive home sites for custom home designs, makes EvenTide a great opportunity for homebuyers in search of a community that’s close to everything, yet worlds apart.

“EvenTide is an exclusive gated community of single-family custom homes just steps from the ocean,” said GreenPointe Holdings President and Chief Executive Officer Ed Burr. “The community is surrounded by nature’s beauty, offering spectacular views and some of the largest home sites available within Ponte Vedra Beach.”

Surrounded by the Atlantic Ocean and the Guana River, EvenTide is an intimate enclave of 23 estate-sized homesites ranging in size from approximately a third of an acre to more than one acre. Located on

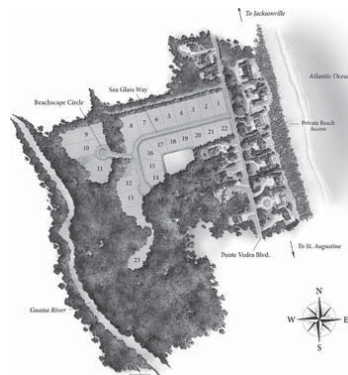


Photo courtesy of GreenPointe Communities

**EvenTide is an intimate enclave of 23 estate-sized homesites ranging in size from approximately a third of an acre to more than one acre.**

Ponte Vedra Boulevard between Sawgrass Drive and Mickler Road, the community has been planned to highlight its location and geographical features. Homeowners will enjoy private beach access and a neighborhood park with a sunset deck offering views of the Guana River. At EvenTide, homebuyers have the opportunity to purchase a homesite and design/

build a custom home.

“EvenTide homebuyers may engage with their own builder to bring their dream home vision to reality,” said GreenPointe Communities North Florida Division Manager Mike Taylor. “We have established design guidelines, to promote the architectural and community vision and to ensure the highest construction standards are incorporated in the design of each home.”

EvenTide’s homes will feature a coastal-eclectic style with touches of contemporary design to complement each homesite’s setting. Homes at EvenTide will be elevated because the topography at EvenTide encourages elevated design to maximize the views of the preserve and its location in Ponte Vedra Beach.

Homes will feature a connection between architecture and environment, blurring the distinction between indoor and outdoor living spaces to accommodate the owner’s lifestyle. Featuring open, spacious designs with high ceilings and expansive windows, EvenTide’s homes will showcase classical architectural elements, natural materials and state-of-the-art smart home technology.

“It’s an outstanding property and the last chance to create a true new community in Ponte Vedra Beach,” said Burr. “This area has few opportunities for new construction and limited new home inventory. GreenPointe recognized the need and demand for an upscale community like EvenTide in Ponte Vedra Beach.”

EvenTide is zoned for A-rated public schools in the St. Johns County School District including PVPV/Rawlings Elementary School, Landrum Middle School and Ponte Vedra High School. The community is located within minutes of elite clubs and golf courses including the Ponte Vedra Inn & Club, the Ponte Vedra Golf & Country Club and TPC Sawgrass, home of THE PLAYERS Championship.

EvenTide is exclusively marketed by Berkshire Hathaway HomeServices Florida Network Realty. Homesites are priced from the \$600s with pre-construction incentives for a limited time. Located at 1044 Ponte Vedra Boulevard in Ponte Vedra Beach, the community is near specialty shopping and dining destinations with easy access to Jacksonville, St. Augustine and major employment centers.



# A grand European adventure: Budapest to Amsterdam on a Viking River Cruise

**By Babs Bowler**  
Watson Realty Corp.

Eighteen days and six countries made for an exciting and educational trip up the Danube, Main and Rhine rivers. My sister-in-law Lucy was my traveling companion. We nicknamed ourselves “the merry widows” as we were celebrating our 70th birthdays in grand fashion. The Viking team arranged every detail from greeting us at the airport to attending to our every need. Throughout the next 18 days, every meal, tour and entertainment was flawlessly handled.

We began with a three-day pre-cruise trip to the Czech Republic. While in Prague, we enjoyed a trip into the countryside, passing farmlands and rolling hills to visit Kutna Hora and St. Barbara Cathedral, a UNESCO site and one of Central Europe’s most impressive Gothic structures. Another excursion took us to a Bohemian village where we feasted on traditional Czech food, local wines and joined in the dancing at a rustic country inn.

Then by motor coach, we headed south traveling through Slovakia arriving in Budapest, Hungary, to get our first peek at the luxurious Viking Ship “Skimi.” An afternoon walking tour included the huge

city market, the local place to buy your daily portions. After dinner, an evening cruise up the Danube set the tone for the next 15 days. Budapest is a beautiful city. Architecture representing Gothic, Renaissance, Baroque and Neoclassical buildings express the wealth and power of Europe’s “rebirth” between 1150 to 1875. The following day, we toured St. Stephen’s Cathedral and enjoyed a Heurigen dinner in a countryside vineyard.

As we sailed through the Wachau Valley, we saw beautiful landscape, small villages, terraced vineyards and of course more church steeples. Our next port of call was in Melk, Austria. The Melk Abbey was a highlight on my cruise. It is a beautiful setting high on a cliff above the Danube. In Vienna, we conducted our own coffee tasting tour with the required apple strudels. Yum!

The following day we arrived in Passau, Germany. A walking tour through the historic town brought us to St. Stephen’s Cathedral (yes, another St. Stephen’s) where we enjoyed an unforgettable organ concert. The next day, we hopped on a Bavarian cruiser and sailed up small channels drinking beer and eating pretzels.



Photo courtesy of Babs Bowler

Babs and Lucy enjoy the landscape of vineyards, castles and churches along the Rhine River.

EUROPEAN continues on Page 35



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**Spacious Waterfront Home in Old Ponte Vedra**  
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# European

Continued from 34

Our next port of call was Regensburg, Germany. It is the oldest city on the Danube and is one of the best preserved medieval towns in Europe. The city center escaped damage in the war, and its half-timbered buildings and architectural gems exude a timeless charm. Still standing are the Roman gates of 179 AD. We had a special treat this day. My next-door neighbor Mary Ann has a sister who lives in Regensburg. Loretta met us for mass at the beautiful St. Peter's Cathedral and then for lunch in a lush courtyard. Loretta plays the violin in the city orchestra so we got a backstage tour.

Traveling now on the Main River the next four days, we visited Nuremberg, Bamberg, Wurzburg, Wertheim, and Koblenz, Germany. On this section of the river, we passed dozens of castles, with the vista including hilltop vineyards. They plant their vines vertically so they can get the most sun exposure. Their shortened harvest time for the grapes lessens the possibility of erosion.

The Marksburg Castle was breathtaking. Sitting high on a hill, this medieval castle has been perfectly preserved since the 13th century. The Marksburg serves as the German Castles Association's headquarters, working to preserve medieval fortifications.

Sailing now on the Rhine River, we made a port call at Cologne, Germany, which featured more beautiful architecture. One of the tours included an opportunity to ascend to the roof of the Cologne Cathedral. This required riding a lift on the outside of the cathedral and then entering the ceiling to see the vast tower spaces, before going through a rooftop door onto the roof for an incredible view. We passed on that adventure.

Before our cruise came to an end, we visited Kinderdijk, Netherlands, where the famous windmills intrigued me (This is another UNESCO site.). These windmills represent the courageous fight of the Dutch against the sea. Families lived in these windmills in exchange for operating the huge blades to channel out the constant inflow of water from the surrounding low lands.

Amsterdam was our last port. Lucy and I had walked miles on cobblestone streets, crossed ancient bridges, wondered through museums, climbed hills that I didn't think I could and lit candles in churches along the way for our beloved husbands who have gone to heaven.

Our Viking Cruise was so awesome. Onboard staff took excellent care of the 160 passengers. The food was delicious, the state room was very comfortable, the local guides in all the ports provided vast information and the weather was moderate with clear skies (60 to 85 degrees). The chef even knew about our birthday celebration and provided a special dessert. It was a wonderful ending to a fabulous vacation.

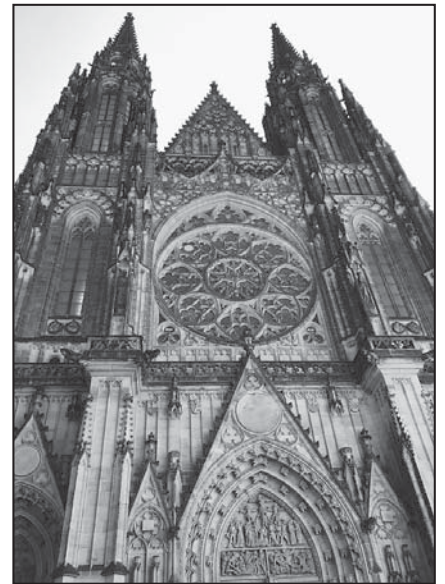


The Hungarian Parliament Building in Budapest

Photos courtesy of Babs Bowler



Babs and Lucy take in the views from the Marksburg Castle in Germany.



This church in Prague, Czech Republic, represents the Gothic architecture throughout the entire region.

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