



the thirty-a REVIEW™

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

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Events, Theatre and Fun on 30-A
Shopping, Art & Photography
Real Estate, Health & Wellness and more!

YOLO race shot by Shelly Swanger



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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."



www.SandcastleEscapes.com



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A TESTIMONIAL

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You have always been accessible by phone or in person. Reporting all progress has been consistent and we always knew where we stood with our budget. Additionally, your daily visits to the site were evidenced by the fact that you were into the details.

Our project superintendent, Kenny SanAngelo, was outstanding. You attract and retain highly competent people who are as adamant about quality as you are. The subcontractors who you have worked with for years understand and deliver that same level of professionalism and pride in their work.

Most of all, we appreciate the fact that you are a "straight shooter". You have certainly earned our trust, respect and friendship.

Since we began coming to the Gulf Coast we have had a dream of our own special place by the sea. You built Falling Waters Villa and that dream is now a reality. We appreciate you!

Sincerely,
Sonnie and Jerry Heffel

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Chris Ogle is a local financial advisor with over 12 years service, a lifelong Emerald Coast resident, and lives on 30A with his wife and four children.

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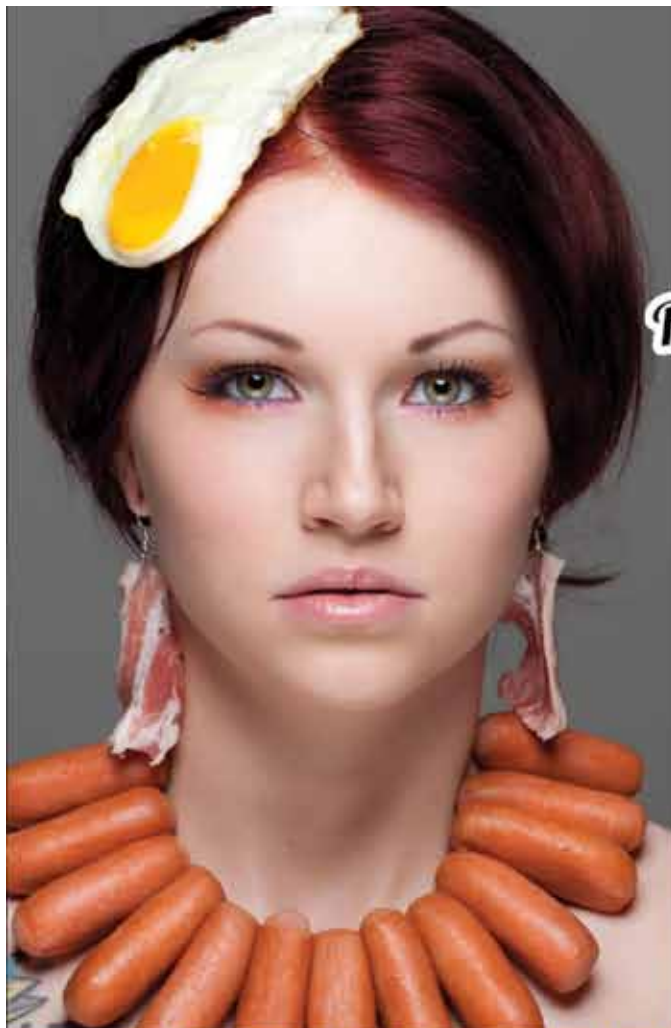


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*The Client Relations Team at Heartbeat Matchmaker will be conducting interviews in Rosemary Beach for Bachelors and Bachelorettes
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Heartbeat Matchmaker does more than just matchmaking. They offer their clients the tools to better themselves from updating their looks to self improvement classes which include; fitness, health, style and a favorite... "HOW TO DATE", while at the same time boosting the clients confidence.

This is Dejuan's gift and passion in life! Her intuition and experience as a relationship expert guides her to identify two people who could possibly find love together for their "happy ever after."

AS SEEN ON: Headline News/CNN Morning Express with Robin Meade, AIB TV Women's Place, WSBTV Atlanta Bachelor/Atlanta Bachelorette. **AS HEARD ON:** 1160AM News Talk Radio, 88.1FM WBGU National Sex Talk Live Radio



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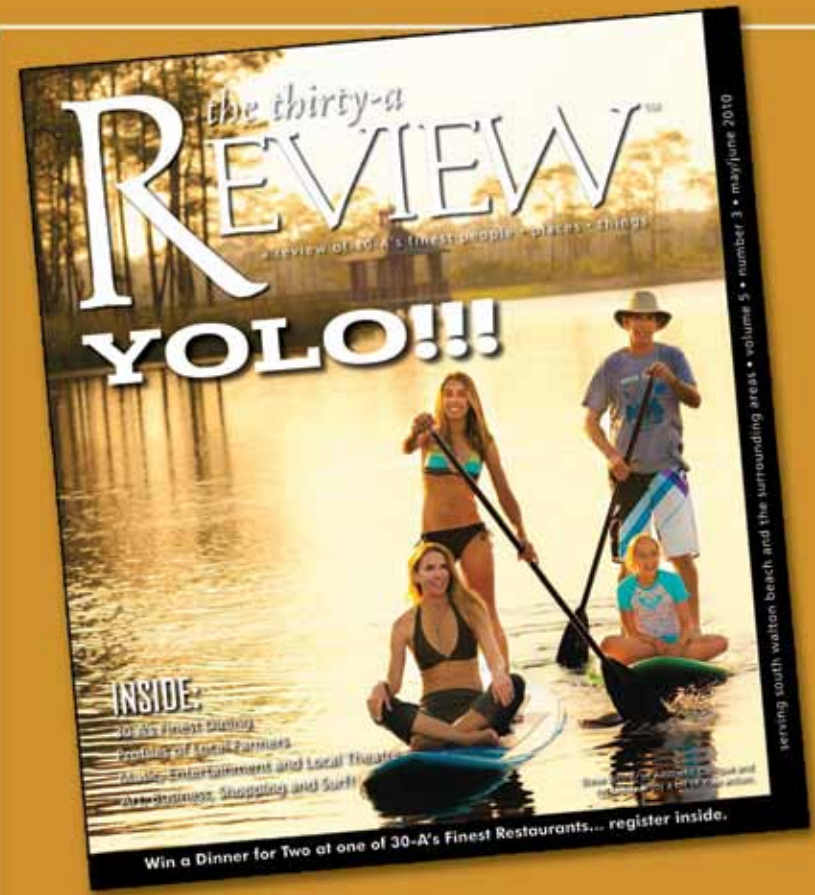
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Review of 30-A's finest people, places, things
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The food lover's inside guide to the freshest fare along the Gulf Coast.
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SATURDAY MORNING EVENTS: 5/25, 6/15, 7/20 & 8/10
Registration 8:00AM | Paddle Clinic 8:30AM | Race Start 9:00AM



STANDUP REVIEW

YOLO BOARD | FOR MORE INFO ON BOTH MILEAGE BUILDER & RELAY SERIES EVENTS PLEASE CALL 850.424.6852 OR VISIT YOLORACE.COM

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Join the local water community for YOLO Board's 6th Annual Relay Race Series! A summer event celebrated for its fun and friendly competition, don't miss this SUP tradition birthed in South Walton set amongst one of the country's most pristine rare coastal dune lakes, Western Lake. All events are free and open to the public.

EVENTS WILL BE HELD AT YOLO BOARD ADVENTURES WATERCOLOR BOATHOUSE AT 5PM:

MAY 30 • JUNE 13 • JULY 18 • AUGUST 8



STANDUP REVIEW



letter from the publisher

TRASH TALK



Lately, there has been quite a bit of trash talk up and down 30-A. Not the kind of trash talk that you might have heard during March Madness, but the kind that can give you a nasty cut on your foot while walking barefoot on a beautiful white sandy beach.

It goes without saying that during spring break, when teenagers and college students spatter themselves across beaches world wide, that a certain amount of litter will accompany their festivities. However, it also goes without saying, that here on 30-A we have a bit more pride in the beauty and natural pristineness of our beaches and waterways than the average spring break getaway. There is a reason we've been consistently voted among the top beaches of the world time after time.

Let's all try to show our kids and peers by good example on how to pick up after ourselves at the beach and to dispose of things in the proper receptacles. As the old scout saying goes, leave an area better than you found it.

On a related note, hats off to all of South Walton's finest public servants who dedicate themselves to keep our beaches clean and safe every day of the year, and a little extra during the busy season. They are part of the many behind the scenes folks that make 30-A and our surrounding communities so very special. Just like the people profiled in the pages that follow, these dedicated South Walton locals work hard to give back to this vibrant and beautiful community.

As always, we hope that you enjoy the people, places and things reviewed in this magazine and that we provide you with more than just a good read, but also with a formula for a good time.

Until next issue, have fun and help keep our beaches beautiful!

Cheers,

Miles K. Neiman

View the entire publication online at www.ThirtyAReview.com



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about the cover

Pictured: YOLO race

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Shop. DINE. relax.

Spring Fling Thursday Concerts May 2-16
West Indies Market May 11 & 12, June 8 & 9
Rosemary Beach Tennis Open May 16-19
Kick Off Summer Concert May 26
"Kids' Rock The Block!" Party May 28
The Rep Children's Theatre weekly as of May 29
Moonlight & Movies weekly as of May 30
Walk Her Way June 7
Starlight Ballet June 23

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Showbiz and Events in May and June

ALYS BEACH

Sinfonia Goes Pops at Alys Beach Sunday, May 26 7:30 p.m.

Enjoy the orchestral sounds of Sinfonia Gulf Coast under the palm trees in the Alys Beach Amphitheatre. Free and open to the public. Piper's will offer food and beverages.

Adventures in Alys at Fonville Press

Monday and Thursday, May 27, 30
June 3, 6, 10, 13, 17, 20, 24, 27
10-10:30 a.m.

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

Summer Camp with Abrakadoodle

Tuesday and Thursday, May 28 & 30
June 4, 11, 13, 18, 20, 25, 27
9 a.m.-noon

Meet at the Community Center for a morning filled with outside play, snacks, 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

Tuesday, May 28 - *Brave*
June 4 - *Thunderstruck*,
June 11 - *Despicable Me*,
June 18 - *Alice in Wonderland*,
June 25 - *Monsters vs Aliens*
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

Wednesday, May 29, June 5, 12,
19, 26
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!

Awkward Oxen with the Seaside Rep at Fonville Press Fridays, June 14, 21, 2-3 p.m.

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!

Summer Concert Series

Wednesday, May 29 - *Bill Garret & Friends*
June 5 - *Heritage*,
June 12 - *Forrest Williams Band*,
June 19 - *Roman Street*,
June 26 - *Cadillac Willy*
7-9 p.m.

Join us for live music in the Amphitheatre. Piper's will offer food and beverages.

Parents' Night Out

Friday, May 31, June 14, 21, 28
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.

Digital Graffiti at Alys Beach

Friday and Saturday, June 7-8
DG2013 is a festival of digital

virtuosity from all over the world. Join Alys Beach at the intersection of art, technology, and architecture. Visit www.digitalgraffiti.com for more information.

ROSEMARY BEACH

Spring Fling Concert Series

May 2 - *The Giving Tree Band*
May 9 - *Humming House*
May 16 - *Luella and the Sun*
6:00 - 8:00 pm, North Barrett Sq
FREE
www.rosemaryconcerts.com

West Indies Market

May 11 & 12, June 8 & 9
11:00 am - 6:00 pm,
Town Center Lawns
Browse this popular, open-air market and discover booths filled with paintings, pottery, jewelry, stained glass, wood carvings and other handcrafted items.

10th Annual Rosemary Beach Tennis Open

May 16 - 19
Rosemary Beach Racquet Club
The event offers competition both to players competing for a Florida or National ranking. Prize money will be awarded in the open divisions. 278-2061

Kick Off Summer Concert

May 26
8:00 pm, East Long Green
FREE
www.rosemaryconcerts.com

"Kids' Rock The Block!" Party

May 28
6:00 - 8:00 pm, Western Green
Bring the family for a rockin' night of fun in Rosemary Beach! Moonwalks, face painting, airbrush tattoos, arts & crafts with Gigi's, games, dancing and more! FREE

Children's Theatre

May 29, June 5, 12, 19 & 26
6:30 pm, North Barrett Square
Join The Rep Theatre for a fun

and participatory performance of "The Amazing Adventures of the Marvelous Monkey King"! FREE

Moonlight & Movies

May 30 - *Frankenweenie* (PG)
June 6 - *Brave* (PG)
June 13 - *The Odd Life Of Timothy Green* (PG)
June 20 - *Madagascar 3* (PG)
June 27 - *Beverly Hills Chihuahua* (G)
8:15 pm, Western Green
Bring a blanket and come enjoy a family movie on the lawn! FREE

Storytelling by The Rep Theatre

May 31, June 4, 7, 11, 14, 18,
21, 25 & 28
10:00 - 10:30 am, South Barrett Sq
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Walk Her Way

June 7
5:30 pm, Town Center
Men, women, and children of all ages are invited to don high heels for Walk Her Way. Sponsored by the Rosemary Beach Foundation, this one-mile strut aims to raise awareness of domestic violence with a portion of proceeds benefiting Shelter House.
www.walkherway.com

Starlight Ballet

June 23
8:00 pm, St. Augustine Green
Featuring the Northwest Florida Ballet and special guest dancers!
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SEASIDE

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This year's 2nd Annual 30A Wine Festival was a huge success. It took place in March at lovely Alys Beach and raised around \$20,000 for Children's Volunteer Health Network.

Children's Volunteer Health Network is a faith-based 501(c)3 organization, established in 2005 in direct response to Walton and Okaloosa counties' large population of families who are unable to access high-quality health services due to the unavailability (or inadequacy) of insurance. The organization facilitates the delivery of comprehensive, direct medical, dental and mental health services to schoolchildren whose family income falls below certain measures throughout Walton and Okaloosa Counties and surrounding communities.

For more information, go to www.cvhmkids.org.



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La Playa – Morris Family Brings Caribbean Flavors to Gulf Place

BY SUSAN BENTON

Executive Chef Patrick Morris has a passion for food and his country. After studying hotel and restaurant management at Auburn University, he went on to graduate from the Culinary Institute in West Palm Beach, Florida. Morris found work at many notable eateries

reenlisted twice. Morris says, “I made some great friends and lost some too. We worked together every day on a mission that most people just don’t understand, in a country that did not want us there. I am proud of my men. They are the heroes.”

forward to the future.” With a vision and team spirit, the Morris family set out to make the necessary changes for the restaurant’s timely opening for spring break. Patrick says, “The restaurant brought me home. It is the first time in six years that I have been able to see my family for more than a week at a time. I am so fortunate to be working with my brother and my dad.”

Seeking the best staff to help him in the kitchen, Morris made the call to Chef Shane Cheshire, a friend and former co-worker. He brought Cheshire and his wife to 30-A and enticed the Chef with delicious food and wine, asking him to join his team. Morris says, “He is valuable and knowledgeable. We are lucky to have him!” Cheshire chimes in, “I have been here for over a month now and love it. You can’t beat the beautiful Gulf view!”

While Morris favors smoking meats, barbeque, and working with fresh local seafood, Cheshire enjoys fusion cooking, blending flavors of classical French with that of the Caribbean. The Morris family is also proud to showcase quality local ingredients like Amavida coffee and artisan breads baked daily at Crust for their sandwiches. Harbor Docks is providing the seafood.

La Playa’s Crispy Fried Oyster Cabrales is already in demand. The Crawfish Tostone Napoleon is a decadent appetizer layered with Andouille sausage, goat cheese, and fried plantains, topped with red pepper and pineapple coulis. I highly recommend the succulent Chile Seared Diver Scallops served on a bed of creamy stone ground Manchego grits in a spiced rum butter jalapeno reduction. Morris says, “You have to try the Cuban sandwich and French fries. We braise our pork belly and hand cut our fries. Both are amazing!”

Lunch and dinner specials are offered along with a children’s menu, and live music is showcased inside and on the patio Thursday through Sunday. Morris says, “We serve sophisticated food in a casual atmosphere at a reasonable price.” Patrick Morris’s father Joe walked in, putting his hand on Patrick’s shoulder and says, “I have the finest chefs on 30-A.”



Tequila cured Atlantic salmon appetizer



LaPlaya at Gulf Place



Fried Oyster Cabrales



Crawfish Tostone Napoleon

such as the waterfront Sunset Grill on Hilton Head, a reservation only space similar to that of his families’ sister restaurant Café Tango on 30-A; and with The Buckhead Life Group, working at the popular Nava and successful Blue Point locations in Atlanta. Morris says, “I learned a lot about high end cuisine and volume. They did it right and it was a great place to get training.”

Morris’s grandfather, an Army airborne infantryman, was inspirational in his upbringing and got his thoughts leaning toward the military at an early age. After much deliberation and a surprise to many, Morris says, “I walked into the Army recruiting office and asked for the infantry and the front line.” Morris spent the last six years in the Army serving our country as an infantryman in Iraq and Afghanistan. This hometown hero even

Patrick’s father Joe Morris, owner of beloved local favorite Café Tango, and brother Andrew, Operations Manager, had other ideas for Patrick when deciding to open La Playa, which means ‘the beach’ in Spanish. Andrew, also an Auburn graduate, says, “The opportunity came to us and we were looking for more seating than what we have at Café Tango, and wanted to work with spirits. My dad lived in the Caribbean and we wanted to bring those flavors here. It is a great location, and I’m looking

La Playa is located at 37 Towne Place Loop at Gulf Place on the corner of County Highway 30-A and 395. They are open seven days a week from 11:00 am to 11:00 pm. For more information call (850) 660-1618.

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, artisans and restaurants along the Gulf Coast.



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Seagar's- A Fresh Look For An Old Favorite

BY SUSAN BENTON

Since its launch in 1998, Seagar's Prime Steaks & Seafood has been one of the area's most sophisticated fine dining restaurants, well known for their prime cuts of beef, stellar service, and live music. Designed to be a classic New York steakhouse, many loyal customers could not see much room for improvement, but the Hilton Sandestin Beach Golf Resort & Spa thought otherwise and decided a one million dollar renovation was in order for a 15th year anniversary gift.

Though each winter most local restaurants close for preventative maintenance, for the first time in many years Seagar's closed for the entire month of January to complete the major facelift, bringing in new furniture and dishes, right down to the flatware; and a new restaurant menu.

Transforming both its décor and culinary selections, Seagar's is ready for diners to experience their superb quality creative cuisine in their new aesthetically pleasing space.

Gary Brielmayer, General Manager for the Hilton Sandestin, says, "Though Seagar's has kept that steakhouse feel, they have added some new and modern elements to the décor."

Executive Chef Dan Vargo, who joined the culinary team in May 2012, led the way with menu changes that continue to emphasize prime cuts of beef but now has a focus on succulent seafood choices. Vargo says, "A main goal was to improve upon the restaurant's seafood selections. All of the fish, with the exception of sole and halibut, comes from our local waters." The snapper tartare with orange and basil, and the tuna tartare with lemon and chive are sought after appetizers, while one of the most popular seafood additions has been the pan-roasted halibut. Vargo says, "The feedback on the halibut has been great. It is a superior product!" Also receiving a wonderful reception from customers is the offering of custom cut steak selections with 6, 8, 10, and 12-ounce portions. Vargo says, "In the past only a 10-ounce filet mignon was offered, and it was either too big or too small. Diners choosing their own portion size is a big win for us."

Vargo is sourcing Berkshire Pork from Cox Southern Family Farms and is especially pleased with his slow cooked pork belly, saying, "It is honey-brined for 24 hours, has a crisp sear, and is moist, tender, and incredibly delicious!"



Chef Dan Vargo



Caprese Salad



Pork Belly BLT



Seared Scamp

Another exciting element that the tech-savvy Seagar's team has incorporated is a new and innovative iPad menu that eases diners through the more than 600 labels of fine wine offered, even making suggestions based on the diner's food selections.

Other fresh additions include the completely updated interiors with sumptuous fabrics and added space given around the tables and seating areas, making way for the opportunity for classic tableside presentations. Opulent hand carved wood doors, along with two water features and a fire pit, make arrival to the restaurant one of grandeur. Soft coastal color hues coat the walls along with the adornment of new artwork, updated lighting, and mahogany flooring added for warmth. A beautifully

designed glass encased semi-private dining room, surrounded by a 250-bottle wall of wine, is now available.

The lounge with plush seating, live piano music, and a gorgeous new fireplace makes an oasis for relaxation. The exclusive new bar menu has pleased customers with selections like the Crispy Gulf Oysters and Bacon Brochette, Potato Croquettes, Tenderloin Tips, and a Pork Belly-BLT served open face on fresh grilled Tuscan bread from local Crust Artisan Bakery in Santa Rosa Beach.

Seagar's is located at 4000 Sandestin Boulevard South in the Hilton Sandestin Beach Golf Resort & Spa in Miramar Beach, Florida. The restaurant's main dining room is open from 6 p.m. to 10 p.m. Tuesday through Saturday and the lounge from 6p.m. till 11 p.m. The restaurant will reopen Sunday and Monday beginning Memorial Day weekend. Walk-ins are welcome, but reservations are highly recommended. For more information call (850) 622-1500

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CK's Feed & Supply: Lasso Your Inner Weekend Chef

BY SUSAN BENTON

There's a new kid in town: CK's Feed & Supply, that is. Recently opened in Rosemary Beach to rave reviews, owner Nikki Nickerson wanted a place that would capture the spirit of her sister restaurant, Cowgirl Kitchen, yet feed the soul of the weekend chef. Nickerson says, "I love to cook and entertain friends. We take turns having dinner parties at each other's houses trying new foods and wine. I know many others do the same, and CK's Feed & Supply is here to help." Offering everything from an array of foods and spreads



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to the finest Italian cookware, there is something for every one.

Nickerson is well known in the area as an award-winning real estate agent with Keller Williams Realty, and also as the owner of the Cowgirl Kitchen Market in Seagrove, with a flagship location in Rosemary Beach. Since their opening in 2003, I have frequented Cowgirl Kitchen markets, and personally relied on the take out casseroles when juggling two kids, their schoolwork, plus sporting activities, and can vouch for the market's offerings' deliciousness and crowd-pleasing results. Prepared breakfast sausage balls

location, and the addition of CK's Feed & Supply allowed us to focus and expand our take out offerings."

Some of the offerings available at the CK's Feed & Supply-Rosemary and Cowgirl Kitchen-Seagrove include the house made grab and go dips and spreads, such as

Artichoke Green Chili Dip, Smoked Tuna Dip, Chicken Salad, Texas Caviar; and a wonderful assortment of soft specialty cheeses and boutique charcuterie from Cremellini and Olli purveyors. All perfect items for a party or a picnic at the beach. Nickerson says, "We have sample tastings and will have chef cooking demonstrations."

Name brand products line the shelves dripping with creative ideas for the home cook, like Il Mulino Pasta sauces from New York, award-winning Cypress Grove and Cowgirl Creamery cheeses, and Olli Salumeria. Nickerson says, "You have got to see the Jan Barboglio handmade glassware, Casafina dishes, Be-home olive wood bowls and serving ware, the European cutting boards, and Mepra Italian cookware. They are all amazing!"

My eyes lit up when Nickerson started talking about Cowboy Bacon—a specialty hormone-free bacon from Penderson Farms in New York. Local purveyors are also represented, like Southern Craft Creamery in Bonifay, supplying the sumptuous ice cream that is available in the cooler. Gluten free pizzas, bagels, and breads from Udi are on hand, as Nickerson says, "Our customers asked and we provided."

To make those exquisite meals even more complete, over seventy-five fine wine labels are carried at CK's Feed & Supply, with favorites like Orin Swift, Silver Oak, Pahlmeyer, Merry Edwards; and my ultimate, Bandol; to name a few. Popular craft beers include but are not limited to Grayton Beer, Goose Island, and Southern Tier.

CK's Feed & Supply speaks to the weekend chef at the beach: The one who wants to drop their bags and head straight to sunset with champagne in hand, not having to worry about provisions. Nickerson says, "We have the Half & Half, cinnamon rolls, and everything else a visitor needs! The goal is simple: to make people happy with our restaurants and retail store experience."

CK's Feed & Supply is very focused on their food, sourcing local vendors and improving menus along with the customer's experience. Nickerson says, "We think food and entertaining is the thread of life--the basis for the precious time we spend with family and friends. Nurture the life you love."

CK's Feed & Supply is located at 31 Main Street in Rosemary Beach Florida off County Highway 30-A. Hours of operation are 10 a.m. to 6 p.m., and they can be reached by phone at (850) 598-0908. For more information, visit their website at www.cowgirlkitchen.com.



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George Barnes and Alan Baltazar of 723 Whiskey Bravo Bistro & Bar

BY SUSAN BENTON

Chef Alan Baltazar and Chef George Barnes



Dining options are heating up 30-A with many area restaurants renovating, updating, or revitalizing their spaces. One of those is 723 Whiskey Bravo Bistro & Bar. 723 Whiskey Bravo opened its doors in 2012 but in early 2013 made some big changes when proprietors Victoria and Skip Moore added former Smiling Fish Café chef and owner George Barnes to their team in a culinary collaboration.

Chef George Barnes, also a charter boat Captain for Smiling Fish Charters, had created a bistro on the beach where diners lingered inside and outside on the patio while savoring fresh local cuisine that captured the essence of New Orleans in each bite. Barnes' goal was to create the same experience he had growing up in New Orleans: bringing it to the beach and giving the locals a place to call home. After more than thirteen successful years of operating a restaurant on 30-A, Barnes brought that expertise, his popular lunch menu, several staff members, and his loyal following with him to 723 Whiskey Bravo Bistro & Bar.

Patrons are clamoring once again for his famed Crispy Calamari Salad with honey-lemon vinaigrette,

cilantro-corn sauce and crispy won tons; the Crawfish Etouffee Barnes learned to make while growing up in New Orleans; and his legendary Fresh Fish Tacos. Barnes says, "I want to be here and be part of the community. We are moving slowly and with purpose, and we will not be compromising."

As Director of Operations, Barnes added another well-known local chef to the mix: Wisconsin native Alan Baltazar, formerly of Cuvee Bistro, who prepares culinary creations to the delight of patrons searching for unpretentious and fresh local fare. Barnes says, "I like his youth, energy, and that he needed to be in the spotlight. His passion can finally be showcased. He creates food with integrity."

Baltazar's signature dishes have been quite the hit, such as his fresh catch of the day pan seared and served with Tuscan White Beans, arugula, bacon, and crispy capers in a balsamic glaze. Baltazar says, "People love it!" He also serves a daily on-site hand cut steak selection using only the best meat and says, "The 16-ounce rib eye is most requested, served with local vegetables and horseradish mashed potatoes."

What customers are also drooling over is Baltazar's Applewood smoked bacon caramel popcorn. It is spicy, yet delicately sweet and the perfect accompaniment to a cocktail before dinner.

I sat down with Baltazar, who shared with me his premonition. He says, "When 723 Whiskey Bravo was being built, I would pass by and visualize myself in the kitchen as Executive Chef. I knew this was the place I wanted to be. When George came on board I contacted him right away. I am so happy to be here!" From an early age Baltazar had a passion for food and knew his ability to think outside of the box would lead him down the culinary path throughout life.

Barnes, Baltazar and the Moores have worked together on the menu, offering the most creative coastal dining options possible for customers. They are sourcing their fresh local ingredients from the finest growers in the region, like Mac Farms, Dragonfly Fields, and Whittaker Farms, to name a few.

Gluten free options, a children's menu, as well as a Rooftop Deck menu have been updated along with other noticeable differences, including a fresh new logo, branding, and subtle paint colors. With Barnes' passion for fine wines, he expanded

the wine list and created a space within the restaurant to showcase the more than five hundred fine labels now offered. The most sought after spot is the freshly renovated Rooftop Deck with stunning views of the Gulf of Mexico; it's the perfect place to enjoy a meal and the company of good friends.

Barnes and Baltazar are serving creative coastal cuisine in a casual atmosphere. Baltazar says, "The best part is that the plates are coming back clean. It is good to see!"

723 Whiskey Bravo Bistro & Bar is located at 3031 Scenic Highway 30-A in the heart of Old Seagrave Beach, Florida, 32459. Parking can be accessed from Gardenia Street, but patrons are encouraged to walk or bike over. For more information call (850) 213-0015 or visit their website at www.723whiskeybravo.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, artisans and restaurants along the Gulf Coast.

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Get Baby Skin!

BY NITIN BAWA, MD



Neil Bawa and his sister

With the birth of our daughter, I have been mesmerized by how soft and supple baby skin is. Everyone wants to have such skin and there are things that can be done to achieve this.

Skin is influenced by hormones and part of the reason why baby skin is so supple is that it has been exposed to extremely high hormone levels from the mother. Female hormones improve the elasticity of skin and help the skin expand as the baby grows inside the mother. Women produce a hormone called Elastin that improves the elasticity of skin but estradiol is

events and helps to improve the quality of skin. Clinical studies have proven that Laser Genesis shrinks the size of pores, which makes a big difference in the quality of skin. In order to improve skin, sometimes we have to injure it a little in order to restart the regeneration process. The Pearl Fractional laser does just this by poking tiny laser holes in the skin which are so small they can be hard to see. The injury to the skin restarts the regenerative process and skin starts to grow back tighter. This procedure does involve some peeling skin and some down-time but the results are remarkable. Studies have shown that people generally look about ten years younger.

Sun spots are a common problem in this area and baby skin does not have any of this because there has not been any sun damage. Sun exposure is harmful so pigment cells called melanocytes produce excessive pigment causing sun spots. Limelight is an excellent option for uneven pigmentation as there is no down-time. The dark areas turn darker and flake off after a few weeks, revealing

Skin is influenced by hormones and part of the reason why baby skin is so supple is that it has been exposed to extremely high hormone levels from the mother.

another hormone that improves the quality of skin. Estradiol is available as a compounded cream and we have found it to make a big difference in the quality of skin.

Baby skin is fresh and does not have as many layers of dead skin, making it feel softer. Adults should do some exfoliation to get younger, healthier cells to the surface. Some people do chemical peels to exfoliate skin but these harsh chemicals can cause allergic reactions and might be toxic. A laser peel like the Pearl procedure helps to exfoliate dead skin cells allowing the newer cells to make the skin feel softer.

Many men and even women have excessive pores that make the skin oily and increase the chance of acne and Rosacea. Laser Genesis is a very mild laser treatment that is like a laser facial, in that it can be done just before big

clear, baby-like skin! Pearl is another laser treatment that removes pigment but that does cause about three days of peeling skin.

We also use different creams to help restore the youthful look of skin. The most important thing to do is to come in for a consultation as we have a lot of different options to help you look and feel better. Then maybe you can have soft, supple baby-like skin.

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 Seagrave Beach and can be reached at (850) 534-4170.



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Advice for my Coffee Buddy

BY BART PRECOURT, D.C.

Bart and Kelli Precourt



shuts down our fat metabolism and just waits for the next fix. The typical diet is upside down and backwards: Skip breakfast, medium sized lunch and a big dinner. Unfortunately this diet is not geared to your body's energy needs. So your body stores the calories in fat cells, hoping that you will use it later. A good start to your day would be eggs or even a protein shake that has both greens (live enzymes) and protein.

Blunder: Skip breakfast or start off with carbs. When we skip breakfast or start our day with carbohydrates it leads to higher blood sugar, which increases insulin levels and shuts *off* fat metabolism.

TIP 2: AVOID THE WHITE STUFF.

This applies to overall health as much as it does weight loss. Get off the sugar!! “But I don’t eat sweets”: that’s what I hear all too often. What I really mean is get off anything that *acts* like sugar. This includes alcohol,

other processed foods that act like sugars can sabotage your health and weight loss goals.

TIP 3: MIX UP YOUR EXERCISE.

Muscle confusion is the fastest route to weight loss. Do more than one type of exercise. If you don’t exercise... Just start something daily for 30 minutes and then change it up after 30 days of consistency. Too often I find people doing what I call “chronic cardio”: running or biking 5-6 days per week, without seeing significant changes. I’m not saying not to do cardio, it is very important. Yet too much of any one thing isn’t good either. This can actually lead to increased stress on the adrenal glands and increased cortisol levels—causing you to hold onto extra weight. Mix in things that will benefit your overall health. Lift some weights, work your core, and be sure to sweat several days per week. Yoga can be a nice blend of strength training, flexibility, body awareness and even cardio. If you love your cardio then mix that up too. Bike, run, swim, change your pace and distance, incorporate interval training. Don’t let your body get used to any patterns.

Blunder: Do the same exercise over and over. Or even worse, do nothing. Keeping your routine constant, while your body and *goals* change, will keep you from getting the results you want (not to mention, it can be dangerous). Too often I hear men and women talk about how much stronger they are now with their new workout routine. Great, congratulations... and how will that help you reach your goals? Is the goal to lift 300lbs or to get healthier? Identify your goals as they relate to your health and fit your workouts to the goal.

Keep in mind we are what we eat, and we are what we do.

Recently I was standing in line at a local coffee shop and the gentleman in front of me turned and said in a very friendly manner, “Hey, you’re the nutrition guy... got any tips on how to lose this?” as he grabbed about three plus inches of extra skin (fat) hanging over the side of his jeans. The following *tips* are for him and for those of you who would benefit from some simple time tested and proven strategies for weight loss. I’ve also included some *blunders* to pay attention to, just in case your current strategy is flawed (as I expect my coffee buddy’s was).

TIP 1: START YOUR DAY WITH PROTEIN.

By starting your day with protein you require your metabolism to burn fat to get energy. The challenge is that too often we are lured into getting energy from an easier source: Coffee, bagels, toast, granola, etc.; something that gives us a quick fix. In turn our quick fix

bread, pastas, rice, and all processed foods. These are false energy foods that go quickly from mouth to stomach to bloodstream. They don’t require any fat metabolism for energy, so essentially they depress your metabolism. All of these foods raise your blood sugar, shut *off* fat metabolism, and turn on fat storage. This happens by a simple process during digestion. The pancreas releases high levels of insulin because you have raised your blood sugar levels.

Blunder: Still thinking a Red Bull, Monster, or midday coffee is a good source of energy. These are health hazards! Sodas, sweet tea, crackers, roasted nuts, and any

So some advice for my new friend and coffee buddy: It’s not hard to lose weight and be healthy. It’s just different than what most people are doing. Keep in mind we are what we eat, and we are what we do. Put down the donut, back off the sugars, smile and move!

Dr. Bart M. Precourt is a Doctor of Chiropractic. He practices in Seagrave 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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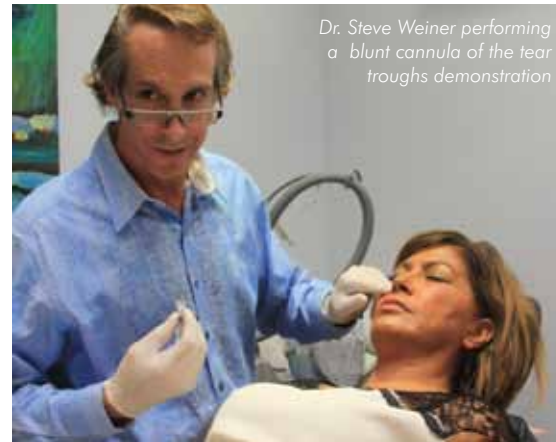
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Aesthetic Clinique

BY LAUREN GALL



Sandy Weiner



Dr. Steve Weiner performing a blunt cannula of the tear troughs demonstration

Over 25 years ago, Dr. Steven F. Weiner graduated medical school at the University of Michigan. He interned and spent his residency at world renowned, Johns Hopkins Hospital, where he became an instructor for two years in the Department of Head and Neck Surgery/Facial Plastic Surgery.

Dr. Weiner then established his private practice in Thomasville, Georgia with great success for 10 years, before envisioning the future of cosmetic procedures as non-surgical. In 2005, he “laid down his scalpel” and began concentrating all of his efforts in non-invasive and minimally invasive cosmetic procedures. The Aesthetic Clinique was born.

Located in Santa Rosa Beach, the Aesthetic Clinique offers a wide range of cosmetic procedures, services and treatments. The team includes his wife, Sandy Weiner, BSN, RN, and Aesthetician; and Aestheticians, Hannah Billingsley, Janice Craighead and Stefanie Warrick. All play a critical role in the success and advancement of Aesthetic Clinique.

Dr. Weiner credits his success, along with what sets the Clinique apart from others, on the fact that he still performs the procedures himself. “I administer all injections and perform all laser work,” says Weiner. The strive for excellence and personal care at Aesthetic Clinique also set it apart; along with the array of procedures and treatments available. From facials to Fraxel to Coolsculpting, Aesthetic Clinique has much to offer.

When asked about what is hot in the industry for 2013, Dr. Weiner replies, “Revolumizing the aged face

with certain fillers and Sculptra are in the highest demand and area of growth currently. Coolsculpting is also in high demand and we began offering that in 2009. We were way ahead of the game.”

Dr. Weiner also shared a few of his top tips for beauty and longevity.

Topical Retin A – Some sort of Retin A such as Retinol or Tretinoin used regularly will keep the skin youthful, vibrant, less pigmented, and minimize acne breakouts.

Antioxidants – Dr. Weiner is especially fond of GliSODin Skin Nutrients, which contains the very powerful enzyme, Superoxide Dismutase (SOD). Antioxidants (several are found in SkinMedica TNS Essential Serum) placed directly on the skin help protect from the damaging sun rays. Other oral antioxidants he recommends: bromelin, tumeric, astragalus, polypodium leucotomos (Heliocare), vitamin C, co-enzyme Q10, selenium.

Aspirin – A daily baby aspirin, 81mg, will help prevent strokes, heart attacks, and cancers. Make sure it’s a coated aspirin to prevent stomach ulcers. Remember that the blood thinning effects will last 12 days.

Stay trim – This is a fairly broad recommendation, which includes eating right, regular exercise, and choosing active recreational sports. Don’t be a couch potato!

Don’t smoke – Smoking strangulates the skin and other vital organs. The blood vessels contract with the drugs in tobacco. Smoking cessation can reverse most of the damage created so it’s never too late. There is no question at this time that a smoker’s risk of heart attack, stroke, cancer, and lung disease are significantly elevated.

Minimize sun exposure

The number one cause of collagen loss in our skin is sun exposure. Protecting with sunscreen and antioxidants will reduce this breakdown. Skin cancers – melanoma, basal cell, squamous cell, have all been linked to sun exposure. Cataracts can also be caused by the sun so wear sunglasses. Wear hats, rash guards, and use an umbrella when at the beach.

Dr. Weiner is also very philanthropic in the community with such non-profit organizations as the WIN Foundation, a group dedicated to the emotional and physical rehabilitation of abused women, as well as the Children’s Volunteer Health Network (CVHN), where he is a member of the Circle of 100. He is the official Facial Plastic Surgeon for the WIN Foundation and donates countless hours of time and money to the cause. Dr. Weiner is also very active with the WIN Foundation’s Mrs. Globe US and Mrs. Globe World pageants, where he serves as not only a sponsor, but as a judge as well.

To learn more about the Aesthetic Clinique, services offered, or Dr. Weiner and his staff, visit www.theclinique.net or call (850) 622-1214. You can also find them on Facebook at The Aesthetic Clinique. Also, to see the complete list of beauty and longevity tips, visit Dr. Weiner’s blog at www://stevenweinermd.wordpress.com.



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Sharon Kator and Quincy Avenue Art & Things

BY JESSICA HOLTHAUS

Sharon Kator is truly a local artist, having grown up fishing and playing on the banks and beaches across the panhandle. While she and husband Steve have lived elsewhere, this part of the world will always be home; and the couple shares their time between 30-A and the Milton-Pensacola area.

Kator (always a creative type) dabbled in graphic design and faux painting. But four years ago, a life altering experience led her down her current path: “I was diagnosed and cured of a tumor. It made me think about what I wanted to do...and I wanted to paint,” she says.

Kator signed up for lessons and by the time she finished her first painting she was hooked. After reading

The glistening lights in Jeweler’s Trade Shop just made my paintings sparkle,” Kator describes. “I was so encouraged by the public response that I took my paintings to Seaside that same weekend.”

Her first stop was Quincy Avenue Art & Things, owned by realtor/shopkeeper Bert Summerville-Kain. She was told to bring in one (and brought five). Summerville-Kain took them all and they sold within the first few weeks.

Quincy Avenue Art & Things is one of several places in the panhandle that feature Kator’s pieces. She also works with designer Roy Calvin Eure, ASID owner of Cerulean Interiors, who frequently designs projects around Kator’s mixed media pieces.

Nestled in Seaside’s Ruskin Place Art District, Quincy Avenue was established in 2008 after a previous tenant left Summerville-Kain with an empty storefront. “I had no retail experience, but I have a lot of artist friends who were very supportive and brought in work to showcase at the store,” recalls Summerville-Kain. “I call my store the ‘fun’ art store – not ‘fine’ art store – there’s something for everyone and it’s very affordable and laid back. My philosophy is to help those who are extremely gifted have the opportunity to have a venue to showcase their art.”

Every year, more artists keep coming to Quincy Avenue; interested that artwork is accepted on commission. Summerville-Kain’s criteria? “I jury it myself – it must be very creative; a little bit edgy – and I try to keep it about 95 percent local.”

When Kator walked into the store two years ago, Summerville-Kain immediately liked what she saw. Today, Kator is her top selling artist. “I think people are drawn to her work; the colors and shimmering glass and sand is so unique,” Summerville-Kain says.

Artwork at Quincy Avenue rotates on a regular basis. The store participates in the First Friday Art Walk year-round, along with occasional live art demonstrations. The store carries everything from inexpensive art supplies that are perfect for kids on vacation, up to professional-grade supplies, such as high end watercolor paints and paper.

Visit Quincy Avenue Art & Things at 122 Quincy Circle, Santa Rosa Beach, FL 32459, open 10 a.m. to 6 p.m. daily; reach Summerville-Kain at (850) 974-8731 or bertsummerville@gmail.com (for both gallery and realty needs) and find the shop on Facebook. Find Kator’s artwork at Quincy’s, as well as at Cerulean Interiors, (850) 249-3873, in Panama City Beach.



Art supplies



Retro robots



Toy wall

an article about various uses for recycled glass, she became intrigued by the idea. Bringing a bucket of it home, she imagined it in home décor crafts. Then, while driving home from the beach one day, it hit her...

“Why not embellish my paintings with the glass?” Kator says. “It took me a while to perfect the technique and, when I finally achieved my perfect piece, my dog Cosmo ran out and walked right over it. I still have the piece with his little paw prints across it!”

Inspired by the Emerald Coast, Kator uses blue, green, and aqua colors in her impressionistic art; each painting is embellished with glass (new and recycled) and beach sand. Once she got the technique down, she brought a collection to the Jeweler’s Trade Shop in Pensacola and was promptly signed up for her first showing at their Gallery Night.

“Not only did the pieces sell but people literally held their faces up to the paintings to see how I had done it.



Works by Sharon Kator



“This all started with a simple idea; my goal was to create pretty artwork. I love the glass and I love to paint and I love anything pretty – I guess you could say I’m the artist with the bling,” Kator laughs. “More than one client has called to say they love looking at my paintings; the art makes them happy. What more could an artist ask for?”



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Nest Home Décor

BY CHRISTINA HOMER

This May marks a year for Nest Home Décor residing on Grayton Beach, but we believe it's safe to say Nest has already nestled in quite well with the 30-A community. Specializing in contemporary furnishings and unique fine gifts for both adults and children, Nest's goal is to make your home or beach house the kind of environment you can escape to and enjoy, and provide one-of-a-kind gifts for every occasion.

by a fair trade organization," states Weil. "These women have been making these for generations, and it's how they help support their families."

Nest also carries Turkish linens inspired by the Aegean Sea, which are hand loomed in small quantities and are also very popular. Made out of cotton, linen, and bamboo, they are very versatile. "They can be used as towels, throws, sarongs, or table runners," Weil says. "We

designer Lori Storey in Birmingham, and has been wearing her pieces for years. "Lori is from Pensacola, but has a studio in Greece and goes there to pick the flowers, leaves, and fruit from nature that are actually in the jewelry," Weil states. "She gives them a special treatment first, and then dips them in 24K gold and sterling silver to give them the final finish. Every piece is different."

Nest also showcases pottery from famous potters like Paul Schneider, Vaughan Greene and Eric Botbyl. "Paul is a friend of my husband's and a master ceramicist, and we are lucky at Nest to have his pieces," Weil says. "The pieces are a raku glaze overlaid with preppy, coastal chevrons."

Very active in the community, Nest has sponsored several local events, donated multiple items for silent auctions, has held many tent sales, and recently has been a part of mart sales and yard sales. In perfect timing for Mother's Day gifts or getting your house decorated for summer beach days, Nest plans to have a one-year anniversary celebration in late May, complete with sales and specials.

"Rob and I feel so blessed to have met so many great people through this business," Weil says. "Not only our



Home accents



Embroidered pillows



Turkish linens

Owners Rob and Ali Weil moved from to 30-A from Birmingham in 2011 after vacationing in the area for many years. They were looking for furniture, but couldn't find the perfect pieces for their new home that were also affordable. After doing research and meeting with local furniture vendors, they decided to open their own store with reasonably priced, distinctive pieces.

Much of the furniture at Nest is made locally and of reclaimed wood. "We carry ready-made furniture and we offer custom build services for certain pieces for customers when they have specific needs, like measurements and colors," says Ali Weil. "Our look ranges between shabby chic and contemporary easy living."

Lamps, baskets, linens, bath and body products, artwork, jewelry, pottery, books, candles, picture frames, pet items (such as dog bandanas), holiday-specific articles, and furniture such as tables, wine racks, and cabinets are just a few of the many eclectic items available at Nest.

One of Nest's best sellers is the woven African baskets. "They are made in Senegal, Africa and imported

also carry plush Turkish bath towels and hand towels."

Aside from carrying worldly items, Weil is also a supporter of local and regional items. "Our bath and body products are handmade in Acorn Hill, Tennessee, from all natural products with no fillers or chemicals," Weil says. "We also sell local artists' paintings and photography."

Speaking of photography, Nest features local alphabet photography, in which each letter photograph is taken somewhere in 30-A. Customers often spell out their initials or last names when purchasing this artwork.

Nest prides itself in being the only 30-A store that features Thallo jewelry. Ali Weil met Thallo jewelry

customers, but our vendors and artists who are so talented and hard working."

Be sure to stop in Nest frequently this summer, as new items come in weekly or bi-weekly in the spring and summer months.

Nest Home Décor is located in Grayton Beach Plaza, north of 30-A, adjacent to the Shops of Grayton, at 1414 Country Highway 283 South, Unit C, Grayton Beach, FL. Call them at (850) 231-1080 or visit them on the web at nest30a.com or www.facebook.com/Nest30A.



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Nautical home furnishings

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What to Look for in Lingerie

BY DARCY PENTEL

Over the past year tradeshow travels have carried me across continents from Paris to New York City, allowing my eye to keep a close watch on the latest trends in the lingerie world; and it is buzzing with activity. There are dozens of new designers emerging into the lingerie fashion scene, many from



North America, who pride themselves both on domestic manufacturing and highly tailored handcrafted pieces. In fact, the excitement has granted the lingerie world a Fashion Week in New York City. For one week in February and another in August, designers from the world over will collectively unite to showcase their designs for the upcoming seasons. Whether it's a small group of independent designers gathered together in a hotel conference room or



well-established design houses staged in rows after rows in large convention centers, the energy abuzz is undeniable.

So, you might be asking what to look out for in lingerie fashion trends: rich luxurious colors and patterns! Your everyday nudes, black and whites are quickly becoming pieces that are moving to the back of your top drawer.



Stunning color palettes are in. Eye catching colors and patterns crafted out of amazing materials leads today's intimate collections to be incorporated into



your everyday fashion as layering pieces. An example is a bra silhouette called the longline, offered from designers far and wide in exquisite lace and color combinations, that is perfectly paired under a sheer top or flowy dress. Two designers I suggest keeping an eye out for are Marlies Dekkers of The Netherlands and Fortnight of Toronto. Both are quite the rage in the intimate's world and are being featured in the top fashion magazines worldwide.

Whether with embellishments, laces, or striking colors, these two designers have perfected their bra collections, driving you to create an outfit based on the bra itself.

Loungewear is another collection that is trending. Nearly every day I have requests for robes and sleepwear selections. These pieces have come to be highly demanded; and with materials such as luxurious silks, modals, cottons, linens, and the relatively new bamboo blends how can they not? Utilitarian loungewear, step aside as new designers bring forth stunning chic designs that are not only easy to wear and feel fabulous against the skin, but look great.

As women, most of us know that finding the right size and fit in a bra isn't always an easy task. Don't be dismayed. Not all women, nor the lingerie we wear, are created equally. Bra sizes and fits are never consistent amongst designers, often in their very own collections. Most lingerie stores, from big box retailers to small independent boutiques, offer custom bra fittings without necessary appointments. The key to finding a bra that suits you and your lifestyle is patience. Expecting to walk in, be fitted, and 10 minutes later walk out with a new bra wardrobe, will only lead you to disappointment and discouragement. I suggest talking to your bra-fitting expert about your requirements and lifestyle, which will only increase your success rate. Do not get overwhelmed or feel pressured during the process. However, I do challenge you to step out of your comfort zone. Consistently I have women try on a style they've never worn before and walk out of the dressing room stunned with sheer excitement of finding a great new silhouette to incorporate into their daily wardrobe. Do research in your home area or vacation destination to see what options are available. Don't hesitate to call with any questions, as most retailers shouldn't mind answering any questions you might have.

Lingerie and loungewear are things we wear every day, so why shouldn't our pieces be as fabulous as our everyday and resort wear collections we so painstakingly shop for? We are fortunate to live and travel along the beautiful beaches of 30-A where the cool coastal lifestyle lends itself to casual elegance. Use this to your advantage by incorporating new pieces into your wardrobe. Whether as a beautiful camisole layered with a lovely cardigan or a pair of palazzo pants paired with a stunning silk tunic and beautiful bra, today's lingerie and loungewear is meant to be seen, not just worn underneath. I'll be looking forward to seeing you all out and about along 30-A in your stunning new pieces!

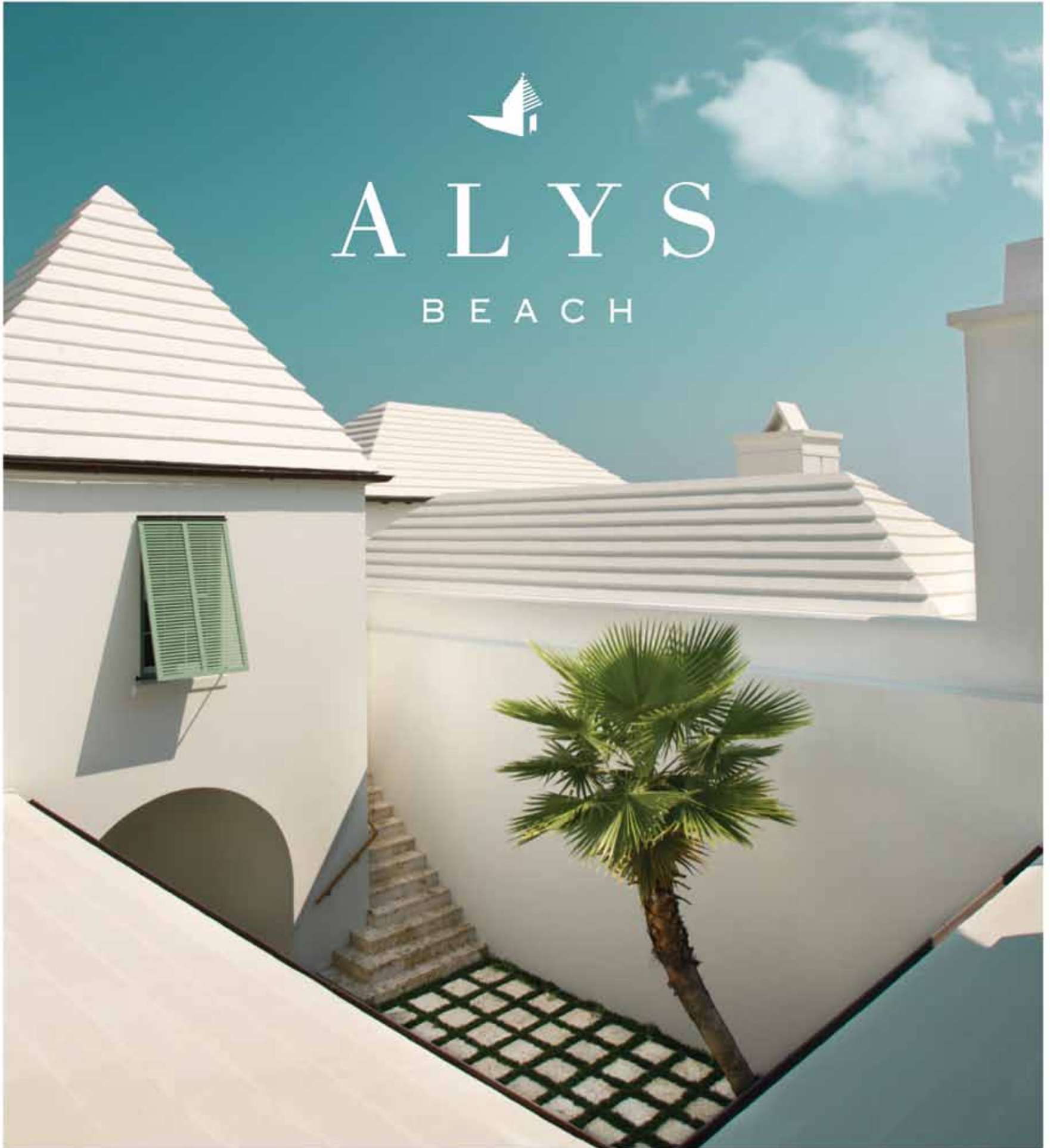
Darcy Pentel owns the fine lingerie boutique Sirens at the Beach, located at 1414 County Road 283 S, Grayton Beach. You can reach her there at (850) 213-0021 or visit the store's web site at www.sirensatthebeach.com.

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Stretch Out Your IRA

BY CHRIS OGLE

After years of saving, you've accumulated significant wealth in your Individual Retirement Accounts (IRA). So, what do you do next? You may want to think about extending the life of your IRA by stretching out its tax deferral over your life and the lives of your children and grandchildren.

Although it is one of the most widely overlooked aspects of these retirement savings accounts, a properly structured beneficiary designation could extend the stretch-out of income tax deferral on your IRA assets for years after your death. Even though your beneficiaries will typically be required to take annual minimum distributions after your death, your IRA assets can continue to enjoy tax-deferred accumulation.

want to convert portions of your traditional IRA balance over several years. If you are age 70 ½ or older, you cannot convert your current year's RMD. You must take it before converting any remaining balances.

In order to further protect your IRA assets, you may also want to consider an insurance policy or a trust. A life insurance policy's death benefit can provide necessary liquidity to pay estate taxes so your IRA can remain

Although it is one of the most widely overlooked aspects of these retirement savings accounts, a properly structured beneficiary designation could extend the stretch-out of income tax deferral on your IRA assets for years after your death.

In order to successfully enhance your IRA's future potential, you will need to consider the possible threats to your IRA so you can take steps to guard against them. When you reach the age of 70 ½, you must start taking distributions – generally called required minimum distributions (RMDs) – from your traditional IRAs. RMDs can produce two undesirable results. First, they can reduce the amount of assets available to accumulate tax deferred. And, second, they can trigger income taxes on distributed amounts.

To reduce the effects of RMDs on your IRA, consider converting your traditional IRA to a Roth IRA. As of 2010, eligibility requirements for Roth were eliminated. Converting to a Roth IRA does not avoid income tax. In fact, you must pay income tax on the taxable amount you convert for the year of conversion. Once converted, assets in a Roth IRA won't face future RMDs during your lifetime. Additionally, Roth IRAs offer tax-free growth and distributions, provided certain criteria are met. Remember that you do not need to convert your entire traditional IRA balance at once. So, you may

intact for your heirs. Designating a trust as the IRA beneficiary can help you ensure that a spendthrift beneficiary will not destroy the stretch benefits of the IRA by cashing it all out. Certain rules do apply when naming a trust as a beneficiary and using the stretch concept, so be sure to consult your financial and legal advisors for more information.

Your financial advisor can provide a customized Stretch IRA Analysis to help you plan for the potential growth and distribution of your IRA. The Stretch IRA Analysis can address RMDs during your lifetime, IRA stretch-out distributions for your beneficiaries, and common retirement planning strategies.



As Wells Fargo Advisors does not offer tax or legal advice, please consult with your chosen advisor before making any decisions which could have legal or tax consequences.

This article was written by Wells Fargo Advisors and provided courtesy of Chris J. Ogle, First Vice President-Investment Officer in Destin, Florida. Chris can be reached at (850) 837-5366 or chris.ogle@wfsadvisors.com.

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Sanctuary by the Sea

BY JULIE HERRON CARSON

By the sea, by the sea, by the beautiful sea...

The lyrics of the old song were running through my head as I entered the sweeping grounds of Sanctuary by the Sea on Scenic Highway 30-A. When I was a child, my family always sang this song as we traveled to the beach for our annual summer vacation. Today, it was just my sister and I preparing to enjoy a getaway at this spectacular Gulf and lakefront condominium community.

The building is thoughtfully situated on the property so that each residence is uniquely positioned to take full advantage of the spectacular views of the lake, Gulf, and nature preserve. First-time visitors are always amazed at how secluded the resort is and the spaciousness of the residences, which vary from 2,244 – 7,495 square feet. They also love the underground parking, which protects the cars from sun and rain, and eliminates having a parking deck spoil the view.”

Owners may choose to participate in the rental program, exclusively managed by ResortQuest By Wyndham Vacation Rentals. The residence Patty and I briefly called home featured three bedrooms, a gas fireplace, wet bar, Jacuzzi bathtub, and large balcony. In addition to the beautiful condominium homes, owners and guests enjoy three Oasis swimming pools with waterfalls, private pool cabanas, two hot tubs, movie theater, owners lounge, video gaming area, gym with state-of-the-art fitness equipment, covered parking, outdoor fire pits, and virtual golf simulator.

“The senior members of the investment group, Sanctuary by the Sea, LLC, are all homeowners here, so they are personally committed to maintaining the quality of construction and extremely high standards throughout the resort,” says Krasauskas. “The residences have sold extremely well, so I tell people who are interested in ownership at Sanctuary by the Sea that they should probably act fast.”



When those waves come rolling in, we will sink or swim...

After settling in, we decided to experience as much of Sanctuary by the Sea as we could. We began with a walk on the beach, followed by even more relaxation poolside. Neither of us had spent time on Big Redfish Lake before, so we were eager to explore the beautiful coastal dune lake. Visitors are encouraged to bring kayaks, canoes, fishing poles, and bicycles to better enjoy the property’s natural beauty; but if you don’t want to be bothered, ResortQuest can handle recreational rentals for you. The virtual golf simulator is a unique amenity that’s perfect for those who want to improve their swing or play a few rounds on a rainy day. After an active and enjoyable day, we savored a glass of wine on the balcony and watched a spectacular sunset before dinner.

I love to be beside the sea, beside the seaside, by the beautiful sea!

Sanctuary by the Sea is well named and our visit was certainly a welcome respite from our hectic lives in the city. As we walked out onto our balcony for our final sunset of the trip, my sister says, “I’ve enjoyed everything here, but this view is my favorite part.”

Sanctuary by the Sea can be found at 1363 West County Highway 30-A in Santa Rosa Beach. For more information, go to their website at www.sanctuarybythesea.com.

Sanctuary by the Sea is situated on 23 pristine acres along Big Redfish Lake on the boundary of Grayton Beach and Blue Mountain Beach. Even though some of the area’s finest restaurants and shopping destinations are just minutes away, once we pass through the resort’s front gates, Patty and I immediately feel as if we have entered a secluded hideaway.

“The idea of ‘Sanctuary’ has always been, and continues to be, taken very seriously here,” says Eddie Krasauskas, ResortQuest Real Estate’s onsite Realtor, who gave us a tour. “There are only 82 residences on the entire property and 650 feet of private beachfront.

You and I, you and me, oh, how happy we’ll be...

While all of the luxury three- and four-bedroom residences feature private balconies, Travertine tile, 10-foot ceilings, and large gourmet kitchens with Viking Professional appliances, roomy kitchen islands, and granite countertops, no two are exactly the same. Some are one level and some are two with soaring atriums. Some have home offices, studies or home theaters. Some feature open floor plans while others have a more traditional layout, including a formal dining room. And the views vary, depending on the residence’s elevation and location within the building.



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Homeowners Collection Promises a Personalized Experience

BY RYAN LOFTIS

Whether it's the whimsical one-bedroom "Cabana Babe" or the five-bedroom, Venice Circle beauty "Southern Comfort," the Homeowners Collection of Seaside offers the perfect getaway for every personality and need.

"Our properties are unique gems, with some being perfect for that romantic beach getaway and others being ideal spots to host the kids and grandkids," says Max Watson, Seaside homeowner and founder of the Collection.

A few years ago, Watson, a longtime Seaside, noticed that the area's cottage rentals were being managed by a number of companies that weren't connected to the community — and heard from his neighbors that each provided a varying level of service to the owner and vacationer. "I wanted to create a management company known for highlighting the Seaside community and what makes us truly unique," says Watson. "I believed that Seaside residents who were renting their cottages should own the company that represents them, which would better connect them with their guests and the expectations they have for a quality Seaside experience."

So with a little help from hospitality professional Amy Wise-Coble, who has more than 20 years of experience in the local vacation rental industry, Watson founded the Collection, which welcomed its first guest in January.

Simplicity is a key element to the experience the Collection aims to provide. "We want our guests to feel as if they are being hosted by the homeowner of that cottage," says Wise-Coble. "Two weeks prior to your stay, you'll hear from our concierge service, Coastal Concierge, to discuss any needs you might have, from cribs to grocery deliveries."

Cottages may be booked online (where photos, descriptions and pricing is available for each property). Phone calls are also welcome.

A week before arrival, guests will receive a pre-arrival email with details of their stay and a code to access their cottages. The email also requests that guests contact the company an hour before arrival.

"This ensures that a cottage host will be at the home to greet you and answer any questions you might have about the home or Seaside," adds Wise-Coble. "And the host is available throughout your stay to help you with anything you might need."



Amy Wise-Coble and family

Currently, 26 properties in the community have joined the Collection and that number is growing every day. Homeowner Lilot Moorman has been thrilled with the number of bookings received so far.

"I am especially impressed with the way Amy has marketed our house by explaining its features to prospective guests," says Moorman. "That level of attention and the company's general responsiveness carries through to all aspects of the way our property is managed."

One unique aspect of the Collection is that each homeowner is actually a shareholder in the company. "So the team each owner hires to represent them doesn't report to a third party; we are accountable to ourselves," says Watson. "This means that we have a vested interest in ensuring that everything from the quality of housekeeping to the timeliness of check-in is top-notch."

Bob and Jenny Kottler, owners of the "Pitter Patter" property, couldn't be happier with their decision to rent their home through the Collection. "As long-time visitors to Seaside, we appreciate the magic of staying here," says Jenny Kottler. "After considering several rental

AVOID THESE ROOKIE RENTING MISTAKES

Whether you are a homeowner looking to rent your vacation property or a vacationer looking for the perfect getaway, there are a few rookie mistakes to avoid. Amy Wise-Coble of the Homeowners Collection offers the following advice:

- **If you're an owner...** Don't fall for extremely discounted management fees. If you pay 10 percent, you will likely incur hidden fees or experience a lower level of service.
- **If you're a vacationer...** Do your homework. Take the time to look at any photos, and if the rate seems to low, ask your booking agent why it is. The answer could be as simple as this owner is keen on driving business and thinks that a low rate is a way to do this. Or the answer could be that certain amenities aren't included, or that management or the owner is compensating for the overall condition.

companies, it quickly became obvious that partnering with the Homeowners Collection was the right thing to do. We are counting on the Collection's continued guidance to make sure every guest's experience exceeds his or her expectations — and that guests are planning to return even before they leave!"

The Collection also oversees rental management of the community's Seaside Chapel, a well-known venue for special events. For more information about the Homeowners Collection, visit www.homeownerscollection.com or call (855) 411-1557.

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Homes on 30A

BY RYAN LOFTIS



Randy Holder & team

In 2007 they made that jump. Since they were new to the business, they approached the venture with fresh eyes and open minds. “We immediately began to watch the top producers and were able to identify what separated them from the others,” Randy says. “The most obvious aspect to their success was the use of networking and marketing on the Internet. In today’s real estate market, 90 percent of all people who are interested in purchasing a property will find you, the agent, or the property itself on the Internet first.”

While the Internet is key, the ability to work with people and discern a client’s needs is equally important. The Holders recognize the value of creating a team of excellence and professional depth and are thrilled with the group members that have come on board, all bringing records of hard work and success. Broker associate Kim Kirby has a BS in Business Administration with an emphasis in real estate and business law. Sales executive Jennifer Brown made the move with the couple when they decided to open their new brokerage. Her husband owns and operates a successful custom home building business on 30-A and she brings valuable sales experience in both real estate and formerly as a pharmaceutical representative, where she gained experience creating ongoing relationships with her clients. Sales associate Colleen Regan’s 25 years of experience includes 12 as VP of Sales in Destin’s largest interior design firm, where she worked closely with area developers. Licensed real estate agent Beth Allen has joined to assist the Holders with administrative duties and the agents as a closing transaction coordinator.

For Randy and Karen Holder, Jan. 1, 2013, was the beginning of not just a new year but a new business venture – Homes On 30A, their real estate brokerage in Santa Rosa Beach. The Holders chose this name because it was both easy to remember and specific to a location that has seen increasing popularity for years. They chose the business location – completely renovated and professionally appointed offices in the Lakewood Town Center – because it fulfilled both their requirements: frontage/visibility to Scenic Highway 30-A and as close to the middle of 30-A itself as possible.

With so many real estate brokerages already on 30-A, what’s going to make Homes On 30A unique? “It’s the relationship we have with our agents and our clients,” Randy says. “The reputation of our agents is a direct reflection on our reputations. There’s a responsibility to these relationships and we are making the financial and emotional commitment to our agents. We want them to be set for success every single day!”

Originally from Chattanooga, Randy was a small business owner for many years, including being in the beer business and owning a lease financing company. The Holders moved to 30-A in 1990, where the couple owned and operated a construction finishing business for 12 years. “The scope of our work put us in touch with a lot of builders, developers, contractors, decorators, appraisers, etc.,” he recalls. “It was a natural jump for us into real estate.”

“The reputation of our agents is a direct reflection on our reputations. There’s a responsibility to these relationships and we are making the financial and emotional commitment to our agents. We want them to be set for success every single day!”

In 2009 they became a top producing team, a level they maintained until they decided in December of 2012 to open their own brokerage.

Randy credits his wife’s knowledge of 30-A’s constantly changing real estate inventory as one of the core aspects that has driven their success as real estate agents. Karen spends a lot of her personal time on the Internet and on the telephone researching property, often times selling property before it hits the market. The other core aspect is the Holders’ deep understanding of how to best assist their clients through the use of Web design and SEO (search engine optimization) work, and how to best utilize the national services available to real estate agents. Randy states that: “As agents, if you are not heavily invested in what web marketing can do for you, and more importantly your clients, you are not in the long term game.”

Now it’s up to this group, which has sold more than \$120 million in real estate during the market’s worst downturn since the Great Depression, to make their business succeed. “This area of Florida is the only one left with substantial room for growth and development,” Randy says. “With prices stabilizing, inventories dropping, lenders lending, and builders building, how could we not be more excited than ever about the future of real estate here at Homes On 30A?”

For more information, visit www.homeson30a.com, which has a wealth of information, including listings, links to resources, and direct numbers to each of the staff. You can also call (850) 687-1067 or toll-free (855) 626-5311. You can also email info@homeson30a.com or fill out the contact us form on their web site.



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A Q&A with Jan Butela, Realtor at the Premier Property Group

BY MADRA MEDINA McDONALD

Jan Butela



inspires you to live each day to the fullest and really enjoy the world around you. On top of that, we have a strong sense of community much like that of a small town, but with a cultural factor that is more often seen in a large city.

HOW DID YOUR PROFESSIONAL BACKGROUND PREPARE YOU FOR SUCCESS IN REAL ESTATE?

My resume has one thing in common: I've always worked in customer service to some degree, and interacting with people and helping them reach their goals is my favorite part of any job. In Tennessee, I opened and operated a custom framing and art gallery for ten years before selling the business and becoming a paralegal and managing a successful law firm. I've worked in the local real estate market for five years and have found my interpersonal skills and ability to remain calm to be among my biggest assets. Navigating a real estate transaction can be a confusing experience, and having someone who

really understands you and the local market provides a high level of confidence to my clients.

HOW WOULD YOU BEST DESCRIBE YOUR BUSINESS PHILOSOPHY OR APPROACH?

I strive for honesty, openness, and exceptional communication to achieve the goal of the client. I prefer a soft approach. Personally I have integrity, motivation, a meticulous attention to detail, strong work ethic and determination to succeed. Always looking out for the client's best interest will guarantee their desired results and satisfaction. There's nothing better than meeting people that start as clients but end up becoming new friends.

ARE YOU INVOLVED IN ANY NEW OR EXCITING PROJECTS THAT PEOPLE SHOULD KNOW ABOUT?

Yes! Along with Cassine Development Corporation and Greg Goodwin Construction, Inc., I recently unveiled the release of the final selection of developer-owned home sites in Cassine Village as home and lot packages. Cassine Village is truly a hidden gem on 30-A—it has an outstanding private location and fantastic amenities all at an attractive price point only steps from the beach. Cypress trees, natural vegetation and lake views make these lots unique. I'm especially inspired about this project because I'm a homeowner in the community. We're offering several beautiful house plans and there are only ten remaining lots. This is the last opportunity to buy new into the community and not as a resale. I believe Cassine is one of the best values currently available for new construction opportunities along 30-A. In addition, Greg Goodwin and I will also be offering home and commercial construction on lots outside of Cassine. If you're ready to sell your lot, another option is to market a "to-be-built" home plan on your lot.

WHAT ARE YOUR OBSERVATIONS FOR THE 2013 SOUTH WALTON REAL ESTATE MARKET?

2013 should be a really great year. An improving recovery is predicted for most markets and we're already seeing less inventory, fewer distressed properties, and more traditional sales. Some local market areas are also seeing slight price increases.

ARE THERE ANY COMMUNITY ORGANIZATIONS THAT YOU'RE INVOLVED WITH?

Being an active participant in the communities that I live in has always been important to me. Currently, I'm a member of the Seaside Rep Theatre, the Cultural Arts Alliance of Walton County, the South Walton Community Council, the Friends of the Coastal Branch Library, and the Friends of Camp Helen State Park. Being involved is a great way to be exposed to new people and to have a voice in what happens in your community. We're lucky to have so many great organizations working to keep 30-A special and unique.

For more information or to speak with Jan Butela about real estate opportunities in the South Walton Beaches, please call (850) 687-7655 or email jan@theppg.net. Follow her on Facebook at [Jan Butela](https://www.facebook.com/JanButela) – Realtor or Twitter at [janbutela](https://twitter.com/janbutela).

Not unlike many 30-A locals, Premier Property Group realtor associate Jan Butela first fell in love with the South Walton Beaches while on vacation from her native Tennessee. After a few more visits, Butela and her husband Bill were convinced that the area was where they needed to be, so they packed up, moved to Seagrove Beach, and haven't looked back since. Now, Butela spends her days helping others who share the same dream of earning the status of 30-A Local—even if it's only part time—by finding the property that best suits their individual needs and lifestyles. I sat down with Jan over coffee to discover more about her story and what sets her apart from her peers.

WHAT ABOUT THE SOUTH WALTON AREA MOTIVATED YOU TO RELOCATE?

The quality of life along 30-A is so special—you're surrounded by so much natural beauty and diverse ecosystems from the preservation forest land to the coastal dune lakes to, of course, the breathtaking beaches. It



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Bombora Sun & Surf

BY LAUREN GALL

In Australian slang, Bombora is defined as “a wave out of the norm.” Ken and Linda Gifford felt the name suited their store, Bombora Sun & Surf, as it is a surf shop out of the norm. Located in beautiful Rosemary Beach, Bombora goes beyond carrying what you might find in a typical surf shop. “We focus on catering to all sun and surf needs for those ages 7 to 70! We carry designer sunglasses, a large variety of shoes and sandals, extensive swim collections, and everything to put together a great outfit from dresses to pants! We also carry a large selection of hand chosen, incredibly unique jewelry, as well as great beach bag and hat assortments too.” The



Toms offerings



Surf & Paddle Boards



Summer suits and tunics

shop also offers hard to find beach supplies, GoPro cameras, and paddle, surf, skim and skate boards. “We carry all of this without compromising on style & quality.”

Bombora’s modest beginnings started in 2001 when Ken Gifford, now President and COO of Rosemary Beach Holdings, opened the Bamboo Bicycle Company on the corner of Rosemary Avenue and South Barrett in beautiful Rosemary Beach, FL. By 2002, the Bike Shop had incorporated beach toys, floats and suntan products into the mix and by 2007, the renamed Bamboo Beach Company became an entity unto itself with surf duds & beach items in two nearby shops. Following two successful seasons, Bamboo Beach had outgrown its space and was ready to move to its current beautifully designed and decorated storefront and voila! Bombora was born.

Bombora Sun & Surf is a store that supplies visitors and residents with all the ingredients they need to be stylish, stay active, and enjoy their time at one of the most gorgeous beaches in the world. Many great brands are offered in Bombora, but their most popular tend to be:

- **L*Space**, a line that includes fringe swim suit tops, which has set into motion a huge trend in the swimwear industry.
- **Seafolly**, a line that offers a sophisticated styling for the customer that still wants to be a little sexy when they hit the sand.

- **Olukia** - sandals with the quality of construction that is unmatched on the market today. The brand believes this so much that they offer a one year manufacturer’s guarantee.
- **SUPLOVE** - a high quality line of SUP boards known for their quality construction, awesome graphics, and amazing glide and feel on the water.

When asked to tell us about what’s hot in beachwear for 2013, Christina Reese, manager and buyer for Bombora, shared with us that neon is still big in 2013. Both men’s and women’s bright colors are everywhere - sometimes just as an accent to make a neutral pop and in other instances an entire suit will be outrageously bright. In contemporary women’s wear, it’s nostalgic styles from summers past; for example, lots of crochet and tie dyed has made its way back into apparel, as well as fringe in swimwear from the sixties. For men’s wear, the arrival of more tailored cuts is here in 2013.

We also asked the staff at Bombora to give us their hot 5 items for summer.

1. Signature Sunglasses. Know your face type & style accordingly.
2. A stellar bathing suit that makes you feel amazingly confident & comfortable and fits you well. If you don’t have one, Bombora can help.
3. SUPLOVE paddle board. Any age can do it. It is kind of an incognito way of exercising!
4. A flip flop that can take you from day to night. On the coast, a good pair of flip flops is indispensable.
5. SPF! SPF! SPF! Bombora carries the brand, Sunbum that stays put and smells oh-so-good!

So, if you are looking for the perfect piece of beach attire, a great pair of flip flops, stylish SUP board or a suntan lotion that not only protects your skin, but smells fantastic; Bombora Sun & Surf is the place to go. At Bombora, you don’t have to compromise quality or style... because you receive both.

Bombora Sun & Surf is located at 78 N Barrett Square in Rosemary Beach, FL. You can also reach them at (850) 278-2092.



Summer suits



Children's suits & covers

- **O’Neill**; a line which has always been an innovator in the surf industry, from inventing the wetsuit to the surfing leash; is now offering a new capsule of clothing called Jack O’Neill. This line dips back into the good ol’ days of surfing and offers relaxed styles for the mature coastal lifestyle guy who still likes to get out there and be active, yet classically cool.

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Joint Tenancy Troubles

BY KIMBERLY WATSON SEWELL AND FRANK WATSON



Kimberly Watson Sewell and Frank Watson

thing to do and, especially between spouses in a long-term marriage, it reflects the financial partnership of their commitment. Nevertheless, as with most things in life, there are advantages and disadvantages to this form of asset ownership.

ADVANTAGES

When married couples acquire an asset together, the creation of JTWRROS ownership between them is so common it should be called Joint Tendency.

If a Joint Tenant becomes incapacitated, probate may be avoided regarding any JTWRROS assets. For example, in most cases, the healthy spouse may continue to draw on the JTWRROS bank account without interference because of their concurrent ownership rights. For this reason, many widow, widowers, and other singles may add trusted family members or friends as Joint Tenants to their assets.

Upon the death of a Joint Tenant, probate will be avoided as long as there is at least one surviving Joint Tenant. This may result in substantial savings in terms of professional fees and court costs (and delays), as well as maintaining privacy. For these reasons, some people add multiple family members, or even friends, as JTWRROS on their assets to ensure having at least one trustworthy survivor upon their death.

DISADVANTAGES

Sometimes apparent legal simplicity may lead to unintended legal complexity. So it is with JTWRROS. Before you decide to create or continue a JTWRROS ownership, consider the following potential pitfalls.

JTWRROS may avoid probate upon incapacity and even at death...but only if there is at least one living Joint Tenant (who also is not incapacitated). To ensure this, however, most people add non-spouses as Joint Tenants. Whether it is children, siblings or friends, this can turn JTWRROS into **legal dynamite**.

Once you add someone as a Joint Tenant to a given asset, they also own the given asset just as you do. What you may have intended as merely a convenience has instead subjected the asset, and its control, use, and enjoyment, to the potential liabilities of each Joint Tenant. These liabilities may come in many forms through your

Joint Tenant, including divorces, lawsuits, and creditors.

Your plans for the eventual distribution of your assets may be lost through JTWRROS ownership. For example, Wills, Revocable Living Trusts, and even Premarital Agreements do not control assets held in JTWRROS. Quite often assets passing to a surviving spouse later end up in JTWRROS with a new spouse. That new spouse (and their children) ultimately may receive assets from the previous marriage instead of the children for whom they were originally intended.

No discussion of JTWRROS would be complete without mentioning its potential tax consequences. Adding a Joint Tenant may be a completed “gift” and thereby trigger unintended gift taxes. Depending on the total value of their estate and the estate tax laws, a married couple may forfeit valuable estate tax saving by excessive JTWRROS ownership. Certainly no one wants to make the IRS a major beneficiary of their life’s work.

*Note: While Joint Tenancy is most commonly found between married couples in common law states, residents of *community property* states also should understand it, especially given the mobile nature of our society.

ASK YOURSELF...

THESE QUESTIONS REGARDING “JOINT TENANCY TROUBLES.”

1. Do I know how all of my assets are titled?
2. Will my assets avoid probate if I am incapacitated and upon my death?
3. Are my assets protected from the potential problems of others?
4. Will my assets be distributed according to my wishes?
5. Will my assets be distributed to my children as I intend them to be—instead of unintentionally passed on to my spouse’s next spouse?
6. Would my assets be protected from squandering by my heirs and protected for them from their potential divorces, lawsuits or bankruptcies?
7. Will my current estate plan avoid unnecessary federal estate taxes?

Joint Tenancy is a common form of asset ownership.* If you own a bank account, brokerage account, or perhaps real estate with one or more persons, then you and they may be Joint Tenants. The full legal expression for this form of ownership is Joint Tenants with Rights of Survivorship (JTWRROS).

RIGHT OF SURVIVORSHIP

When one or more persons hold title to an asset as JTWRROS, each of them owns the asset. When one Joint Tenant dies, the remaining Joint Tenants continue to own the asset. Ultimately, the sole surviving Joint Tenant owns the entire asset. This Right of Survivorship is one of the attractive legal features of JTWRROS.

Not surprisingly, many JTWRROS relationships are between family members. It just seems like the natural

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



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Golf Courses of the Emerald Coast

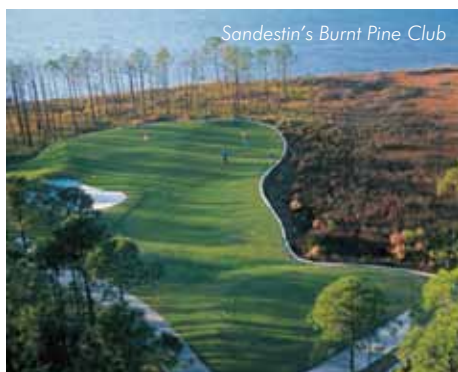
BY TOM FITZPATRICK



Camp Creek Golf Club



Regatta Bay



Sandestin's Burnt Pine Club



Regatta Bay

Welcome to 30-A and our wonderful Gulf of Mexico beaches. Our area is fast becoming known for green fairways that complement sugar sand beaches. Here is a handy list of courses along our coast that will tempt the beginner or challenge the pro. We invite you to tee it up!

DESTIN

1. **Kelly Plantation** Par 72, 7099 yards. On the Choctawhatchee Bay, Kelly is a premium golf experience designed by Fred Couples and Gene Bates. 18 captivating holes. Wonderful scenic appeal offering panoramic bay views. Kellyplantationgolf.com
2. **Regatta Bay** Par 72, 6,894 yards. Designed by former Arnold Palmer designer Robert Walker, who calls the course "unique and challenging", it winds through nature preserves that border the Bay. Great for all levels. It's on the "Best of Emerald Coast" list. Regattabay.com
3. **Emerald Bay:** Par 72, 6,802 yards. Designed by Bob Cupp. A full-service, championship 18-hole

golf course on the Bay. Play along water and garden features through the gated community of Emerald Bay. Emeraldbaygolfclub.com

4. **Seascape** Par 71, 6,480 yards. Designed by famed Joe Lee. Seascape Resort is situated among coastal dune lakes and features Gulf views.

SANDESTIN

This major resort offers four 18-hole courses.

1. **Raven Golf Club** Par 71, 6900 yards. Host venue of the Champions Tour's Boeing Classic. Carved through wetlands and pine trees, Robert Trent Jones Jr. calls his unique and visually stunning track "a true modern traditional." Voted "Best New Course in Florida in 2000. Dramatic shot options and large undulating greens. sandestinaraven.com
2. **Burnt Pine** Par 72, 7,000 yards. Designed by Rees Jones. It offers breathtaking views along the Choctawhatchee Bay. Open to resort guests. Sandestin.com

30-A

1. **Santa Rosa Club** 72 par, 6,466 yards. Designed by Tom Jackson. Located on west 30-A, it has two holes overlooking the Gulf, with all 18 framed by vegetation. Audubon certified, allows walking. Great players track. santarosaclub.com
2. **Camp Creek Golf Club** par 72, 7,159 yards. This Tom Fazio masterpiece in WaterSound is a real test. A lot of dirt was moved to sculpt the elevated fairways and greens. Not to be missed while here. Great target driving range. campcreekgolfclub.com
3. **Origins Golf Club** Designed by pro Davis Love. Its unique configuration allows the golfer to choose a 6-hole regulation course or 9-hole executive course. Designed to encourage junior golfers, beginners and families to participate. Draws on the Scottish origins of golf where similar layouts were commonplace. Simple and fun, yet challenging for avid players. Originsgolfclub.com
4. **Sharks Tooth Golf Club** Exclusive private club by Greg Norman. Built on Lake Powell and is part of St Joe's resort collection. Open to WaterColor Inn guests. Sharkstoothgolfclub.com

PANAMA CITY BEACH

1. **Holiday Golf Club** Par 72, 6588 yards. Plus a lighted 9-hole par 3 course for the night golfer.
2. **Hombre Golf Club** 27 championship holes dubbed "The Good, The Bad & The Ugly". The Bad & Ugly is an annual venue for the PGA Tour Qualifying School. Tight fairways, good driving range. hombregolfclub.com
3. **Bay Point Resort** 36 holes. Nicklaus Course par 72, 7,152 yards. Redesigned by Nicklaus in 2005 to great reviews. It blends oaks, pines and marshes with views of St. Andrew's Bay. The Meadow Course is fun and great to play day after day. An easy blend of fairways widths, bunkers and lakes. baypointgolf.com

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





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MLS#592686



11 Bluejack

\$1,295,000 | 4br / 3.5ba
MLS # 588454



Watercolor Condo Unit 103

\$685,000 | 2br / 2.5ba
MLS #588868



102 Red Cedar

\$1,050,000 | 4br / 4.5ba
MLS #583069



308 Pine Needle Way

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62 Inkberry Street

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2808 sq. ft. / MLS#592723



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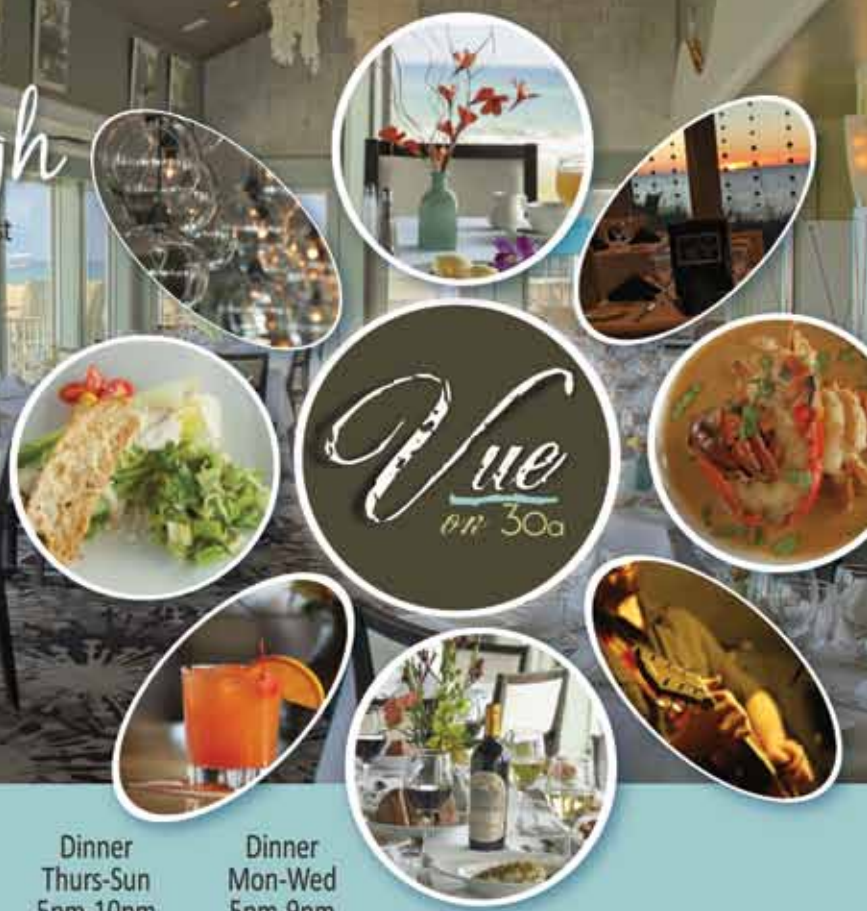
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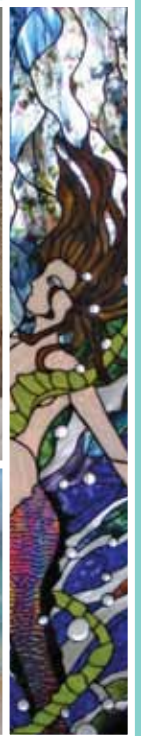


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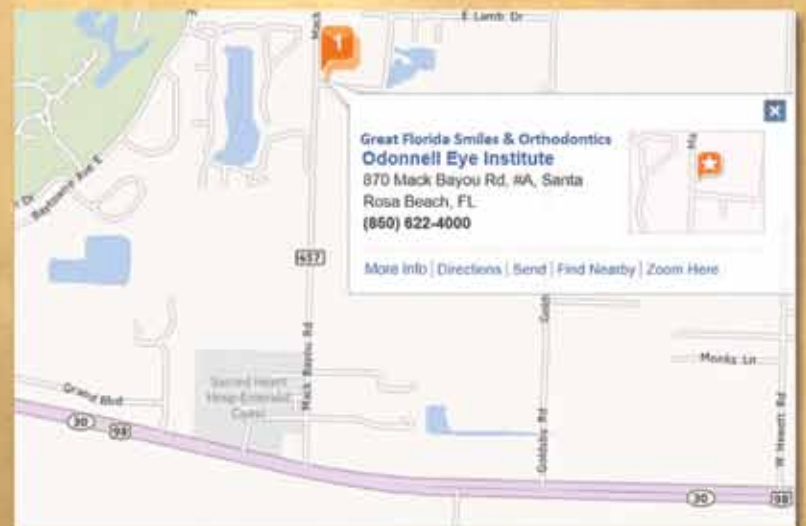
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WaterColor • Sensible • Rosemary Beach • WaterSound • Alus Beach

C. 850.830.9896 | O.850.231.6500 | CarrieCampbell@ThePPG.net | CCampbell.ThePremierPropertyGroup.com



Featured Property • 10 Trimmingham Lane

Available for purchase in
Rosemary Beach \$1,595,000
7 BR ~ 6.5 BA ~ 3,090 SQ FT



If you have ever dreamed
of owning a beach house, now is
the time to purchase.



Text Carrie to 321.392.2132 to Download my Home Search App for your iPhone, iPad or Android.

Beach night in.



Our area's official MONOPOLY® game is here.
Learn more at 30AGames.com



FURNITURE • RUGS • LIGHTING • ART • ACCESSORIES • GIFTS



LOCATED AT THE 4-WAY STOP SIGN IN GRAYTON BEACH | 32 E. CO. HWY 30A, SANTA ROSA BEACH, FL 32459
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We make it happen! We make it fun!

Team Stevens

We sell 30-A

Little Beach House



49 Hamilton Lane
\$599,000 | 1Br/1Ba

*Wonderful & Eclectic
Beach Cottage*



29 Dill Lane
\$1,449,000 | 4Br/5Ba

*Spacious Home
on Kingsbridge Park*



82 Spanish Town Lane
\$1,599,000 | 4Br/4.5Ba

*South of 30A
Outdoor Kitchen
Large Pool & Spa*

New Home!



113 Kingston Road
\$1,764,000 | 5Br/5.5Ba

*Carriage House,
Patio, Pool
& Outdoor Kitchen*

Under Contract!



189 E. Water Street
\$995,000 | 3Br/3Ba

*Near Sky Pool
& Tennis Complex*



108F Georgetown Ave.
\$424,000 | 2Br/2Ba

*3rd Floor Corner Unit
with Views*

Sold in 60 Days!



198 Seacrest Beach Blvd E.
\$579,000 | 4Br/3.5Ba

*Great Location! Convenient
to Beach, Pool & Shops*



Kitchen & Dining



Master on Main



Steve and Jan Stevens
TEAM STEVENS

*Please stop by
and see us!*

**ROSEMARY
BEACH®
REALTY**

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