

the thirty-a REVIEW™

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

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INSIDE:

30-A's Finest Dining, Art, Culture and Shopping

Local Theatre at its Best

Hot Real Estate Finds

Beach Life Wellness

Adventure on the Water



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A TESTIMONIAL

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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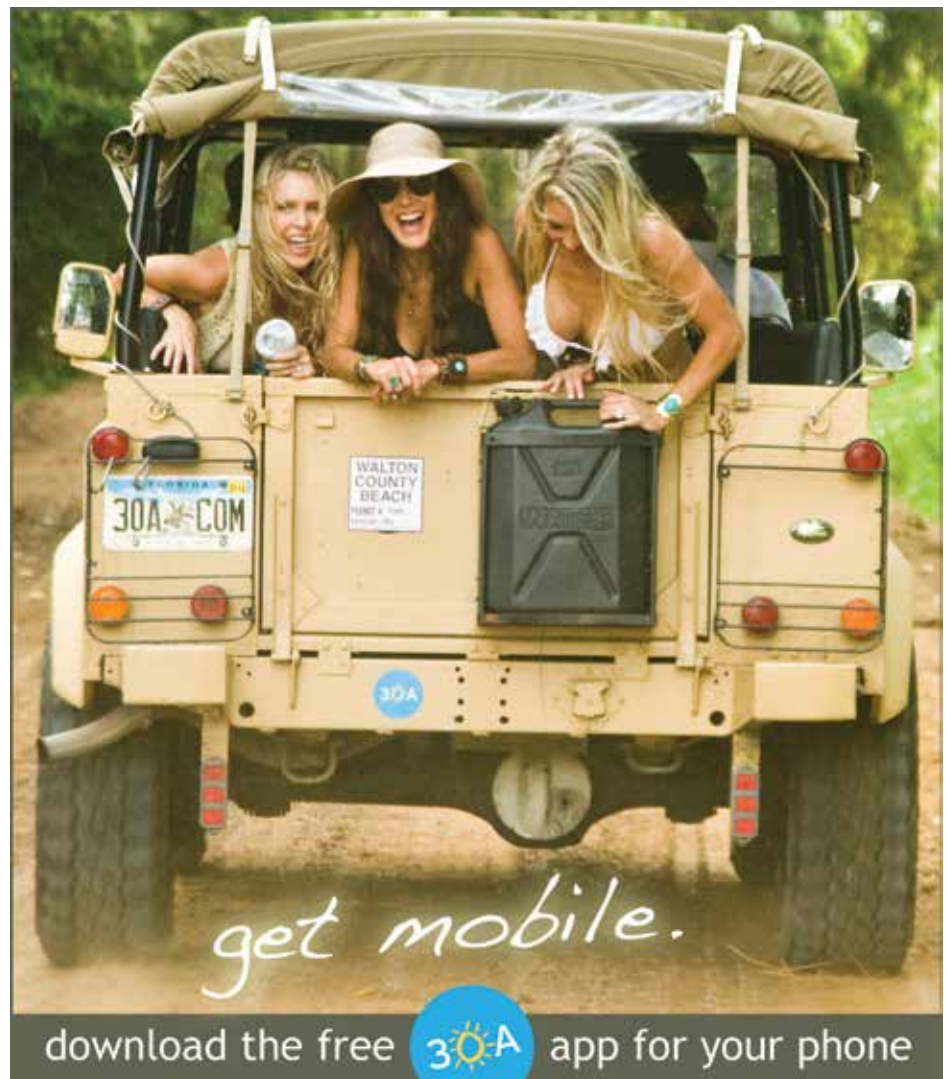
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Chris Ogle is a local financial advisor with over 13 years service, a lifelong Emerald Coast resident, and lives on 30A with his wife and four children.

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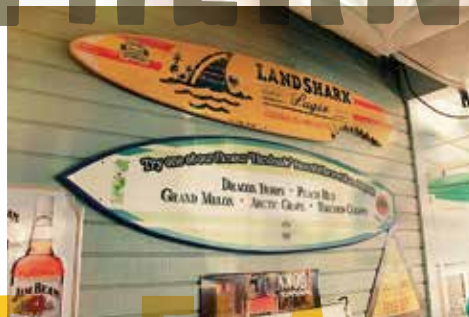
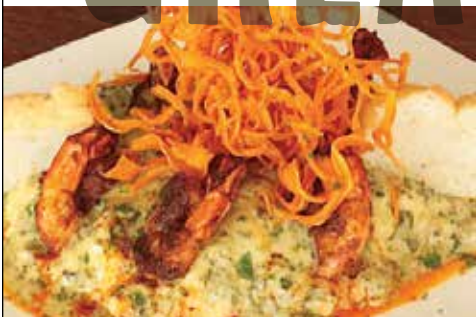


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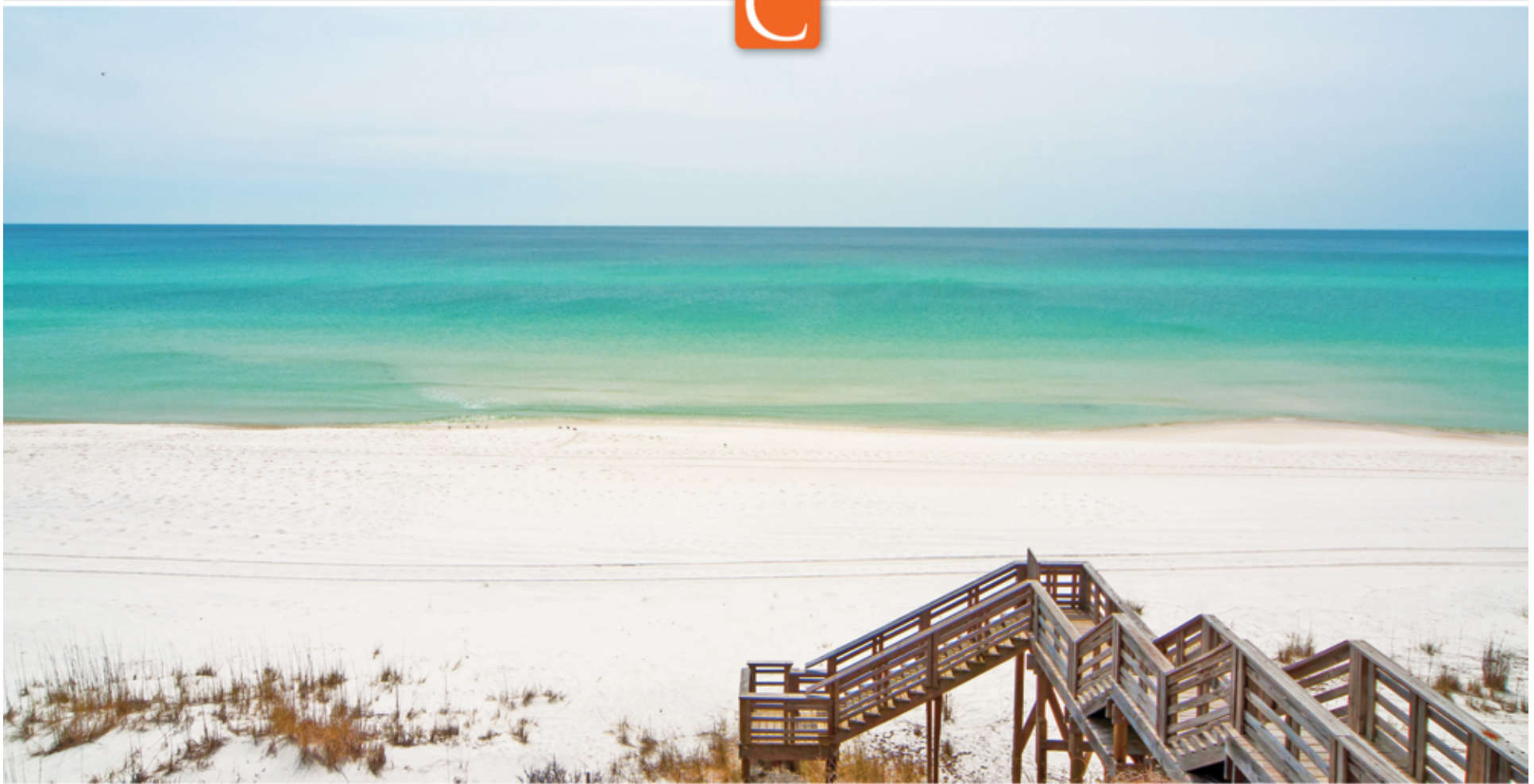
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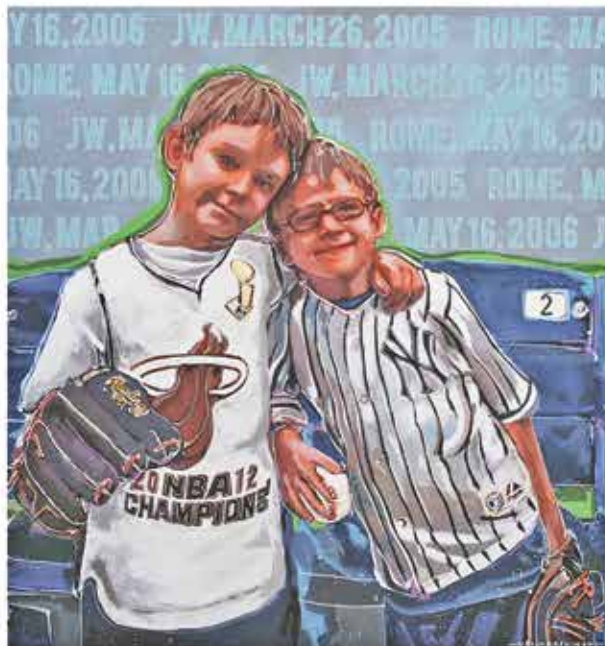
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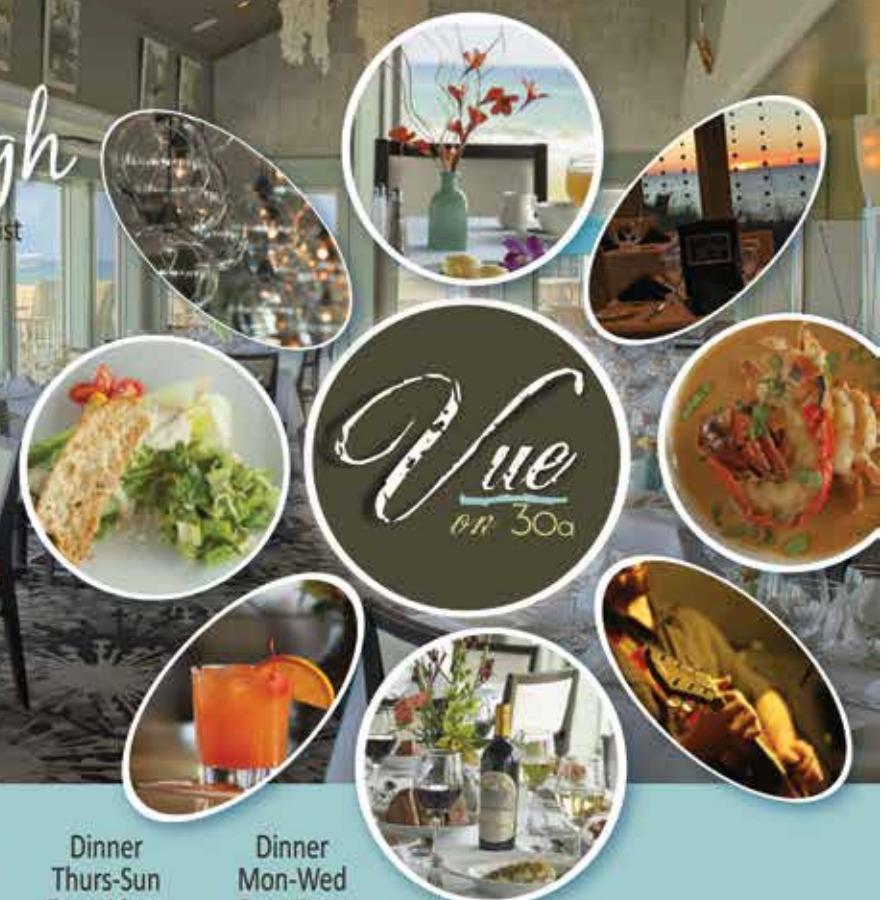


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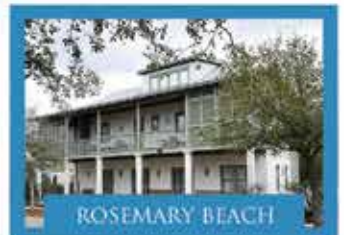
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letter from the publisher

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Recently my wife started a blog, called "Living In HD".

I thought, what a great way to describe life in this day and age. It is a phrase with so many metaphors, but most importantly it reminds us that life

is the "real deal". We have one turn (this go around anyway) to make our lives count. And the only way to live an authentic life, one that gives us joy and still challenges us, is to enjoy the full spectrum of life's "high definition".

This means something different to everyone, but I think the common denominator is living life without fear and as the old saying goes, "grabbing life by the horns". I can't think of a better place that encompasses this maverick attitude on living life

to the fullest than 30-A and the beaches of South Walton. Our area seems to embolden each of us to appreciate not only the finer things in life, but also the best things... like nature, family and friends.

Furthermore, the businesses, artists, restaurants and visitors on 30-A and the surrounding areas practice a friendly southern attitude that only enhances the hospitality of the region. So, as you peruse this issue of the Thirty-A Review, A Review of 30-A's finest people, places and things, make sure that you pay attention to this special spirit that makes our community so unique.

Until next time, we encourage you to grab your life by the horns and don't let go until you can't stop smiling.

Cheers,

Miles K. Neiman

View the entire publication online at www.ThirtyAReview.com



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1,572 SQ FT • \$384,500
Offered Fully Furnished.
Great Rental.

Carillon Beach



144 Park Shore Drive
3 Bedrooms • 3 Baths
1,622 SQ FT • \$575,000
Private Gated Community
Cottage - Fireplace

Seagrove



Palmeira Villas at Seagrove
148 Palmeira Way
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2,991 SQ FT • \$799,000
Gated Community - Gulf Views!

WaterColor



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4 Bedrooms • 3.5 Baths
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Incredible Gulf Views!
2 Pools and Deeded Beach Access.

WaterColor



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WaterColor



60 Red Cedar
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2,556 SQ FT • \$1,195,000
Offered Furnished

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Showbiz and Events in May and June

ALYS BEACH

Adventures in Alys

Mon & Wed., May 26 – Aug 13, 10am-10:30am, Fonville Press
Free for all ages: At Adventures in Alys, watch as we create a new, one-of-a-kind Adventure in Alys, created by our audiences, and maybe even join in the stories yourselves!

Intro to Improv

Thur, May 29-Aug 14, 10 & 17, 10am, Fonville Press
Free for all ages: We welcome you to take an introduction to improv comedy workshop with actors from The REP!

Awkward Oxen Improv Hour

Fri, June 13, 20 & 27 & July 11, 18 & 25, 11am, Fonville Press,
Free for all ages: Join The 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

ROSEMARY BEACH

West Indies Market

May 10-11, 11am - 6pm
West & East Long Greens and North Barrett Square
Stroll the lawns of Rosemary Beach and discover booths filled with paintings, pottery, jewelry, stained glass, wood carvings and other handcrafted items.

Kids' Rock the Block Party!

May 27, 6pm - 8pm
Western Green and Main Street
Bring the family for a rockin' night of fun in Rosemary Beach!

Peter and the Wolf Musical Storytelling

Mondays, 7pm, North Barrett Square
Sinfonia's woodwind quintet brings Prokofiev's classic musical tale to life in this enchanting production, complete with vivid

musical characterizations that highlight both the narrative and beloved score.

Once Upon a Thyme in Rosemary Beach - Children's Storytelling

Tuesdays & Fridays, 10am, South Barrett Square
(Sugar Shak patio if raining)
Various stories crafted and shared by the Seaside REP Theatre

Magic Man!

Tuesdays 6:30pm - 8:30pm
Our award winning magician will wow the crowds with lively magic tricks that will simply amaze your entire family! Catch him as he strolls about the streets of Rosemary Beach and entertains young and old alike!

Children's Theatre:

Androcles and the Lion

Wednesdays 6:30pm, North Barrett Square (Town Hall if raining)
A singing mouse, an escaped servant, and a hungry lion form an unlikely trio of friends whose bond is put to the test by an evil Emperor in this enchanting and heartwarming children's play.

Moonlight & Movies

Thursdays 6pm, Western Green
Bring the whole family for a wholesome and fun movie night under the stars, blankets and lawn chairs welcome.

Izzie the Fairy & Glitter her Dragon

Fridays 6pm - 8pm, Town Center
Don't miss this stunning visual in the form of an enchanting fairy named Izzie and her pet dragon Glitter. She will be flying about the streets of Rosemary Beach spreading music, stories, laughter and art! Catch her for a photo opportunity!

Sinfonia Strolls - Live Music

Saturdays 6pm - 8pm, Town Center
Musicians will perform acoustic sets throughout the cobblestone streets of Rosemary Beach.

Living Statue

Saturdays 6:30pm to 8:30pm, Town Center
Is she alive? Is it real? What kind of cool art do we have here? It is a lovely Living Statue! Statue Lady Oh LA LA loves for you to watch and interact with her!

Hula Hoop Artist

Saturdays 6:30pm to 8:30pm, Town Center Greens
The beautiful magic of a Hula Hoop is brought to life with music and dance! This moving performance will make you stop and watch.

30-A Farmers Market

Sundays 9am - 1pm, North Barrett Square
Join us for this weekly community event featuring fresh vegetables, fruits, eggs, honey, cheese, preserves, sauces, bread, sweets, prepared foods to go, and much, much more!

Balloons from Above

Sundays 4pm - 6pm, Town Center
Be on the lookout around town for Rosemary's beautiful and talented stilt-walker.

WATERCOLOR

Art Classes by Abrakadoodle

Mondays 3pm-4pm, Little Red
Call to reserve your spot.
(850) 231-5520 Ages 5-12 \$30

Mommy and Me Art Class

Tuesdays 9am-10am, Little Red
Call to reserve your spot.
(850) 231-5520 Ages 2-4 \$20

Mixed Media Beach Art Class

Wednesdays 1pm-2pm, Little Red
Call to reserve your spot.
(850) 231-5520 Ages 5-12 \$30

Recycled Materials Art Class

Thursdays 3pm-4pm, Little Red
Call to reserve your spot.
(850) 231-5520. Ages 5-12.
Cost is \$20.

Tie-Dye Art Class

Fridays 4pm-5pm, Little Red
Call to reserve your spot.
(850) 231-5520. Ages 5-12. \$30

SEASIDE

"First Friday" ArtWalk

Friday, May 2, June 6, 5-8pm, Ruskin Place & Central Square
Enjoy live music and view beautiful works of art and artist demos at the galleries and shops of Ruskin Place and select Central Square merchants.

Seaside Farmers Market

Saturdays, May 3, 10, 17, & 24, 9am-1pm (May 31, 8am-12pm), Saturdays, June 7, 14, 21, & 28, 8am-12pm, Seaside Amphitheater
Get your pick of fresh produce, baked goods, dairy products, native plants and other unique offerings during our Market on Saturday mornings. Enjoy special cooking demos and activities sure to liven up your morning! Held behind Raw & Juicy.

Jazz on the Lawn

Saturdays, May 3, 10, & 17, 5-7pm, Seaside Amphitheater
Each weekend join your friends and neighbors as we present an eclectic group of Jazz artists ready to delight you with each and every musical note.

Children's Theatre Performance - Seaside Repertory Theatre

Monday, May 19 & 26, June 2, 9, 16, 23, & 30, 6:30pm, Seaside Amphitheater
Join the REP for a magical children's theatre performance in the Seaside Amphitheater. Each Monday night throughout the

summer, enjoy an educational and entertaining experience for kids of all ages!
www.seasiderep.org.

Memorial Day Weekend Festivities

Friday & Saturday, May 23 & 24, Seaside Amphitheater
Kick-start our summer season with this weekend of exciting family fun, including a movie in the Amphitheater on Friday night, as well as live music on Saturday night from one of the hottest acts in Americana music today, The Black Lillies.

Stories by the Sea

Mondays-Fridays, June 2-30, 4PM - Lyceum Arch (next to Shimmering Seas Jewelry)
Join the Seaside Repertory Theatre as we present a one-of-a-kind storytelling experience for children of all ages.

Sand Sculpting with Sand Odyssey

Tuesdays & Thursdays, June 3/5, 10/12, 17/19, 24/26, 1-3PM - Seaside Beach
Free sand sculpting lessons by sand master Mark Flynn from Sand Odyssey. No wristband needed - just meet on the beach underneath the Coleman Pavilion next to Bud & Alley's Pizza Bar!

Seaside Summer Concert Series

Wednesdays, June 4, 11, 18, & 25, 7PM - Seaside Amphitheater
Celebrate the summer season with your friends and neighbors as we welcome the sounds of some of the regions top musical acts to Seaside.

Central Square Cinema

Fridays, June 6, 13, 20, & 27, 8PM - Seaside Amphitheater
Grab your blankets and head to the Amphitheater for movies under the stars.

Messina's

BY SUSAN BENTON



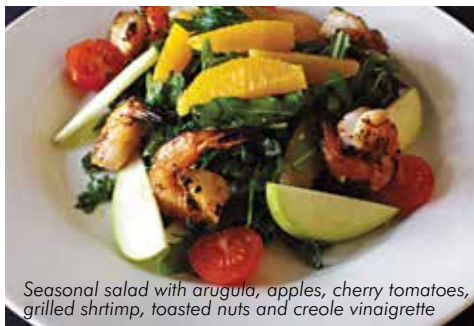
Seasonal Salad with bib lettuce, fresh berries and grilled mahi mahi



Grilled swordfish and cous cous



Pan roasted Cobia and spinach grits



Seasonal salad with arugula, apples, cherry tomatoes, grilled shrimp, toasted nuts and creole vinaigrette



Blueberry lemon pancakes with maple syrup and whipped cream



Burrer with avocado, bacon egg and blue cheese aioli

Messina's showcases Italian, French, and Creole style cuisine straight from the Crescent City by way of New Orleans native Drew Messina: the owner and executive chef of the hottest new restaurant in South Walton.

Drew Messina grew up in the restaurant business along with his three siblings. His father Andy fulfilled a lifelong dream when, in 1961, he established and operated (with his wife Isabelle) Andy Messina's Restaurant and Catering Company in Kenner, Louisiana. Over the next forty years, the business became famous for its Italian family recipes, classic New Orleans seafood dishes, and for being the premier family-run, neighborhood restaurant and caterer in Kenner and Jefferson Parish.

As Andy and Isabelle's son, Drew Messina learned all aspects of the restaurant business. He decided to further his education by attending The University of New Orleans where he studied Hotel, Restaurant and Tourism Management. He followed that by attending Sclafani's Cooking School in New Orleans, where he broadened his culinary knowledge under the tutelage of world-renowned chefs.

Over the past 28 years, Drew Messina has worked in the hospitality industry not only as the General Manager of his family's restaurant, but in other successful ventures where he honed his culinary and management skills. He

was also a popular cooking show host on New Orleans television stations Fox 8 and WVUE Channel 6 News, and for The Treasure Chest Casino (airing for three years), showcasing Messina's beloved family recipes.

With more than fifty years of restaurant expertise, along with his famous family recipes, Drew Messina and Messina's Hospitality Group have brought Messina's to South Walton at Gulf Place. In a building space reflective of the French Quarter with its brick laden walls, Messina says, "Our focus is to provide guests with the finest 5-star service possible, something not yet seen on 30-A. Whether looking for a special fine dining experience or a quick bite after a long day at the beach, we will not only provide unforgettable food, but our 5-star flair will keep customers returning year after year."

Small touches to ensure patrons feel exceptional include personal linen napkin placement, simultaneous entree tabling, tableside martini service (with blue cheese stuffed olives), and unexpected food and beverage specials offered via Messina's mobile app that gives guests access to one-time offers, unique events such as wine dinners and whiskey tastings, and video feeds of kitchen operations and cooking demonstrations with downloadable recipes.

The menu at Messina's features a blend of South Louisiana style Creole and Italian inspired dishes and

showcases Florida's finest seafood. A few of the Messina family favorites include the sumptuous Baby Veal Spedindi stuffed with eggplant dressing and topped with fresh mozzarella on a bed of fresh spaghetti with marinara, the Shrimp Scampi, and the wildly popular Three Meat Bolognese Rustica.

Popular lunch offerings include Gulf Coast seafood Po'boys on hot baked Gambino's bread; Muffalettas with olive spread made from the Messina famous family recipe; the Louisiana Crawfish Etouffee; and the Caesar Salad that can be topped with fish, shrimp, or chicken prepared blackened, grilled, or fried.

The Saturday and Sunday Jazz Brunch has been successful, offering delectable menu items like the Creole Eggs Benedict with Crawfish Hollandaise, Veal Grillades over cream cheese grits, and a decadent Harris Beef Burger served with sunny side up egg, bacon, avocado and bleu cheese aioli. A full service Bloody Mary bar complete with all the accompaniments is also offered.

Messina's at Gulf Place showcases a globally diverse wine list, with affordable by the glass options; boasts an eye catching spirit selection with over forty bourbon offerings; along with microbrewery selections, Italian beer, and Drew's signature Italian Milk Punch, unlike any other in the south.

Messina says, "Our Chef's Table is over the top! It is an 8-course meal that must be planned 48 hours in advance and with deposit, as we hand select menu items just for the guest's experience. Cost is based on food, wine, and spirits selected, and we offer Sunshine Shuttle delivery to and from the restaurant. From Lobster Thermidor to Cherries Jubilee, Messina's is casual but with silver plate service and 5-star flair."

Messina's is located at Gulf Place, 7 Town Center Loop, C-11. They can be reached by phone at (850) 267-9020, or visit their website www.messinas30a.com for more information. Hours of operation are: Weekday lunch 11 a.m. to 2 p.m., Nightly dinner 5 p.m. to 9 p.m., and Brunch on Saturday and Sunday 10:30 a.m. to 2 p.m.

YOLO

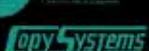
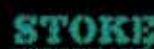
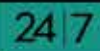
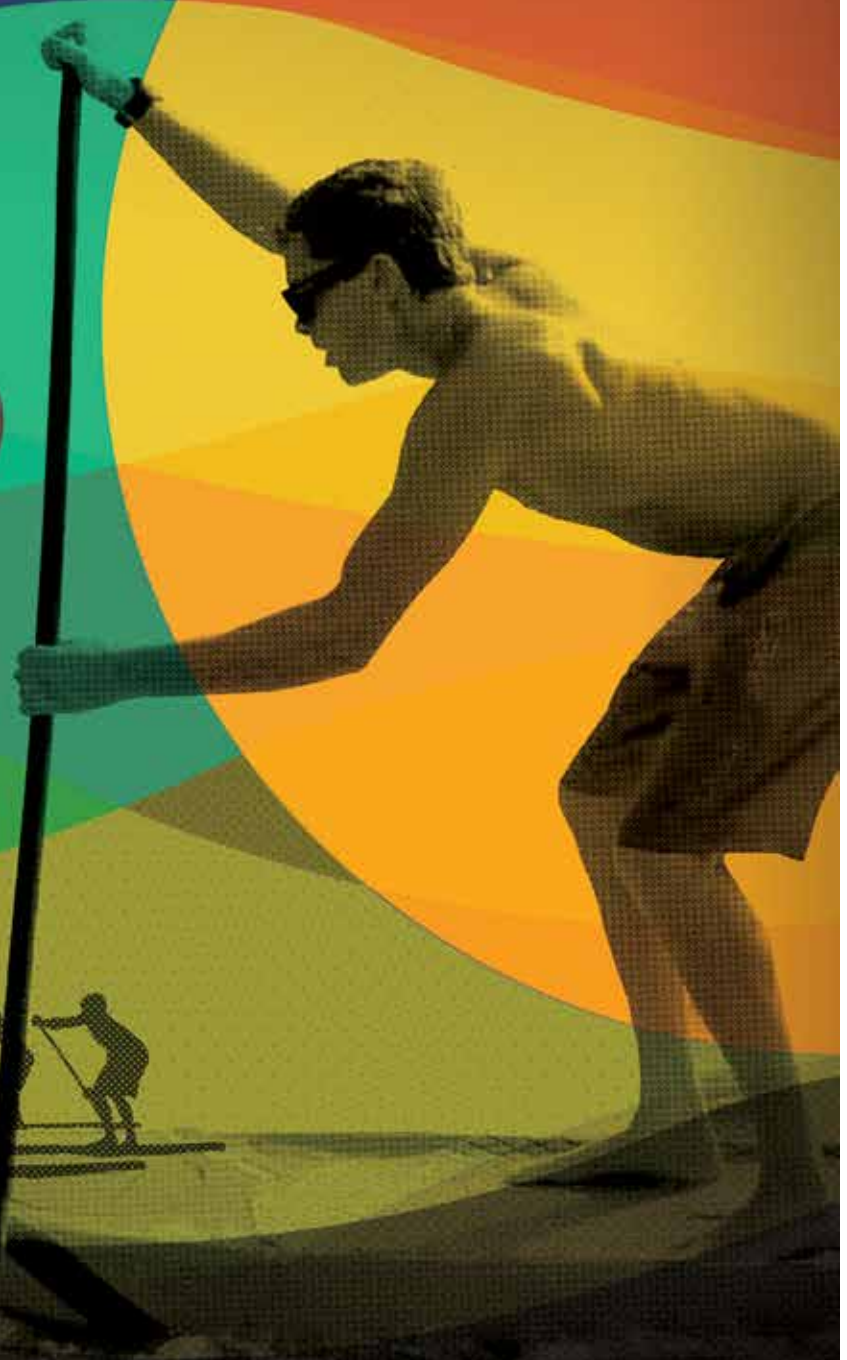
RELAY SERIES

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For more information call 850.622.5760 or visit yolorace.com



South Of Philly

BY SUSAN BENTON

Jeremy Price grew up outside of Philadelphia and ate a lot of cheese steaks. When he moved to Minnesota he longed for them, traveling far and wide to find an authentic replacement. Price says, “It was so disappointing! Each time I would get my hopes up, I would be let down. I could not find any cheese steaks to satisfy my craving like the ones I grew up with.”

That ambition led Price to thoughts of one day opening his own cheese steak restaurant, but family commitments and his job led him in another direction.

During a planned vacation to Myrtle Beach with his wife, Price says, “I had an epiphany. I knew I wanted to change things up but was not certain where to go. I opened a map and we ended up in Miramar Beach!”

The Prices stayed at an RV Park near Embassy Suites, and fell in love with the white sand beaches, Emerald green waters and the local people. They quickly moved to Ft. Walton Beach, and their family began to grow. On the Prices’ ninth wedding anniversary they visited Seaside, Florida and were enticed by the community, deciding 30-A was where they wanted to raise their children. Price says, “I met the owner of a local commercial Seagrove establishment, made an offer on a space to lease, and opened shop. We moved our family to 30-A, and in October of 2012 we were in business!”

By late 2013, South Of Philly outgrew the small space, since no gas cook top or fryer use was permitted and they wanted to expand their menu to include hot items, such as French fries. Fortunately, a location came available near a bustling beach access just behind Gulf Place that was equipped with a kitchen and ready to go. Even better, the location was closer to Price’s home and fulfilled his dream of having his family spend more time with him at the restaurant.

Price is now selling authentic 100% rib-eye Philly cheese steaks with his sons ages 9, 7, and 1 with him as often as allowed. He enjoys the thought of raising his children so that they can take a small part in the business as they and South Of Philly grow.

Price has already seen great success with the addition of the French fries, and is experimenting with new and delicious menu items like the fresh tuna wrap, chicken wrap, and a line of fresh salads. Price says, “The Mediterranean Salad is the best.” Old favorites like the shredded chicken cheese steak; pulled pork tacos;



Philly Cheesesteak



Fish Tacos



Bacon Cheeseburger



Greek Salad



Homemade Milkshake



Jeremy Price

Caribbean shrimp tacos; and queso nachos have remained on the menu, along with Calico Beans, a recipe from Price’s great aunt. The biggest hit has been the locally crafted hamburgers. Price says, “We serve a fresh chuck patty (7 ounces) fried on the grill. Menu options include a Barbeque Bacon Cheeseburger, Portobello Mushrooms & Swiss, and the Mexi-Cali topped with jalapeno and spicy pepper jack.”

Customers will also find ice cream, Greek frozen yogurt, and fruit smoothies to cool down with as temperatures heat up in the Florida Panhandle. A children’s menu is available, as is a new soft drink, tea, wine, and beer list.

No shirt, no shoes, no problem! Price says, “We have a great vibe and love our new location filled with Philadelphia memorabilia. We are great for families looking for an affordable lunch or dinner option other than pizza. We are open to serving everyone, so if hungry and on the beach, come as you are!”

Seating is available inside and outside on the patio, and South of Philly is open for lunch and dinner six days a week.

South of Philly is located at 1598 South County Highway 393 in Santa Rosa Beach, Florida 32459. Hours of operation are 10:30 a.m. to 8 p.m., Monday through Saturday. For more information please call (850) 622-1055, and visit southofphilly30a.com to check new menu changes.

Susan Benton is the owner of 30AEATS.com and partner in GulfCoastRestaurants.com, where she shares her passion for food and travel, and her commitment to promoting local farmers, fisherman, chefs, artisans and the best restaurants along the Gulf Coast.

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Acme Ice House

BY SUSAN BENTON



Passionfruit Mojito



Napoleon Pizza



Double Cheeseburger

The Artesano Hotel Group, known for their unparalleled service and bringing joy to guests, opened Acme Ice House in Seacrest Beach to rave reviews. No stranger to the 30-A corridor; having already created The Pearl, Havana Beach Bar & Grill, and Sol Luna Gulf View Lounge; the Group wanted to offer a friendly space with a cost effective menu that did not sacrifice on quality products.

The restaurant concept at Acme Ice House is founded on old-time Southern principles of gathering with good friends while meeting new at the local watering hole, or rather Ice House, for stick-to-your-ribs great food and ice-cold bottled beer. Acme Ice House offers a glimpse back in time when family, community, hard work, and a sense of tradition were the things to live by.

chromed Harley Davidson hanging from the ceiling, and on the walls stunning work by local artist and photographer Tommy Crow.

Acme Ice house is now full of natural light with an entrance in the front and ample parking in the rear lot. Martin Liptrot, founder and President of 98 Republic Advertising Agency, says, "It now has curb appeal. The space is jaw-dropping and brilliant!"

Also brilliant is the addition of phone chargers at the two bars and free Wi-Fi, making Acme Ice House the perfect location for business meetings or for the individual who just wants an inspired space to write, read, or work. Acme Ice House is also family-friendly and a spot you will want to hold birthday parties or share in a girl's-night-out.

The 220-foot bar boasts a galvanized tin top and a deep ice-filled glass trough holding chilled bottled beer. Acme Ice House also serves local and regional craft beer, a premier line of spirits and signature cocktails, and offers a creative wine list by the bottle or by the glass. Customers have been clamoring for the Island Oasis Frozen Fruit Daiquiris, perfect for busy beach goers' on a hot and steamy day.

In the evenings the Acme's event stage comes alive showcasing talented musical acts, beckoning vacationers to stay and enjoy a show. A must mention are the fourteen HDTVs, where game viewing is sure to be a hit with locals and tourists alike.

The restaurant at Acme Ice House is impressive with its two (24,000 pound) wood-burning brick ovens searing hand tossed pizzas and aged steaks in minutes at

Taking a formerly unsuccessful restaurant space and not wanting a beach feel, the owners purchased and dismantled a historic, dilapidated Kentucky redwood barn, bringing it piece-by-piece into the restaurant to cover the walls. Nothing was spared. You will even see the barn's tin-roof hanging (backlit) in the restaurant rafters, a shiny

an 800-degree temperature, while the nickel top grill from Chicago (only 400 made) seals in the juices of the 100% grass fed, hormone-free, fresh-made daily Angus burger patties. Order a single (\$7.50), double (\$11.00), or even a triple burger (\$13.50); all enticing menu options!

The pizza served at Acme Ice House is in a league of its own, as the Neapolitan Society has approved it after meeting their artisan standards. From the house crafted and stretched pizza dough made daily; to the San Marzano sauce and highest quality cheeses, meats, seafood and produce procured; you will not want to miss trying Acme's wood-fired pies.

End your meal at Acme Ice House by selecting a Stand Up Your Spoon Shake, with flavors like Coffee, Chocolate, Vanilla, Strawberry, and the Whim of the Day! Menu items Soda Fountain Banana Splits and Sundaes are also available and can be savored inside or outside on the covered patio.

With all the creature comforts of home and an affordable yet high-end creative menu, along with specialty drinks offered in a beautiful space, you will definitely find Acme Ice House in Seacrest Beach a difficult place to leave.

Acme Ice House is located at 10343 County Highway 30A East in Seacrest Beach, Florida, 32413. They can be reached by phone (850) 502-5669, or visit their website www.acmeicehouse.com for more information. Hours of operation are 11 a.m. to midnight, 7 days a week.



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Kevin Korman of Caliza

BY KEMPTEN TAYLOR

On a continual trek to make all components on the plate new and exciting, Chef Kevin Korman showcases his passion for elevating cuisine nightly at Caliza in Alys Beach. Caliza has been a staple for fine dining on 30-A since its inception and that has not slowed since Korman took over at the helm in 2011. Korman's playful spin on comfort food and genuine desire for creating a memorable dining experience for patrons lands this culinary star's menu on the "must-try" list when visiting the Emerald Coast.

Hailing from the north, Korman grew up near the farmlands of Maryland in Carroll County, just outside of Baltimore. His passion for farm-to-table food started at a very young age as he watched his mother and grandmother prepare meals for their family. Korman started his culinary career at age 20 when he attended Baltimore International College in Maryland. Overachieving is not a new thing for this chef; he was one of the top seven students chosen in his graduating class for the school's honors internship program at a hotel in Ireland.

Following his schooling and internship, Korman returned to Maryland and took on what became a four-year tenure as the eager apprentice under the eye of his mentor, Certified Master Chef Rudy Speckamp (in 1974 there were only 72 Certified Master Chefs in the United States). Korman honed his skills in Speckamp's flagship, Rudy's 2900 Restaurant, where he had the opportunity to work with 12 other Certified Master Chefs. "Chef Speckamp's cuisine was described as continental, meaning he used flavors from all over the world. He was also passionate about classic French technique. Both these concepts impacted my cooking style tremendously," says Korman.

After his time with Speckamp, Korman gained experience in several areas of the culinary field. He worked in restaurants, hotels, catering companies; led culinary instruction; and dabbled in retail before he got back where he was meant to be – a fine dining kitchen. "I believe that if you are going to go out and spend money, you should walk away feeling like it was something you couldn't



Chef Kevin Korman

produce at home and that the money was well spent," says Korman. This belief, combined with the hunger to amaze people, shines on the menu at Caliza. Respect for both the food and fans is clearly what make Korman's unique cooking style such a success at the restaurant. "It's the little details that make the biggest impact. I love the idea of exposing guests to new ingredients or techniques.

Ultimately, I want guests to walk away feeling like they've just had the best meal of their life," says Korman.

Caliza's ever-changing menu showcases global flavors as well as reflects the current season and the area's local artisans that produce the ingredients used. Korman's world travels and experience in dining rooms across the country have upped his culinary pedigree. He pays homage to the tried and true flavor of Baltimore, Old Bay Seasoning; creating an Old Bay puree using roasted tomatoes and Old Bay spice then serving it as the condiment to the Caliza's Jumbo Lump Crab Cake. The green waters of the Gulf are reflected on the menu with much of the seafood coming in fresh daily. "As a chef we have a moral obligation to serve healthy food that is obtained from ethically responsible sources. That's why I support as many local farmers and fisherman as possible," says Korman.

Korman's menu adds a "wow factor" to traditional items, such as the Deviled Twin Oak Farm Egg (*Beef Tartar, Beets, Hazelnuts, and Foie Gras "Snow"*). This is not your mama's deviled egg – it is hard boiled, soaked in beet juice to create a marbled effect, rolled in hazelnuts, and served with beef tartar and roasted baby beets. As a final touch, frozen Foie Gras Torchon is grated over the dish tableside. "It's a perfect example of taking a familiar dish (a deviled egg) and elevating it to fine dining in a way that the guest wasn't expecting," says Korman.

No one can argue, Caliza is a trendsetter on 30-A. The well-traveled clientele allow Korman to get away with his avant-garde fare, and his always-rotating menu items keep guests coming back for more. Caliza's Chef Korman is a true slave to his craft and has the support of the management team and staff at the restaurant to help him produce carefully thought out, delicious cuisine.

Caliza Restaurant is located in Alys Beach. For additional information visit www.calizarestaurant.com or call (850) 213-5700 to make a reservation.



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Fisherman Profile: Captain Curt Gwin on board the Only Way

BY SUSAN BENTON

Captain Curt Gwin



With parents that both hailed from Mississippi farming families, it was his father, an Ole Miss grad, who decided to make the move to Destin in the early 1980's to pursue real estate development. Curt worked for him in high school and during college, planning to follow in his father's footsteps, until the market crashed in 2007.

Deciding to follow his next passion, Gwin made fishing his career choice. Comparing the career to recreational fishing, he says, "It's very different than being a weekend warrior. There was so much to learn, but our fishing community is strong and really helped me out."

and ice your catch at no additional cost. Gwin says, "We provide everything but food and drink, including reels, bait, tackle, lifejackets, and a temporary fishing license." Make sure to bring along a hat, sunglasses, plenty of sunscreen, and a tip for the crew, (an appreciated gesture), but do avoid glass bottles and black-soled shoes.

In 2013 the Only Way was voted Best Charter Boat by the readers of Destin Magazine, and was the victor of the Cobia World Championships held at Harbor Docks. Captain Gwin says, "We get in the tower and sight fish along the beach. The Emerald Coast is the only place you can do this in the world. The average Cobia is about 40 pounds and they grow to well over 120 pounds!"

Gwin focuses on commercial fishing for Harbor Docks Seafood Market from November through May, and says, "Eddie Morgan (General Manger) is a good friend that I have known since I was a little kid, and Harbor Docks restaurant is my go-to place to eat. I really like the atmosphere, and just wouldn't sell to anyone else. They

All three boats have been called Only Way. My father and I named the boat based on our Christian religious beliefs.

Most in the commercial and charter industry work on other fishing boats before owning their own, but Gwin took another path, working freelance on private boats until he was able to purchase his first center console. After building a regular clientele, he purchased his third boat, a 34-foot Hatteras that he fully restored in 2010 and named Only Way. Curt says, "All three boats have been called Only Way. My father and I named the

really help their fishermen out, offer the best selection of seafood, and are the best people."

After being out on the water for three and sometimes four days, Gwin appreciates being able to unload on the dock with the fish going straight to Harbor Docks Seafood Market. Market workers then head, sort, pick, peel, shuck, grade, and pack the seafood to sell and ship to restaurants nationwide. Those claiming to serve authentic, fresh, local Gulf seafood often buy directly from Harbor Docks Seafood Market. Owner Charles Morgan says, "Over 90 percent of the seafood sold in the state of Florida last year was imported, and 59 percent of seafood sold nationwide was mislabeled. Learn about the seafood you are eating."

One can't think of the Gulf Coast without thinking about seafood, and the thousands of full time and seasonal workers that keep the seafood industry wheels turning in order to bring the freshest catch to our plates.

With Gulf Coast seafood a tradition that stretches back further than our country, it is no wonder that Curt Gwin was raised to appreciate the salt life growing up in Destin near the waters edge, enjoying recreational fishing with his family.

boat based on our Christian religious beliefs."

Captain Gwin specializes in all types of saltwater sport fishing excursions; catching Snapper, Grouper, Wahoo, Tuna, Amberjack, and others; stating, "If it is in the Gulf, I will catch it!" Charter trips range from 4 hours to overnight and can be customized based on the guest's desires, with reflective pricing. The Only Way holds up to six passengers, has air conditioning, bathroom facilities, a flat screen television and an eight-passenger life raft. Post trip, Gwin and his mate Zach Wolfe will clean, bag,

Gwin and wife Blair live in Destin with their three-year-old son and are expecting another son spring 2014. The Only Way is located at 210 Highway 98 East at the Destin Fishing Fleet Marina. They can be reached by phone at (850) 582-4384, or visit their website www.gofishdestin.com for more information. Learn about Gulf Coast seafood and the restaurants that carry it by visiting www.harbordocks.com.



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Coolsculpting as an Adjunct to Weight Loss

BY DR. NITIN BAWA, MD

When trying to lose weight, it is important to look at the entire picture and not focus on one thing only.

For example, to optimize weight one must optimize both thyroid health and female hormones, and not just watch diet and exercise. This is because the thyroid controls metabolism and if the metabolism is slow, it is very difficult to get rid of fat. There can often be subtle imbalances in the thyroid and a detailed test that includes not just the TSH but also T4 and T3 is helpful in making sure thyroid levels are optimal.

Female hormones are another important factor, as an excess of estrogen relative to progesterone tends to cause fat cells to divide. Women also make small amounts of testosterone but stop doing so after the age of 50 and this can cause weight gain too. Checking testosterone and all hormone levels for women are important when trying to help women losing weight.

Another factor that is often neglected is mental attitude and stress. Stress causes cortisol levels to go up, which causes weight gain especially in the belly area. In addition, people often eat more when they are stressed. If the mental attitude is good and stress is under control it is a lot easier to lose weight.

Sleep is an important factor when trying to optimize health. People who snore or have sleep apnea often are too tired to exercise during the day. Lack of sleep also increases stress hormone levels that make it difficult to lose weight.

When trying to help someone lose weight in my clinic, my staff and I work hard to optimize all of these factors. While addressing these factors, another treatment we offer that can help get rid of stubborn fat is coolsculpting.

While it has been around for many years, we are finding that we can get better results by optimizing all the factors that make it difficult to lose weight. Coolsculpting freezes fat and gets rid of fat from resistant areas without causing any downtime. Coolsculpting keeps working for several months, so we may even start coolsculpting early in the process and then we can continue the work on optimizing health in other areas and habits.

We are always looking for methods that work to offer to our patients. But we find that the results are better if one is on a program that addresses all of the different areas, such as hormones, supplements, and diet and exercise.

Dr. Nitin Bawa, MD is a board certified Internal Medicine physician with a special interest in biochemical hormones, weight loss, lasers and aesthetics.



Dr. Nitin Bawa

When trying to lose weight, it is important to look at the entire picture and not focus on one thing only.



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Five Weight Loss Mistakes

BY DR. BART M. PRECOURT

Often people tell me about how they were doing so well on their new weight loss program but then... they fall off the wagon, and wham! The weight they worked so hard to get rid of comes back. Usually it sounds something like, "After I had the first donut I figured I might as well eat them all." How this is logical, I'm not sure. Yet, it seems to be the logic used by many.

What if your weight loss challenges weren't because of the obvious six donuts or drinking binge with late night visits to Waffle House? What if your plan just isn't working? Maybe there is a reason. Here are five common "weight loss mistakes". Get a grip on these and your success will be much more predictable.

1. EATING CARBS AT NIGHT!

Pasta for dinner, baked potato, fries, bread, and desserts. If you're eating these at night... don't plan on losing weight. Eating carbohydrates at night, (I'm speaking primarily of simple carbs), is a surefire way to keep weight on. Carbs are meant to be used as quick energy. If you have no need for energy, then your body will just store those carbs in your fat cells for later use. What should you eat? Keep it simple and small: greens and proteins.

2. SNACKING THROUGHOUT THE DAY.

I've heard it before: "My trainer said I should eat six small meals a day." Here's my response: WRONG. Our digestive system needs a break. Eating all day will only wear down your metabolism. By snacking/eating throughout the day you never let your body burn fat for fuel. By always providing new fuel, you make your metabolism lazy. Let yourself get hungry—that's when your body does the real fat burning. If you get emotional: mean, angry, impatient when you



get hungry; that's a hormone imbalance, not a lack of food. A high-nutrient breakfast, modest lunch, and a light dinner is all you need.

3. AVOIDING FATS.

It's really avoiding good fats that can create obstacles with weight loss goals. Good fats, like avocado and raw nuts, are what tell your brain that you are satiated (full). Without quality fats you may find yourself hungry even after eating. Find new ways of incorporating quality fats into your diet and watch the excess weight fade away.

4. STRESS.

This is always an interesting one. Would you believe me if I told you that most people say they don't have stress? I say they are LIARS. Maybe it's because they think it would imply a weakness or it would hold them personally accountable to fix. If you do have stress, here is what you want to know regarding weight loss. Stress tells our adrenal glands to release a hormone called cortisol. Cortisol is a fight or flight hormone that essentially makes your entire body toxic. Even if you have eaten good, healthy foods, cortisol negates their positive effect. How do you beat stress? Forget getting rid of it, that's not happening. But learning how to handle it can happen. The simplest way to manage stress is through your breath. Next time you are stressed, do this to shut OFF the cortisol production: Breathe in through your nose slowly for 5 seconds, then exhale slowly for double (10 sec). Repeat this three times and your body will relax. Now you can get back to being a fat burning machine (and nicer)!

5. LACK OF EXERCISE.

This one seems obvious; yet, still I hear people say things like, "I'm too busy, old, tired, injured, etc." Your exercise doesn't need to be grueling, but the human body is designed to move. Exercise helps eliminate toxins, burn calories, and regulate hormone production. There is a unique relationship between your metabolism and your body based on the demands of physical output. Do your best to move your body for at least 20 minutes per day. Ideally, get your heart rate up and break a sweat several times per week. Find something you enjoy! If it's stressful to you, it won't last and will be counterproductive. You only get one body. Treat it well; it's on your side.

Personally I'm an advocate of making your weight loss goals fit into a *lifestyle* that you enjoy and can sustain. What you eat, how you move, and how you think all play a critical role in your success. Go think, act, and eat like you truly love your body!

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. He currently practices in Seagrave Beach, FL at Balance Health Studio, www.balance30a.com.

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Seventh Annual YOLO Board Relay Series: A South Walton Original

BY JENNY SNELLING ETHEREDGE

With a focus on fun and community spirit, the annual YOLO Board Relay Series has become an unofficial kick-off to summer in South Walton. Hosted by the area's original standup paddleboard (SUP) manufacturer, the series includes relay style racing amongst teams of three paddlers in a men's, women's and children's Recreational division. Celebrated for its carefree vibe and friendly competition, the series offers an opportunity for spectators to cheer on their favorite teams and learn more about the ever-growing watersport of SUP.

Each year, YOLO Board strives to add new elements to the beloved event, and the seventh edition will be infused with a celebration of the latest developments at the company. Presented by title sponsor Sandcastle Escapes Vacation Rentals and Sales, a new race division for Special Olympic athletes will be a highlight of this year's series. In recent months, YOLO Board has expanded their existing relationship with Special Olympics with the addition of regular athlete orientations for both Special Olympics Florida-Walton County and Special Olympics Florida-Okaloosa County athletes.

"The growth of our relationship with Special Olympics Florida has been such a positive experience for both the YOLO Board staff and the athletes," explains Tresha Brown, Marketing Director for YOLO Board. "The new Relay Series division will provide the Special Olympic athletes a place to shine and utilize their new skills in a welcoming yet competitive environment."

Another change for 2014 is varied venues for the three-part series, representing the expanding presence that YOLO Board has in the 30-A community. The first race will be held at Western Lake in WaterColor, the second at Oyster Lake in Santa Rosa Beach, and the third at Baytowne Marina in Sandestin.

"Changing up the locations for the Relay Series is both a new challenge for our racers and a way to showcase the variety of paddling environments we're so fortunate to have at our fingertips," says Jeff Archer, co-founder of YOLO Board. "We're also transitioning the YOLO Board

Mileage Builder Series into the YOLO Board Mileage Builder Training Program, a weekly opportunity for visiting and area paddlers to receive training advice and paddle with the best local coaches, free of charge."

Interested SUPers, whether racing in the series or not, are invited to join the Mileage Builder Training Program



Photos by Shelly Swanger

new line of beach cruisers featuring hip graphics and cool colors. The events will also include giveaways, refreshments and kids activities making it the perfect way to spend a summer evening out with family and friends.

"Every day, we're humbled by the response and support the local community has provided us over the past seven years as YOLO Board has continued to grow and evolve," elaborates Archer. "The Relay Series is a way to give back to our supporters and celebrate the awesome local waterman culture that has emerged. The sponsors, racers and spectators are why we're able to bring this super fun event back each year, and we're grateful to have the support of Sandcastle Escapes as our lead sponsor this year."

Check out the YOLO Board Relay Series this summer with races set (weather permitting) for May 29th at YOLO Board Adventures at the WaterColor BoatHouse, June 19th at Oyster Lake in Santa Rosa Beach (tentative), and July 17th at YOLO Board Adventures Sandestin in Miramar Beach.

For more information, visit www.YOLOBoard.com or call (850) 622-5760.



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The Master at Work

BY LIESEL SCHMIDT



Belin Landry doesn't simply want his clients to have a painting. He wants them to have a masterpiece, an heirloom. A memento capturing time on canvas, but in a way that seems so real that his subjects almost appear to draw breath. Their life is reflected in the light of their eyes, so expertly caught by brush strokes and oil.

Initially beginning his foray into the art world by learning fine photography, Landry honed his skills in capturing both movement and energy, conveying a sense of vitality and grace that seemed somehow more like a painting than a photograph. And people took notice. In light of the fact that he refined his camera skills by studying the works of master painters, the comparison was apt—and, perhaps, a foreshadowing of things to come.

"I always wanted to do what I could through lighting, posing, and composition to help my subjects look their very best," says Landry of his early days as a portrait photographer. "I trained privately with different masters of photography in both classical and outdoor Portraiture, but I also studied the paintings of master artists to learn the techniques they used and began to apply those techniques to my own photography studio portraits," he recalls. "People began to comment that my portraits reminded them of paintings, and I find that interesting—like a glimpse into my future."

The time he spent behind a camera was far from lost. In fact, it would prove to be almost foundational

for the canvases he soon created and became renowned for. "Photography alone was just not enough for me, creatively," he says. "I felt the need to bring the completion of a portrait to new levels, so I began to hand oil black and white photographs." Yet the exacting artist felt that his completed pieces were missing something: "They still seemed to lack the depth I desired."

Ever the insatiable student, Landry once again delved into the classics, determined to refine his craft and learn how to capture that missing sense of depth. "I studied artists of the Renaissance and was introduced to a technique called *chiaroscuro*, which refers to a strong, self-conscious juxtaposition of light and shade to create a stunning visual effect in a work of art," Landry explains. "The technique was pioneered by Leonardo da Vinci, further developed by Caravaggio, and finally perfected by Rembrandt."

And while he appreciated the three-dimensional depth achieved by *chiaroscuro*, he believed it to be too stark. "As I continued to study, I found that a more delicate approach used by Raphael in the shadow to highlight areas of skin was exactly what I was looking to develop in my paintings. I wanted to preserve the realism of the subjects and still develop the depth that I could only achieve through the many layers of oil paint so inherent to the process of *chiaroscuro*. After several sessions; many hours; and layer upon layer of oil paint,

I was finally achieving what I set out to accomplish—a masterpiece oil painting that projected off of the canvas and maintained the realism of the subjects."

It is precisely that almost prolific ability which sets Landry apart from fellow artists in the world of portraiture. He is a visionary, a creative who finds satisfaction only when he brings his canvases to life, when the heartbeat and the soul of his subjects are communicated to the viewer. He offers no mere vanity piece, but a treasure to celebrate and pass from generation to generation, witnesses to family history and silent storytellers whose eyes dance and dazzle as they watch and wait.

Camera and canvas are under his command, paint and pallet subject to his every whim as he creates his masterpieces. While he may be self-taught, Landry wields his brushes with precision and proficiency that speaks of natural talent and passion—two qualities which cannot be taught in any classroom. He views the world through the lens, his own eyes like a filter of light as fingers grip brush and the picture begins to take shape. A master at work, released from the darkroom into marvelous light.

For more information, contact Joyce and Belin Landry at (337) 309-2099 or (337) 526-1935. Visit the artist online at www.belins.com or email mymasterpiece@belins.com or joyce@belins.com

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Katrice Howell Photography

BY KEMPTEN TAYLOR



The old saying “if you love your work, you won’t work a day in your life” resonates well with photographer Katrice Howell. But if you ask Howell, her passion is not necessarily photography but rather the subjects that she shoots. “People are my passion. I love that I have the gift of bringing families together, playing with them, helping them relax into their true selves and only then: photograph them,” says Howell.

As an Atlanta, Georgia native, Howell grew up taking frequent trips to the Gulf Coast for vacation. She has always loved the sand, clear water, and warm sun. She attended college at Florida State University where she received a degree in International Business. Howell could not get enough of the warmth of the sunshine state and took root in Tallahassee post-graduating from FSU. After her schooling, she took a job as a business manager for a local Tallahassee photographer and in time found that her true interest was not on the business side of things but on the photography side. The art and style that goes into photography intrigued Howell and ultimately lead her to enroll in photography school to pursue her newfound dream. As a stay-at-home mother of two, Carson and Graham, she found that she had a talent for photographing children and families. That skill led to a new profession that still satisfies her artistic appetite today.

Katrice Howell Photography specializes in “real life” family portrait photography. The stiff, and often fake, smiles are not what you will find when booking this seasoned photographer. Her love of people, especially little people, shines in the images she takes. Howell goes



out of her way to help families relax, let children play, and might even offer dad a pre-shoot beer to ease any tensions. “If you’ve ever had to pull a child out of the pool early or a husband off the golf course to get dressed for a shoot, you know the stresses,” says Howell. “The number one compliment that I receive from my clients is that working with me is the easiest, most fun portrait shoot they have ever experienced. And then I shoot them every year...gotta love new friends for life.”

The photography business has changed drastically over the 20 years that Howell has been a professional photographer, with cell phone cameras, easy-to-print digitals, and plenty of free photo apps. Some might think, “Why hire a professional photographer when I can snap a selfie?” Howell understands these advancements and has embraced them to perfect her dexterity. “I’ve watched sessions change from very contrived, formal settings to

more fun and laid back, lifestyle photography. And I have loved every minute of it,” says Howell. The progression of photography has made it easier and more accessible for families to capture memories.

So why hire Katrice Howell Photography or any professional photographer for that matter? “Choosing a professional will ensure something much better,” says Howell. Professional cameras, lenses, filters and software (read: expensive) are part of what you pay for when you hire an expert photographer, not to mention skill and



experience. Howell is constantly attending workshops and educating herself on the latest and most progressive photography techniques and equipment. Beyond excellent equipment, Howell says that “seeing the light” is one of the most important aspects of photography, especially beach photography. “Beach photography is tricky....it’s beautiful white sand, crystal clear water, and turquoise sky all highlighted with our Florida sun. Professional trained photographers with the best equipment (should) know how to see the light,” says Howell.

The Katrice Howell Photography business plan is simple; keep learning and evolving, always seek the light, and “More than anything give your client the very best product,” says Howell. The backdrop for her photos can be found all over 30-A and Tallahassee. She will only take on one photo shoot per evening and never shoots a beach portrait earlier than one hour before sunset. This mother, wife, and photographer knows her subjects – families, and aims to capture them in their “happy time of day.” Her ultimate goal is to create a “product of fun, friendship, integrity and drop dead gorgeous archival portraits to place on the walls of their homes.”

For more information on Katrice Howell Photography, visit www.katricehowellphotography.com or call (850) 694-8695. You can find the photographer on facebook at www.facebook.com/KatriceHowellPhotography or email her directly at katriceh@earthlink.net.



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Ophelia: Well-Suited

BY LIESEL SCHMIDT



The mere idea of hunting for bathing suits strikes fear in the hearts of even the most intrepid shoppers. Much like finding the ultimate pair of jeans, finding the ultimate bathing suit to suit your style, shape, and budget can seem impossible. Fortunately, it doesn't have to be that way; and when Tori Von Hoene opened Ophelia Swimwear in Grayton Beach in 2010, she was determined to fill a noticeable void in the local retail market—one that catered to the needs and desires of women along the coast as they searched high and low for their dream suit.

"There were no high-end 'couture' type places to shop for swimwear," Von Hoene recalls. "It was all either too young and surfy, more for a style for juniors; or too matronly. None of the shops focused solely on trendy, chic designer swimwear." As the daughter of a businessman, she had an inherent knack for recognizing an opportunity when she saw it, and so Von Hoene took the plunge.

Inspired both by the Shakespearean character and by a song of the same name by The Band, Von Hoene's decision to name her boutique Ophelia seemed, to her, a fluid one. If nothing else, it caught people's attention and raised questions. "People are always asking me if I know Ophelia drowned!" Von Hoene laughs. "Yes, I know this; and the Ophelia girl in our logo was purposely made to resemble a Shakespearean Ophelia, with flowers in her hair."

Grounded though the swimwear concept might be, the eye-catching suits on display throughout the showroom space at Ophelia are anything but. Body-skimming suits dance amongst high-wattage strips of material constructed to make even the most buttoned-up landlubber feel like a beachside bombshell. She appeals to every woman's desire for that special bit of something that makes her forget reality and dip her toes into fantasy. An escape, if only for a day, into a persona projected by the well-placed cling and stretch of thread and fabric. "I try to offer the most extensive selection of swimwear in the area, and I shop for all different body types and sizes," says Von Hoene. "I want everyone to find something that makes them feel comfortable on the beach."

Still, in Von Hoene's estimation, comfort doesn't have to equate to boring, and she's determined to stay on-trend. Her ability to read the market made her flagship

store a success; and Von Hoene rode that wave, opening a second store in Seacrest Beach in 2011 and an online boutique a year later. "I've always loved shopping, fashion, and retail," she says. "I traveled to Europe and India a lot with my parents when I was younger. I loved shopping the local markets, looking at cultural designs, discovering new designers, and picking out different things."

"Running my own store is a lot of work, but it's so much fun! I really enjoy the creative aspect of things—getting to do the photo shoots, styling different models, and putting together high-energy events like fashion shows." Enterprising and adventurous, Von Hoene's love of travel and natural curiosity have served her well, granting her opportunities she might never have had were she anchored to corporate confines. "I've gotten to travel to different countries like Colombia and Brazil to meet different designers, and it's been amazing."

Having lived in the area for 11 years, 39-year-old Von Hoene knows realistically what will sell here on the beaches of the Emerald Coast. What suits Miami might be a flop in Miramar; what tempts in San Tropez may cause nary a ripple in San Destin. Culture dictates demand, and so Von Hoene curates the items in her shops with sharp-minded focus. Labels like Mikoh, Tori Prayer, Lolli, and Karla Colletto offer her customers their place in the sun, a bit of magic amidst the mundane. Which is precisely what Von Hoene's version of the Ophelia is all about.

In light of the fact that the character of Ophelia in Shakespeare's *Hamlet* met a tragic end in a watery grave, naming a swimwear boutique Ophelia could be considered somewhat ironic. It is also oddly optimistic and bold, a choice to dance defiantly on tragedy and declare triumph, to claim success in what might easily be a sweeping tide of shuttered shops and sunken dreams. To reject the written end and instead write a new one, where flowers are worn in perfect complement to the perfect suit.



Visit Ophelia at 26 Logan Lane, Unit B, Grayton Beach or call (850) 231-0676; at 10343 Hwy 30A B-120, Panama City Beach or call (850) 213-0031. Open Monday-Sunday, 10:00 a.m.- 5:00 p.m., or shop online at www.opheliawimwear.com

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The Rational Investor

BY CHRIS OGLE

With summer fast approaching, I am reminded that it has been almost 40 years since the classic film “Jaws” stirred excessive media hype about the unlikely horror of being eaten alive by a great white shark. The images stoked primal fears of perhaps the most gruesome way to go. I vividly remember the schoolyard debates regarding the likelihood of such an attack in our local waters (also due in no small part to the scenes shot locally, mainly in the sequel). To this day, I hear people—locals and tourists alike—proclaim their aversion to entering the Gulf of Mexico much beyond the point at which they could easily outspurt the other swimmers to the shore. Reciting the information about higher risk geographic areas, safer times of day, etc., never seems to help. As a salty child of the ocean, I never even considered staying out of the water. For me, it just wasn’t an option. Even at that early grade-school age, I had unknowingly developed my attitude towards calculated risk.

Reflecting on this dynamic got me thinking about excessive media hype today that tends to focus on the unlikely. I believe municipal bond defaults are one such potential event that tends to get tossed out with little to no rational context. As a brief refresher, municipal bonds are debt issued by a state, municipality, or county to finance any number of capital expenditures. Most pay a fixed interest rate semi-annually. This interest income is federally tax-free and potentially state tax-free as well. (Florida residents enjoy tax-free status on municipal interest derived from any state.) Examples of these could be water and sewer systems, new streets, and convention centers. Some issues are revenue bonds backed by future income, while others could be general obligation (GO) bonds backed unconditionally by the issuer. Some issues could be insured, while others aren’t. There are numerous ways to evaluate these issues for their creditworthiness, or relative risk. I will focus on three initial ways to narrow the search.

1. Understand the rating scale. Moody’s is one of the three major municipal bond ratings agencies. Their ratings scale is as follows: Aaa, Aa, A, Baa, Ba, B, Caa, Ca, C. (This is a brief description, you can find the entire scale on their website at www.moody.com.) Being cognizant of ratings is like evaluating the ocean topography before entering the water. Knowing that there is a deepwater canyon just offshore from the beach would alert you to the potential for ambush predators lurking in the nearby depths.
2. Historical default rates. Credit ratings tend to correlate strongly with incidents of default. In their

excellent report, “Muni Bond Defaults, Bankruptcies and Bondholder Protections”, by BNY Mellon, they cite default rates by bond rating. So, bonds that were AAA had a default rate of 0 after ten years, AA were .01 and A were .05. This is like talking to a long-time local about the history of shark attacks in a given stretch of coastline. It’s not predictive, but it is informational.

3. Understand higher risk sectors. The types of municipal bonds more prone to getting into financial problems and possibly defaulting are in the housing and hospital /health services sector. These two sectors combined typically account for over 70% of the defaults. (Source: www.municipalbonds.com) Conversely, a historically lower risk sector would be water and sewer bonds. Avoiding higher risk sectors is like not swimming at feeding time-dusk or dawn. Also, if you happen to see large schools of baitfish swimming around you in endless circles, it’s probably a good time to get out of the water.

There are many other facets to investing in municipal bonds that should be looked at. A few of them are: current pricing (whether an issue is priced at a premium or a discount), interest rates, call provisions, and purpose of the issue itself. Another great source of information is the Electronic Municipal Market Access website, or EMMA. You can go to www.emma.msrb.org for an ocean of information.

There are numerous strategies to diversifying your municipal bond portfolio amongst issuers. A knowledgeable financial advisor with experience in these types of individual issues could help you build a portfolio according to your risk tolerance. Reviewing the websites mentioned could also help you understand which questions you should be asking. Lastly, EMMA provides continuing disclosure on existing municipal bond issues that investors or their financial advisors should keep up with, not unlike monitoring the conditions at your local beach before going in the water.

This article was written and prepared by Chris J. Ogle, a local financial advisor with Wells Fargo Advisors. He lives on 30-A, loves the ocean, and can often be found South of the second sandbar. Chris can be reached at (850) 837-5366, chris.ogle@wfadvisors.com, or at www.wfadvisors.com/chris.ogle.



Chris J. Ogle

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Investing in fixed income securities involves certain risks such as market risk if sold prior to maturity and credit risk especially if investing in high yield bonds, which have lower ratings and are subject to greater volatility. All fixed income investments may be worth less than original cost upon redemption or maturity.

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Jean Crews

BY SUSAN L. CANNIZZARO



to get a management job over her, she decided right then that would not happen ever again. “I decided to quit and go back to college at age 27. With a degree in hand from Florida State, I then went back to First Federal Bank of Perry in Tallahassee, where I worked in the construction lending department and within 6 months, I was promoted to the manager of that department,” says Crews.

In 1998 a competitor wanted her to work for him in Destin for First South Bank. It was sold to BB&T in 2002, and she oversaw the construction lending, operations and sales departments. “I decided to get out of management and was hired with Countrywide. At one point, we had 45 people in the office

much more paperwork,” she says. She is obsessed with getting back to people, because they want instant results. “We have a ‘need it now’ mentality and if you don’t get back to people right away, you lose out. I like to be at the top of my game, I like to be number one,” says Crews.

Crews will be the first to admit she can’t live without her phone. At the request of her husband, she did leave her phone home for their 13th year anniversary in February. Jennifer Brown, an agent with Homes on 30A, is one client that is happy Jean is so devoted to her phone. “She always calls back right away even on the weekends. Jean is just fantastic, she makes miracles happen and offers fantastic products from BB&T,” adds Brown. Crews works with a lot of builders in the area, including Jennifer’s husband John Brown at Gulfview Construction, along 30-A. “Construction is booming in this area and the average home price in 30-A is \$750K,” says Brown.

Jim Dixon, who owns 30A Escapes and is an agent for Beachy Beach Real Estate, was introduced to Jean

I love getting people in to new homes. Getting them to the finish line and seeing them so happy about their new home is so rewarding

There is a force along the 30-A corridor that is worth getting to know. She has been referred to as a miracle worker who makes real estate transactions seamless. This force, otherwise known as Jean Crews, is a Senior Mortgage Loan Officer for BB&T Bank with offices in Destin and Red Fish. She has over 21 years of experience in this challenging industry and she is very passionate about helping others.

Crews began her career, after a short stint at a community college in her hometown of Perry, Florida, at a credit union. She then moved on to First Federal Bank of Perry, where she was a teller and then moved up to the mortgage service department and then to quality control. When a friend of hers, who had a college degree, was able

for the right bank, Jean returned to BB&T as a Senior Loan Officer. She decided to go back home to the place where she knew she could get the job done. During her short time back at BB&T she has already earned the prestigious Sterling Award, which honors those who have the most loan business.

She says that all products are available, including Jumbo, construction-to-permanent one time close, Conventional FHA, and VA.

“I love getting people in to new homes. Getting them to the finish line and seeing them so happy about their new home is so rewarding,” adds Crews. “The mortgage business has definitely gotten more challenging and it is hard for clients to understand why we need so

when he lived in Memphis. “I know if I contact her, she will get in touch with my clients right away and she is always very professional but also very fun too. She works hard and finds the best deal for the buyers, and gives them several options to choose from,” Dixon says. “Getting a loan these days can be brutal, but she adds a personal touch and she finds better rates than some of the bigger banks,” he adds.

Her team consists of Shellie Stephens and Debbie Jansen, both Junior Loan officers with many years in the business. Crews says that without them, she couldn’t get the job done. She also enjoys spending her off time with husband Terry Crews and children Katie and Abby.

Jean Crews can be reached at (850) 460-3080 or www.BBT.com/JJCrews for online applications.

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Homes on 30A

BY SUSAN YOUNGERMAN



Ask Randy Holder what he finds special about 30-A and he gets directly to the heart of the matter. He concisely answers, “You can build all the great golf courses, fancy restaurants and nice developments, but at the end of the day it is all about the beach. We have the most beautiful water and the most beautiful sand anywhere in the state and that is the straw that stirs my drink.”

Randy and his wife Karen became real estate agents here on the beach in 2007 and quickly became a top producing team. Always looking out for more efficient avenues to assist clients with their real estate needs, the couple decided that the time was right to open their own brokerage in January 2012. That decision to create Homes on 30A proved to be wise as it gave them their best year in real estate. They began in a small, rented space on the east end of 30-A close to WaterSound, and their success soon had them planning for expansion.

Recognizing the importance of staying current with today’s savvy buyers, the Holders invested heavily in their

online presence as well as in their thorough understanding of the 30-A marketplace. According to the National Association of Realtors 2012 report entitled “The Digital House Hunt”, real estate-related searches on Google have risen 253 per cent in the past four years. Randy and Karen believe that by partnering with the right people to assist them with their Internet presence, they can most effectively be of service to their clientele. Randy asserts, “If you are not heavily invested in what the Internet can do for you and most importantly your clients, you are not in the game.”

When the opportunity to buy a space for their offices presented itself, the Holders jumped at the chance. They were able to renovate and redecorate to make it the perfect home away from home for the whole staff of Homes on 30A, and enjoy the convenience and visibility of their location at 3092 W County Highway 30A in Blue Mountain Beach.

Shortly after purchasing the new property, Randy and Karen began a dialog about the possibility of

merging with long-time, top-producing agent Marianne Grant. Grant’s extensive experience and reputation made her the ideal candidate to bring on board as an equity partner in Homes on 30A Real Estate. Not long after that announcement was made, two more highly seasoned and successful agents, Linda Campbell and Carrie Campbell, also joined the team. These three agents brought over 70 years of experience and an astounding \$800 million dollars in sales to the Homes on 30A team, which includes Jennifer Brown, Colleen Regan, Kim Kirby, and Dallas Woods.

These days, Randy Holder spends his days running the business alongside office manager, Allison Anderson. Also on staff are Blake Cooper Kizlauskas who has been with Marianne Grant for over 10 years as her executive assistant, along with broker Joan Gough who rounds out the Grant team. Another valuable addition to the firm is Sherry Fuelberg who works as an assistant to Linda Campbell. Homes on 30A now has ten full time, highly experienced agents, ensuring that any call placed to this office will be answered by a seasoned real estate professional with a deep understanding of this unique market.

Karen Holder spends vast amounts of time deepening her knowledge of this area’s ever evolving real estate market. She puts her time into research, both on the ground and on the Internet, and has the proud distinction of being one of the few area realtors to sell properties before they have even hit the market.

Karen and Randy are passionate about giving back to the place they call home. Both are heavily involved with the Children’s Volunteer Network and the 850 Outreach Program, which do a tremendous job helping underprivileged children in this area.

Hard work, a commitment to agent knowledge, internet capability and good old-fashioned service have made the real estate team of agents at Homes on 30A the best source for real estate knowledge, experience and expertise on scenic Highway 30A.

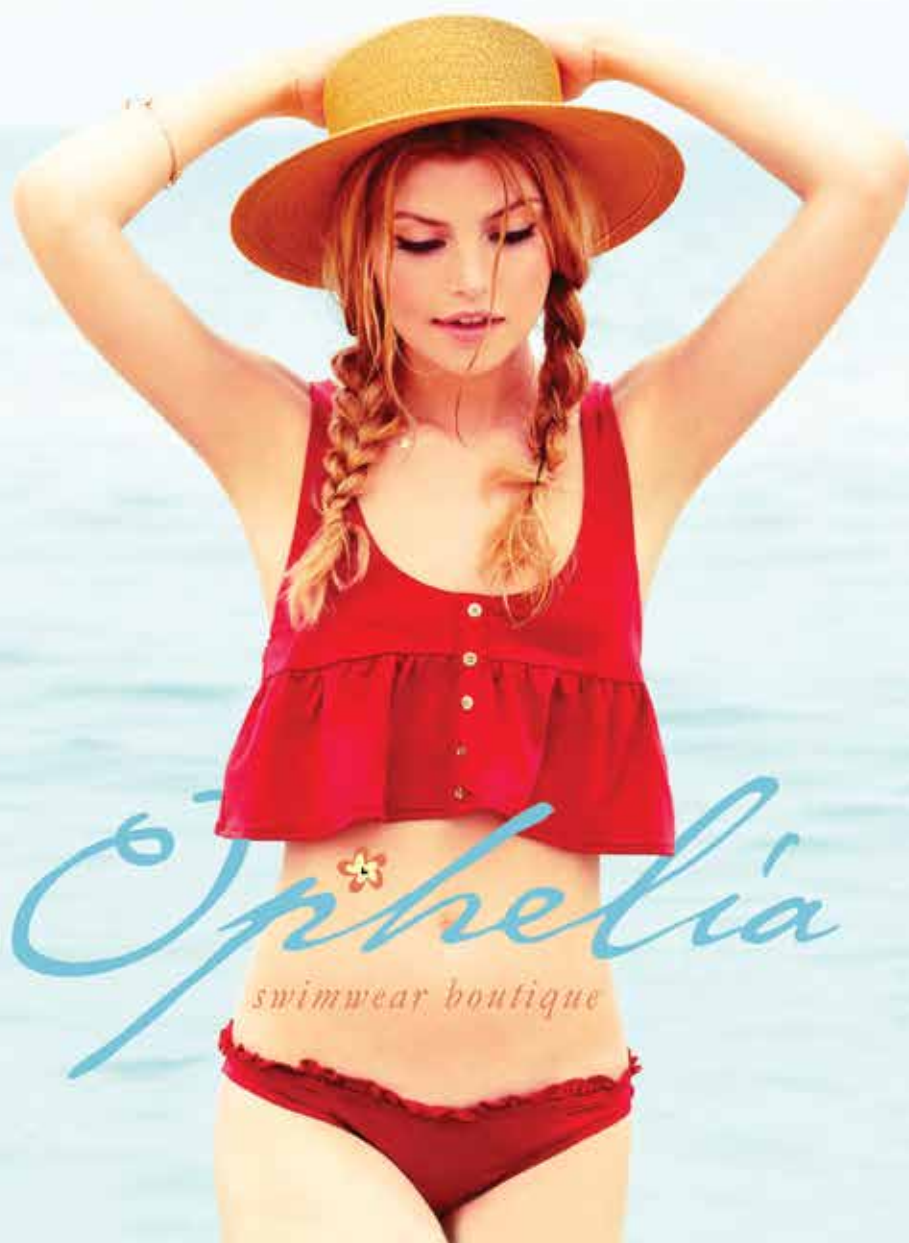
Karen Holder states that what she wants people to know about Homes on 30A is: “Whether you are buying or selling real estate on 30A, we are a small, boutique company that consists of nothing but highly successful, seasoned real estate agents and when you call us, you will get an agent that has excellent market knowledge and the ability to provide excellent service.”

Homes on 30a is located at 5399 E County Highway 30A #6, Santa Rosa Beach, FL 32459. Call (850) 660-1830 or go to www.homeson30a.com for more information.

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Joslyn Jacobs

BY SUSAN YOUNGERMAN

Joslyn Jacobs

The most important thing people need to know about me is that I am honored to help them find their Southern ground along our emerald shores,” exclaims the vivacious and enthusiastic Joslyn Jacobs of Beach Properties of Florida. “I love my whole story. I feel as if I have it all and I’m so blessed. I want to help others achieve their dreams like I have mine.”

Her story began in Nashville, Tennessee where her mother bought, renovated and sold homes for a living and her dad bought and sold businesses. Her fascination with the entire real estate process was so entrenched in her that she would beg her mom to let her skip school in order to tag along looking at prospective houses to buy. Jacobs says, “I loved everything about the process, even when we had to live in the houses she was renovating at the time. I watched my parents work, create and thrive and knew that is what I wanted to do. I couldn’t have had better examples of how to identify opportunities, negotiate deals and build lasting business and personal relationships.”

Jacobs grew up visiting her aunt and uncle in Mexico Beach, but a chance girl’s weekend brought her to Destin in 2005. She met Adam Jacobs that weekend and a year later they were married in Nashville. She fell deeply in love with the Sacramento native who had moved to 30-A the year before and it did not take much convincing to persuade her to move.

“The transition from Nashville to this area felt very comfortable for me because Nashville is a magnet for people from all over the world trying to achieve their dreams in the music industry. 30-A is similar in that it too draws people from all over the world to achieve their dreams of living a laid back, Southern beach lifestyle,” she says.

Once Jacobs arrived, there was no doubt 30-A real estate would be her vocation. A chance mention from her brother in law about an ad in the Walton Sun seeking a licensed real estate assistant for the powerhouse team of Price Rainer and Hunter Harmon serendipitously placed her in one of the most dynamic real estate sales teams in the area.

Soon after, the team partnered with John David Sullivan to form Beach Properties of Florida. These top-producing agents put their trust in her ability to effectively handle an incredible pace, volume, and variety of real estate transactions. Jacobs says, “It was a dream education. To have come into contact with such wonderful guys producing such an incredible amount of sales gave me a level of experience I could not have found elsewhere.”

When The St. Joe Company named Beach Properties of Florida its sales agency of choice, Jacobs seized the opportunity to transition to general sales and join the WaterSound West Beach and Summersweet Place at

WaterColor teams. Jacobs has built a thriving business and has been a leader in virtually selling out the Summersweet Place and West Beach communities. “With inventory so low, I feel like we’ve done a great job working ourselves out of a job. I’m excited to see so many new communities and opportunities emerging.”

Jacobs is ecstatic to see so many repeat customers who are trading up. “I don’t feel like I have done a truly great job until I have been able to help a customer again, or help their family members and friends. These relationships are important to me in business and personally. This business is my passion and my customers are my business.”

Adam Jacobs smiles and says, “I know just how many hours Joslyn spends making sure she knows every inch of this market and ensuring each transaction is a resounding success. Joslyn’s knowledge and dedication set her apart. Other people may use some of the same words, but their advice will not be as accurate as it will be coming from someone who works as hard as Joslyn.”

From three of the highest producing agents along 30-A, Jacobs learned how important it is to react to her client’s needs immediately. She says, “I learned sitting down on the job is not an option in such a fast paced and demanding environment. People are always astonished at how quickly I return emails and phone calls, but it comes naturally to me after all of that experience.”

True love brought Joslyn Jacobs to our shores, and true passion for real estate combined with an intensive education in the market have blended together to make her dreams, and the dreams of her customers, a lasting reality.

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Sunrise Chair Company

BY KEMPTEN TAYLOR



Your arms are full as you carry your sunscreen, towels, beach bag, cooler, and beach chairs down the sandy boardwalk to find that perfect spot to sun. Then you perfectly set up your area just as you want it for a great day in the surf, crack open a cold one and slowly slide down into your beach chair... then splat, your freshly sun-screened behind is in the sand because your rickety beach chair has bit the dust – again. Sound familiar? This scenario was all too common to founder and owner of Sunrise Chair Co., Brad McDowell. Longtime Santa Rosa Beach resident, McDowell worked in the beach service industry for years and over time discovered that there was a real need for quality beach equipment that could be made and sold on 30-A. To meet that need, McDowell and his team of seasoned beach professionals created Sunrise Chair Co. in 2013, offering customers a reliable choice for beach chairs, umbrellas, and tables.

“Working on the beach day in and out provided a unique insight into what would make the most durable, comfortable, and practical beach chair for guests to enjoy,” says McDowell. “I saw a void in available options for the



All images by Chandler Williams of Modus Photography

beach service industry, and set out to learn all that I could have handcrafting custom beach furniture.” This void led to a successful family-owned business that showcases the team’s promise to make a beach chair and accessories that truly stand up against the harsh elements, as well as provide comfort and style.

Sunrise Chair Co.’s crew is comprised of a group of longtime beach service providers: McDowell, his wife Jenny, and their two partners, Boo Freeman and Steve Hill. This beach service dream team painstakingly works to create custom beach chairs and products that will withstand the test of time as well as “play a little part in fostering that forever connection to the beach...a sense of the Gulf Coast that can be enjoyed anywhere, anytime,” says McDowell. The company’s mission is not only to manufacture the highest quality beach chair but

to take great care of customers, while showing a sense of hospitality and setting the standard of service. The proof is in the pudding and the company’s commitment to fashioning a classic beach chair coupled with a little southern charm makes this an ideal purchase for any beach-goer.

Sunrise Chair Co.’s products are made entirely from goods made in the USA and then handcrafted locally by the company’s professionals who truly understand the importance of craftsman and integrity. Products are made from solid white oak that is milled in Alabama and shipped to the warehouse weekly. The team carefully assembles each and every chair using all rust-proof brass hardware that has been selected specifically to weather the elements. The fade-resistant Sunbrella fabrics used can be customized by color and logo embroidery, all handled locally by Sunrise Chair Co. Chairs and tables are even dipped twice in polyurethane to provide that additional protection needed in the unforgiving sun and saltwater. McDowell personally inspects each and every item to ensure that it complies with Sunrise Chair Co.’s high standards of construction prior to delivery. The years spent working on the local beaches has provided a unique perspective into what it takes to make a great product. “We want our beach chairs to be the last beach chairs you will ever buy,” says McDowell.

It did not take long for Sunrise Chair Co. to start buzzing amongst the resorts, property owners, and tourists alike. The company quickly made a name for itself and has completed custom orders for many established local businesses, including Southern Restaurant Group, 30A Gear, the Sandestin Hilton, Stinky’s Fish Camp, Henderson Park Inn, and many more. Customers ordering chairs and other products can expect orders to be completed within five weeks and smaller orders already in stock can even be delivered same day, free of charge. In addition to constructing new chairs, Sunrise Chair Co. offers chair restoration, which is recommended annually to ensure that the life and quality of their chairs is preserved throughout the years.

Handcrafted locally on 30-A, utilizing all American-made products, not to mention the timeless and comfortable style of Sunrise Chair Co.’s products make a great gift for any beach lover or for your own personal use.

For additional information and ordering call (850) 499-8103 or visit www.sunrisechairco.com.



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The WaterColor Merchants – A Luxury Shopping Experience

BY LAUREN GALL

Located on beautiful Scenic Highway 30-A in South Walton lies WaterColor, an idyllic beachside community. Within the resort's stylish Towncenter stands a collection of boutiques, fashionable galleries and original stores, services and curios; known as WaterColor Merchants.

These merchants are putting the glamour, smile, and fun back into shopping on 30-A and making it truly an experience to savor in a location that provides easy parking, bike and foot access. Whether you're looking for that special party dress, chic beachwear, a one-of-a-kind piece of art, or even a fabulous new residence, everything you desire about South Walton can be found at WaterColor Merchants. Beautiful gifts, tasty treats and souvenirs, as well as a few interesting surprises are all awaiting you. Stop in at any of the stores and you'll understand that relationships here are built through interaction.

At Old Florida Outfitters, outdoor enthusiasts can find all they need for a day on the water, and with casting lessons regularly held on the beautiful green outside the store, shopping quickly becomes a unique experience for all.

Spend more time in The Blue Giraffe perusing the coastal-inspired artwork that fills every shelf and inch of wall space. The mother and daughter owners, Debbie Taylor and Christi Sheffield, showcase local art, including 2014 South Walton Artist of the Year, Mary Hong and Aaron Sutton, just to name a few. And with items priced from \$5 to \$3,000, there's a little something for every shopper.

All of the WaterColor Merchants are about the 30-A style — for the brands you love and seek, such as Lilly Pulitzer and Tommy Bahama, Barefoot Princess and Island Clothiers. Little Red children's boutique owner Tara Casas fills her delightfully charming shop with only the best brands and latest styles in children's clothing. And when you're in need of that perfect frock for a night on the town, stop in at The Fuss Boutique, where experienced stylists are on hand to help you put together the perfect outfit, right down to the most on trend accessories. If you are looking to make a big statement on the beach, Beachfolly carries luxury resort wear, right down to perfect hats for celebrity-level sun bathing.

Popular with visitors and locals, everyone also wants WaterColor merchandise. At The WaterColor Store, you can find items such as pet leashes, clothes, and accessories sporting the classic WaterColor logo. Not only do the items offered give you that signature style, but for visitors they provide a perfect souvenir to remember their experience and vacation.

And no shopping excursion is complete without a little lunch, dinner...or snack. Recently voted the number



one 30-A Hotspot for Wine by readers of 30A.com, Wine World at WaterColor Merchants not only carries a wide assortment of wines and cheeses, but also showcases impressive and extremely tasty lunch, and dinner menus. And if after all that shopping you want to engage in something a little more energetic, Tom Losee at Yolo Board Adventures will rent you a stand-up paddle board or sign you up for a Coastal Dune Lake guided tour.

The merchants are also very involved with community events and festivals in the South Walton area, as well as events happening on the WaterColor property itself. During the recent, acclaimed 30-A Singer Songwriter Festival, the WaterColor Merchants came together for a large sidewalk sale that attracted hundreds of concertgoers, locals, and visiting individuals. During WaterColor's popular Art in the Park, the merchants worked with the Homeowners Association to have new collections, quirky art, souvenirs, and clothing available for purchase, all while the wine was flowing at Wine World.

And after a day shopping at WaterColor Merchants, you may have convinced yourself it's time to take up residency or possibly purchase that much dreamed of second home. If so, Murray Balkcom at The Premier Property Group is there to lend a hand in finding the perfect pad.

So, whether you live in paradise or are just visiting, make sure to visit WaterColor Merchants for a unique, luxury shopping experience...and a fabulous glass of wine.

All WaterColor Merchants events and activities are posted in the WaterColor Inn, as well as listed on their Facebook page at www.facebook.com/watercolormerchants.



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The Place to Be

BY LIESEL SCHMIDT

While the term “community” might conjure slightly outmoded images of suburbia in which life consists largely within the confines of the neighborhood watering hole, a smattering of bare-bones shops, and the doldrums of the daily commute, Gulf Place Community on 30-A is anything but. In fact, Gulf Place follows the definition only in its strictest form, though the feeling of genuine connection adopted by its visitors and residents is one that well serves the designation.

parking,” referencing one of the more practical aspects of this boutique neighborhood. Though practical planning might be evident in the layout, so too is a commitment to embracing the natural beauty of the landscape. “We have tree-lined streets, sidewalks, footpaths, an amphitheater, and parks for community events.” Here at Gulf Place, coming together in celebration is a way to foster a sense of connectivity and offer a reminder that being a local is something to be savored.

departure from the chain restaurants and retail outlets the flood the big city.

It might seem ironic then, to walk along its pristine white beaches or peddle a leisurely path down one of its lay streets and to realize that just minutes away is the busy bustle of the mainstream.

Which begs the question, why leave? With three refreshing swimming pools, tennis and shuffleboard courts, specialty shops offering everything from lipstick to leashes, restaurants whose menus range from prize-winning pizzas to French-inspired culinary artistry, and services including beauty salons and spas, banking, and even a full service pharmacy; Gulf Place is designed to cater to the needs and desires of everyone who makes it their destination. And while they certainly welcome visitors of the human kind, they also embrace pets, offering full pet services, including a veterinary clinic and dog groomer. “There’s so much to do here, I don’t really know where to begin—or where to stop!” Chekaoui says proudly. “Gulf Place is an amazing place.”

Obviously, Chekaoui isn’t the only person extolling the virtues of this beachside community. It has quickly become a popular wedding destination—not surprising in light of the natural beauty that surrounds it. Beachfront backdrops and luscious green lawns offer the perfect venue for any couple in search of a romantic outdoor setting, while indoor spaces designed for hosting celebrations of scales both small and large

make Gulf Place the perfect spot to exchange vows.

It is, in a word, idyllic. No ordinary neighborhood, the places and faces at Gulf Place are joined together in appreciation for sea, sun, and society. And for however long you’re here, you’re a member of that community.



Established in 1996, Gulf Place Community was designed to offer guests and locals both convenience and culture without having to stray far from home. Shops and restaurants may be within walking distance, but they resemble nothing of the no-nonsense spaces so often associated with small community life. Rather, these are unique treasures tucked seaside, a colorful collection that encourages people to stay awhile—to escape and explore, to come together in a space that makes them neighbors, even if they’re really only passing through.

Says Community Association Manager Erin Chekaoui, “Gulf Place is all about amenities—the charm of a commercial area created with pedestrians in mind, coupled with spectacular beach views. We have all the elements that make downtown areas of small towns special.” Chekaoui continues, “Our retail shops offer on-street

But you don’t have to be a resident to be welcomed like one. In fact, mixed among the permanence of its year-round citizenry are both day-trippers dipping their toes in the waters of this beachfront community as well as vacationing visitors who come to stay and play for awhile at Gulf Place.

The calendar is crammed with holiday festivities throughout the year: a farmer’s market offering shoppers a seemingly endless treasure trove of locally-grown produce, handmade crafts, and decadent treats; artists bazaars to showcase some of the local talents; free concerts; and major appearances by recording artists.

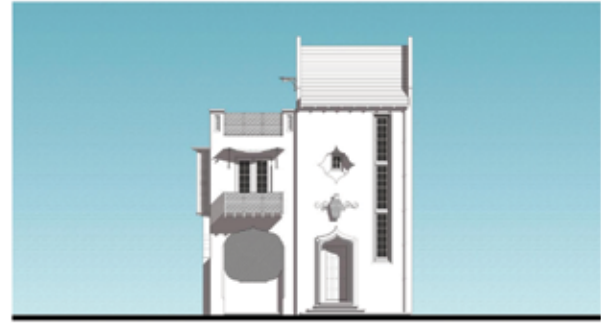
Gulf Place is a snapshot of appreciation for both ends of the spectrum: haute couture shares the sidewalks with breezy tees, and casual fare is respected as equally as fine dining. There is pride here of being one-of-a-kind, a



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C6 · 140 NORTH CHARLES STREET
Aspri Villa, the most spacious home in Alys Beach, provides an enchanting setting for family, combining shared living spaces with private suites, all surrounding an expansive landscaped courtyard. The dramatic tower room offers 360-degree views of the community and Gulf of Mexico.



JJ9 · 14 SHINBONE COURT
South of 30A, "Serenity" captures the highest standards in design and luxury. This exquisite four bedroom home with loggia, courtyard with fireplace, and cascading infinity edge spa and pool has first level living and dining areas, and an elevated kitchen that overlooks the pool and landscaped private courtyard.



A1 · 16 SEVEN WELLS COURT
This beautifully furnished 4-bedroom, 4-bath home offers stunning sunset views from the 2nd floor. The master bedroom, a second master suite, two bedrooms, and a family room, all surround a private court with lush landscaping and a fountain.



F3 · 22 WHITBY COURT
This elegant 3,300 square-foot home has 4 bedrooms, 4.5 baths, and an abundance of living spaces. A first-floor landscaped courtyard connects two of the three guest suites. The second floor is home to the living room, dining room, and kitchen, and covered terrace with outdoor fireplace.



E4 · 41 GOVERNORS COURT
This 5-bedroom, 4.5-bath home captures the Alys Beach lifestyle and is an easy walk to the beach. First-floor living area, kitchen and guest suite all open to the serene and light-filled private courtyard. The spacious master bedroom, with spa-inspired master bath, is conveniently situated on the first level.



CALIZA COURTS
Caliza Courts, sited just south of Caliza Pool, forms a welcoming addition to this town amenity. Designed by Kboury & Vogt Architects, the homes are graced by an attached park along Somerset Street, with raised stoop entries bordered by landscaped planters.

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Critical Choices

BY KIMBERLY WATSON SEWELL AND FRANK WATSON

There are two critical choices commonly faced by parents of minor children. First, who will take care of their minor children, if orphaned, and, second, who will manage the inheritance?

GUARDIAN GUIDANCE

If you are separated or divorced, the surviving biological parent of your minor children will continue to be their legal guardian, absent a court-proven case of unfitness. Nonetheless, parents of minor children will want to make prudent choices regarding guardianship should those children become orphaned.

While every family situation is different, here are some general pointers for your consideration when selecting guardians for your minor children:

- Select guardians who share your faith, values and life priorities; and already have an established positive relationship with your minor children;
- Consider, when selecting a married family member, appointing the family member only, in case your family member predeceases or they divorce;
- Make sure your legal plans provide for the compensation of the guardians, or at least that your children's inheritance is available to cover all legitimate expenses incurred on their behalf; and
- Obtain the permission of the selected guardians before appointing them in your legal instruments.

FIDUCIARY FULFILLMENT

Simply put, a fiduciary is a person or an institution legally responsible for the financial affairs of another. They are held to the highest standards of care and loyalty in this role. Who will manage any inheritance left upon your death?

Practically speaking, you have three options. [If you fail to make your choices known through legal planning, the selection will be left to a judge.]

OPTION #1:

Appoint trusted family members or friends. Upside: They likely know the strengths and weaknesses of your heirs, plus they may not charge much, if anything, to oversee the inheritance. Downside: They may be busy with and distracted by their own financial responsibilities...and not be able to say "no" to irresponsible heirs.

OPTION #2:

Appoint a professional fiduciary, such as an institution (e.g., a corporate personal representative/trustee). The upside and downside are the reverse of Option #1.

OPTION #3:

Combine Options #1 and #2 for the best of both worlds. In other words, the family appointee who knows the strengths and weaknesses of your heirs will neither jeopardize their relationships with your children, nor will they get bogged down with investments, accounting and tax details. Instead, the professional fiduciary shoulders (and is compensated for) the day-to-day management of the inheritance for your heirs. Plus, they can play the *heavy*, if needed.

SUMMARY

Few decisions in life are more important than the appointment of guardians and fiduciaries. Furthermore, proper estate planning is a process, not simply a one-time event and it only makes sense to periodically review your planning goals and legal instruments. Review this list of life changes that could alter your estate-planning needs. If any of these areas apply to you or your family, it may be time for an estate plan check-up:

1. Marriage, remarriage or divorce
2. Death of a spouse or beneficiary
3. Substantial change in estate size
4. Death or incapacity of an executor, trustee or guardian
5. Move to another state
6. Acquisition of property in another state
7. Birth or adoption of a child or grandchild
8. Serious illness of a family member
9. Change in business interest or retirement
10. Change in insurability for life insurance
11. Marriage or divorce of a beneficiary
12. Change in beneficiary attitudes
13. Financial irresponsibility of a child
14. Change in tax law
15. More than two years since review of plan with attorney



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Football's Pete Carroll and the Inner Game

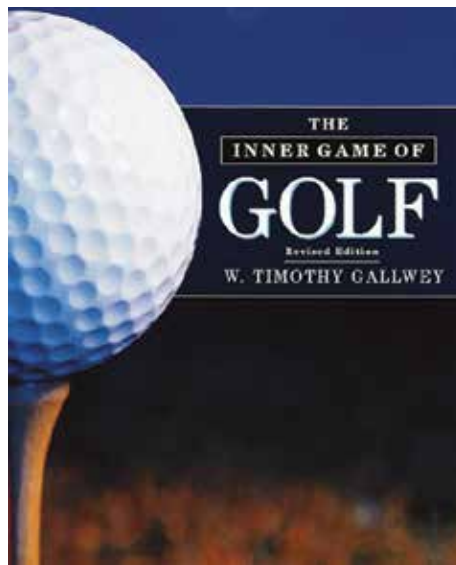
BY TOM FITZPATRICK



Pete Carroll

“There is a better game to play, which is ‘play to learn’. And when you do this, you will perform better.”

Tim Gallwey, *The Inner Game of Golf*



answers, “It’s a challenge because mainstream sports and the media bring all the focus to that kind of mentality. We do everything to stay away from it as far as possible. We don’t aspire to be national champions or to win so many games or to prove who we are or any of that. We absolutely work to be the best that we can possibly be and maximize our potential. We have a very different way of looking at things, so that we can perform at a really high level for a really long time, and separate ourselves from how others operate.”

Carroll’s coaching staff is told not to tear players down but instead imagine making the big play. One player admits, “What player wouldn’t like it? What player likes being told all the time how terrible they are?”

“I don’t think anybody thought his system could work,” says All-Pro cornerback Richard Sherman. “It shows you can win with positivity, with having a great mindset. They say you have to be a hard coach to win in this league, but that’s not who he is. We love it.”

As for the Inner Game today, Gallwey points out that so much is changing in the way we do business; the capacity to adapt and to shift our thinking is critical to success. The challenge, as we all know, is to transform our institutions that have been hardwired for consistency, control, and predictability into cultures where life, people, and the planet are increasingly important. As human beings we have the means and wisdom to do this and it is totally within each of us to find out how, and increasingly so, as our world becomes smaller and more fragile.

Pete Carroll, head football coach for the Seattle Seahawks, achieved a lifelong dream earlier this year by winning the Super Bowl. It’s Carroll’s unusual coaching style that makes him something of an anomaly in his sport. Instead of the typical yelling and berating of players, Carroll has opted for “...a different way of dealing with people, a way that you can help people find heights that they might not have found otherwise.”

He tells his players to treat each day as if something positive were about to happen. That’s contrary to the league’s common mentality where people focus on what could go wrong. “We’re going to do things better than it’s ever been done before in everything we do, and see how far that takes us.”

Microsoft co-founder and Seahawks owner Paul Allen is fascinated by Carroll. “He’s the most forward thinking coach for the players of today that I’ve seen”.

Carroll preaches relentlessly about abandoning fear and trusting each other. There are no big football games: “We just play who they put in front of us.” Pete Carroll draws a big part of his coaching inspiration from author and coaching consultant Tim Gallwey, whose books *The*

Inner Game of Tennis and *The Inner Game of Golf* are considered with starting the sports psychology movement.

According to Gallwey, conscious trying by student and teacher often produce little to no results. Instead, bringing focus and awareness to whatever you are doing. The practice of focus cannot be forced. It produces frustration, tiredness, and narrowness of vision. Focus follows what you become interested in, and interest does not need coercion.

With a chance to win the football game on 4 and 1, Carroll prefers to focus on how great a moment it is, instead of fearing the outcome. By placing the emphasis on ‘relax and focus’, players are able to achieve peak results.

As a coaching consultant to Carroll, Gallwey sheds light on “the opponent within your own head and less about the opponent on the other side of the line.” How aware we are of this inner game can make the difference between success and failure in the outer game.

When asked if Carroll ignores the stakes of a game, and instead lets the mind and body just play, the coach



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 if you’d like to discuss real estate at (850) 225-4674 or tom.fitz@att.net



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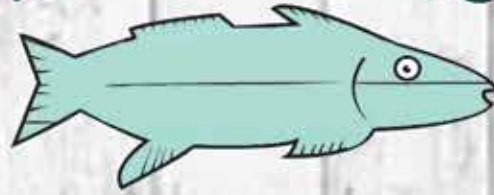
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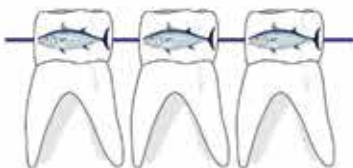
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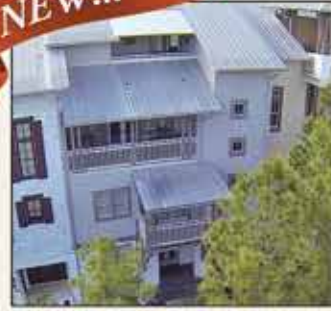
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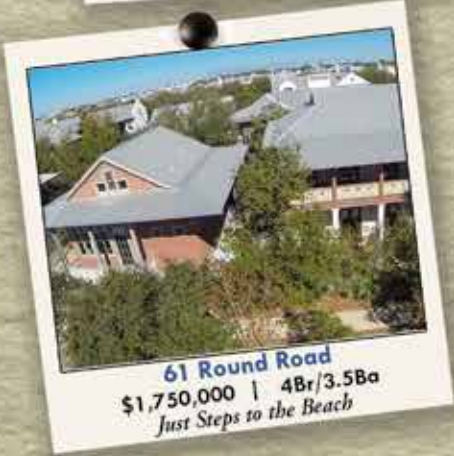


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