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a review of 30-A's finest people • places • things

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Delicious Dining on 30-A  
30-A's Special Communities  
Hot Real Estate  
Health & Wellness  
Art, Business, Culture & More...

*Photo taken at The Hub, 30-A's new premier family attraction.*



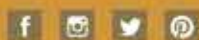
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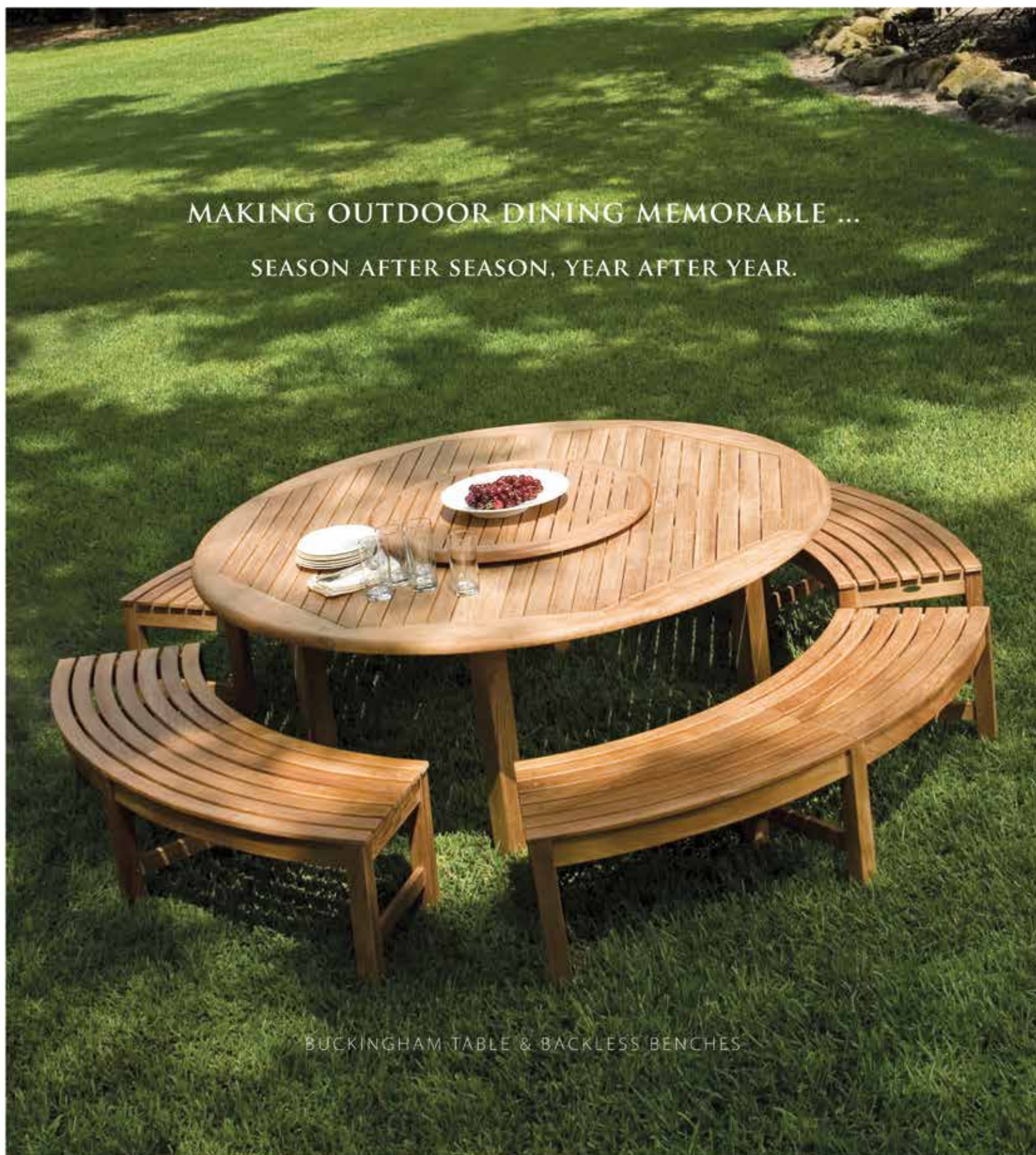




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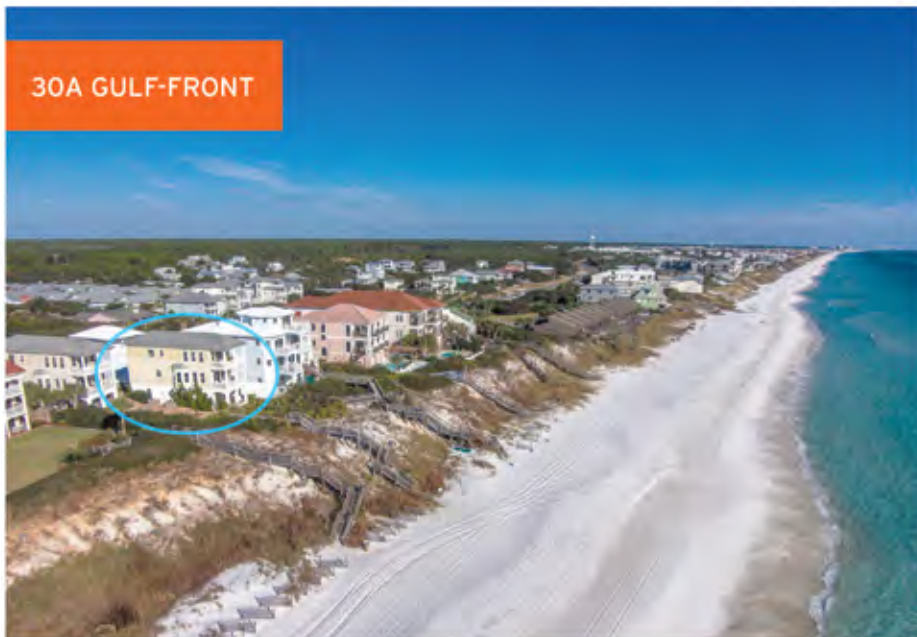


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Alan built my house in Seaside in 1992. The ultimate complement is to hire the same builder to build a second home for you. I did and I will hire him to build a third. I think that says it all. If you're considering building, do yourself a huge favor and talk to Ficarra Builders.

Ken Scoggins



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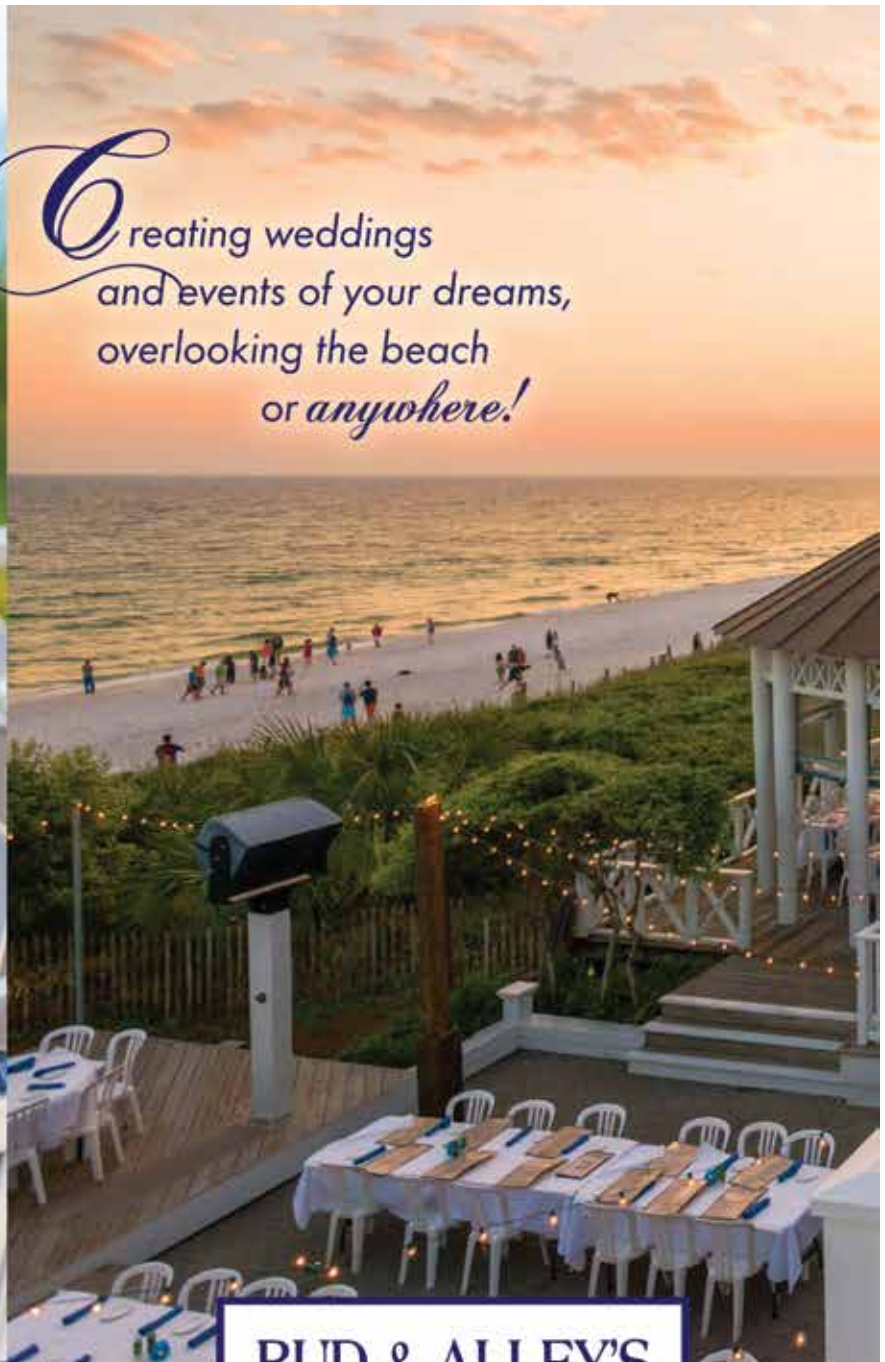
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# letter from the publisher

## LIFE IN COLOR



Part of what makes visiting the beach so damn good and fun is that when we are here, we are usually living in the present moment. Experts say that this state of being “in the moment” is what provides us with the most joy in our lives. If you stop to think about it, anything that you love doing, or anyone whom you love being with, usually entails a state of consciousness

of you being “in the moment”. In fact, this feeling or state of being is really the essence of all creative processes and human connection. It’s what bonds us to our children, our lovers, our dearest friends and our favorite activities. It’s a life force.

During our journey here on earth, we’re often reminded of how fragile life is. It can be taken away with the blink of an eye in a tragic accident, or with a slow trickling during a drawn out illness. Life is indeed bittersweet, which is why these moments we create by living in the present are so very important for a happy life. And it is also why we love and cherish being at the beach and the simple pleasures it provides, so very dearly.

Last month, the 30-A community lost a true friend. Photographer Sheila Goode was a treasured soul here on 30-A. Not only for her artistry and passion behind the camera, but more importantly for the positive effect she had on all those whom she touched with her Vfriendship, kind words, or positive attitude. Even during her battle with cancer, she never stopped possessing a positive attitude and love for life. In fact, during her funeral, she requested that everyone wore color, no black.

On this note, I would like to dedicate this issue to a life lived in color. Our world is never really just black and white after all, or even shades of grey, but rather a canvas of all colors, creating moments of joy in our lives. So celebrate, take time to give thanks, and live your life large, in charge and with kindness here on 30-A and wherever you call home. Life is short. Make your time here count.

Sincerely,

Miles K. Neiman

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The A Swing







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# Showbiz and Events in July and August

## ALYS BEACH

### 4th of July Concert

*Saturday, July 4, 6-9pm*

Celebrate 4th of July with live music by followed by fireworks. Piper's will offer food and beverage

### Adventures in Alys

*Mondays and Wednesdays, July 1, 6, 8, 13, 15, 20, 22, 27, 29 & August 3, 5, 10, 12, 10-10:30 a.m.*

*Fonville Press*

Join the Seaside Repertory Theatre for a completely original storytelling experience for children of all ages. Watch as they create a new, one-of-a-kind adventure in Alys (and maybe even join in the stories yourselves)!

### Soccer on Kelly Green

*Mondays, July 6, 13, 20, 27 &*

*August 3, 10, 3 p.m., Kelly Green*

Join us for a soccer scrimmage.

### Summer Camp with Abrakadoodle

*Tuesdays and Thursdays, July 2, 7, 9, 14, 16, 21, 23, 28, 30 & August 4, 6, 11, 13, 9am-noon*

*Community Center*

A morning filled with outside play, snack, art projects, games, and a movie! Cost is \$30 per child and open to children ages 4 and up. Register by calling 850-424-5058.

### Nonie's Ark Animal Adventure

*Tuesdays, July 7, 14, 21, 28 & August 4, 11, 9-10 a.m.*

Nonie brings her traveling zoo and presents a hands-on show with seven different animals. Children of all ages will interact with the animals and learn their importance to us and the environment.

*Fonville Press Courtyard*

### Fonville Wine Tasting

*Tuesdays, July 7, 14, 21, 28 and*

*Friday, July 3 from, 5-7 p.m. &*

*Tuesdays, August 4, 11, 18, 25, 5-7 p.m.*

*Fonville Press*

A select few wines will be showcased, light bites will be offered, and there will be live music. \$10 per person.

### Summer Reels

*Tuesday, July 7, 14, 21, 28 & August*

*4, 11, 8 p.m., Alys Beach Amphitheatre*

Bring blankets and low back chairs to enjoy a movie under the stars in the Alys Beach Amphitheatre.

7/7-The Goonies

7/14-The Lego Movie

7/21-Cinderella

7/28-Tangled

8/4-Surf's Up

8/11-Winnie the Pooh

### Kickball on Kelly Green

*Wednesdays, July 1, 8, 15, 22, 29 &*

*August 5, 12, 3 p.m.*

*Kelly Green*

Grab the entire family for a pick-up game of kickball.

### Summer Concert Series

*Wednesdays, July 1, 8, 15, 22, 29 & August 5, 12, 7-9 p.m.*

*Alys Beach Amphitheatre*

Join us for live music in the Amphitheatre.

7/1-The Courtyard Saints

7/8-Continuum

7/15-Daphne Willis

7/22-The Bo Springs Band

7/29-Hotel Oscar

8/5-Roman Street

8/12-Heritage

### The Seaside Rep's Intro to Improv Workshops

*Thursdays, July 2, 9, 16, 23, 30 &*

*August 6, 13, 10 a.m., Fonville Press*

Take an intro to improve comedy workshop with actors from The Rep. All ages and experience levels are welcome, and parents can join too.

### Ping Pong Round Robin

*Thursdays, July 2, 9, 16, 23, 30 &*

*August 6, 3 p.m., Kelly Green*

All welcome.

### The Awkward Oxen Improv Hour

*Fridays, July 3, 10, 17 (10am)*

*Fonville Press*

A fun, interactive, and fast-paced comedy show that's fun for the whole family and groups of all ages. Join the Seaside Rep's improv troupe, The Awkward Oxen, as they play improv games, and make up scenes and songs on the spot based on audience suggestions.

### Parents' Night Out

*Fridays. July 3, 10, 17, 24, 31, &*

*August 7, 14, 7-10 p.m.*

*Community Center*

Enjoy dinner out with the grown-ups while the kids enjoy a night of art, games, and a movie at the Community Center. Snacks provided. Cost is \$30 per child and open to children ages 4 and up. Register by phone at (850) 424-5058.

## ROSEMARY BEACH

### Kids' Rock the Block Party

*July 14, 6-8 p.m.*

*Western Green & Main Street*

Bring the family for a rockin' night of fun! DJ, moonwalks, face painting, color hairspray, tattoos, arts and crafts with Gigi's, Kids'

Zumba, hula-hoop contest, games, prizes, and more.

### Where's Waldo Scavenger Hunt

*July 1 - 31*

*Hidden Lantern Bookstore, front desk and throughout*

Pick up your scavenger map, and then wander around the Town Center to participating merchants to find Waldo in each location.

### 4th of July Celebration

*July 4, North Barrett Square &*

*Western Green*

Start bright and early with our Bike Decoration Contest & Breakfast (7:30 am) followed by the Bike Parade throughout the Town Center (8:30 am). On the Western Green enjoy sack races, water balloon toss, games, prizes and more (9:00 am). Tune into the Village Brass Band, our own New Orleans-style jazz band, on Western Green (6:00 pm). Enjoy a star spangled fireworks display from the beach courtesy of the Rosemary Beach® Property Owners Association (8:45 pm). Blankets and lawn chairs welcome.

### 4th of July Picnic Dinner Party

*July 4, 6-9 p.m*

*The Pearl Hotel Poolside & Cabanas*

All American full buffet with craft beer bar available for purchase. \$55\* per adult and \$25\* per child (12 and under). Reservations preferred.

### Dancing in the Streets

*Sunday, July 5, 12, 19, 26 & August*

*2, 9, 16, 23, 30, 6-8 p.m.*

*Town Center*

Groove to the sounds of The Village Brass, our strolling 7-piece New Orleans-style jazz band, guaranteed to get your toes tapping and hands clapping.

### Marionette Magic

*Sunday, July 5, 12, 19, 26 & August*

*2, 9, 16, 23, 30, 6-8 p.m.*

*Town Center*

This duo brings a unique whimsical approach to puppeteering with a delightful living marionette. This act is fanciful and fun, so be sure to steal a photo with them as they roam the Town Center.

### WearaBalloonZA

*Monday, July 6, 13, 20, 27 & August*

*3, 10, 17, 24, 31, 4:30-7:30 p.m.*

*North Barrett Square*

*(Town Hall if raining)*

The most intricate of balloon dresses, costumes and props will

delight all ages at this fun balloon themed art exhibit.

### The Magic Metamorphosis Show

*Tuesday, July 7, 14, 21, 28 & August*

*4, 11, 18, 25, 7-8 p.m.*

*Western Green*

*(Town Hall if raining)*

Come join Magician Zakari and his fun assistant Ms. Amanda for family fun, good times and spectacular summer magic! Featuring large scale illusions, audience participation and art! Blankets and lawn chairs welcome.

### Beach, Love & Tie-Dye

*Wednesday, July 1, 8, 15, 22, 29 &*

*August 5, 12, 19, 26, 4 p.m.*

*South Barrett Square*

*(Town Hall if raining)*

Our artful tie-dye experts will help kids produce a colorful keepsake t-shirt. This class is limited to the first 75 children each week. Tots to tweens welcome. (Must be at South Barrett Square by the flagpole at 3:30 PM to receive a token to participate. First come, first served. T-shirts provided.)

### Children's Theatre: Sleeping Beauty

*Wednesday, July 1, 8, 15, 22, 29 &*

*August 5, 12, 19, 26, 6:30 p.m.*

*North Barrett Square*

*(Town Hall if raining)*

The Seaside REP proudly performs "Sleeping Beauty" by Stacey Lane. Blankets and lawn chairs welcome.

### It's Showtime! Intro to Improv

*Thursday, July 2, 9, 16, 23, 30 &*

*August 6, 13, 20, 27, 9-10 p.m.*

*Town Hall*

The REP Theatre's talented instructors teach the basics of improv acting in this one hour workshop covering different types of improv formats, structures and games. Limited to the first 20 children per week. Sign up in advance at Wednesday's Sleeping Beauty performance. Ages 5 to 12 welcome.

### Moonlight Movies & Face Painting

*Thursday, July 2, 9, 16, 23, 30 &*

*August 6, 13, 20, 27, Face Painting,*

*6:30 pm & Movie, 8:15 pm*

*Western Green*

*(Town Hall if raining)*

Bring the family for a wholesome, fun movie night under the stars. Blankets and lawn chairs welcome. 7/2-Despicable Me (PG) 7/9-Muppets Most Wanted (PG) 7/16-Hook (PG) 7/23-The Boxtrolls (PG)

7/30-Happy Feet (PG)

8/6-Wall-E (G)

8/13-Big Hero 6 (PG)

### All About that Brass!

*Friday, July 3, 10, 17, 24, 31 &*

*August 7, 14, 21, 28, 7-8 p.m.*

*Western Green*

*(Town Hall if raining)*

Don't miss this high-energy musical performance as our rockin' brass quintet goes on a march through time, performing Broadway, jazz and swing, patriotic tunes and TV and movie themes.

### Sky High Balloons

*Friday, July 3, 10, 17, 24, 31 &*

*August 7, 14, 21, 28, 6-8 p.m.*

*Town Center*

Back for another exciting summer season, "Miss Rosemary" will be strolling the community on her stilts, posing for pics and making cool balloon art.

## SEASIDE

Go to [www.seasidefl.com](http://www.seasidefl.com) for a calendar of events.

## WATERCOLOR

### Movies in the Park

*Movies begin at sunset.*

Movies and locations are subject to change. Contact (850) 534-5975 for more information on summer movies.

7/2-The Mighty Ducks

7/7-The Box Trolls

7/9-Finding Nemo

7/14-Maleficent

7/16-The Parent Trap

7/21-Big Hero 6

7/23-Angels in the Outfield

7/28-Alexander and the Terrible,

Horrible, No Good, Very Bad Day

7/30-A Bug's Life

8/4-How to Train Your Dragon 2

8/6-Annie

8/11-Dolphin Tale 2

8/13-Scooby Doo

8/18-Penguins of Madagascar

8/20-The Lion King

### Concerts in the Park

*6-8 pm, Marina Park*

Bring a chair or blanket to the park and listen to some great music in the park. Contact (850) 534-5975 for more information on summer concerts.

7/13-Marc Kaul

7/20-Civilized Natives

7/27-The Cooties



# Mile Marker 15 Tacos & Tequila: The Hub on 30A

BY SUSAN BENTON

With new home construction at a high again along scenic 30-A, we are fortunate that the possibilities of creative places to dine and shop are a perk that often comes with it.

Recently The Hub, a new destination complex located in front of the communities of WaterSound and Prominence, opened to the public for all to enjoy. Local developers Brad Zeitlin and Jason Comer were the original visionaries behind The Hub, but brought in master planner, Lew Oliver, from Atlanta's Whole Town Solutions for his expertise.

The Hub, already one of 30-A's hottest spots, is surrounded by 1300 residential units. The Hub allows for a safe gathering place for family and friends and includes great restaurants, live entertainment, and incredible shopping opportunities.

The abundant culinary offerings found at The Hub include Mile Marker 15 Tacos & Tequila, Red's Chicken Shack, Crave Roadside Burgers, and Mr. Freeze. The near future will also include Pump and Spoke, a bike path coffee shop; and Hughey's General Store. Brys Stephens, a cookbook author and food writer based in Charleston, South Carolina is also a member of The Hub's partners, and has been collaborating with Chef Nick Walton to develop the menus for all of the restaurants, including catering.

Mile Marker 15 Tacos & Tequila kicked off opening day on May 5th by hosting a Cinco de Mayo party that showcased food from The Hub restaurants and live entertainment on The Hub Stage with tunes by Dread Clampitt. The 4000 square foot Southwestern taqueria serves Joyce Farms free-range chicken from Winston-Salem that is hormone and antibiotic free, while Southeast Family Farms grass-fed beef and pork bridges the gap between farmer and chef. Mile Marker 15 Tacos & Tequila also offers vegetarian menu items and salads are fresh, unique, and in demand.

Chef Nick says, "We all had the vision of creating excellent food using the best sourced ingredients served simply. I'm really ecstatic about our Mexican Pork Carnita Tacos with Pecan and Chipotle Salsa. The radishes and pickled onions send it over the top. I can't wait to fire up the circular five-foot wood-burning grill. We'll also serve grilled oysters, steaks,

and Florida lobster; there is just so much variety. We will have special events like pig roasts. I am also excited for the fall so I can grill chicken wings for everyone that is tailgating and watching their favorite game on the 25-

foot LED custom built Jumbotron!"

Other popular menu items include the Beef Quesadilla with Salsa Verde and Serrano Crème, and

the satisfying nachos. "The Mexican Street Corn served with Serrano Crème, Cotija Cheese, and Chili Sauce is something everyone should try, and is spectacular to look at and to eat!" Chef Nick exclaims.

Ordering is easy and lines will not be a problem: Just walk up to the window, place your order, and you will be paged or sent a text when it is ready. Better yet, The Hub makes it easy to feed one or a family with a mobile app for pre-ordering food and drinks from your phone.

Enjoy your food on the lawn in a comfortable chair, on a sofa by the fire pit, under the covered pavilion, or inside the screened porch that has Wi-Fi.

David Lee, the Beverage Manager for The Hub, has created signature drinks for each of the restaurants. For Mile Marker Tacos & Tequila, Chef Nick's favorite is the Paloma, made with Mescal, Reposado, fresh squeezed grapefruit juice, lime juice, and a splash of club soda. Beyond any signature drinks, there is a great

selection of tequilas to choose from, with six Añejo's, four Mezcal's, six Reposado's, and eight Blanco's, all sold by the glass, or available for use in any margarita.

Chef Nick says, "Come as you are, bring the family, be comfortable, and try several things. You can decide what you want when you get here with all the variety we have to offer. There is nothing better than sharing food with the ones you love. Sandy feet and all, The Hub is everyone's back yard!"

Currently (in season) The Hub and Mile Marker 15 Tacos & Tequila is open seven days a week beginning at 11am, with the kitchen closing at 10pm. A Mexican brunch is served on Sundays, with features like Huevos Rancheros and Chorizo & Egg Tacos.

**For more information call (850) 213-0782, visit [www.hub30a.com](http://www.hub30a.com), or follow them on Facebook at The Hub 30A.**

**Susan Benton is a food and travel journalist with published articles and photography in many local, regional and national publications. Her website is [30AEATS.com](http://30AEATS.com) where she writes about the secrets of Gulf Coast food.**

Families enjoying live music at The Hub



Chef Nick Walton presenting Jon Lyons and Tasia McDaniel with their meal

House nachos



Fish tacos



Mexican corn specialty





  
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# The Terrace Restaurant: Serving Fine Food At Inlet Beach Since 1990

BY SUSAN BENTON



New Zealand Lollipop Lamb chops



Shrimp Appetizer

Nestled between the towns of Carillon and Rosemary Beach, The Terrace Restaurant has been a hidden gem for locals and lucky tourists out to savor Gulf seafood, tender juicy steaks, lobster, lamb, chicken, wine from an award winning list, or a great martini since 1990.

Raised in the culinary industry, New York chefs of Greek descent Thom and Katherine Kindos opened their family business that quickly gained a reputation as one of the top restaurants on the Emerald Coast. Twenty-five years later they continue to receive accolades.

Using only the finest ingredients, they have created a menu that combines their rich Greek heritage with the local flavors of the Gulf Coast for a truly memorable dining experience. All menu items are prepared to order, carefully hand crafted and not rushed, while the atmosphere provided is intimate, cozy, and charming. Chef Thom says, “We offer fantastic food with an elegant touch for every appetite. We provide a wonderful dining experience to all of our guests and loyal patrons.”

The Terrace Restaurant is located in Inlet Beach's historic setting, which was once known as “soldiers beach” for the World War II veterans who purchased land through a government homestead program and was also named Phillips Inlet, as it separates Walton and Bay Counties. The restaurant sits at the most eastern side of South Walton's fifteen famed beach communities, located where Scenic Highway 30A intersects with U.S. Highway 98. The Terrace Restaurant is in a space more than five decades in age and here Chef Thom, Katherine, and their daughter Helena strive to keep the restaurant to be one that invites a relaxed, friendly and laid-back environment. They have an honest and straightforward reputation, built on hard work and their love for the restaurant business.



Grouper Gourmet with almonds served over rice



Signature features from the bar

The seafood is always fresh and locally sourced. “Our restaurant is like a small European Inn,” says Chef Thom.

Popular appetizers include Spanakopita, which is a Greek spinach pie filled with feta cheese and herbs in filo pastry, and the Terrace Baked Oysters topped with a trio of cheeses before being drizzled with a lemon herb seafood sauce. All entrees at The Terrace Restaurant include a salad, assorted breads, hummus, and a selection of entree accompaniments. Additional fried or grilled gulf shrimp, or fried oysters can be added to any main dish for just six dollars. Locals salivate over Chef Thom's fresh Chargrilled Inlet Beach Shrimp served with citrus butter in an herb beurre blanc sauce, but his signature dish is the tantalizing Delicious Grouper Gourmet. The grouper is served in a Chardonnay wine sauce with artichokes, wild mushrooms, and basil. My personal favorite is the Chargrilled Certified Angus Beef Tenderloin. It melts like butter when sliced, is served in veal demi-glace with

Terrace butter, and the additional fried oysters send this dish over the top.

Don't plan to depart The Terrace Restaurant without at least trying one of the made from scratch desserts, like The Terrace Classic Coconut Cake; so moist, yet light and fluffy; or the sinfully delectable Chocolate Bourbon Pie. All of the desserts pair well with the signature Terrace Coffee, made with French brandy, Kahlua and Cointreau, or the local's favorite, the Chocolate Martini.

***The Terrace Restaurant is located at 13741 U.S. Highway 98 at Inlet Beach, Florida, 32413. Hours of operation are Tuesday-Saturday 5:30 p.m. till closing. Reservations are recommended, as seating is limited. Well-behaved children are welcome. For more information or reservations, please call (850) 231-5202. To view the full menu offered, visit [www.TerraceR.com](http://www.TerraceR.com). Extra parking is located behind the restaurant.***





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# Chef Adam Yellin

BY SUSAN BENTON

Who Dat - bacon wrapped shrimp



4-fish salad with blackened grouper



Fish tacos with potato salad



Blue Mountain Beach's culinary scene became much more delicious when Executive Chef Adam Yellin decided to settle in South Walton. Since, he has opened Local Catch Bar & Grill with longtime college friend Jimmy Hasser and planted his roots firmly with the recent addition of a new baby boy to his family.

Chef Yellin hails from New Orleans and quickly moved up the ranks in the culinary world after attending the University of Alabama in Tuscaloosa. He was in pre-med, but switched to restaurant and hospitality management as he could work in food establishments and get credit for school. While in Tuscaloosa, he began in dishwashing at Depalma's, a popular Italian restaurant, but rose to other positions, learning the back of the house as well as the front.

Yellin drove to San Diego, where he went on to manage restaurants with the Catalina Restaurant Group before becoming the manager of World Famous, serving California coastal cuisine by the water's edge. It was there that he decided his passion was in cooking food rather than managing, so he pursued his dream by graduating at the top of his class in 2009 from Le Cordon Blue, Austin, Texas.

Chef Yellin has held positions in New Orleans at Commander's Palace, and in South Walton at the former Restaurant Fire location at Gulf Place and at The Old Florida Fish House. His style has unfolded to one that specializes in traditional seafood techniques and West Coast creations, mixing Baja Mexican flavors with classic Southern cuisine. "By studying different cultures, I've put together a fusion of flavorful food," Yellin says.

It has been four years now that Yellin and Hasser have been in Blue Mountain Beach at Local Catch Bar & Grill. They wanted a locals place, where their friends could work alongside them serving fresh local food, local art showcased on the walls and local bands playing live music for their patrons. "It's fine food on a casual level, and I pride myself, and my staff on sourcing the best raw products and ingredients we can find. All food is made in house and from scratch, even the smoked meats and Andouille," Yellin says.

The restaurant space allows for patrons to cozy up to the bar for lively conversation and to watch sports on one of several televisions situated throughout the restaurant, but family-friendly dining is offered tableside inside the restaurant as well as outside on the covered porch. Yellin says, "The goal at Local Catch Bar & Grill is to serve high quality cuisine, in a relaxed casual atmosphere, at affordable prices."

One of the most popular appetizers on the menu at Local Catch Bar & Grill (and my favorite), is Yellin's slow roasted pulled pork nachos, piled high on fluffy flash fried flour tortillas chips and topped with fresh Pico de Gallo, house-made pickled jalapeños, and Monterrey Jack cheese. Yellin says, "It is a favorite dish of mine too and that of our loyal followers. I prefer to use flour tortillas over the corn, as it lends a better flavor to the overall dish."

Other coveted items include the Caribbean shrimp tacos, which are marinated twice and caramelized with

Caribbean vinaigrette. The seafood can be ordered grilled, blackened, or fried. The Mile 4 Fish Salad, recently showcased in *Southern Living Magazine*, allows one to really appreciate the great produce Florida has to offer. The most ordered dish to savor is the Fish Tacos. Yellin is a master at creating his own unique and incredible sauces, like his house white sauce that many customers are asking him to bottle. It combines his Southern roots with fresh coastal flavor.

"Being in the restaurant business for years, we are just honest and straight forward. We treat our guests and employees how we would expect to be treated. We are locals serving locals at Local Catch."

***Local Catch Bar & Grill is located at 3711 West County Hwy 30A. It is open seven days a week, serving lunch and dinner from 11am to 11pm. Sunday Funday is from 4pm-7pm, featuring live music by Forrest Williams Band. For more information, call (850) 622-2022.***



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# Saving Our Reefs: SWARA

BY SUSAN BENTON

Andy McAlexander



Walton County's Gulf bed is made up of approximately ninety-five percent barren sand flats. And out of more than thirty-five coastal counties in Florida, Walton is dead last in the state to have an artificial reef program... until now.

Over two years ago Santa Rosa Beach resident, Andy McAlexander, had a vision. A passionate environmentalist, who enjoys spending time fishing with his family as well as ecosploring and diving, founded SWARA (South Walton Artificial Reef Association), a 501(c) 3 not-for-profit organization.

The motto of SWARA is simple; creating living reefs for generations; but making it happen was far from it. McAlexander says, "It is a lengthy and costly process. Permitting must go through numerous agencies, such as U.S. Department of Defense, U.S. Environmental Protection Agency, U.S. Army Corps, Florida Department of Environmental Protection, and the Walton County BCC...a process that can take eighteen months or longer."

McAlexander reached out to what he refers to as "The Founder's Club" for seed money. They funded the initial permitting for four snorkel reefs, nine near shore fish/dive reefs, the C.A.R.P. (County Artificial Reef Plan)

10-year plan, and a L.A.A.R.S. (Large Area Artificial Reef Site). "I'm honored that the Coastal Conservation Association of Florida, Alys Foundation, Howard Group, Stinky's Fish Camp, and the T.D.C (Tourist Development Council) listened to the idea, saw the vision, and gave us the support to get SWARA off the ground."

Recently, in conjunction with SWARA, Walton County was allocated over \$1,500,000 in NRDA funds for deployment. Not wishing to wait till December to see reefs in the water, the St. Joe Foundation and Alys Foundation dug deep, and donated an additional twenty-

five thousand dollars each in order to push forward a July 1, 2015 target date (weather permitting) to deploy the first snorkel reef in Walton County off Grayton Beach State Park.

"Our vision is one of the most ambitious in the state of Florida! We are beyond thrilled. State studies have shown that for every dollar put into artificial reef programs, nineteen dollars are returned annually to the community!" McAlexander explains.

Walton County boasts some of the deepest near-shore water in the Gulf of Mexico, allowing for recreational activities such as kayak/paddleboard fishing, scuba diving, and snorkeling. Artificial reefs are a necessity to populate the Gulf with marine life, coral growth, and instantly replace damaged or dying reefs. Currently, an estimated 3,500 structures are planned for deployment along South Walton's coastline. McAlexander says, "Fishing alone is a five billion dollar industry in Florida, but SWARA impacts tourism in ways that will also effect our economy. The reefs are accessible to all, and everyone attracted to South Walton will benefit. According to University of Florida Sea Grant, artificial reefs create jobs both directly and indirectly related to eco-tourism."

Without a pass into the Gulf of Mexico, much of South Walton's activities are beach-related and most tourists visiting don't bring a boat with them. By building and deploying artificial reef habitats near shore (composed of concrete and limestone) and launching them at public beach accesses, all one needs is a snorkel and mask to enjoy. McAlexander says, "Our goal is to help raise awareness of our marine resources while we learn, observe and protect them. This is truly a game changer for our town, and for those seeking eco-adventures."

A big bonus for SWARA was the addition of Bill Horn to the board of directors. He recently retired from a 30-year career as a fisheries biologist with Florida Fish and Wildlife Conservation Commission's Artificial Reef Program and returned home to Seagrove Beach, his hometown since 1959. "This is kind of like having Joe Montana come out of Notre Dame and want to play for your team," says McAlexander.

"Our community truly believes in this cause, supports the vision and will hopefully reap the benefits of SWARA", he continues. "This projects allows everyone a chance to enhance our community and the environment simultaneously. It is a win for locals, visitors, and the environment! It's a win, win, win!"

**Visit [waltonreefs.org](http://waltonreefs.org) for more information, or visit their Facebook page: South Walton Artificial Reef Association.**





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# Destin Charity Wine Auction

BY JESSICA HOLTHAUS BADOUR



When a charity organization rises above and beyond expectations for its primary annual fundraiser, nonprofit heads turn. When the event features world-class wine and culinary offerings, you wind up with a sold-out fundraising event that brings in elite auction bids from vino enthusiasts and foodie fans from across the region.

Heads throughout the Panhandle were turning April 25 when the Destin Charity Wine Auction Foundation (DCWAF) celebrated its 10th Annual Destin Charity Wine Auction, raising more than \$2.3 million. This year's record-breaking results are part of a \$1 million increase in fundraising over just two years. All proceeds benefit non-profit organizations serving children in need throughout Northwest Florida; in DCWAF's 10 year fundraising history, more than \$10 million has been donated.

DCWAF President John Russell says those behind the event organization were thrilled with the turnout. "We are extremely grateful for the tremendous support we once again received from vintners, chefs, and the local community. All of us associated with this auction are amazed that we continue to garner this kind of support to help area children in need."

The 2015 auction was the most successful on record, attended by 600 wine enthusiasts eager to bid on more than 200 unique live and silent offerings, ranging from one-of-a-kind trips to fabulous art to incomparable collections of rare wines. Russell's small ensemble of staff is a testament to the fact that the efforts of a few can have a positive impact on many.

"It's extraordinary what we are able to accomplish with a staff of only four. Our board, trustees, patron

dinner hosts, sponsors and charity partners all invest substantial time and energy to create this world-class event," Russell says. "It is so fulfilling to watch everyone come together to make a substantial impact on children in need."

The highest grossing lot was Château de Beaucastel, a joint venture between Marc Perrin, Brad Pitt, and Angelina Jolie. This one-of-a-kind experience includes stays at the Beaucastel guesthouse in the historic French village of Vinsobres with exclusive wine tours, and the Hotel La Villa Gallici in Aix de Provence with a VIP Miraval Tasting Room experience.

Other notable auction bids included original artwork painted by 30-A artist Justin Gaffrey, which auctioned off for \$15,000; a special 3-liter 1996 Insignia donated by honorary vintner Bill Phelps in honor of the recent passing of his father, legendary Joseph Phelps, which earned \$15,000; as well as a special 9-liter of 2004 Charles Krug donated by Chan Cox, which garnered \$11,000.

During the Wine Auction weekend, 13 Patron Dinners were held in notable restaurants and private homes along 30-A and the greater Panhandle area. The dinners paired celebrity chefs with participating vintners to create memorable dining experiences. Other



weekend participants were local 30-A restaurants: Wild Olives of Rosemary Beach, The Bowery, Chanticleer Eatery, Courtyard By Marriott, Fleming's Prime Steakhouse, Jackacudas, Restaurant Paradis, Ruth's Chris Steakhouse, Smallcakes: A Cupcakery, and V Seagrove.

"Through the incredible work of our charity partners, the funds raised help teach autistic children, give families shelter, provide children with meals and medical care, and so much more," Russell explains. "It is very rewarding to see the impact these funds are having on local children."

Fundraising monies are distributed to 14 local non-profit organizations for specific projects and programs that have benefited more than 55,000 youth, including those afflicted with health issues and abuse. Charity partners for 2015 include Children in Crisis, Children's Volunteer Health Network, Emerald Coast Autism Center, the Emerald Coast Children's Advocacy Center, Food for Thought, Habitat for Humanity of Walton County, Horizons of Okaloosa County, Opportunity Inc., Pathways for Change, Sacred Heart Hospital on the Emerald Coast, Shelter House of Northwest Florida, AMIKids Emerald Coast, Boys and Girls Clubs of the Emerald

Coast, and Youth Village.

As the top charity fundraising event in Northwest Florida, the Destin Charity Wine Auction is ranked fourth among the nation's top highest-grossing charity auctions in the country by Wine Spectator Magazine. The money raised at this year's auction will be presented to the charity partner organizations during a check presentation event in the fall.

***The dates for next year's Destin Charity Wine Auction weekend are slated for April 28 through May 1, 2016. For more information on the Destin Charity Wine Auction Foundation, visit [www.DCWAF.org](http://www.DCWAF.org) or follow them on Facebook.***





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# Watch out for Heat Exhaustion and Heat Stroke in Summer

BY DR. NITIN BAWA, MD



Dr. Nitin Bawa, MD

The tears were uncontrollable and the guilt seemed unbearable. My patient, an older gentleman could not control his grief as his tears poured down his eyes. “I left my dog in the car, and it died.”

The likely cause was heat stroke from being in the car too long. With the intense Florida heat we are all at risk from having problems in the sun. However, we need to understand what to look for so we can help those who might be suffering from heat exhaustion or heat stroke.

In order to cope with heat, we sweat to try and cool our body down and keep our body temperature from rising. As the sweat

Infants and the elderly are particularly at risk for heat stroke as they are not able to compensate well. They are not able to adjust their fluid balance under a condition where their body needs to sweat but still needs to retain fluid to keep blood pumping. Therefore, we have to be extra vigilant for them. If you take your baby to the beach, be sure to keep it cool and hydrated.

Lack of skin color and vomiting are severe signs of heat exhaustion. If you lose enough fluid, your body will start to limit blood flow to the skin in order to preserve blood flow to the brain. Thus the pallor or lack of skin color or

“With the intense Florida heat we are all at risk from having problems in the sun. However, we need to understand what to look for so we can help those who might be suffering from heat exhaustion or heat stroke.”

evaporates, it causes cooling and helps to maintain our body temperature. But if we do not drink enough water, we can rapidly get dehydrated and start to get dizzy. Therefore, dizziness is one of the signs of heat exhaustion. Make sure to drink plenty of fluids if you start to get dizzy in the sun.

Since we lose salts such as sodium and potassium in our sweat, it is important to replace these by drinking fluids such as Gatorade or Powerade. In addition, the body finds it easier to absorb fluids that contain electrolytes such as sodium and potassium. That is why the World Health Organization distributes packets of ‘Oral Rehydrating Solution’ (ORS) to third world countries to stave off dehydration. These packets contain just the right amount of salts that make it easy for the body to absorb water. However, the taste is not very appealing, so Gatorade and Powerade modify this optimal solution to make something that is both tasty and replenishing.

tone. Vomiting is a sign that the gastrointestinal tract is not able to function because of lack of hydration. It is particularly worrisome as it keeps one from drinking fluids, which is needed the most. Someone who is vomiting under such circumstances needs medical attention.

Confusion, or passing out are severe signs and indicate that the person needs to be taken to the Emergency Room. Often we are able to give IV fluids that help to correct the dehydration. We can also give medications to stop vomiting and take measures to cool the person down. So do not hesitate to seek medical advice in such cases. It might be life saving.

***Dr. Bawa is an Internal Medicine Physician who is accepting new patients and can be reached at (850) 534-4170.***





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# Dr. Bart's Top 3 Supplements

BY DR. BART M. PRECOURT

**W**hen the topic of supplements comes up, so do a lot of questions. What should I take? Do I *need* to take them? Does the quality matter?

As our overall awareness about nutrition increases, supplements will play an important role in our journeys to health. Sometimes it can get a bit confusing, even to the educated consumer.

Why confusing? Let's see, there's the daily dose of Dr. Oz telling us the latest and greatest miracle weight loss vitamin. Then there are literally thousands of blogs, where do I even start with these... yikes. Then we have the multi level marketing (MLM) groups who make their products seem next to miraculous. I say, "Buyer beware." I am an advocate of using the proper supplementation for supporting your health, but keep in mind nothing should replace a good, whole food, balanced diet.

Why supplement? Often I hear "I have a good diet," or "I don't like taking pills," or even "They upset my stomach." Unfortunately a good diet technically isn't good enough nowadays to reach optimal health for the following three reasons: 1. Our foods are poorly processed, so many of the basic nutrients you need have been destroyed. 2. Soils are over-farmed, stripped of important vitamins and minerals that *should* be in our fruits and veggies. 3. Our diets severely lack variation. For example, when is the last time you ate some liver? How about beets or kelp?

In the event that supplements upset your stomach, there is an easy answer to this: poor quality. Shockingly, almost 90% or more of supplements in stores (GNC, Publix, Vitamin Shoppe, etc.) are synthetic. Meaning they are not real food. Most of these supplements are actually made by the major drug companies. Tricky advertising like "medical-grade" or "pharmaceutical-grade" actually means they are synthetic and *not* high quality. High-quality, whole food supplements are usually found at health food stores and sold by healthcare providers.

I recommend the following top 3 supplements because they target some of the most common nutritional deficiencies I see day-to-day.

## 1. FISH OIL (OMEGA 3'S)

These are crucial. Your body uses omega 3 fatty acids to defend itself against inflammation. A high-quality fish oil can boost mood and brain function, help prevent heart disease, improve skin health, lower cholesterol, and even help decrease excess body fat. Quality is a top priority. Don't be afraid to spend a little more to get the best. The best source from diet is cold-water deep-sea fish. My personal favorite is **COD LIVER OIL**. Some of you might remember taking this daily as a kid to keep you from getting sick. Try to consume 1000 mgs daily.

## 2. MAGNESIUM

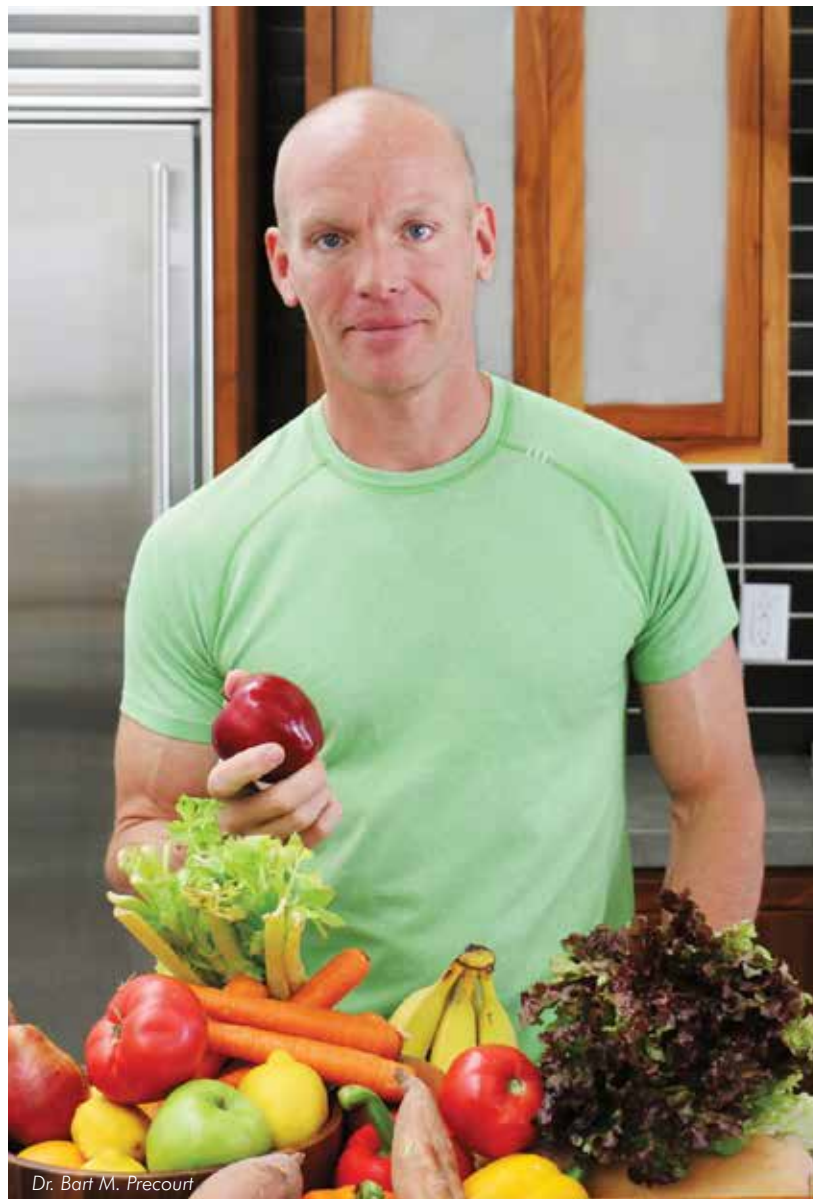
Magnesium is used in over 300 metabolic reactions in your body. This is one of the simplest ways to enhance your sleep, improve regular elimination, support healthy heart function, and decrease muscle soreness after exercise. You may be deficient in magnesium if you consume processed foods and simple carbs, or if you sweat regularly. Blood work is not an accurate measure to determine magnesium deficiency. If you research the benefits of magnesium, you will want to start taking it immediately. About 400mgs daily is recommended, usually best when taken at night. Taking magnesium may be the quickest way to improve sleep and muscle recovery.

## 3. PROBIOTICS

These have become very popular lately. A *probiotic* helps build and restore your gut's natural microbiome. Eighty percent of your immune system starts in your intestinal tract. Thus, maintaining a healthy GI tract is key to improving overall health, which begins with digestion. Sales of antacids and other digestive drugs are now at an all time high. It's not surprising, seeing all of the antibiotics, processed foods, and other drugs people are consuming that disrupt their natural digestion. Even if you never take harsh drugs like antibiotics, years of alcohol, coffee, stress, and processed foods can wreak havoc on your digestive system and immune system by killing your gut flora. A daily probiotic can go a long way. Consistency is key—take your probiotic every day, and make sure it is a high quality probiotic with several live strains.

## BONUS:

Just missing out of the top 3: **Vitamin D** – great for immune function, bone health, and much more. **RNA (ribonucleic acid)** – touted as the best anti-aging supplement available for brain function, skin health, and



Dr. Bart M. Precourt

vitality. **Zinc** – important for maintaining the immune system and prostate health.

Look for "whole food" supplements. This will assure highest quality and best absorption.

*Dr. Bart M. Precourt is a Doctor of Chiropractic, acupuncturist and nutritional consultant. For nearly 20 years he has helped people get healthy, lose weight and create healthy sustainable lifestyles. To learn more or ask a question directly to Dr. Bart go to [bartprecourt.com](http://bartprecourt.com). He currently practices in Seagrove Beach, FL at Balance Health Studio, [www.balance30a.com](http://www.balance30a.com).*





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# Andy Saczynski's Art and Passion

BY RIDGELEY STANDARD

Quintessential works by Andy Saczynski



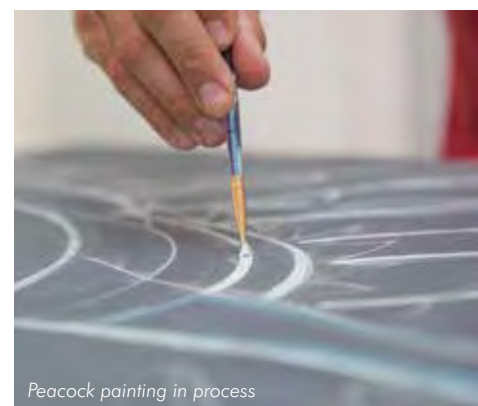
them new life and beauty. Also, I have always been interested in the challenge of painting the human figure, so I've recently started branching out into a more cubist style of painting."

In an effort to continually branch out as an artist, Saczynski recently collaborated with Emerald Coast Theatre Company by creating the backdrops for their spring production of *The Jungle Book*, designing and painting three large wood panels in a lush Jungle foliage theme. "This was the first time I've partnered with ECTC," he explains, "but I'm friends with Nathanael and Anna Fisher so I offered up my time and talent. Plus, I've liked *The Jungle Book* since I was a kid and I thought it would be fun to be involved in the project. I think it's a good idea for people in the arts to collaborate and support each other."

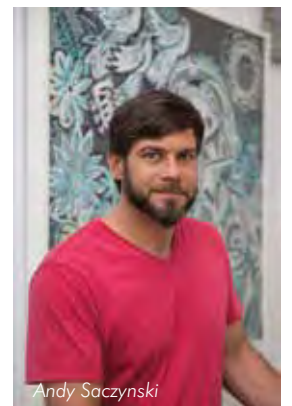
It has often been said that if you are lucky enough to make a living at something that you are passionate about then you will never lack for riches. Andy Saczynski always knew he was passionate about art, but didn't think to pursue it as a career until a few years ago after experiencing increasing dissatisfaction with his then current 9 to 5 job. He decided that by making a change and taking the risk to become a full time artist then he could be equally as passionate about his livelihood as he was his art. "Honestly, I was sick of doing work that I didn't enjoy," Saczynski summarizes. "We are all given one life and you might as well spend it doing something you love."

Saczynski made the leap of faith to full time artist in 2010, opened his studio/gallery in Grayton Beach in 2012, and has garnered much acclaim, both personally and professionally. Andy was named the 2013 South Walton Artist of the Year and was also voted Best Local Artist on the Emerald Coast in 2012, 2013, and 2014 in Emerald Coast Magazine's reader's choice poll. "Doing what I love to do, getting paid to do it, and being acknowledged for it has been the greatest reward."

Saczynski has a multitude of styles and techniques that don't limit his creative vision and often finds himself working and creating within the constructs of mixed



Peacock painting in process



Andy Saczynski

media assemblage art. Typically he uses acrylic, found objects, and reclaimed wood, but is always keeping an eye and mind open to alternate mediums, as he has no interest to label or confine his creations.

Saczynski's interest in mixed media started in childhood. "My mom handpicked every antique in our home growing up. The house itself was primarily constructed of reclaimed wood and she complemented that aesthetic with handcrafted, one-of-a-kind pieces of furniture and decorative elements. This creative decorating approach made me look at things differently and stimulated my capability of finding interest in objects otherwise ignored.

"Art is just natural to me. I just create what I feel," he continues. "I'm inspired by whatever is around me at any given time and what materials I have available. Sometimes that can be found objects, broken musical instruments, landscapes, or wildlife. I take discarded materials and give

Despite the reward of doing what one loves for a living and getting paid to do it, being a working artist is not without its challenges. "It's challenging to balance what I really want to create with what I know will sell quickly," he explains. "I want to stay true to what I love, but I also know I have a family to support." Ultimately, however, Saczynski's greatest inspiration comes from being a good role model to his five children and a lesson in following your passions. "I think it's important to show my kids how to follow your dreams. I don't want them to simply get jobs. I want them to pursue their passions and use their talents."

**For more information or to view his work, Andy Saczynski can be reached a variety of ways: Online at [www.artbyandyski.com](http://www.artbyandyski.com); call or text (850) 502-0072; or visit the Andy Saczynski Studio-Gallery at 26 Logan Lane, Unit A, Santa Rosa Beach, FL.**



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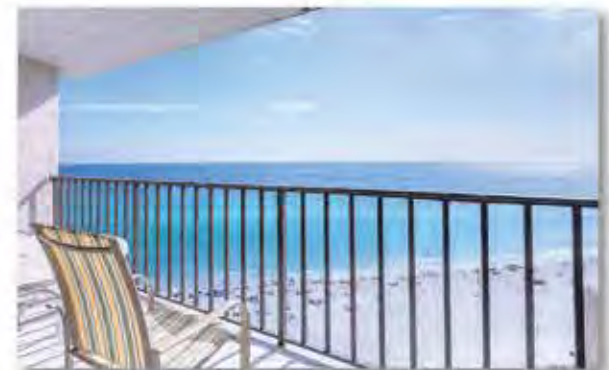
LOT 8 WHISPERING WIND WAY  
• BANNERMAN BEACH - GULF VIEW  
\$1,395,000

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• THE RETREAT  
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# Shipwrecked

BY JESSICA BADOUR

The oldest family-owned business on the beach, Shipwreck Mercantile Ltd., is a prime destination for fashionable sun worshippers and modern mermaids looking for the latest trends. Founded in 1977 by local beach boy Jim Bradley, it's a father-daughter operation now, run by Bradley and his daughter Tessa Waltonen.

With summer in full swing, the store is showcasing the hottest trends. Waltonen serves as Shipwreck's Senior Buyer who, as a woman who loves getting the most for her money, says this year's most popular ladies' wear will be a hit.

"It's all about the weekend getaway look and the exotic island holiday," Waltonen says. "One of the biggest trends is 'day to night': designers are creating versatile pieces like cover-ups and even bikini tops that make it easy to go from lounging on the beach to grabbing a couple late night cocktails."

As for the style of the clothing? Think Stevie Nicks...

"The 70s are back! High thighs, low backs," Waltonen describes. "The 70s were sexy and chic, and today's boho style makes women look and feel beautiful."

Last year, Shipwreck was acclaimed by *Panama City Beach Living Magazine's* Readers Choice Award as a top place to shop for beachwear. Living up to the recognition this season, the store is introducing a brand new line of water apparel, featuring cover-ups and beach wear designed by Tessa Waltonen herself, called Naked Nomad.

"It's been a dream of mine for a while now to create something fresh and new for our customers, which fills a void we have seen in the market place," she says. "We are super excited to launch these items!"

Jojo Ashe is Shipwreck's Men's Buyer where currently Duvin (aka Filthy Flamingo Surf Gang) is the favorite. "The best trends we're seeing for men right now are stripes, anything blue and green; and short shorts – the shorter, the better," Waltonen says. "I think men are more open to trying clothes that are a bit edgier, which is a good thing."

Surf brands are equally popular for men, women, and kids alike – everything from Hurley® to Billabong®, Volcom® to Quicksilver™, O'Neill to Salt Life, and Oakley to RVCA; – there is something for everyone. As for the little mermaids and grommets, shoppers will find some



Naked Nomad line



Extensive swimwear

adorable new children's lines, including a new independent label from California.

One of my favorite things about Shipwreck is we are always evolving," Waltonen says. "Whether it's the store's look or what we feature, we try to bring customers the best new, exciting products that can't be found in other stores."

The buyers travel to shows all over the country (including the Surf Expo, Miami Swim, and Magic) to find brands; but featuring local names closer to home is always their favorite way to connect with designers and support the community.



Women's surf lines



Men's surf lines

"One thing my dad taught me is to give people a chance. I can't begin to tell you some of the crazy things we've brought into the stores – but you know what? They sell!" Waltonen says. "We are a hometown store and we love anyone local."

On the other hand, store favorites have also been sourced from travels abroad to Southeast Asia, Africa, India, and Europe. With each country visited, new cultures are incorporated into Shipwreck, and the store donates a portion of sales for goods purchased in other countries to help support those who created them.

"We truly are one big family at Shipwreck. Some of our employees have been at the store for more than 25 years," Waltonen

describes. "I grew up here; my 'babysitter' was the store's employees until I turned 15 and was old enough to start working. That's probably the best part about this business; getting to do things with the people you love."

"We welcome 30-A'ers to stop by and let our great sales team find the perfect outfit, from beach to street!" Bradley adds.

Shipwreck's primary location is on Front Beach Road in PCB, with a secondary spot in Carillion Beach. The stores showcase the latest clothing trends, plus those perfect vacation souvenirs and housewares ideal for living by the sea (or for those of us dreaming about living there). There are hourly, daily, and weekly rentals for bicycles, surfboards, skim boards, and Stand-Up Paddleboards.

**Shipwreck Mercantile is open daily from 8 a.m. to midnight, located at 10570 Front Beach Rd., in Panama City Beach. Reach them at [www.shipwreckltd.com](http://www.shipwreckltd.com), (850) 233-6750, or email [shipwreckmercantile@gmail.com](mailto:shipwreckmercantile@gmail.com). Also look for them on Facebook.com/shipwrecklimited, and Instagram @shipwreckltd, to stay on top of the store's latest trends and happenings.**



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# Ophelia

BY SUSAN L CANNIZZARO



Jen Carter in the Seaside Store



Seaside Ruskin Place locale



Ophelia is in its sixth year as South Walton's most sought after designer swimwear boutique. Now two locations offer the latest in swimwear, coverups, hats, accessories and jewelry. The newest boutique is in Seaside near the Shops of Ruskin and the second location is in Seacrest, on Highway 30A between Alys Beach and Rosemary Beach.

Owner Tori Von Hoene moved from Baton Rouge, Louisiana to 30-A twelve years ago. She instantly found there was a need for designer swimwear in the area. And her timing was spot on. "In the past few years, swimwear has exploded; many well-known clothing designers have their own swimwear lines. Some are even designing beach towels and collaborating with sandal designers," adds Von Hoene. She credits this explosion with current fashion trends. "You see more floral dresses and flowy kaftans, they are a popular bohemian look, especially at the beach communities.

"Our swimsuits and coverups range in price and our clientele are very diverse. We are able to fit every age range which is very satisfying," she adds. She says a lot of the younger girls will go out of their way to follow shops that carry particular trending designers. She currently

carries 3 different lines being produced in Bali and is busy during the year traveling to swim shows in places like New York, Miami, and even San Paolo, Brazil. "I like to carry different lines to offer unique items. I love finding cover-ups that can transition into night time. Items that can go from the beach to the street are very popular right now."

"Most people don't look forward to bathing suit shopping but Tori makes it so effortless and since we live at the beach we can never have too many suits. I have some suits I bought over 3 years ago from her shops and they look amazing, the quality is unbelievable," says Ophelia customer Michelle Uhlfelder. "You can feel that she has traveled all over the world with the items she features in her stores," she adds.

Another big Ophelia fan is Julia Johnson. "Down here a swim suit is part of the wardrobe, and everything I just packed in my bag for lunch on the beach was from her store," says Johnson. "Having her store here is something you would expect in a big city; it's nice to have high end shopping here," she adds.

Christie Casillo is the owner/ designer of Coastal Road Designs, a jewelry and handbag brand that Tori

carries. "My experience working with Tori and the entire team at Ophelia has been so positive and goes far beyond the typical retail relationship. Tori is incredibly involved with the business and passionate about the lines she chooses for her shops, and we are thrilled to be included. She works hard to make sure everyone understands the story and craftsmanship behind our leather goods. As a local designer, that kind of support means everything," says Casillo.

Von Hoene is proud of her relationships with local artisans. She hopes that when people visit the boutiques they will feel a sense of cohesion between the fashion design world and local coastal artistry.

***For detailed information about Ophelia including a location map, visit [www.opheliaswimwear.com](http://www.opheliaswimwear.com). To reach the Seacrest shop directly, call (850) 213-0031, or to reach the Seaside location, call (850) 213-0676.***



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# Garden Party



This extraordinary shoot was made possible by the generous contribution of talent, passion, and time by everyone involved to reach a unique goal: to fuse the beauty of nature and fashion while generating Lyme Disease Awareness. The initial spark came from The Southern Atelier's founding partners, who wanted to use a non-traditional message delivery to bring awareness to the number one vector-borne infectious disease in the United States: Lyme Disease. The CDC reports there are more than 300,000 new cases every year, including throughout the south. But like any truly powerful message, this is not just about numbers. Model and member of the Southern Atelier, Sarah Israel, battles Lyme Disease, as well as do two of her other family members. Fellow model, Piper Williams, is a strong advocate after seeing the severity of the disease and how it has affected her boyfriend. The owner of the garden, Leslie Schmidt, also has Lyme—along with most of her family. All members of the shoot also participated in a viral national movement called The Lyme Disease Challenge by posting their #sourfaceselfies and committing to #takeabiteoutoflymedisease.

We would like to thank the wonderful vendors who helped us spread awareness:

## Photographer

Ewa Zuk

## Stylist

Rachel Klaeger of the Southern Atelier

## Assistant Stylist

Amy Giles of Wardrobe Made Simple

## Hair

Nancy Walthes and Nancy Weddington

## Makeup

Morgan King Makeup

## Garden

Leslie Harris Schmidt

## Florals

Rachel Klaeger and Shannon Schmidt

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Sarah Israel

Jessica Lynn Fay

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# Coastal Dune Lakes: Unearthing a Treasure

BY LIESEL SCHMIDT

Oyster Lake flowing into the Gulf of Mexico  
Photo by Elam Stoltzfus



Western Lake flowing into the Gulf of Mexico  
Photo by Nic Stoltzfus

Elam Stoltzfus  
Photo by Nic Stoltzfus



When one visits the Gulf Coast, they expect to find some of the most picturesque beaches in the world—emerald green waters and miles of sand so pure and white that it could be mistaken for snow. What they might not expect, however, is the unique sight of a network of tea-colored lakes running in sharply odd contrast to the jewel tones of the currents mere steps away.

Just what are these lakes and where do they come from? Called coastal dune lakes, these bodies of water consist of a combination of fresh and sea water coming from tributaries, ground water seepage, rainfall, and storm surges, pooled together and stained by tannins from a tea-like steeping of pine straw, leaves, and other organic materials. “Coastal dune lakes are rare, notably found in places like Australia; New Zealand; Madagascar; and, in the U.S., Oregon and Florida,” explains Nic Stoltzfus, who worked for more than a year and a half with his father Elam to produce the documentary *Coastal Dune Lakes: Jewels of Florida’s Emerald Coast*, screened April 18 at the Seaside Amphitheater. “The ones we have in Florida are interesting because they have outfalls...a stream that busts through a sand dune line and connects many of the lakes to the ocean...My favorite part of the lakes is seeing the fresh tea-water from the lakes mix with the emerald green

Nic Stoltzfus  
Photo by Mark Hendrick



Baby Green Sea Turtle  
Photo by Nic Stoltzfus



saltwater from the Gulf of Mexico. The pattern is akin to that found in a cup of coffee when cream is slowly poured on top—a swirling mix of two disparate colors.”

As one of the unique types of natural habitats found in the state of Florida, coastal dune lakes are among the rarest and rank high on the list of endangerment. For reasons such as this, the 15 coastal dune lakes found in Northwest Florida, in and along 30-A, are like a treasure, something to be preserved and respected.

“Our documentary is important for 30-A because these lakes are so unique,” says Stoltzfus. “People need to be more educated on how to interact with the beaches, the lakes, and other natural environments in our state, so we include those messages in the film: take your trash with you, keep the

beaches clean—it’s important for us as well as all the natural critters that live in the area! The story isn’t just the lakes—it’s the lakes and all of the species dependent on them, the whole web of life interconnected in this area. Sand, water, life. That’s what makes up the coastal dune lakes.”

True enough; that message has been widely spoken by many environmentally minded initiatives in the past; but when attached to such a unique and largely unknown aspect of an area so celebrated and so coveted for its beaches, the importance of the message could hardly be greater. These are, after all, miles and miles of land constantly in development, areas where acreage is considered a commodity to be bought and sold in an attempt to capture more of the tourist industry and capitalize on the beauty that drives the price of real estate sky high. It is, ironically, a goal that undervalues the need for preservation even as it overvalues the price of admission to own just a little sliver of that beauty, consequently causing the destruction and endangerment of the very thing it seeks to celebrate.

Communities like those found in South Walton, however, have made it a part of their core values to restore, respect, preserve, and protect the environment, even in the midst of the rapid development of the area. Consequently, one of their main focuses has become these tea-colored lakes that span the coast, such an unexpected sight set amidst the pristine white beaches that it is famed for. “SoWal really does have an environmentally-conscious

community dedicated to its natural areas—in fact, the county seal reads ‘Pride, Preservation, Conservation,’” Stoltzfus says. “People here truly care about the environment around them and want to maintain its natural beauty.”

Ideally, the efforts made by South Walton will be mimicked all across the globe as more and more awareness is raised about such precious natural treasures as coastal dune lakes. But until then, the work continues, and impassioned voices like those of Elam and Nic Stoltzfus will speak the message to all who will listen.

**For more information on Coastal Dune Lakes: Jewels of Florida’s Emerald Coast, visit [www.coastaldunelakes.org](http://www.coastaldunelakes.org)**



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# Designing your retirement: the new reality

BY CHRIS OGLE

...talking with your Financial Advisor regularly can keep you confident about your financial reality — whatever surprises retirement has in store.

A new grandchild arrives. Your son moves across the country for his new job. The family home requires more maintenance than your travel-intensive lifestyle allows. A health challenge arises. Whatever the reason, expenses that significantly affect your long-term finances should trigger a meeting with your Financial Advisor.

## WHAT TO EXPECT FROM A FINANCIAL CHECKUP

At Wells Fargo Advisors, we can help you explore ways to support your new plans and model how certain changes could affect your future income. And even if starting a new business, for example, was part of your retirement plans all along, you'll want to work with your Financial Advisor to make sure the assumptions you made are in line with the financial reality.

Of course, special circumstances aren't the only reason to review your retirement finances. The regular checkups with your Financial Advisor that were part of your working years should continue during retirement — and may even be more important. "You can verify that everything is going according to plan and adjust if it isn't," says Donna Peterson, Senior Vice President in Retail Retirement at Wells Fargo. "Your Financial Advisor can also remind you about upcoming deadlines. Is it time to start drawing Social Security, taking required minimum distributions, or getting legacy plans in order?"

You'll also want to catch and manage any divergences from your retirement strategy that you might not otherwise have noticed, particularly in expenses and investments. "Some retirees find that their spending increases in the early years of retirement instead of decreasing as they try new activities," Peterson notes.



Conversely, you may discover you have budgeted more than you are actually spending, which means you're holding more cash than you intended. At a checkup, your Financial Advisor can review your discretionary income allotment and portfolio allocations with you. You may decide to reduce the amount you're drawing from your portfolio, or take advantage of the opportunity to boost your retirement lifestyle.

Your Financial Advisor will also ask about any life events that may affect your finances. That new granddaughter may prompt not only changes to your estate plans but also an increase in your travel budget if her parents reside elsewhere — or you may choose

to purchase a home near the newly expanded family. All these decisions should be made in the context of your larger retirement goals, but they may also involve practicalities that your Financial Advisor can help you think through. "Relocation is not just about finding a new home and moving," Peterson points out. "It also means finding everything from a new social structure to new doctors."

## HOW OFTEN IS 'REGULARLY'?

Some retirees plan a checkup each November before they take required minimum distributions from their IRAs and 401(k)s. Others choose an annual meeting during the first quarter of the year, before tax deadlines. Many retirees use their birth date as a reminder to check in with their Financial Advisor. No matter when you choose to hold a regular meeting, you can always conduct an additional checkup whenever a change occurs in your life.

Regardless which approach you choose, talking with your Financial Advisor regularly can keep you confident about your financial reality — whatever surprises retirement has in store.

**Wells Fargo Advisors is not a legal or tax advisor.**

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*This article was written by Wells Fargo Advisors and provided courtesy of Chris J. Ogle, Senior Vice President-Investment Officer in Destin, FL. He can be reached at (850) 837-5366 or found somewhere along the beaches of 30-A.*

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# One For All, All For One

BY DAVE RAUSCHKOLB



Dave Rauschkolb

I'll never forget what it was like when we first opened Bud & Alley's. Johnny Earles and his partner Skip were already enjoying a thriving business with Paradise Cafe where the Red Bar sits today. In 1985 there were only 4 or 5 places to eat, so I expected at the time that Johnny would have seen us as a threat to his solid business.

Something quite different happened though. Scott Witcoski, my business partner, and I became instant friends with Johnny. Johnny welcomed us and even gave us tips on how to handle the seasonal business challenges. When he needed to borrow some linen or a case of tomatoes we were there for him. If our ice machine died we were welcome to fill a container of ice from his machine. From this, I believe, a path of support, cooperation and inclusiveness along 30-A was set in motion that continues today.

The next big restaurant to come along was Harriet Crommelin's restaurant, Café Thirty-A. Harriet moved down from Montgomery to realize her dream of living and working on the beach. While she was scouting the area and working on her opening

she would sit in the same place at the downstairs bar at Bud & Alley's. Harriet probably had a couple of hundred meals in that spot during the building process of the new restaurant. Of course we hit it off and instantly supported, and even "cheer-led" and praised each other, as was the case with Johnny Earles.

Those early friendships set a tone; a tone of a strong commitment to supporting, encouraging, and helping other new owner operated businesses that came to the area. Not a tone born out of fear of competition but a tone of inclusiveness and support. A tone that continues today. There always was enough business to go around and with each new addition the result was a rich tapestry of shopping, food, lodging, and services we all enjoy along the 30-A corridor.

Fortunately for us the 30-A area continues to be predominately owner operated and we should continue working together to keep it that way. The bar of quality is very high here. Just opening a business along 30-A does not guarantee success yet, it seems, there are more quality businesses opening and staying open every year. We all benefit greatly from this.

With each new business comes a unique dream of success and a contribution to our community. Sometimes these people are locals and others have realized their dream of moving here and opening a business. I have had the deep pleasure of watching many, many former employees of mine break out and create successful, enduring businesses as well.

I truly have been amazed at the level of support that exists along 30-A. Fortunately it appears that the type of "back stabbing" that occurs in other markets is rare here. We should not tolerate unsupportive, predatory and over controlling behavior regarding 30-A; but again fortunately, the perception, insight, and action of the 30-A community is a powerful moderator.

I say all this because I believe this certain behavioral characteristic or tone of our community is a good thing that should be recognized, acknowledged, and continued. We all share in the ownership of 30-A and the responsibility to keep this tone of positivity and inclusiveness intact. Coexistence, cooperation and support of each other are key defining factors of our greater 30-A community. Let's work together to keep it that way. WE are 30-A.

*A resident and business owner of 30-A for almost 30 years, Rauschkolb owns Bud & Alley's Restaurant, The Taco Bar and the Pizza Bar in Seaside. He is an avid surfer, golfer, and poker player. He lives in Watersound Beach with his wife Carol and 5-year-old daughter.*

With each new business comes a unique dream of success and a contribution to our community. Sometimes these people are locals and others have realized their dream of moving here and opening a business.





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# ResortQuest by Wyndham Vacation Rentals

BY SUSAN L. CANNIZZARO



There has been no better time to purchase or rent vacation property along the beautiful sugar-sand beaches of 30-A. It is a hot market indeed, as Walton County was recently recognized as the 3rd fastest growing county in Florida. The growth may be rapid but it has also been thoughtful growth, which in turn keeps the quality of life ideal.

ResortQuest by Wyndham Vacation Rentals is part of the hospitality group Wyndham Worldwide, which is comprised of diverse lodging brands recognized around the world. ResortQuest, which is a collection of thousands of professionally managed vacation rentals in the Northwest Florida region and managed locally in Fort Walton Beach, offers a diverse inventory of vacation rentals, with hundreds of options to choose

house. We want to control our message and reach our specific demographic, which includes families, and snow birds in the winter," says Maldonado.

"We typically see higher occupancy during the various events we sponsor in the community such as the South Walton Beaches Wine and Food Festival or the Seabreeze Jazz Festival in Panama City Beach. We strive to be active in the community and it is important to give back. We currently sponsor 30-40 events each year," says Maldonado.

Maldonado travels quite a bit for his work but always loves coming home. "I love coming back to my family and to the natural beauty we are so lucky to enjoy here. As unique as our markets are, you get a true sense of the beach community here in South Walton.

We like to consider our business as a group of local operators with a global reach.

from along Scenic Highway 30A. ResortQuest manages accommodations ranging from Gulf-front condos and beach homes to full service resorts, from Perdido Key to Panama City Beach. They are a full service company, also offering property management and real estate sales services and are proud to have won "Best Vacation Rental Firm" for six years running.

Lino Maldonado is the Vice President of Operations for Wyndham Vacation Rentals and has been in the real estate and vacation rentals business for the past 19 years. He moved to Fort Walton Beach at age 10 with his family from Norwich, New York. Having worked previously with Abbott Resorts, he is excited to be part of one of the largest hospitality groups in the world. "We have locations all over the world, which include 110,000 vacation units across 100 countries," says Maldonado. In October 2010, Wyndham purchased ResortQuest. "We like to consider our business as a group of local operators with a global reach. Our owners have peace of mind in knowing we're their boots on the ground, and love the benefits that come with partnering with an internationally recognized hospitality group," he adds.

Being a 37-year-old company, they have a historic following from repeat clients. "We are one of the few real estate companies that create all of our local, national, and international advertising in

There are not many chain restaurants or stores, you can park your car and take your bike everywhere," says Maldonado.

Carmela Bell is the managing broker for ResortQuest Real Estate, which is the largest brokerage in the area. Bell says, "Residential homes in Walton County are selling at 93% of their original list price, which is the highest percentage in the last 6 years. Active condominium inventory is 14% less than last year's average and 38% of the inventory 5 years ago. There are currently only three gulf front new homes (built in 2014) active in the market along 30-A. These home prices range from \$970 to \$1392 per square foot," adds Bell.

ResortQuest is an ideal group to do business with, whether you are seeking to plan a beach vacation, need a professional company to manage your second home or investment property, or if you are interested in purchasing a piece of paradise. The company and its hundreds of local associates have a passion for hospitality and they are locally rooted.

*To find out more, visit [WVRNWFL.com](http://WVRNWFL.com) or stop by one of their nearby sales and rental offices along 30-A, including locations at Gulf Place, Seagrove Beach, and Seacrest Beach in front of High Pointe Resort.*



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# 30A Coastal Life: Exclusive Properties on Scenic 30A

BY JULIE HERRON CARSON



Nikki Nickerson

At the beach, you're buying a lifestyle and amenities as much as you're buying a home.



Nikki Nickerson, Jennifer Green and Chelsea Tully

If there was ever an election for Mayor of 30-A, Nikki Nickerson would get my vote. Like all good mayors, she works tirelessly for the community, both visibly and behind-the-scenes, lending her support to charitable causes and participating in the economic success of the area as a business owner and employer. Nickerson is one of those lucky individuals who love where she lives and loves what she does. And as the top-selling individual real estate agent for Keller-Williams for the past three years, Nickerson has helped numerous others fulfill their dreams of living the coastal life along Scenic Highway 30A.

"At the beach, you're buying a lifestyle and amenities as much as you're buying a home," says Nickerson. "Nearly everyone focuses on the Gulf at first and there's nothing wrong with that. After all, we have some of the most beautiful beaches in the world! But once you step

off that sugar white sand, there's so much more to enjoy. We have the amazing coastal dune lakes and an enormous amount of unspoiled land preserved in our state parks. Each beach town has its own flavor and personality, and we have a huge variety of outdoor recreation options, and shops and restaurants to suit every taste."

After successfully helping her clients buy and sell homes along the Emerald Coast for the past 16 years, Nickerson now has focused her efforts on the communities and amenities of 30-A. Her new real estate group, 30A Coastal Life, specializes in finding unique coastal properties that embody elegance, grace, and function. As 30-A residents, Nickerson and her team have a savvy knack for understanding the individual neighborhoods and the overall growth and development of the area.

"Jennifer Green, who has an extensive marketing background, developed the new brand and I couldn't be happier with it," says Nickerson. "It says exactly what we know and what we do – work with our clients to clearly identify their vision of life on 30-A. They might dream of a home right on the water, or perhaps they seek a lively location above the Seaside shops and galleries. They may be drawn to the whitewashed brilliance of Alys Beach or the old Florida feel of Seagrove Beach. Maybe they want

to be adjacent to one of the state parks or by the shores of a coastal dune lake. Jennifer, Chelsea Tully, and I find it extremely rewarding to find just the right home in just the right location for our clients, or to sell a home for a client whose needs have changed."

As in many successful businesses, building and maintaining relationships is the key to prosperity. Nickerson has a not-so-secret weapon in addition to her natural friendliness and outgoing personality. She's the owner of Cowgirl Kitchen Restaurant and Bar in Rosemary Beach, Cowgirl Kitchen Market and Café in Seagrove Beach, and CK Feed & Supply in Rosemary Beach. She can often be found in one of the restaurants or markets greeting and serving locals and visitors. Her two roles as real estate agent and restaurant

entrepreneur are seamlessly integrated. Her clients become Cowgirl Kitchen customers, her customers become real estate clients, and all become friends.

"You might think buying a home in a vacation community is a one-time endeavor, but it's not," says Nickerson. "We work with many of our clients over time as their lives and priorities change. For example, a young family with children might start out with a large house on the beach where the kids can play. When the children grow up, the parents might want to move to a townhome closer to their favorite coastal restaurants. Since we really get to know our clients, we can work with them to find the perfect home for each stage of their lives."

"30A Coastal Life is more than a brand," Nickerson continues. "It's what we all came here to experience. And while the expectation varies from person to person, in general, I'd say here on 30-A we value the area's natural beauty, the friendliness of the people, good food, and shared memories with family and friends. It's what we love about life on 30-A and what we want to share with others."

**For more information, go to [www.30ACoastalLife.com](http://www.30ACoastalLife.com).**



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# Jeannie Nunez-Capote and Ada Rodriguez-Jimenez – Keller Williams

BY JESSICA HOLTHAUS BADOUR

When Jeannie Nunez-Capote lived here in the 90s, she knew if she ever had a family, this was the place to raise them. After a rewarding career as a firefighter/paramedic in a battalion with Miami Dade Fire Rescue, she hung up her fire helmet in 2010 and came back with her husband and little boy.

Now with Keller Williams Success Realty (KW), she and fellow realtor Ada Rodriguez-Jimenez refer to themselves as the “30-A Spanish Duo.” Rodriguez-Jimenez shares the same Cuban heritage as Nunez-Capote, and with an increasing number of Hispanic buyers coming to the area purchasing homes or making investments the ladies are the perfect team.

KW has set the dynamic duo up for “stardom” with endless opportunities for training and education. This has made the career transition a breeze for Nunez-Capote, who will soon complete her Graduate Realtor Institute (GRI) designation and likes to be known as the realtor who can find a vacation house for free (yes, like the show on HGTV).

“I started following the HGTV show and it quickly became my favorite. With the area here rapidly growing in tourism, I realized the same scenario could easily apply to any buyer looking for an investment or second home on 30-A,” Nunez-Capote explains. “Where once vacationers came for spring break and summer, they now return for other holidays and it’s become a year round destination. We like to refer to it as the ‘Forgotten Coast’, but somebody let the cat out of the bag -- it’s no longer forgotten but remembered.”

Rodriguez-Jimenez moved to Panama City Beach eight years ago. A hands-on search for the perfect family retreat familiarized her with the Emerald Coast, and provided her with extensive background knowledge about each of the different neighborhoods in the area.

“Looking for the perfect home is something I’ve grown accustomed to,” says Rodriguez-Jimenez, who is currently in the process of getting her Master’s Degree in Real Estate. “When I was young, my family moved from Cuba to Madrid, Spain, and then to the U.S., where we settled in Miami.”

From there, Rodriguez-Jimenez moved many times. After starting a family, she finally landed in the Panhandle where she and her family enjoy relaxing on the sandy beaches in a family oriented atmosphere.

“I fell in love with it here and knew I had to permanently move to the beach,” she says. “Having worked with clients from all over the world and vacationers from all different states, my main focus is helping other families find their perfect place to call ‘home.’ I understand what



Ada Rodriguez-Jimenez and Jeannie Nunez-Capote

a language barrier in a new country feels like, and I enjoy helping Spanish-speaking home-seekers feel more comfortable in their search to find their slice of paradise.”

The influx of tourism and returning vacationers has provided generous rental incomes for many property owners. This, in turn, has made the possibility of owning a vacation home that pays for itself a reality. Nunez-Capote shows potential buyers several homes within their budget, taking into account any necessary renovations. Once renovations are finished, the home goes into a vacation rental program generating enough income to cover the buyer’s annual expenses. Additionally, she works as a construction liaison for people wanting a custom-built home.

“Since many buyers are absentee owners, the building process can be a stressful situation from far away,” she says. “I can help make the process easier by setting up interviews with local builders and sending periodic

photographs of the building process once it begins. It’s one less thing the customer has to worry about.”

Since Nunez-Capote came back to 30-A, she and her husband have never looked back.

“I’m passionate about 30-A, just as passionate and as proud as I was about being a firefighter. The only difference now is I’m serving a different community and loving every minute of it,” she says. “My husband and I walk the beach every day and think of how lucky we are. To say that we’re grateful to be here is an understatement.”

**To learn more, visit their website [www.LiveOn30A.properties](http://www.LiveOn30A.properties), call Jeannie at (850) 708-2089, email [LiveOn30A@gmail.com](mailto:LiveOn30A@gmail.com), and stay connected on their social media accounts - LiveOn30A Facebook, Twitter, and Pinterest. Reach Ada at (850) 209-8443 or [adarodriguez@kw.com](mailto:adarodriguez@kw.com).**





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# Walton Funding: Bringing 30-A Homes to Everyday Families

BY AMANDA LAWSON

When Kav and Celia Tucker had their son, Huxley, two years ago, the couple weighed the possibility of living full time in Atlanta, where Kav had established himself as principal of a private banking firm.

Back then, the couple was splitting its time between Atlanta and 30-A, where Celia and her business partner had built and nurtured their beloved Willow, an upscale clothing boutique for men and women with locations in Rosemary Beach and Seaside.

"The more we considered it," Kav says, "the more we thought about the rat race that comes with living in a big city: all the traffic and fighting for kids to get in to quality schools... We decided that life just doesn't have to be that stressful."

So Kav and Celia chose to plant their roots a bit deeper into 30-A by becoming full-time residents. They made some real estate acquisitions and quickly recognized a need in the community.

Even as qualified buyers, the tighter lending environment made the acquisition process unpleasant. Following that experience, Kav decided to offer more innovative lending products and services through his own firm, Walton Funding, which began operations in fall 2014 and opened its first location in 30Avenue shopping center on June 1, 2015.

"This is such an interesting market because you have \$10 million vacation homebuyers and you have families like yours and mine moving here full time to purchase a primary home," Kav says. "For younger couples that process can be difficult, especially when you're looking for homes in family-oriented neighborhoods. The starting price can be anywhere from \$700,000 to \$1 million or more if you're looking in the higher-amenity neighborhoods. Coming up with a 20% down payment on that price can be tough for families led by individuals in their 30s who are still building wealth."



Kav Tucker

Walton Funding is focused on eliminating those barriers, and helping everyday families plant roots on 30-A just as the Tuckers have.

According to Kav, the firm focuses on bringing in more jumbo home buyers and products to help them succeed, including higher loan-to-value solutions, higher debt-to-income ratio products, and other options for clients who have experienced recent life events (for example, a short sale or foreclosure).

...we're bringing opportunities to the 30-A market by introducing people into our communities who are going to enrich them.

In the United States, a loan is considered jumbo if it exceeds \$417,000. Jumbo loans are available for primary residences, second or vacation homes, and investment properties.

"I think the products and services we're offering are going to provide many more possibilities to families like ours, as well as high net-worth buyers from larger cities outside our area. Those buyers, who typically use cash, need leverage and local knowledge and support to help them take advantage of the extremely low rates we're seeing right now," Kav says. "Either way, we're bringing opportunities to the 30-A market by introducing people into our communities who are going to enrich them."

Prior to forming Walton Funding, Kav founded Atlanta-based SouthCap Brokerage Group LLC in 2010. He also has years of other experience in the field, serving as vice president in the investment banking division at Credit Suisse and as vice president at Highland Capital Brokerage, in addition to time spent at Capitas Financial.

Walton Funding has already completed several residential and commercial loans, including a few that have helped long-time business owners in the 30-A community acquire brick-and-mortar locations that will sustain future growth.

"The goal here is to help more people grow and experience the community that we love," Kav says. "It's a special place. Hux is at a school that we absolutely love and we live a golf cart ride away from Seaside. On Saturday mornings we hop in the golf cart, go to the farmer's market, get a juice at Raw & Juicy, and walk through the market. And every time we do it, I think, 'Wow, I can't believe we live here.'"

**Walton Funding is located in the 30Avenue shopping center at 12805 U.S. Highway 98 E, Ste. E201, Inlet Beach, Fla. To learn more about residential and commercial lending options, you may email Kav Tucker at [ktucker@waltonfunding.com](mailto:ktucker@waltonfunding.com) or visit [www.waltonfunding.com](http://www.waltonfunding.com).**



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# Building Relationships

BY JESSICA HOLTHAUS BADOUR



Tom Fitzpatrick

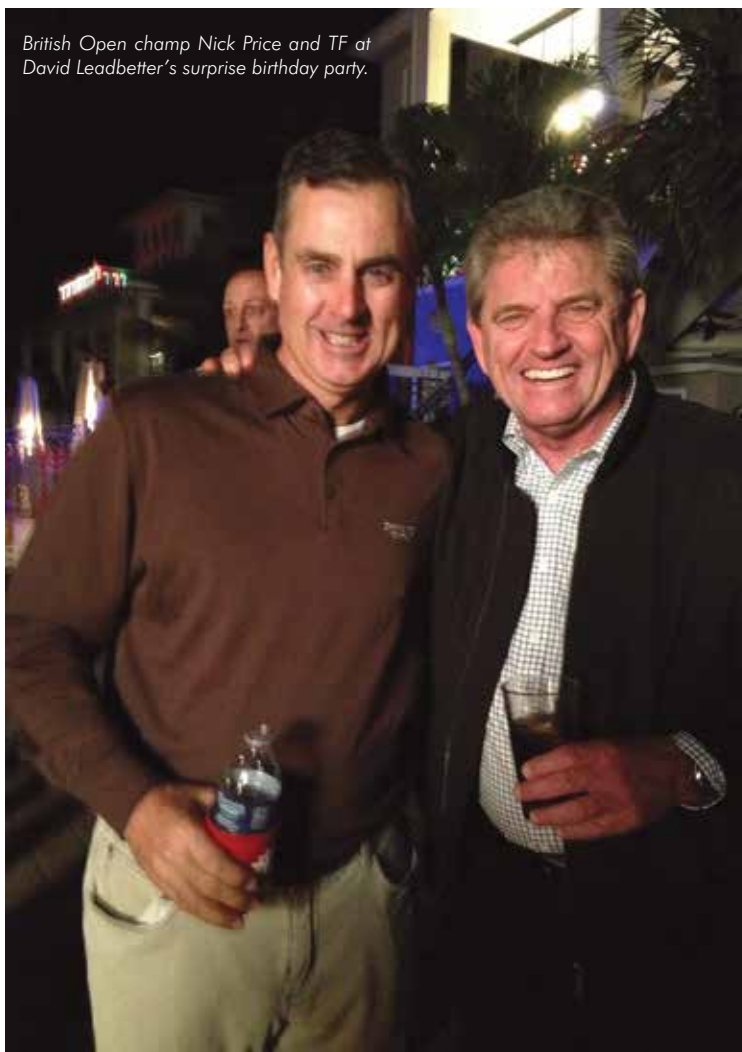
People who come to 30-A to purchase homes or rental properties are not novice buyers by any stretch of the imagination. As an independent broker with a highly personalized, low-pressure sales approach, Tom Fitzpatrick respects and appreciates that.

“Let’s face it, my clients have built successful businesses for many years and already have a great sense of judgment in real estate dealings,” Fitzpatrick says, who is admittedly close friends with many of his clients. “My professional and courteous customer service is very appealing to the sophisticated, luxury real estate buyer. My clients like my honesty and integrity, without a lot of sales pitching. They also usually like a good golf story and I have a lot of those.”

Fitzpatrick, a Florida native who moved to 30-A from Winter Park in 2004, was drawn into the area to lead the sales and marketing for two prominent communities along the 30-A stretch of paradise: Park Place in Seagrove and The Village in Seacrest. As a broker of record, Fitzpatrick oversaw sales in excess of \$30 million for the two communities.

“Park Place was an exceptionally rewarding experience,” he reminisces. “To develop a luxury beach experience featuring timeless architecture and the finest interior furnishings, this community really stood out.”

With a high level of personal service that’s tough to match, Fitzpatrick has produced exceptional net returns for owners by watching the market, collecting data and presenting it to them in a clear and effective manner. His clients are able to rely on his judgment



British Open champ Nick Price and TF at David Leadbetter’s surprise birthday party.

and attention to details and today, he also specializes in luxury vacation rentals.

“As a result of many of my clients finding fantastic rental properties, they began approaching me about renting them after the sales transaction closed. Now I manage some absolutely fantastic Rosemary Beach homes,” he says. “I really enjoy meeting our fantastic vacationing guests who come into town each week and having my rental properties look great!”

When it comes to sales, Fitzpatrick advises buyers that likes and dislikes may change over time: “What drew you to 30-A in the first place may shift,” he explains. “Wait for the right property to come along; when it does, act quickly.”

Fitzpatrick warns buyers to look past property “deficiencies” that other people see because many can be overcome quickly and inexpensively. He suggests

sellers consider updating to a signature “30-A look” that help properties sell for a premium. Updated light fixtures, countertops, fresh coats of paint and the right furnishings all add tremendous appeal. Consider taking extra steps – such as moving a wall or staircase or adding in windows – which can completely transform a property into something wonderful.

In the past, Fitzpatrick has been recognized as No. 1 for sales transaction volume for all of 30-A. But while real estate serves as his professional passion, golf is his personal passion. Previously working as a corporate golf instructor, Fitzpatrick interacted with celebrities, including saxophone player Kenny G, guitarist Stephen Stills, Tiger Woods, and Sylvester Stallone (who provided Fitzpatrick with a very Rocky Balboa-esque sports psychology tip: “The body is dumb without the mind.”).

“Golf has played a huge role in my life as both a player and a teacher,” he says. “I can still remember one of my first days on the job working for notable golf instructor David Leadbetter. Masters winner Seve Ballesteros arrived early one morning before David. Seve, not knowing I was quite green with my teaching, began asking what he should change in his golf swing. I told him, ‘Maybe we should wait until David gets here.’”

As he looks to the future of the local real estate market, Fitzpatrick sees more year-round living, with the Origins and gated Wild Heron golf communities gaining significant momentum. He recently completed the Wild Heron architectural review’s website, wildheronarb.com, in anticipation of what’s to come.

“For commercial development, 30Avenue has set the bar very high and we should all be grateful for that,” he says.

***Fitzpatrick can be reached at (850) 225-4674 or email Tom.Fitz@att.net. Visit [www.30abeachproperties.com](http://www.30abeachproperties.com) to view available properties, or to peruse some of his recent “Turf Talk” golf articles, featured in this magazine.***





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# Cohen/Cobine Group – Listed with Love

BY LIESEL SCHMIDT



Cindi Cobine and Cliff Cohen

Real estate is about being able to help people achieve their goals, whether that means helping someone find their very own piece of paradise on the Emerald Coast or assisting a client who hopes to sell their home.

For Cindi Cobine and Cliff Cohen, being real estate agents is about more than meeting numbers—it's about meeting needs. Naturally, they're aware of the potential profits in each sale, but for this dynamic duo the greatest reward comes from knowing that they've paired a buyer with the perfect property; in closing a contract for one of their listing owners and knowing that they've found a match made in heaven; in guiding a client on their journey from house hunter to home owner. "Real estate is about being able to help people achieve their goals, whether that means helping someone find their very own piece of paradise on the Emerald Coast or assisting a client who hopes to sell their home," Cohen explains.

"Our success is measured by the number of real, lasting relationships we create with our clients through this entire process," Cobine adds. "I think that one of the things that keeps us humbled and dedicated is that we realize that our success would be short-lived without the foundation of honesty, professionalism, experience, hard work, and genuine passion."

When the two agents first partnered to form the Cohen/Cobine Group in 2013, they could hardly have imagined that they would see such staggering numbers in such a short time. Closing a deal is, of course, extremely important in the ultimate success or failure of any real estate firm; and in such a challenging field, competition can seem daunting—especially for such a small and newly-formed agency. Fortunately for Cohen and Cobine, however, they'd had years of working together at another firm to build on, and the common goals and visions that they shared made their decision to form a partnership seem natural. "We have the same market expertise, the same results-driven attitude, and the same genuine concern for the needs and wants of our clients. That's all reflected in our work," Cohen says.

Neither Cohen nor Cobine grew up here. In fact, neither of them had ever even been to the area until they were adults, old enough to recognize the potential of building a life among the dunes and appreciate what a treasure the Emerald Coast has become. For Cobine, 49, who relocated from

California with her husband Scott, the past 19 years have only served to deepen her love for the area, and now she can hardly imagine living anywhere else. "30-A offers a such a unique lifestyle," she says. "It's hard not to fall in love with the natural beauty all around us, and the wonderful people who live here have created a strong sense of community that really make this place special. This is home for my family."

That sense of home is one she shares with 52-year-old Cohen, who caught his first glimpse of our famous emerald waters in 1987, when a friend began working to develop properties in Crystal Beach. Trading the Arizona deserts for his own permanent stake in the Florida sand, Cohen knew that this was a place that he could not only live, but a place that he wanted to share with others. "South Walton and the area around it is, without a doubt, one of the most beautiful places I've ever been," Cohen says. Beautiful beaches aside, though, he's been charmed by the people as well, forming deeply-rooted connections with his adopted community that drive his desire to give back and help them make their own dreams of living here a reality. 28 years into his career, Cohen has certainly learned his way around the market, but his passion is still as fresh and new as it was in the beginning.

Cobine's own life in real estate is still relatively young in comparison to her partner's, but that hardly limits the level of expertise she's gained in building her career. Eleven years in, each client only renews her desire to show them just what it is that makes the Emerald Coast so remarkable, to help them fall in love with the sun and the sand, to open a door to a home and have it become the home that leaves them unable to imagine ever living anywhere else.

**For more information on Cliff Cohen and Cindi Cobine and all of the beautiful properties they represent in and around South Walton, visit [www.30abeachrealtors.com](http://www.30abeachrealtors.com). Beach Properties of Florida, The Cobine/Cohen Group is located at 2063 County Hwy 395, Santa Rosa Beach, FL 32459. Call Cindi at (850) 974-0306 or Cliff at (850) 585-5350.**



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# Evaluating the 30-A Market

BY ERIN ODEN

**F**irst quarter sales provided good strong numbers for the Scenic 30A home market, with inventory remaining low and sales volume continuing to tick up. The average price of closed homes and condos remained steady and we can expect that the combined sales of the coming quarters will reflect an increase, in line with the current rising market. What does this mean? These statistics translate into good news that our coastal 30-A market is in demand.

**WaterSound Beach** remains in the spotlight of buyer demand. Totals are slightly down from first quarter last year, but strong for individual quarter one sales. First quarter home sales ranged from a \$665,000 condo to a \$2,671,000 new construction home. Average sale price dropped a bit over first quarter of last year, but we expect that as we get further into the year, the coming quarters' sales will strengthen these numbers to properly reflect an increasing market. With just thirty-two residences available on market at quarter end, the inventory is limited and we see buyers acting swiftly. Homes are selling in less time on market, on average in under six months, another indicator of the current supply and demand.

**WaterColor** home sales showed strong numbers, with nearly \$32 million in volume of closed homes and condos, up 35% over first quarter last year. The \$1.39 million average sales price of home and condo closings is a 46% increase over same quarter last year. (Note that the average sale price for WaterColor homes and condos for the *full* year of 2014 was \$1.2 million.) Inventory remains low. We can expect demand to remain strong with sales and pricing continuing to reflect buyer demand as we move further into the selling season.

**Rosemary Beach** has just finished a strong first sales quarter, with volume of home and condo sales exceeding \$35 million, up 28% over first quarter of last year. The average

residential (home and condo) sale price was just under \$2.2 million, up 53% over first quarter last year; and notably the highest sale price per square foot of all of the 30-A planned communities sales in the first quarter. Price per square foot is up 25% and properties sold quickly; average time on market was just over 3 months. These trends are great news for Rosemary Beach homeowners.

The **30-A high-end luxury** home market remains strong, with a first quarter sales volume of nearly \$37 million in closed homes and condos priced \$3 million or higher. This is up an impressive 82% over last year's first quarter. The average sale price this quarter was +\$4.1 million and homes sold quickly: just 60 days on market, a nice indicator of current demand. We anticipate the high-end market to remain healthy throughout the coming quarters.

**30-A gulf-front** home and condo sales exceeded \$41 million in the first quarter, similar to this period last year. However, is important to recognize that the past two years have been historic banner years for the 30-A gulf-front market, so this is in fact positive news. Average sale price of this quarter's closed gulf-front homes and condos was \$1.14 million, slightly down from last year's period. However, time on market has dropped, with 30A gulf-front residences selling in just less than 9 months. Inventory remains at historic lows, with just 109 gulf-front homes and condos on market at quarter end, a 10-month supply.

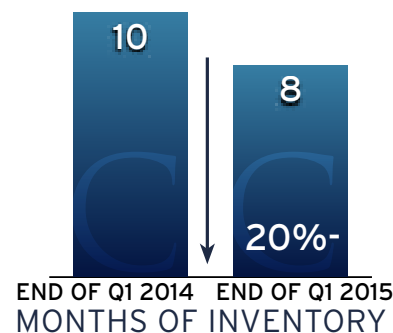
We look forward to the coming months as we head into the high selling season here at the beach!



*Erin Oden is the Broker Owner of Coastal Luxury, focusing on expertise in the luxury and gulf-front market. Erin can be reached at (850) 502-1220 or [erin@coastalluxury.com](mailto:erin@coastalluxury.com). Search all available Emerald Coast properties at [CoastallLuxury.com/SEARCH](http://CoastallLuxury.com/SEARCH)*

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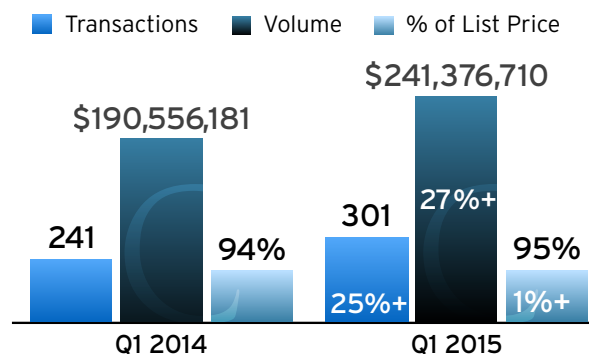
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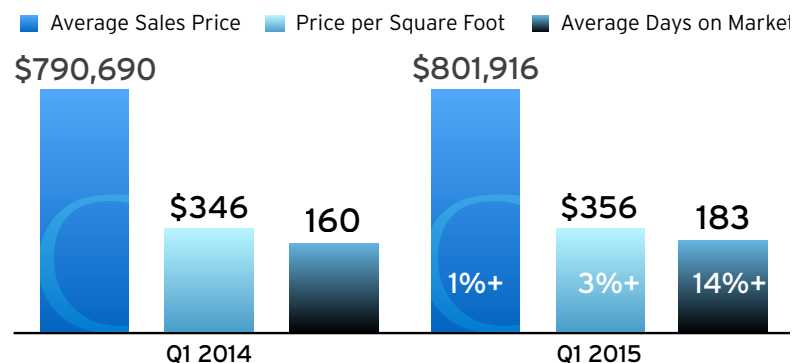
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# Bay Breeze Patio

BY LIESEL SCHMIDT



With so much natural beauty all around, it's hardly a mystery that so many people choose to spend endless hours al fresco, enjoying a beachfront view from their back decks or hosting a poolside dinner party. Consequently, the growing trend of outdoor entertaining has led to an increased appreciation for the possibilities of outdoor living that far exceeds the basic backyard set-up of days gone by—and now, you can create a space outside that gives even the most luxurious home's interior a run for its money.

As the purveyor of premium outdoor furniture and accessory brands, Bay Breeze Patio caters to that need, providing an endless array of options in design, function, aesthetic, and price point, curated by a team of retail pros with an eye for style and a desire to bring their clients' dreams to reality. Whether you're trying to capture the romance of the Mediterranean or create cozy coastal charm, Bay Breeze offers seating arrangements, dining sets, fire features, grills, and even shading solutions that can all be combined to achieve almost any ambiance and give you a place to relax and escape from the demands of daily life.

"We're a company totally devoted to outdoor living products," says owner Susan Kiley, who took over the company with her husband, Wayne, in 2005 when they

bought out the previous owners. "Outdoor isn't just a sideline for us, it's our only focus; and because of that, we've become the leading source for outdoor living products in the Florida Panhandle."

"Our goal is to figure out what someone truly needs," Kiley maintains. "Every client has unique circumstances that need to be considered when we're working with them, whether it's the size of their project and the amount of space they have to work with; the kind of atmosphere and comfort level they hope to achieve; or the amount of exposure they have to wind, sun, and salt. Every job is a challenge because they're all custom jobs, but we thrive on coming up with the best solutions for each and every one of them." With more than 17 lines of furniture in stock as well as an impressive selection of grills, gas logs, and outdoor appliances, the possibilities are fairly limitless, and Susan sees great things for the future. "Outdoor fabrics are continually being designed to be stronger and more attractive, and outdoor kitchen appliances keep getting better and more adept at handling our challenging environment," she explains. "It's our job to stay on top of all of it and be the best resource possible for our clients."

That dedication shows in each area of their company, from the retail side to the design expertise they offer, and it's a difference that keeps customers coming back.

"Every sale we make is tailored to fit that client's needs and budget; and if we don't believe they need new furniture, we'll tell them that." In the world of retail, where the desire to increase sales can often overshadow integrity, such honesty is refreshing—and extremely in keeping with their obvious commitment to being socially conscious and community-minded. "We're heavily involved in different children's organizations and charitable foundations in the area," Susan says, referring to Bay Breeze's regular support and sponsorship of the Destin Wine Charity Auction Foundation; the Mattie Kelly Arts Foundation; Sinfonia Gulf Coast; Seaside School; and Fisher House of the Emerald Coast, Inc.

That focused desire to give back to the community is driven by their passion for the people of South Walton, a passion that has steadily increased in the 11 years that Susan and Wayne, both former residents of the Northeast, have called the area home. "What makes this place so special are the people," she says. "The beaches are beautiful and the weather is great, but the people here are what made us want to retire here. Our clients often become our friends, and we strive to maintain a relationship with them that lasts well into the future."

As product innovation marches on and the area continues to grow, there's little doubt that that future is bright; and that Susan, Wayne, and their team at Bay Breeze Patio will likely thrive, bringing their clients' dreams to life and making their community just a little more vibrant, one home at a time.

**Bay Breeze Patio is located at 32 Forest Shore Drive, Destin, Florida. Open Monday- Saturday, 10:00 a.m.- 5:00 p.m.; Sunday, 12:00 p.m.- 4:00 p.m. For more information, visit [www.baybreezepatio.com](http://www.baybreezepatio.com) or call (850) 269-4666**



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# The Beach Butlers: Stocking Up on Sunshine

BY LIESEL SCHMIDT

What if there was a way to ensure that not only was the fridge filled and the pantry plentiful upon your arrival, but also that you would never have to step foot into a grocery store during your entire stay?

You've planned the perfect vacation—beautiful setting, fantastic accommodations, and an itinerary packed with so many fun activities it almost makes your head spin. So what happens when not everything runs to plan and you miss your flights, you forget one of your most crucial pieces of luggage, or you simply have the car trip from hell? It's an almost inevitable part of vacation—that time when you're supposed to be able to relax and get away from it all. Something, somewhere is going to go amiss...and on top of it all, you're now not only facing a grumbling group of tired travelers, you're facing their grumbling stomachs.

True, restaurants are generally close at hand; but when you've come to an unfamiliar area and all the local eateries have already shuttered their doors and cleaned their kitchens, you're likely looking at having to forage the local supermarket or a convenience store for something edible. And while you may have booked a vacation rental with a kitchen that you plan to utilize like a master chef, that kitchen is currently in a state that resembles your stomach—empty. But what if it didn't have to be? What if there was a way to ensure that not only was the fridge filled and the pantry plentiful upon your arrival, but also that you would never have to step foot into a grocery store during your entire stay?

It was precisely this thought that drove former Utah natives Bobbi and Jeff Griggs to found their company The Beach Butlers in 2004, after having endured a particularly trying family trip to Seagrove Beach. “We were unfamiliar with the area, and back then, things weren't quite as developed,” recalls Bobbi. “All of the restaurants and



Bobbi Griggs

grocery stores were closed, so our only option was a gas station. The next morning, we had to spend the first few hours of our vacation at the grocery store and we would have much rather been enjoying the beach!”

Thusly inspired, when the couple moved to the area they made it their mission to offer personalized services that would take custom orders for the purchase of groceries to stock the rental properties of their clients. “If [this had been an available option for us], it would have made our arrival to our beach home so much better; and I would have been enjoying the shore, not the grocery store,” Bobbi laughs.

Over the past eleven years, The Beach Butlers has grown by leaps and bounds, providing a grocery concierge shopping service that has proven to be beneficial for both vacationing clients as well as the locally-owned rental management companies, merchants, and grocery stores that depend on the tourist economy. It's an added-value service in more ways than one, but their ultimate goal remains ever the same—satisfying the needs of their clients and freeing them to enjoy the very reasons they have come to the area. Not to walk the aisles of the grocery

store in search of provisions, but to walk the sands of the beach in search of shells. It's a desire that both Bobbi and Jeff feel passionate about, a standard of care that has not only launched them to success, but also kept them on top and built a growing list of clients who seek them out, year after year.

For Bobbi and Jeff, The Beach Butlers isn't simply a business—it's a way to support their community and enjoy the scenery around them, to remember just what brought them here in the first place, more than a decade ago. With every pantry that they fill and refrigerator that they stock, the couple takes satisfaction and pride in knowing that they've delivered more than groceries... they've delivered reliable care, trustworthy service, and a warm welcome. As Bobbi says, their ultimate goal is “to make your arrival day one of the best days of your stay.” It's a simple mission, perhaps, but it's one driven deep, one born of that vacation so long ago.

**For more information on The Beach Butlers, contact Bobbi Griggs at (850) 276-0764 or visit [www.thebeachbutlers.com](http://www.thebeachbutlers.com)**



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# Motorboatin' 30a: Out on Deck

BY LIESEL SCHMIDT

While neither of them grew up in the area, Michaelanne and Matt Lauderdale know the waters all around 30-A like the backs of their hands. And there's a reason for that—a passion for the sun, the sand, and the surf that literally drives the boat...and their business, aptly named Motorboatin' 30a. Since beginning their pontoon rental and charter boat service last year, the young couple has seen a steady increase in business, largely the result of the widened interest in water sports that has also caused the proliferation of paddle boarding, surfing, and kayaking in recent years. More than that, though, their success seems to be owed to their enthusiasm and the unique perspective they bring to recreational water sports as a means to explore the area and take advantage of the beauty that South Walton has to offer.

Unlike many local pontoon rental companies, Motorboatin' 30a focuses not so much on the ocean waters for which this community has become famous, but rather its lesser-known gem, a rare sight well deserving of reverence and appreciation known as coastal dune lakes. "These lakes are only located in a handful of spots in the world, and we have 15 of them!" Michaelanne marvels. "They're so special—where else can you be on a lake, step off a boat, walk 30 yards across the sand, and dip your toes in the ocean?"

That is what that the young couple greatly wished to share with others and fill a niche in the market that no one else seemed to recognize, despite the fact that the area is so heavily trafficked with tourists. Perhaps then, it is fitting that they offer a respite from the hustle and bustle of that tourist-driven activity, an opportunity to take advantage of the calm quiet that sets the lakes apart from the nearby beachfronts. "We give our clients an escape from all of that, a way to explore another picturesque

part of South Walton while enjoying a peaceful outing on Lake Powell—which is the largest of the dune lakes—with a paddle board, a cruise out on the pontoon, or a chartered fishing trip," Michaelanne says.

Solo boat rentals, paddle board rentals, and chartered boat trips out with Captain Matt are only a sample of what Motorboatin' 30a offers, as so much of just what they provide is all about the experience and can hardly be reduced to the words in a brochure. "In all of our travels, Matt and I have never been anywhere quite like 30-A," says Michaelanne, a Nashville native who fell in love with the area as a teenager, when she spent family vacations walking along the beaches. "There's something here that appeals to everyone, whether you want an adventure or just a chance to relax. The community here embraces so much diversity and so many different vibes, and you can really see that in all the different areas—from a funky, hippy

of adventure sports, and after college I worked on charter boats in Southern California. When I came here, though, I was completely blown away."

As the team behind Motorboatin' 30a, Matt and Michaelanne see a great future ahead, both for themselves and for the area. Michaelanne runs most of the day-to-day operations, while Captain Matt keeps things flowing out on the water, forming a cohesive unit whose greatest goal is to provide unique, personalized service and the feeling that you are on your own little slice of paradise, if only for the day.

**For more information on Motorboatin' 30a and all of the packages they offer, visit [www.motorboatin30a.com](http://www.motorboatin30a.com) or call (850) 710-0119 or (850) 708-2888.**



Pontoon Boat rental with Yolo Boards



Matt Lauderdale



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# McCaskill & Company: The Jewel of the Emerald Coast

BY JULIE HERRON CARSON

**S**parkling is a word often used to depict the white sand beaches and crystal waters of the Emerald Coast. But sparkling also describes the array of unique creations offered by McCaskill & Company, Destin's premier jewelry retailer that has been owned and managed by the Campbell family for over 20 years. McCaskill & Company features a large selection of men and women's fine jewelry and watches from some of the country's foremost designers. The gallery also sells Rolex watches and offers on-site service by a Rolex Certified Technician.

McCaskill & Company was founded in 1994 by Bill Campbell and named for his grandmother, Gussie McCaskill Campbell. She shared her love of jewelry with her grandson, and after a successful career in the building supply business; Bill followed his passion and opened a jewelry kiosk in Seaside in 1994. From there, McCaskill & Company grew and 16 years ago relocated to its current location at 13390 Highway 98 in Destin. Bill's wife Elizabeth, a licensed mental health therapist, helped with paperwork after hours for the first several years, then joined the business full-time in 2000.

Two decades of working with some of the country's most talented jewelry designers and building relationships with their customers have not dulled the Campbells' passion for what they do. In fact, Elizabeth and Bill practically sparkle themselves as they talk about new innovations and future plans.

"One of the most rewarding experiences of working in the jewelry business is helping couples select their wedding jewelry," says Elizabeth. "In August, we will open a special Bridal Design Gallery in the space adjacent to our main showroom, where we will feature engagement and wedding rings, bridal jewelry, anniversary bands, etc. from over 10 bridal designers. The space will offer couples more privacy, and with all of the bridal jewelry together, it will make it easier for people to compare styles and gemstones or even be part of designing their own rings."



Elizabeth and Bill Campbell with Carolyn Campbell Brigman

And, speaking of gemstones, Elizabeth and Bill are offering innovative new creations showcasing beautiful exotic gemstones from some of the country's top jewelry designers. "Traditional stones like diamonds, rubies, emeralds, and sapphires will never go out of style," says Elizabeth. "But many of our customers also desire designs and stones that are contemporary and unique. We've been able to acquire some amazing designs featuring gemstones like Paraiba tourmaline, Mandarin garnet and Padparadscha sapphires. The colors are absolutely beautiful. In fact, some of the Padparadscha sapphires have a color similar to a 30-A sunset."

One of the designers who excel in incorporating rare and beautiful gemstones is Erica Courtney. Named one of the "Top 3 Jewelry Designers in the World" by United Brands, Courtney will bring some of her newest designs to McCaskill & Company.

Friday-Saturday, July 17-18, for a Personal Appearance and Show. Other upcoming events include a Trunk Show of designs by Alex Sepkus in October and a Million Dollar Diamond Event in November.

Building on 20+ years of success and looking to the future, Elizabeth says it's the relationships with their customers that are the heart and soul of their business. "We're a family business and we value the relationships we've built over the years with our customers," says Eliza-



Mandarin Garnet Aphrodite  
Necklace by Erica Courtney

beth. "I like to say McCaskill & Company is both high-end and down-home, meaning we sell the finest jewelry and watches but the showroom has a warm and friendly atmosphere, complete with home-baked cookies to welcome people."

Just as the Campbells have helped numerous families celebrate milestones like engagements, weddings, graduations and birthdays, their customers have witnessed milestones in the Campbell family. Seven years ago Bill and Elizabeth officially welcomed daughter Carolyn Campbell Brigman into the family business when she opened Sarah Carolyn. She is now Vice President of McCaskill & Company and excited about her future role in the company.

Her recent accomplishment has resulted in a "jewel" beyond compare, according to her parents: the birth of William James Brigman late last year. Perhaps history will repeat itself, and just as years ago a shared love of jewelry between Bill Campbell and his grandmother sparked his life's passion, maybe he and Elizabeth will pass that same love onto their grandson. Then a new generation of the Campbell-Brigman family will be ready to serve a new generation of customers at McCaskill & Company.

**McCaskill & Company is located at 13390 Highway 98 West, Destin, FL 32550. Call (850) 650-2262 or go to [www.mccaskillandcompany.com](http://www.mccaskillandcompany.com).**



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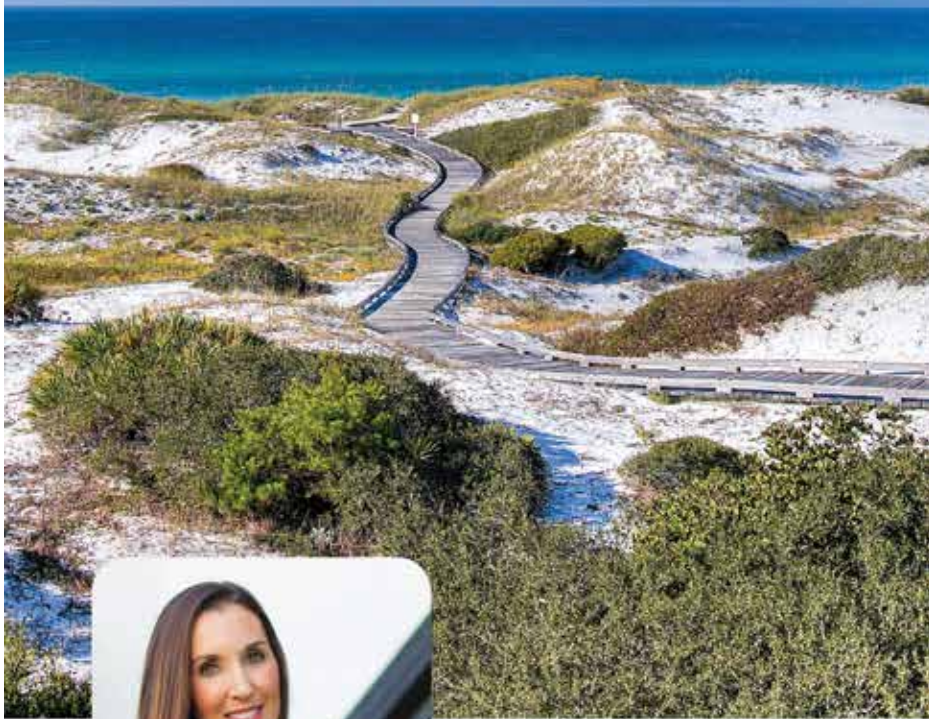


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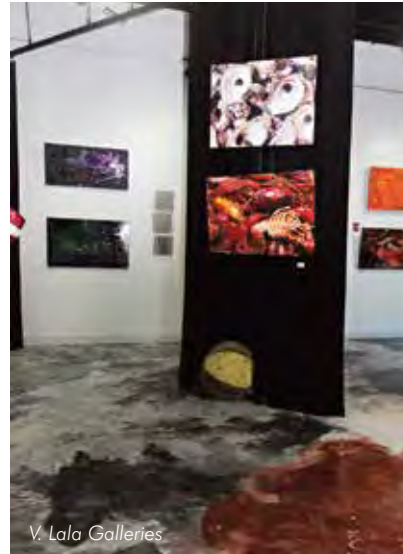


# 30Avenue – No Ordinary Avenue

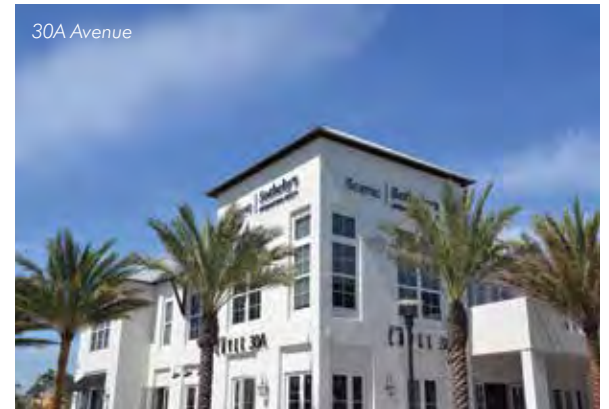
BY LIESEL SCHMIDT



Flatbread pizza of the day at Cuvee



V. Lala Galleries



30A Avenue

The name itself is a play on words, an artful combination of its 30-A location and a reminder that it is a venue—a place to be, a destination. Tree-lined streets and sparkling fountains play in harmony with the beautiful architecture of its buildings, with details that make each and every step along its sidewalks an experience.

“Our desire for 30Avenue was for it to become a destination for locals and visitors alike, one without parallel,” says Kerri Parker, Director of Marketing at CorrGroup, the development firm whose visionary hand has guided 30Avenue from rendering to reality.

Providing ultimate complement to that goal is Tim Creehan’s long-awaited and greatly anticipated Cuvée 30A. For Creehan, 30Avenue offers an ideal solution to his long-time search for the perfect location along 30-A, a repeated demand by clients who have dined with this culinary heavy-hitter and sampled some of the fare that has made him so famous—not only on local shores, but also as a celebrity chef. “It’s nothing short of perfect, and we’re excited to be a part of this,” Creehan says.

30Avenue guests will enjoy a range of food finery as they explore cuisine with influences from around the world as well as just off the shore. Having already become a favorite among Walton County’s locals for their mastery of Japanese cuisine, Shan Kishi has conquered new territory at 30Avenue, offering a stunning array of skillfully crafted sushi and other Japanese. For anyone craving a little spice in their life, Barbacoa Mexican Grill provides a fast, healthy menu of dishes that are premium in taste and the finest in quality.

“This is an amazing venue and I wanted my clients to enjoy that,” says E. Dale Trice, owner of Design and Design Services of Florida. Reflective of the location



Design at 30 Avenue



Design at 30 Avenue

itself, Design offers clients nothing short of excellence—handmade rugs, original art, designer lighting solutions, unique antiques, and other one-of-a-kind items, and homeowners searching for professional advice in home decor will receive the highest care by their Design Services team.

Featuring pieces by some of the most talented, up-and-coming artists, V. Lala Galleries is a place where patrons and artists alike can gather to view the works on display, or execute some of their own in one of the classes offered at the gallery’s Creation Lounge. For a one-of-a-kind event, V. Lala provides the perfect backdrop, complete with a catering kitchen, boutique wines, and a menu of culinary delights as inspired as the art on its walls.

Olive oil connoisseurs will delight at 30A Olive Oil Co., where they can find the best olive oils; balsamic vinegars; and sea salts imported from around the world, bottled at Inlet Beach and complemented by a selection of locally crafted olive oil based soaps, lip butters, and moisturizers.

Truly a treasure box, Shimmering Seas carries unique designs and timeless pieces that glitter and sparkle, including finds from Gorgeous Pearls; Beautiful Aqua Blue Larimar; Alex and Ani; Melinda Mari; and

Uno de 50 Jewelry. Respective of its name, Outpost is a traveller’s dream, with a curated collection of home decor; clothing; jewelry pieces; gifts; and luxurious apothecary items from around the world, offered in a boutique space that exudes a unique blend of casual island style and cultured sophistication.

Sunshine meets its match at Shades Sunglasses and Apparel where well-known brands, including Costa, Maui Jim, Tory Burch, Vineyard Vines, Southern Tide, Prada, Ray Ban, and Sanuk sandals await a walk along the avenue.

The boutique Mercer, aptly named for New York City’s famously fashionable Mercer Street, brings the Willow Fashion Family’s desire to offer their clients designer brands to the Emerald Coast. Owners Cindy Krutz and Celia Tucker promise: “fashion lines that reflect a more metropolitan, sleek, modern and chic look.” From DVF to Brochu Walker, high fashion is at high tide in Mercer.

Scenic Sotheby’s International Realty has opened its doors at 30Avenue to sharpen their edge as 30-A’s leading real estate agency, offering clients and guests to their offices first-class service set amidst first-class luxury.

Providing the perfect counterpoint to a day’s indulgence, Otium 30A provides boutique-style fitness classes in a nurturing, peaceful atmosphere. Yoga, barre, and TRX suspension training sessions are led by a team of experienced health and wellness lovers who offer their clients a guiding hand and an encouraging voice.

More than just a dining and shopping venue, 30Avenue has also become the premier destination for other executive offices and boutique services as well, boasting the upcoming openings of A Boheme, 30A Smiles, and Walton Funding.

**For more information on 30Avenue and the upcoming openings of new stores, including Liquid Dreams Surf Shop and Shae’s Runway, visit [www.30Avenue.com](http://www.30Avenue.com)**



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# No Federal Estate Tax, No Problem?

BY KIMBERLY WATSON SEWELL AND FRANK WATSON

It's official. The 2015 federal estate tax exemption will rise to \$5.43 million per individual (from \$5.34 million in 2014) due to an inflation adjustment. Married couples can get the benefit of two individual exemptions, for a total exemption per couple of nearly \$11 million this year. As a result, the federal estate tax is no longer the biggest estate planning concern for most Americans. Only about 3,700 estates, or 0.12% of the total, are expected to owe federal estate tax this year.

So...no federal estate tax, no problem, right? Wrong. The non-tax issues of estate planning are, for most of us, even more compelling because they cut to the very heart of our lives, work and families. Regardless of whether you may or may not incur a federal estate tax liability, issues of *personal dignity*, *family conflict* and your *life's legacy* are fundamental to proper estate planning.

## YOUR PERSONAL DIGNITY

Car crashes, Alzheimer's, and strokes. Injuries and illnesses can strike anyone, leaving them legally incapacitated. And once you are legally incapacitated, you can no longer manage your own personal, health care or financial affairs. Nevertheless, important decisions affecting you must be made, despite your lack of legal capacity, often on a day-to-day basis. For example, incapacity would not excuse you from paying your bills or your taxes. While you cannot emotionally prepare for something like incapacity, you can legally prepare to ensure that your wishes are honored should the worst happen.

If you became incapacitated, who would make decisions on your behalf? If you are married, you would probably guess your spouse. If you are at least 18 years of age and living at home, you would likely say your parents. Both answers are incorrect.

On your 18th birthday, in most states you are considered an adult responsible for your own decisions. Whether married or single, you must appoint agents through proper *Durable Powers of Attorney* to make personal, health care and financial decisions on your behalf in the event of incapacity. Alternatively, a court process involving at least three lawyers may be required to appoint agents to make such decisions for you under the ongoing supervision of the court.

## AVOIDING FAMILY CONFLICT

Avoiding family conflict is one of the most compelling reasons for estate planning. Sadly, conflicts are



Kimberly Watson Sewell  
and Frank Watson

rather common these days following the death of a family member. That fact was confirmed in a survey conducted by the AARP/Scudder Investment Program. In the survey of Americans age 50 and over, 20 percent of respondents cited problems among surviving family members due to their inheritance or lack thereof. The survey made an interesting discovery: Cash is the most prized asset over which family members fight, but tangible personal property (e.g., antiques and heirloom jewelry) came in a close second. In fact, respondents reported that such property accounts for 47 percent of the feuds, followed by personal residences at 43 percent, other real estate at 31 percent, and other investments at 11 percent. Fortunately, the laws of most states provide a flexible solution for the specific distribution of tangible personal property.

As part of your estate planning, find out whether your state authorizes a separate writing to be made on which you may list the specific items and who is to

receive them. In most instances, this writing may be handwritten, but it must be signed and incorporated by reference within the estate planning legal documents themselves. A little time spent preparing this writing now can help thwart problems later.

Perhaps the most important step you can take to minimize family conflict is to communicate your plans ahead of time. Then be sure to commit those plans to legal documents and make updates or changes as necessary to reflect changes in your family dynamics, financial circumstances, and estate planning goals.

## PROTECTING YOUR LEGACY

Leaving an inheritance to provide for your heirs seems like a positive decision. However, the outcome may be far from what you intended if you have not considered the potential risks. What if that inheritance were squandered by a shortsighted eighteen-year-old on an expensive sports car, leaving the heir broke but fashionable? What about money left to a previously happy couple now engaged in a bitter divorce? What would happen if the heir were involved in a lawsuit or bankruptcy?

If you die without even a basic will, or with one that is outdated and no longer meets your needs, you could leave your loved ones tied up in legal knots at a most vulnerable time in their lives. Proper planning can ensure your family is provided with a thoughtfully prepared, efficiently implemented and effectively administered estate plan that protects your legacy at death and for generations to come.

## ABOUT THOSE TAXES...

Oh, and one more thing, do not overlook the potential for state death taxes. As of January 1, 2015, 19 states and the District of Columbia will collect a state death tax. State death taxes, which kick in for estates valued at only \$1 million or less in several states, could take a big bite out of your legacy. Also, be aware that many states impose a nonresident estate tax on real and tangible personal property situated within the state. So even if you reside in a state without a death tax but own property in another state, death taxes could still be an issue.



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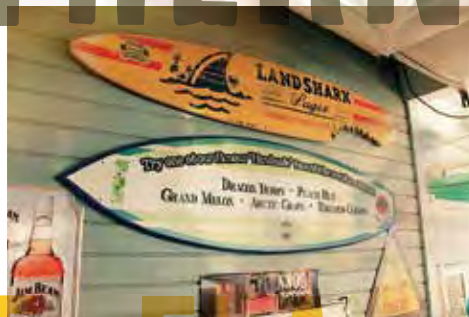
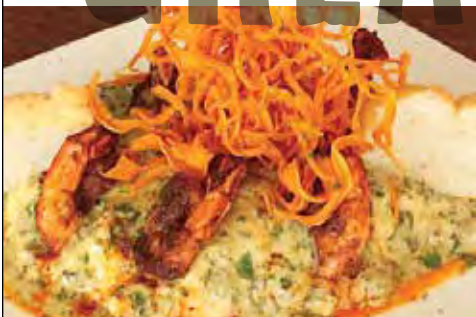
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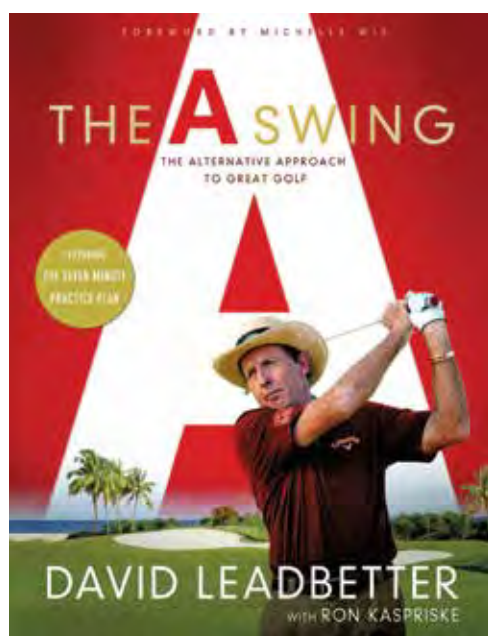
# The A Swing

BY TOM FITZPATRICK



If you find yourself struggling with learning the conventional golf swing, there is a new breakthrough in golf instruction. This simpler approach, called *The A Swing*, was just published by renowned golf instructor David Leadbetter. After years of teaching and feedback, Leadbetter is convinced the A Swing offers the key for struggling golfers of all abilities. So I downloaded a copy from iTunes and gave it a try.

Leadbetter explains that 80% of golf lessons are devoted to correcting the backswing. He realized that no matter how much effort most amateur golfers put into changing it, either the concept wasn't grasped or it didn't stick for any length of time. He then studied baseball hitters and how they hold the bat waiting for the pitch. If golfers could imitate that same batter-like position with a golf club then the odds of a good shot increased. Why? Because a batter's starting position allows the bat to more easily drop onto a lower, shallower plane



the conventional notion that Ben Hogan introduced in the 1950's. Hogan described the swing plane as where the club travels on an imaginary pane of glass. Leadbetter now asserts years later that it's just too difficult for most golfers to swing the club back and down on the same

into the pitch for a solid hit. So he reasoned that it might also help golfers.

Leadbetter's highlights for a simpler backswing include:

1. (*pic 1*) Initiate the backswing by keeping the grip pointed at your thigh (with the clubface looking at the ball) on the takeaway for the first 2 feet.
2. (*pic 2 & 3*) the back swing plane is much steeper, and matches your spine tilt
3. (*pic 4*) the left arm feels stretched across your chest and never swings above shoulder height. The right arm is above the left arm

The A Swing departs from

swing plane – it's far easier to create the desired shallow downswing by making a steeper backswing.

One A Swing benefit is more efficient power because the club travels 20% less. But the real benefit is that the body and arms are synchronized – they work in unison and not separately. Leadbetter says, "When the arms and body work together is when you'll play your best golf."

Try this drill: fold your arms across your chest, then turn your chest back and through. It's quite natural and balanced, even for a beginner. The problem becomes when the arms are extended to hold the club. What usually happens is the body and arms start working independently, resulting in wristy, unbalanced golf shots. See if you can maintain the same rhythm with your arms extended, with an imaginary club. If so, that's a good start to a synchronized swing.

I gave his tips a try. After several range balls, I eventually got a good feel for it. The club had a more 'whip-like' swinging action, and the ball flew on a better trajectory and with greater ease. I'm impressed with Leadbetter's newest attempt at simplifying this game!

***Tom Fitzpatrick has conducted corporate golf workshops with Tim Gallwey and worked for David Leadbetter. Tom is real estate broker of 30-A Beach Properties, a luxury sales and rental property firm. Call to discuss real estate at (850) 225-4674 or tom.fitz@att.net***





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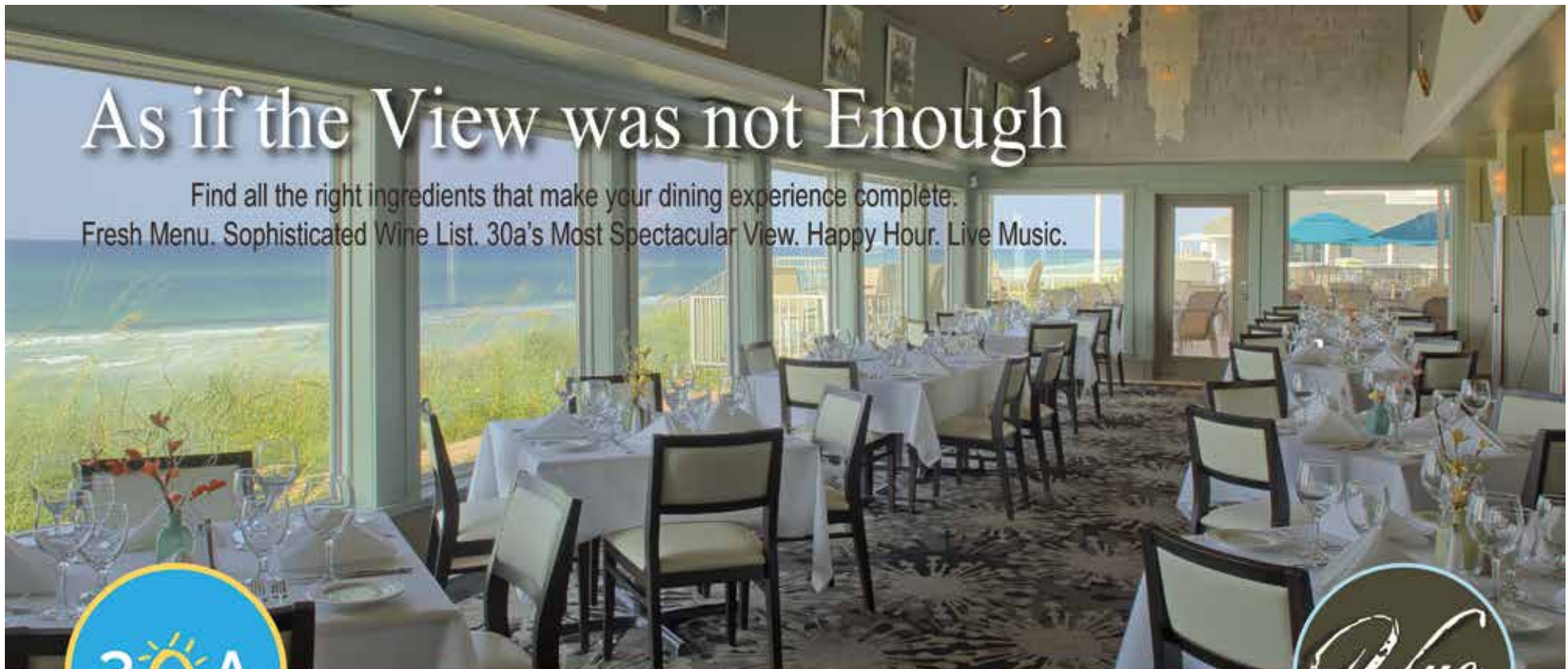
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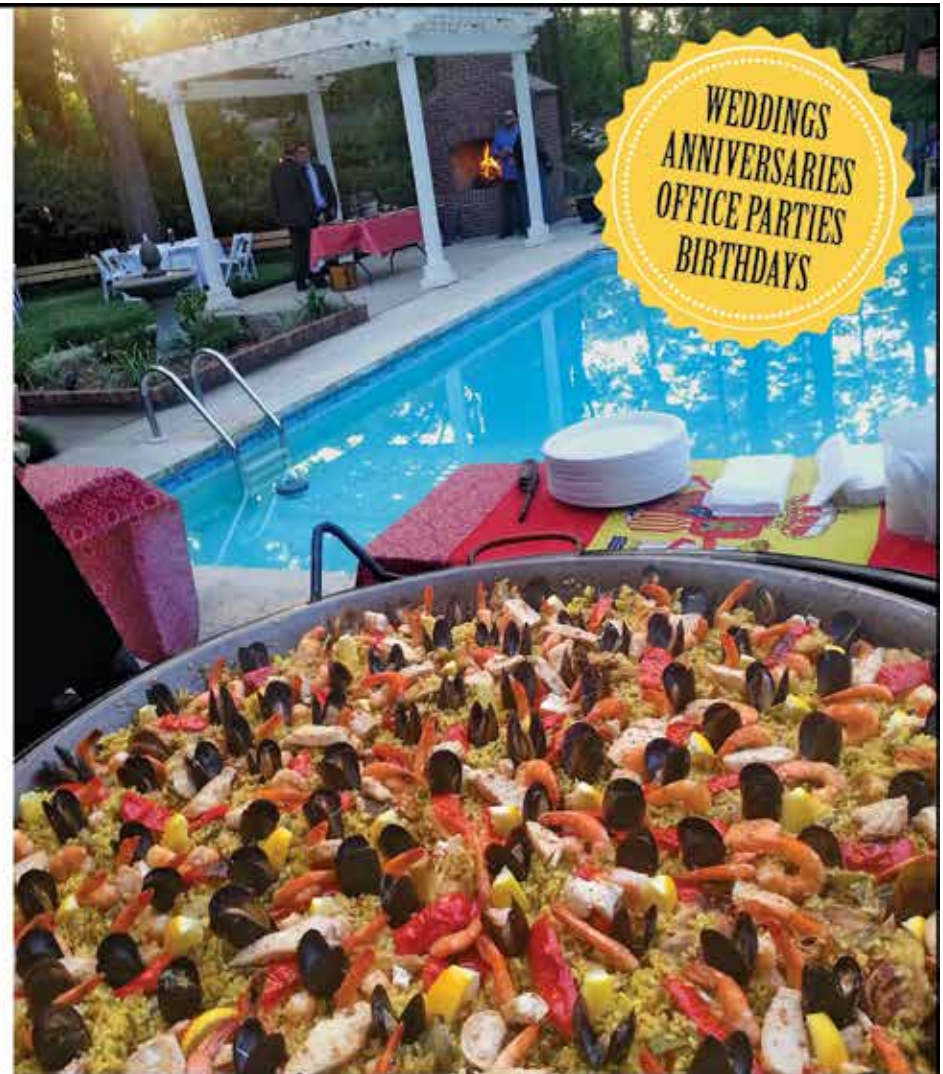
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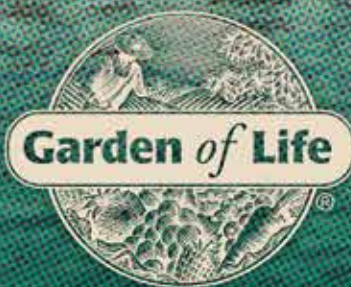
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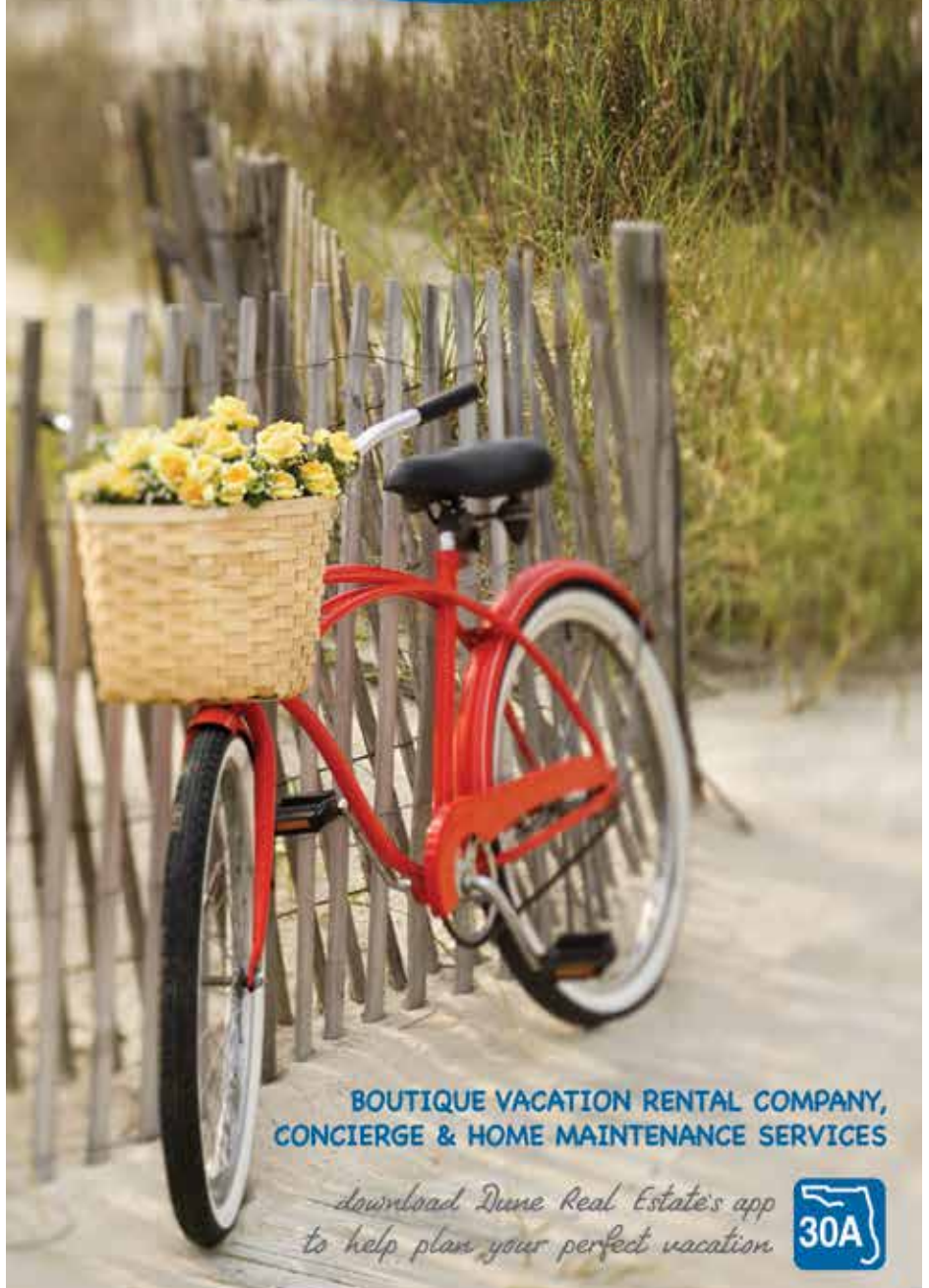
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