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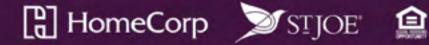
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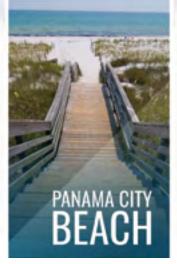


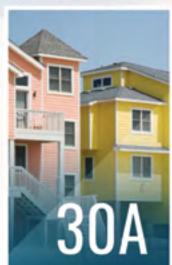
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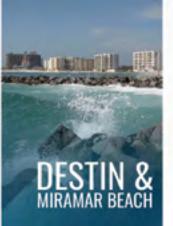
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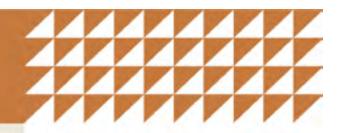
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letter from the publisher



30-A STRONG

30-A has always been a place which focuses on the strength of community. From the day, over 4 decades ago, when Robert Davis founded Seaside in 1979, planting the seeds for the vision of 30-A and the New Urbanism movement, to the modern day bustle of 30-A as we know it, our community has relied on the strength and kindness of its neighbors and neighbor-hoods. This unity and community are what make 30-A the popular destination it is today.

So it is no surprise then, that 30-A and its residents are especially equipped to handle adversity and challenges with grace and dignity. Our current situation is no exception. As our community, and country, steels itself for the unknown and unchartered waters of this current Covid-19 epidemic, we can find comfort in the fact that we will stand strong, and together, to get through this challenge.

This issue is dedicated to the people who make 30-A the special place that it is today. Whether it's the local restauranteurs and retailers who add flavor and style, or the folks who keep our beaches clean and safe, the personalities of 30-A are as beautiful and textured as our coastlines.

So fear not, this too shall pass. And we shall continue to stand strong and bright after the storm.

Sincerely,

Miles K. Neiman

View the entire publication online at www.ThirtyAReview.com



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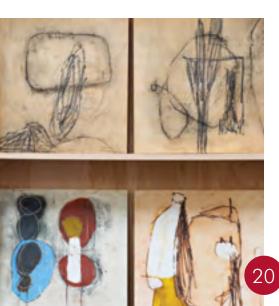
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Mr. Gyro Hero BY ANDY BUTCHER



ong-time customers of Burak and Olga Akkans's Mediterranean foods stall at Seaside Farmers Market received a bottle of champagne recently. The celebration: the Akkans's move to a space on Airstream Row, one of the Emerald Coast's most iconic open air eating spots.

Fixtures at the Seaside weekly market for a decade, the Akkans now anchor the west end of the Airstream eateries line under the banner Mr. Gyro Hero. The superhero-style logo's blue, white, and yellow hint at two flags—Greece, which for many people is synonymous with Mediterranean food, and Olga's native Ukraine.

Other food regimes have come and gone, but the Mediterranean diet has held strong since it was first introduced some 30 years ago, earning a spot on the world heritage list of UNESCO, the United Nations Educational, Scientific and Cultural Organization. With its emphasis on seafood, veggies, whole grains, nuts, and fruits, Mediterranean eating has been credited with preventing heart disease and strokes, reducing the risk of Alzheimer's and Parkinson's, keeping you agile, and increasing longevity. "It's also very tasty," Burak notes, patting his stomach with a smile. "It's what we eat as a family," says Olga.

Burak has been part of the 30-A food world since before his farmers market residency. He worked in his family's Fort Walton restaurant after they came to Florida from Turkey 16 years ago, and later with his brother's food truck locations. He also learned about business from buying and selling properties.

Olga first came to the area as an exchange student and the couple met through mutual friends. She earned a master's in mathematics and has taught in college while helping with the farmers' market and juggling their two small children.

The Akkans found a 1974 Airstream in Orlando to fill their Seaside spot. "It was

originally from Oregon, but it had been kept in a covered area, so it had never seen snow; it was in great condition," Burak says. They ripped out the RV interior—"We were sad to do it, but we had to"—and had a custom-designed kitchen fitted, complete with oven, burners, and a freezer. The meat spinner is positioned near one of the windows so customers can see as it being freshly prepared.

The couple's Airstream Row menu is an expanded version of the one the Akkans have offered across the way at their farmers market stall—which they are continuing. "We don't want to forget our regulars," says Burak. Everything is made fresh daily and mostly sourced from local growers, many of them other farmers' market vendors. "We're like family there," says Olga.

On offer are the couple's signature hummus regular and spicy, beet and avocado, roasted peppers plus bean and Greek salads, and tabbouleh. In addition to their popular gyros there are chicken, beef, and shrimp kebab platters. Newly available is a Mediterranean

Everything is made fresh daily and mostly sourced from local growers, many of them other farmers' market vendors.





breakfast platter featuring boiled egg, salami, feta cheese, fresh veggies, homemade jam, and local honey with fresh bread.

Among the beverages are Turkish beer and wine, a nod to Burak's homeland he is glad to offer, good-naturedly pointing out that while Mediterranean means "Greek" to many folks, other countries in the region, including his own, can lay equal claim to the healthy diet and moniker.

While they recognize that their Airstream Row move is a bit of a gamble, their confidence

has been boosted by the support and encouragement of their market regulars. "People have been really pleased to hear about it," says Burak. Plus, the couple has an adventurous streak—they got married in a helicopter high over the Las Vegas Strip. With much family unable to make the trip to the U.S. for the wedding, they decided that they wanted to make it memorable in another way.

The Akkans have traveled widely since they made their home in America—he has checked off more than 30 states—and even had job offers in other parts but, "We like it so much here we never want to leave," he says of the 30-A area. "We are excited and scared" about their Airstream Row arrival, he adds. "We don't know what to expect; it's a very busy location, so we are hopeful."

Mr. Gyro Hero is located at 2215 E. County Highway 30A, Airstream Row, Santa Rosa Beach, Florida 32459. Call (850) 376-5864 for more information.

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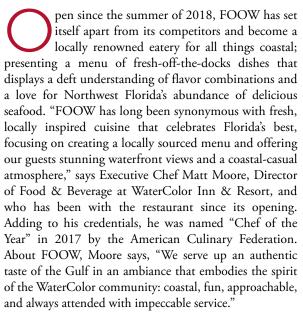
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dining

A Different Fish

by Liesel Schmidt





While FOOW's imperative of impeccable service and the highest quality of cuisine offering might imply a white-tablecloth ambiance and stuffy atmosphere, they manage to maintain a friendly vibe that welcomes everyone to walk through their doors; from those coming in off the beach to those who just want a night out. "FOOW is Southern hospitality at its best," says Chef Moore. "We want you to feel like you're at an old school café where you see familiar faces and you never have to worry about what to wear." And despite the fact that their food certainly plays an integral part of drawing diners, it is their breathtaking views and unique interior that clinches the deal, creating the perfect place to just sit, relax with a fantastic meal and a great drink, and marvel at the beauty. "The best seat in the house is always guaranteed," Chef Moore says of the restaurant's glass walls, which showcase breathtaking views from



every seat. Wall art by local artist Justin Gaffrey adds to the restaurant's vibrant yet relaxed atmosphere, and the FOOW room provides private parties with a more intimate dining setting amidst an extensive and extremely impressive wine cellar.

Clearly, the importance of setting the scene was not lost on FOOW's owners, who recently completed a redesign led by designer and architect Cooper Carry of The Johnson Studio. The newly imagined space highlights Gulf views and capitalizes on the nearness of South Walton's white sand beaches. The design also incorporates an open kitchen as well as an expanded Gulf view bar that wraps from the interior to the exterior, seamlessly unifying the two concepts. Continuing the coastal theme are cool seaside colors and warm hickory



woods, offset with textures and patterns that show an understanding of style, perfectly set against massive windows that flood the space with natural sunlight and provide the perfect viewpoint for watercolor-like sunsets.

With views like that, one might forget to look at what is presented on one's plate, but Chef Moore and the cooks in his kitchen make sure that their offerings are no less impressive than the vistas beheld by their guests. Standing firmly on their standard of creating everything in house and putting creativity into every dish, FOOW has devised a menu of delicious signatures featuring fresh caught Gulf seafood and premium steaks, as well as unique Southern comfort-inspired items like Fish Dip and Sweet Tea Chicken. A particular point of pride-and display of determination-are their FOOW Toasts. "We started making sourdough in-house, even though we were unsure about whether or not we could sustain that type of bread in such a small facility, with such limited bakery resources. We soon decided it was worth the result and just figured out the logistics," says Chef Matt of the new addition to the menu: three different toasts that include their own version of tomato bruschetta with a local buttermilk farm cheese, one with Gulf shrimp and avocado, and a pimento cheese toast. "You can't get more Southern than that!"

Whatever they put their hand to, FOOW and the team behind it are clearly determined to stand out and not fit in. And this is one case where being different definitely works in their favor.

FOOW is located at 34 Goldenrod Circle, Santa Rosa Beach, Florida 32459. For more information, call (850) 534-5050 or visit www.foow30a.com.

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chef profile

Celebrated Atlanta Chef to Open Italian Restaurant Tom Catherall says "Every Dish is a Signature Dish"



We'll be featuring local, fresh seafood, mussels, snapper, shrimp, crab. Tons of shrimp. This area has a wonderful seafood selection and we will take advantage of it.

by Mary Welch

ertified Master Chef Tom Catherall, one of the defining and influential forces of the Atlanta restaurant scene for over three decades, is bringing his talent and vision to a new restaurant in Seacrest. Due to open May 21 ("I've never missed an opening date at any of my restaurants"), Chef Catherall promises that Lola Coastal Italian will be a restaurant unlike other on the Emerald Coast.

For one thing, there won't be any waiters. Guests will look at the menu board, order, get a number and then the food is brought to your table. Behind the counter will also be wines by category: Good (\$20 - \$25), Better (\$35), Best (\$50). Tell the cashier which one you want and that's it!

"Right off, I'm cutting 20 percent off the bill this way because you don't have to tip," he says.

The ordering will be just as simple. Diners will select their pasta (such as fettuccine, spaghetti, linguini); then the sauce (including Alfredo or original Italian); and next, the protein, such as mussels. Everything will be priced separately.

The cuisine will be wood-fired pizzas as well as fresh seafood. The restaurant has two wood-fire ovens. One will be used for pizzas; the other for roasting fish, which brings a "nice smoky wood flavor" to the seafood.

There will be six pizza options. The pizzas will be Neapolitan style with a thin chewy crust and the burn flavors from the oven integrated into the overall taste. The head chef from Antico Pizza, an Italian eatery with a national reputation, is helping Catherall perfect his pizzas.

"It's coastal Italian. Most Italian restaurants around here are heavy with meats, but not us. We'll be featuring local, fresh seafood, mussels, snapper, shrimp, crab. Tons of shrimp," he says. "This area has a wonderful seafood selection and we will take advantage of it. No one else does.

"Every dish is a signature dish," he says. He has had his trusty pasta machine for years. "Every dish will be the best."

The key to outstanding cooking is to "Buy the best ingredients. You start with the ingredients and then you don't screw it up. In the Panhandle they cook everything to death. They over-fry everything. There's not great food down here—not really great food." Catherall certainly has the resume to bring a new level of excellence and excitement to the area. He is a certified master chef, one of only 62 in the country, and has been in the business for 55 years, starting at hotels and then birthing 12 unique restaurant concepts with 15 locations, from steak, seafood and sushi, to Spanish tapas.

Even while he lived in Atlanta, 30-A beckoned. He bought a house in WaterColor about 10 years ago. "I started out spending about 20 percent of my time here, then 30 percent, and then finally about 95 percent. I retired for three to four years and my wife said I needed to do something and to find a restaurant. I found the perfect space."

That space was home to a former steak restaurant but was "too big" to be viable. The landlord chopped the space into thirds and Catherall found his place. The space is 3,500 square feet with seating for 30 outside. "Right now, I'm working with contractors, architects, plumbers, equipment people. But when it's done, it'll be a sexy restaurant."

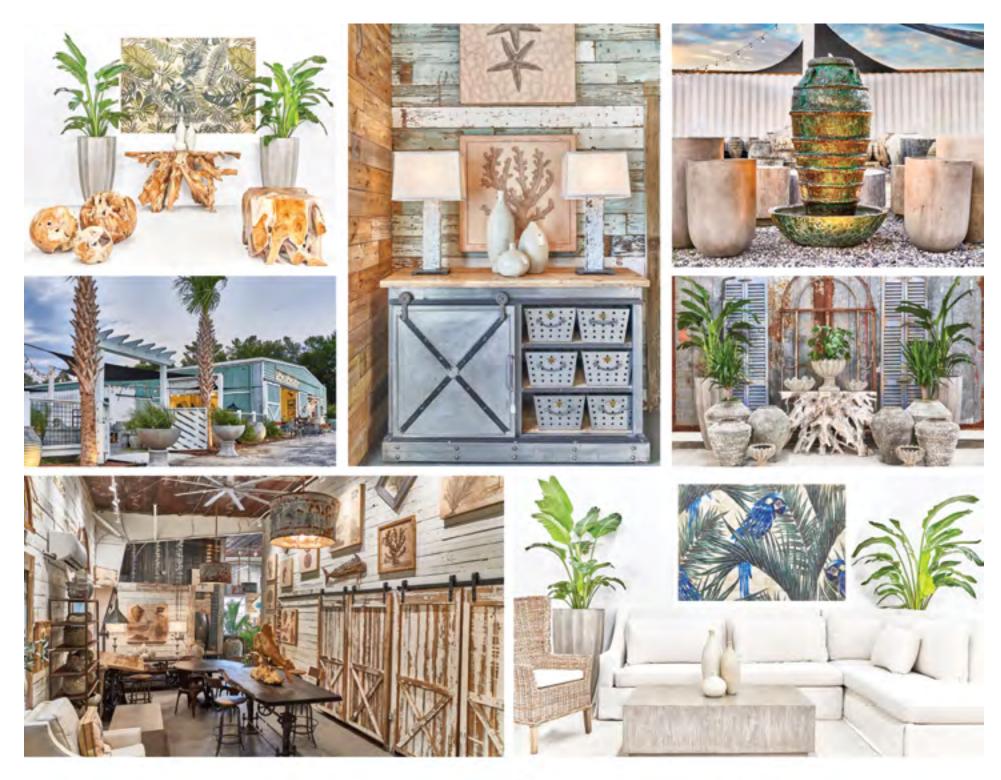
Lola Coastal Italian will be open for lunch and dinner with a happy hour from 3 to 5 p.m. Instead of the usual \$20 pizzas, during happy hour they'll only cost \$10 ("and they're big pizzas," he says).

Other special touches will be a frozen drink machine. "We're at the beach. You have to have margaritas," he says. "And, being Italian, we have to have a bellini bar with fresh purees. We'll also have Pellegrino in several flavors."

Catherall can't wait to get back to his true calling serving up the best food and creating memories for his guests.

"We really will be the best on the beach," he promises.

For more information: Lola Coastal Italian. 10343 East County Highway 30A, Seacrest Beach. 32416. Hours: 11 a.m. - 10 p.m. weekdays; Friday and Saturday: 11 a.m. - 11 p.m.





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local artist

Artist Spotlight: Karla Reilly Inspired by the natural elements of the beach and bay, artist Karla Reilly brings her talents to the Gulf Coast



fter living and working across the world, Karla Reilly has returned to the Gulf Coast shores where she spent much of her childhood. This time she brings years of experience and talents as an artist and board-certified art therapist. She also has an outstanding vision for how art can bring together the communities in Northwest Florida.

"One of the beautiful things about the art therapy process is that we don't need skill to create," says Reilly. "It is within each of us, and always has been and always will be, since the beginning of time. We are inherently made to create and communicate. I have witnessed the healing powers of art therapy in others and in myself, and it is a truth that I aspire to live by."

Reilly received her Master's degree in Painting and Fine Arts from Florida State and then trained at Pratt Institute in Brooklyn, receiving a second Master's in Art Therapy and Creativity Development. At Pratt the curriculum is based on a combination of personal experience, didactic learning and practical application, and is rooted in the primacy of creative process and psychodynamic theory. Reilly has traveled the world giving back in the way of humanitarian efforts and applying her training in art therapy.

Art therapy involves using creative techniques, such as drawing, painting, collage, coloring, or sculpting, to help people express themselves artistically and examine by Tess Farmer





the psychological and emotional undertones in their art. With the guidance of an art therapist, individuals can "decode" the nonverbal messages, symbols, and metaphors often found in these art forms, which often lead to a better understanding of their feelings and behavior so they can move on to resolve deeper issues.

Reilly is now focused on establishing a private practice here in Northwest Florida, an area that has been formative for her and her family. She provides services on a contract basis, as well as introductory workshops for non-profit organizations to better understand the value of art therapy. She also maintains her role as visiting instructor at Pratt Institute in the Graduate Department of the Creative Art Therapy program. "I have had amazing opportunities in my life to help others and to see the world," says Reilly. "Through humanitarian efforts, motherhood, hard work, support, and the gift of education, I've gained invaluable insight and been a first-hand witness to how art can transform and enhance lives."

Inspired by the work of Betty Tisdale, often referred to as the Angel of Saigon and founder of Helping And Loving Orphans (H.A.L.O.), Reilly joined H.A.L.O. as vice president in 2006. In this role she traveled to Southeast Asia and South America to assist children and families living and working in garbage dumps, suffering the effects of Agent Orange, and residing in leper villages. This experience led her to pursue further training in art therapy at Pratt.

Upon completion of her degree, Reilly began an art therapy program at the Center for Psychiatric Medicine at UAB Hospital in Birmingham, working with multiple units with acutely mentally ill patients. She simultaneously worked as an art therapist at Children's Hospital of Alabama in the department of hematology and oncology. "It has been an honor to observe children and adults explore and express their own language through the process of art making, and to recognize the positive effect it has had in their lives," adds Reilly.

Reilly has worked extensively with children and adults to process trauma, PTSD, those who have been victims of human trafficking, as well as children and adults going through life changes like divorce and loss of loved ones.

"I am excited about what the future holds and looking forward to bringing the value of this type of therapy to the area," Reilly says. "I welcome vulnerability, opportunity, and empathetic witnessing. It is unveiled in the process, the materials, and a bit of guidance."

She is currently creating her own work, focusing on animation and visual storytelling, which often uses natural materials from the local environment like shells and other elements from the sea. She also does encaustic painting; all this while teaching graduate students during the summer and building a private practice in art therapy and sand play therapy.

Reilly is committed to giving back to the community. She will offer informational meetings on the power of art therapy and will be accepting clients for art therapy sessions, as well as group sessions, to begin this fall.

For more information, contact Karla Reilly at karlafossreilly@gmail.com.

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30-A Standing Strong: The Gift of COVID-19

by Mike Ragsdale

ast year, what if I had told you that when warm weather finally rolled around, you would enjoy an entire month of "staycation" at home? No commute. No office. No excruciating staff meetings. Spend spring at home instead. The only catch? You can't leave the house.

Many of us would have been absolutely ecstatic to learn such news. What an incredible gift! You mean I can finally catch up on all those little projects around the house? I can finally take up meditation and start my daily exercise routine? No more errands to run. I can play with the kids. I can try out those new recipes I've been stockpiling. I'll finally have time to go for bike rides and sunset strolls in my neighborhood. I can FaceTime with my relatives and play video games with my friends. I can read all those books that have been piling up and collecting dust on my shelf. I can do whatever I want—I simply have to stay at home.

Of course, no one expected or wanted a global pandemic to come crashing down into our brand, shiny new decade. People's lives

have been turned completely upside down or worse. No one wanted this crisis. But a pandemic is what we've got to deal with—not just as individuals or as communities or even as a nation. For perhaps the first time in human history, our entire planet has been confronted with a single common enemy. So far, I'm pretty proud of humanity's response. We're fighting this together, by staying apart.

Even so, this is a Cat 5 health and economic hurricane, the likes of which we've never seen before.

And yet, what an incredible gift we've all been given, the most precious of all: time. Whether you're in good or poor health, if you're reading this right now, you've already received that gift. How you're using it is up to you.

Are you spending your precious gift worrying about what might or might not happen in the days ahead? Are you spending it arguing with people online who don't share your perspective of world events? Are you glued to a screen, waiting for the next troubling headline to scroll by? Are you spending it complaining about the things you can't have or can't do right now?

Or are you savoring this truly extraordinary moment? Are you using it to reconnect with your spouse, children, parents, siblings, and friends? Are you taking advantage of this gift to transform yourself into a better human being?



Months from now, as this global crisis inevitably wanes, will you look back and be proud of how you spent your days at home?

Happiness is a choice. The Declaration of Independence doesn't guarantee us happiness. It offers us the pursuit of happiness. Whether you choose to chase after happiness is 100% up to you. Will you look back on your days in quarantine as happy ones, or as days that were consumed with fear, depression, and anxiety? Months from now, as this global crisis inevitably wanes, will you look back and be proud of how you spent your days at home? Or will you feel as though you squandered a rare opportunity?

For many, COVID-19 will become an excuse for why their 2020 sucked. And yet for others, these strange

circumstances will be remembered as a very special moment. It will be remembered as a transformative era, during which many of us emerged stronger, healthier, happier; and dare I add, more connected.

Think of the grade schoolers who suddenly found themselves free from the perceived shackles of their classrooms. They're spending their newfound freedom running around in the yard with the dog. They're playing video games with their friends. They're spending time with their mom, dad, and siblings. I suspect that six months from now, those young spirits will be yearning for another free month at home with mom and dad. These days spent in quarantine with you could very well become some of their fondest childhood memories. "Mom, remember when we were all locked up together in the house for that whole month? That was so much fun. Remember that night dad burned the cookies? Remember when we would all sit around and play Monopoly? Why don't we do that anymore? I sure wish we could do that again."

Perspective is a funny thing. One person's nightmare is another person's wildest fantasy come true.

Hopefully by the time you read this, the stay-athome orders have been lifted or will be soon. Hopefully our beaches are open once again. Hopefully our restaurants, shops, and businesses are starting on the long path toward recovery. Hopefully you and your family are healthy and happy.

If you reflect for a moment now and feel pretty darn good about how you've spent the last couple of months, that's really fantastic. You've leveled-up as a human being. You're more connected to your family. You've probably developed better hygiene habits, strengthened your immune system, and developed a deeper understanding of just how interconnected we all are.

On the other hand, if you look back and now feel as though you totally squandered your no-expenses-paid staycation, that's okay too. That's the wonderful thing about receiving the gift of time. You get a new shipment every single day. What you do with today's delivery is up to you.

Mike Ragsdale is founder of The 30A Company. Inspired by a two-lane road that meanders along Florida's Gulf Coast, 30A shares eco-friendly products and stories that celebrate our small beach town way of life.

30-A Standing Strong: Pause and Recharge

The beaches now remind many of us of the early days: at night, very quiet with just a few people walking to the sunset. During the day, the beaches are empty and patrolled. But you can't take our beautiful views away, so the ocean and the area's beauty can still give us a sense of solace. Many families with 30-A second homes have chosen to be quarantined here. You see people walking and biking, though very few cars on the road. The March weather was perfect, and I know many of us living here feel a deep gratitude and hope that we will get through this difficult time.

> The slowdown has given us all a pause on life, a time to reflect, and a time to live differently.

In the first full week of spring break in March, and with Covid 19 starting to make national headlines daily, our town was still bustling with people who had already planned their annual vacations. Traditionally the epic center of congregating and hosting large numbers of spring break tourists, Seaside quickly saw the need to intervene and were instrumental in us going into stay at home mode. Shortly thereafter, Walton County took measures to enforce social isolation both in beach towns and on the beaches. Our merchants, who pretty much count on spring revenue to make up for a loss of revenue in the winter, were suddenly forced into shut down mode with the rest of Florida and the country.

Like everyone, we here on 30-A have dealt with significant emotions and confusion over the last couple of weeks. Our area is comprised of mostly hospitality and tourism businesses, so we were hit hard in an area where many of our workers already struggle to pay for their cost of living. My restaurants pivoted to a take-out business model, employed standards for safe working and distribution, and tried to provide on-going structure



and employment for staff. There has been great unity with the locals who embrace 30-A as their home: people reaching out to check on one another, community business leaders like Jane Solomon donating money to help feed unemployed industry workers and first responders. The slowdown has given us all a pause on life, a time to reflect, and a time to live differently. The hustle bustle that normally preoccupies our daily life is replaced with a quiet respite—our phones no longer dictating our daily agenda, walks for no reason, and time with our families taking priority over our work. 30-A has long been a place for recharging and finding a sense of peace, so in some ways, we had a head start. But we have now returned to our roots once again.

As CEO/Owner of Cowgirl Enterprises and 30A Coastal Life, Nikki oversees the operations of six business concepts and employs over 100 people on Scenic 30A. In addition to running her companies, Nikki is a peloton cycling enthusiast, backgammon strategist and official beach guide for her Labradoodle Billzey.

local style

Coastal Chic, Custom Made

by Liesel Schmidt



ndustrial and mid-century modern have long been en vogue in interior design, showing up in everything from light fixtures to couches and end tables, so when Birmingham AL native Christopher Bailey opened his first store in 1996, he couldn't have chosen a better focus for his San Franciscobased boutique. From there, he went on to create Industrial Chic Loft, selling his designs at antique shows in chic design hotspots, including Atlanta; Round Top, Texas; Manhattan; and Brimfield, Massachusetts; as well as showrooms in Atlanta and High Point, North Carolina.

It was moving to the Emerald Coast, however, that truly opened up even greater possibilities for Bailey's talents for designing and making custom furniture pieces

and his skill for interior design. The decision to relocate the production of Industrial Chic Loft to Panama City Beach proved to be a wise move that would eventually lead him down a familiar road. "We use raw materials such as steel, cast iron, reclaimed aged wood, concrete, rivets, and mechanical elements to create our custom furniture pieces and handcraft each piece into functional and stunning furniture that suits coastal design for the home, loft space, or office," Bailey says of his popular Industrial Chic Loft line. Meeting success at the market



in which he now found himself as a resident of the beach community, Bailey was soon inspired to set up shop along the beaches of 30-A; and in July 2019, he opened Maison30A.

"Maison30A is a home and garden store unlike any other store in the area," Bailey contends. "We have a large selection of pots and planters in all shapes and sizes, with a focus on neutral, natural colors and materials. We also offer custom designed furniture built to our clients' specifications, which is an ability that certainly sets us apart; and I work with designers to supply them with unique pieces and custom-built designs for both residential and commercial projects. We also have a unique collection of modern concrete and teak wood furniture that can be used both indoors and outdoors," he goes on. "We specialize in unique coastal chic furniture and art, but our clients also love our custom industrial farmhouse furniture and custom reclaimed wood furniture."

"Custom" seems to be the underlying theme, the very thing that makes Maison30A such a destination for clients in search of the perfect piece to finish off a space or an entire collection to create their dream home. Building relationships with their customers to assess their needs and truly capture their vision, Bailey and his team offer something that can't be found at just any furniture store and a level of expertise that has taken years to cultivate. As anyone meeting with Bailey can easily sense, the man knows design and understands how to layer a look, how to use colors to complement a space and make a focal point stand out even more, how and where to use different textures. Bailey is a wealth of knowledge, a fact which his clients clearly appreciate and rely on. And while he could easily have stayed in one of the larger markets to set up shop, it was following his heart and moving to the beach that made him truly

love where he lives. "My parents owned one of the first homes built in Seaside, and after many years of living in California and Atlanta, I decided it was time to move to the beach and be closer to my parents, who currently live in Dune Allen Beach on 30-A," Bailey says of his decision for the move. "My career has been a whirlwind journey that has taken me

all over the world to finally land at the world's most beautiful beaches, and I am excited to bring all of my experience from the past two decades in the design industry to Maison30A."

Maison30A is located at 16810 Panama City Beach Parkway, Panama City Beach, Florida 32413. Open Tuesday - Saturday 10:00 a.m. - 6:00 p.m. or by appointment. For more information, visit www. maison30a.com or call (850) 775-1227. For more information on Industrial Chic Loft, visit www. industrial-chic.com.

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New Beginning, Simon Kenevan



Somehow It Felt Right, Josef Kote



Shade of Pale, Stephen Harlan



there the Sky Meets the Sea, Josef Kote

local business

True Blue The Arc of the Emerald Coast and British Swim School Form Partnership in Fort Walton Beach

ater babies everywhere have no doubt heard of British Swim School, where children as young as three months old can learn the basics of swimming. Founded in 1981 by Rita Goldberg and popular all over the United States and Canada, British Swim School has taught more than a generation of kids and adults. Now, in Fort Walton Beach, even more kids who are anxious to earn their sea legs are able to do so, thanks to a unique partnership with the Arc of the Emerald Coast and their state-of-the-art swim facility.

As of March 2020, British Swim School will host lessons at the Arc of the Emerald Coast's Aquatic & Education Center. Lessons will take place each Thursday and Friday and will employ the "unique and highly effective teaching methods" British Swim School is known for.

"This is a great partnership for the Aquatic and Education Center," comments John Roper, CEO of the Arc of the Emerald Coast.

"We use the pool regularly for our clients at the Arc, but it's exciting to see other members of the community dive in and enjoy the pool," he adds.

What is the Arc of the Emerald Coast? It's a grassroots organization that focuses on advocating for citizens who have cognitive, intellectual, or developmental difficulties, as well as offering support for their families and loved ones. In addition to Walton County, the Arc provides services in Okaloosa – where it originated— and Santa Rosa Counties.

Kimberly Graybill, proprietor of the local British Swim School, says the partnership was completely serendipitous; John Roper saw Graybill and a few other staff members "around town, looking for indoor pools" and invited them to make use of the Aquatic Center. As it turned out, the situation was mutually beneficial.

"He invited us to join him in his office and asked us to explain what we do and who we are. That was it," BY DENISE K. JAMES



Graybill explains. "They wanted the pool to be used more frequently and we needed a pool!"

In Graybill's view, learning to swim and survive in the water is an important life skill - especially in a place like Florida. "The goal is to reach as many students and people as we can and teach them life-saving skills in the water to save them from drowning," she says. "We want to help the Arc reach people who otherwise might not be reached and use this pool that otherwise might not be used."

Missy Trinque, a local woman whose grandson, Liam, attended classes with the British Swim School, says she and Liam both thoroughly enjoyed and appreciated the experience. "I noticed how relaxed he became. When we started lessons, he was petrified of swimming and being with someone he didn't know in the water! But within a couple of classes, we could not get him out of the water. He didn't want to leave. And he talked about lessons literally every day, asking when he would get to go swimming again," she says.

Trinque shares that she herself swims competitively and wanted her grandson to "know what to do in the pool." Though Liam didn't have many lessons before his family moved away, Trinque still feels that, "Through the repetition of performing the tasks [the instructors] gave him, he was progressing very fast.

"From the first time he walked into the class, I could tell that they are very dedicated at the British Swim School and believe in what they are doing," she says. "They loved Liam and really cared about him and wanted to help him learn how to swim."

The Aquatic & Education Center is a 7,000 square-foot facility with a 1400 square-foot zero-entry pool. In addition to the spacious swimming pool, the facility boasts a state-of-the-art

kitchen and ample space to use for gatherings of all types, from birthday parties to board meetings. According to the website, the Aquatic & Education Center was generously funded thanks to The Destin Charity Wine Auction Foundation and Impact 100, while Cox Communications funded the dietary center.

The Arc of the Emerald Coast Aquatic & Education Center is located at 341 Holmes Blvd, Fort Walton Beach FL, 32548. To find out more about British Swim School lessons at the facility, visit www. britishswimschool.com/locations/us/fl/fort-walton-beach or call (850) 220-1619.

Furnishing the Coast BY LIESEL SCHMIDT

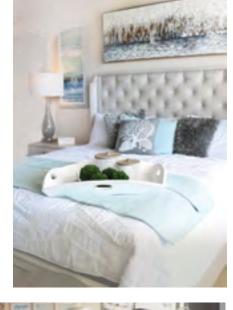
Selecting furniture seems like it would be a simple process—walk into the store, point to a sofa, and voila! Perfection! Right? Wrong.

In all actuality, the pieces you choose make a world of difference in creating the look and feel of your home. With so many different options in colors, patterns, and styles, it can be easy to feel lost and overwhelmed by all of the choices; and the trends seem to change in the blink of an eye. Regardless of how appealing those picture-perfect rooms captured in the glossy pages of designer magazines might be, even the most "of-themoment" designs aren't necessarily what will meet your personal needs or express your style. These are pieces that should function well in your home and fit the way you live your life, so it can be helpful to seek out the guidance of a professional when you're looking for furniture and décor.

Providing their expertise in space planning and furniture selection for the furnishing of spaces ranging from a single room to full homes and condos, the team at Furniture South has been helping their clients create their dreams for nearly a decade, offering the latest collections from more than 100 manufacturers. And with so much on site, coupled with their expertise in designing a space, the team of experts at Furniture South can build your perfect room from the carpet up, working with clients from purchase to delivery and even offering removal and set up services in order to bring your vision to life. "Our overriding mission has been to make our clients smile after the final product is installed in their home or condo. We offer 'one-source shopping', in which we do everything for the customer to make furnishing their home seamless," says Frank Kovach, who co-owns the store with his wife Julie, an interior designer certified by the National Council for Interior Design Qualifications.

Boasting more than 10,000 square feet of showroom space to display their wide range of stock, they've certainly got room to show off their wares, offering everything from occasional chairs, couches, and ottomans to dining room furnishings and bedroom suites as well as every imaginable accessory to pull it all together. "We specialize in seamlessly providing interior design services while giving our clients a large showroom filled with the broadest range of furniture, bedding, and accessories available on the Emerald Coast," Kovach says. "We also have a large interior design center where clients can select fabrics for upholstery and use our two freestanding kiosks to look for selections from thousands of different items."

While many people rely on visits to showrooms to make their furniture selections, Furniture South has also proven quite successful in a more virtual model of





business, a great advantage for clients who live out-ofstate. "We only see about 30 or 40% of our customers in person before the sale is made, so most contact is online or via email," Kovach explains. "Many of our clients live in another state, so they take advantage of our website when making their purchase."

Such a large online presence has served them well over the years; and during the uncertainty of the current COVID-19 outbreak, the store has come to rely on it even more. "We are very aware that the outbreak has decreased our showroom business, but business online and on our website is continuing," Kovach notes. "One of our employees is a retired nurse, and she is keeping all surfaces clean and enforcing safe distancing. We are



Photos courtesy The Hive Creative Consulting LLC

recommending that delivery be done when an owner is not home, but our delivery staff is also practicing safe distancing and other measures to help keep everyone safe. We are focusing on doing more online or by appointment only business by providing access to our showroom and design center with any of our sales and design staff."

Clearly, they understand the importance of creating a home to love—especially in these times of uncertainty. And whether online or in person, they maintain a high standard of excellence in customer service, design expertise, and quality products, striving to provide "something different" and make their clients' homes and condos more beautiful and functional, one room at a time.

Furniture South is located at 4552 US Highway 98 W, Unit 8, Santa Rosa Beach, FL 32459. For more information, call (850) 267-1411 or visit www.furnituresouth.net.

Watersound Origins Crossings–Coastal Living Redefined.



he growth in people and business in South Walton continues. It is evidenced by the investment The St. Joe Company is making in the area. The company announced plans to build a town center in the Watersound Origins community, slated to open next year. The town center will include a Publix, additional commercial space, a covered event pavilion, and open green spaces. Ascension Sacred Heart has also begun construction on a South Walton facility in Watersound. And this summer, Watersound Origins Crossings, a new multi-family luxury apartment community located within the growing coastal village community, will open and is available for leasing.

The residential development, located on U.S. Highway 98 and North Watersound Parkway, consists of 217 one, two, and three-bedroom apartments available for long-term lease. Residents will be offered a wide range of distinctive features and amenities, including an expansive resort-style pool, state-of-the-art fitness center, direct access to Lake Powell, and quick access to the beaches of South Walton and Choctawhatchee Bay. The Gulf of Mexico is approximately three miles away via Watersound Parkway and the paved multi-use trail that connects the Watersound Origins community to the Scenic Highway 30-A corridor.

"Watersound Origins Crossings offers the ideal blend of stylish residences, abundant amenities, and engaging events and activities," says Bridget Precise, senior vice president of residential real estate for The St. Joe Company. "Nestled within the rapidly growing The goal is to create a truly neighborly feel and to seamlessly integrate with the growing and thriving Watersound Origins community.

coastal community of Watersound Origins, it's the perfect setting to appreciate the natural beauty of the beaches and coastal dune lakes."

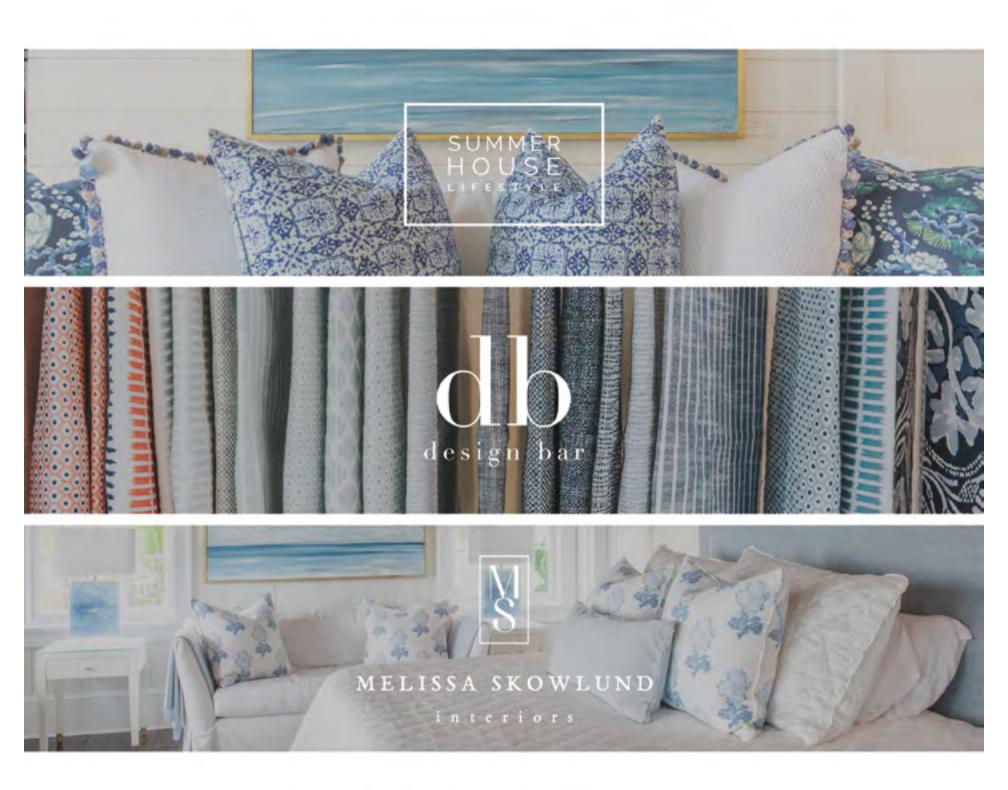
Each residence features charming coastal cottage architecture complemented by unique floorplans, stylish features, and premium materials, making it a comfortable primary or vacation home. The goal is to create a truly neighborly feel and to seamlessly integrate with the growing and thriving Watersound Origins community, which includes the popular restaurant 2 Birds Coffee + Café, and hosts a bustling schedule of family friendly events.

"This option truly offers the best of both worlds," says Precise. "Whether a primary residence or a second home at the beach, you'll be able to enjoy all that South Walton and 30-A has to offer, free from the usual longterm commitments, association fees, and property taxes." Additional Watersound Origins Crossings features and amenities include fully screened patios and balconies, premium appliances, private storage and garages, nature trails, clubhouse, concierge services, security, and the option to add The Clubs by JOE memberships. The nearby lifestyle town center is being planned as a family friendly, walkable destination for residents and visitors alike.

The St. Joe Company strives to create dynamic communities with uncompromising ideals and standards in planning, architecture, and amenities in Northwest Florida. "As the Watersound Origins community continues to grow and evolve, we are focused on bringing diverse housing options to appeal to several types of residents," adds Precise.

The Watersound Origins Crossings development is a part of St. Joe's 50-year, approximately 110,500-acre project stretching into both Bay and Walton counties. In addition, St. Joe has broken ground on a new 64-unit townhome community to be built in phases in Watersound and available for lease in 2021.

Watersound Origins Crossings is being developed by The St. Joe Company and HomeCorp, one of the premier apartment developers and managers of apartment communities in the southeast. For more info, please visit www.WatersoundOriginsCrossings.com or call (334) 260-8000.



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Our Shining Season–Summertime at the Beach

ur summer seasons have been consistent for many, many years. Without much thought, each year we expect our sugar white beaches to be bustling, full of smiling vacationers and locals. Our special coastal communities along Northwest Florida's Gulf Coast continue to be discovered by more and more who flock to our coast simply to enjoy time at the beach in a truly unique and idyllic setting. Summer is our shining season, the most popular time of the year, and a reminder to all to leave behind the business of life, head to the beach, slow down and unwind, and enjoy the simple pleasures of being on "beach time".

The initial months of 2020 brought us the unexpected and unprecedented Covid-19 global pandemic. At the time of this writing, the first week of April, we are hopefully anticipating that strong local quarantine efforts will be successful for our summer months ahead to return to normally and give us a true and typical "summer at the beach".

The inception of the new urban community of Seaside in the early 1980s laid the path for many other new urbanism beach towns to follow along our coast. New urbanism coastal towns have shown us what a perfect coastal beach town can be. A simpler, slower speed. These pedestrian-focused beach towns encourage us to downshift our pace, slide on our flip flops and hop on a bicycle. The new urbanism planned communities along our coast have been very successful in establishing the

concepts of idyllic coastal living. Our many beach communities are diverse, each having their own unique and defined traits, yet, the charm of these coastal communities lends one commonality of a simple little luxury: time at the beach.

The many years of strong real estate market trends confirms the significant demand for the lifestyle concepts that strategically planned communities lend us. These architectural significant coastal towns, founded on the principles of new urbanism, have established the highest quality of coastal living to be found. Buyers of beach properties in the early months of 2020 agree!

Looking at the national home market, more homes sold in January and February of 2020 than any January and February over the past decade. Our local 30-A home market is fairly consistent with impressive and record high first quarter sales. Notably, March home sales along



the 30-A corridor exceeded \$166 million, nearly \$42 million higher (+34%) than March 2019 home sales. Many national real estate market analysts anticipate that a short-term pause of activity will move into strong sales performance with pent-up demand flowing when normal conditions return.

With so much uncertainty and much opinions, we hope these solid statistics are helpful and encouraging. We hope to see you here this summer for some muchneeded beach time!

Referenced 30-A home market statistics according to data gathered from FLEX MLS for combined residential properties (detached residences, attached units, and condos only; EXCLUDES vacant land). Information deemed reliable but not guaranteed. Prepared compliments of Erin Oden, Coastal Luxury.



Erin Oden is the principal broker and owner of Coastal Luxury, a real estate firm that maintains a strong emphasis on intimate market knowledge and expertise in the luxury and Gulf-front market. Erin can be reached at (850) 502-1220 or erin@ coastalluxury.com. Or, stop by Coastal Luxury, located directly on 30A, the first office east of Alys Beach. Search all available properties at coastalluxury.com/ SEARCH.



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Artistic Yet Precise Architectural Designer and Builder Faisal Syed on Creativity Behind Craftsmanship



[M]any complete designs develop around items found serendipitously, and elements such as light fixtures, hand railings, entry doors, and balustrades can set the entire tone for a dwelling.

BY DENISE K. JAMES

rom an early age, architectural designer and builder Faisal Syed was intrigued by the parts that make up a whole. Describing himself as a creative child who longed to "figure out how things worked", Syed would inevitably deconstruct each new toy he was given, determined to understand its function on a deeper level. With a father who was both a mathematician and an engineer and a mother who was both an educator and a singer, Faisal grew up in a world of both the left and the right brain, preparing him for an artistic yet precise career in custom architecture.

"My mother's creative core was centered on the idea that life is a gift, and we can repay the gift by creating beautiful things," he says.

The designer recalls visiting India at age 5 with his mother to her childhood home for the first time since fleeing the tumultuous partition of the country into two nations in 1947. Young Faisal was immediately enchanted by elements of the property—including its lush courtyard and paradise garden—and says that to this day he can draw the floor plan from memory.

Meanwhile, in what became Pakistan, at the home where Syed grew up with his family, all design elements were custom made; nothing was mass-produced. A parade of artisans was constantly in and out of the home, creating everything from carpets to cabinets and instilling his early appreciation for beauty and design.

Today, as the founder of Syed Design Group, Faisal Syed has created not only homes but entire communities. His initial design firm in Columbus, Ohio, (where he attended Ohio State University and met his wife), is still in business; but his current home of Rosemary Beach has held his heart since the mid-1990s, with the design firm flourishing along the entire Emerald Coast since 2003.

Staying true to his lifelong appreciation of art, Syed passionately takes on the visions of his clients, from the initial consultation to the final reveal. He explains that establishing a rapport at the initial meeting is most important. "People gravitate toward what makes them comfortable." Thus, understanding his client thoroughly is paramount.

"The discussion centers on topics other than the home," he explains. "I listen very closely and ask questions about how they live and their interests, passions, stories, and life experiences."

Following these conversations, Syed lets the muse take over. The first sketch comes from his own hand, pen, and paper. Whether on a restaurant napkin or sketchbook late at night, the process is perhaps the designer's most cherished—"The moment ideas are manifested by hand onto a blank sheet of paper." Sketches are later generated into computer images and shared.

As for how Syed feels about the technological nuances of his craft, he maintains that a computer cannot make or break a true artist. "A great designer can create using pencil and paper just as easily as with a computer program. Having the convenience to communicate faster, draw more accurately, and build with better materials is more efficient but is not better. It is the talent, creativity, vision, and experience that produce meaningful results."

Syed takes the search for materials seriously and opts for those: "Found in unusual places... such as steel yards, flea markets, sawmills in the middle of nowhere, and 100-year-old barns that have been demolished." In his estimation, materials gleaned from such sources are both storied and functional, and his work depends on wood, steel and masonry. In fact, many complete designs develop around items found serendipitously, and elements such as light fixtures, hand railings, entry doors, and balustrades can set the entire tone for a dwelling.

When the moment arrives to create a photo-worthy interior, Syed enlists the eye of his wife, Jenifer, with whom he has "endless discussions with on the details of a project". With Jenifer's vision, "thousands of decisions" are made on the colors, materials, and textures that make up a home.

But whether the project is on the Emerald Coast, Midwest, or Bahamas—Syed Design Group has projects in numerous locales—the principles of design remain the same and guide the success. These principles are not based in "latest and greatest" tenets, either; Syed considers the great architects of the 20th century to be his chief influences.

"I look to the older masters, such as Lutyens, Corbusier, Kahn, and A. Hays Town," he says. "The resources I am most engaged with are books of architectural details from the 1930s through 1950s. These... are an endless source of wonder and speak to me on a deep level."

Additionally, Syed values collaborating with his mentor, partner, and friend Ted Goodman. "He has been a practicing architect since before I was born and has taught me so much about good design. We have created many projects together."

If you would like to learn more, email Faisal Syed at faisal@sdg30a.com or call (850) 543-5951. You can also visit the company website at www.sdg30a.com.

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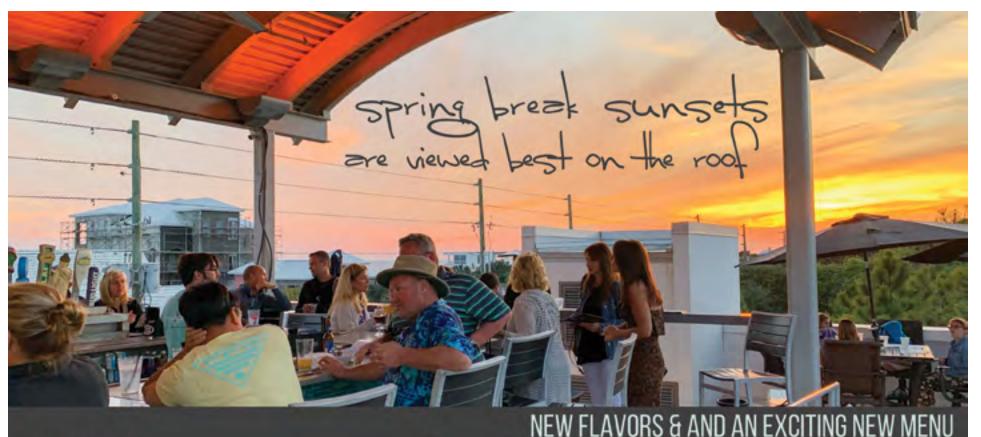
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Estate Protection

By Kimberly Watson Sewell and Franklin H. Watson

S tatistically and anecdotally, we all know that the number of divorces, lawsuits, and bankruptcies is staggering. While no one believes lightning will strike them, wealth created through a lifetime of work, saving, and investing can be lost overnight if these forms of man-made lightning do strike. To protect your assets from such disaster, proper risk management strategies should be given careful consideration. These strategies include *exempting your assets* from the claims of creditors, *limiting your liability* through type of ownership or legal entities, and *transferring your risk* through insurance.

Exempting Assets

State and federal laws may exempt some of your assets from the claims of creditors. Depending on your state of domicile (i.e., your legal residence), the equity in your primary personal residence may be protected from creditors. Protection also may extend to your salary or wages, retirement funds, and even the cash value of your life insurance.

Once you have identified the protected asset classes available to you under applicable law, it may be prudent to maximize your protection by converting nonexempt assets into exempt assets. For example, if the equity in your home is exempt from the claims of creditors under the laws of your domicile, then using non-exempt resources to payoff your mortgage may be a smart move.

Limiting Liability

Many married couples purchase and own their assets as joint tenants with rights of survivorship. Bank accounts and financial instruments owned by married persons are also often designated as being owned jointly with rights of survivorship. Courts will presume that the debtor spouse owns a 50% interest in joint tenant with rights of survivorship property unless the facts demonstrate a different allocation of ownership, and a creditor may seize the interest the debtor spouse holds in joint tenant property. However, unlike joint ownership with rights of survivorship, tenants by entireties ownership, a special form of joint tenancy ownership available only to married persons, affords certain asset protection benefits.

Many entrepreneurs operate their businesses as sole proprietors rather than through a legal entity, such as through a Corporation or a Limited Liability Company. Whether their business is home-based or in the Fortune 500, these business owners are attracted by the informality of sole proprietorship. They also do not want to incur legal fees to create and maintain a legal entity. However, in addition to other advantages, conducting business through a legal entity may offer substantial risk management benefits. While lawsuits brought against a sole proprietorship are really lawsuits against the owner's personal assets, lawsuits against a properly created and maintained legal entity are really lawsuits against the entity's assets.

Additionally, certain entities, such as limited liability partnerships and the limited liability companies, have substantial benefits for estate planning as well as asset protection. While the investment interests in an LP or LLC are not "exempt" from levy by creditors of the limited partner, asset protection is available by virtue of the limited procedural remedy given to creditors to levy upon a debtor's limited partner interest and an LLC membership interest. A creditor has no right to seize property within a partnership or an LLC to satisfy the debt of a partner or member. Moreover, in a properly drafted LP agreement or LLC agreement, a creditor has no right to vote or inspect the books and records of the LP or LLC. Nevertheless, the selection of an appropriate legal entity is critical for managing your risk.

Transferring Risk

When was the last time you reviewed the details of your liability insurance program with your insurance professionals? Are your policies current? Are the coverage limits adequate and are the deductibles reasonable? Have you scrutinized the policies for loopholes? Remember: the fundamental philosophy of any insurance coverage is to pay a premium you can afford to transfer a risk you cannot afford. Take time to understand both the risks you have retained and the risks you have transferred.

Closing Thoughts

Managing your risk, like avoiding lightning, requires that you make proper plans in advance of the storm. Take time today to protect your wealth tomorrow.

POCKET PROTECTORS—TIPS TO HELP PROTECT YOUR POCKET:

Valuation Experts

There are times when some or all of your assets must be valued with great accuracy. At such times, your best guess is just not good enough. For example, a rock-solid valuation is necessary to help withstand an IRS challenge to any discounts claimed on gifts of Limited Partnership interests. Additionally, if you are valuing a business for a buy-sell agreement between shareholders, a sale to a third party, or for estate tax purposes, then an accurate valuation is essential.



Here are some resources to help you locate a valuation expert: the American Institute of Certified Public Accountants (www.aicpa.org or (888) 777-7077), the National Association of Certified Valuation Analysts (www.nacva.com or (800) 677-2009), the American Society of Appraisers (www.appraisers.org or (800) 272-8258), and the Institute of Business Appraisers (www.go-iba.org or (954) 584-1144).

Federal Deposit Insurance Corporation— Are You Protected?

The FDIC (Federal Deposit Insurance Corporation) is an independent agency of the United States government that protects you against the loss of your deposits if an FDIC-insured bank or savings association fails. But how safe is your money? In the era of bank bailouts, more Americans since the great depression are watching the ever-growing list of bank failures. Fortunately, you can check the status of your bank online, early and often, at www.fdic.gov. While you are there be sure to review the requirements to maximize you account protection under FDIC rules, especially if you have accounts held in a Revocable Living Trust.

In addition to online help the FDIC provides a toll-free number to answer questions about coverage for Revocable Living Trusts. For assistance, call (877) 275-3342.



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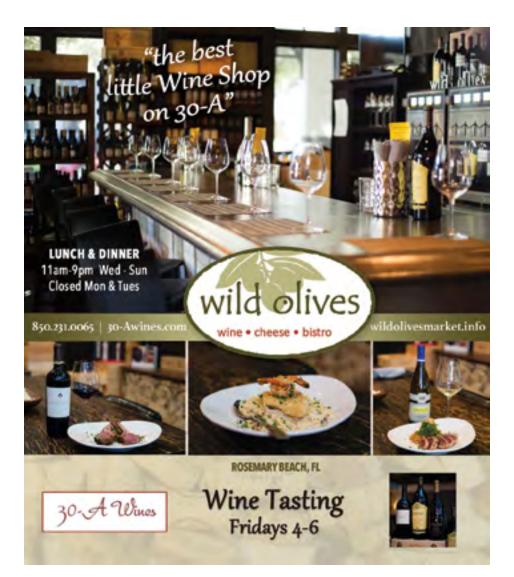
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Jack Nicklaus on the Perfect Swing

BY TOM FITZPATRICK

ne fall afternoon in Orlando, a few friends and I were gathered around Jack Nicklaus. He was asked if he thought the perfect golf swing existed.

His reply: "No, I don't think the perfect golf swing does exist".

He then paused for a moment before correcting himself by saying, "Actually the perfect swing is when you understand your own swing." He went on, "And when you believe in it and what you are doing, you can become unstoppable".

Wow, powerful words from golf's greatest player! His experiences were his best teacher and allowed him to speak with such conviction. I wrote Jack's words down then and still reflect upon them today. I hope they help you too.

Shift Your Weight Correctly

Nicklaus was known for an impressive weight shift. How do you move your body weight yet still appear balanced? Golf legend Sam Snead showed a balanced look to his swing mainly because his weight shifted so beautifully. Many golfers struggle to identify where their weight goes—it's not something that we are very conscious of.

A simple way to shift your weight is to think 'Right heel' on the backswing, then 'Left heel' on the downswing. Say it out loud. It's crucial to get into the right heel on the backswing and into the left heel at impact. Otherwise you'll end up with a weak reverse pivot. Now try it with a club behind your back and held in place thru your arms. Turn your right shoulder blade behind your right heel. Then turn your left shoulder blade behind your left heel. Feel the stretch it creates?

If you do have trouble staying balanced at the finish and find yourself falling over clumsily, try Gary Player's trademark step forward after impact with the right foot. It's a rather unusual look but one that gathers forward momentum. One benefit is that the club starts down from a more inside path.

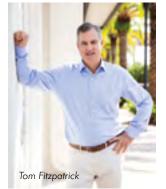
The same is true in tennis. Look at how Rafa Nadal *(shown to the right)* uses his aggressive leg action to shift his weight to produce power. He loads into his back foot then moves into his front foot. I was invited to watch his practice session courtside recently and took these photos up close. More on that next time!











Tom Fitzpatrick is a David Leadbetter certified instructor and an active realtor with Scenic Sotheby's Intl Realty. Contact him at (850) 225-4674 or tom@scenicsir.com

Photos by Tom Fitzpatrick





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