

MAY 24, 2018 - SPECIAL SECTION

*Ponte Vedra*   
**Recorder**  
*Not your average newspaper, not your average reader*

- HOME & ART TOUR
- SPRING BREAK IN THE NATION'S CAPITAL
- HATS, FRILLS AND THRILLS AT THE KENTUCKY DERBY

# 'Spring into Summer' with Sand Castles!



**Janet Westling**  
Contributing editor

**By Janet Westling**  
Contributing Editor

Welcome to our "Spring into Summer" issue of Sand Castles, a luxury, lifestyle and real estate seasonal section. This spring issue arrives every May during Memorial Day weekend, the unofficial start of the summer vacation season.

Memorial Day is a day to remember those who died while serving in the country's armed forces.

The holiday is always observed on the last Monday in May. We celebrate it with family, parades, cookouts, trips to the beach and for some in the Washington, D.C. area, a trip to Arlington National Cemetery.

In this issue, you can read about a very special trip to exactly there by the Floyd family. When I asked Michelle Floyd to write about her trip with her daughter Allison and grandson Zach, I thought it would be a nice travel article. Boy, was I surprised to read that it was so

much more!

Overall, springtime is a time of rebirth, renewal and the perfect time to buy a home. We have plenty of homes that are on the market in this issue. From the ocean to the Intracoastal and River Marsh to Isle of Palms, many of our unique neighborhoods are featured in this issue, thanks to stories contributed by local real estate agents.

But first, you need the financing! Our market watch by Eric Spottswood, mortgage broker with Prosperity Home Mortgage, gives us insight into how to best prepare for the lending process.

Staging is an important factor to consider when selling your home. You have several options, including doing it yourself. Heidi Zawacki shares her sources for great finds for purchasing beautiful furnishings, from antiques and arts and everything in between.

Remodeling is also something to consider when selling your home. This issue features a St. Augustine-based stone and tile company that could help you with such a project.

Also in this issue, we take a look at some nonprofits who are making an impact in our community. For example, the Cultural Center at Ponte Vedra Beach held its eighth annual Legacy Trust Family Wealth Offices Home & Art Tour in April. You can read about the success of the event from the center's new development director,

Jennifer Sartiano, who joined the Cultural Center just one month before two major events and pulled them off like a pro.

Speaking of events, the Salvation Army is gearing up for its Red Shield Ball in October. We hear from Kelly Belich on the annual event, which is chaired by Francesca Rutherford and Meredith Guess.

A national event in May turned our attention to horses and hats. Local milliner Tracie Rampley spent the past several months in her workshop designing the perfect hat for the most famous race, the Kentucky Derby. You can read about that in this section.

And lastly, as we transition from spring to summer, we look into Adventure Landing's new slide complex at Shipwreck Island, which will serve as a great spot to take the kids over the next few months.

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

**Janet Westling, REALTOR, GRI, CIPS**  
**Berkshire Hathaway HomeServices Florida Network Realty**  
**Sand castles creator and contributing editor**  
**Award winning section**  
[www.janetwestling.com](http://www.janetwestling.com)

## MARKET WATCH

# How do I prepare to buy a home?

**By Eric Spottswood**  
Prosperity Home Mortgage

*This is a two-part article on how to best prepare for the lending process. The second part will appear in the next edition of Sand Castles in July.*

Whether you're buying your first home, moving into your dream house or downsizing to your retirement home, buying a house can be a special time and an incredible experience.

There can also be an undertone of stress and anxiety, however, when setting up your mortgage. Buying a home is, after all, the largest financial transaction that most people make in their lives.

So, how can you prepare ahead of time, decrease the stress, shift the focus away from the mortgage process and simply look forward to enjoying your new home? Below is one particular factor to consider.

### Know what goes into a lending transaction

Most people only go through the mortgage process a few times in their lives, and the timing between those events can be spread over a vast period of time.

As a result, the financing process can be unfamiliar and daunting. It can seem like a never-ending list of items is needed to approve the loan. So, what really does go into a lending transaction, and why is it so important that those items are included? There are four main factors in a loan, and each one is equally important to a lender.

To demonstrate that a borrower is qualified to obtain a mortgage, a lender must carefully examine the borrower's credit, income, collateral and assets. Let's take a look at each:

■ **Credit** — Most lenders will pull your credit report from all three credit bureaus — Experian, Equifax and TransUnion — and use the middle score to determine whether you qualify for a loan. An important thing to know is that mortgage credit scores are unique and different from what many people see when they monitor their own credit. One reason that a mortgage credit score may be different is that mortgage credit is run on an 850-point scale versus a scale of 900, and mortgage credit calculations weigh your credit history differently. This means scores could be lower when pulled for your mortgage loan than you anticipate. A common belief is that a lower mortgage credit score is a result of the score being impacted from pulling your credit, but the reality is that scores are only slightly impacted when obtained by a lender. Credit agencies also want to make sure they're not negatively impacting clients who want to shop lenders to find the best deal. As a result, your credit report can be obtained as often as needed for 14 days, and it only counts as one inquiry against your score. Most conventional loans, which are \$453,000 or less, require a score of at least 620. However, programs like FHA may allow a score as low as 580.

■ **Income** — Lenders want to make sure clients are in a financial position where they can comfortably afford the homes they

are purchasing. Individual loan programs vary in their requirements, but a lender will generally recommend that your total outstanding debt — such as your mortgage, vehicle and credit card payments — represent no more than 43 percent of your gross monthly income (or net income, if you happen to be self-employed). If you want to know a good price range for a home, comparing your monthly expenses to your monthly income will give you an idea of the mortgage amount you may be able to afford. Another item lenders consider is consistency of income. Customers who have an all-salary income or receive set retirement payments have a very steady stream of income. As such, you can use the full amount of that income, even if you just started receiving that amount. Income that traditionally varies, such as bonus, commission and self-employed income, considers a two-year average to make sure the income is consistent to be able to be considered.

■ **Collateral** — The amount that you put down on the home is a factor in the mortgage approval process as well. Some programs require a 20 percent down payment, but that can vary depending on the loan size and property type. Lenders also realize that some customers may have difficulty putting 20 percent down and may prefer to put less money down up front. For those situations, lenders offer a wide array of programs with lower down payment options. Some programs require as little as 3 percent down, allow gifts from family members or allow sellers to contribute toward the transaction. To ac-

count for the reduced equity in the home, loans carrying less than 20 percent down may require mortgage insurance until more equity is built in the home.

■ **Assets** — Assets can come in many different forms, from checking and savings accounts, to retirement accounts, to bonuses or stock options. The primary consideration is how accessible the accounts are. For example, can you access without penalty immediately? How stable has the balance been in these accounts? Large fluctuations can be acceptable; the lender would just need to validate the reason for the variation. If you plan to make a large deposit into your account, such as a gift from a family member to help purchase the home, be sure to ask your mortgage lender if it will affect the loan process. Large deposits into your account can be a great thing, but lenders need to ensure the money isn't an additional loan that needs to be paid back and, thus, factored into your debt ratios.

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## *A wave of opportunity in Ponte Vedra Beach*

**By Elizabeth Hudgins  
and Sarah Alexander**

Berkshire Hathaway HomeServices  
Florida Network Realty

Upon entering 1051 Ponte Vedra Blvd., the floor-to-ceiling windows magnetically draw your attention across the two-story living room to the home's expansive oceanfront views. The progressive elevation design throughout the 8,500-square-foot home highlights the spectacular ocean views seen from virtually every room.

Set back from the road and situated on 1.44 acres, this gated property offers homeowners a comforting level of security and privacy; yet its central location allows for easy access to the local community and attractions. Built like a fortress and positioned on a high dune with 26 feet of elevation, this home's two-story masonry construction was made for sustainability and permanence.

Designed with a neo-traditional costal elegance, the spacious and bright interior reflects the tranquility and beauty of the home's stunning natural backdrop. With seven bedrooms, including two owner's suites with one located downstairs and the other upstairs, this property was created to handle households of all sizes. The upstairs master bedroom offers an exquisite private retreat, with features such as a gas fireplace and spacious balcony. So whether you begin your morning by enjoying the breathtaking sunrise views, or finish it by relaxing by the fire, this enticing space offers you a peaceful respite from the world.

Created with ease of living in mind, this

home offers both front and back staircases, dual laundry rooms located on the first and second level and a live-in nanny suite. Each of the three additional bedrooms features en-suite baths. The chef's kitchen is designed to accommodate the chef of any skill level. With an eat-in dining area, and access to the family room, this area is perfect for bringing the family together.

The connecting butler's pantry leads to the spacious dining room with gorgeous views overlooking the ocean, making it the perfect space for intimate dinners and social gatherings. With a separate study, billiard room with bar and bonus/game room which can be used as a seventh bedroom, this home is equipped to meet all of the owner's wants and needs.

As impeccable and luxurious as the accommodations are inside the home, the exquisite backyard that features over 150 feet of ocean frontage is just as impressive. The sparkling pool and spa will compete for your attention away from the ocean. The spacious pool deck and patio will make you wish for lazy afternoons spent lounging in the sun. The outdoor living space is complete with a covered summer kitchen with cabana bath and storage closet. With a private walkway leading directly to the pristine Ponte Vedra beaches, this dream home offers the perfect wave of opportunity for the discerning buyer looking for a new shore to explore.

This property is represented by Berkshire Hathaway HomeServices Florida Network Realty, listed by Elizabeth Hudgins and Sarah Alexander and offered at \$6,150,000.



1051 Ponte Vedra Blvd.



Photos courtesy of Elizabeth Hudgins and Sarah Alexander

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1.73ct	Round	AGS	Ideal 0	E	VVS <sub>1</sub>	\$ 32,500	\$ 22,000
2.01ct	Oval	Forevermark & AGS	Excellent 1	H	SI <sub>1</sub>	\$ 22,500	\$ 17,900
2.02ct	Radiant	AGS	-	I	SI <sub>1</sub>	\$ 16,500	\$ 12,500
3.01ct	Round	AGS	Ideal 0	I	SI <sub>1</sub>	\$ 42,000	\$ 33,000
3.05ct	Emerald Cut	GIA & AGS	-	I	VS <sub>1</sub>	\$ 45,000	\$ 38,000
4.01ct	Oval	Forevermark & AGS	Ideal 0	K	VS <sub>2</sub>	\$ 44,000	\$ 37,000
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# The Salvation Army's Red Shield Ball.

## A sensational time for a worthy cause

By Kelly Belich

The Salvation Army depends on donations from the community to help local families in need, and one of the most important sources of funding for the nonprofit's Red Shield Lodge shelter for women and families is the Red Shield Ball.

Now in its fifth year, this event is taking place Oct. 20, 2018 at the Herbert University Center at the University of North Florida. Salvation Army supporters will enjoy an elegant seated dinner, live and silent auctions, live music and dancing and a special opportunity to show their "heart for the Army" and raise money for the lodge.

The Red Shield Lodge in Downtown Jacksonville provides safe and supportive housing for single women and families of all kinds, including fathers with children. Here they receive three meals per day, individualized case management, coaching on financial and parenting skills and most of all a place to get back on their feet so they can return to a life of self-sufficiency.

This year's Red Shield Ball honorary chairs are longtime supporters of the Army, Chip and Jenifer Skinner. Past honorary chairs have included Michael Ward and Jennifer Glock, C. Herman Terry and Edward W. Lane, Jr., Pete and Marilyn Carpenter and Clarence and Corkie

Gooden. Chairing the event committee this year are Meredith Guess and Francesca Rutherford.

The upcoming event is receiving notice by some high-end, international brands. Gay Oden Antica cioccolateria of Naples, Italy, recently featured at an event for Dolce & Gabbana in New York, has donated its internationally acclaimed chocolates for Red Shield Ball guests to take with them. Other guest favors have been donated by CuciChic Studio by Maria Grazia Todisco of Naples, Italy. Ponte Vedra's own Janet Westling, realtor at Berkshire Hathaway HSFNR, is once again donating limited edition perfume for the ladies.

Sponsorships are being sought now for the October event. Interested individuals or businesses should contact Christine at (904) 905-7460 or RSBsponsor@gmail.com. Tickets are \$150 and \$100 for those ages 35 and younger.

The Salvation Army of Northeast Florida started serving in Jacksonville in 1891 — the first location for the Army in Florida — and grew to provide services in Duval, St. Johns, Nassau, Clay, Baker and Putnam counties. Here in Jacksonville, The Salvation Army works to meet basic human needs in the name of Christ without discrimination.

For more information, visit [www.salvationarmyflorida.org/jacksonville/red-shield-ball](http://www.salvationarmyflorida.org/jacksonville/red-shield-ball).



Photos courtesy of Salvation Army

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Listed by Lisa Barton of Berkshire Hathaway HomeServices FL Network Realty

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Nestled in the heart of St. Augustine Beach, this exquisite waterfront estate offers a truly unique opportunity. Surrounded by over 3.5 acres of scenic Florida beauty, this stunning home is enveloped in nature. Thoughtfully designed, views of the Intracoastal waterway can be seen from most every room. Attached 2,300 sq ft guest home. Built in 2007, ICN construction. A must-see property!

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**BERKSHIRE HATHAWAY**  
HomeServices  
Florida Network Realty



**By Lisa Barton**

Berkshire Hathaway HomeServices Florida Network Realty

Inspired by glorious Spanish villas and Italian palazzos, this luxurious European-style estate is a sophisticated and luxurious private retreat that reflects the magical merging of architecture and family.

Built in 2007, this special home at 366 Royal Tern Road South in Ponte Vedra Beach was designed by the renowned Kevin Gray, with landscape and outdoor lighting design by prominent designer Cynthia Burns.

The current owners fell in love with the home upon entering through the custom wrought iron gates and tall mahogany double doors leading into a grand Mediterranean central courtyard living area. The parade of arches is immediately reminiscent of classic homes in Seville and along the Amalfi Coast, but also perfect for the Florida lifestyle and endless year-round entertaining.

Imagine a home where you and your guests can unwind by the beautiful marble-tiled outdoor fireplace to the sound of the Italian water fountain and music from built-in speakers in Cypress wood ceilings. Then take a dip in the saltwater pool/heated spa topped by twinkling festival lights, and create a masterpiece in the granite-topped chef's outdoor kitchen and bar area. This home lovingly wraps itself around the central courtyard, offering the best of Florida indoor and outdoor living, with beautiful water views from every room.

Moving seamlessly from the courtyard living area, step through one of three sets of French doors into the most exquisite kitchen in Ponte Vedra Beach.

With dark, wide-plank hardwood floors as far as your eye can see, a 5 x 12-foot Carrara marble island is the striking centerpiece. Serving is made seamless with your butler's pantry and wine room. The current owners report numerous guests are stunned as they enter this remarkable space, including seasoned world travelers who think they've "seen it all."

An open concept kitchen, with expansive family sitting and eating areas, includes endless stainless appliances,



**366 Royal Tern Road S.**



Photos courtesy of Lisa Barton

such as dual Sub-Zero refrigerators/freezers; four Sub-Zero refrigerator drawers; two Sub-Zero freezer drawers; two ice makers; a Miele steam oven and Miele coffee station; two Miele dishwashers; two Wolf warming drawers; and a commercial Viking range hood over the Tesla of ranges — the La Cornue Grand Palais 180-Chateau Series Range, which offers gas and electric options and is well over 6 feet long.

Relax at the end of the day before several choices of

roaring fires: in the kitchen sitting area, in the family room/library, in the formal living room or out in the gorgeous courtyard. In the living and dining room, you'll love the 12-foot ceilings with unobstructed views of the Intracoastal Waterway and large pond, where the pond grasses are washed by a soft glow of uplighting in the evening.

The serene master retreat offers soaring ceilings, and walls of tall windows so you wake to water views of the pool and pond. The spacious sitting area also includes a breakfast/coffee bar, and another French door leads out to a small private courtyard filled with your very own lime orchard.

The spectacular master bath is straight from the most elegant European resort spa, with 1-inch hand-laid marble tile flooring, custom cabinetry and a freestanding tub. Waterworks sinks and fixtures throughout and an unforgettable 22 x 13-foot custom closet, ideal for the most discriminating buyer. See the amazing Waterworks shower with four shower heads, a rain shower and a separate area to bathe your pet.

This home also has four additional en-suite bedrooms, four full baths and two half baths, two laundry rooms, a front and back staircase and a bonus room. Upstairs is a spacious second family room, which is perfect for a kids' hangout area, and the second large laundry room/kitchen. You'll also enjoy the home gym or ballet room.

A lovely guest casita off the courtyard, with a kitchen, Sub-Zero refrigerator, Fisher & Paykel dishwasher drawer, built-in microwave, living room and separate bedroom, works great for in-laws or guests.

In the evening, finish work in your home office and then settle comfortably on the marble back porch for spectacular sunset views, looking due west out to the Intracoastal Waterway. The fully fenced backyard is ultra-private, with new uplighting and downlighting and fresh landscaping throughout the half-acre property.

This home is represented by Berkshire Hathaway HomeServices Florida Network Realty, listed by Lisa Barton and offered at \$1,999,999.



*Dragonfly Dune offers sweeping ocean views, combination of warmth and style*



**By Clare Berry**

Berry & Co. Real Estate

Dragonfly Dune is a rare find. Located at 1039 Ponte Vedra Blvd., this home combines warmth and style, practical finishes and attention to detail. When you enter the home, it's a "take your breath away" feeling! The architect created a connection of the inside with the outside, so you immediately see the sweeping ocean views, a preview of the fine design of this oceanfront estate.

Only a 200-foot-wide lot like this one provides the space for such a large oceanfront terrace, which accommodates numerous seating and entertaining groupings and runs nearly the length of the lot. The pool and spa are the color of the sea. The Trex walkover provides easy beach access. Pool baths are accessible from either end of the property.

Inside, the recently renovated kitchen is perfect for entertaining a crowd, with several gathering spots around the sizeable island, as well as ocean view nooks for smaller groups. Here you'll find Ponte Vedra Beach's best pantry, floor-to-ceiling storage for all the cook's tools! Gas cooking and top-of-the-line appliances are surrounded by numerous cabinets. Storage is plentiful in this home; every nook opens to a closet, and the two three-car garages offer endless possibilities.

The owner's end of the house includes an office with beautiful wood detail in the coffered ceiling and built-ins. The bedroom and sitting room have warm wood floors, a fireplace, a huge closet and his and hers bathrooms.

There are four other bedroom suites, all generous in size and very private. Each upstairs bedroom has its own oceanfront balcony. Walk-in closets are the norm. Up a private stairway, you'll find an oceanfront exercise room!

This new-on-the-market home is represented by Berry & Co. Real Estate, listed by Clare Berry and offered at \$6,900,000 furnished, or \$6,800,000 unfurnished.

1039 Ponte Vedra Blvd.



Photos courtesy of Clare Berry

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Come home to Pablo Bay! This gorgeous home offers 5BD, 3BA and almost 3,000 SF. You'll love the HUGE fenced backyard! Recently painted and terrific floor plan! **MLS#920543 / \$450,000**

140 INDIAN COVE LN.

OPEN HOUSE  
5/26, 12-3PM



This Marsh Landing home features 5 BD, 4.5 BA and 3,376 square feet. You'll love entertaining on the large screened lanai looking out at the water and a fountain. Plus, there is a brand-new roof! **MLS# 917279 / \$699,000**

128 CARRIAGE LAMP WAY

OPEN HOUSE  
5/26, 12-3PM



Gracious 5 BD, 4.5 BA pool home with over 4,400 SF. You'll love the screened lanai! The unique lot offers incredible privacy and stunning views of the golf course, marsh tidal creek and private dock with deep water access. **MLS# 924101 / \$1,115,000**

538 MORNING SIDE DR.

OPEN HOUSE  
5/26, 12-3PM



This lovely 3BD, 2BA pool home is situated on a quiet corner lot with fresh exterior paint, new windows and contemporary updates. The outdoor living spaces are awesome with decks surrounding the pool and two side yards. **MLS# 932254 / \$734,900**

## For the hats, frills and thrills of the Kentucky Derby

By Tracie Rampley

When you think about the Kentucky Derby, hats and horses come to mind, and yes, in that order. As the event takes place each year, my excitement becomes almost childlike since I design custom hats at Tracie Rampley Embellished Designs in Ponte Vedra Beach.

Since 1965, when Churchill Downs added a clubhouse known as Millionaires Row, attendees have been dressing to impress, wearing the latest fashion with the ladies topping it off with fashionable custom hats of all sizes and shape. With artistry ranging from bold, flamboyant over the top embellished designs to the demure and dainty, everyone knows the show is on. The Kentucky Derby is where horseracing and fashion come together.

Still today, the glamour, stylish attire, incredible hats and the mint julep are fashionable staples of this stately affair, all in awe with the planning of next year to soon begin. No matter what, where or the horses you bet on, it's the hats we always remember.

This year on the First Coast, we enjoyed many of the local Kentucky Derby parties where the hat contests are as competitive as horseracing on the track, including at Cowford Chophouse, Culhane's Irish Pub, The Tavern at Ponte Vedra Inn & Club and Rosenblums.

I had a great time designing many hats for this stately event, celebrated near and afar. I am blessed to own a business where my days are artistically fun, with the welcoming of design challenges and the smiles on the faces of returning and new clients when sporting their custom design hats. I am always pondering new hat designs, colors, textures and the thought of topping last year's designs. For all of that, I am grateful.

For more information on my work, email me at [tmrampleydesigns@gmail.com](mailto:tmrampleydesigns@gmail.com) or call (904) 236-3663.



Photos courtesy of Tracie Rampley

**Kentucky Derby-themed designs by Tracie Rampley Embellished Designs in Ponte Vedra Beach**

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# CCPVB's annual Home & Art Tour provides guests with access to luxurious homes and fun entertainment

By Jennifer Sartiano

There was a lot of buzz around our community at this year's Legacy Trust Family Wealth Offices Home & Art Tour, held on Saturday, April 21.

iHeartRadio conducted a live broadcast, local newscasters gave shoutouts in addition to their weather forecasts and guests sipped on mimosas. The Cultural Center hosted breakfast before the tour, which offered the opportunity for patrons to explore the pottery studio, artist workspaces and gallery exhibits.

The variety of homes entertained attendees as they got to step inside a secluded luxury estate on the Intracoastal point of Marsh Landing, a complete 1970s remodel, an oceanfront family residence built for 12 and a lovely home appointed with antiques and family heirlooms. This fundraiser brings in hundreds of ticket holders and over \$20,000 to support arts education and access to the arts within our vibrant community.

It was a treat to see how each home was decorated and crafted for daily living. A highlight was the ranch style home transformation into a modern marvel punctuated with oversized art and practical technology in the interior and summer kitchens.

In the spirit of elevating programs and awareness as the Cultural Center has its sights on a new address, supporters of the tour of homes can expect a fresh approach in 2019. Plans are already underway to increase the number of homes and add more art influences inside the residences.



**TOP LEFT:** Cultural Center at Ponte Vedra Beach Executive Director Donna Guzzo

**TOP RIGHT:** Glenn Hettinger (right) sells his book on distinctive Ponte Vedra Beach homes during the home and art tour.

**BOTTOM LEFT:** Kelly and Gil Barrera and Linda and Dick Williams

**BOTTOM RIGHT:** Lisa Barton, Marsha Keller and Tonya O'Quinn  
Photos courtesy of Janet Westling



Photos courtesy of Kathleen Larrivier

**An inside look at Cielo Stone and Tile's showroom, located at 6370 U.S. Highway 1 N. Unit 9 in St. Augustine**

# Cielo Stone and Tile offers tile and flooring options for First Coast sand castles

By Benjamin Naim

Owned by Kathleen Larrivier, Cielo Stone and Tile in St. Augustine offers a variety of stone, tile and flooring products for large, upscale homes in St. Johns County and across the United States.

"We are probably the best in the state," Larrivier said in an interview with the Recorder. "Certainly, the best in North Florida. We carry a very large range from lower cost all the way to highest end. Anyone looking for any kind of stone, tile or flooring for the house can come here and have it all in one place."

Regarding high-end selections, Larrivier claimed that Cielo was "probably the only store in North Florida" with extravagant offerings, and that her showroom features unique lines and products often seen in architectural magazines. Unlike other tile stores in Florida, Larrivier said Cielo carries the "ultimate" tiles with textures,

waves and 3D dimensions.

"We carry pool tile that's very unusual," she added. "Some of it hand made. If you're looking for it, we probably carry it. We don't keep inventory; we order all of this stuff which is what allows us to have this kind of variety."

Larrivier, who moved to Florida in 2005, said the most unique aspect of Cielo is the "quantity and quality of selection."

"We do some lower-end stuff," she said, "but if you're looking for something unique — you have no choice but to come here. There's just nothing like it in the area."

Visitors in need of help with selection or layout will find it at Cielo. The store's owner and its sales staff are designers, and assistance comes with the purchase.

Cielo Stone and Tile is located at 6370 U.S. Highway 1 N. Unit 9 in St. Augustine. For more information on the store, call (904) 687-1981.



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# Spring break in our nation's capital

By Michelle Floyd

When I asked my grandson Zach where he wanted to go for spring break, he immediately, without hesitation, said “Washington, D.C.!” So, plans were made for my daughter Allison, Zach and me to go off on an adventure!

I was raised in Washington, D.C. and spent my first year of college in the city. My love runs deep for the city, and it is always such a thrill to fly into Washington National, or as it is now called, Reagan National Airport. I so hoped the flight pattern would take us by a few monuments, as Zach was glued to the plane window. We came in from the south, so the traffic plan wasn't perfect. But, he was the first to see the Washington Monument. The many thrills of the trip had begun!

Our first stop was the Trump International Hotel, which was our home for the next week. The hotel is considered a 5-Star hotel but in my opinion needs a sixth star. The personalized service cannot be duplicated by any hotel I have ever stayed. My favorite 5-Star hotel has always been the Sacher in Salzburg, Austria. However, the Trump Hotel has altered that standing!

From the day I made the reservations, to the day before we left for our trip, there were numerous emails from the hotel. The staff at the hotel knew what time we were arriving, and a luxurious SUV was waiting at the airport. When we walked up to the desk in the lobby to check in, Zach was asked, “Zach, how was your flight?” Zach turned to me and said, “Gigi, how do they know my name?” I replied, “They are expecting us like you would expect a guest to your home!” Zach, at check-in, received a Trump ski hat, a goody box of assorted candies and a passport to keep track of all the attractions he would visit during the stay.

Each day, Zach went to the front desk and presented his passport, with each attraction visited, to be stamped for a gift. At the end of our stay, Zach presented his stamped “passport” and was rewarded with a Trump backpack and sunglasses — polarized! The hotel is so attentive to children and made a sophisticated hotel so child-friendly. Upon our arrival back at the hotel every evening, the bell men would say, “Welcome home Ms. Floyd, welcome home Zach!” It was as if we were the only guests in the hotel.

The next day was another “first” for Zach. We visited the Capitol and met Rep. John Rutherford. We were able to go to his office, sit in on a Senate session and tour the Capitol building. Zach was also able to see a copy of the Declaration of Independence, which our ancestor William Floyd signed (on the right side — very top). Zach also saw a painting of William Floyd. There is a strong family resemblance!



Zach stands in front of the White House during his spring break trip to Washington, D.C.

Photos courtesy of Michelle Floyd



ABOVE: Zach embraces the gravestone of his great-grandfather at Arlington National Cemetery.

A very emotional day was our visit to the Arlington National Cemetery. The changing of the guard was mesmerizing for Zach, Allison and me! Zach got to meet my father, his great-grandfather, who served in World War II. I was able to tell Zach about his great-grandfather who stayed in Germany until 1956 to find and prosecute Nazi war criminals. I explained that experience in Europe was why his great-grandfather left Germany and went to law school.



RIGHT: Michelle Floyd and her grandson Zach meet with Rep. John Rutherford in Washington, D.C. during Zach's spring break.

When we located the grave, Zach sat down and hugged the head stone. Zach said, “I love you grandpa.” It brought my daughter and I to tears. A very emotional day! So, now Zach has been able to relate to two grandfathers — one active in building our nation and one working to maintain our freedoms for this nation.

Zach saw so many museums that on the fourth day he said, “Gigi, no more museums!” I remember his mother, when she was about this age, late in the day just

walking past every item in the Smithsonian saying, “This is old, this is old, this is old!” We saw the National History Museum, American History Museum, The National Archives, Air and Space Museum and Spy Museum. We also took a tour of Madame Tussaud's Wax Museum.

It snowed on our third day in D.C. Zach had never seen snow! We built snow animals, had snowballs fights and built forts.

SPRING BREAK continues on Page 27



**ABOVE:** Zach points to where his family ancestor, William Floyd, signed the Declaration of Independence.



**RIGHT:** Zach was able to visit several museums during his stay in Washington, D.C.

Photos courtesy of Michelle Floyd

## Spring break

Continued from 26

Another first for Zach! The land in front of the Capitol is the reflection park and was covered in snow. It was absolutely beautiful. We were scheduled to go the White House and our tour was cancelled, but it was worth the snow!

The cherry blossoms were just starting to come out and due to the snow were delayed a couple of weeks. But we did see a few in full bloom around the large sculpture garden, off the grand mall where the trees were more protected. The home where I lived in Washington D.C. was lined with cherry blossom trees and it was a spectacular drive to see my old home. Incredible beauty from nature!

We also were able to experience the March for Our Lives event for school safety. The streets all around our hotel were barricaded with concrete barricades and army trucks. The police and national guard were abundant. When we left the Trump Hotel, a bellman had to push our luggage cart three blocks for us to meet



Zach experiences snow for the first time in front of the Trump International Hotel.

our car to take us to the airport. Zach thought it was just so much fun! And he was amazed to see other children trying to help and make our country better.

At the end of the trip, Zach said it was the best trip ever. And Zach does travel a lot with his parents and the Jaguars. So this was a big accomplishment for me. So, we are definitely going every spring break for cherry blossom season to Washington D.C. I knew from the first time I met Zach, when he was 5 minutes old, that we would make great travel companions!

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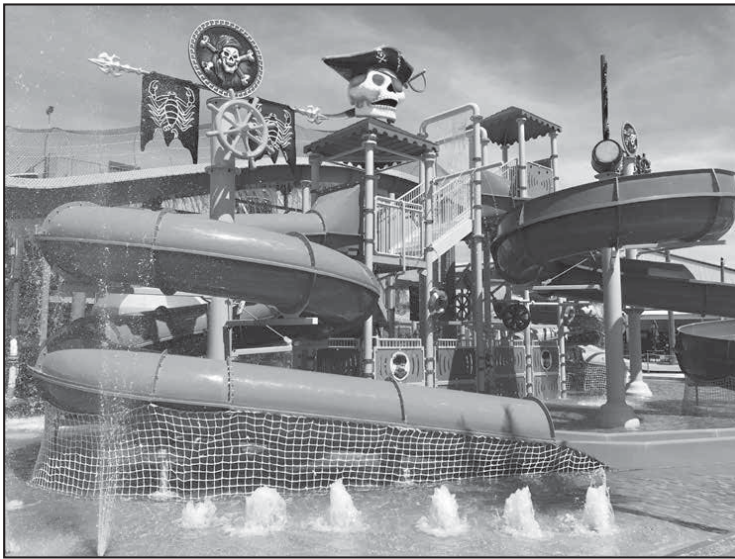
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Photos courtesy of Adventure Landing



# Adventure Landing unveils new Pirate Play Village

By Natalie Dunlap

It's out with the old and in with the new at Adventure Landing's flagship Jacksonville Beach location.

On April 25, the park unveiled its \$1 million interactive Pirate Play Village as the new centerpiece of Shipwreck Island Waterpark. Opened in time for the 2018 season, the slide complex features five new slides along with a variety of interactive water features for children and families to enjoy. With Shipwreck Island Waterpark celebrating its 23rd year, Adventure Landing Jacksonville Beach Owner Hank Woodburn said the park was ready to take a bold step forward.

"We're constantly making improvements to offer the best experience to our guests," he said. "The new complex offers five slides with more water features that are much more substantial than the previous village. There will simply be more for families to do!"

Pirate Play Village features attractions like Cannonball Burst, an enclosed slide for single riders with 360-degree loops; Pirate's Plunge, a tunneling body slide featuring two 360-degree turns; and Black Beard's Revenge, an exciting open flume

body slide with twists and turns.

The new complex also includes fun for the park's youngest visitors. Junior Jolly, a wide platform waterslide, and Sea Pups Racer, an open, two-person thrill racer, provide exciting and safe thrills for youngsters. Kids will also be delighted with the bucket that dumps endless amounts of water on the unsuspecting people below.

While the Pirate Play Village is Shipwreck Island's new centerpiece, guests will still be able to enjoy the park's other popular attractions. Guests looking to relax can lay back and float along the Little St. Johns Lazy River. Those looking for a little more action can get tossed around in the 500,000-gallon Typhoon Lagoon Wave Pool or try their luck on the four Xtreme Slides.

Shipwreck Island Waterpark has set up its schedule to appeal to guests of all ages this season, including older adults for the Sip 'N' Slide on June 30. Also for older guests, there are Night Swims from 6 to 10 p.m. on Friday and Saturday nights starting in June.

Parents of young kids can enjoy Kids Play Days weekdays from 11 a.m. to

PIRATE continues on Page 30

# Get past the ugly

By Heidi Zawacki

As a young girl, my mom and favorite aunt would frequently spend Saturdays shopping by hitting a yard sale or two along with the occasional antique store.

To my sisters and I, this was pure torture. The smell of an antique store is one that will forever be embedded in my nose. Now, as an adult and a mom to two girls, I see myself doing the same. I am not sure when my love for antique finds started to happen, but I am in love with it!

The smell of an antique store gets me so excited to try to find something that blends into our coastal colored traditional theme, yet up to date for our home. You see, I am not sure what my "style" is, but I have been told it works. It consists of coastal colors, slipcovered furniture, a hint of gold accents, random antiques and various pieces I have found that I spruced with some new fabric and paint. In many cases, it just took seeing past the ugly.

I have found some of my treasures at estate sales, consignment stores, antique stores and retail stores such as J. Turner or Luxury for Less that have hit our sleepy beach town.

Buying new can be expensive, but it doesn't have to be. No doubt, buying a few basic pieces of new furniture can be done, but there are options you can do to save money. For instance, reupholstering an old couch with a fresh new fabric is one of my favorite ways to see past the ugly. I think slipcovers are versatile because you can find fabric by the yard on sale and hire one of the many local people around town to reupholster the piece. This approach is a very cost-effective way to introduce a new



Photos courtesy of Heidi Zawacki

Antique console sourced from Swip Swap

look while spending far less for a "new" couch.

Keep your eye out for an old unique lamp, or even an antique and refresh it with a new lampshade. Did you happen to see a pretty picture, but you just didn't like the frame? That is also an easy change. There are many local frame shops that will work with you on a custom frame within your budget.

Mixing old and new is fun. It gives the room character and to my surprise, has frequently been a topic of conversation when hosting friends and family. Through tinkering and more tinkering, I have found when a room is filled with only new furniture, the room can feel cold and unwelcoming.

Seeing past the ugly is not always easy. My approach is to focus on the shape and style of the piece versus the color or fabric on the piece. You might be surprised how a coat of paint can make it feel new again. Once a piece gets a fresh coat of paint, new knobs, a new slipcover or any other various simple modification, the old will



Vintage pair of Dorothy Draper chests sourced from Consignment Barn Antique Mirror local estate sale

become new again. Once you do this, your piece becomes unique and even a one-of-a-kind.

For a consult of simple changes or ideas, I can be reached at (781) 883-4849 or via email at [personalassistpvb@att.net](mailto:personalassistpvb@att.net).





# A return to Old Florida

**By Linda Ostoski and Jim Zeller**  
Watson Realty Corp.

One of the best-kept secrets in Ponte Vedra Beach is Wilderness Trail. Nestled off CR 210 and Roscoe Boulevard, it's a return to Old Florida with large pieces of land that are so hard to find. The Luxury Leaders Team at Watson Realty Corp. is excited to offer for sale two properties: one north, and the other south of Canal Boulevard.

The first home at 561 North Wilderness Trail is situated on 3.75 acres. As you enter the property, drive past the picturesque pond and your eyes will focus on the 2,000 square-foot, three-bedroom and two-bath home. If you are looking for space to park your boat or RV without restriction, this is it. There is a large pool and additional spring-fed pond. It is perfect for teaching your children how to fish.

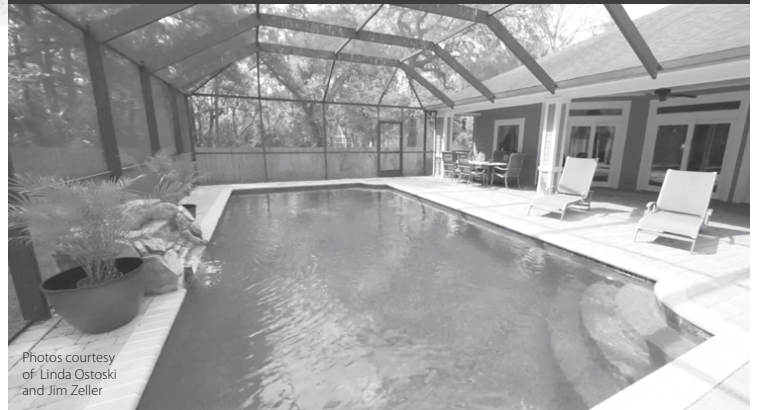
Stroll along the footbridge over the pond to a green meadow, large enough for horses. The property includes all these benefits; yet, it's also located less than five minutes from Mickler's Beach on the Atlantic Ocean. Mickler's is one of the few beaches in Florida where you can ride your horse right on the sand. All the recreation, fine dining, golf and world-class shopping of Ponte Vedra Beach are an easy bike ride away. This property is represented by Watson Realty Corp., listed by Linda Ostoski and offered at \$925,000.

The second home is located at 131 South Wilderness Trail. This move-in ready home is almost 3,200 square feet, featuring four bedrooms, three full baths and one half bath. It also includes a dedicated office. The home was built by a

local builder with today's desirable open floor plan in mind. It's set on a wooded acre with an aesthetically pleasing long approach driveway.

Step into the foyer and look directly across the living room to the amazing screened pool and large family room, all open to the kitchen. This home is designed for formal or casual entertaining. The master suite is very private, featuring its own foyer, view of the pool, large shower, spa tub and a spacious and custom-designed master closet. There is plenty of parking for your boat or RV. This "high and dry" property is truly a rare find in the center of Ponte Vedra Beach. It's represented by Watson Realty Corp., listed by Jim Zeller and offered at \$872,800.

## 561 North Wilderness Trail



Photos courtesy of Linda Ostoski and Jim Zeller

## 131 South Wilderness Trail

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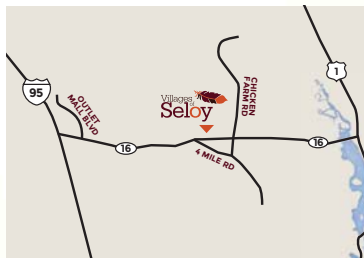
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Photo courtesy of Adventure Landing

## Pirate

Continued from 28

3 p.m. until school is out for the summer. After that, the water park is open seven days a week for rest of the season.

The park also offers deep discounts on Shipwreck Island season passes, as well as daily specials for parents looking for a fun, affordable way to spend time with the family.

For more information, visit [jacksonville-beach.adventurelanding.com](http://jacksonville-beach.adventurelanding.com).



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# Coastal craftsman with a little bit of country

By Kelly Whitaker and Wanda Petersen  
REMAX UNLIMITED

Imagine yourself in this beautiful coastal pool home nestled between soaring oaks on a large lot with preserve views.

Drive into your extended driveway with room for your boat, extra cars or your RV, and walk up to your cozy front porch. This home at 130 South Wilderness Trail in Ponte Vedra Beach offers the ultimate in class, peace and privacy. Lounge by the fire pit at night and watch the stars, go for a swim in your beautiful pool and enjoy serenity relaxing in your spa, all within the wonderfully spacious outdoor lanai.

Anyone would love cooking in this gourmet kitchen featuring white cabinets, a center island, farmhouse sink, subway tile backsplash, Sub-Zero refrigerator and a Wolf gas stove and cooktop. This is the perfect area for entertaining friends and family as it opens up into the great room. There is also a butler's pantry with a wine cooler and a separate dining room.

The owner's retreat is centered under a cathedral ceiling and has beautiful hammered teak hardwood floors. The master bath has two sinks, a Jacuzzi soaking tub and a Pebblestone walk-in shower. An additional bedroom with a full bath is also on the first floor of this home.

A perfect sized bonus room with hardwood floors and two spacious bedrooms are found upstairs, where amazing natural light comes in through all of the windows. Upstairs also features a huge walk-in dressing room with a closet and a walk-in attic.

Plantation shutters, detailed wood trim, bead board, wainscoting, a water purification and filter system are just some of the custom features in this craftsman beauty with a little bit of country.

This property is represented by REMAX UNLIMITED, listed by Kelly Whitaker and Wanda Petersen and offered at \$699,900.

## 130 South Wilderness Trail



Photos courtesy of Kelly Whitaker and Wanda Petersen

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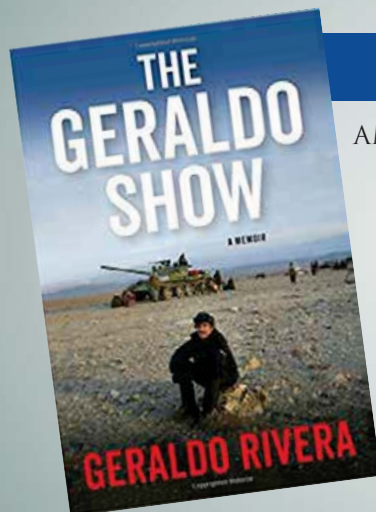
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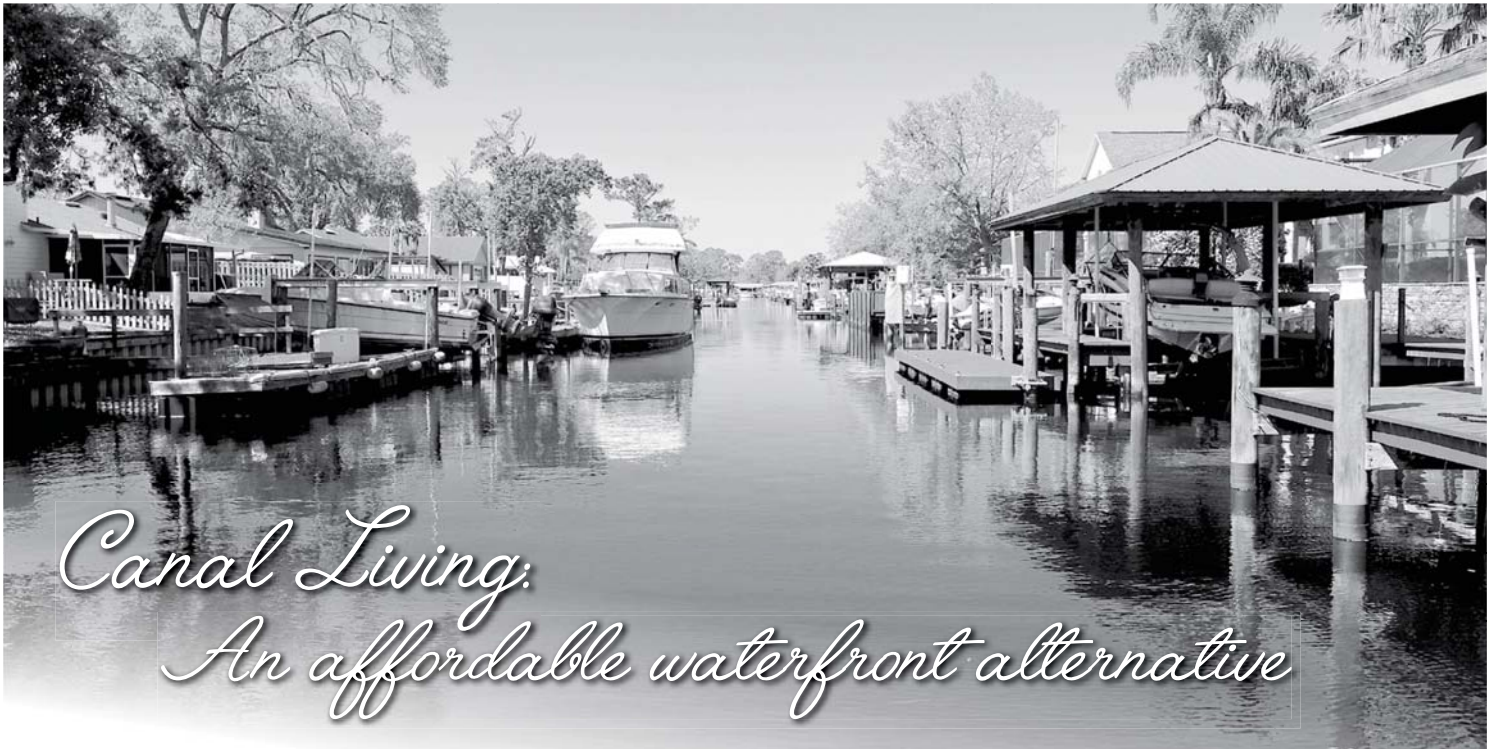
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*Canal Living:  
An affordable waterfront alternative*

**By Doris Arnold**

Watson Realty Corp.

Vacation in your own backyard in desirable Isle of Palms in this stunning waterfront home complete with a summer kitchen, heated pool and hot tub, boathouse, floating dock, a boatlift and jet ski lift.

Enter this home to a two-story foyer with a sweeping staircase that is sure to impress. Additional features include a recently remodeled kitchen, stunning hardwood floors throughout most of the first floor, plantation shutters and a gas fireplace to enjoy those cool nights.

Canal living offers great times for families and is the perfect antidote for a fast-paced Jacksonville lifestyle. The allure of living on the water prompts many people to search for a home that can offer a true coastal experience. Oceanfront and riverfront property is a commodity that can be out of reach for many homebuyers, not only because of availability but due to affordability. We are fortunate, however, that numerous canals thread the interior of our bustling city.

Located on the west side of the Intra-coastal Waterway is the community of Isle of Palms. The extraordinary array of

homes along the canals provide a wide range of options for buyers, lured by waterfront living. Whether you enjoy fishing or a casual boat ride to your favorite waterfront restaurant for dinner and an incredible sunset, you will find what you are looking for here.

The opportunities are endless as one indulges in the laid-back lifestyle of canal living. Most properties come complete with a bulkhead, floating or stationary dock and a boat lift or boat house — all the ingredients for Florida fun. One can only imagine driving home from work after a hectic day, walking into the house, changing clothes and walking out the back door to step onto a boat. Life slows to a comfortable pace while cruising down a canal, headed for the Intracoastal or the ocean.

One Isle of Palms resident said it best: “When I come home from work at the end of the day, I come home to a neighborhood, but when I walk out my back door, I’m on vacation. The scenery is always changing on a canal.”

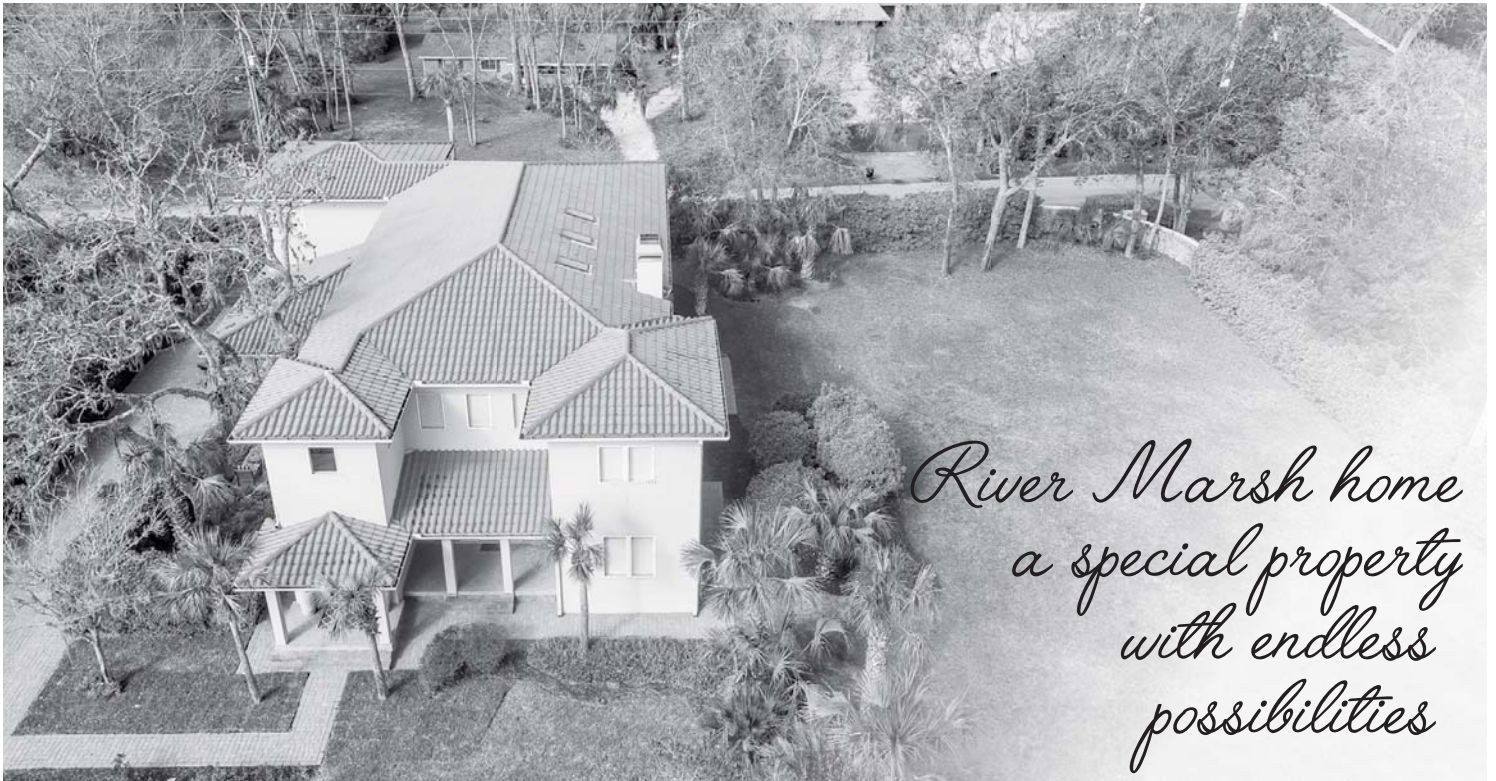
This Isle of Palms property located at 4366 Tradewinds Drive in Jacksonville Beach is represented by Watson Realty Corp., listed by Doris Arnold and offered at \$725,000.



4366 Tradewinds Drive, Jacksonville Beach



Photos courtesy of Doris Arnold



*River Marsh home  
a special property  
with endless  
possibilities*

## 173 River Marsh Drive

**By Lurah Patrick and Vanessa Solomon**

Berkshire Hathaway HomeServices Florida Network Realty



It's not always easy to find a nontraditional home in Ponte Vedra Beach.

Located at 173 River Marsh Drive, this expansive property in River Marsh is custom-built with enormous open living spaces. The Mediterranean exterior might fool you in to thinking this will be a cookie cutter home, but as you enter the front door and foyer, you will feel as if you are in a sophisticated artist loft or gallery. Two story ceilings and ample windows allow natural light to flood the open living, dining and kitchen area. The current owner designed the house to accommodate his passion for music and entertaining.

The kitchen is huge with a six-burner gas cooktop, a breakfast bar that easily accommodates six and a big walk-in pantry. Two large seating areas, one with a cozy fireplace and the other with built-in bookshelves, share space with the grand piano and eight-seat dining table. Three sets of French doors provide access to a rear porch, secret side garden and access to a separate side yard.

This home has two staircases. One is an architectural feature of the main living area while the second one is more utilitarian, providing access to the upstairs living area and downstairs laundry room.

A guest bedroom with en-suite bathroom completes the bottom floor.

Upstairs is yet another gigantic, open area. It currently hosts a ping pong table, gaming area, office space, craft area and reading nook. Upstairs also includes the master bedroom with a European style bathroom with a bidet, whirlpool bath and walk-in shower. A second bedroom with an en-suite bathroom is separated from the master bedroom by the expansive loft area.

Another room upstairs is separated from the loft area and is currently being used as a fitness room. It has a wet bar and encompasses the back staircase with easy access to the laundry room, another full bathroom and separate entrance. This room could easily be converted into a self-contained guest suite.

The property listing includes the lot next door. The current owner had planned to build a pool, outdoor kitchen and living area and gardens there. It is a fully buildable lot that can be sold separately. Set in the quiet gated community of River Marsh, this four-bedroom/four-bathroom house comprises 5,270 total square feet, plus the buildable lot. The proximity to the beach and the heart of Ponte Vedra Beach, as well as an easy commute to the area's excellent schools, make this property a unique and wonderful opportunity for the discerning buyer looking for a special home with endless possibilities. This property is represented by Berkshire Hathaway HomeServices Florida Network Realty, listed by Lurah Patrick and Vanessa Solomon and offered at \$1,499,000.



Photos courtesy of Lurah Patrick and Vanessa Solomon

# Oceanfront home in Ponte Vedra Beach turning heads

By Kim Martin Fisher  
Coldwell Banker Vanguard Realty

As we move from spring to summer, it is becoming apparent that the warm weather is being accompanied by a movement of a different kind. Real estate in the Greater Jacksonville area is getting hotter by the day.

According to a recent Coldwell Banker blog, “Trulia names Jacksonville the hottest real estate market in the country for its impressive population growth, long-term economic stability, plus great schools, fantastic weather and proximity to the ocean.” Coastal Living taps our area “as the hottest seaside market, where buyers can purchase their dream home coastal escape.”

Oceanfront sales in Ponte Vedra are proof. We have sold or have currently under contract nine oceanfront homes since January. The property that’s turning heads right now is 723 Ponte Vedra Blvd. The quality of construction and the attention to detail in this oceanfront estate is a testament to its popularity. Built just three years ago, this magnificent home nearly qualifies as new construction.

Love is in the details from ceiling to floor. It offers a pleasing touch of the old (an antique mantle from Yale University) to European-designed whispering bells lighting.

The kitchen is simply stunning and immense. It effortlessly combines a “beachy” theme with commercial and European design. There’s a certain upscale, rustic feeling with beamed and tongue and groove wood ceilings. The centerpiece is the oversized island with a white quartz top by Caesarstone that seats 10. The Bertazzoni range was imported from Italy. Even the cabinets are a marvel. They are all glass-



Photos courtesy of Kim Martin Fisher

Painted from the inside and topped by yards of stainless steel, and the doors to the huge pantry are Belgian from the 1700s. The faux-painted white oak hardwood floors throughout are coated with a special sealant to repel scratches.

Nearly every room in this home has an expansive oceanfront view. Open the doors and the salt-scented sea breeze fills the house. Upstairs, there’s a special room for little ones. Bunk beds that sleep 12 were cleverly built into the décor. Outside is an oceanfront paradise with a covered lanai, a large pool with a tanning ledge, fountains, LED lights and a spa that seats 12 people.

Overall, the house features six bedrooms, five-and-a-half baths and 5,041 square feet on a 100-foot oceanfront lot with a private beach walkover.

This property is represented by Coldwell Banker Vanguard Realty, listed by Kim Martin Fisher and offered at \$5,925,000.

723 Ponte Vedra Blvd.



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*Jacksonville Beach townhome offers Intracoastal views with deep water access*



Photos courtesy of Jennifer Sexton



2640 Beach Blvd., Jacksonville Beach



**By Jennifer Sexton**

Berkshire Hathaway HomeServices Florida Network Realty

Start enjoying your endless summer days with sensational unobstructed waterfront views of the Intracoastal Waterway and its estuaries, right from your kitchen, living room and your master suite.

Sleek, coastal and modern is the architectural concept behind this absolutely fabulous four-bedroom/three-bath 3,200+ square-foot Channelside Luxury Townhome, located at 2640 Beach Blvd. in Jacksonville Beach. Water lovers and boaters alike will relish in the lifestyle that this townhome — recently built in 2015 — has to offer.

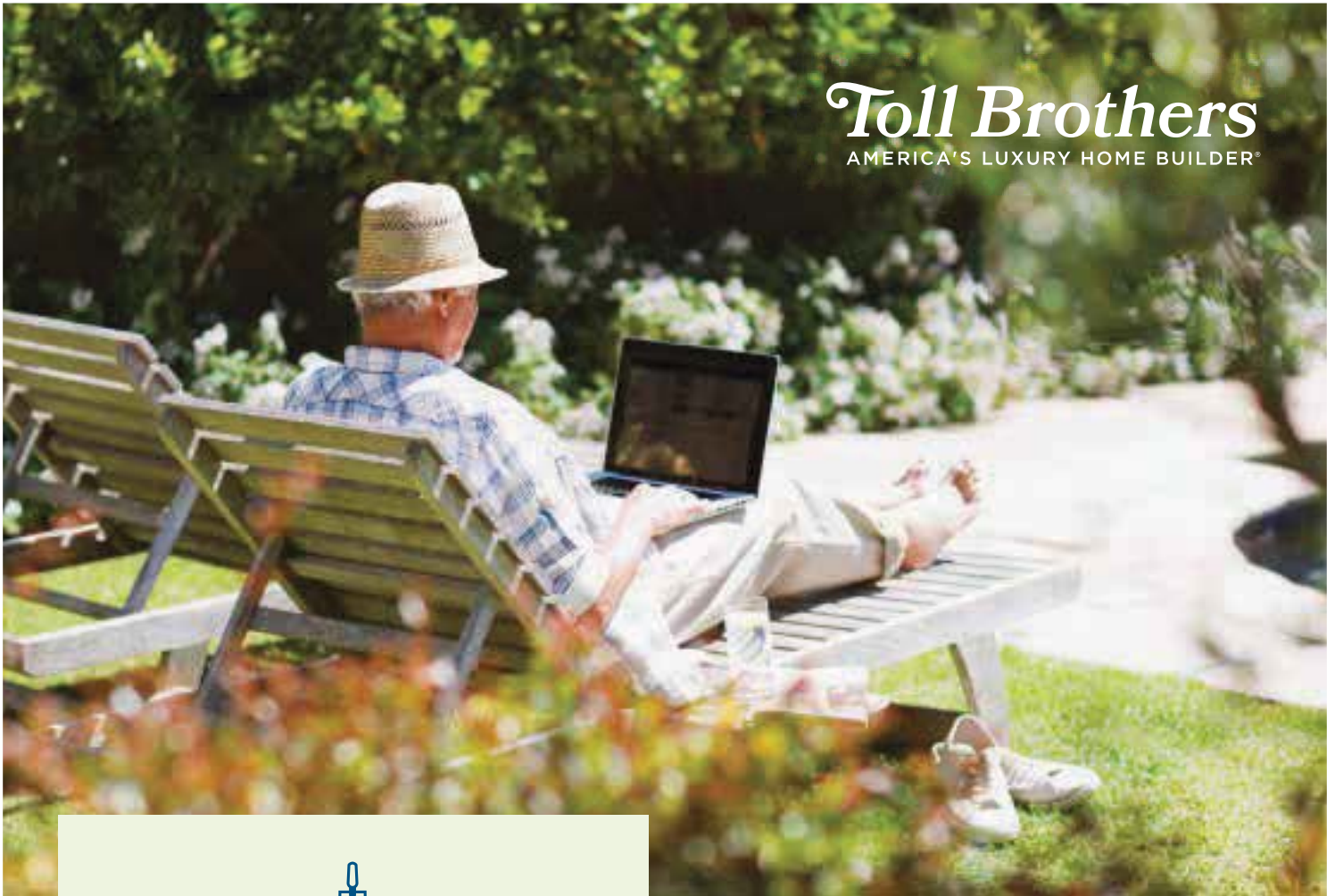
Channelside is perfectly situated in Jacksonville Beach, just off Beach Boulevard on the east side of the Intracoastal bridge. It is one of the only waterfront communities at the beach offering bulkheaded and dredged deep water access. Use your floating dock, conveniently located behind your home, to park water toys or to entertain guests on a cool evening. Jump on your boat, kayak, SUP or jet ski and take off to see the vibrant sunset that the Intracoastal has to offer. Spot a manatee as it drinks fresh water from your hose and even an osprey flying by with its catch of the day. Or just lounge on one of your covered patios and take in the breathtaking views.

Enter the townhome through your private two-car garage, while being greeted with soaring 10-foot ceilings. The superior interior design is simple yet sophisticated, incorpo-

rating the use of cool neutral colors, bright, clean modern fixtures, expansive open living areas and linear lines. The coastal white kitchen will satisfy the pickiest of chefs with Bosch stainless steel appliances and an island with countertop seating.

The first floor features the main living and dining areas; a full bath; a laundry room plus a bonus room that can be used for more formal dining; a private study or an additional bedroom. Two spacious guest rooms, a guest bath and a large loft deliver the perfect environment for family living. The master suite is waterfront, inviting the homeowner to soothe and refresh after a long day at work. The water and marsh views continue throughout the master bath, with a separate soaking tub, double vanity and a modern walk-in shower. Glass sliding doors leading to covered patios on both levels allow the water and marsh views to take over and magically bring the outside in with its ever-changing display of scenery.

Channelside's low HOA fee of \$204 per month maintains the townhome's exterior, the grounds, bulkhead and dock so you can experience the convenience of maintenance-free living. Restaurants, such as TacoLu and Safe Harbor, are within walking distance, while shops and the beach are just a short ride away. Beach Marine, a full-service marina, is adjacent to the community. Come see luxury waterfront living at its best! This property is represented by Berkshire Hathaway HomeServices Florida Network Realty, listed by Jennifer Sexton and offered at \$1,170,000.



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