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ST JOE CO  
Form 8-K  
October 21, 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) October 21, 2003  
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The St. Joe Company  
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(Exact Name of Registrant as Specified in Its Charter)

Florida  
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(State or Other Jurisdiction of Incorporation)

1-10466  
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(Commission File Number)

59-0432511  
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(IRS Employer Identification No.)

245 Riverside Avenue, Suite 500, Jacksonville, FL  
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(Address of Principal Executive Offices)

32202  
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(Zip Code)

(904) 301-4200  
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(Registrant's Telephone Number, Including Area Code)

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

ITEM 9. REGULATION FD DISCLOSURE  
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The following information is being furnished pursuant to Item 12, "Results of Operations and Financial Condition," in accordance with SEC Release No. 33-8216.

The Company issued a Press Release dated October 21, 2003, announcing the Company's financial results for the third quarter 2003. A copy is furnished with this Form 8-K as Exhibit 99.1 and is incorporated by reference.

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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: October 21, 2003

By: /s/ Michael N. Regan

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Name: Michael N. Regan  
Title: Senior Vice President