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# Beach Shop

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## Hobe Sound Beach Shop's Turtle Times



### Our History is a Treasure: Chapter Twenty-Four *By Jan Otten*

When our extraordinary *Turtle Times* Treasure Chest offered up information for Chapter 23 about the 1715 Fleet and the naming of the Treasure Coast, it also gave up information on other ships and trivia relating to our coast and our state. All that data couldn't fit into that chapter so this will be somewhat of a continuation of the facts gathered as that history lesson came together.



Let's have a little laugh before we get into the heart of this chapter: Another good reason to live on the east coast of Florida is that in west coast Sarasota, "It is illegal to sing in a public place while wearing a bathing suit!"

Now, getting back to Treasure Coast history—It is estimated that there are still probably about \$400 million in coins yet undiscovered along the eastern Florida coast from Melbourne south to Ft. Pierce. And some of that treasure may even be as close as a stone's throw from shore in as little as 10 feet of water. As mentioned in the previous chapter, metal detectors reveal gold, silver and other artifacts washed up on shore. The time to go looking is after a big storm.

If you make the decision to dive for treasure, there are a couple of important things to keep in mind: The Abandoned Shipwreck Act, passed in 1987 to protect historical shipwrecks from treasure hunters, gives U.S. states ownership title of all shipwrecks found within U.S. territorial waters up to three miles from the coastline. In Florida the Bureau of Archaeological Research monitors activity on them to make sure they are handled appropriately, and the wreck and the environment are not disturbed. The Florida Historical Resources Act adds navigable rivers, streams, lakes and bays to that, and extends that ocean jurisdiction out to 10 miles into the Gulf of Mexico. Disturbing or digging at a site on state land or underwater is illegal unless permission or

permits are obtained in advance from the state Division of Historical Resources. Intentional excavation of underwater sites without written authorization is considered a third-degree felony. All that being said, for sightseeing purposes you can visit submerged shipwrecks. Two important ones to consider are, one from the 1715 fleet, the *Urca de Lima*, and one from the 1733 fleet, the *San Pedro*. They are protected as Florida Underwater Archaeological sites. These submerged hulks from long ago can teach us much about the history of the maritime system that was very instrumental in shaping the early foundation of the Americas.

The *Urca de Lima* is located in St. Lucie County in Ft. Pierce, near Pepper Beach Park. It rests on the first offshore reef in 10-15 feet of water about 200 yards from shore. Included at the site is a 100 ft x 50 ft ballast mound, hull timbers, five replica cement canons, an iron anchor from one of the 1715 ships, one marker buoy, three mooring buoys, and a plaque.

The *San Pedro* shipwreck occurred during a hurricane on July 15, 1733 in the area of the Florida Keys. Twenty-two ships were in the convoy that left Havana on Friday, July 13th. Soon, when it was apparent that a hurricane was approaching, the order went out to return to Havana, however, it was too late. Only one ship, the *El Africa*, survived the hurricane, but 4 of the wrecked ships were actually able to be refloated. Due to the shallow waters around the Keys there were many survivors with few lives lost. The *San Pedro* location is south of Indian Key near Islamorada in Monroe County and lies in about 18-20 feet of water. This site includes a ballast mound about 90 feet long by 30 feet wide, hull timbers, seven replica cement canons, an iron anchor from one of the 1733 shipwrecks, one marker buoy, five mooring buoys, and a plaque.

*continued on page 5* **1**



# Snow on the Reef

I'm very lucky that one of the fringe benefits I have enjoyed over the years while studying hawksbill turtles has been the opportunity to explore their favorite habitat: coral reefs. Among sea turtles, hawksbills are particularly dependent on coral reefs for food and shelter, so we've naturally focused our survey efforts in areas that they're most likely to be encountered. The surveys began on the deep reefs of Palm Beach County (including the artificial reefs and shipwrecks that dot the area), but over the last few years, we've had the good fortune to visit the shallower (~30') reefs that line the islands of the Florida Keys on the Atlantic side, from Key Largo through the Marquesas Keys west of Key West. In contrast to the ridge-like reef structures that run parallel to shore in Palm Beach County, the shallow oceanside reefs of Monroe County consist primarily of large areas of shallow patch reefs and another structural configuration known as 'spur-and-groove' reefs, which resemble finger-like ridges and valleys that run perpendicular to the open ocean in areas where the bottom drops down into deeper water. The spur-and-groove reefs in particular attract both marine life and people alike, as many of you may have heard of or visited places like Looe Key offshore of Big Pine or John Pennekamp State Park in Key Largo.

Another contrast between the reefs of Palm Beach and Monroe Counties is the type of corals that make up their ecosystems. Palm Beach's reefs come in two forms, they're either ancient solidified sand dunes (Palm Beach Inlet northward) or old coral reefs known as relict reefs because, although they were structurally built by coral, the living hard corals that built them are gone and they no longer continue to grow. To the south in Monroe County, many of the hard corals (e.g. brain, staghorn, elkhorn, etc.) are more common and continue to grow as coral reefs do by gradually depositing layer after layer of hard calcium-carbonate polyp skeletons on top of each other over time. These are known as hermatypic corals, and like all corals and their relatives, are very sensitive to water conditions, particularly temperature.

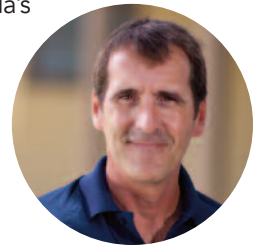
Which, unfortunately, made the news this summer. Water temperatures in some areas near Everglades National Park temporarily exceeded 100 degrees, and I personally experienced 94.5 degree water near Key West. When conditions deteriorate to a certain point for a coral, they lose a key partner in survival. Known as zooxanthellae, there are tiny symbiotic organisms that live within the coral tissues and supply them with food they're able make through photosynthesis. In exchange, they gain protection from the coral polyp via the hard shell it builds around itself. If they decide to leave, the coral is left without an important food source, and noticeably to us, also without its color. This condition is where the term 'coral bleaching' comes from (not from exposure to chemical bleaches), and why scientists and many others are very concerned with the health of the reefs in the Keys. It's sad to say, but our team has seen extensive coral bleaching throughout the sites we visited, and I can only hope they begin to recover soon. Which, on the bright side, they can. If a coral polyp regains its zooxanthellae in time, it may survive. In addition, corals that have died are often encrusted by coralline algae, which provide excellent landing spots for new coral polyps arriving from the water column that are hopefully better adapted to the warmer conditions. Recovery of any sort for these animals, however, can be quite slow, but there is considerable attention being paid to understand the problem and create strategies to protect them. Coral samples are being taken to land-based holding centers, propagated, and returned to the wild to start new colonies, and millions of eggs and sperm can be harvested to create new strains of heat-hardy larvae. And with luck, both ourselves and our hawksbills can once again enjoy the full-color splendor of Florida's 'rainforest of the sea'.

**Submitted by Larry Wood, Ph.D.**

Research Coordinator

National Save The Sea Turtle Foundation

[www.savetheseaturtle.org](http://www.savetheseaturtle.org)



*Bleached zooanthids (coral-like animals) resemble freshly fallen snow on the reef tops in the Florida*



*Portions of this colony of elkhorn coral have turned white from coral bleaching.*

## A little Trivia from Dictionary.com:

**collywobbles** [ kol-ee-wob-uhlz ] noun

feeling of fear, apprehension, or nervousness

Do you get the collywobbles when it's time to pick a gift for your loved one or best friend? Come into the **Hobe Sound Beach Shop** and let us help you find just the right thing.

## Buddy can you spare a trillion?!

For the first time credit card debt for US consumers has topped \$1 trillion. While you're at it throw in another \$1.6 trillion for student loan debt. If you use the word "trillion" enough it tends to lose its meaning. When I was a kid a trillion dollars was real money. We can't have a serious conversation about debt without including the US National Debt, sitting at a cool \$32 trillion. The US has not been debt free since President Jackson sold land to pay off our \$75 million dollar debt in 1835. Since then, our debt has grown considerably but so has our wealth.

### When is debt good? (or at least productive)

Higher credit card spending and loans can stimulate the economy and contribute to GDP growth. In the 1980s, Americans began borrowing to maintain a middle-class life which continued from 1983 to 2008 when credit card volume increased twenty-fold. Higher consumer spending can also be good for businesses, which can lead to job creation and economic growth. All because consumers decided to access their credit cards.

### When is debt bad?

High levels of consumer debt can create a burden on families when a significant portion of their income is used to pay interest. This can lead to reduced discretionary spending, saving, and investment. Higher interest rates play an important role as consumers focus on paying off high interest rate debt rather than spending. Although this sounds responsible, it is not always good for the economy when the consumer chooses to pay debt over spending.

### But my uncle likes to spend money.

Yea, there is that. Uncle Sam! As I said, we can't have a serious conversation about debt without including the US National Debt.

Attacking my uncle is a popular pastime for those looking to score political points, which I admit to doing. The primary purpose of issuing debt is to finance government operations and programs when taxes are not enough. Government spending, like consumer credit card spending can help grow the economy. But how much Government debt is too much? As of Q1 2023 the US debt was 118% of GDP, which was the same as it was in 1946. Higher taxes and economic growth reduced the debt level of the 1940s. It is not clear what it will take this time, but higher taxes shouldn't be ruled out. We measure government debt as compared to a percentage of GDP, pretty much the way a Mercedes Benz may be expensive for the fast-food employee but not the owner of the restaurant.

**Sources:** Smithsonian, Oxford Research Encyclopedia, Debt.org, Wikipedia

**Disclosure:** The opinions voiced in this material are for general information only and are not intended to provide specific advice or recommendations for any individual. All performance referenced is historical and is no guarantee of future results. All indices are unmanaged and may not be invested into directly. Investing involves risk including loss of principal. No strategy assures success or protects against loss. Please visit our website [www.planipg.com](http://www.planipg.com) for more information and useful tools.

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# How's The Market Rich?

## Is a crash coming in the housing market?

No, most industry experts do not think the market will crash. Housing economists point to five main reasons that the market will not crash anytime soon: low inventory, lack of new-construction housing, large amounts of new buyers, strict lending standards and fewer foreclosures.

## Will housing prices drop in 2023?

After rising sharply for years, home prices decreased year-over-year in February 2023 for the first time in more than a decade and continued to drop for the next few months. The decrease was relatively modest, though, and prices have since risen over the summer months, approaching record highs. While the heated market has cooled down, it's not likely to experience a sharp drop. Greg McBride, CFA, Bankrate's chief financial analyst, says a plateauing of prices is more likely than a steep fall. And Lawrence Yun, chief economist at the National Association of Realtors, agrees that prices overall will remain relatively flat.

## How much house can I afford?

It depends on many factors, including how much money you earn versus how much you pay out in debts and expenses each month — known as a debt-to-income ratio. Many financial advisors recommend the 28/36 percent rule of home affordability, which states that you should spend no more than 28 percent of your gross monthly income on housing expenses,

and no more than 36 percent on total debt. Bankrate's home affordability calculator can help you crunch the numbers.

## What is a good credit score to buy a house?

Different minimum credit scores are required by lenders for different types of mortgages. However, a score of at least 620 is typically required for a conventional loan — and if it's as high as 740, all the better. Generally, the higher your credit score the lower the interest rate you will qualify for. Successful borrowers today tend to have outstanding credit, with a very high median score of 769.

All of that adds up to a consensus: Yes, home prices are still pushing the bounds of affordability. But no, this **boom shouldn't end in bust.**

Just sayin !

Rich

## Rich Otten, PSA, C2EX

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# Our History is a Treasure: Chapter Twenty-Four continued from page 1

These two sites are open to the public year-round and are free of charge to visit. To learn more about visiting the Urca de Lima and the San Pedro visit Florida's Office of Cultural and Historical Programs' web page.

It is interesting to note that an old sailor superstition says, "No voyage should begin on a Friday." The 1733 Plate Fleet had a double jinx, it was a Friday the 13th. Even to this day large ships usually opt out of beginning a long voyage on a Friday.

The 1715 and 1733 wrecks are quite notable but there is another very well-known site, also located in the Keys somewhere off Key West, the Atocha and the Santa Margarita. These two galleons were part of a 28-vessel flotilla that left Havana on September 4, 1622 bound for Seville in Spain. On September 6th they were struck by a hurricane and 8 ships

were lost between the Dry Tortugas and Key West.

The Atocha carried one of the richest cargos ever to sail.

When she sank in 60 feet of water, of the 265 crew and passengers on board, only 5 survived. One month later the wreck was

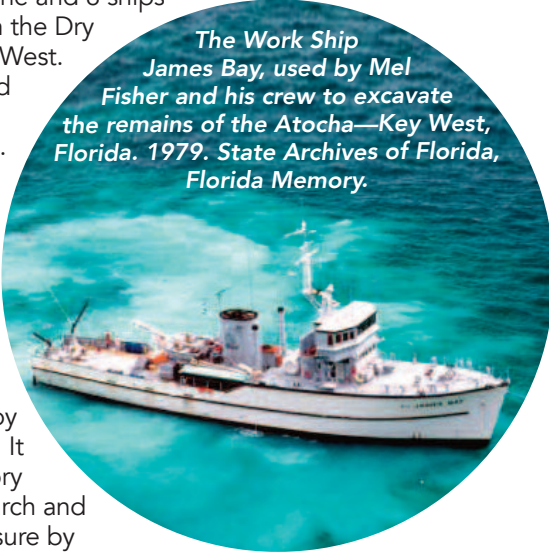
scattered further by another hurricane. It

is a fascinating story that led to the search and rescue of the treasure by

well-known salvor, Mel Fisher who

began to find some of the artifacts in 1971. Each morning for 16 years before heading out in the search Mel would say, "Today's the day." And indeed, in 1985 he was right. He and his team successfully found a great deal of the Atocha's treasures. After

*The Work Ship James Bay, used by Mel Fisher and his crew to excavate the remains of the Atocha—Key West, Florida. 1979. State Archives of Florida, Florida Memory.*



much personal tragedy and court battles finally in 1991 Mel Fisher established and opened the Mel Fisher Museum in Key West where you can now see an impressive collection of artifacts and jewelry. Mel passed away in 1998 but his family continues the quest.

It's easy to understand and romanticize about the Spanish Galleons loaded with silver and gold being wrecked in storms or being captured by pirates, but there are other ship disasters along our coast that are not laden with glittering treasures.

During World War II on February 22, 1942, the SS Republic was torpedoed and damaged just 3.5 nautical miles northeast of the Jupiter Inlet Lighthouse. The ship came to rest ashore just off Hobe Sound and broke apart the next day. Of the 39 crew 5 lives were lost.

Another tragedy occurred during World War II directly affecting Hobe Sound. Due to the dangers posed by the German U-boats hunting ships along the eastern coast of Florida, in cooperation with wartime "blackout" directives, ships traveled at night without lights. On October 21, 1943, two such American merchant steam tankers heading in opposite directions, collided off the Lake Worth Inlet. Both ships, the Gulfbelle and the Gulfland were owned by Gulf Oil Company. Upon impact, as the bow of the Gulfbelle sliced into the port bow of the Gulfland, there was a huge explosion and both ships caught fire. Even the water surrounding the two ships was on fire.

The Gulfland, a 391-foot tanker built in 1918 by the New York Shipbuilding Corporation of Camden, New Jersey was traveling north from Beaumont, Texas to Jacksonville, Florida carrying aviation fuel. The Gulfbelle was traveling south empty of cargo heading to Houston, Texas. After the collision the Gulfland drifted north and grounded on the wreck of the previously torpedoed. SS Republic. Several days later the Gulfland freed herself from the Republic and drifted further north going aground 5 miles north of the Jupiter Inlet, 0.5 miles off the beach adjacent to Hobe Sound where it continued to burn for 53 days. Sadly, this collision resulted in the loss of 88 lives of the 116 crew

*Tanker "Gulfland" burning in the water—Hobe Sound, Florida. 1943. State Archives of Florida, Florida Memory.*





and armed guards onboard both tankers. On the *Gulfbelle* 31 crew and 20 Naval armed guards perished, while the *Gulfland* lost 35 crew and 2 armed guards. The 28 survivors were rescued by the Coast Guard, and local pleasure boats and fishing boats. It is possible to dive on the *Gulfland* wreck by accessing it through the Blowing Rocks Preserve on Jupiter Island. It lies in 30-35 feet of water on a sandy bottom with the bow pointed NNW. It is about 15 feet long, 40-50 feet wide. Divers can swim through holes and observe a vast array of sea life who call the wreck home. This is a prime example of a tragedy that became a reef for sustaining underwater life.

The information for this history chapter was gathered from many different sources and compiled into a relevant article for

the *Turtle Times*. There is so much more about the ships of old that sailed our coastline. If you find yourself wanting more, I recommend stopping into the Florida Classics Bookstore on Dixie Highway in Hobe Sound and of course our Hobe Sound Library. The stories of the Spanish Galleons and the WW II vessels are truly fascinating.

Some of the reference materials for this article: *The Great Book of Florida* by Bill O'Neill; *Hidden History of Florida* by James C. Clark; *Images of America-Hobe Sound* by Jennifer Gilliland; online *Nuestra Senora de Atocha*, Wikipedia; online *Mel Fisher's Treasures* by R. Duncan Mathewson III; online *ScubaBoard.com*;

## Some trivia of interest:

- Surprisingly the *Gulfland* Wreck is sometimes referred to as the Gregory Norman Wreck due to the proximity of its resting place near the home of Golfer Greg Norman on Jupiter Island.
- What is a Ballast Mound? Ballast is extra weight added to a ship when it unloads its cargo—without it, the ship would pop out of the water like a cork and could become unstable. Prior to the 1880s, ships used solid ballast materials such as rocks and sand, which people had to shovel into and out of cargo holds.
- Ballast Synonyms—counterbalance, weight, counterweight, balance, ballast resistor, stabilizer, equilibrium, barretter
- A “galleon” is a sailing ship in use (especially by Spain) from the 15th through the 17th centuries, originally as a warship, later for trade. Galleons were mainly square-rigged and usually had three or more decks and masts.
- If a discovered sunken or wrecked ship is United States military, the Sunken Military Craft Act of 2004 claims it for the U.S.
- The National Oceanic and Atmospheric Administration's Wrecks and Obstructions Database lists over 10,000 submerged wrecks and obstructions off the coasts around the United States. As well there may be as many as 5,000 shipwrecks off Florida's coastlines and hundreds more in the state's rivers, according to Michael Barnette, author of “Florida's Shipwrecks.”
- Can you take things from shipwrecks? No. The Marine Protection, Research and Sanctuaries Act of 1972, which mostly regulates ocean dumping, also covers archaeological removal of submerged cultural resources. It's illegal to disturb a site or take things from it without a permit.
- A fun fact: Can you drink wine found on a shipwreck? Researchers from the lab responsible for testing the contents of a recovered bottle, J.S. Hamilton chemical laboratory in Poland, noted that although the contents wouldn't poison a potential drinker, there is a rather unpleasant odor!
- What should you do if you think you found a shipwreck? Don't touch it. Notify the authorities. Tell the beach patrol or local law enforcement if you find it on the beach or the Coast Guard if you find it while diving or boating. Disturbing the wreck or removing pieces can ruin its research historical value for archaeologists. If uncovered improperly, exposure to air may cause materials that have been protected from the elements for hundreds of years to quickly decompose.
- Are treasure hunters allowed to keep what they find? In the U.S., laws vary by state, but the general conclusion is that going treasure hunting is often a waste of time because you likely can't keep it. The Archaeological Resources Protection Act of 1979 states that any “archaeological resources” found on the land of the state belong to the government.
- Do you have to pay taxes on buried treasure? “Individuals who have found money and other treasure are responsible for reporting it to the IRS as taxable income. This should be done on the individual's tax return for the year in which the money or property was found.



Wine bottle DEV-E83C65; Danielle Wootton; Exeter City Council; <https://finds.org.uk/database/images/>; This work is licensed under a Creative Commons Attribution-ShareAlike 4.0 International License.



## The Shipwreck That Named Palm Beach

On January 9, 1878, The *Providencia*, bound from Trinidad to Havana to Cadiz, Spain with a cargo including 20,000 Trinidadian coconuts, ran aground on what was then known as the Lake Worth Country.

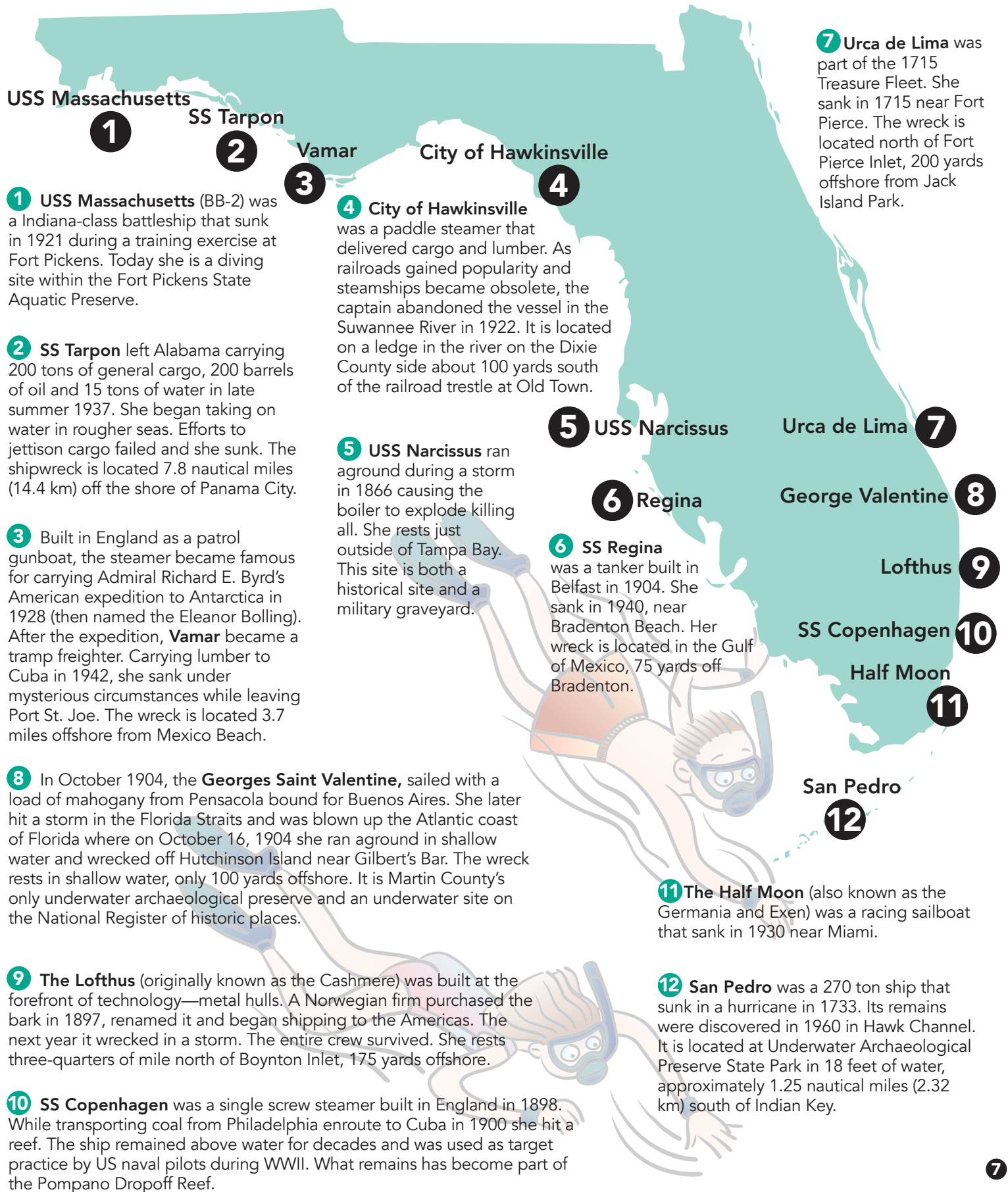
Many of those non-native, coconuts were planted on the island. In less than a decade, the area was home to towering coconut palm trees. Today, the tallest coconut palm trees in the United States are found along the shores of Palm Beach.

The *Providencia* Award is Palm Beach County's most prestigious symbol of recognition for the local tourism/hospitality industry.

*Wreck of the "Providencia". 1900 (circa). State Archives of Florida, Florida Memory.*

# Museums in the Sea – Florida's Underwater Preserves

In 1987, Florida began to develop a statewide system of underwater parks featuring shipwrecks and other historic sites. The shipwreck preserves have become popular attractions for divers. The sites contain interesting archaeological features and an abundance of marine life that make the parks living museums in the sea. Each site is interpreted by an underwater plaque. Brochures and laminated underwater guides are available from local dive shops. The parks are open to the public year round, free of charge. There are twelve parks at present, and several others under development.







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# Chapter Twenty-Four Crossword

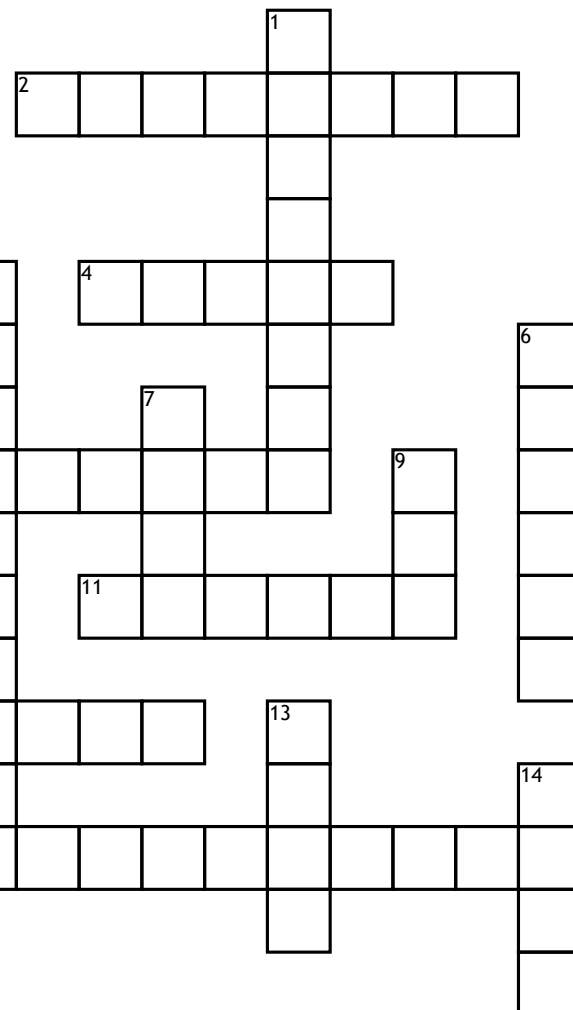
Hint: All Answers Can be Found in the *Chapter Twenty-Four* Article.

## Across

2. What is the name of the ship that burned for 53 days at the Hobe Sound beach
4. Where was the 1733 fleet headed when it was caught in a hurricane
8. In what Florida town is it illegal to sing while wearing a bathing suit
10. What was the name of the ship torpedoed off Jupiter Inlet in 1942
11. Sailors say that "No ship shall sail" on what day of the week
12. What type of ships were the ships that collided off the Lake Worth inlet during WWII
15. A synonym for ballast

## Down

1. What is another name for fleet
3. The Spanish fleets were well prepared to fight against pirates but not prepared for what occurrence
5. To dive and see the 1715 shipwreck, Urca de Lima, what beach park do you go to
6. What shipwreck carried one of the richest cargos to ever sail
7. In 1733, of the 22 ships caught in the hurricane, how many were refloated
9. Mel Fisher always began his expeditions with the phrase "Today's the \_\_\_\_"
13. The WWII ships that collided off Lake Worth Inlet were owned by what oil company
14. What is the fee to visit the wrecks of the Urca de Lima and San Pedro



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## How many Beach Shop Booty coins have you collected?

- For every \$10 you spend receive an awesome "BOOTY" coin
- When you've collected 25 coins, turn them in for a special collectible gift
- Choose a set of 4 collectible mugs or 6 shot glasses with designs only for "BOOTY" collections
- Spend \$100 or more in one shopping trip and receive a unique handcrafted Treasure Chest in which to stockpile your "BOOTY" coins
- Turn in your 25 "BOOTY" coins and keep the Treasure Chest to begin collecting again

\*This offer applies to walk-in, retail customers only. It does not apply to large quantity custom tee shirts orders.



9128 SE Bridge Road  
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## Spanish Galleon Drawing

Name \_\_\_\_\_

Phone \_\_\_\_\_

Email \_\_\_\_\_

Must be 18 years old or with an adult to win.

One coupon per person.

Winner will be chosen on the last day of hurricane season on November 30, 2023

## Chapter Twenty-Four Answers

### Across

2. What is the name of the ship that burned for 53 days at the Hobe Sound beach GULFLAND
4. Where was the 1733 fleet headed when it was caught in a hurricane SPAIN
8. In what Florida town is it illegal to sing while wearing a bathing suit SARASOTA
10. What was the name of the ship torpedoed off Jupiter Inlet in 1942 REPUBLIC
11. Sailors say that "No ship shall sail" on what day of the week FRIDAY
12. What type of ships were the ships that collided off the Lake Worth inlet during WWII TANKER
15. A synonym for ballast STABILIZER

### Down

1. What is another name for fleet FLOTILLA
3. The Spanish fleets were well prepared to fight against pirates but not prepared for what occurrence HURRICANE
5. To dive and see the 1715 shipwreck, Urca de Lima, what beach park do you go to PEPPER
6. What shipwreck carried one of the richest cargos to ever sail ATOCHA
7. In 1733, of the 22 ships caught in the hurricane, how many were refloated FOUR
9. Mel Fisher always began his expeditions with the phrase "Today's the \_\_\_" DAY
13. The WWII ships that collided off Lake Worth Inlet were owned by what oil company GULF
14. What is the fee to visit the wrecks of the Urca de Lima and San Pedro FREE



A TEES PLEASE COMPANY 

9128 SE Bridge Road Hobe Sound, FL 33455

See inside  
for raffle to win a  
replica Spanish  
Galleon and  
Booty coins

Did you  
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Always improving your  
Beach Shop  
experience!

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