ST JOE CO Form 8-K July 24, 2003

SECURITIES AND EXCHANGE COMMISSION

WASHINGTON, DC 20549

FORM 8-K

CURRENT REPORT PURSUANT TO SECTION 13 OR 15 (d) OF THE SECURITIES EXCHANGE ACT OF 1934

Date of report (Date of earliest event reported)

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July 22, 2003

The St. Joe Company

(Exact Name of Registrant as Specified in Its Charter)

Florida

(State or Other Jurisdiction of Incorporation)

1-10466

(Commission File Number)

245 Riverside Drive, Suite 500, Jacksonville, FL

(Address of Principal Executive Offices)

(904) 301-4200

(Registrant s Telephone Number, Including Area Code)

N/A

(Former Name or Former Address, if Changed Since Last Report)

59-0432511

(IRS Employer Identification No.)

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32202

(Zip Code)

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ITEM 7. FINANCIAL STATEMENTS AND EXHIBITS

99.1. Supplemental Information for the period ended June 30, 2003.

ITEM 9. REGULATION FD DISCLOSURE

The purpose of this Form 8-K is to furnish Supplemental Information for the period ended June 30, 2003. A copy is furnished with this Form 8-K as Exhibit 99.1 and is incorporated by reference. The information contained in this Form 8-K and attached Exhibit shall not be deemed filed for purposes of Section 18 of the Securities Act of 1933 nor shall it be deemed incorporated by reference in any filing under the Securities Exchange Act of 1934 except as specifically set forth by express reference in such filing.

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

THE ST. JOE COMPANY

Dated: July 22, 2003

By: /s/ Michael N. Regan

Name: Michael N. Regan Title: Senior Vice President

plays a currently valid OMB control number.SEC 2270 (9-02)

 Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned

 (e.g., puts, calls, warrants, options, convertible securities)

| 1. Title of Derivative Security (Instr. 3) | 2. Conversion or Exercise Price of Derivative Security | 3. Transaction Date (Month/Day/Year) | 3A. Deemed Execution Date, if any (Month/Day/Year) | 4. Transaction Code (Instr. 8) | 5. 6. Date Exercisable and Number Expiration Date of (Month/Day/Year) Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5) | | ate | Amou Unde Secur | rlying | 8. Price of Derivative Security (Instr. 5) | 9. of Se B O E I S Fi (I |
|---|---|---|---|---|--|---------------------|--------------------|-----------------------|--|---|---|
| | | | | | (A) (D) | Date Exercisable | Expiration Date | Title | Amount or Number of Shares | | |

Reporting Owners

| Reporting Owner Name | Relationships | | | | | | |
|--|---------------|----------|--------------------------------------|---------|-------|--|--|
| | | Director | 10% Owner | Officer | Other | | |
| STERN HOWARD STEV 11601 WILSHIRE BOUL 4TH FLOOR LOS ANGELES, CA 9 | Â | Â | Sr VP-Chief Investment Officer | Â | | | |
| Signatures | | | | | | | |
| /s/ Howard S. Stern | 02/14/2005 | | | | | | |
| **Signature of Reporting Person | Date | | | | | | |

Explanation of Responses:

* If the form is filed by more than one reporting person, see Instruction 4(b)(v).

** Intentional misstatements or omissions of facts constitute Federal Criminal Violations. See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

Note: File three copies of this Form, one of which must be manually signed. If space provided is insufficient, *see* Instruction 6 for procedure. Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB number.