

A woman with blonde hair, wearing a bright yellow long-sleeved dress, stands in the background. In the foreground, a young girl with brown hair, wearing a purple short-sleeved dress, sits on a green lawn. She is holding a large, colorful, striped beach ball. A white metal beach chair is partially visible next to her. The background features lush green trees and a white building with a steeple.

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

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Sandcastle Escapes and Carbon Footprints: How One Local Business is Making a Difference

While going green grows beyond trend status, many businesses have yet to discover how to infuse these practices into their operations, particularly in the vacation rental industry. Sandcastle Escapes Vacations Rentals in South Walton is one of the businesses that has made the brave leap.

Sandcastle Escapes' first steps to incorporating sustainable practices in their business operations started several years back, explains Chandler Williams, Director of Housekeeping and Maintenance. "We understood that it would be a huge and continuous undertaking when we started those first steps towards improving our environmental impact, but we knew we had to do it. Guests don't come here for the shops and activities alone; it is the attraction to the pure untouched environment, the powdery white sand, the emerald green waters, the nature preserves, and endless bike and hiking paths."

Williams began to reduce the company's carbon footprint by modifying the housekeeping process and procedures for Sandcastle Escapes. This included cutting down on paper usage as well as switching to all-electronic communication for housekeeping and maintenance. "The maintenance department began sending work orders via email, while housekeeping schedules are emailed instead of printed," adds Williams. In rental units, the housekeeping staff uses refillable bottles for cleaning supplies rather than continuously purchasing new cleaners to be thrown away after each use. They've also eliminated the usage of plastic bags when transporting linens to and from the laundry department. Instead, housekeepers utilize reusable plastic storage bins and the linen is returned for cleaning in cloth laundry bags.

A big part of using less energy and materials involves doing more local business.

Purchased directly from local Publix grocery stores, Sandcastle Escapes toilet paper and paper towels are Greenwise, made out of 100% recycled materials. This eliminates shipping, reducing the company's carbon footprint while also giving back to the local community. Unused food and household items left in the homes are donated to local food banks for distribution at their consent. When towels become unusable, they are donated to the Alaqua Animal Refuge for use in their animal rescue efforts. "We hope that we can help out the community with things that are usually discarded by donating them for others to use," states Williams.

"All reservations, confirmations, deposits, payments and check-in instructions are sent via email. This eliminates the printing of over ten pages of documents and three different mail outs," says Audrey Price, Director of Sandcastle Escapes. "Homeowners on our partner program receive statements via email and rental income is direct-deposited rather than printed on paper checks. Owners also have the option to log on to the website to check the status of their rental property and download past monthly statements."

For Sandcastle Escapes' President, Taylor Williams, going green was more than a business approach, it was a personal feeling and a social responsibility. "To me, it makes sense to conserve resources. It helps us be more efficient, but it's also important for us as a company to come together and make a difference. This has become standard practice for us and shows how easy it is to make a positive impact. We can all be part of the effort."



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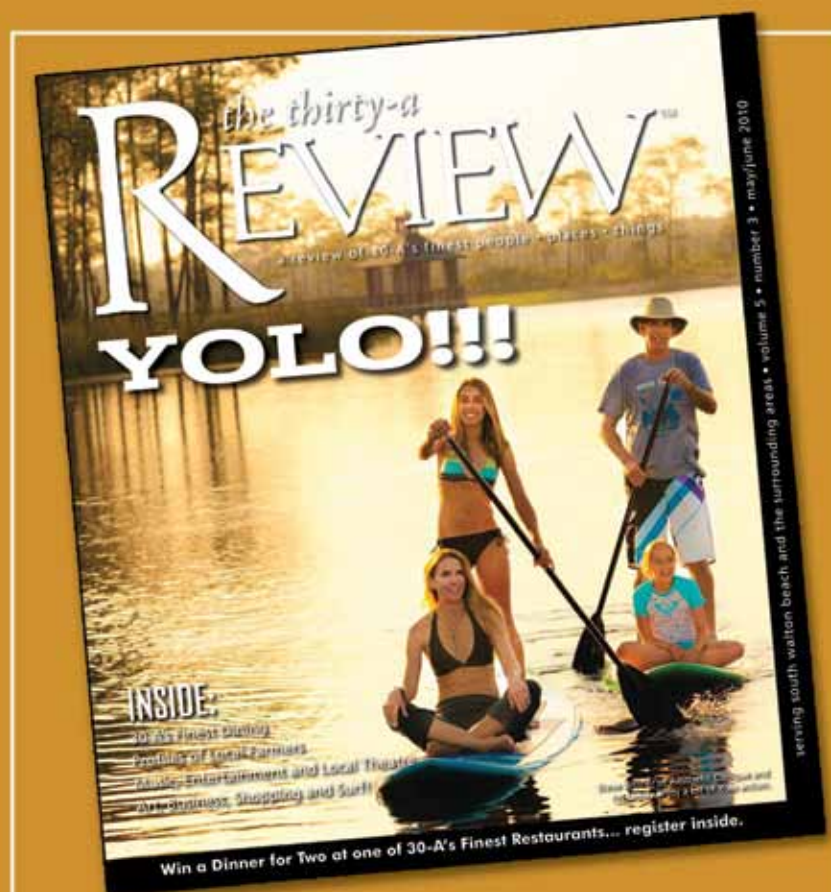


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letter from the publisher

IT'S SUMMERTIME



Sweet summer is here.
Time to take off your watch.
Throw caution to the wind.
Fall in love all over again.
And generally speaking, act a little more like a kid than normal.
Most of all, it's time to grab life by the horns and enjoy it.

Whether it's nostalgia, the long days and warm sun or simply a more relaxed vibe around town, summer is unmistakably delicious. And there is no better place to enjoy it than on 30-A.

We invite you, no, we challenge you, to make 30-A your personal canvas of creativity and fun. So throw down your daily conventions, keep those sandals or flip-flops on till bedtime, and make this summer the one you'll remember for the rest of your life.

Cheers,

Miles K. Neiman

View the entire publication online at www.ThirtyAReview.com



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correction

In the May June issue, we incorrectly credited the Homeowners Collection story. The correct byline is Amelia Pavlik. We apologize for the oversight.

about the cover

Photographer: Jacqueline Ward

Location: Alys Beach

Clothes: Alys Shoppe

Models: The locals of 30-A

Go to www.ThirtyAReview.com
to view the entire publication online.



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38



22



44



60



48



70



19 local theatre, dance, music, etc.

Showbiz and Events in July and August

20 dining

Chanticleer Bakery & Eatery
La Cocina Mexican Grill and Bar
South of Philly

26 farmer talk

Southern Craft Creamery

28 paddling

YOLO Boards and Fitness

30 goodwill

Rosemary Beach Foundation

32 wellness

Supplements: the good, the bad and the ugly
The Combination of Sculptra and Ulthera
No More Facials, Ever!

38 local art

Justin Lyons

40 finances

The Grayton Beach Portfolio
Finding Certainty through Captive
in an Uncertain Environment

44 places to stay

Henderson Park Inn

46 builders

Borges Brooks Builders

48 interiors

Paradise Found

50 real estate

30A Cottages & Concierge
Marianne Berrigan Grant
RE/MAX Beaches
New Construction Value for the 30-A Home Buyer
Andy Phillips and Counts-Oakes Resort Properties
La Florida Real Estate

62 communities

NatureWalk

64 local business

Beach Monopoly
Alys Shoppe Opens in Alys Beach Town Center

68 legal eagles

Joint Tenants With Rights of Survivorship Alternatives

70 turf talk

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30A Farmers' Market **Sundays & Thursdays**

The Rep Children's Theatre **weekly through Aug 7**

Moonlight & Movies **weekly through Aug 15**

4th of July Celebration **July 4**

West Indies Market **July 13 & 14**

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Showbiz and Events in July and August



Family Field Day at Rosemary Beach (4th of July Celebration). Photo courtesy of Kim Jameson.

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Summer Camp with Abrakdoodle

Tuesdays and Thursdays, July 2, 4, 9, 11, 16, 18, 23, 25, 30
August 1, 6, 8, 13, 15
9am-noon
Meet at the Community Center for a morning filled with outside play, snack, art projects, games, and a movie! Cost is \$30 per child and open to children ages 4 and up. Register by calling 850-424-5058.

Cinema Under the Stars

Tuesdays,
July 2 - Hotel Transylvania
July 9-The Lorax
July 16-The Pirates! Band of Misfits
July 23-Gnomeo & Juliet
July 30-ParaNorman
August 6-Swiss Family Robinson
August 13-The Odd Life of Timothy Green
8 p.m.
Bring blankets and low back chairs to enjoy a movie under the stars in the Alys Beach Amphitheatre.

Awkward Oxen Improv Workshop at Fonville Press

Wednesdays, July 3, 10, 17, 24, 31
August 7
2-3 p.m.
Take an introduction to improv comedy with The Seaside Repertory Theatre's Improv Troupe, The Awkward Oxen. Have a blast learning the basics through improv games and exercises! All ages welcome, parents can play too!

Summer Concert Series

Wednesdays,
July 10-Boukou Groove
July 17-Daphne Willis
July 24-Kelsey Anna & Chris Alvarado
July 31-Wes Heath & The Whiskey Band
August 7-Delta Reign
August 14-Daniel Ellsworth & The Great Lakes
7-9 p.m.
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4th of July Concert featuring the Atlanta Allstars

Thursday, July 4
7-10 p.m.
Celebrate 4th of July with live music by followed by fireworks. Piper's will offer food and beverage.

Awkward Oxen Improv Workshop at Fonville Press

Fridays, July 5 & 19

August 2

A fun, interactive, and fast-paced comedy show that's fun for the whole family and groups of all ages. Join the Awkward Oxen performers as they play improv games, and make up scenes and songs on the spot based on audience suggestions. Every show is different, with different players, different games, and different audiences supplying new suggestions. The Awkward Oxen also ask "willing volunteers" to join them for a game or two each performance, and make them look great!

Parents' Night Out

July 5, 12, 19, 26
August 2, 9
7-10 p.m.

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

Adventures in Alys at Fonville Press

Mondays and Thursdays,
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30-A Farmers' Market
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"Once Upon A Thyme In Rosemary..."

Every Tuesday & Friday,
August 2, 6 & 9
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Children's Theatre – "Amazing Adventures of the Marvelous Monkey King"

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North Barrett Square
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4th of July Celebration

Bike parade, field day games, music, BBQ, and fireworks!

Moonlight & Movies

8:15 pm
July 11-Rise of the Guardians
July 18-Mirror Mirror
July 25-Wreck It Ralph
August 1-Here Comes The Boom
August 8-Escape From Planet Earth
August 15-Oz The Great & Powerful

Western Green
FREE

West Indies Market

July 13 & 14
11:00 am – 6:00 pm
Town Center Lawns

"Kids' Rock The Block!" Party

July 16, 6:00 – 8:00 pm
August 31, 5:30 – 7:30 pm
Western Green & Gigi's
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SEASIDE

Go to www.seasidefl.com for a calendar of events.

Chanticleer Bakery & Eatery: Food To Crow About

BY SUSAN BENTON



Chicken Salad Sandwich & Southern Summer Salad



Fresh & Spicy Southwest Salad



Open Faced Veggie Sandwich w/ Baby Carrots



Club Sandwich with Tomato Bisque

particular bread, as I'm diabetic and was looking for a white bread substitute for sandwiches. During tomato season, I have to have a sandwich!" The Beer Bread is also quite popular. He selects different beers for robust flavors, making each loaf unique.

With the bread business booming it was no longer practical to bake at home, so Joseph and Suzanne leased a commercial kitchen catering space where they

were allowed to bake at night. Within a short period of time the couple's far-fetched dream became reality when they purchased a building in the Shops of Grayton to expand. Suzanne, a fan of the Canterbury Tales, was inspired from their French travels and liked the name Chanticleer, which became the name for the bakery.

During this period, daughter Emily and husband Sandro, both longing to own their own restaurant, were working at a non-profit youth camp, Emily as a director and Sandro as Kitchen Manager; when they lost their jobs due to economic issues with the camp. Their unfortunate layoffs came at the perfect time; with Sandro's 20 years of restaurant management experience, Emily says, "We decided to go for it!"

Emily and Sandro teamed with Joseph and Suzanne and created Chanticleer Bakery & Eatery. Emily says, "The locals have really embraced us. We have enjoyed getting to know them."

The team at Chanticleer Bakery & Eatery is ingredient driven and uses as much local product as possible. They shop at the Seaside Farmers Market and

are adamant about getting the best quality possible. Though not classically trained, Joseph says, "We are not scared to try new recipes. If I taste something I like, I try to recreate it. I experiment all of the time! I have worked over a year on my Whole Wheat Sunflower Flaxseed Bread. The seeds are all the way through, not just on top."

Offering breads, pies, custom cakes, and tarts in the bakery, one of the signature menu items in the eatery is the Chanticleer Grilled Cheese on Rosemary Sage Bread. Using preservative free bacon, fresh made bruschetta, and the triple threat of mozzarella, provolone, and cheddar; this sandwich hits a home run. Sandro's Chicken Salad Sandwich, also popular, is packed with marinated cooked and shredded chicken combined with apples and served on Honey Oatmeal Bread. The Southern Summer Salad, also in demand, is filled with oranges, apples, blueberries, strawberries, Gorgonzola, and candied pecans served on a bed of fresh mixed greens.

With plans for expansion and the incorporation of a diverse dinner menu offering beer and wine selections, Emily says, "Everything fell into place and so far it has been a great journey."

Chanticleer Bakery & Eatery is located at 55 Clayton Lane in Santa Rosa Beach, Florida. Hours are Monday and Saturday 11 a.m. to 3 p.m., and Wednesday through Saturday 5 p.m. to 8 p.m. For more information call (850) 213-9065 or visit their website at www.sowalbakery.com.

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

Chanticleer Bakery & Eatery has quickly made a name for themselves in the South Walton community. Husband and wife team Suzanne Wilson and Joseph Arnold unexpectedly joined forces with their daughter and son-in-law, Emily and Sandro Wever, opening a bountiful bakery and café in the Shops of Grayton.

Their story began when Joseph and his wife Suzanne traveled across Europe in 2003. French markets and Parisian bakeries offering fresh produce, baguettes, and pastries gave the couple inspiration for a better way of life. It was not until a return trip in 2007 that they decided to commit to making healthy changes, with Joseph claiming, "We needed that wake up call. We returned home and started eating fresh foods, gardening and baking."

As time passed, Suzanne felt like the couple might one day have their own bakery but Joseph thought it to be far-fetched. They began selling their delectable bread creations and produce at The Seaside Farmers Market in 2009. Joseph says, "Customers went crazy over the Honey Oatmeal Bread, which is still a big seller. I made this

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La Cocina Mexican Grill and Bar: Tex-Mex with a Coastal Twist

BY SUSAN BENTON

Many tourists and locals have made the pilgrimage to the corner of Highway 395 and 30-A to taste the famed Grouper Sandwich from the iconic Seagrove Village MarketCafe. If you haven't, you need to. It was named by Garden & Gun Magazine as one of the "100 Southern Foods You Absolutely Positively Must Try Before You Die" by John T. Edge.

Owners Ann and George Hartley are well known throughout the area for their restaurants, vibrant personalities, and their community service oriented family.

When asked what inspired them to branch out to open the popular Seacrest restaurant, La Cocina Mexican Grill and Bar, Ann says, "Back in the day, the off season along 30-A was a ghost town. We invited all of the locals to Mexican night at the market. I would cook signature recipes and George would pass around his special sangria."

With huge success and a demand by the locals for more, Ann and George tossed around the idea of opening a third restaurant that would focus on Coastal Tex-Mex fare.

Having lived in Texas for many years, the couple knew the cuisine all too well, and George says, "We would eat it at least three times a week! It was part of our regular diet!"

They looked high and low for a location and found the perfect spot nestled in the Shops of Seacrest Beach on 30-A. Within two weeks, Ann actually rented a U-Haul from New Orleans and drove down to San Miguel, Mexico, where she knew she would find the most authentic furnishings for their Mexican restaurant. Packed to the gills, her son drove the U-Haul back to Florida and within a few short days the items furnished the space beautifully; and La Cocina Mexican Grill and Bar opened its doors for business.

Today, Ben Lillard is the head chef of this successful eatery where two of the famed "Mexican Night" recipes are showcased on the menu: Senora Ann's Fish Tacos, and George's Famous Sangria. Senora Ann's Tacos have been such a big hit they are now on all three of the Hartley restaurants' menus.

Chef Lillard began as a sous chef at another Hartley restaurant, George's at Alys Beach, and climbed his way up the ladder in the Hartley Restaurant Group. He now works closely with George and Ann revamping the menu creating seasonally fresh and authentic dishes. Since reopening for the season in March 2013,



Shrimp Diablo



The Blue Margarita Tall Glass



customers are raving about the changes and clamoring for the Chili Relleno: a grilled Poblano pepper stuffed with sweet and spicy beef, then topped with Mexican crema and pomegranate seeds. Other favorites are the LaCo's Taco Burger, Pulled Pork Torta, and the decadent Chocolate Nachos.

Now in its third year, the top sellers remain the Lobster Quesadilla, Chicken and Steak Fajitas, and of course the hand crafted Margaritas.

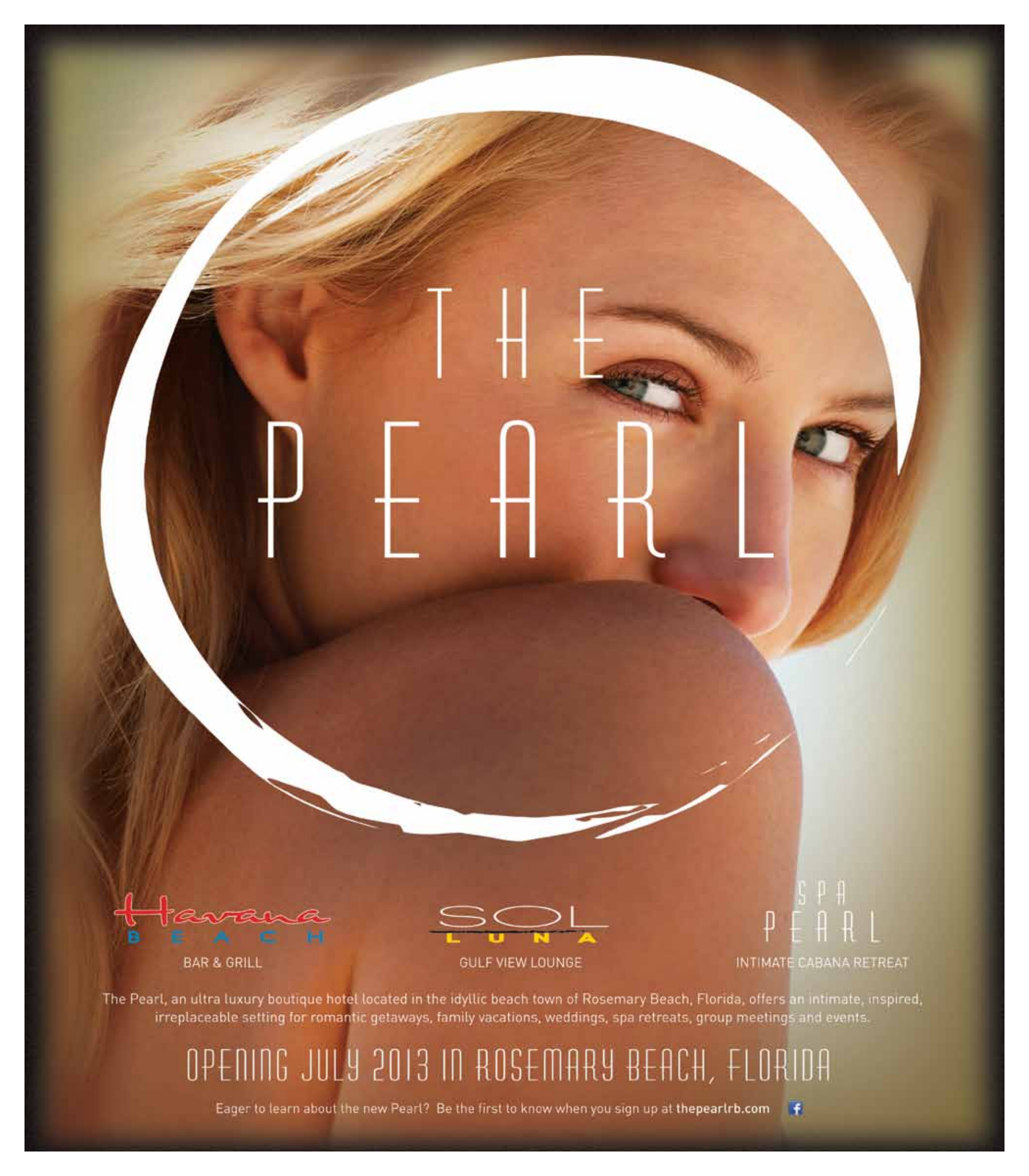
George says, "It's easy for a restaurant to open a can of refried beans and jar of salsa, but we make everything in house. We chop our own onions and cilantro, paying attention to every detail. It is what sets us apart from other Mexican restaurants!"

The passion behind the food for George and Ann comes not only from life in Texas, but from their travels as well. One of their favorite places is the beautiful mountain town of San Miguel, Mexico. Always trying new dishes and ingredients for ideas to bring home, they strive to incorporate the finest products in their food and only use succulent fresh fish and shrimp that the Gulf Coast is famous for.

Ann says, "That is how we came up with the slogan Tex-Mex with a Coastal Twist!"

With sales at La Cocina the best they have ever been, Ann says, "I feel like we are really blossoming! With so many choices on 30-A for dining, customers are choosing us, so we owe it to our patrons to deliver top notch well executed cuisine with great service." The Hartleys continued by praising their staff, saying, "We have the most wonderful team of managers, servers, and kitchen crew. We have to thank them for helping to make La Cocina the flourishing restaurant it is today."

La Cocina is located at 10343 East Scenic Highway 30A, #116, Seacrest, Florida. They can be reached by phone at (850) 231-4021, or visit their website at www.lacocina30a.com. La Cocina does offer gluten-free and vegetarian menu options.



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South of Philly

BY SUSAN BENTON

What do you do if you have a passion for Philly cheesesteaks and grew up just thirty miles South of Philadelphia? You move to 30-A and open South of Philly of course!

Jeremy Price grew up outside of Philadelphia, and ate a lot of cheesesteaks. When he moved to Minnesota he longed for them, traveling far and wide to find an authentic

The Prices stayed at an RV Park near Embassy Suites and fell in love with the area. They quickly moved to Ft. Walton Beach and their family grew. On the Prices' ninth wedding anniversary they visited Seaside, Florida and decided 30-A was where they wanted to raise their family. Price says, "I met the owner of A Few Good Apples, made an offer and went from there! We moved our family to 30-A, and in October of 2012 we were in business."

says, "It could not be better! 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. South of Philly is open for lunch and dinner seven days a week and serves authentic 100% rib eye cheesesteaks, not to be confused with some competitors that sell a 70% beef, 30% filler sandwich. A second cheesesteak made with lightly shredded chicken is also available. There is a chalkboard menu full of daily specials, like the soup of the day: one vegetarian option, one beef. The burgers are made with certified Angus steak and are grilled to perfection. The most popular burgers are the Portobello Mushroom & Swiss, and the BBQ Bacon Cheeseburger. For busy families, locals, and tourists on the go, a cooler case is ready and packed with tuna dip, mac & cheese, hummus, tuna salad, and curried chicken salad, to name a few. Price says, "I have a growing family myself and want South of Philly to be kid friendly. We offer a special menu for children and also have self-serve ice cream. We sell a lot of ice cream!" Menu items in demand include the fresh salads made with local produce, the pulled pork tacos, and Caribbean shrimp tacos, but Price says, "You have to come and experience the cheesy, meaty goodness of South of Philly's cheesesteak! It is its own entity!"



Caribbean Shrimp Tacos



Philly Cheesesteak



South of Philly Burger



Jeremy Price

You have to come and experience the cheesy, meaty goodness of South of Philly's cheesesteak! It is its own entity!

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 cheesesteaks like the ones I grew up with."

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

It was during a planned vacation to Myrtle Beach when Price says, "I had an epiphany! I wanted to change our plans but was not sure where to go. Of course my wife got mad, but I opened a map, and we ended up in Miramar Beach."

One of the most popular selling items at A Few Good Apples was the falafel, a fried dish. Unfortunately, the decision was made that there could be no more frying on premises - a blessing in disguise, as Price's dream of selling authentic Philly cheesesteaks as a focus became a reality. Price says, "I closed A Few Good Apples and on February 4, 2013, opened South of Philly."

Carolyn Henderson, formerly with Cowgirl Kitchen, joined the team as Kitchen Manager and, Price adds, changed and revamped many of the menu items. Price

South of Philly is located at 3723 East county highway 30-A in the Seagrove Plaza of Santa Rosa Beach, Florida. For more information call (850) 468-0661, or visit their Facebook page, South of Philly 30A.

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Southern Craft Creamery

Chill Out This Summer With Local Handcrafted Ice Cream

BY SUSAN BENTON

Handcrafted small batch ice cream from Southern Craft Creamery has made its way onto 30-A and into the shops of Modica Market, For The Health Of It, CK Feed & Supply; and on the menu at George's; to name a few. Southern Craft is also selling their prized cold treats at the Seaside Farmers Market each Saturday in Seaside.

Ice cream and its origins can be traced back to at least the 4th century B.C. when early references include the Roman emperor Nero (A.D. 37-68) who ordered ice to be brought from the mountains combined with fruit toppings, and King Tang (A.D. 618-97) of Shang, China who had a method of creating ice and milk concoctions. Lauren and Zach O' Bryan, owners of Southern Craft Creamery, are now the ones concocting tantalizing recipes using milk from Cindale Farms, owned by Lauren's parents, and local ingredients like Amavida coffee, in their tasty creations.

Lauren grew up on a minority owned dairy farm. In 1994 her parents Cindy and Dale Eade (Cindale) wanted to start their own; so they moved to Marianna, Florida and settled on 460 acres.

When Lauren and her husband Zach met in college, where she studied Food and Resource Economics, they married and traveled with his military position; leaving Lauren longing for home. Lauren says, "I missed being a part of agriculture. I grew up around cows, sheep, goats, and chickens!"

Southern Craft Creamery is located just off-site from the dairy in an old peanut warehouse in Marianna, Florida, and uses milk specifically from the Cindale family farm. Lauren and Zach prepare ice cream, sorbets and sherbets, creating interesting flavor combinations incorporating fresh local ingredients from the Florida Panhandle. Cindale Farms is a family owned and operated working dairy with more than six hundred Holsteins, Jerseys, cross breeds, and three hundred and fifty milking cows that are milked twice daily. The family's hard work and dedication paid off over the years as they were awarded Jackson County Dairy Farm of the Year in 1995, Outstanding Farm Family for Jackson County in 2009, and Conservationist of the Year for Jackson County 2010. Meghan Austin, Lauren's sister, is a large animal veterinarian who manages the dairy and animals with her husband Brad. Lauren says, "Knowing the high quality

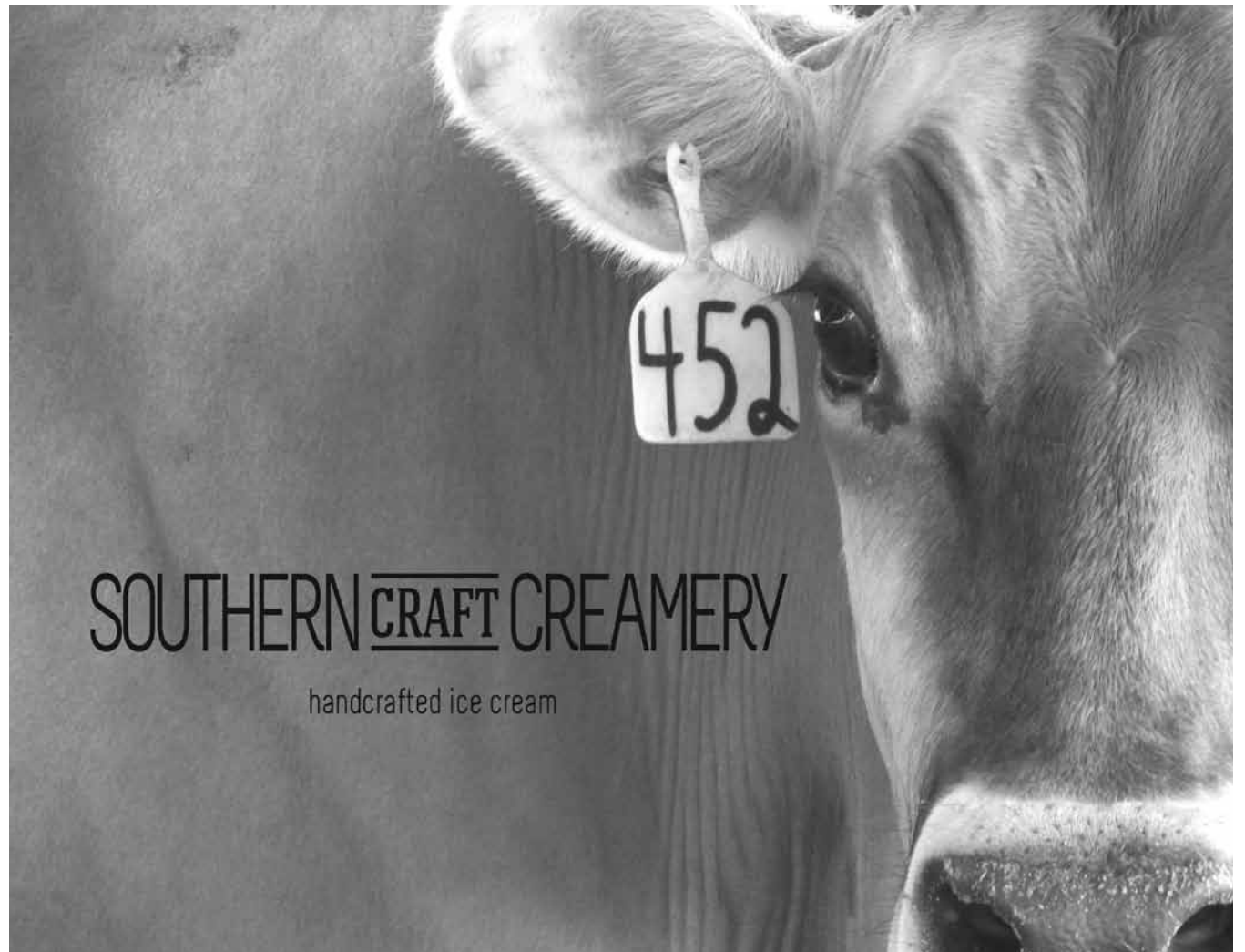
product I was working with is what inspired me to make this ice cream. Like most small dairies we do not use any artificial hormones, we test the animals, and treat them humanely. They are part of our family, and we even know their personalities!"

Lauren and Zach worked on taste profiles for their ice cream for over a year. The eight signature flavors currently sold are vanilla, sweet cream, milk chocolate, dark chocolate, salty chocolate, salty caramel, Amavida coffee, and Bay Laurel (Bay leaves steeped in sweet cream). Lauren says, "The Bay Laurel has a refreshing flavor with a hint of floral. We try to accentuate the highlighted ingredient." With many farmers in the region growing various top quality produce, Lauren and Zach plan to support the area farmers by blending their products into the ice cream formulating seasonal flavors. Lauren says, "We want to showcase our local farmers in our ice cream. With that said, though we are passionate about local food,

if we don't think the ice cream is the most delightful thing we ever tasted, we won't use it!"

Some seasonal flavors in the making are Strawberry, Strawberry Balsamic, Tupelo Honey, and Cherokee-Ginger Sorbet. Other flavors in the works are Sweet Corn with Blackberry Compote, Blueberry-Lemon, and Roasted Banana with Salted Peanuts.

Southern Craft Creamery and Cindale Farms encourage patrons and members of the community to visit their farm. They offer tours for school groups, and both joined Facebook to share photos of their farm life, daily activities, insight as to what takes place on the dairy, and to share information about their delicious ice cream. Southern Craft Creamery is located at 4439 Franklin Street, Marianna, FL. For more information visit their Facebook page or reach them by email at info@southerncraftcreamery.com.





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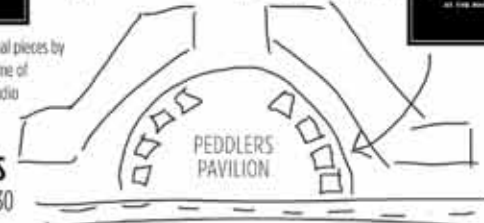
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YOLO Boards and Fitness

BY RIDGELEY STANDARD



Meyer Boards



Losee fitting a client for paddling



SUP demonstration



Yolo Adventures on Western Lake

"You Only Live Once, so use it. Do everything you love and want to do."

- Unknown

Such a deliberate, yet carefree, existence is the guiding philosophy of Tom Losee and Jeff Archer. After being introduced to the sport of stand up paddle boarding (SUP) in 2005, lifetime watermen Losee and Archer knew that the beaches and diverse waterways of Northwest Florida's Gulf Coast would be a perfect match for SUP and the lifestyle it inspires. Fortuitously, they tapped into a sports market that would entice any waterman, be it novice or known expert.

The entrepreneurs found a way to capitalize on both their passion for being on the water and their belief in the YOLO philosophy, and founded YOLO Boards in 2006. YOLO Boards started as "the production of a variety of high quality, stable, and soundly designed stand up paddleboards," explains Losee. "Our goal from the very beginning has been to make SUP accessible for anyone.

We saw a need in the early days to introduce people to the sport." The company began as a start up manufacturer of SUP and now has three retail locations – two in Florida and one in San Diego, plus multiple dealers around the world.

Additionally, the company has experienced a natural progression and found a niche in the rental side of business, known as YOLO Fitness. Six years ago the partners started offering free demos and have since grown into multiple outlets in WaterColor as well as a booking station at Red Bar in Grayton Beach.

"We are absolutely tied to the resort area, which is a perfect, dynamic market for our business," explains Losee. "In our early years, we spent our time at WaterColor dock, and now we are a full-fledged rental operation in its third year at WaterColor resort operating at WaterColor Boathouse on Western Lake, a coastal dune lake. We've embraced the opportunity to introduce people to our sport no matter the age or skill level. The sport is all-inclusive.

"We are lucky enough to get people out on the water and introduce dozens of diverse people to a new sport every day," Losee continues. "The sport is very easy, with almost 100% success rate for all demographics. We'll have three generations paddling together. It's great because it is something the whole family can do together. When you rent our equipment we include instruction and demonstration. It's a full-fledged experience. Additionally, we utilize all aspects of the area. You can go out on any given day on coastal dune lakes and the Gulf."

YOLO has evolved from its early days and Losee and Archer have plans for more. "We see our growth of SUP is inland - flat water or coastal lakes - and there is no limit. It's easy to transition in that direction because ultimately, it's not a sport about coastline, just water. Yet inland people love it because of reference and similarity to canoeing. It's a flat water paddling sport, beginner to expert. And one that just about anyone can master."

Losee is clearly a man who loves what he does for a living and especially where he does it. "We have a premier spot for SUP at WaterColor because we are flanked by the Gulf and Western Lake," he enthuses. "It is extremely scenic and pristine and the conditions are ideal. Furthermore, the resorts add to the experience for paddle boarders. This is a dynamic business perfectly suited to 30-A. Stand up paddleboarding is to Florida what surfing is to California or Hawaii.

"This area is one of most beautiful spots to paddle in the world. You see such amazing things while you're standing on the water – sharks, turtles, vibrant fish, and more. It's equivalent to standing on an aquarium," Losee finishes. "My partner and I experienced that when we first began and it was a no-brainer what our company name would be. To see such things, in the perfect spot, having fun...Embrace it...That's what the philosophy of 'you only live once' is about."

For more information or to schedule rental time, call (850) 622-5760 or email info@yoloboard.com. They can be found online at www.yoloboard.com.



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Rosemary Beach Foundation

BY KEMPTEN TAYLOR

The stunning beaches and bustling town center of Rosemary Beach showcase the active lives of those in the community. One group, in specific, aims to give thanks and appreciation for their community and neighboring areas as well as promote and support

donated over \$350,000 to local charities. “We are so pleased to bring more and more opportunities to the South Walton area. Our events are well-attended and we are thankful to have such a good response over the past few years,” says DeMars.



Malayne DeMars with the students from Mossy Head

good will initiatives. This group is the Rosemary Beach Foundation. Founded in 2006, this non-profit organization is “dedicated to promoting cultural, educational, and other charitable activities in Rosemary Beach and Walton County” according to the organization’s mission statement. “30-A has grown so much over the past few years that the foundation now focuses on serving a larger area. We strive to engage visitors and residents in the community while benefiting a local charity or cause,” says Malayne DeMars, Executive Director of Rosemary Beach Foundation.

DeMars and a volunteer-based board of nine members actively work with a number of nonprofit organizations in South Walton and nearby counties to create a robust lineup of events, workshops, lectures, exhibits, and more. In seven years, the organization has

needed to expand their mission through increased community and educational initiatives. The board decided to feature six core programs that are held on an annual basis in addition to the numerous other events and activities that Rosemary Beach Foundation is a part of; including *Girls Getaway*, *Walk Her Way*, *Rosemary Beach Unleashed*, *Music in Pictures*, *Taste of Rosemary*, and a *Fall Lecture Series*.

One of the newest events to the foundation is *Walk Her Way*, held in June each year. Women, men, and children are invited to strut their stuff in a one-mile walk around Rosemary Beach donning high-heeled shoes. This fun event benefits Shelter House and intends to raise

Historically, the efforts of the Rosemary Beach Foundation have been linked to promoting specific community events like their *Girls Getaway*, an annual event held during Super Bowl weekend featuring music, lifestyle workshops, dinners and lots of socializing (2013 marked its eighth year). In 2011, the Foundation’s board saw that South Walton had grown exponentially and they

awareness for domestic violence in the area. Following the high-heeled walk there is an after party where attendants enjoy live music on the square. *Walk Her Way* is not just about the shoes; it shouts a serious message about respect and healthy relationships. In addition to the foot race and party, Shelter House’s Clothesline Project will be showcased throughout the square on the day of the event. Shelter House is the area’s only pet-friendly shelter for domestic violence and served over 5,500 people in the past year. This heartwarming exhibit allows adult and children victims of domestic violence to tell their story through words and art on t-shirts. Seeing the shirts adorning the trees of Rosemary Beach communicates the need for this walk, not to mention that the occasion raised over \$25,000 in its inaugural year.

Music in Pictures unites the children of Walton County Schools through the participation in this musical and educational program. The program’s premise is to introduce classical music into the lives of young people and they, in turn, will each visually interpret the music in the form of an art piece. Rosemary Beach Foundation

selects a composer each year and supplies an instructional manual and a copy of the featured music to aid teachers in the study. This year 14 area schools participated and over 1300 students were involved. The Foundation partnered with Florida State University on this project and awarded 12 students a coveted finalist medal and cash award. Funds raised from this program are given to each participating school.

Coming to Rosemary Beach this fall is the organization’s *Lecture Series* featuring celebrity Southern author and lifestyle expert, James Farmer. “We are very excited about reintroducing a Lecture Series. We feel that it will add a cultural perspective to Rosemary Beach through discussions and demonstrations on a variety of subjects and experiences,” says Reynolds Henderson, Secretary of Rosemary Beach Foundation.

The event will be held on September 7, 2013 in the Rosemary Beach Town Hall and lawn.

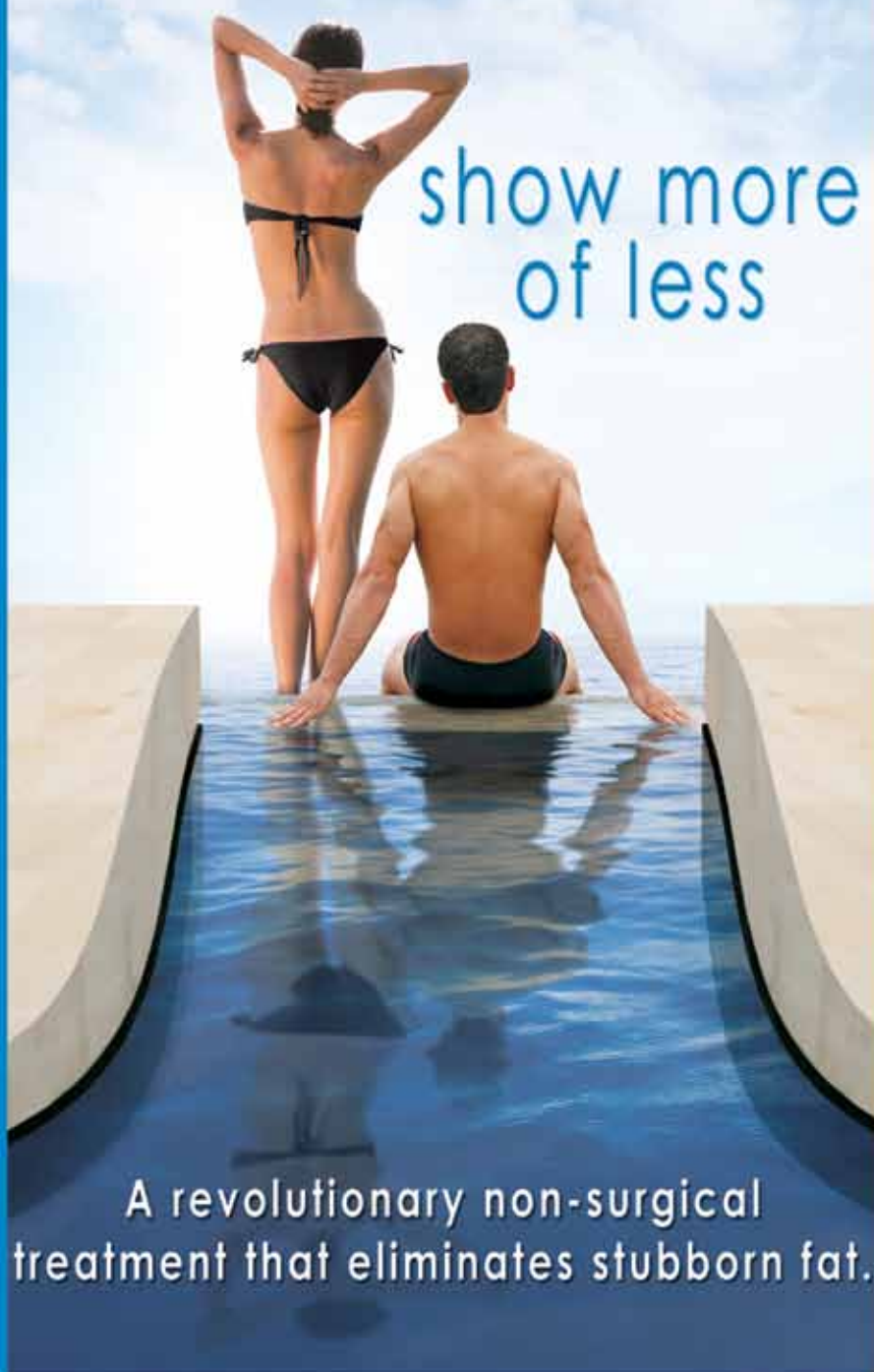


James Farmer

The Rosemary Beach Foundation is a 501(c)(3) non-profit charitable organization promoting cultural, educational, literary, environmental, and other charitable activities in Rosemary Beach and Walton County. To learn more about the organization, visit www.rosemarybeachfoundation.org or call (850) 231-7382.



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Supplements: the Good, the Bad and the Ugly

BY BART PRECOURT, D.C.

Do we really need supplements? Some people take handfuls daily, some experts say you don't need them at all. So what's the deal? The most important thing to realize about supplements is that they all fall into one of two categories: **whole food** or **synthetic**.

THE GOOD:

WHOLE FOOD supplements are just what they sound like. They are made from whole foods. So essentially you are eating food in a pill-like shape. One of the many benefits of whole food supplements is that they are created using the natural supporting elements that nature provides with each vitamin and mineral. This makes absorption and assimilation easier. Most whole food supplements can be taken on an empty stomach without any issues, since your body can recognize them as a condensed form of food. Another benefit is that they're an easy way to get a variety of nutrients without all the calories. The downside: you usually need to consume more since you can only pack so much food (vitamins and minerals) into a small pill.

Do we really need supplements? In a perfect world, our land and soil would be full of minerals and vitamins and it wouldn't be over-farmed and laced with pesticides and chemicals. And you would only eat organic, whole foods according to the seasons. And you

Bart and Kelli Precourt



When it comes to our health and nutrition, nothing replaces a good diet filled with organic fruits and veggies, and high quality fish and meats.

would have the ability to digest, absorb, and assimilate your food efficiently. In a perfect world, you would probably be just fine without any supplements. But, is this the world you live in? The reality is that in our world, just eating a good supply of fruits and veggies from the grocery store will probably leave you deficient of important vitamins and minerals.

How will you know if it is a whole food supplement? If it's a whole food supplement, then usually the manufacturer will brag about it much like with "organic" foods, so you will see it clearly listed on the label. It's more time consuming and expensive to produce these vitamins so typically they are more expensive—and well worth it. Often, whole food

supplements are not sold in stores, but rather health care practitioners, like myself, who utilize nutrition for healing, sell them. The simple reason for this is that without the education of why these are better, most consumers don't see the need to pay the higher price in stores.

THE BAD:

SYNTHETIC. That means they are artificially made and could possibly be doing as much harm as good for your body. Assume all vitamins are synthetic unless they state otherwise. Most synthetic vitamins are derived from petroleum, tar, silicone, and an assortment of unsavory

animal parts. Many include harmful artificial sweeteners and carcinogenic ingredients. When you hear so-called experts saying that you shouldn't take dietary supplements, what they really should be saying is that you shouldn't take "synthetic" supplements. To say you shouldn't take "whole food" supplements would be like saying not to eat food. That would just be dumb, and we don't want anyone sounding dumb now do we? Popular synthetic brands like Centrum and Spectrum or popular store brands like CVS, GNC, and Vitamin Shoppe can be considered the McDonalds of vitamins. Avoid if possible.

THE UGLY:

Tricky marketers will come up with fancy names to make you think that their synthetic, low quality supplements are all that. They may use important sounding names like "medical grade" or "high potency;" avoid these it's just a trap! You want the opposite!!! Non-synthetic, natural, whole food supplements.

The challenge here is that supplement manufacturers know most people think that if it's a vitamin, it must good for you. And if some is good for you then more must be even better. Wrong. Just because it says its has a bazillion grams of vitamin C, it doesn't make it better for you. In fact, overdosing with synthetic products is where things can go wrong. In nature, foods are very balanced and come with many supporting and synergistic vitamins and minerals to help aid in digestion. Synthetic vitamins tend to isolate out certain vitamins, separating them from nature's natural supporting elements.

IN CLOSING:

Supplements are supposed to be just that, supplements NOT replacements. When it comes to our health and nutrition, nothing replaces a good diet filled with organic fruits and veggies, and high quality fish and meats. Nor do we want to "supplement" for a bad diet. The goal is to improve your diet first, and then supplement what you need.

Dr. Bart M. Precourt is a Doctor of Chiropractic. He practices in Seagrove Beach at Balance Health Studio. For nearly 20 years he has helped people get healthy, lose weight, and create healthy sustainable lifestyles. For more information or to ask a question email: info@balance30a.com or visit www.balance30a.com.

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The Combination of Sculptra and Ulthera is better than a Facelift

BY DR. STEVEN WEINER

Let me first explain that I'm a Facial Plastic Surgeon, trained at The Johns Hopkins Hospital. I "laid down my scalpel" in 2005 and since then have devoted my practice solely to noninvasive and minimally invasive cosmetic procedures. The public has demanded cosmetic enhancement to have little to no downtime, appear natural, and be affordable. Surgical procedures, such as facelifts, brow and forehead lifts, and blepharoplasty have declined, while injectables, laser resurfacing, and noninvasive skin tightening are continuing to grow at a rapid pace.

Remarkably, it has been only over the last 10 years or so that the aging of the face has been recognized as primarily due to loss of volume and that there are several different fat pads in the face, which all seem to atrophy over time. Using CT scan analysis, the boney structure of the face has been shown to change as well. By losing fat and bone (as well as some muscle), the skin of the face loses support and droops. The strategy in the past was to cut the excess skin away. This led to a face with tight skin and less wrinkles, but you looked like a skeleton. These days, it is all about filling the face to replace the lost volume from fat and bone loss.

Facelifts have the following undesirable attributes:

1. Requires a surgical procedure, which inevitably leaves some type of incisional scar. Sometimes this is fairly noticeable and requires further procedures (more surgery, laser) or topicals to correct.
2. There is the risk of anesthesia (cardiac, stroke, pulmonary) and the side effects of anesthesia (nausea, vomiting, etc.).
3. There is pain requiring pain medication.
4. Recovery time can be lengthy.
5. The cost is significant. Frequently a facelift is bundled with neck lift and blepharoplasty. Adding in the cost of anesthesia and the cost of lost wages for 2-4 weeks, you could easily be looking at \$15-20,000.
6. A facelift does not address volume loss, which would require fat grafting. Fat grafting adds in another cost, another procedure (liposuction), and additional anesthesia time. Fat grafting doesn't always take; so further procedures are usually needed to get to full volume correction.
7. Often people who have had facelifts don't end up looking like "themselves" and there is nothing they can do about it.

8. There are significant risks other than those mentioned, including permanent numbness, nerve damage, hemorrhage, and a need for corrective surgeries.

Sculptra is a "collagen stimulant" used to replenish volume to a person's face. It is injected in a series of 15-20 minutes procedures (usually 3) in the office. The results aren't appreciated for about 6 weeks, the time it takes the body to create the collagen. It has been FDA approved since 2004. Ulthera is a noninvasive skin-tightening device that uses high frequency ultrasound to heat up the deeper levels of the skin to contract, lift, and produce collagen. It can improve the neck, brows, cheeks, and jawline. The procedure is done in the office with just topical anesthesia. It has been FDA approved for over 3 years.

The reasons Sculptra and Ulthera are better than a facelift:

1. There is no significant downtime beyond possible minor bruising.
2. There are no scars, anesthesia risk, and post procedure pain significant enough to require pain medication.
3. There is no time required to stay out of work or lost wages.
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Steven Weiner, MD

We are entering into a new age of cosmetic enhancements. Procedures are less invasive, have less downtime, less risky, and more natural. The Gold Standard of having a facelift for correcting the aging face is getting some serious competition from the facial volumizer Sculptra and the noninvasive skin tightening procedure Ulthera.

To learn more about Dr. Weiner and his staff at the Aesthetic Clinique, visit www.theclinique.net or call (850) 622-1214. For more information about these procedures or other beauty tips, read Dr Weiner's blog at stevenfweinermd.wordpress.com or watch his YouTube channel at StevenFWeinerFacial.

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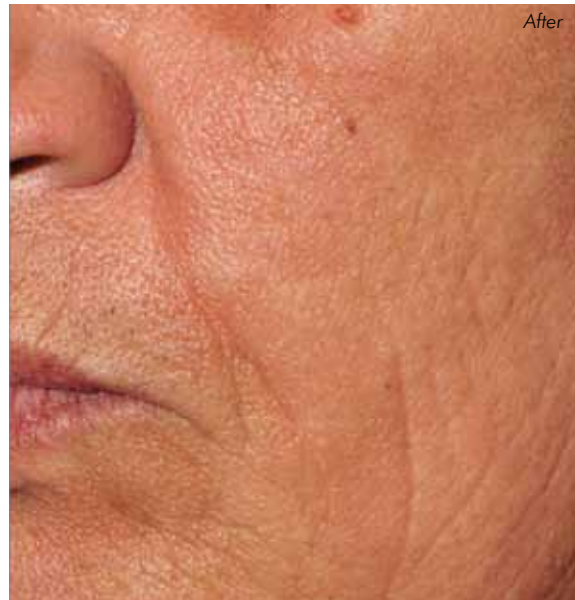
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No More Facials, Ever!

BY NITIN BAWA



Pearl Fractional: helps people look ten years younger in one treatment. Photo courtesy of Barry DiBernardo, MD



Laser Genesis: helps to improve the quality of skin, reduce redness and shrink pores. Photo courtesy of Kevin Smith, MD, FRCPC, dermatology, Niagra Falls, Ontario Canada

find many people think that getting facials is an important step towards keeping healthy, young skin. In reality, standard facials do not do much and there are alternatives that are much better.

Facials involve using different chemicals that are supposed to improve the quality of skin. Many people use them to shrink the size of pores, but the surface of our skin only has dead skin and it is not affected much by these chemicals. The chemicals do not really penetrate into the pores and so do not really do much cleaning of pores as is commonly thought.

Lasers, on the other hand, are able to penetrate deeper and make a bigger difference. Laser Genesis is a unique laser that penetrates under the skin and gently closes down some of the tiny blood vessels that feed these pores. One only feels a gentle sensation of heat and there is no peeling skin or downtime but there are clinical studies that confirm that the size of pores is reduced.

Laser Genesis is a very mild laser and is commonly called a "laser facial" because you can get it done prior to a major event. You will find that it improves the quality of skin and there is no downtime.

Lasers...
are able to
penetrate
deeper and
make a bigger
difference.

Many people do chemical peels to improve the quality of skin. However, people can often have an allergic reaction to some of these chemicals. These chemicals often give off vapors that people breathe for a long period of time and might not be very good for us in the long run. Lasers, on the other hand, can do a better job of peeling the skin. Pearl is a laser that kills off a small layer of cells on the outer surface of the skin allowing better, healthier, tighter skin to come to the surface. This laser peel is a lot safer, less painful, and more effective than chemical peels.

Lasers are also able to remove sunspots, which are a common problem in Florida. Limelight is a laser that does not cause any peeling skin or downtime but is able to remove sunspots. The dark spots turn darker and flake off within a couple of weeks.

Tightening skin is another function that lasers can do very well. We use a laser called Pearl Fractional that pokes holes in the skin and allows better, tighter skin to come to the surface. Fraxel is brand name for a fractional laser and there are two different types of Fraxel Laser, with one that is stronger than the other.

So, before you go and spend money on a facial, consider your options. There are laser treatments that are more effective and safer than a facial. We are one of the only providers in the area that can offer these treatments.

Dr. Bawa is a Board Certified Internal Medicine Physician who also has a special interest in weight loss, bio-identical hormones, lasers and aesthetics. He has an office in Destin and Seagrove Beach and can be reached at (850) 534-4170.

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Artist Aims to Tell a Story — Without Giving too Much Away

BY AMELIA PAVLIK



Justin Lyons



"The next thing I know, I discovered a piece in the back of a lady's truck that she'd picked up, and we began to talk," Lyons says. "The conversation went from her telling me how much she was moved by it to offering to host an art show for me and two friends in her restaurant. Things just took off from there."

Since then, his work has been featured in galleries across the country and in art and lifestyle magazines such as *VIE*, *Atlanta*, and *Nashville Lifestyles*. Lyons is also a regular participant in the 30-A arts festival circuit, including Seaside's ArtsQuest festival (he took home the 2012 award for best mixed-media at the event and is the featured poster artist for this year's 25th anniversary event) and WaterColor's Art in the Park event.

"But, the best accomplishment will always be meeting the individual collector who likes my stuff enough to take it home," Lyons says. "I feel very privileged to make things that people enjoy."

One key to his success is the laid back attitude that guides Lyons' life and his approach to art. His days begin with coffee and flow into "a lot of creating and painting in the studio."

"If I'm lucky, I will get in some surfing or a skateboarding session with my family, and then after dinner I might go back out to the studio," he adds.

And Lyons couldn't imagine a better place to do it all than the 30-A area.

"I feel like this community is just naturally more supportive of art," he says. "Not to mention, it's a great place to be if you are trying to put your pieces in front of people from all over the place."

So what does the future hold for Lyons? Well, he's the first to tell you that he doesn't have any expectations.

"My personal goal is to continue to create art that has a positive effect on people," he says. "The way I see it is that success can be taken away as easily as it comes, so I try not to hold too tightly to ideas of what the future may hold. But this is my dream job, and I'll continue to do my best to attract the people who like what I do and make a living from it."

For more information about Lyons, visit his website at jlyonsart.com or find him on Facebook at www.facebook.com/JustinLyonsArt.



A word, a phrase, or a thought. That's where it all begins for Justin Lyons.

"Once I have this in mind, I try to tell a story on the canvas without giving too much away," says the mixed-media artist. "I want the viewer to interpret his or her own connection to the piece."

For example, one painting, titled *High Noon*, depicts a faceless cowboy with a white blank covering his face that contains the phrase "blink and it's over." Another painting, titled *Worries and Strife Are Long Gone*, shows two black bears in a sweet scene with the word "necessity" scrawled above them.

"I like to draw people into a piece by giving it a fun, candy-coated look that entices them to take a closer look," Lyons says. "My art documents a conversation between me and the canvas, and my hope is that people will discover the hidden clues and references to life, as I see it, that are present."

He describes his work as "raw, expressive, and loose," which is reflected in his nondiscriminatory choice of mediums. Lyons uses whatever is available: pencil, acrylics, spray paints, crayons, or graphite.

"Anything goes," he adds. "For me, it's not about the medium; it's about the message."

Lyons is a self-taught artist from the Florida panhandle who didn't even begin to create until his mid-20s. A friend introduced him to the world of street art, loosely described as art found in public spaces that goes beyond traditional graffiti.

"After I started, I had the feeling that art had chosen me," Lyons says. "It was something that I never planned to do — just something that I had stumbled upon. Even today, the doing it as a career aspect is still relatively new to me."

He got his start creating pieces and hanging them around his neighborhood.

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The Grayton Beach Portfolio

BY CHRIS OGLE



The southeasterly wind had been whipping up the Gulf of Mexico non-stop since early morning. Cars were parked on the white-sand beach broadside to the wind in an obvious attempt at shelter. Waves crashed shoreward to the windward side of the cars, while in the lee of the wind sat the placid, penned in Grayton Lake outfall--nature's version of a swimming pool. With the late afternoon sun falling into the Western sky, the arrangement of wind, sun and water was becoming optimal. Kids that should have been worn out splashed and played in the shallows like dogs just set free from their leash. The resulting scene allowed for actual conversation

one word that could never begin to adequately describe the scene; and then he said, "I just want to be able to do this!" Words sometimes leave you speechless, and in an instant I felt like I knew exactly what mattered most to this person.

I could already picture the "Grayton Beach Portfolio". Like a finely tuned 17' Cape Horn that plies the local waters, its' design would be one of utility and sleek simplicity. Although it could be tailored to any clients' specific financial needs, the backdrop of the coastal lifestyle would remain a constant--a shared interest that could be revealed in one knowing glance. The conversation then slipped away to other topics after another friend said he was going to do this the rest of his life whether he could afford it or not.

While it had been five-o'clock somewhere all day, it was definitely past five-o'clock here and now. Most of the cars had packed up and left by the time the sun settled into a final approach. As our small group reclined in front of nature's crimson HD sunset display, the wind became noticeably absent. The once roiled Gulf now stretched

...it is in this pervasive stillness that all that is special about our strip of paradise may be revealed to those who seek it.

amongst adults and the deepening sensation that the previous week's stress was somehow disappearing into the ether.

As I soaked in this scene in all its glory, conversations swirled with the ease of water running downhill. If there was a better place to be at this moment in time, I couldn't imagine it. It was at this moment, when work had been firmly pushed far out of my mind, that I was asked the question of "What do you do?" by a new acquaintance. Reeling myself back to reality, I replied and was then questioned further on specifics. I answered, but my ultimate response was more of a question along the lines of personal goals, etc. My new acquaintance looked at me, then turned with a sweeping motion of his arms as if to encompass all the surrounding, natural beauty into

smooth like glass as a crane hunted minnows in the shallows. What some plan a lifetime for could be found in abundance now. And so it is in this pervasive stillness that all that is special about our strip of paradise may be revealed to those who seek it.

This article was written and provided by Chris J. Ogle, a local financial advisor with Wells Fargo Advisors. He lives on 30-A and spends his free time YOLO boarding with his wife and four children. Chris can be reached at (850) 837-5366, chris.ogle@wfsadvisors.com, or at www.wfsadvisors.com/chris.ogle.

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Finding Certainty through Captive in an Uncertain Environment

BY MATTHEW HOWARD AND ADON SOLOMON

A Captive Insurance Company (“Captive”) is a property and casualty insurance company created by a business owner as a risk management tool that has significant ancillary tax planning opportunities. Through a Captive, a business owner can achieve a number of value enhancing benefits, including customizing insurance plans, risk retention, and lowering the costs of current commercial coverages. In addition, premiums paid to the Captive are fully deductible, providing the owner substantial income tax benefits along with the ability to engage in estate planning, wealth transfer opportunities, retirement planning, and asset protection opportunities.

A Captive is a C-corporation that provides property and casualty insurance coverage to the operating business as a *supplement* to commercially procured coverage. When structured as a *Micro Captive*, up to \$1.2 million in premiums can be received income tax-free by the Captive if the Captive has elected to be taxed under Section 831(b) of the Internal Revenue Code. Due to the tax-preferred treatment, a business owner can transfer significant wealth from the operating entity to the Captive. Only premiums paid for true insurance can be deducted as an ordinary and necessary business expense. Therefore, careful considerations must be given to past case law and IRS guidance to ensure the Captive is providing legitimate insurance. There are many service providers who do not adhere to this guidance and do not tailor insurance specific to the insured entity.

A Captive must be created for a valid non-tax purpose; i.e. a valid business reason beyond receiving a tax deduction. Most business owners self-insure a variety of risks, either because commercial coverage is cost prohibitive or the coverage is unavailable in the commercial market. A Captive is a vehicle that can be used to insure those risks and it allows a business owner to customize insurance coverage based on their loss history.

In addition, a Captive can provide numerous estate planning, asset protection, and retirement planning benefits. The Captive can be owned in a variety of ways.



Matthew Howard

Often, the business owner(s) will own the Captive as individuals. However, if a Captive is owned by a Trust, a business owner is able to transfer wealth to the next generation in a very tax efficient manner; whereby funds transferred to the Captive, and any appreciation, are automatically removed from the business owner's estate. Another benefit of Trust ownership is the Trust can be structured so it is creditor protected; ensuring that the Captive's assets are protected.

Captives can also be a useful retirement planning vehicle. Beyond maintaining adequate reserves to pay claims, the Captive, being a corporation, is able to distribute dividends to shareholders as it chooses (qualified dividends rates currently being 20%-23.8%) and in accordance with a designated retirement plan (if applicable).

When forming a Captive, a business should typically have at least \$2.5 million in revenue a year and free cash flow of at least \$500,000 that can be used to pay for insurance premiums to the Captive. Additionally, consideration must be given as to where the Captive should be domiciled. Many Captives are formed offshore (outside of the U.S.) because of more lax capitalization and regulatory requirements. A domestic Captive will be state regulated like any other insurance company, providing legitimacy to its structure. The state legislature in Florida enacted an updated Captive statute last year in an attempt to compete for Captive business; however the related state fees make forming a Micro Captive in Florida less desirable. States such as Delaware, Hawaii, Montana, Utah, and South Carolina are experienced domiciles trying to expand their business with competitive fees.

Consultation with experienced Captive service professionals can help gauge the appropriateness of forming a Captive is for each potential client, as a Captive is not feasible for all businesses.

Matthew Howard and Adon Solomon are with Moore Ingram Johnson & Steele, LLP, which is a full service law firm based in Marietta, GA with an office in Santa Rosa Beach, Florida. Matthew J. Howard, JD, LL.M., is a senior partner with 24+ years of Tax and Estate Planning experience and formed the firm's Captive Insurance Company practice in 2006. Adon J. Solomon, JD, M.B.A., is licensed in Florida and Georgia and handles Captive Formations along with Trust and Estate work for clients. MIJS Captive Management, LLC is a subsidiary of Moore Ingram Johnson & Steele, LLP and full service Captive Management company, which currently has 70 Captives under management wealth. www.mijs.com



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Getting Away: Henderson Park Inn

BY KEMPTEN TAYLOR

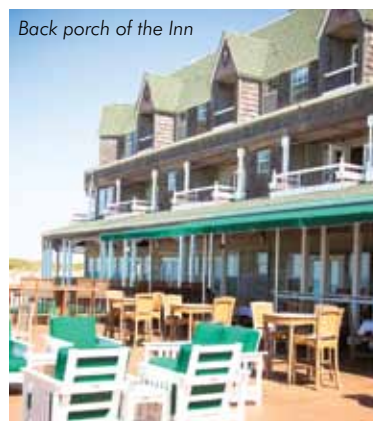


Henderson Park Inn

Nestled on the eastern edge of Destin's sugar-white shoreline sits the area's only bed and breakfast, Henderson Park Inn. This all-inclusive, adults-only B&B resembles something one might find off the coast of New England, exuding a vintage Victorian style. Hurricane Ivan took its toll on the Inn, which was forced to close for nearly two years for renovations, reopening in 2007 under the new ownership of Dunavant Enterprise, out of Memphis, Tennessee. During the time of closing, the Dunavant family housed around 30 Hurricane Katrina victims' families for over a year free of charge. Their goodwill and southern hospitality shines in every aspect of your stay at this exclusive beachfront gem.

The Henderson Park Inn is located adjacent to Henderson State Park, a nature preserve with more than 6,000 feet of natural scenic shoreline bordering the crisp green waters of the Gulf of Mexico. The Inn is comprised of two buildings with a total 36 luxury rooms. Both buildings radiate romance with large verandas and spacious decks. The main house features carpeted rooms with flat-screen TVs, luxurious bathrooms, and 750-thread count sheets. The west building offers the same conveniences but larger rooms, featuring a kitchenette, stocked mini refrigerators, microwaves, and a coffee maker. Each spacious suite creates a romantic retreat for visitors to escape the hustle and bustle while enjoying the Emerald Coast.

The fifty-plus member staff greets each visitor with a complimentary bottle of wine, fresh grapes, and flowers upon arrival. "We try to take the thinking out of our guest's vacation," says Innkeeper Ryan Olin. All-inclusive hotels are a bit of an anomaly in the area, let alone an all-inclusive elite bed and breakfast. From sunrise to sunset every detail, down to the bell rang to call guests in for the daily happy hour, has been meticulously thought out.



Back porch of the Inn



Begin your day with a gourmet breakfast at the Inn's beachside restaurant, where chefs serve from-scratch biscuits and gravy, delicious omelets with a Cajun flair, or stop by the berry bar and create your own fresh cut fruit salad. When it's time to head down to the beach cruise by the community refrigerator and stock up on beverages, or stop through the lobby for lemonade and cookies before you hit the sand to find your own complimentary beach chair and umbrella. If you want to get out and about, guests have access to Henderson Park Inn's bicycles where you can ride up and down Scenic Highway 98. When you're ready for lunch, the Inn's team of chefs prepare delicious boxed lunches ideal for a picnic on the beach.

At sunset stroll down to the Inn's Tiki bar for happy hour where you will find guests mingling and enjoying a libation or two. Dinner is something special at Henderson Park Inn's onsite restaurant, Beach Walk. The restaurant is run under the tutelage of Chef John Sallman and is considered "Destin's only fine dining restaurant". Sallman pulls out all the stops during dinner service, where he offers entrees such as duck, venison, and locally caught

grouper. The seasonally-changing menu boasts a selection of local vegetables and day boat fish. One of Beach Walk's most celebrated menu item is the Grouper Vince: Pecan flour-crusted local grouper, oven roasted, crispy mashed potato cake, honey Worcestershire sauce, and chives; a dish suited for celebs, as it was first served at the Nashville nuptials of Amy Grant and Vince Gill. After a long day of sunshine and relaxation, head back to your room to find complimentary turn down service and indulge in decadent chocolates.

The Henderson Park Inn is ideal for a quiet retreat or quick getaway and was named "one of the nation's most romantic hotels" by Trip Advisor, as well as sits on numerous national "best of" lists. This beachside B&B delivers five-star luxury while leaving the fussiness of a ritzy hotel behind. The warm hospitality and upscale setting keeps guests coming back for more.

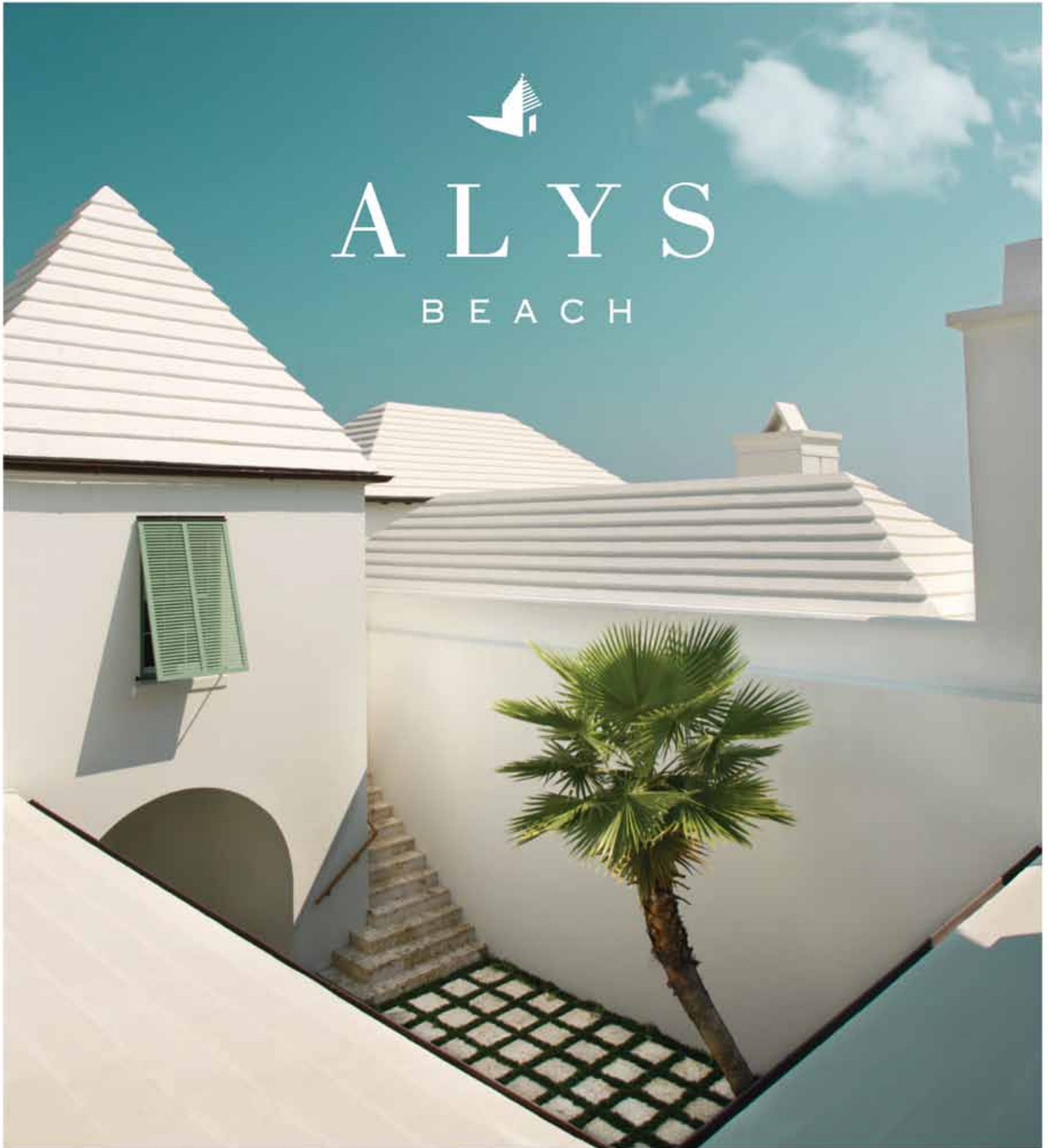
Henderson Park Inn is located at 2700 Scenic Hwy 98 Destin, FL 32541. For reservation and rates call (888) 836-1105 or log onto www.hendersonparkinn.com.

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Borges Brooks Builders

BY KEMPTEN TAYLOR

When it comes to building your dream beach house, you probably want to choose a builder that will execute your vision as if they were building the home for themselves. Borges Brooks Builders is a family-owned business that started building homes on the Emerald Coast when owner Scott Brooks and his family sought after a company to build their own beach home in WaterColor in 2007. After researching numerous builders and contractors, Brooks found that the area needed a custom builder capable of meeting their expectations without breaking the bank. His answer happened to be in the family and he partnered with his father-in-law, longtime General Contractor Dave Borges, along with his wife Lisa Marie to create Borges Brooks Builders. “When you hire a builder you must trust them. It’s like entering a partnership that lasts several years. We started this company out of desire for our own beach house, and now we are building homes for people throughout 30-A. We want our customers to trust us, our process, and know we are not taking any shortcuts,” says Brooks.

real estate broker) to embark on a new journey of building high-end custom homes on the 30-A corridor, most of which have been in WaterColor and WaterSound.

Borges Brooks Builders builds along all of the beaches in South Walton. “We work with many of the leading architects in the area. Since starting our own home in 2007, we have completed over 16 homes locally and that number continues to grow,” says Brooks.

Every effort of the building or remodeling process comes down to customer service and project management. They aim to be flexible and work with careful speed to meet their customers’ expectations without sacrificing quality.

Not looking for a new home but want to vamp up your current digs?



Scott Brooks

Every effort of the building or remodeling process comes down to customer service and project management. They aim to be flexible and work with careful speed to meet their customers’ expectations without sacrificing quality.

Brooks brings both business and discipline experience, having been a successful entrepreneur who co-founded an executive recruiting firm. He also has been a Delta Airlines pilot for 22 years and previously served as a Naval Officer and F-18 pilot following his graduation from the United States Naval Academy. Lisa Marie grew up in the real estate and home building industries and has a prosperous real estate and investment business, and is an agent with The Premier Property Group. In her 20 years of business, she has gained a strong eye for detail and design and now helps Scott’s clients should they need those services. Dave Borges has been in the home building and general contractor business for over 35 years, and has hundreds of completed homes under his belt. He moved to Florida in 2007 with his wife Marie (who was also a

Look no further because in addition to new construction projects, Borges Brooks Builders offers innovative remodeling services, whether seeking interior or exterior updates. Lisa Marie Brooks showcases her forte for design and can assist customers in many aspects of interior design. The remodeling work of the company has been featured in HGTV Magazine and praised by many on a national scale. “We have a good eye for what can be done to turn the ugly duckling into a swan and get the biggest bang for your buck,” says Brooks.

With his entrepreneurial background, it is extremely important to him that the company adds value for their homeowners and investors (on spec homes). “We are proud to say that our home owners and investors have realized a 30-50% return on construction dollars when

they have sold their homes. We hope that customers love and enjoy their homes but also see a great capital return when they choose to sell.”

Scott and Lisa Marie Brooks have recently launched a new website, 30APropertyTeam.com, to feature/showcase client homes who do choose to sell. The site also links to photo galleries and more info on their business offerings. This family dynamo has a deep affection for the 30-A area and a passion to exceed customers’ expectations.

To learn more about the thorough approach of Borges Brooks Builders, call Scott at (850) 699-8211 or visit www.BorgesBrooksBuilders.com.

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Paradise Found

BY RIDGELEY STANDARD



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Whether you find yourself “Lost In” or at “Pieces Of”, Paradise can be found along the Emerald Coast. Boutiques Lost In Paradise Gifts and Pieces of Paradise, run by Lauren O’Hara, offer the unique something you weren’t quite sure you were looking for by way of jewelry, gifts, accessories, home furnishings, and lighting.

Lauren O’Hara has spent her life in the retail business, save for a brief foray into the business world. O’Hara began her buying career at the age of twenty one for a department store purchasing gifts and home furnishings before eventually opening her own gifts and clothing store in Memphis, TN. During this time, she reconnected with her high school sweetheart and began dating long distance. After a year, O’Hara moved to the beach and the two were married.

Once arriving in Florida, O’Hara worked briefly for her husband, before deciding she wanted to revisit the idea of her boutique and re-opened Lost In Paradise in Seagrove Beach in March 2012. Then, due to both her success and a customized retail concept, O’Hara opened her sister store, Pieces of Paradise, in March 2013 in Santa Rosa. While Lost In Paradise is a gift and jewelry boutique, Pieces of Paradise takes a different approach and focuses more on home furnishings, accessories, gifts, and lighting.

“My husband is a custom homebuilder and consultant along 30-A and he encouraged me to open a



Wine accents



Unique lighting features



second store that catered to that specific clientele,” explains O’Hara. “The 30-A aesthetics drove the character of the store; soothing tones and pops of color, distressed pieces, local artisans, and unique pieces to the area. We market to customers in the area – homeowners and vacationers alike. My husband’s experience as an area builder was really crucial to developing the palette of the store and creating our vision.”

O’Hara fills Pieces of Paradise with unique gifts, one of a kind finds, and custom pieces specifically designed and chosen to blend with the unique 30-A motif. The boutique features home gifts such as candles, tabletop serving pieces, and handmade pottery; hand crafted lighting; and furnishings such as console and dining tables. “The home furnishings market really drove the opening of the second store,” says O’Hara. “We tapped into that market and have been able to offer some unique options not found anywhere else.

“A lot of our pieces have a beach theme, but not all,” continues O’Hara. “Mostly we just focus on uncommon

and one-of-a kind art, lighting, and furnishings that can be hard to find in the area or that we can customize.” For example, “Unique lighting can be hard to find in this area, so I focus on the unusual and I find it exciting to discover pieces that show well, especially at night, which will draw people into the store. And I love the fact that we can customize furniture.”

O’Hara stocks her store via buying trips, online searches, and by utilizing local artisans, as well as artisans she’s known in her previous retail experience. “I guess you can say at this point in my life I’ve come full circle, but retail is in my blood,” she laughs. “I love buying.”

Competitive pricing is what O’Hara believes also differentiates her store from the other boutiques in the area. “When I moved I kept my Memphis pricing as opposed to resort pricing,” explains O’Hara, “and I really feel it makes a big difference. I market to everyone. I’m aware that just because someone is vacationing in a resort location it doesn’t mean that they should pay too much!”

“Plus, I’m fortunate to have vendors who protect the store,” she continues, “and allow me to offer the best prices around.

“The fact that I get to meet so many different people from so many walks of life is truly the best part of what I do. And to know that everyone is happy that we are here offering unexpected, uncommon gifts makes all the difference in our success.”

Pieces of Paradise is located at 174 Watercolor Way next to the Publix in Watercolor Crossing. They are open to the public Monday through Saturday from 10-6. (850) 231-4002



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30A Cottages & Concierge

BY KEMPTEN TAYLOR

Bigger is not always better, and 30A Cottages & Concierge proves just that. This boutique company prides themselves on delivering top-notch customer service and creating personal relationships with visitors and property owners alike. The company carefully maintains their ideal number of properties to ensure that each and every customer is well tended to, unlike a lot of the larger corporate counterparts in the business. With just over a year of operation under their belt, 30A Cottages & Concierge brings superior full-service property management and vacation rental services to what they consider “The greatest stretch of beaches on the Gulf,” says one of the company’s partners, Carson Patrick.

Florida native Brandon Marquis started the company on the maintenance-side of things over 11 years ago in Rosemary Beach. Marquis has degrees in electrical, HVAC, and refrigeration; and his vast knowledge of mechanics help 30A Cottages & Concierge provide full-service upkeep to the properties they oversee.

Originally from Columbus, Georgia, Carson Patrick grew up visiting the panhandle. Marquis and Patrick had a friendship that morphed into a business partnership once Carson decided to move his family permanently to the 30-A corridor. Patrick’s understanding for high-end customer service, combined with his lighthearted attitude, shine through his management skills.

Along with Marquis and Patrick is a third business partner, John Wellborn. He serves as the concierge guru of the team; offering bike and golf cart rentals, beach fires, and grocery shopping; and as the list grows, just know that the end result is exactly whatever the homeowner and guests needs. “It is not about what we do or what we offer, it is definitely the way we do things that sets us apart,” says Patrick. The company symbolizes southern hospitality: putting people first and treating people the right way. The partners attribute the effort of each of their employees to their growing success.

Property management, vacation rentals, housekeeping, maintenance, and concierge services

are the core amenities provided by 30A Cottages & Concierge. Their goal is to have a niche market and keep the business small enough that it is manageable, offering superior quality. Currently the company provides services to close to 50 properties on 30-A with a focus between Rosemary Beach and WaterColor. Once you become a 30A Cottages & Concierge customer, your property is as

well-cared for as if the home was owned by one of the business partners themselves. The topical climate of the panhandle keeps the maintenance and upkeep teams on their toes where everything from painting to plumbing is covered. The maintenance team has also been known to help home owners add beautiful details to their properties, including spas and fountains.

The company handles full management of your vacation home by marketing the property, funneling inquiries, setting rates and fees, and more. Owners even have access to a website login where they can view the calendar bookings, block off time slots for personal use and view their financial statements. “Repeat business is our goal, we look at the relationships and not the dollar sign. Customer service is first in our book,” says Patrick. “If we have an inquiry that we cannot fill, we will pass it along to another company because it is important to us that customers know we are truly there to take care of them.”

On the guest services side of the business, no request goes unanswered. 30A Cottages & Concierge covers golf cart and bike rentals, all the way down to grocery shopping for guests. If you are visiting on a special occasion or holiday, the company can even help you pull off the perfect surprise. “We want guests to have a vacation they’ll be talking about for years,” says Patrick. The company assures guests that they don’t disappear after check-in and are known for responsiveness and warm hospitality. They provide a great service to renters while simultaneously keeping homeowners pleased with a job well done and a property perfectly managed.



Carson Patrick & Brandon Marquis

From New Orleans to Minnesota and beyond, 30A Cottages & Concierge supplies home owners with a stress free rental experience time and time again. Guests who visit the homes in their portfolio keep coming back for more of their hands-on customer service. For additional information on 30A Cottages & Concierge, visit 30acottagesandconcierge.com, email inquiries to info@30acandc.com, or call (850) 468-0006.

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Marianne Berrigan Grant

BY CHRISTINA HOMER

With more than 30 years of coastal Northwest Florida real estate experience, independent broker associate Marianne Grant of The Premier Property Group is renowned for her market knowledge and consistently being one of the top-producing agents on the Emerald Coast Board of Realtors (ECAR). Her passion for real estate is both professional and personal, providing her clients with an understanding of all aspects of the real estate business.

Born and raised in Boothbay Harbor, Maine, Grant voyaged south for college and graduate school, trading in her snow boots and winter coats for sandals and sunglasses. “I used to teach high school and only sold real estate in the summer, but after five years, I moved to real estate fulltime,” Grant says.

She began her career in Pensacola, Florida, continued in the Sandestin area for 11 years, and sold for The St. Joe Company for another 11 years before joining The Premier Property Group. Now, Grant covers all of 30-A with a focus on the Gulf Coast and the amenity communities, which entails an 18-mile scenic corridor from San Destin to Rosemary. Her office is located in WaterColor (which her late husband actually named).

Aside from being a realtor, Grant relishes creating and improving new properties. She even purchased and renovated the family home she grew up in. “I have a home in Maine, and my sisters and I have commercial property in Boothbay Harbor,” Grant says. “My sisters are spearheading those renovations.”

Also in her spare time, Grant likes to explore nature and the beach with her rescue dog and terrier mix, Stella. “Stella is a big crabber,” Grant laughingly shares, “and I’m a nature lover. We like to hike trails and walk on the beach together.”

Grant speculates the 30-A real estate market is on the move back up. “We’ve stabilized,” Grant asserts. “The amenity community and gulf front in particular has really picked up, and I see that continuing.”

Grant advises people looking for homes in 30-A to act soon and not hesitate. “There’s not a lot of places to put your money right now, so invest in something you can enjoy,” Grant recommends. “Don’t wait. I think a lot of people are still looking for deals, but a lot of the deals are gone.”

Her lifetime sales total is over \$500 million, with a lifetime average selling price of almost \$1.5 million, according to the ECAR.

Grant contributes much of her success to Blake Cooper, her executive assistant of 10 years. Cooper has been an agent for the past seven of those years.

“Since my start, I have had the privilege to work alongside the top real estate agents within the 30-A South



Marianne Berrigan Grant (R) Broker Associate and Blake Cooper (L) Realtor and Executive Assistant have worked together as a team for ten years.

Walton Community areas,” Cooper says. “Upon joining The Premier Property Group, I chose to work exclusively with Marianne.”

Growing up, Cooper and her family frequented South Walton for vacations. It was their favorite getaway spot, so it’s no surprise she started her career in 30-A.

“I spent a few summers working on Mackinac Island, Michigan, and a few winters in Key West, Florida, and had many experiences which taught me self-reliance and allowed me to interact with people from diverse regional backgrounds,” Cooper says.

According to Grant, referrals are key, and long-term relationships are vital to realtors’ success. Grant invests in the local market as well, which helps her knowledge in the market.

“I believe you just have to enjoy what you do and be knowledgeable about your market,” Grant explains. “It’s important to me to keep my customers for a long time. In order to have long-lasting customers, you have to learn to really listen to what they want and put their interests before everything else.”

Cooper agrees. “Marianne and I focus strictly on listening to our clients’ needs, while maintaining integrity and delivering exceptional customer service.”

Grant currently holds approximately 35 listings, most of which are on 30-A. The area between WaterColor and Highway 395 is a hot spot for recent sales. “My favorite current listing is a big one— six million dollars,” Grant says. “It’s always a treat to work on high-end properties.”

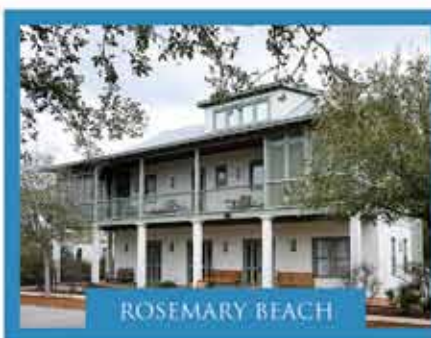
The combined efforts and resources of Grant and Cooper will ensure their clients will find their perfect home—or sell their home at the perfect price.

Marianne Berrigan Grant of The Premier Property Group is located at 1701 East County Highway 30A; Suite 101; WaterColor, FL 32459. She can be reached via (850) 585-0621 or mariannegrant@theppg.com and Blake Cooper can be reached via (850) 218-0202 or email at blakecooper@theppg.com. Grant’s Web site is www.mariannegrant.com and Facebook page is www.facebook.com/MarianneBerriganGrantBrokerAssociate.

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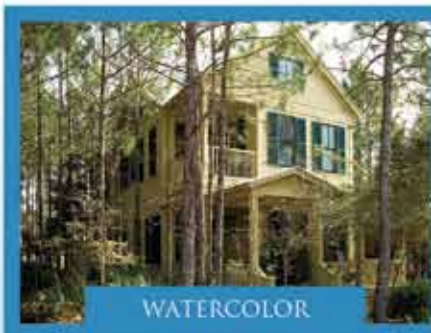
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RE/MAX Beaches

BY SUSAN L. CANNIZZARO

RE/MAX Beaches, located in Santa Rosa Beach at Redfish Village, is the first RE/MAX agency to open in 30-A. Opened in February 2012, business partners Shay Dassa and Jay Davis were thinking outside the proverbial box by creating a boutique style brokerage within a big name franchise.

Prior to moving to the Panhandle, owner and Broker Dassa had spent 13 years in Hawaii, working in the wholesale diamond business. He got into real estate in 2006-07, a time when most agents were getting out following the collapse of the market. "When I got into real estate, I quickly found out how difficult it was to earn a living as opposed to a few years prior when there was a feeding frenzy," says Dassa.

Partner and Broker Associate Jay Davis is a retired dentist from Thomaston, Georgia, who has been a full time realtor for over 10 years. "Inventory of all banked owned properties listed for sale was easily 50 properties at this time last year, and now that number has been reduced to 8. It is definitely a seller's market now, and demand is outstripping the inventory," says Davis. He says a lot of their buyers are Baby Boomers, who are thinking of retirement and looking for a place to live and not caring if it goes up. "It's been fun working with this type of buyer, and it's a fun time to be in real estate," adds Davis. He explains how a two bedroom condo in the Redfish Village Resort would have listed for \$850,000 in 2004; now that same unit would be around \$321,000. "It's a more normal market now." Their approach has worked: They

have already closed \$19 million in real estate transactions despite a small staff.

Another retired dentist, RE/MAX Beaches client Dr. Jim Lee bought 3 properties last year, one of which was a banked owned home. "They kept me well informed all along the way; Jay and Shay are very professional and do things in a timely manner and are very client centered," says Lee. "They would always provide detailed paperwork on all bank owned properties, and they are always very thorough in everything they do," he adds.

Dr. Kate Lops found Dassa after having tried to sell her condo with another agent and not getting any traction after 6 months on the market. After she signed with Dassa, her luxury condo sold within a month and she got the full asking price. "Shay had professional photography done for marketing materials and was about to stage the unit if it had not sold in a month. He is aggressive and someone who really works for you," says Dr. Lops. Dassa also was instrumental in crafting a letter to lenders that helped lower her interest rate on a second home she purchased. "Shay and his team really go the extra mile and I have not experienced that before," she adds.

Dassa and Davis purchased their RE/MAX franchise in the summer of 2011 and found a completely unfinished space; meaning dirt floors and not much else; and spent \$250,000 to convert the space into 1750 square feet of high-end luxury office space. The space symbolizes their commitment to make this venture work, as well as offer a welcoming space to hard working agents. "We strongly



From left to right, Jay Davis, Owner/Broker, Ellie Avery, Manager, and Shay Dassa, Owner/Broker. Realtor Molly Kehoe (not pictured) completes the RE/MAX Beaches Team.

believe in the right team members; we seek confident individuals who do not need a lot of hand holding in order to generate leads. We are very generous and do not mind taking a smaller percentage in order to have harmony in the office," says Dassa.

Other key players in their office include sales associate Molly Kehoe, who also works in real estate in Louisiana; and marketing wiz and office manager Ellie Avery. "We strongly believe in the right team members with the same common goals. There are many myths surrounding RE/MAX for high monthly dues and it is not true. We offer a 95/5 commission split with minimum monthly fees (\$250 per month) going to corporate for advertising and continuing education and lead generation," says Dassa. "Since opening, we've been so busy that we have not launched a recruiting campaign for new team members, and when agents see what we are offering, in the environment we are offering it in, there is no doubt we will grow our team."

In the fast-paced real estate world, slow conscientious growth is the goal of this RE/MAX office, which is sure to turn some heads from the competition. For more information you can visit 2050 W. County Highway 30-A, Suite 112, Santa Rosa Beach, visit the web at www.remaxbeaches30a.com, or call (850) 267-0720.

...business partners Shay Dassa and Jay Davis were thinking outside the proverbial box by creating a boutique style brokerage within a big name franchise.

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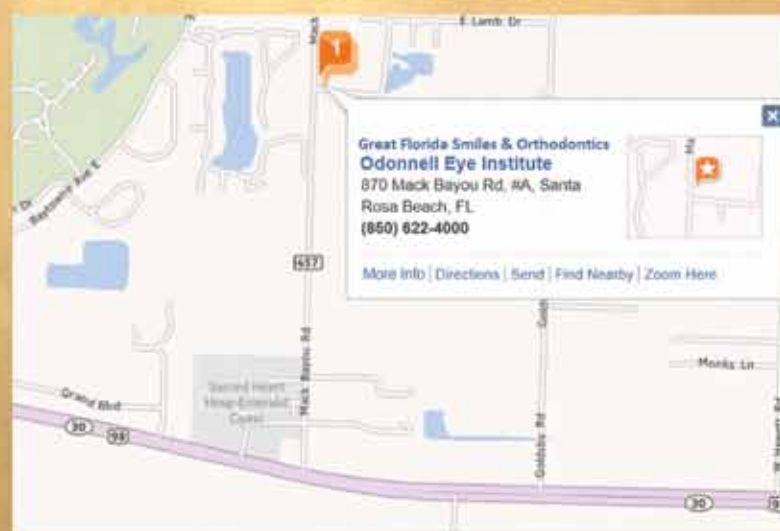
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New Construction Value for the 30-A Home Buyer

BY LISA JONES



With the South Walton real estate market showing decreased inventory and prices on the rise, many prospective property owners are left wondering what kind of purchase will offer the best value. With a continued sales pace for 2013, home sales along Scenic Highway 30-A are up by 32 percent from 2012. In less than five years, the local market went from holding seven years of inventory to less than a year of inventory available today. This data indicates a strengthening real estate market and for many area buyers, determining where they will be happiest and find the best deal can be a challenge.

In a climate of foreclosures and short sales, buyers are often mistaken in believing that these properties offer the best opportunities when in fact, new construction homes often out value resale purchases or distressed properties. In the 2013 new construction market, builders are able to purchase lots at significantly lower prices than in the past and can therefore deliver a home at true market price. These savings are passed along to new homeowners who receive a final product that offers the latest building codes, is energy efficient, and has lower operating costs versus a home built even five years ago.

Another distinct advantage of new construction is the ability to personalize a home to individual needs and desires. Often, a homeowner can create exactly the home they envision from start to finish. The ability of choosing

a home site based on privacy, location, and even the direction the sun will set on a back porch is very appealing. Most new construction packages allow colors and features to be selected from a collection of options with additional owner customization if desired. New construction generally entails floor plan choices that are relevant to today's lifestyle and can be enhanced with additions such as built-in bunkrooms, outdoor living spaces, and extended storage/parking.

Home repairs and renovations can often start as a simple weekend endeavor and then uncover more extensive existing damage or create new problems. Working with a builder on a new home alleviates the hassles, worry, and responsibility from the buyer. Additionally, a buyer will become more confident knowing exactly what's behind their walls. From the foundation to the finishing touches, knowing the materials used and that they are installed properly gives the buyer peace of mind. The home will be 100 percent complete upon closing with no renovations or repairs needed and with warranties included.



Buyers are sometimes concerned that building a new home can be an overwhelming process, when in actuality the buyer will work with experts that guide their decisions from start to finish. Everything offered with new construction, from color palettes to the latest trends in flooring, are hand selected by an interior designer, offering yet another benefit and cost savings for the buyer. Homeowners are able to make choices from options that are professionally designed, offering the comfort of knowing that all aspects of their home will seamlessly come together upon completion.

Along 30-A, there is currently an array of new home development opportunities available, from boutique communities with only a few homes to master-planned neighborhoods ripe with amenities. Pricing for new homes near the beach begin as low as \$280,000 to well over \$1,000,000, offering options for all different types of buyers. These communities feature different amenity packages, including tennis, swimming pools, beach boardwalks/access, beach shuttle service, entertainment areas, putting greens, playgrounds, kid camps, and much more. Locations vary from gulf-front views, to secluded nature preserves, as well as private gated communities.

For those currently considering purchasing a primary or secondary home in the South Walton Beaches, new construction offers an added value and the opportunity to truly create a dream home in the perfect location for a family's needs. As overall inventory is decreasing, so are new construction opportunities with several of the communities now in their final phases. Working with a qualified realtor that knows both the local market and understands the advantages of buying a new home over a resale will help make the buying process simple and stress free.

Lisa Jones is the Director of Sales/Operations for the New Homes Division at Beach Properties of Florida. She has over 8 years of

area experience managing new construction sales for local, regional, and national builders. Visit www.beachpropertiesofflorida.com to learn more about new home opportunities in WaterColor, WaterSound Beach, WaterSound West Beach, NatureWalk at Seagrove, Hotel Viridian, Magnolia Dune, Serenity at Dune Allen, and more.

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Andy Phillips and Counts-Oakes Resort Properties

BY SUSAN L. CANNIZZARO

While searching for the perfect vacation spot, finding the perfect place to lay your head to rest is equally important. Counts-Oakes Resort Properties makes your vacation a dream come true, with a variety of luxury beach houses to rent in a variety of beach locations along the 30-A corridor. Whether you need a condo to sleep 3 or a house to accommodate 33, they have over 300 vacation rentals to choose from. They are a full service vacation rental property management company and a full service Real Estate Agency, with several offices in Panama City, Destin, and their newest office, which opened in Seagrove in March.

Andy Phillips is the President of Counts-Oakes and has expansive knowledge of the industry. He is also Chairman of the Tourism Development Council. He grew up in Michigan, received his Bachelor of Science in Business Administration and Hospitality Management, and spent over 15 years working for Marriott moving all over the country. Before his current position, he was the General Manager for the eight properties in the Resort Collection of Panama City Beach.

The Counts-Oakes website is easy to navigate and includes live customer support. "Over the last 10 years everyone has become their own travel agent; 90-95% of the population does their own vacation planning online. But when dealing with a luxury beach house, there are specific attributes that people want to confirm with someone over the phone and that is where we set ourselves apart," explains Phillips.

He says most of their clients have come from places such as Atlanta, Birmingham, and Albany. "With the new International Airport we have seen our visitors coming from other markets like Chicago, Boston, Texas, and Maryland. Sixty percent of our guests are repeat visitors and we offer special services to retain these guests, like Meet and Greets, personalized shopping, and welcome calls," he adds. Another unique program they offer is the Amenity Program, where all guests receive free tickets for activities such as golf, deep sea fishing, a shell island cruise, movie rentals, and more.

According to Senior Property Manager Ali McDaniel, they have a very high standard for the entire inventory they accept for the rental market. "We take photos and videos, and do a comprehensive walkthrough of each vacation

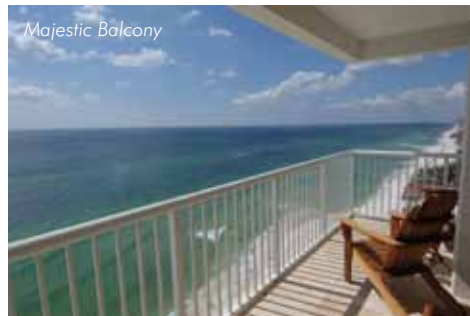
rental to make sure all the quality standards are met before we accept a property. Counts-Oakes Resort Properties also specializes in long term rentals with an inventory exceeding 400 properties," she adds.

Donna Thompson has been using the services of Counts-Oakes to rent out her luxury condo for the past two years. "Andy has been truly wonderful to work with. He always takes my calls, even if it's late on a Friday night, and he can change codes for our condo immediately. He is 100% available every time. I saw him on the news once and I had no idea about all the community activities he is involved with," says Thompson.

Steve Counts and Jason Oakes are the President and Vice President respectively of the Counts Real Estate Group, which handles the real estate transactions and commercial real estate leasing. They say they set themselves apart from other real estate firms by their solid commitment to education and marketing. "We spent over \$300K last year on marketing so we can reach as

many buyers as possible, which includes many European buyers and more from the rest of the state of Florida," says Counts. He jokingly adds that the rest of the state is finally discovering them. He adds that home prices are in the \$50-\$2.3 million dollar range. Homes on the beach start at \$500,000 and up. "Buyers are buying homes here for second homes, some for vacation rental and half are for investment. Some will use part of the time and rent out for some of the time," says Counts.

Whether you are in the market to purchase a home or looking for the perfect vacation spot to rent, this organization has all bases covered. For more information check out the websites: www.panamacitybeachrentals.com, and www.countsrealestate.com or call (800) 621-2462.



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La Florida Real Estate

BY SUSAN L. CANNIZZARO

This year marks a momentous occasion for the state of Florida. It has been 500 years since Ponce de Leon landed on Florida's beautiful sandy shores. He named the state La Florida because his discovery came during the time of the Easter feast, or Pascua Florida, which means Flowering Easter.

while offering a sense of protection and healing in stressful times. Upon entering the office you are at once greeted by smiling faces, one which may be their friendly black lab, Zelda, and a relaxed professional atmosphere. There's always time for conversation, a bottle of water or a fresh cup of coffee for those that want to come

and not forget the mistakes our industry has made in the past. "The cost of land is going up, construction costs are increasing, and most of the distressed sales in this area have been absorbed in past 18 to 24 months," he says. "That is not to say that we will not continue to see distressed sales; however, quality properties will be snatched up as buyers closely monitor the properties that hit the market," he adds.

Gay and Jeff have been described as very detailed and knowledgeable. "We have been employed by law firms and banks as experts in the real estate field and have also been retained as expert witnesses," says Gay. Their knowledge of so many areas makes for very happy clients as well. Dell and Terry Kingan wanted to build a new home in WaterColor and had just 4 days to find the lot. "They led us through negotiations to the final land purchase in a matter of days.

Jeff's knowledge of Florida law was invaluable, and Gay shared names of architects, they both recommended a contractor who is now turning our plans into our dream home," says Dell. "In the end, building a new home is about building a relationship; we have built a strong professional relationship with Gay and Jeff built

on trust in their process and their knowledge of NW Florida," adds Terry.

Dr. Paul Rubin and Martie Moss are overjoyed with their interactions with Gay and Jeff. "I don't know anyone who is finer than the two of them. They are kind, bright, beautiful people and the Destin area is lucky to have them," adds Martie.

Gay and Jeff are true experts in sharing their passion for life and their passion for living while helping individuals find the perfect dream home on beautiful turquoise filled waters.

Gay and Jeff can be contacted at (866) 533-3429. You can also visit their web sites at: www.laflorida.com and www.vivaflorida.org.



This year also marks the 10th Anniversary of Jeff and Gay Landreth founding La Florida. "We chose the name for its historical significance and the inspiration from hence the name came," says Gay Landreth. "We desired to build a brand that reflects the beauty of the real estate we represent rather than focusing on our names."

Their goal has been successful. People recognize the brand's unique font and beautiful turquoise color. "Our customers loved receiving pretty blue boxes from Tiffany's, and we combined the light blue with a drop of green from the emerald colored waters of the Gulf of Mexico. Instead of looking through hundreds of color samples, we wanted to subtly tie our color to the beauty of the Emerald Coast and something our customers (and my wife) enjoyed—resulting in the current color for our company's branding," says Jeff Landreth. In 2010 Pantone declared Turquoise the color of the year, and claimed that it represents an escape to many, taking them to a tropical paradise that is pleasant and inviting

in and catch up on family, mutual friends, and of course the most recent market trends

Landreth claims that the 2012-2013 trends and real estate market environment are remarkably similar to 2003, when Walton County's sales volume showed significant increases compared to previous years. "Interest rates were approximately 3%, both the volume and dollar volume of sales was similar, inventory was shrinking, rental rates were increasing, tax deferred money was driving a sector of the market, buyer confidence was strong, and people were more willing to invest in a second home," says Landreth. "People want to enhance their memories and now see real estate as a good investment their whole family can enjoy rather than trying to get the deal of the century," adds Gay. Jeff is cautiously optimistic that the real estate market is positioned to make a solid recovery and cautions that we must build on a solid foundation

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WaterColor



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WaterSound Beach



9 Watch Tower Lane
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 3,536 SQ FT • \$2,195,000
Carriage House - Gulf Views!

WaterColor



225 Western Lake Drive
 7 Bedrooms • 7.5 Baths
 5,418 SQ FT • \$3,095,000
Gulf and Lake Views in Phase I.

Homesites in WaterColor & WaterSound from the \$100s • Gulf Front Homes from the \$500s

Sunrise Beach



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WaterColor



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WaterColor



304 Cove Hollow Street
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Spectacular views of Western Lake and the Gulf.

Seagrove Beach



Palmeria Villas at Seagrove Beach
 4 Bedrooms • 5.5 Baths
 2,991 SQ FT • \$799,000
Gulf Views - Gated Community

WaterColor



82 Red Cedar
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WaterColor



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WaterColor



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Gulf Front



74 Majestica Circle
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WaterColor



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Phase I - Fantastic Beach House!

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Seagrove Beach



Park Place
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Gulf Front Unit - Garage Parking.

Cypress Dunes



329 Cypress Drive
 5 Bedrooms • 5 Baths
 3,128 SQ FT • \$999,500
Spectacular Gulf Views.

WaterColor



83 Mystic Cobalt Street
 3 Bedrooms • 3 Baths
 1,670 SQ FT • \$1,150,000
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WaterColor



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NatureWalk

BY JESSICA HOLTHAUS

Located along 30-A, just minutes from the Emerald Coast beaches, NatureWalk at Seagrove is nestled within a quiet natural sanctuary in Santa Rosa Beach. Surrounded by Point Washington State Forest, the 155-acre master planned community features a

and Southeast. “It’s a lot more full-time residents and people who want to take advantage of having a home here on a part-time basis as their ‘home away from home.’”

With four model homes available for viewing and open houses nearly every day of the week, NatureWalk

encompass it. All those natural surroundings are tied into the community. This is off the beaten path – while it’s right near 30-A, it’s not directly on it.”

In the center of everything, the Gathering Place serves as the hub for NatureWalk, with a heated lap pool, swimming pools (including one with beach entry) and Jacuzzi, a bar and barbecue area for entertaining, children’s play area, fire pit and hammocks, and a putting green. A shuttle allows beachgoers to easily tote their day’s belongings from the Gathering Place to the beach or to Seaside and back (versus the less-than-a-mile walk).

Unique features include new technology, such as the installation of Schlage locks that give homeowners control over an electronic keypad for door entry and one camera that can be placed anywhere in the home with 24-7 viewing available (plus additional customization options); a Nexia system, which allows homeowners to use their mobile device to change the temperature inside the home (convenient in mid-summer for that spontaneous visit); and green features like the tankless Rinnai water heater system. And then of course, there are the visually appealing touches, such as huge wraparound porches and high ceilings.

For those who enjoy life’s simple pleasures – like sand castles, family bike rides, a peaceful walk down a nature trail or a sunset stroll through the Gathering Place – NatureWalk is all about a simpler way of life.

“As a privately held company, Kolter Homes can do things differently than other builders,” Friedman explains.



variety of home designs and plenty to do. Once in the community, there’s no need for a car – everything is located right at your fingertips, with shopping, dining, and unlimited relaxation and family fun only a short walk or bike ride away.

Kolter Homes opened NatureWalk in March 2012, seeing a niche for homes on the 30-A market in a price range starting in the \$400’s (up to \$700,000). Marc Friedman, Vice President of Sales and Marketing, has been with Kolter Homes for five years. “We opened NatureWalk at a time that we felt the market in this area was returning,” Friedman says. “You have this community here in the 30-A area, less than a mile from the beach, and we saw a need for these cottage style homes in the marketplace.”

In its first year, NatureWalk has quickly become the bestselling community in the 30-A area. While there are still plenty of opportunities for interested homebuyers, the community is quickly garnering attention on the local (and national) real estate market.

“It’s not really a rental community,” Friedman says, noting homebuyers have come from across the Midwest

Homebuyers are afforded a tremendous number of options and flexibility as their new home is developed. No one home is going to be exactly identical to another...

has become a flurry of activity when it comes to 30-A’s real estate buzz. A dedicated on-site sales staff is available for appointment tours of the homes and to answer any questions about the community.

Interested homebuyers will immediately see that the residences within the community are influenced by their natural surroundings and inspired by a historic architectural style. Many of the home designs are featured to suit various family sizes and personal tastes.

“Homebuyers are afforded a tremendous number of options and flexibility as their new home is developed. No one home is going to be exactly identical to another,” says Kolter Homes Vice President Steve Griggs, overseeing the project. “Residents are situated right next to a beautiful state park with access to the park and bike trails that

“Our road to success has been paved by the personalization we allow in our homes. Out of all the communities we have – which is a lot – NatureWalk is a gem. Unless you’ve been to 30-A, you can’t really understand or appreciate it; you would never guess this paradise exists. Two years ago I took my family to 30-A and my wife, kids and I all fell in love with it. We keep coming back.”

To learn more about NatureWalk at Seagrove or set up an appointment to view the model homes, visit their office at 780 Sandgrass Blvd., Santa Rosa Beach, or call (850) 534-0808. Find them on Facebook or visit www.naturewalkatseagrove.com. Learn more about Kolter Homes at www.kolter.com.

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Beach Monopoly

BY JESSICA HOLTHAUS

There's a new boardwalk taking Scenic Highway 30-A by storm, but it's only a few inches wide and a couple feet long...

The region's official MONOPOLY® game has arrived as the ultimate beach souvenir for visitors and a must-have fixture for the beach houses of locals and second homeowners alike; just in time for summer. In the *MONOPOLY®: Visit South Walton Edition*, players can buy up their favorite properties like 30-A, Seaside, WaterColor, or WaterSound, Alys, Grayton and Rosemary Beaches; “own” Coastal Dune Lakes or State Parks; charge friends rent; “Pass Go” and collect \$200.

The game is an officially licensed, special edition Hasbro product – true to the original MONOPOLY® game format, but also fully customized to represent South Walton and its 16 beach neighborhoods. Classic MONOPOLY® properties, such as Boardwalk and Park Place, have been replaced by South Walton locales, natural wonders, signature events and festivals, art galleries, and destination restaurants. Even local media are featured (such as yours truly, *Thirty-A Review*) as the game's railroad spaces.

“This is yet another sign that South Walton and 30-A have truly arrived. Very few locations worldwide have been awarded this rare distinction,” says 30-A Games founder George Wickey, who worked with Hasbro and the South Walton Tourist Development Council (TDC) to develop the game (other examples of official localized editions include well-known cities like Miami, New York, Chicago, and Las Vegas). “South Walton is now among a small number of locales to be immortalized in an authentic MONOPOLY® edition. This is literally a once-in-a-lifetime event for our area and I couldn't be more proud.”



Lori Leath Smith, Director of Public Relations and Marketing for the Seaside Community Development Corp., adds to this sentiment: “The official Hasbro MONOPOLY® edition is a fun acknowledgement of how truly special our area is and, I believe, offers a delightful takeaway of Seaside and its neighbors on 30-A. It conjures up childhood memories of playing for hours and is reminiscent of the comforting throwback to simpler times — just as Seaside is.”

“Seaside is thrilled to be featured as one of the premiere properties on the game board,” she continues. “We hope visitors will take the game – and a little piece of Seaside – back to their homes across the U.S., and every time they play, be reminded of how they feel when visiting our special area.”

While the game was designed to typify the beach experience, Wickey stresses that – more than anything – it was designed to be fun.

To that end, players can choose from sculpted pewter game pieces, such as a genuine YOLO Board® SUP (stand up paddle board), sea turtle, vintage beach 4x4, beach cruiser bicycle, a dog dragging its leash, and even an Alys Beach “Buttery”. Instead of landing on a luxury tax penalty space, as in the original version, *MONOPOLY®: Visit South Walton Edition* players incur an expired Walton County Beach Permit penalty. Chance and Community Chest cards (renamed SoWal.com cards) add to the fun by sending players “directly to jail” for walking on the dunes or having glass bottles on the beach. Other SoWal.com card examples include receiving \$100 for discovering the nest of a rare breed of sea turtle, being chosen to ring the bell to honor the day's sunset

at Bud & Alley's Rooftop, or paying a fine for knocking over a projector while dancing at Digital Graffiti in Alys Beach.

“Besides making it fun, it was really important to us that our area's official MONOPOLY® game be aesthetically beautiful, just like the area is,” says Wickey.

To meet that goal, Hasbro's game designers utilized a soothing aquamarine color palette throughout the game and chose to incorporate area photography instead of

logos for game property spaces. In addition, the back of every SoWal.com card features a unique photo of our area's flora and fauna or a beach sunset. For the game board center, designers used a timeless vista of the Western Lake trees- an iconic natural area landmark. Even the game's MONOPOLY® money depicts a scene that includes surf, sand dunes, and sea oats.

The Official MONOPOLY®: Visit South Walton Edition is available for purchase at retailers across South Walton and 30-A. For more information, including a current list of retailers or to purchase online, visit www.30AGames.com.

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Alys Shoppe Opens in Alys Beach Town Center

BY JULIE HERRON CARSON

Something new is beckoning visitors to the beautiful town of Alys Beach. It's the recently opened Alys Shoppe, the town's first commercial retail establishment and the inaugural business in Alys Beach's Town Center. Even at first glance, it's obvious this shop is far from the usual beachside boutique. The elegant, freestanding building was designed by Khoury & Vogt Architects, Town Architects for the community, and the interior was created through a collaboration with retail design firm RGLA. The 2,200-square-foot structure blends seamlessly into the surrounding development with its blend of English and Spanish architecture inspired by the buildings of Bermuda and Antigua, Guatemala.

Inside, customers will find a carefully curated assortment of unique and luxurious apparel for men, women and children, as well as jewelry and home décor items. These pieces, which were selected by Megan Trent, director of retail for Alys Beach, complement the understated elegance of the town itself. Customers will find styles that they will wear at and around Alys Beach, as the collections have been chosen to suit the resort lifestyle.

"We are excited to introduce new designers to our area and the majority of the collections we have selected are exclusive to the Alys Shoppe," says Trent. "We also carry the entire Alys Beach logo assortment, including shirts, hats, towels, and totes. As a service to our customers, we are happy to ship their purchases for them throughout the United States."

Trent has spent 15 years working in retail throughout the Southeast, most recently overseeing new store openings for J.Crew. In preparation for the grand opening of Alys Shoppe, she searched locally and traveled to find unique and beautiful designs that are not widely distributed to stock in the boutique. She sought out hand-made items as well as pieces that are created using environmentally sustainable practices. Some of her favorite Alys Shoppe finds include luxurious, hand-loomed towels by Turkish-T, chic handmade tunics crafted from one-of-a-kind saris and fabrics by TWO NY and the Alys Dress,

created by designers Jolie & Elizabeth as a signature item for the new store.

Friends of Alys Beach might remember Jolie & Elizabeth from last summer's trunk show at Caliza Pool. The two designers will kick-off a summer season of trunk shows and other events to introduce customers to the



A sampling of apparel and accessories available at Alys Shoppe.

featured designers and to familiarize shoppers with everything the boutique has to offer. Guests will be able to keep up with activities throughout the town via an in-store

digital display, which will showcase photos of life at Alys Beach along with a list of upcoming events, activities, performances and more.

Alys Shoppe is just one facet of the ongoing development of the town and the first commercial structure open at Town Center. The master plan for Alys Beach was created by the leaders of the New Urbanism movement, Duany Plater-Zyberk & Company (DPZ), designers of Seaside and Rosemary Beach. They combined the best of traditional coastal development with the most innovative construction techniques to unify the buildings through an overall design scheme, while at the same time fortifying them against natural disasters.

The first hint a visitor has that the community is truly exceptional is the majestic avenue of Medjool Palms lining Scenic Highway 30-A, and the dramatic Butteries marking the town's eastern and western boundaries.

Nearly all of the homes feature private courtyards and rooftop terraces to take advantage of the stunning Gulf views. The sound of water is everywhere, coming from private pools and public fountains.

Although the buildings are beautiful to look at, it's what the visitor doesn't see that really sets the town apart. All of the structures incorporate guidelines set by the Institute for Business and Home Safety (IBHS) in their construction-certification program, *Fortified... for Safer Living*. In fact, Alys Beach was recognized as the country's first IBHS community.

Homes are placed close together and within walking distance of the town's numerous amenities. Quiet streets and paths give pedestrians and cyclists easy access to the Gulf, Fonville Press, Caliza Pool, Clermont Tennis Club, the Community Center, Central Park, Gulf Green, Fonville Hill, George's Restaurant, the Amphitheater, Lake Marilyn, and now, Alys Shoppe.

Alys Shoppe is open from 10 a.m. – 7 p.m. Monday-Saturday, and noon – 5 p.m. on Sunday. It's located adjacent to Town Center on the north side of Scenic Highway 30-A at 30 Mark Twain Lane, and online at www.alysbeach.com.

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Joint Tenants With Rights of Survivorship Alternatives

BY KIMBERLY WATSON SEWELL AND FRANKLIN H. WATSON



Kimberly Watson Sewell and Frank Watson

In following up on our last article, Joint Tenancy Troubles, let's explore some alternatives to this form of asset ownership. Joint Tenancy with Rights of Survivorship (JTWROS) is a very common form of asset ownership for people seeking to avoid probate upon incapacity or death. Unfortunately, JTWROS can create many unintended and rather unfavorable consequences.

Fortunately, you can avoid probate through alternative planning methods without the risk of losing your assets due to the problems of others. Also, certain alternative methods can effect (not thwart) your estate distribution and federal estate tax minimization goals concurrently.

INCAPACITY PROBATE

Every adult American is responsible for making their personal, health care and financial decisions. Few people would choose to be declared legally incompetent by a probate court. In short, the probate process can be an unpleasant inconvenience for your loved ones; entail unnecessary expenses, and opens your personal and financial circumstances to the public record.

The most fundamental legal instrument for avoiding incapacity probate is a *Durable Power of Attorney*.

Through a Durable Power of Attorney, you may appoint your own decision-makers and can provide them with very limited or very broad powers. The legal authority of a Durable Power of Attorney stops upon your death. Other methods are necessary to avoid death probate.

DEATH PROBATE AND ESTATE DISTRIBUTION

Some state legislatures have authorized non-probate distribution methods for virtually every type of asset imaginable. Perhaps you have heard of such arrangements as *Pay on Death* bank accounts, *Transfer on Death* automobile titles, or even *Beneficiary Deeds*. These certainly are preferable distribution methods when compared to JTWROS. Nevertheless, probate may not be avoided unless **all named beneficiaries** are adults, have legal capacity and survive you. Similarly, these methods may not facilitate federal estate tax minimization. Bottom line: Like JTWROS, statutory non-probate transfer methods should only be employed with an appreciation of the risks involved.

REVOCABLE LIVING TRUSTS

Much has been written about Revocable Living Trusts over the past few decades. For some people, Revocable Living Trust (RLT) planning is too much, for some it is too little, and for some, it is just right.

Basically, a RLT is a legal arrangement between three parties...and you are all three parties. You are the maker of your RLT, serve as its *initial manager (trustee)*, and enjoy the assets it controls as its *initial beneficiary*. As a result, whether you are healthy, incapacitated and even after your death, you can control who manages your assets held in the RLT and who benefits from them.

An RLT is one of the best all-around legal instruments available for probate avoidance, estate distribution and federal estate tax minimization (for married couples). However, to work properly, all of the legal i's must be dotted and all of the legal t's must be crossed.



Frank Watson has been conducting real estate closings along 30A since 1997. For more information, please contact: Watson Sewell, PL (850) 231-3465 and Watson Sewell Title (850) 231-3467 - www.watsonsewell.com

Joint Tenancy with Rights of Survivorship (JTWROS) is a very common form of asset ownership for people seeking to avoid probate upon incapacity or death.

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Go Walk! Golf was made for Walking

BY TOM FITZPATRICK



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Golf has endured the stigma of not providing enough health benefits for years. That perception accelerated more so when riding in golf carts became the norm and not walking as the game had more commonly been played.

Now, new studies focusing on golf are proving just how beneficial walking really is. Golfers that walk one mile per day have half the heart ailments compared to those walking only a quarter mile. The key is to cover enough distance to get the health benefits, and to walk at a determined pace; or as President Harry Truman once said, walk as though you have some place to go.

Walking can help extend your independent living years well into your 80's. Unfortunately, most of us are

not choosing between running and walking; but instead choosing between walking and sitting. Even standing burns more calories than sitting.

The evidence is overwhelming that just 'plain walking' 30 minutes a day can improve your cardiovascular fitness and lower coronary artery disease, cancer, hypertension, and osteoarthritis. Walkers consistently feel more relaxed and less overwhelmed with all that today's responsibilities bring. Plus it immediately offers both physical and mind/body benefits.

Some years ago, cardiologist Edward Palank determined the effects of walking the golf course in a famous medical study that's still referenced today. The walking golfers decreased their 'bad' cholesterol, while their good cholesterol stayed the same.

And walking is not just for people wanting to start an exercise program. Even experienced runners can get their heart rates up into target training zones through walking. Swedish researchers discovered that golfers' exercise averages about 50% of maximum aerobic power, despite golf's short walking intervals. A four-hour walking round of golf is comparable to a 45-minute fitness class!

Even first time walkers feel good and less stressed after only nine holes. A golfer using a push cart will typically walk 2.5 miles and burn 718 calories. But in a golf cart, they only walk 0.5 miles and burn 411 calories. (A person sitting burns 84 calories an hour.)

So when you hear that golf isn't real exercise, just remember that when you walk you're strengthening heart muscle and bones while lowering blood pressure, even if

you're just chasing after your 175-yard slicing tee shot all day long.

Keys for beginning walkers:

- Walk every other hole, so that you've walked nine holes.
- Walk nine, ride nine.
- Walk down the fairway to your ball while your partner drives the cart.
- Ride only on the cart path and walk to your ball from the cart.



Tom Fitzpatrick is real estate broker of 30-A Beach Properties. Tom sells in Rosemary Beach, Watercolor, and all of 30-A. Call if you'd like to discuss real estate opportunities at (850) 225-4674 or tom.fitz@att.net



The Bike Cart could be the wave of the future. Just launched at the 2013 PGA Merchandise Show, it provides exercise and serves as a golf cart.



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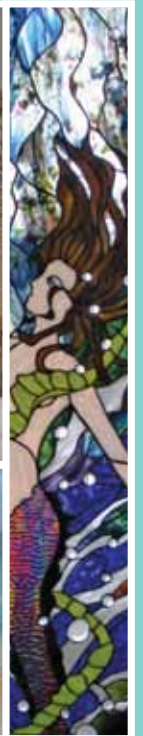
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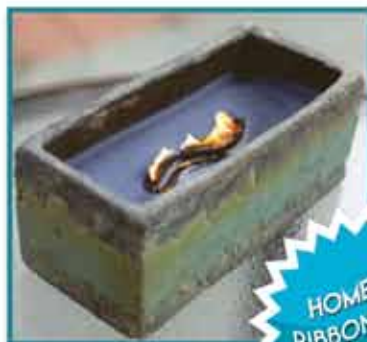
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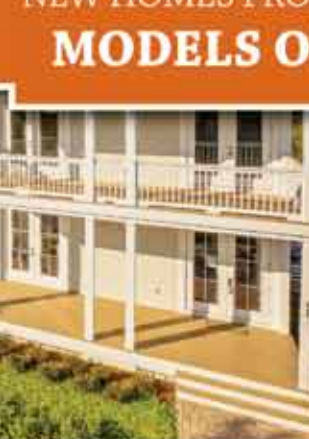


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Thank you Alan, for everything. You have our highest recommendation.

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