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ST JOE CO
Form 8-K
October 25, 2005

UNITED STATES
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 25, 2005

The St. Joe Company

(Exact Name of Registrant as Specified in Its Charter)

| | | |
|--|--|--|
| <u>Florida</u> ----- (State or Other Jurisdiction of Incorporation) | <u>1-10466</u> ----- (Commission File Number) | <u>59-0432511</u> ----- (IRS Employer Identification No.) |
|--|--|--|

| | |
|--|-------------------------------------|
| <u>245 Riverside Avenue, Suite 500 Jacksonville, FL</u> ----- (Address of Principal Executive Offices) | <u>32202</u> ----- (Zip Code) |
|--|-------------------------------------|

(904) 301-4200

(Registrant's Telephone Number, Including Area Code)

Not Applicable

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

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions:

- Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
- Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
- Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
- Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

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ITEM 2.02. RESULTS OF OPERATIONS AND FINANCIAL CONDITION

On October 25, 2005, The St. Joe Company (the "Company") issued a press release announcing the Company's financial results for the quarter ended September 30, 2005. A copy of the press release is furnished with this Form 8-K as Exhibit 99.1.

ITEM 9.01. FINANCIAL STATEMENTS AND EXHIBITS

(c) Exhibits

99.1 Press Release dated October 25, 2005

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 25, 2005

By: /s/ Michael N. Regan

Michael N. Regan
Senior Vice President -
Finance and Planning