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Thankful for Our RiverTown Family



AS THE SEASON OF GRATITUDE arrives, we can't help but feel thankful for the many things that make RiverTown such a remarkable place to live. From the morning sun glistening off the St. Johns River to the friendly waves from neighbors passing by, there's a sense of warmth and connection here that feels especially meaningful this time of year.

Every issue of *Stroll RiverTown* is a reflection of this community-the stories, smiles, and spirit that make our neighborhood come alive. We're honored to share your milestones, highlight your talents, and showcase the families and local businesses that make RiverTown feel like one big extended family.

A sincere thank you to our advertising partners, whose continued support makes this publication possible, and to our residents, who open your doors, share your stories, and remind us each month why this community is so special.

As we move into the final stretch of the year, may you find time to slow down, gather with loved ones, and appreciate the everyday moments that make life here so full.

Always with gratitude,

Mary & Tom

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M A R O



**FAITH,
FAMILY,
AND THE
COURAGE
TO FOLLOW
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FAMILY



When Dave and Erika Amaro decided to leave behind the familiar landscapes of New York's Finger Lakes region, they did so not for comfort-but for calling. What began as a dream of palm trees and sunshine has become a life richly grounded in faith, community, and the unshakable bond of family.

Today, the Amaros-Dave, Erika, and their three children, Desi (17), Lola (13), and Adelei (11)-call the Ravines at RiverTown home. After living in Shearwater for two years, they moved into RiverTown this past July, fully embracing a new chapter centered on faith, growth, and togetherness.

"We found that if you stand still, you only see the same doors of opportunity you've always seen," Dave shares. "But when you're in motion, doors you'd never dreamed of start to come into view."

That sense of motion-spiritually, personally, and professionally-runs through every part of their story. Dave, once a police lieutenant in New York, now serves as the Southeast Law Enforcement Relations Manager for Smith & Wesson, while Erika, a certified personal trainer and nutritionist specializing in women's health, helps lead operations at Pure DPC, a Direct Primary Care office in St. Johns County.

Both have rebuilt careers from the ground up, guided by faith and a desire to show their children what it means to follow God's plan, even when it means stepping into the unknown.

"WE FOUND THAT IF YOU STAND STILL, YOU ONLY SEE THE SAME DOORS OF OPPORTUNITY YOU'VE ALWAYS SEEN, BUT WHEN YOU'RE IN MOTION, DOORS YOU'D NEVER DREAMED OF START TO COME INTO VIEW."



Their children reflect the same drive and heart. Desi, a senior at Bartram Trail High School, is a natural outdoorsman who loves hunting, fishing, surfing, ice hockey, and lacrosse-and plans to serve his country through military enlistment. Lola, an eighth grader at Freedom Crossing Academy, is a cheer captain with a creative spark for hair and makeup, already dreaming of owning her own salon one day. And Adelei, a sixth grader at Hallows Cove, is a fearless flyer on her cheer team and an imaginative storyteller with a memory her parents lovingly call their "family hard drive."

Though they no longer have their menagerie of pets-including a pony, two donkeys, rabbits, dogs, cats, and chickens-their home remains full of life and laughter. These days, they've traded the acreage and pond for golf cart rides, beach days, and evenings at the River Club.

For the Amaros, community means connection. They're intentional about saying yes-yes to invitations, yes to prayer circles, yes to introducing neighbors to one another. Erika participates in a women's discipleship group here in RiverTown, and Dave serves on the Church of Eleven22's Nehemiah Team, a ministry that supports church safety and outreach.



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AMARO FAMILY FAVORITES

- **Local Hangouts:** Vilano Beach, Porpoise Point, and old town St. Augustine
- **Date Nights:** Jumbo Shrimp or Icemen games in Jacksonville
- **Holiday Tradition:** Black Friday shopping-right after the turkey coma!
- **Faith Foundation:** Remembering that Christmas is about the birth of their Savior

FAITH IS THE FOUNDATION OF THEIR HOME, AND FAMILY IS ITS HEARTBEAT...
THEY MAKE IT CLEAR THAT LIFE'S GREATEST BLESSINGS AREN'T MEASURED
IN MILES OR MEDALS - BUT IN MOMENTS SHARED AND PROMISES KEPT.



A favorite family memory so far? The night several neighbors gathered to pray over their home."It was such a special moment," Erika recalls. "We felt supported and surrounded by love from this community."

Faith is the foundation of their home, and family is its heartbeat. Whether they're cheering at local games, watching *90 Day Fiancé* on the couch (yes, it's a thing!), or finding quiet time at the beach, they make it clear that life's greatest blessings aren't measured in miles or medals-but in moments shared and promises kept.

As Dave and Erika put it, "We stepped out in faith so our family could have the life we were called to live-and we haven't looked back."

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MOVE BEFORE THE MEAL

Create a Thanksgiving tradition that gets everyone outside. A family walk, bike ride, or even a lighthearted “Turkey Trot” through Rivertown’s trails sets a positive tone for the day. Morning movement boosts your metabolism, clears your mind, and can make the big meal taste even better.

And after dinner? Take another stroll! Walking together after a meal improves digestion and offers precious time for conversation before dessert calls your name.

FOCUS ON GRATITUDE, NOT GUILT

Wellness is about balance, not deprivation. Eat the foods you love - just do it mindfully. Slow down, taste every bite, and stop when you’re satisfied. Let gratitude fill your plate just as much as food does.

Start a new family ritual: have everyone share one thing they’re thankful for before digging in. The energy around the table instantly shifts from focusing on the feast to celebrating togetherness - the true heart of Thanksgiving.

CREATE A WEEKEND OF WELLNESS

The fun doesn’t have to stop after the dishes are done. Use the long weekend to recharge and reconnect.

- Plan a Saturday picnic at Riverfront Park with healthy leftovers.
- Schedule a Sunday stretch session or yoga flow to reset before the new week.
- End the weekend with a gratitude list or reflection - jotting down a few wins or moments of joy from the month.

When you view the holidays as a time for nourishment - body, mind, and spirit - everything feels lighter and more meaningful.

Rachel Lanzas is a REALTOR® with the Cindy Gavin Team at RE/MAX Specialists and a certified Pilates instructor and wellness coach. She loves inspiring her Rivertown neighbors to live balanced, healthy, and joyful lives.

Healthy Twists on Thanksgiving Traditions

BY RACHEL LANZAS - STROLL RIVERTOWN RESIDENT & CONTRIBUTOR



Thanksgiving in Rivertown always seems to mark the true beginning of Florida’s “cozy season.” The air turns just crisp enough for a morning walk along the river, families gather on porches with pumpkin-spice coffees, and kitchens everywhere come alive with the comforting aromas of cinnamon, sage, and roasted turkey.

It’s the season of gratitude - but also the season of excess. Between the pies, stuffing, and endless leftovers, it’s easy to wobble off balance. The good news? You don’t need to sacrifice your health (or your favorite family recipes) to enjoy the holiday to its fullest. With a little mindfulness and a few creative swaps, you can savor it all and still feel energized when the long weekend ends.

RETHINK THE CLASSICS

Healthy doesn’t have to mean bland. Try simple ingredient swaps that keep flavor front and center:

- Use Greek yogurt instead of sour cream in mashed potatoes or dips for a creamy, protein-rich upgrade.
- Roast sweet potatoes with a drizzle of maple syrup and cinnamon instead of topping them with marshmallows.
- Make homemade cranberry sauce using fresh cranberries, orange zest, and honey rather than canned sugar bombs.
- When baking, sub half of your white flour for whole wheat pastry flour to add fiber and texture.

These little changes go unnoticed in taste — but make a world of difference in how you feel afterward.



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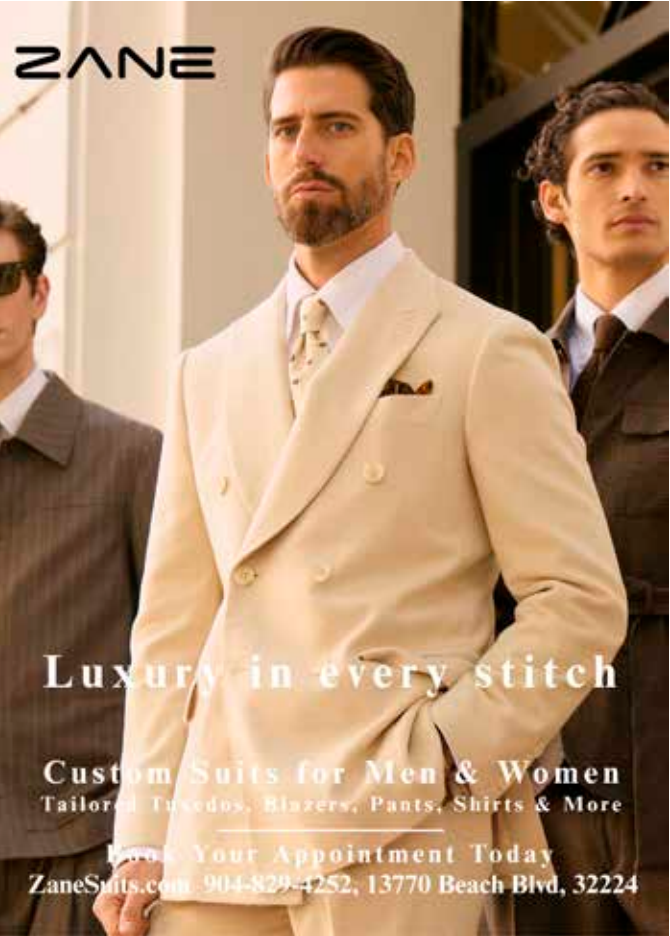
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The Cindy Gavin Team, Re/Max Specialists

Faith, family, and finding the perfect home

FOR NEARLY 24 YEARS, Cindy Gavin has been helping families find their place in Northeast Florida. A Florida native with deep local roots, Cindy began her real estate career in 2002 with Coldwell Banker. What started as a solo venture soon grew into a thriving, faith-driven business built on teamwork, trust, and relationships.

In 2015, Cindy and her small but mighty team joined RE/MAX Specialists, where the *Cindy Gavin Team* continues to help buyers and sellers across Northeast Florida navigate the market with confidence. “I never set out to have a team,” Cindy shares, “but as my business grew, the natural next step was to surround myself with people who shared my values and passion for helping others.” Today, the team operates like family-working seamlessly together with the support of a full-time assistant and transaction coordinator.

Cindy and her husband Jim, married nearly 35 years, have lived in RiverTown for six years and cherish all the community has to offer. Their three grown children-Amanda, Lauren, and Spencer-live nearby, and family time with their seven grandchildren is a treasured priority. Faith remains at the heart of all Cindy does, from her involvement at Christian Family Chapel in Mandarin to how she leads her team: “We strive to let our lights shine in all we do.”

Beyond real estate, the team is passionate about giving back. They proudly support Isaiah 117 Duval House, providing comfort and stability for children entering foster care-a cause close to Cindy’s heart, as her daughter and son-in-law are foster parents who recently adopted two sons. They also support the *Hope for Lillian Grace Reindeer Fun Run*, benefitting RiverTown residents, Lillian & Quinn Ball, both battling ARPKD.



Despite the challenges of today’s market, Cindy and her team continue to thrive through optimism, persistence, and heart. “We’ve stayed consistent with our marketing and commitment to our clients, and that’s made all the difference,” she says.

When asked what sets them apart, Cindy smiles: “Our team is family. We truly care about every client we serve-and we love helping others call RiverTown home.”



“Cindy is a true professional looking out for your best interest. She is highly respected in the area and is known for her professionalism and great knowledge of the market. She does everything with integrity and provides exceptional service to her clients. We are so glad we got to work with her and her team.”
 —JACQUELINE LICCARDELLO,
 RIVERTOWN RESIDENT

“This market proved to be very challenging and required a lot of patience. Cindy kept telling us “it only takes one.” After almost 6 months, we finally found our “one!” Cindy is an absolutely wonderful person to work with. She demonstrated perseverance by willingly holding countless open houses, developing beautiful marketing materials, and always following up with other agents for feedback. Her team is equally as supportive and we always felt like we were in great hands! Many thanks to the Cindy Gavin Team! We are also very thankful for your assistance in helping us contract on our next RiverTown home!”
 —THE LELAND FAMILY,
 RT RESIDENT



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When children are removed from their homes out of concern for their safety, they are usually brought to a child welfare services office to await placement. This wait can be a few hours to several days. These children often have nothing with them and are scared, lonely, hungry, and in dirty clothing.

Isaiah 117 provides a comforting home where these children instead can be brought to wait – a place that is safe with friendly and loving volunteers who provide clean clothes, smiles, toys, and snuggly blankets. This space allows children to receive the comfort and care they need while child welfare staff can do the necessary paperwork and identify a good placement.



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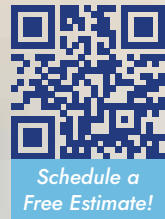


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DELICIOUS DISHES

Harvest Sweet Potato Mash with Maple-Cinnamon Greek Yogurt Swirl

SUBMITTED BY RACHEL LANZAS,
RIVERTOWN RESIDENT

INGREDIENTS

- 3 large sweet potatoes, peeled and cubed
- 2 Tbsp olive oil
- ½ tsp sea salt
- ½ tsp cinnamon
- ½ cup plain Greek yogurt
- 1 Tbsp pure maple syrup
- Pinch of nutmeg

DIRECTIONS

1. Preheat oven to 400°F. Line a baking sheet with parchment paper.
2. Toss sweet potatoes with olive oil, salt, and cinnamon. Roast 25–30 minutes, until tender.

3. Mash roasted potatoes in a bowl until smooth.
4. In a small dish, stir Greek yogurt with maple syrup and nutmeg.
5. Swirl the yogurt mixture into the sweet potatoes just before serving for a creamy, slightly sweet finish.

BONUS TIP:

Add toasted pecans or pumpkin seeds on top for crunch and extra nutrition!

ASK THE EXPERT



THE GREAT WEALTH TRANSFER: What Every Woman Needs to Know

BY MARK MOSS, PLLC & RIVERTOWN RESIDENT

Over the next two decades, trillions of dollars will shift hands, and women are set to inherit a large portion of it. By 2030, women are expected to control \$34 trillion in investable assets. Yet, according to a 2025 Citizens Bank survey, 84% of women say they lack confidence in managing inherited wealth. Also, one in three don't have an estate plan at all. These stats aren't about ability, but they're about access, encouragement, and planning.

WEALTH ISN'T JUST FINANCIAL, IT'S EMOTIONAL

When inheritance arrives, it often brings more than assets. It brings different family dynamics, grief, and big decisions. Many women assume their spouse “has it handled,” but here's the reality: women statistically outlive men and are likely to be the final financial decision-makers.

That's why being proactive matters.

LIFE PLANNING BRINGS CLARITY

Having a will, trust, powers of attorney, and healthcare directives gives structure to your wishes. These documents protect what matters to you. They also help reduce confusion or conflict during an already emotional time.

If you are preparing to receive an inheritance or thinking about how to pass one on, you need a plan that reflects your goals.

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resident business guide

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This is your neighborhood Real Estate Resource page. This information can be useful when trying to compare property values or for just keeping a pulse on the real estate market in our area. For questions regarding the properties listed, or about real estate in general, consult a real estate professional.

The information contained herein has been obtained through sources deemed reliable by The N2 Company, but cannot be guaranteed for its accuracy. Any information of special interest should be obtained through independent verification. Supplied by Cindy Gavin, The Cindy Gavin Team, Re/Max Specialists

Address	Neighborhood	List Price	Sale Price	DOM	Beds	Baths	SqFt	Pool
182 Wagonbrook Way	Springs - New Construction	\$1,290,000	\$1,059,082	0	4	4.5	3,644	No
225 Shinecock Drive	Highpointe	\$1,025,000	\$960,000	18	5	4.5	3,669	Yes
172 Wagonbrook Way	Springs - New Construction	\$933,684	\$933,684	1	5	4.5	3,022	No
65 Roycroft Place	Northlake	\$725,000	\$730,000	4	5	3.5	3,047	Yes
156 Twin Flower	Preserves	\$710,000	\$724,000	27	4	3	2,744	No
384 Silkgrass Place	Arbors	\$699,900	\$699,900	7	4	3.5	2,733	No
381 Palomar Drive	Ravines - New Construction	\$642,000	\$595,000	25	3	2.5	2,367	No
183 Oakmoss Drive	Shores - New Construction	\$639,000	\$595,000	93	3	2.5	2,324	No
345 Palomar Drive	Ravines - New Construction	\$675,025	\$575,025	175	3	2	2,127	No
241 Oak Shadow Place	Arbors	\$595,500	\$572,500	3	4	3.5	2,744	Yes
231 Footbridge Rd	Gardens	\$550,000	\$545,000	41	3	2.5	2,305	No
122 Appalachian Trail	Forest - New Construction	\$544,500	\$534,500	77	5	3	2,524	No
31 Bailey Creek	Northlake	\$479,900	\$465,000	68	5	3	2,385	No
57 Cordelle Street	Meadows - New Construction	\$262,256	\$259,000	23	3	2.5	1,288	No
101 Cordelle Street	Meadows - New Construction	\$257,261	\$257,261	32	2	2.5	1,206	No
104 Barton Creek Dr.	Meadows - New Construction	\$252,500	\$252,500	14	3	2.5	1,288	No
91 Barton Creek Drive	Meadows - New Construction	\$251,500	\$251,500	14	3	2.5	1,288	No
75 Cordelle Street	Meadows - New Construction	\$248,258	\$248,258	32	2	2.5	1,206	No



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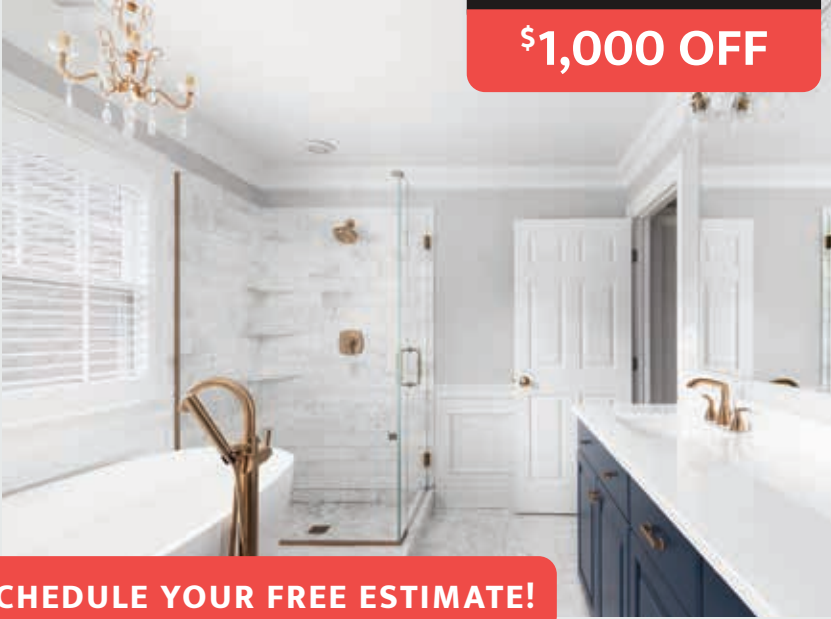


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Zack, a former drone pilot for Special Recon Team 2, provided real-time intel to SEALs and SOCOM units across Africa. After starting a family, he founded Green Cove Golf Carts to offer safer, affordable batteries in St. John's and Clay County. Unlike the cheap batteries causing house fires, Sierra LSV carts feature UL-rated, waterproof, insulated batteries with advanced management systems—built for Florida's heat and made by Sierra Lithium.

Zack Hannay

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At Gather Church, we gather at Trout Creek Academy every Sunday at 10:00AM! We believe in the value of enjoying life together through the power of community. It is our desire to see your life changed through friendships and meeting new people. We want to see kids grow up together and flourish because of all that Jesus thinks of them! Our Kids Team, Gather Kids, is also available each Sunday to serve your child from ages 0 to 5th grade and walk alongside you as we equip you to point your kids back to Jesus. Come gather with us this Sunday!"



Green Cove Golf Carts proudly sponsors initiatives whose proceeds directly benefit the 6:8 missionaries serving in Costa Rica. Our home church, Gather, stands alongside this ministry, offering steadfast support to the 6:8 team. As Gather continues to flourish and expand, the ripple of growth touches every member of our community, strengthening our shared mission and deepening our collective impact.



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