

# the thirty-a REVIEW™

a review of 30-A's places & things

## Beach Holidays

### INSIDE:

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

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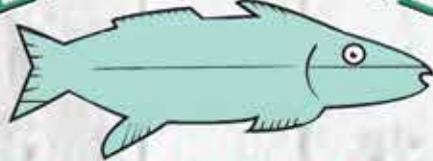
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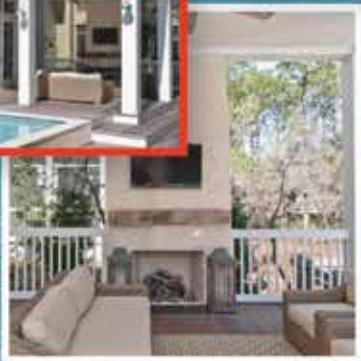
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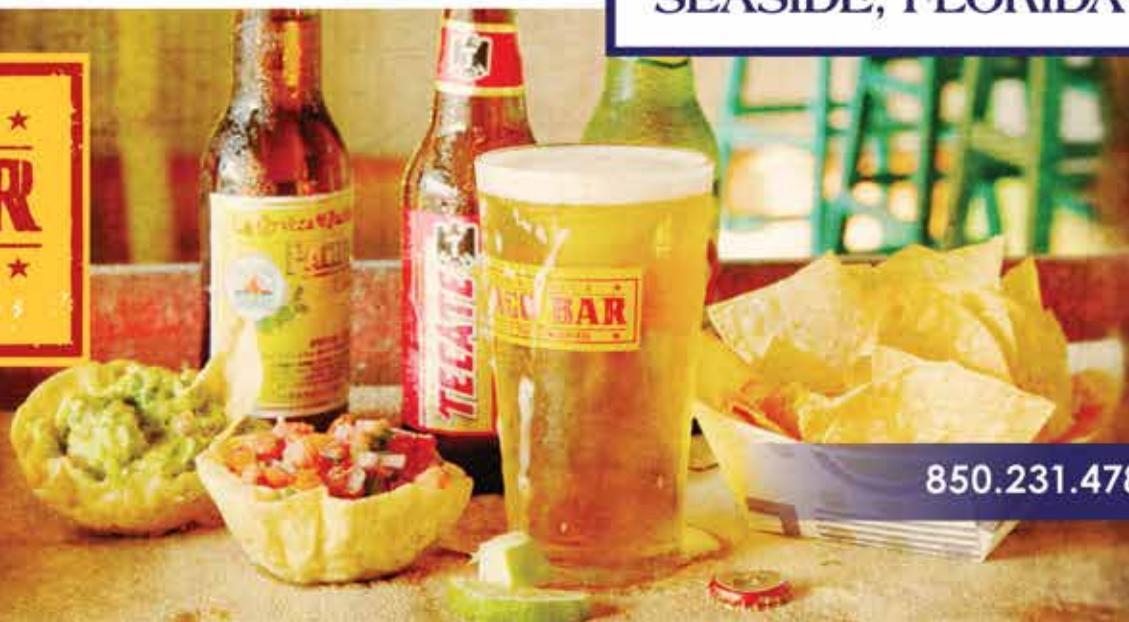
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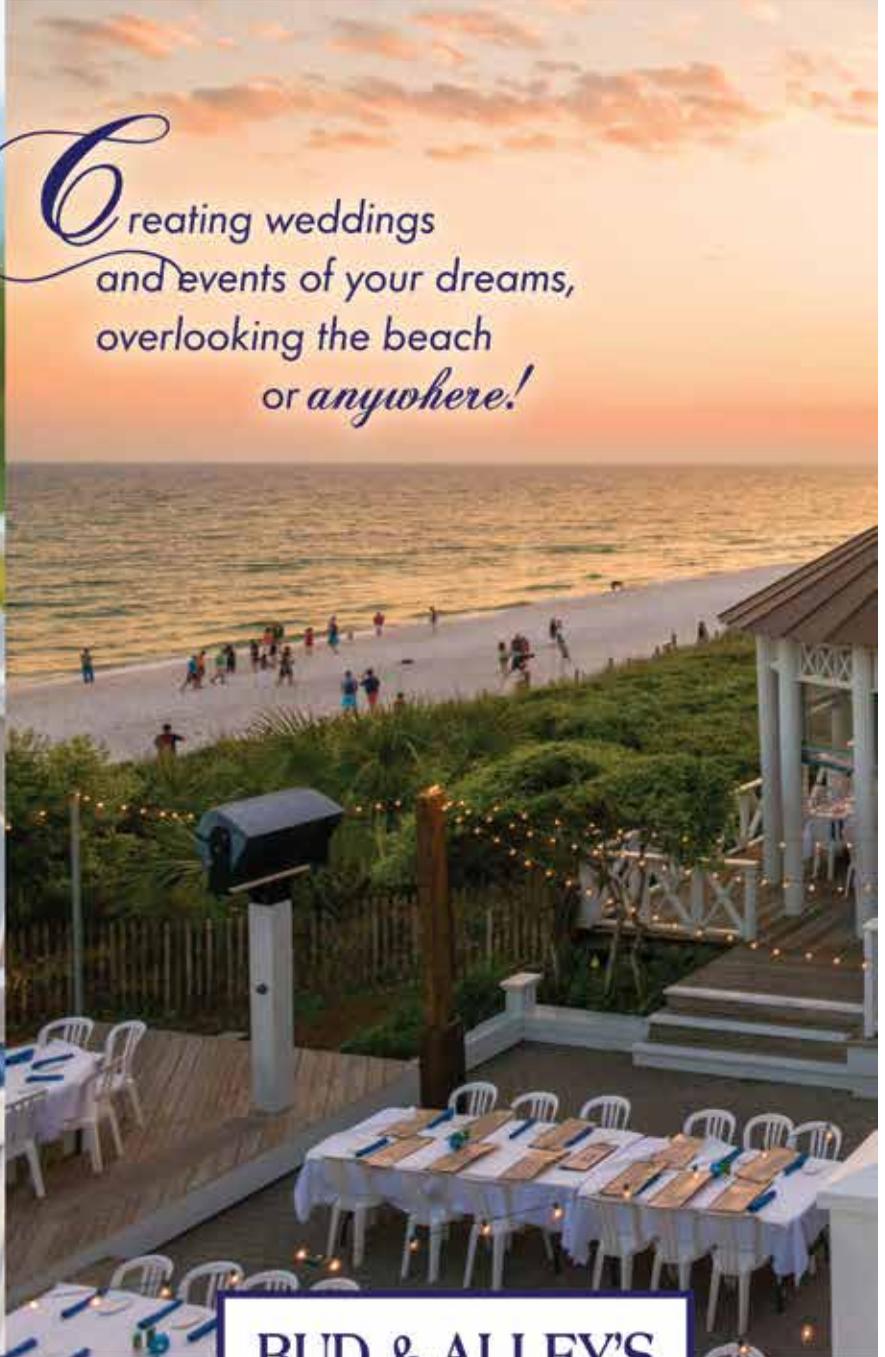


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Let us create the rehearsal dinner, wedding, or party of your dreams. Choose from one of our beautiful beachfront locations in Seaside, FL - Bud & Alley's or the Pizza Bar, or any location of your choosing.

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# letter from the publisher

## THE HOLIDAYS ARE HERE



There is perhaps no better place to spend the holidays than the beach. The atmosphere is beautiful, cool but not cold, and God provides some of the best morning and evening sky shows all year. To top it off, the beaches of 30-A and South Walton are the coziest in the fall and early winter months. And nothing says holiday spirit like some cozy vibrations.

The holiday months also give you more time to try out all of the delicious restaurants and cool shopping on 30-A. With less time in the water and more time for strolling through 30-A's interior, you're sure to find some new favorite stomping grounds, and meet all kinds of wonderful locals and new personalities to add to your 30-A memory book.

And when it's all over with; the incredible meals, the fantastic shopping, the beautiful nature adventures and the laughter with your peeps; you'll have everlasting memories for you and your family to cherish for the new-year to come.

So what are you waiting for? Make your reservations now. Make it a Beach Holiday to last forever.

Cheers and Happy Holidays,

Miles K. Neiman

View the entire publication online at [www.ThirtyAReview.com](http://www.ThirtyAReview.com)

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Miles K. Neiman

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Ellen Westing - Magazine Layout  
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## correction

The "about the cover" credits of our September October issue was not correct. ISHI was the clothing designer of the shot's apparel.

## about the cover

**Photographer:** Rachel Klaeger  
**Model:** Piper Arielle Williams  
**Makeup:** Morgan King  
**Hair:** Rachel Nelson  
**Assistant:** Amy Giles of Wardrobe Made Simple  
**Clothing:** ISHI  
**Florals:** Bella Flora  
**Props:** Hemsitch Vintage Rentals  
**Styling & Set Design:** Rachel Klaeger, The Southern Atelier

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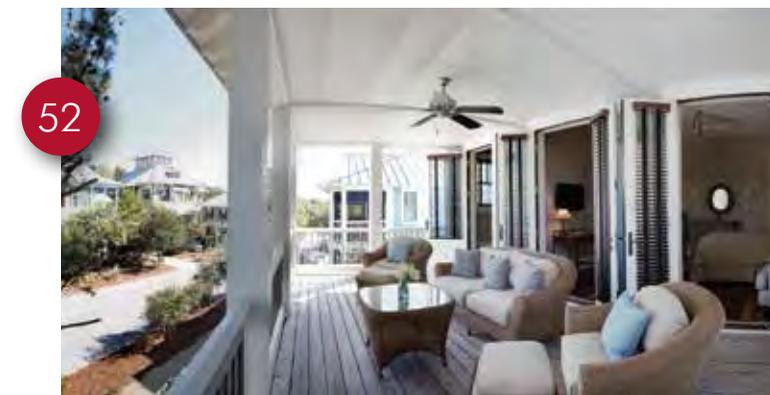
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In November  
*Eating Makes  
Thanksgiving Easy!*

Special online ordering available  
until 5pm on November 20th

**Pick up Only**  
Thanksgiving morning, November 26th  
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In December  
*Cowgirl Kitchen  
celebrates 10 years!*

We've been riding high in the saddle  
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**Join Us**  
Tuesday, December 29th  
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# Showbiz and Events in November and December



Fonville Press

## ALYS BEACH

### Fonville Wine Tasting

Tuesday, Nov 3, 10, 17, 24, 27 & Dec 29 5-7 pm

Fonville Press

A select few wines will be showcased with lite bites and live music. \$10 per person.

### Savor the Season

Wednesday, Nov 4, 5:30 – 8:30 pm  
Caliza Restaurant

Wine tasting, with silent & live auction featuring the cuisine of local chefs from Panama City to Destin. Tickets are \$75 per person. Visit [THFSavorTheSeason.org](http://THFSavorTheSeason.org) for more information.

### European Wine Cellars Tasting

Saturday, Nov 14, 5-7 pm  
Fonville Park

Featuring French and Spanish vinos with light fare and live music. \$20 per person.

### Alys Beach Campout

Friday, Nov 20  
Central Park

Bring an adult, a tent, and a sleeping bag to camp out in Central Park. \$85 per site includes: hamburger & hot dog dinner, S'Mores, pancake breakfast, and T-shirts (up to four guests), face painting, games, & movies in Central Park. Email [events@alysbeach.com](mailto:events@alysbeach.com) for more information.

### Alys in Winter Wonderland

Friday, Nov 27, 10 am – noon  
Fonville Press

Join Santa for cookie decorating and holiday cheer! Cookies to decorate will be available for

purchase at Fonville Press in Alys Beach, 3 cookies for \$5. We'll be accepting unwrapped children's toys for donation to a local Angel Tree Program, and non-perishable, non-glass food items for Food for Thought. For additional information, visit [alysbeach.com/events](http://alysbeach.com/events) or email [events@alysbeach.com](mailto:events@alysbeach.com).

### Every Christmas Story Ever Told

Saturday, Nov 28, 10am  
Fonville Press

Three actors, in what starts out as a pared-down version of the Dickens classic, stage a mutiny and, in an effort to breathe new life into an old tradition, attempt to tell "Every Christmas Story Ever Told" in the space of 50 minutes. Nothing is spared in this rollicking tour de farce! The story of the stingy and sour Ebenezer Scrooge is there too, but it seems the actors have overlooked "It's a Wonderful Life," so Scrooge morphs into Jimmy Stewart combining two of the greatest Christmas stories ever told. Join us Saturday, Nov 28 at 10 a.m. at Fonville Park in Alys Beach. For additional information, visit [alysbeach.com/events](http://alysbeach.com/events) or email [events@alysbeach.com](mailto:events@alysbeach.com). Brought to you by the Seaside Repertory Theatre.

### Movie: Home Alone

Monday, Dec 28, 5:15pm  
Amphitheatre

Join us for a movie in the park. Bring blankets and low back chairs. Hot drinks and snacks available for purchase from Piper's.

### Salute 2015

Thursday, Dec 31, 11a – 2pm  
Fonville Press

Salute 2015 at Fonville Press before you ring in the New Year! Join us for lite fare, cocktails, and live music by Geoff McBride! For additional information, visit [alysbeach.com/events](http://alysbeach.com/events), email [events@alysbeach.com](mailto:events@alysbeach.com) or call (850) 213-5906.

## ROSEMARY BEACH

### Flutterby Festival

Nov 14 & 15, 10 am – 4 pm  
East Long Green

Flutterby is two full days of arts and entertainment for kids of all ages! Enjoy dance performances, live music, magic shows, arts & crafts, a Butterfly Garden Exhibit, games, activities and more! Presented by the Cultural Arts Alliance and the Merchants of Rosemary Beach® Don't forget to decorate your very own butterfly wings and join in the butterfly parade!

### OLD TOWN HOLIDAY

#### Rosemary Beach® Unleashed

Sunday, Nov 22, 1:30 pm – 4 pm, St. Augustine Green

Join us for the 5th Annual Rosemary Beach® Unleashed, a pet-friendly festival where families (of all ages and species) can enjoy music, contests, and lots of family fun!

### Dancing in the Streets-Musical Performance

Monday, Nov 23, 3 – 5 pm  
Town Center

What better way to experience the European charm of Rosemary Beach® than to dance in the cobblestone streets? Groove to the sounds of The Village Brass, our strolling 7-piece New Orleans-style jazz band, guaranteed to get your toes tapping and hands clapping!

### "Every Christmas Story Ever Told"

#### Live Theatre

Tuesday, Nov 24, 2 pm  
North Barrett Square (The Pearl Ballroom if raining)

Don't miss the REP's smash hit, "Every Christmas Story Ever Told" showcasing all your favorite beloved holiday classics crammed into a performance full of high-energy jolly, frivolity and hilarity. Fun for the whole family! Chairs and blankets welcome.

### Moonlight & Movies- Cinderella

#### (PG) -2015 Just Released

Wednesday, Nov 25, 6 pm – 8 pm  
Bring the family for a wholesome, fun night under the stars. Chairs and blankets welcome!

### 30A 10K & 1 Mile Fun Run

Thursday, Nov 26, 7:30 am  
North Barrett Square

Tour scenic Highway 30A and give yourself an excuse to go for that second slice of pumpkin pie. To register or learn more about this event visit [www.30A10K.com](http://www.30A10K.com)

### Tree Lighting Ceremony

Friday, Nov 27, 6 pm,  
South Barrett Square

Don't miss the excitement as we "turn on the town!" Enjoy musical performances by the Charles Dickens Carolers, see Santa's big arrival and take a carriage ride through town.

### Merchant Holiday Open House

Friday, Nov 27, after the tree lighting,  
Town Center

Visit the Town Center Merchants after the tree lighting for a very special evening of holiday shopping and refreshments!

### Breakfast with Santa

Saturday, Nov 28, 8 am – 10 am  
Town Hall

Bring the kids to Santa's (NEW) Workshop for a magical morning filled with delight! Included is a boxed breakfast, a professional color photo with Santa, and a special goodie bag from Gigi! Tickets are \$15 and available at the door.

### Holiday Market

Saturday, Nov 28, 10 am – 4 pm  
West & East Long Greens & North Barrett Square

Forget the hustle and bustle of the mall. Browse through booths filled with unique gifts you can't find anywhere else including hand-crafted jewelry, pottery, paintings, and more.

## SEASIDE

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

## WATERCOLOR

### Telluride MountainFilm on Tour

Nov 6-7

WaterColor Inn & Resort

Come see a selection of films from the International Film Festival and furthering the MountainFilm mission of exploring cultures, preserving environments, and promoting adventure. Delta Air Lines and Visit South Walton are sponsoring the annual outdoor festival, which will once again incorporate Kidz Kino, a mini-festival for attendees ages 6-12 that features kid-friendly films at the WaterColor® BoatHouse.

### Turkey Trot

Thursday, Nov 27, 8am  
WaterColor Inn & Resort

5K throughout the resort or 1 ½ mile for kids or walkers. This is a fun run, no prizes or competition. Long-sleeve 2015 Turkey Trot t-shirts are available to purchase at the event.

### Pictures with Santa

Thursday, Nov 27, 9am – 11am  
FOOW lounge

Guests can bring cameras and snap a great photo with the jolly old man. Guests do not have to be eating at FOOW to take photos.

### Father/Son Football Tournament

Thursday, Nov 27, 12pm  
Registration is due by 10:00am. Any late additions may not have space on a team. Two age groups – kids 11 and younger (with parents) and kids 12+ (with parents). Call Camp WaterColor to register by 10:00am on 11/27.

### Movie in Marina Park

Thursday, Nov 27, sunset  
TBD

### Kids Night Out NYE Party

Thursday, Dec 31, 7:30pm-12:30am  
Register by calling Camp WaterColor. We will have pizza and ice cream, games, crafts, music and a ball drop at midnight. More details TBD. \$75++/child.

# Squaring Off

BY LIESEL SCHMIDT

While it might seem tiny in size, SK Squared Cafe in Rosemary Beach is hardly tiny on taste, drawing hungry diners to its doors for a sample of what one passionate beach-based food lover can create once he's let loose and given free rein of his very own restaurant.

Not that this is his first time running a kitchen; far from it. But unlike his previous projects, SK Squared (or Summer Kitchen Squared, for those whose local dining knowledge would make them familiar with the original Summer Kitchen) is a bit more casual, a bit more reflective of its chef and owner: a down-to-earth, devoted family man named James Dillon.

Dillon's first taste of the restaurant business came at the age of 13, when he began working at an inn in his native state of Massachusetts. This immersed him in every aspect of the industry and exposed him to a whole new world where food was about more than what was on the plate. It was this expertise that later made him well suited to become a restaurateur, but it was his love of cooking that drove him to become a chef. So he enrolled at The Culinary Institute of America, honing his craft and learning techniques that would one day bring him high accolades.

Not that he does any of it for the notoriety. For Dillon, it's all about his guests. "I never really realized what a personal response people can have to food until a child came back into the kitchen to compliment me on an oyster stew that I had made him," Dillon explains. "It was that sincerity from a child that gave me a glimpse into what food meant to people, and the rest is history."

To stop there would hardly do the story justice. In fact, with only five months under its belt, one might say that the story is just beginning for SK Squared. But despite its newness in the community, the little cafe seems well on its way to becoming a mainstay; and Dillon has high hopes that it will eventually replace Summer Kitchen. "We've been hoping for this opportunity for a few years, and buying the Pensione Inn property not only provided us with the perfect location for a restaurant, but also the opportunity to run the space at an inn!"

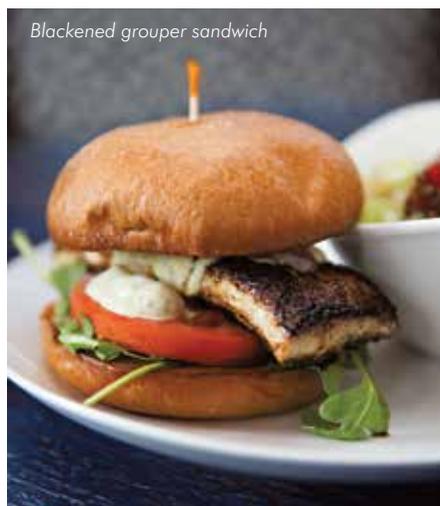
Dividing his attention between the two has done nothing to diminish his personal passion for the project. Since opening in March 2015, SK Squared has more than



Fresh hummus plate



SK2 Patio



Blackened grouper sandwich

claimed its space in his heart. "This is a very personal thing," Dillon says. "Chefs and restaurant owners put their pride into everything they do—it's a reflection of you and what makes you passionate."

Reflective of his own self-described passion for using fresh, locally sourced ingredients, SK Squared has a menu built around that concept, offering diners scratch-made sauces; potato chips made in-house and fried up to crispy, golden perfection; and freshly-caught seafood in salads and sandwiches that speak well to Dillon's appreciation

for spices and his skill in layering flavors. Even the nachos at SK Squared bear little resemblance to standard starter fare: beginning with a tumble of fresh potato chips (rather than their commonly-used corn cousins) and piling them high with creamy queso blanco sauce, crisp bacon, fresh tomatoes, scallions, and tender smoked chicken. "It's a favorite here; and when you eat it with a pint of Idyll Hound's Divide and Conch'r beer, there's nothing more perfect," Dillon says, making reference to a locally-owned brewery whose quirky mixtures have become famous among the craft-beer set.

It's a local plug that reflects his dedication to staying local and to supporting local: to connecting with the community and helping it grow. "I love living here," Dillon says of the area he's called home since 1997, when he traded the bustle of Atlanta for the beach breezes at 30-A. "There's an island atmosphere here, one that reminds me of the Hamptons and the area where I grew up in New England. That charm and funkiness attracted me and made me feel as though I'd found home, that the people here are like family—and we want our customers to feel like they're a part of that."

**SK Squared Cafe is located at 78 Main Street, Rosemary Beach, FL. For hours and more information on the menu, call (850) 213-0521 or visit [www.facebook.com/sk2cafe](http://www.facebook.com/sk2cafe).**

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# Warm Welcome: The Beach House

BY SARAH MURPHY ROBERTSON



Shrimp Basket



Nacho Mama



Beach House Burger

Just a shell's throw away from the western end of scenic highway 30-A is the bustling Sandestin Golf and Beach Resort and in the middle of it all: a captivating new ocean-front restaurant, The Beach House. Open since April 13 of this year, The Beach House is the combined vision of established restaurateur Ron Green and Operating Partner, David Valentine.

During our interview, Valentine is generous with his time and eager to share his clear excitement for The Beach House and the story behind its concept. Characterized by its name, the ultimate goal is for guests to experience this location as fun and laid-back. Valentine and Green encourage visiting in any attire and their tag line summarizes it best: Relax, Drink, Eat.

Between January and April, the former Elephant Walk restaurant was renovated and within this short turnaround window, contractors completely transformed the space. The Beach House boasts waterfront dining with panoramic views from the bar and restaurant that are nothing short of stunning. The new owners chose to remove walls to emphasize the star of the show: the gulf. From every seat, guests can enjoy the beauty of the emerald waters glinting before them. By repurposing tile and shutters they've created a shabby chic interior, making the space both bright and beachy. Comfy wicker

chairs, galvanized tubs and dishware, and coastal inspired décor were all carefully chosen to establish a feel of effortless ease. The space is roughly 15,000 square feet and includes the main dining room restaurant, numerous terraces, as well as pool and beach decks.

While the ambiance and water views will lure you in, The Beach House's menu is the real hook. With a focus on serving fresh, house crafted food, they offer seafood like Amberjack and Grouper fished straight from our local waters. Kid-friendly options like the chicken tenders are hand cut and battered. The scratch made blue crab dip is kissed with just a hint of cayenne and both the shredded chicken and pork used in their nachos is smoked on site. The Beach House even takes a bar food favorite, chicken wings; and by seasoning, baking, and tossing them in a garlicky hoisin sauce makes them a healthier appetizer than the traditionally deep-fried versions.

What you may not know (and really should) is The Beach House's onsite pool is also available for use by all their guests. With the gorgeous white sand dunes and gulf water as your backdrop, lunch and libations are available

poolside and Valentine encourages everyone to "bring your kids, come for the day, and stay until sunset." This restaurant truly has a unique resort feel without the exclusivity. Four days a week live music is humming and from 4-6 pm Happy Hour specials attract locals and visitors.

Perhaps a lesser-known feature of this property is the newly-transformed Sky Room. This private dining space is tranquil and polished and perfect for rehearsal dinners or family reunions. During the day the Sky Room's ceiling literally glows from reflections off the emerald waters and the sunset views at dusk are just as spectacular. The Sky Room's versatile space accommodates 170 people and their staff will help plan any occasion - from casual to more formal events.

With a rich restaurant career background, Valentine undoubtedly takes his role seriously as day-to-day Operating Partner. He considers the staff a family and establishing strong camaraderie is of utmost importance to him. When asked what he appreciates most about the restaurant industry, David doesn't hesitate: "Getting to see immediate results and creating value in people's day." When I asked the same question of Executive Chef Scott Plumley, he divulges, "This career provides new challenges daily, an ability to work with my hands, and an opportunity to consistently put out a good product." Both are noticeably proud of the dedicated team they lead at The Beach House and are confident that positive vibe will translate to their guests.



With the first full high season under their belt, The Beach House is looking ahead to serving snowbirds with new fall and winter menus and they are excited to draw in locals with great football viewing and a discount key card. With so many amenities to enjoy year round, guests of The Beach House are sure to get a warm welcome and feel right at home.

**Located at 4009 South Sandestin Boulevard in Miramar Beach, The Beach House is open seven days a week from 11 am until 10 pm. Phone them with questions at (850) 608-6300 and for information on their private dining space Sky Room, email events@thebeachhousesd.com.**



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# Raw & Juicy Life Brings Sustainable Goods to a Community Ripe for Growth

BY AMANDA LAWSON

It's Saturday at Raw & Juicy Life, the latest business venture from local entrepreneur Jenifer Kuntz. In between pop-ins from customers who specifically come to check out the new storefront and visitors to the Seaside Farmer's Market who wander across the street, a senior employee is training a new hire. As she makes her way around the store, comprised of two small rooms packed with merchandise personally sourced by Kuntz and raw goodies from Raw & Juicy, the mentor shares valued insight on each of the products.

There are Nakuru handbags created by local women in Kenya, carried over in a suitcase by a friend of Kuntz's; Field Notes notepads printed on recycled paper; handmade ceramics from Eshkar, a Los Angeles-based clay artist; natural Jiva-Apoha essential healing oils, and handmade leather mug wraps by Loyal Stricklin of Opelika, Alabama.

"It's really important for us to understand the stories behind everything we have," the employee says. "We want people to understand what they're buying and why."

Kuntz, who has created a brand that mirrors her personality, would be proud of the scene.

"I created a business that reflects who I am, what I believe, and the things I love," Kuntz says later. "I feel my best when I drink fresh juice, get good rest, play outdoors, move my body, and when I choose organic and live within my community. These are all ways of being in the world that feel sustainable, gentle, and nourishing to me and those around me."

That gentle approach has created quite a following for Kuntz, who began planting her roots in Seaside after an odyssey that took her from Alaska as a youth, to college in Washington and Colorado, Philadelphia after that, California somewhere in the middle, and back around again before finally settling on 30-A in 2002.

The former dancer turned yoga teacher and raw foods chef officially began to plant her roots five years later, on a mission to help to grow the "slow food movement" on the Gulf Coast of Florida. She opened Raw & Juicy Organic

Juice Bar and Café in a vintage 1966 Airstream on the town's Central Square, and began nourishing residents and visitors with foods made with fruits and vegetables sourced from local farmers.

"When I opened Raw & Juicy the traffic to our front door was not great," Kuntz says. "Christin Gruber, my most tried-and-true employee to this day, and I would sell \$500 in a 12-hour day and

smack dab in the middle of tourist season, the boutique allows her to continue educating the public while also tapping into a creative side that was put on the back burner when life as an entrepreneur began.

"Opening Raw & Juicy Life has been great and overwhelming at the same time," Kuntz says. "Similar to when we opened the Airstream, there is a period of time



Home wares



Arix Zalace and Jenifer Kuntz



trying to figure out what we will offer and how to convey that in an efficient manner. ... All that aside, this endeavor has been a creative lifesaver for me. I am able to connect with other cultures and artisans, and to dip back into the world of creativity that I had gotten away from over the years."

In addition to grab-and-go cold-pressed organic juices from

Raw & Juicy, Raw & Juicy Life features organic wine and sake; a large variety of raw cakes, chocolates and other desserts; and thoughtfully curated lifestyle products and accessories from brands like Convivial Cloth Co., Nate Cotterman, Fredericks & Mae, S'well Bottles, Kammock, and more.

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Raw & Juicy Life was the next logical step for Kuntz, who says that she always knew that once she settled, she would "drop big roots." Officially opened on June 15,

Raw & Juicy, Raw & Juicy Life features organic wine and sake; a large variety of raw cakes, chocolates and other desserts; and thoughtfully curated lifestyle products and accessories from brands like Convivial Cloth Co., Nate Cotterman, Fredericks & Mae, S'well Bottles, Kammock, and more.

**Raw & Juicy Life is just south of 30-A on the pathway to Seaside's Obelisk Pavilion beach access, east of Bud and Alley's Taco Bar. For more information, visit [www.rawandjuicylife.com](http://www.rawandjuicylife.com) or call (850) 231-0043.**

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# Tim Creehan of Cuvee 30-A & Cuvee Destin

BY SUSAN BENTON

It has often been spoken, but I'm not sure many folks heed the message: Do what you love and you'll never work a day in your life. However, chef Tim Creehan took this quote to heart, and hasn't worked since he was a teen just starting his career at Steak & Ale in Baton Rouge, Louisiana. He says, "I knew right away I wanted to be in the restaurant business after my first week at work. As long as I could use my hands and be creative I was going to be happy."

Definitely the local celebrity chef in Northwest Florida food circles (having catered and entertained nationally recognized music and movie stars), Creehan's Cuvee Destin has been honored with many awards and accolades. In August Creehan nabbed TripAdvisor's Hall Of Fame and their fifth Wine Spectator Award of Excellence.

Creehan did not officially attend culinary school, and advises those seeking a career in food to work in a good restaurant kitchen for a minimum of three years to gain core knowledge. At sixteen, Creehan trained under the mentorship/tutelage of Chef Philippe Parola at Le Cordon Bleu in Paris. "He took me under his wing when I was a young man, and gave me a one-on-one apprenticeship in classic French cuisine. Today I am fortunate to call him my friend," says Creehan. Even more exciting is that Creehan will be returning the favor to his mentor, as he trains Parola's eighteen year old daughter, whose desire is to become a chef this year. "How wonderful is that!" Creehan exclaims.

Devouring everything he could read from books and magazines (all well before cooking shows, food network fame, and the Internet), are what helped Creehan define the style that led him to become the executive chef at Lafitte's Landing in Donaldsonville, Louisiana, redefining John Folse's original restaurant. But his work as the executive chef at Joey's restaurant in Baton Rouge is what brought him to the Emerald Coast as Joey's owner. Then Creehan relocated to Destin to open Marina Café on the harbor. Creehan says, "This is where things really started to unfold for me as a professional chef. I began incorporating indigenous Gulf seafood into the classic cuisines I had learned: the French



Chef Tim Creehan

from Philippe, the Italian from my own family heritage, and the Cajun and Creole influences from John Folse." For personal reasons, Creehan wanted to add Asian to his repertoire, and had already mastered the art of Chinese cuisine when fusion became popular in the late 80's -90's.

Creehan is well known as the author of several cookbooks, his acclaimed Chef's Grill Plus brand, being the spokes-chef for DCS appliances by Fisher Paykel, and

when he catered the nationally televised Vince Gill and Amy Grant's wedding on Extra. Today, the Grouper Vince; pan roasted with honey Worcestershire sauce and crispy garlic potato cake, which gained popularity thanks to Vince Gill at Creehan's former BeachWalk Café; remains the most coveted dish on the menu at Cuvee Destin, and was one of Creehan's signature dishes before it was ever named.

"After spending over thirty years in the restaurant business, my favorites are still the Grouper Vince; the Fried Green Tomatoes with warm brie, sautéed crawfish tails, and Crystal hot sauce and lemon butter; the New Zealand Venison with mashed sweet potatoes, tomato red wine basil reduction topped with tobacco onions; and of course my Black Pepper Crusted Yellowfin Tuna seared rare over braised spinach with a soy ginger sauce," says Creehan. His inspiration comes from trying to find great ingredients, sometimes from his own garden, preparing then simply, while striving for clean and healthy flavors.

Six years of success later, along with a string of accolades, the opportunity to move to the rapidly growing west end of 30-A at 30Avenue came. Creehan says, "We now have a second Cuvée, a rebrand adjustment, and I'm proud to focus all efforts on Cuvee Destin and Cuvee 30A."

***Cuvee 30A is located at 30Avenue, 12805 U.S. Highway 98 West D101, Inlet Beach, Florida 32413. You can reach the restaurant by phone at (850) 909-0111. Hours of operation are dinner from 5:30 – 9:30 pm, Tuesday through Sunday, and until 10pm Friday and Saturday in season. Happy Hour 5-7:30pm nightly. Cuvee Destin is located at 36120 Emerald Coast Parkway, Destin, Florida, 32541. To find out more about Tim Creehan, visit [www.timcreehan.com](http://www.timcreehan.com).***

***Susan Benton is a freelance writer, blogger, and the owner of 30AEATS.com where she shares her passion and her commitment to promoting regional farmers, fishermen, chefs, artisans and restaurants along the Gulf Coast. Her first cookbook will be published late 2015.***



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# Miller Family Aquaponics

BY SUSAN BENTON

What started out as a humble home school aquaponic farming science project for George and Rachel Miller's children; Sarah, Josiah, and Jesse; developed into a nice supplemental income. It unexpectedly became the majority of their income when George lost his construction job in 2010. Right away, farming full time was the way to support the Miller family, with everyone pitching in.

Sunday. They originally started out selling wholesale, but the figures were not what they had hoped for.

With a lot less aggravation, and a way to engage with people while meeting the needs of their family, the farmers markets have paid off, literally. In order to keep their product from wilting, George and his family haul the produce to the markets live with the roots still attached. Customers select which lettuce variety they want and it is

The Millers grow an assortment of vegetables but sell at least five lettuces that rotate, along with herbs like basil, cilantro, parsley, dill, and marjoram. Other offerings include several pepper varieties, cucumbers, zucchini, squash, tomatoes, and beans, depending on the season. George says, "We sell tomatoes too, but they are in pots or they will take over the entire system!"

George is very passionate about educating the public and their consumers about Miller Family Aquaponics. Many first time customers have questions about aquaponics versus hydroponics. Aquaponics does not require the addition of a nutrient solution, while many hydroponic systems rely on simplicity. Hydroponic systems focus on plant growth, while aquaponic systems attempt to achieve a healthy balance between both plants and fish.

In a protected building, the Millers have six large freestanding 1,200-gallon tanks stocked with over 3,000 channel catfish and the fish give all the organic nutrients needed for the plants to grow. One tank is kept with clean water for the catfish the family consumes and on occasion sells at the markets.

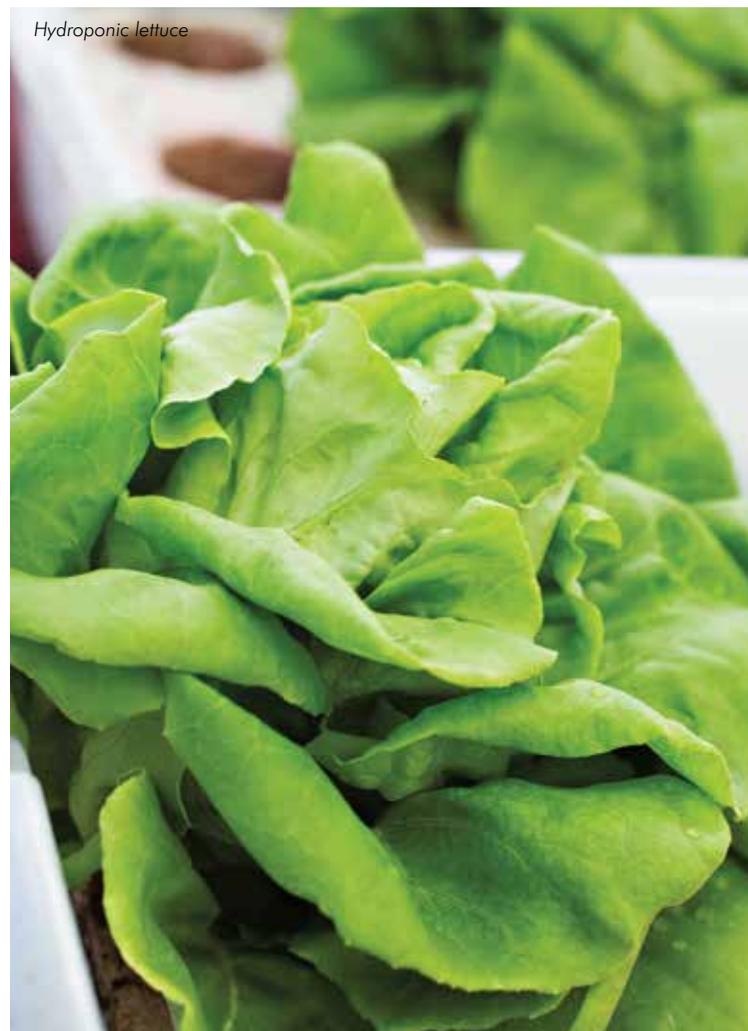
"We pump the water from the fish tanks to the plants, the plants then absorb the nutrients, and the water is then pumped back into the fish tanks as clean as if we had put it through a filter. One tank is specifically to degas the water, while another is netted to catch waste from the fish," says George. The beds are protected from the elements by the use of a shade cloth, keeping pests away and allowing for growth further into the seasons.

"We are giving our customers sustainable and as close to certified organic vegetables possible. They were not grown in some other country or state, but right here in Pensacola, Florida, and offered in Walton and Escambia counties," explains George.

With a strong clientele that return each week, Rachel says, "I remember what customers like, and set special items aside for them."

The Millers are a genuine American success story, as Rachel is a first generation United States citizen, a product of Italian immigrants that instilled a love of gardening in her. Rachel says, "You can come to America, live off the land, raise a wholesome family, and encourage others to connect with nature."

***Miller Family Aquaponics and baked goods can be purchased at the Palafox Farmer's Market in downtown Pensacola on Saturdays from 8:00am to 2:00pm, and at the 30-A Farmers Market in Rosemary Beach on Sundays from 9am to 1pm. Follow the Miller Family Aquaponics Facebook page for more information.***



Hydroponic lettuce



Homemade pesto



Baked goods

By summer 2013, Miller Family Aquaponics was selected as Escambia County's Innovator of the year, and was recognized by University of Florida IFAS Extension and Farm Credit of Northwest Florida at the Jackson County Agricultural Conference Center in Marianna, a big honor and accolade.

The Millers sell the majority of their products at Palafox Market on Saturday in downtown Pensacola and at the 30-A Farmers Market in Rosemary Beach on

cut on site. I recently took home some fresh Bibb lettuce with the help of son Josiah, and the extra perk of baked goods prepared by daughter Sarah and mom Rachel, also sold at the markets. Sarah is a recent Pensacola State College graduate and studied the culinary arts.

The baked goods vary. Some are made with 100% whole wheat, rye, or oats that are ground in the Millers' home. "We use the freshest local ingredients when possible, and hope that even our delicious baked goodies can be healthy for you!" explains Rachel.

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# Common Causes of Fatigue

BY DR. NITIN BAWA, MD

**F**atigue is unfortunately a very common affliction and many times physicians fail to find the cause of fatigue. Here are a few causes that often get missed.

## INSOMNIA

Lack of sleep is a common cause for waking up tired. There are studies showing that waking up once at night and turning the light on to go to the bathroom drops the melatonin level precipitously and this does not recover for the entire night. Melatonin is the sleep hormone and we do not make enough of it because of all the artificial light around us, which includes phones and TV screens and overhead lights. It is important to turn down these lights in the evening so we have a chance to produce more melatonin.

## SLEEP APNEA

Some people stop breathing at night and this is called sleep apnea. Sleep apnea is common in overweight people as the tissues in the neck relax and the tissues' weight blocks the windpipe causing oxygen level to drop in REM sleep. In addition, many people who snore struggle to breathe when they are snoring. As a result, people with sleep apnea do not get much REM sleep as the body has to arouse itself when the oxygen level drops. Lack of REM sleep causes the blood pressure to go up and the frequent drop in oxygen level at night puts stress on the heart and lungs.

It is now very easy to get a home-based sleep study where the equipment is sent to your home. You strap this on and it monitors how well you sleep. Most importantly, the equipment monitors your oxygen level to see if the level is dropping at night. If it is this would be sign of sleep apnea.

If you wake up tired or have a headache in the morning on waking up, or if you sleepy during the day, you might have sleep apnea and it would be good to do a sleep study to diagnose it.

## PROSTATE ISSUES

Many men wake up multiple times at night to urinate and have to push to get the urine out. Frequent waking up at night to urinate can be a common cause of



Dr. Nitin Bawa, MD

fatigue for men. There are medications such as Flomax that help to relax the urinary tube coming through the prostate, allowing the bladder to empty more fully. There are also other medications such as Finasteride and Avodart that help to gradually shrink the prostate.

## TESTOSTERONE

Lots of men lose the desire to exercise and become couch potatoes. Many men develop low testosterone and this can be a common cause of fatigue. Fatigue is the most common symptom of low testosterone; however, low libido is *not* a common symptom. Many people, including physicians, have a misconception that testosterone should only be checked if the libido is low. Exposure to environmental estrogens stops testosterone production for men so we are finding many men have borderline low testosterone and do not know it.

Melatonin is the sleep hormone and we do not make enough of it because of all the artificial light around us, which includes phones and TV screens and overhead lights.

## THYROID

The thyroid hormone controls metabolism and low thyroid hormone is a common cause of fatigue. Some people can have borderline thyroid hormone levels and so it helps to check thyroid hormone levels regularly. If levels are borderline, I like natural thyroid supplements that have Kelp as a slow release form of iodine.

For thyroid hormone levels that are very abnormal, there are medications like synthroid; but for those who are fatigued in spite of synthroid, there is another medication called armour thyroid or Naturethroid. Armour thyroid has not just the inactive synthroid but also the active thyroid hormone called T3. The active thyroid hormone is rapidly absorbed and helps more with energy. However, it can also cause palpitations.

## IRON LEVELS

Low iron levels are a common cause of fatigue. Many women run low iron levels but this remains undiagnosed, as most physicians do not check iron levels. Most physicians only check hemoglobin levels; and the "normal" level for women is set much lower than men so the iron deficiency often goes undiagnosed. We check iron levels on all patients and are finding that many people have low iron levels and did not know it. Replacing iron can often help a lot with fatigue.

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



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# Your kids and nutrition: Are you helping or hurting?

BY DR. BART M. PRECOURT

**M**y friends think I must have lost my mind to write an article about what kids should eat and who is responsible. But since I'm an advocate of children, and happen to be a holistic healthcare provider who regularly sees kids for nutritional needs and ailments, I will gladly take some flack if I need to.

The reality is that feeding our children to keep them physically and emotionally healthy is not that complicated. Unfortunately, we are at an all-time high with children's health challenges. Currently, autoimmune diseases are on the rise. Nearly 11% of children ages 4-17 are diagnosed with ADHD. Kids are on more drugs and medications than ever before. And maybe the most disturbing statistic is that for children born after 2000, 1 out of 3 will become diabetic! UGGH!

Why, you ask? Diet.

Yes, it's the food they eat. That's where you (if you're a parent) come in.

In a moment I will lay out an easy action plan for you so your child doesn't have to suffer the consequences of poor food choices. Do genetics play a role? Of course they do. Which means that if you or your child is predisposed to certain genetic conditions like heart disease, mental illnesses, mood disorders, or even diabetes, then the following plan is even more important for you to start implementing right away.

The good news is this: It's a lot easier to have a healthy diet than most people think.

Start with the following 3 steps, and your kids will be on the path to a lifetime of good health.

## STEP 1: MORE "GOODS" ARE BETTER THAN FEWER "BADS"

Do yourself and your family a favor and start easy. I suggest that instead of telling your kids that they can no longer eat cereal, donuts, sugar, white bread, soda, muffins, cookies, etc... start by *adding* the foods that *are* good for them. Your first step is to get nutritious foods into their diet. Healthy foods would include all FIBER, FATS, and PROTEINS.

Fiber comes from vegetables and fruit. For example: a salad every day, dark green veggies, and some fruit. For fats (good fats), include some raw nuts, avocados, and animal proteins. Animal proteins should come from a source that is organic, farm-raised, hormone-free, and antibiotic-free. I recommend staying away from ALL pork products since they are simply too toxic. Eggs are a great source of both, proteins and good fats. Make sure the yolk is included—that's where all the good fats and B-vitamins for energy come from.

Dr. Bart M. Precourt



## STEP 2: REMOVE THE WORST OFFENDER

The worst offender is the one that is most habitual. Admittedly, this can be a tough step; yet it has to be done. Is it always a sugary cereal, bagel, or muffin for breakfast? Soda? Processed snacks like goldfish or crackers? Do they want pasta every night? Fried food? Chances are, your child may already be becoming *addicted* to carbohydrates and sugar. How will you know? Temperament is usually the most obvious. High-sugar foods drag our emotions up and down like a yo-yo. A good balanced diet of fiber, fats, and proteins will balance their appetite, mood, and attention.

## STEP 3: HUNKER DOWN AND COME FROM LOVE

Love them enough to make some tough decisions. Keep in mind... if you are the parent, you **are** the boss! This is not punishment. Oddly enough, I've had parents tell me that they don't want to punish their kids by not letting them eat ice cream or cookies. That's not what I'm saying. The occasional treat can be ok, if it's an occasional treat. By letting them habitually eat processed foods, high-sugar foods, and foods without nutrients, you are

punishing their future health. You're up against a monster in the form of food companies that market their toxic foods directly to your kids. They know what your kids like and what's easy for them to get addicted to. You *can* win this battle. Last I checked, it's the parents who buy the food at the grocery store. So sometimes it's as easy as you don't buy it, they can't eat it.

## IMPORTANT DETAILS!

Lastly, work as a team with your spouse! Don't undermine each other. Let it be a process over time and keep in mind that it's important to walk your talk. Be an example for your children by taking responsibility for your own health.

*For a consultation contact Balance Health Studio at (850) 231-9288. Dr. Bart M. Precourt is a Doctor of Chiropractic, acupuncturist and nutritional consultant. For nearly 20 years he has helped people get healthy, lose weight and create healthy sustainable lifestyles. To learn more or ask a question directly to Dr. Bart go to [bartprecourt.com](http://bartprecourt.com). He currently practices in Seagrave Beach, FL at Balance Health Studio, [www.balance30a.com](http://www.balance30a.com).*

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# In the Box

BY LIESEL SCHMIDT

If you hear the word “box” and immediately envision a space filled with various pieces of exercise equipment and sweating bodies pushing themselves to the limit as they strive to meet daily challenges, you’re probably one of the millions of people who’ve become CrossFit enthusiasts. This highly competitive, high-intensity form of group fitness incorporates plyometrics, weight lifting, gymnastics, and other core-strengthening and conditioning exercises in a guided format called WODs (workouts of the day), filled with strange terminology that sounds more like a roll call than a list of physical demands. To the average individual, it can sound both impossible and intimidating; but with the competitiveness comes camaraderie, so much so that CrossFitters are a community all their own, cheering each other on even as they challenge one another, sweating it out and toughening their bodies and minds and gaining a greater sense of empowerment.

“CrossFit is grown-up play,” says 30A CrossFit co-owner Karen Katzenbach, who in 2007 started the Santa Rosa Beach-based company with her husband, Tony Young. “We run, jump, throw, pick up heavy stuff, pull ourselves up on things, and before you know it, we’re fit, healthy and well. It’s like recess, only for adults, and the best part is that there is a coach there to guide you the entire time so that you stay safe and motivated,” she says, her own energetic enthusiasm speaking for itself. “It’s that block of time during your day when you can forget all of your adult responsibilities and get in touch with your physical self.”

That may well be why the trend has grown so quickly and stayed so successful since its official launch as a business brand in 2000, showing no signs of stopping in the near future as more and more CrossFit studios or “boxes” open all across the country. When Young, now 59, began his own journey to becoming a CrossFit junkie in 2004, the former musician realized that with his experience in teaching music to others, his natural ability



Angie Gibson raising it up

CrossFit is grown-up play.



Crossfit group class



Karen Katzenbach giving private instruction

to offer instruction would lend itself well to the fitness scene; and once Katzenbach caught the fever in 2007, the couple began to toss around the idea of opening a studio of their very own. Much like her husband, 46 year-old Katzenbach has led the life of an educator, spending 14 years in the Air Force as a Public Affairs Specialist and teaching at the Air War College in Montgomery, Alabama. “We realized that we each possessed the huge potential of helping people live capable, high performance lives; and we really wanted to be able to make that impact,” Katzenbach says.

After being clued-in to the untapped potential at 30-A, the pair packed up their lives in Montgomery to

take a leap and open 30A CrossFit, where they hoped to bring the challenge for change to anyone with an adventurous spirit and a willingness to work. Thankfully, their venture met with success, and their client base has multiplied beyond expectation—as has their love for the area they now call home. “The people that live at 30-A and in Santa Rosa Beach have such an independent spirit, and that’s one of the reasons we love it here,” says Katzenbach.

Now the success stories of their clients speak for them, their bodies bearing testament to the effectiveness of Katzenbach and Young’s training; strong and fit in ways that they might never have imagined, basking in the glow of their sweat as they reach new goals and conquer new heights. “We’ve been able to positively change a lot of lives and there’s nothing more satisfying than seeing a person’s confidence grow as they become more capable, many times at things they never thought they could do,” Katzenbach continues.

Due to their exponential growth, plans are in the works to open a larger location by 2016 and bring in more coaches, so that they can not only accommodate the many clients who now consider themselves a part of the 30-A CrossFit community, but also expand their reach. “Our workouts are very effective, but that’s not the main reason people come to us,” Katzenbach contends. “They come because of the supportive network of friends they’ve made, the camaraderie, and friendly competition that define 30A CrossFit.”

Much like the WODs Katzenbach and Young post daily on the board, their impact is high, their success is sweet—and their desire to meet new challenges shows no sign of stopping.

**30A CrossFit is located at 217 Serenoa Rd., Santa Rosa Beach, FL. For more information, call (850) 231-1322 or visit [www.30acrossfit.com](http://www.30acrossfit.com)**



Tony Young encouraging during a workout

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# Justin Gaffrey – Made by Hand

BY AMANDA LAWSON

To many, Justin Gaffrey is an artist with a knack for creating what people want. The long-time South Walton resident burst onto the 30-A scene in 2001 with a fresh take on florals and seascapes, birds' nests and still life. His work captivated the hearts of residents and part-time homeowners searching for a way to bring the vibrant outdoors in.

That's all well and good, of course, but if you ask Gaffrey, he may describe himself differently. Depending on the day, he may fancy himself a painter, a sculptor or a furniture maker, maybe even a welder or a philosopher; and always a father.

Listen to him explain one or a few of his works on a lazy Saturday afternoon at his Blue Mountain Beach gallery and you may walk away with a much deeper understanding of the 45-year-old chef-turned-artist. With all of

his many talents, his 14 years of self-taught experience; and now a new phase of contemporary work to complement his original paintings; show that Gaffrey is, above all, a storyteller.

The texture-rich canvases created predominantly with a palette knife that helped his name gain recognition on 30-A and beyond are still alive and well in his studio, now displayed under the brand Justin Made by Hand. He's also been exploring a more contemporary side as of late, a side that has allowed him to tell the story of his life and map a route to self-discovery with string and metal, wood and paint.

"I'm going through this whole, almost paradigm shift," he says. "I still love painting flowers and landscapes. I just miss building things, which is why I'm looking into sculpture and furniture... I can't help but want to do things differently."

This evolution is not the first for Gaffrey. Shortly after picking up a brush for the first time in 2001, he transitioned from what he describes as flat and primitive folk art to the vibrant technique he uses today. The shift



Justin signing off on a newly completed piece



Justin showcasing work to Mike and Angela Ragsdale and others



Ground floor and shoes become a work of art in Justin's working studio



to both the positive and negative: likenesses of deer and rabbit, which remind him of different parts of himself, and many different mediums to help him tell the story of letting go and embracing who you are as a person.

His contemporary work, which will continue to exist alongside his originals, has inspired some of his proudest moments as

an artist. "A woman, who is a very good customer, came in here a couple of months ago and bought a painting because she had a connection to it," says Gaffrey. He then goes on to describe the art: a girl suspended horizontally in the air, holding on to the petal of a flower with a light grasp. To him, it symbolized the concept of impermanence, of never holding on to anything too tight because life is bound to change.

"She had no idea about that concept when she bought it, but her son had recently passed away and she had to have it... It was very sad, a very sad story, but her being able to have that connection, I was proud of that."

His newest works, sculptures of horses shedding their skin, a person's rib cage holding wildflowers where a heart should be, and a human form suspended by cables in a steel frame tell his story in a new way. He uses a lot of string and cables these days, which he says represents connection

came after he got an up-close, in-person look at Van Gogh's *Sunflowers* at the New Orleans Museum of Art. "I had seen it in books, but I had never seen impressionism in person before that day," Gaffrey says. "I saw all the brush strokes, all these tiny, tiny brushstrokes. I realized then that it's not about making a tree look like a tree; it's about making it look like an impression of a tree."

Since then, Gaffrey's paintings have jumped off canvases and palette boards, and anything else he has used as a background. There are sunny shorelines, with waves lapping the sand and giant suns beaming from overhead; fields of poppies and hydrangeas growing wild; bird nests gently cradling newly hatched eggs; and of course, sunflowers. Even though he has thousands of paintings under his belt, Gaffrey says, no one work is ever the same.

**All of Gaffrey's work may be seen and purchased at his gallery at 21 Blue Gulf Drive, Santa Rosa Beach or on his websites at [www.JustinGaffrey.com](http://www.JustinGaffrey.com) or [www.JustinMadebyHand.com](http://www.JustinMadebyHand.com).**

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# Nautical Wedding

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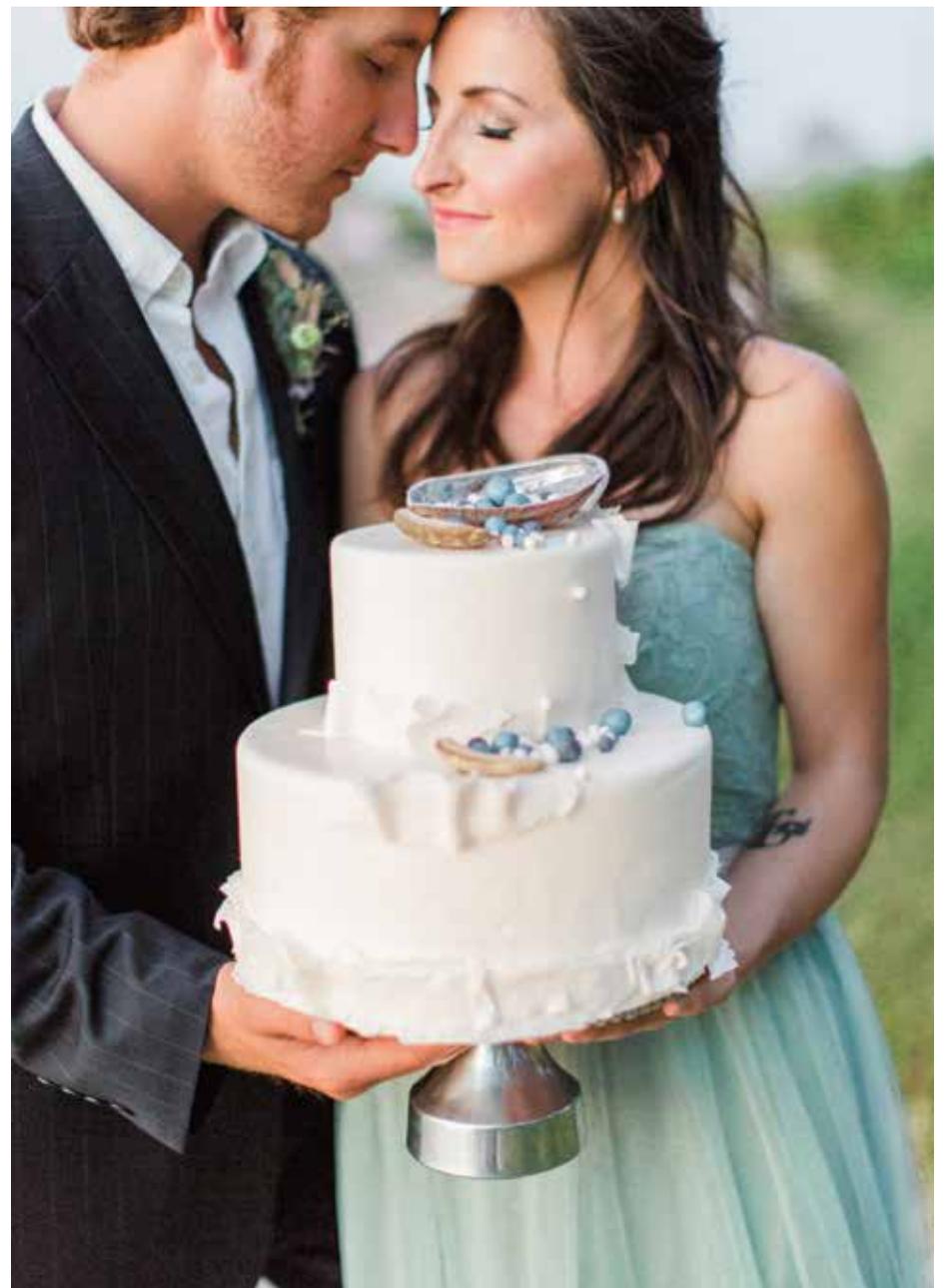
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# Does your plan need a makeover?

BY CHRIS OGLE



as the S&P 500 Index. But Wells Fargo Advisors clients can perform a more valuable analysis by incorporating that traditional review into the *Envision*® planning process.

Rather than simply comparing results against impersonal benchmarks, an *Envision* year-end review analyzes your portfolio's performance in the context of your own goals and priorities. "The *Envision* process creates a customized, personalized benchmark for each client," says Greg Shiveley, First Vice President of FA Platform, Wells Fargo Advisors' Strategic Solutions Group. "That lets you know how you're doing toward achieving the things that are most important to you."

To help put your financial priorities in perspective, ask yourself the following three questions:

## 1. HAVE MY PRIORITIES CHANGED WITH MY LIFE?

Your investing strategy is built around long-term goals. But priorities can change with major life events such as getting married, having a baby, getting a divorce, or taking a new job.

If you've experienced a major life change in the last year or so, consider its impact on your financial priorities. For example, if you welcomed a child or grandchild into your family this year, starting a college savings fund might be a significant new priority. But saving for that goal could mean compromising in other areas, such as retirement planning.

Because the *Envision* process is built on prioritizing numerous financial goals, you'll be in a good position to make adjustments and accommodate new, more pressing priorities. "When your life changes, you don't have to blow up your plan and start all over," Shiveley says. "Instead, it's all about incorporating those changes into your existing plan."

## 2. AM I STILL ON THE SAME PAGE WITH MY MONEY GOALS?

Once you've reviewed your goals and priorities, examine whether your portfolio's returns are keeping you on track to meet them. The *Envision* process makes it easy

to gauge your progress from year to year. Instead of using a single scenario, your Financial Advisor helps you develop a range of scenarios for your investments -- from "ideal" (living life to the fullest) to "acceptable" (compromising on some goals so you can achieve your top priorities).

## 3. DOES MY PLAN NEED A NEW LOOK TOO?

Changes to your investing strategy will depend, in part, on the answers to the previous two questions. But even if your priorities haven't changed and you're making good progress toward your goals, it's still important to review your asset allocation and investment strategy.

For example, you're now one year closer to retirement. Depending on your age, it could be time to start adopting a more conservative allocation. Or market gains and losses may have caused big swings in the value of your holdings, causing your portfolio to fall out of line with your recommended allocation. In this case, you may need to rebalance your portfolio to bring your stocks, bonds, and cash holdings back in line with their target allocations.

A regular review and rebalancing is important to help any portfolio stay on track. And even if you make only minor tweaks, you will avoid a common pitfall for many investors: never updating the plan they've created. "Change is the number one thing that clients have to manage," Shiveley says. "So it's good to check in at least on an annual basis to say, 'Hey, this plan isn't done -- it's ever-evolving.'"

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*This article was written by Wells Fargo Advisors and provided courtesy of Chris J Ogle, Senior Vice President-Investment Officer in Destin, FL. He can be reached at 850-837-5366, chris.ogle@wfadvisors.com, or found somewhere beyond the second sandbar of 30A's emerald waters.*

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Generally, you feel better – more confident – when you're sporting a new look. Sometimes, even the smallest changes can make a big difference in your attitude. Doesn't your investment plan deserve the same kind of attention? After all, someday it's going to be taking care of you! Perhaps your portfolio is overweighted in stocks. Maybe you'd like to spice up your portfolio with commodities. Whatever you have in mind, it's always a good move to regularly review your investments and make decisions about your financial strategies.

A typical annual review compares your portfolio's annual performance against broad benchmarks such

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# Abode Beach Interiors

BY SUSAN L. CANNIZZARO



Picnic accessories



Cole Jones is a licensed designer and together they have done a variety of design services for clients. “We stage, do renovations, remodel kitchens and bathrooms, furnish a small condominium up to a 3-story home or larger. We can also accessorize; we recently completed one home with lighting, pictures and decorative items,” says Vital.

Abby and Jim Del-Mauro are currently using



Dining tablescapes

the design expertise of the team for their new home in WaterSound. “Not only do these two bright girls have the resources to get things done right, they are very creative, efficient, and professional and they have managed to deliver on every item on time, which is not an easy feat,” says Abby. “They have been extremely professional, great listeners, and have incorporated new vision into our new home,” she adds.

Gloria Ivy lives in a condominium above their shop and is a frequent visitor. “Tina and Bevin are delightful young women and their shop has a very wonderful feel to it. One area has a bedroom display and the bed has the most gorgeous linens and pillows. I keep telling the girls I am going to come down and spend the night there sometime,” says Ivy. She says she visits



When two young, creative minds come together with excellent design experience, a new destination for home décor and design is born. Abode Beach Interiors LLC is located in the Shops of Grand Isle right in the heart of Seagrave Beach.

Co-owners Tina Vital and Bevin Cole Jones both graduated from Mississippi State with degrees in interior design, yet did not meet until years later through their husbands. One evening, while the couples dined, the women realized they had a lot in common and thought opening a new store together was a grand idea. “We created a business plan and met with financial advisors and realized this was easier than either one of us had anticipated,” says Vital. When a retail space became available, they took a leap of faith and opened Abode Beach Interiors.

“Everyone uses the term fresh, but that is what our store is. It is light and airy with pops of color and pattern throughout,” Vital says. They have a large selection of pillows and carry several lines. “We make pillows from fabric we love. Everything we order is thought out and planned

a concerted effort to pay attention to where items are made. “Many of our upholstered items are made in the US, all of our original artwork is from several Louisiana artists, and most of our candles are from Mississippi,” adds Cole Jones. “Everything we carry in the shop is for the home and entertaining. If you have company coming in we have anything you could ever want, such as lamps, dishes, picnic baskets, beach towels, beach blankets, totes, and even silicone pineapple ice cube trays,” she adds.

“We just got back from market and ordered unique gift wrap and cards, which is hard to find in our area. People typically have to drive to Destin or Panama City for these sort of things, so it will be a handy stop for customers,” says Vital.

prior to ordering. We also have a great selection of rugs that can be outdoor or indoor,” she adds.

The duo also makes

the store a couple times a week and she sees something new every time she stops by. “They have a great selection for the home or any occasion. They have unique things like picnic baskets for 2 or 4 people and a kite that looks like a sailing ship,” she adds.

Abode Beach Interiors is considered a family business although the owners are just good friends. Sometimes Tina’s 7-month-old son Avery James and 3-year-old son Tristan come to work with her to help on Tuesdays and Thursdays. “Tristan typically does not get to stay long. One time he wanted to lay in the bed because he was tired,” says Vital.

“We are a lifestyle store for your abode at the beach,” says Cole Jones. Whether it’s home décor, a unique gift, or professional design services, Abode Beach is a good stopping ground for all of the above and more.

**The store is located at 4281 East County Hwy 30A Seagrave Beach. You can also call (850) 231-1783 or visit [www.abodebeachinteriors.com](http://www.abodebeachinteriors.com).**

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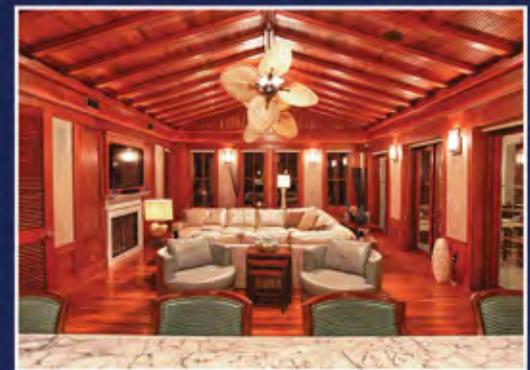
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# Raving Fans: The Key to Vacation Property Performance

BY JESSICA HOLTHAUS BADOUR

*Thirty-A Review recently sat down with Bob Dickhaus, owner of Dune Real Estate, to talk about his company's elite property management services. Hear what he had to say on the topic of how and why guest satisfaction is the key to a vacation property's performance here on the Emerald Coast.*

## Q: BOB, TELL READERS A LITTLE BIT ABOUT YOUR BACKGROUND, AND HOW AND WHY DUNE REAL ESTATE WAS CREATED.

A: My wife Maggie and I have been coming to 30-A for the past 15 years and moved here fulltime in 2011. I have more than 35 years' experience providing maintenance and property management services to government, commercial, and residential customers. We started Dune in 2013 after I sold my property management software company in Atlanta. Shortly thereafter, my niece Kellie Flavin joined us after a successful career in event management in NYC; Nathan Major joined us to lead our maintenance business after working in construction and operations management; and longtime resident Nada Chastain joined us to manage our finance, accounting, and technology areas. Collectively, the four of us comprise Dune's leadership team. Dune Real Estate provides 30-A homeowners with vacation rental, maintenance, and concierge services that maximize the value of their vacation home investment. Our niche is as a boutique service provider to luxury property owners in 30-A's planned communities, as well as any gulf-front properties. Currently we're delivering on approximately 60 vacation rental and maintenance agreements. Almost all our customers come from "word of mouth" referrals.

## Q: THAT'S CERTAINLY IMPRESSIVE GROWTH! WHAT'S YOUR SECRET?

A: The simple answer is "raving fans".

## Q: WHAT EXACTLY ARE "RAVING FANS?"

A: It's a customer who was created as the direct result of delivering a "WOW" level of service that is so high and unexpected they can't help but share their experience and tell others. We track 12 aspects of the rental experience with all our guests, measuring their experience in terms of unhappy, satisfied, happy, thrilled, or WOW levels of service. In our business, we focus on making the guests who rent homes and our owners all "raving fans".

## Q: MAKES SENSE. CAN YOU GIVE A COUPLE EXAMPLES?

A: We communicate check-in time is 4 p.m. to our guests. Upon their arrival, if the home isn't ready at 4 p.m. the guest is going to be unhappy. If it's ready on time they're satisfied, if it's ready at 3:30 p.m. they're happy, 2:30 p.m. thrilled, and 1:30 p.m. WOW! We work with our inspectors and cleaning teams so the moment the home is ready, we can text the guest to let them know. Another example is our maintenance service response; we guarantee same-day response, a delivery standard that many of our competitors struggle to meet. For us, a two-hour response is happy, one hour is thrilled, and 15 minutes is WOW! If, during the course of the guests' one-week stay, we can WOW them four or five times, then presto! We've created a "raving fan".

## Q: WHY IS THIS CONCEPT IMPORTANT TO A VACATION PROPERTY'S PERFORMANCE?

A: Owning a vacation rental is competitive business. The biggest advantage is the opportunity to satisfy guests and create repeat renters. Well-managed homes should see annual rental revenue increase and satisfied guests help by writing positive reviews that directly impact the marketability of the home, including web-based search engine rankings. This year, Dune has already secured 35 perfect five-star reviews from guests who experienced the WOW factor.

## Q: YOU MENTIONED YOU TRY TO MAKE OWNERS "RAVING FANS" TOO. HOW DOES THAT WORK?

A: Our relationship with satisfied owners is the foundation of our business and the key to consistent growth. Delivering timely owner statements, exceeding rental projections and building a solid base of guest reviews are just a few of the things that play into it. I was actually inspired to formalize our "raving fan" culture by one of our owners. We based Dune's business system on the methods described in *Ken Blanchard's Raving Fans: A Revolutionary Approach to Customer Service*.

## Q: WHAT DOES THE REST OF YOUR TEAM AT DUNE THINK ABOUT THE "RAVING FAN" CONCEPT?



Bob Dickhaus

A: Great customer service is not accidental. Over the years, I've witnessed firsthand the investment it takes to create scalable business systems and a culture that consistently results in high levels of professional service. The exciting thing for me personally has been to watch our team members and partner vendors embrace "raving fans" as the vision of what Dune strives for each day. We are far from perfect, but this vision allows us to see every problem as an opportunity, and often a personal challenge to do something extraordinary.

*Dune Real Estate is located at 1394 County Highway, 283 S Bld. 13 in Santa Rosa Beach. Contact Bob at (855) 813-3783 or [info@dunerec.com](mailto:info@dunerec.com). Learn more by visiting [www.dunerec.com](http://www.dunerec.com), on Facebook, or by downloading Dune's mobile app.*



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# The Beach Group Properties, LLC.

BY SUSAN CANNIZZARO

Each living can be a fantastic reality for many. One company is making this dream achievable by offering individual attention and outstanding service. In 2003, Ron Romano and Andy Wiggins created a unique brokerage agency by starting The Beach Group Properties, LLC, after moving their families from their beloved Colorado to the beautiful Emerald Coast.

Romano and Wiggins are both owners and brokers of the company. They became friends in high school in Colorado in the early 80s. Although they went to different colleges and expanded their respective real estate careers, they kept in touch. Wiggins had been with RE/MAX in Denver for over 14 years and Romano was living in Boulder, working in Real Estate Development and Sales, along with owning a management company. He also worked with a private hedge fund, working with worldwide equity accounts. In 2000, Romano started investing in the Emerald Coast area and bought a small condo for friends to stay in for road trips for college football weekends. One weekend when CU was playing FSU, Wiggins and his wife Michele and six other couples came for the game and fell in love with the area. “Ron and his wife Lauren had already moved to the area, and as we sat on the beach watching the sunset, I asked my wife if she wanted to move there. She said yes, we sold our house in Denver, moved and Ron and I started The Beach Group Properties in 2003,” says Wiggins.



Andy Wiggins and Ron Romano

When we first started our company, the level of professionalism was not available in the area. Many times agents would not even return your phone call. Our initial slogan was ‘we will call you back.’

Romano and Wiggins quickly built up the business to include three offices along the 30-A corridor; but realized life was too short to be so fast paced while living at the beach. They now have one office in Santa Rosa Beach. “We went from a total of 40 agents in the three offices, and now we have 20 in our current office,” says Wiggins. “We really had good timing when we opened our first office. We did not know anyone in the area and we focused on direct mail marketing, which no one was doing back then. When the bottom fell out in 2005, we were thriving because people had saved our marketing materials and we were the agency they called.”

“When we first started our company, the level of professionalism was not available in the area. Many times

agents would not even return your phone call. Our initial slogan was ‘we will call you back,’” adds Romano.

Bob Clark met Wiggins four years ago when he was on vacation with his family from St. Louis. “We ended up putting contracts on two homes and spent a great deal of time remodeling one of them. Andy was so sound to work with; he made us realize the financial benefits of renting out one or both of these homes; but also realized it had been a labor of love to remodel the one home. He never came across as commission driven, and he truly looks out for his clients,” adds Clark. “I couldn’t be happier with these guys. They are good people to associate with, plus they are competent and fun to work with. You hold onto those kinds of people.”

Karen Ruden is a Sales Associate for The Beach Group Properties and moved to Seagrove in 2006 from Atlanta. “They both are good friends. If you ever need extra help and guidance they are always there for you,” she says. “We really pride ourselves in being exclusive agents, which means we have more legal obligations to the client. That leads to a stronger relationship. For most people this is not a permanent residence but a second home investment; and we need to be in tune about our client’s investment, similar to how a wealth manager oversees an investment portfolio. We all strive to keep all each client up-to-date on the changes in the market on a regular basis, and that sets us apart,” she says.

Romano and Wiggins live on 30-A, which makes them readily available to serve their clients. For a different approach to real estate sales and investments, The Beach Group Properties will make sure all areas are adequately covered.

**To contact them, call (850) 231-9007 go to [www.TheBeachGroup.com](http://www.TheBeachGroup.com), or visit 2563 S. Co. Hwy 395, Santa Rosa, FL 32459.**

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# St. Joe Club & Resorts – Vacation Rentals

BY KEMPTEN TAYLOR



WaterColor vacation rental



The Beach Club at WaterSound

Searching for that ideal home to choose for your vacation can be a bit daunting; especially when you know you want to stay on the gorgeous Scenic Hwy 30A but you just do not know where. With 16 different neighborhood beach communities; each having their own character, amenities, and charm; the selection process of your 30-A vacation rental can seem like quite a task. Throw the hundreds of rental and travel websites into the mix and you might just find yourself with no idea where to start. Vacation Rentals by St. Joe Club & Resorts can make this process easy and leave you stress free, with only the excitement of an upcoming vacation on your mind.



30-A Vacation Rental



Camp Creek Golf Club



Bikes in WaterColor

Vacation Rentals by St. Joe Club & Resorts offers a collection of rental homes scattered throughout the beachside towns that make up 30-A. From an intimate one-bedroom condo to a lavish mansion that exudes the life of luxury, a wealth of amenities and benefits are offered. With more than 300 upscale vacation rentals in their collection, vacationers will be able to peruse the available rentals anywhere they choose on 30-A. “Our beachfront and Gulf view rentals are the most popular, as most guests enjoy the easy access to the beach. We offer everything from one- to six-bedroom vacation rentals, ranging in size from condos and quaint cottages to luxury mansions featuring fully-equipped outdoor kitchens, Jacuzzis, saunas, and more,” says Dru Zeiset, General

Manager of Vacation Rentals at St. Joe Club & Resorts.

Looking for amenities? St. Joe Club & Resorts is full of activities, restaurants, and fun in the sun. Vacationers renting from this elite company have access to three private golf courses, including Camp Creek Golf Club, Shark’s Tooth Golf Club, and SouthWood Golf Club; as well as the company’s public course, Origins Golf Club. Beyond golf, guests have access to pools, tennis, bikes, canoeing, kayaking, YOLO standup paddle boarding, and other fitness activities. Also, running from the spring throughout the summer months is the St. Joe Club & Resorts Kids Camps. These camps are open for children 3-12 years old and offer many exciting activities for the little ones while giving parents a break.

When it comes to meals, relaxing and enjoying the finer things has never been easier. You will have access to the delicious St. Joe Club & Resorts restaurants like Fish Out of Water, where you can enjoy menu items such as Creole Gulf Red Snapper served over a Florida corn

puree; Covey Rise Farms black eyed pea-Conecuh Sausage Succotash and brown butter-lemon nage; or something a little lighter like Gazpacho comprised of avocado, green tomato, melon, Serrano pepper, mint, lime and Marcona almonds. Other notable restaurants available include The Gathering Spot & Sushi Bar, Havana Beach Bar & Grill at the Pearl Hotel, and several others. For a finishing touch, after a fine meal guests can kick back and truly relax with a massage or other spa service at the InnSpa at WaterColor Inn & Resort or Spa Pearl at The Pearl Hotel.

***Delectable restaurants, tons of activities like premium golf courses, tennis, and YOLO standup paddle boarding make vacationing at a St. Joe Club & Resorts rental a no brainer when staying on 30-A. To book a vacation condo or home, visit [www.stjoecub.com](http://www.stjoecub.com) or call (888) 775-2545 and work with an experienced reservationist to assist you in selecting the perfect vacation home.***

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## The Listing Ladies

BY LIESEL SCHMIDT

As a former flight attendant, Tracey Clay can certainly consider herself well travelled, but of all the places she and her husband could have chosen to plant their roots when he retired in 2000, the Destin area topped their list. “I’ve been all over the world, but of all the beaches I frequented, there was none like the Emerald Coast.”

set up house in 2001, she also set up shop to begin her career as an agent, selling homes and properties in the community that had captured her heart.

Over the course of her 15 years in real estate, Clay has built both an impressive resume and an excellent reputation, assisting her clients to both buy and sell properties in Destin and South Walton Counties and

a boutique-style firm specializing in luxury waterfront homes and newly built developments throughout the area. “Our honesty and integrity have earned us respect in the industry, and we thrive on being able to provide impeccable service to each of our clients and give attention to every detail,” Clay says. For the former Nashville, Tennessee native, closing a good deal is about more than the bottom line. It really is personal. “I absolutely love seeing the excitement on a client’s face when they find that perfect property and being there for them for the things that come up after the closing,” she says. “It’s more than just a business transaction—it’s a relationship.”

“I’m passionate about helping buyers and sellers achieve their goals because they’ve put their faith in me to represent their best interest,” says Rudder, herself a 15 year-veteran of the real estate industry. “There’s no greater compliment than that.”

As a Florida native, Rudder has always had a natural propensity for the beach. When she and her young family began looking for the perfect place to live, they knew they’d found heaven when they came to the Emerald Coast. Trading Tallahassee for the “beautiful sugar white sand, the emerald waters, and the small community feeling” of Destin Harbor in 1991, Leslie and her family built their new life and a home for themselves on the very beaches that they fell in love with.

Selling real estate wasn’t in any immediate plans, though, for Leslie, a former sales representative for the Playtex Corporation. But with her marketing skills, her undeniable passion for people, and her genuine love for her new community, it was an ideal match; and she parlayed her innate talent into a successful career.

The partnership formed between Rudder and Clay has deepened their friendship and broadened their reach, developing them further as local area leaders for their skills, their service, and their absolute dedication to their clients. Properties are not their priority, people are; and it shows in the way that they greet every client and the way they see to every last detail. For Tracey and Leslie, the signature on the closing papers hardly signifies an end to a relationship; it represents only the beginning.

***Gulf Coast Real Estate Services, LLC, 424 Commodore Point Rd, Destin, FL 32541. For more information, visit [www.destinlifestyles.com](http://www.destinlifestyles.com). To reach Tracey Clay, call (850) 259-9672 or email her at [traceyclay32@gmail.com](mailto:traceyclay32@gmail.com). To reach Leslie Rudder, call (850) 830-7490 or email her at [leslierudder58@gmail.com](mailto:leslierudder58@gmail.com).***



Tracey Clay and Leslie Rudder

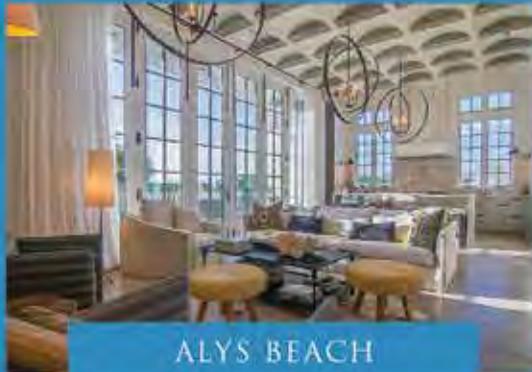
It was a natural enough transition, leaving life in Memphis to become full-time residents in Destin, where they had already built a vacation home and had become well-connected to the local community. And while retirement might have been the catalyst in making the move, sitting beachside all day long was not in the cards for Tracey, a natural-born mover and shaker whose outgoing personality had served her so well in flying the friendly skies. Her social skills, combined with her knowledge of interior design and head for business, made Tracey well-suited for real estate; and so when the Clays

turning those business relationships into personal ones. “The majority of my clients have become close friends,” she says. “I treasure the relationships I’ve made, and this industry has given me great opportunities to help people.”

One of the relationships she made turned into a fortuitous one, indeed; and in 2013 she began working with like-minded beach-lover Leslie Rudder at Gulf Coast Real Estate Sales. Their unique chemistry and shared passion for their clients inspired them to take steps toward establishing their own agency, and in late 2015, Tracey and Leslie officially launched Destin Lifestyles:

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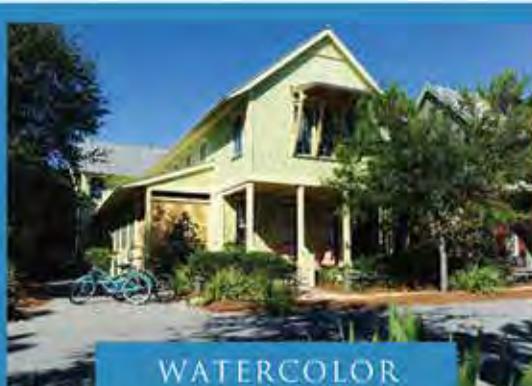
SEAGROVE

171 CHIUVAS LANE  
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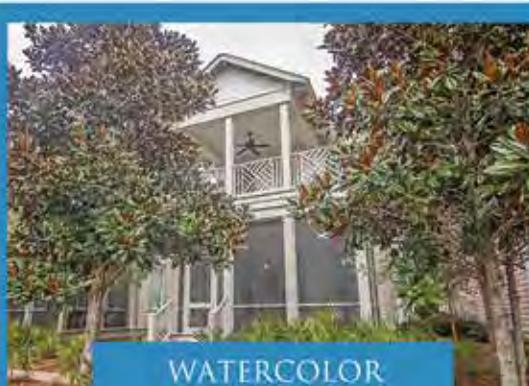
WATERCOLOR

194 SPARTINA CIRCLE  
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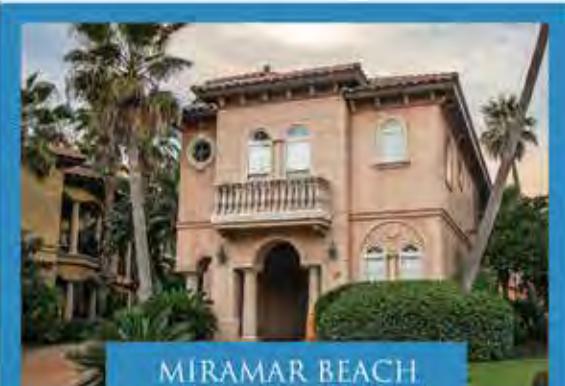
WATERCOLOR

95 SPARTINA CIRCLE  
\$1,599,000 | MLS # 726501



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# 30-A Native Returns Home as Residential Realtor

BY AMANDA LAWSON

In the real estate business, most everyone knows there is no substitute for knowledge or expertise, and Rob Weil has taken that to heart. He credits not only his master's degree in business administration for helping him become a top producer in the area but also his decades of living on 30-A.

Sure, he was born and raised in Montgomery, Alabama, but if you ask where he grew up, his first answer will always be "Rosemary Beach". To him, the beach has and always will be home. Every year for nearly as far back as he can remember, Weil and his family spent their summers on 30-A. He would work at the local businesses and spend his time getting to know the sleepy towns that dotted the scenic highway.

"We bought in 1999, but we were regular visitors to 30-A long before that," he says. "I can remember when there were fewer people in Rosemary Beach all year long than there are today in one week. You might see only two or three beach setups in the middle of July. Back then they were big wooden lounges. We'd hang out there or go out past the sand bar and dive for sand dollars."

The promise of similar memories is why Weil moved his small family, which included only his wife Alicia at the time, down to 30-A



Rob Weil

I really love helping people. I believe one significant part of achieving true happiness is when you're where you want to be physically.

full time in late 2011. Back then he had left his first career in the international cotton trade behind in favor of pursuing new opportunities in real estate. His goal was to help other families plant their roots on the highway that he grew to love years before.

"After college I went to work for the family firm, a 130-year-old business that sent me to places that people don't typically go," Weil says. "I'd spend eight hours on a plane and eight hours in a car, and there I'd be: in a cotton field somewhere in Brazil. I crossed the equator twice in one year. It was an interesting experience; and oddly enough, really gave me a great appreciation for how nice we have it here on the beach."

Ultimately though, the desire to spend more time with family inspired the move and a new career. Weil, who now has a 1-year-old daughter, Isabel, specializes in helping families secure their second homes, primary

residences, and eventual retirement destinations. He also spends some time on the development side, helping to craft homes that complement the scenic landscape in and around his residence in WaterColor.

The bulk of his real estate volume, however, is dedicated to helping families find rental properties that will suit their needs for vacation destinations while also providing the returns they need in the peak season. "I really love helping people. I believe one significant part of achieving true happiness is when you're where you want to be physically," he says. "Our secret is out, and I'm excited for the people who have found 30-A. Helping them secure homes that make them happy is a great feeling."

Weil and his wife have also planted their own roots deeper into the culture. In addition to serving on neighborhood associations in WaterColor, together they

invest their time into the Junior League and other local organizations.

Returning to the beach has given Weil the opportunity to rekindle old friendships from the neighborhood and develop new relationships with his fellow real-estate peers in the area. Despite a wide network, however, he credits the simple pleasures in life for keeping him grounded. He fishes and dabbles in photography, mostly documenting the daily adventures of his golden retriever, Liberty.

"You know, when I am not showing a home or fishing, I like to stay home and spend time with my family," he says. "I may go down to the beach and catch a sunrise or sunset, but home is where I love to be. Maybe that's part of the reason why I love real estate. I love being able to help someone find a place like that for themselves."

**For more information on Rob or to browse current listings in and around 30-A, visit [RobWeil.com](http://RobWeil.com) or contact him by phone at (850) 714-1935 or via email at [Rob@BPFLA.com](mailto:Rob@BPFLA.com). You can also follow him on Twitter @30ARob.**

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Chris Ogle is a local financial advisor with over 14 years service, a lifelong Emerald Coast resident, and lives on 30A with his wife and four children.

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# Pricing Trends Provide A Positive Forecast for the 30-A Home Market

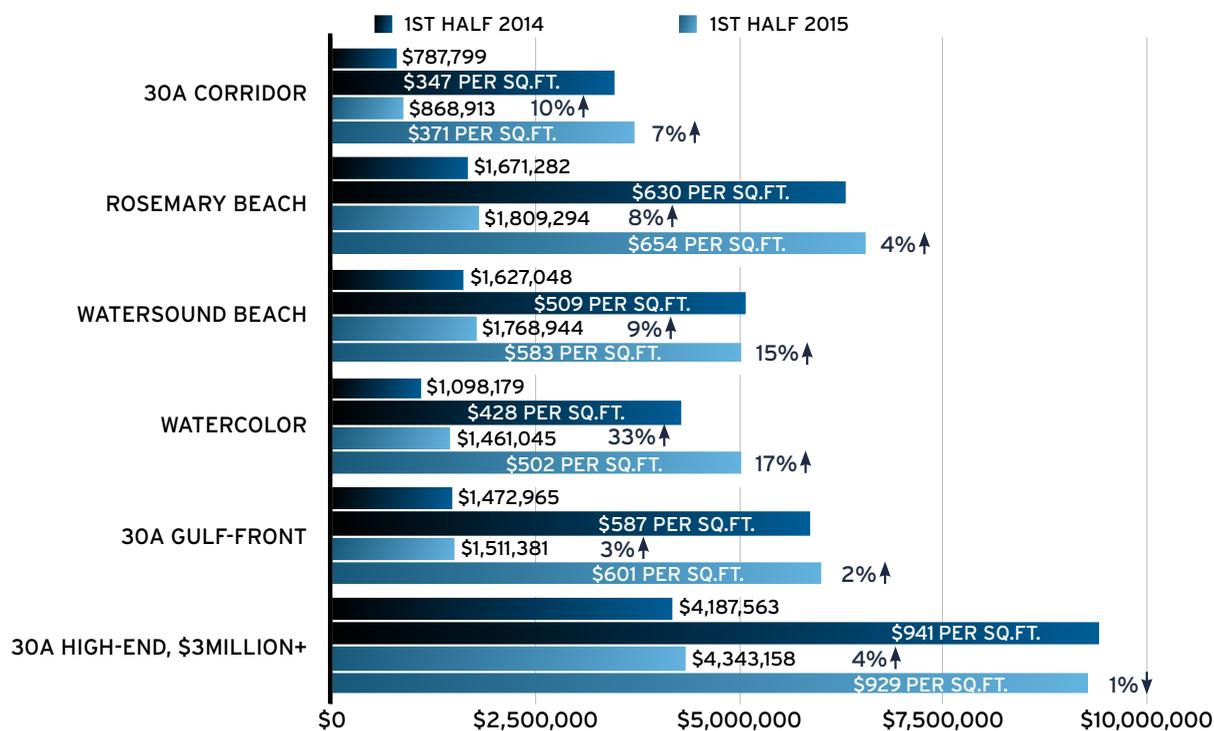
BY ERIN ODEN

Pricing trends and sales volumes are key indicators of housing performance in a local market. Taking a closer look at the current price trends of the Scenic 30-A market and its most popular and coveted submarkets gives us great perspective on our local coastal market's current stance.

## A REVIEW OF 30-A PRICE AND SALES TRENDS

### PRICE TRENDS – AVERAGE SALES PRICE & SOLD PRICE PER SQ. FT.

Statistics for detached residences, attached units, and condos only; EXCLUDES vacant land.



Statistics according to data gathered from FLEX MLS for combined residential properties (detached homes, attached units and condos). Deemed reliable but not guaranteed. Prepared compliments of Erin Oden, Coastal Luxury.

Average sales price of all Scenic 30-A closed residences in the first half was \$868,000, up an impressive 10% over the first half of 2014. More notable is that in looking back at yearly average sales prices, this is in fact the highest average sales price we have seen since 2007 and just a slight bit higher than 2008 pricing. Average sales price for the full year of 2014 was \$797,825, up 10% year over year and 24% over two years!

Pricing for the community of Rosemary is at a record high, with the average sale price of closed homes and condos for the first half at \$1,808,294, up 8% over first half of last year and exceeding the average yearly sale prices for all recent prior years since 2007! We are just above 2008 pricing for the community of Rosemary.

Watersound Beach pricing continues to strengthen, with an average sale price of \$1,768,944 for all closed homes and condos for the first half, up 9% over last year. The average sale price for the full year for 2014 was just a slight bit higher at \$1,799,837, this being 26% up over prior year. The peak year for the community was 2011, with an average sale price of \$1,841,423. With Watersound Beach still in its infancy and currently building out, we expect to continue to see healthy appreciation to come.

WaterColor is an established and well-developed community and remains in high demand. While WaterColor certainly boasts a high level of coastal living and amenities and attracts affluent purchasers and vacationers, it is, in fact, as a whole, the most affordable of

the planned communities. WaterColor home and condo sales for the first half delivered an average sale price of \$1,461,045, up a nice 33% over last year. The average sale price for the full year of 2014 was \$1,207,673, up 1% over prior year and 11% over 2 years. We have not seen average sale prices exceed \$1.4M since 2007, so this year's first half provides us impressive performance, bringing us back just above 2007 pricing for WaterColor homes and condos.

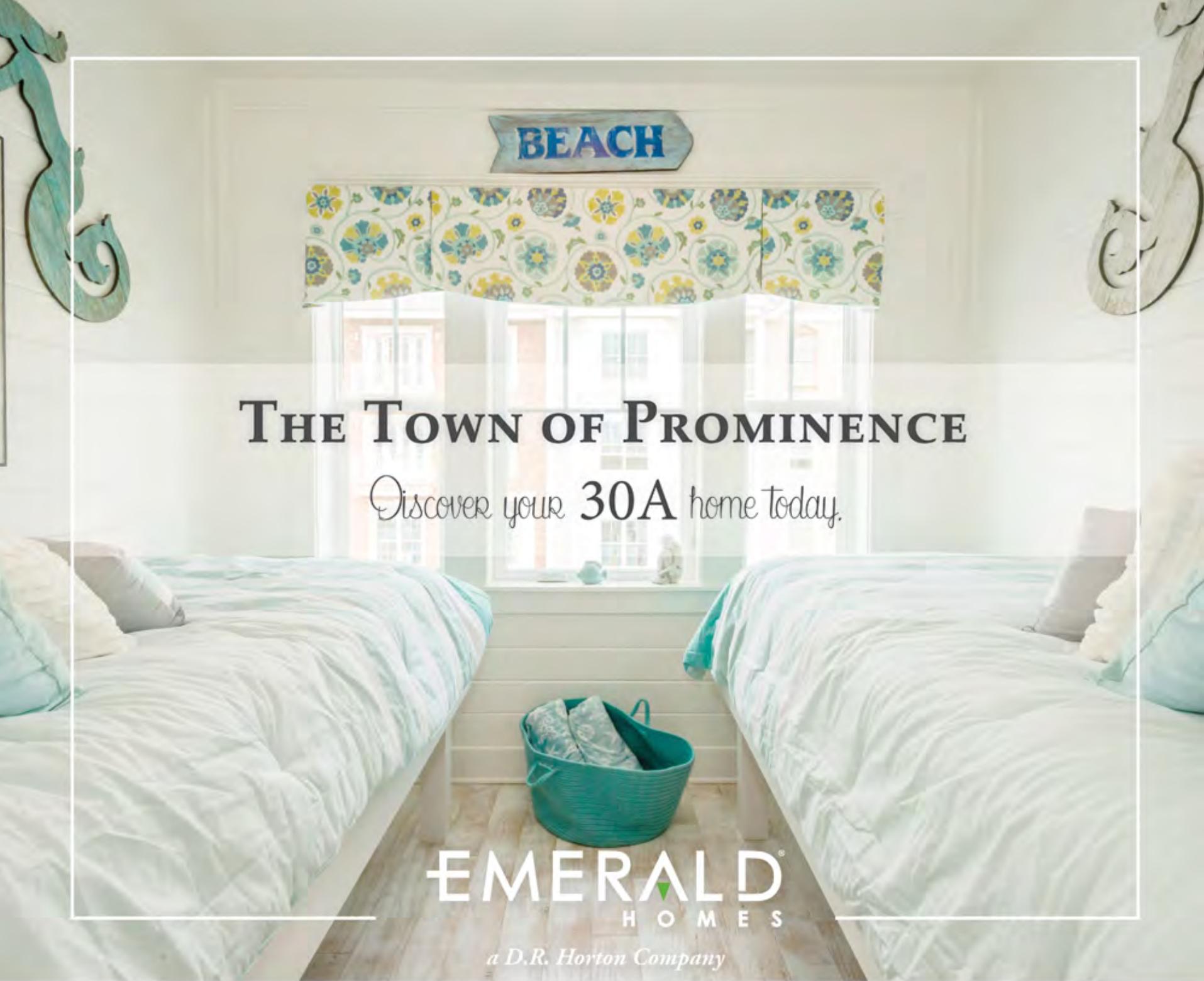
Gulf-front home sales are also performing well this year. The average sales price for the first half was \$1,511,381, up 3% over last year. This is just above the average sales price for 2014 full year, \$1,492,447, which was a 7% year-over-year increase and 46% two-year increase. These are the highest sales prices we have seen for gulf-front since 2007, and we are already above 2008 pricing. We expect the gulf-front market to remain healthy: inventory was at just 7 months at the finish of quarter two.

Our coastal communities are gaining more exposure and attention among prominent and discriminating buyers who recognize both the appeal of our local lifestyle as well as the architectural integrity and high quality of living to be found within our new urbanism beach towns. The high-end market is performing exceptionally well. The average sale price of closed homes and condos in the high-end segment, closing \$3 million and up, was \$4,343,158 for the first half, up 4% over last year's first half. This was just above the average sale price for the year of 2014, at \$4,241,144, which was a 12% increase over prior year and 23% two-year increase. Current trending shows that demand will remain in the local high-end market.

While we do not hold the crystal ball to predict the future of the real estate market, we have the advantage of knowing where the market is today and where it has been. Knowing and understanding this current sales data gives us an edge as we proceed forward in the market.



*Erin Oden is the principal broker and owner of Coastal Luxury, maintaining 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 30-A, the first office east of Alys Beach. Search all available properties at coastalluxury.com/SEARCH*



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# Community Investment

BY LIESEL SCHMIDT

For bank chairman John Tringas, banking isn't just about managing people's money and offering them loans; it's about providing quality, personal service to the people in his local community, and helping that community grow and prosper.

It's a goal that has been in place since day one at FNBT, which was founded by John's father in the 1950s at the suggestion of a friend. Having an entrepreneurial spirit that had served him well in the tiny town of Fort Walton Beach, where he had settled with his family after a stint in the military, Jim Tringas took the idea and ran with it. His first offering was seasonal loans to boat captains in the Destin area who needed the option of paying less on those loans during their lean winters when money was scarce and more in their profitable fishing seasons.

Despite being a small homegrown bank, FNBT has long been a front runner in the industry; and in 1968, FNBT BANK began to issue and accept business and merchant credit cards, even while other banks were hesitant to take such a risk. FNBT also embraced technology as a way to better their banking processes and more accurately manage data by buying a computer, proving themselves to be greatly ahead of the curve in the banking world.

In 1990, FNBT branched out to begin FBS, working with other banks as a data processing service. Since that time, FBS has grown to manage and process data for ten banks throughout the Southeast, banks whose accounts range anywhere from 70 million to four billion dollars.

As it continues to set itself apart, FNBT is one of the few banks in the nation that still issues its own credit cards and even offers one percent cash back on purchases made with those cards. It's a service that clients appreciate, one that reflects FNBT's dedication to provide the very best and their desire to make people's financial goals possible. "We like to lend money," says Tringas. "In doing so, we're helping our clients achieve their goals; and one of our greatest objectives as a bank is to find all the ways that we can say 'Yes' to someone who comes to us, rather than having to tell them 'No'.

"Our real expertise is lending money," Tringas goes on. "Even during all of the recent financial downturns, we have continued to lend money, because our lending philosophy is simply this: You must have the ability to repay the loan, and you may need to provide us with acceptable collateral. It's served us well and it's served our clients well."

Some of the loans offered by FNBT include Home Construction Loans, Permanent Home Loans, Vacation Home Loans, Investment Loans, Real Estate Development Loans, Physician Loans, and Raw Land Loans.

There is, of course, much more to FNBT than loans. In fact, one of their greatest points of pride is their highly specialized private banking, which reflects their unparalleled standards of care. "One of our most appreciated features at FNBT is **Suite 100**," says Tringas. "It's our **Exclusive Private Banking Service**, and it's truly a unique service that we feel sets us apart in

consequence of making it extremely impersonal. Even so, FNBT maintains its dedication to offering clients customized personal care, building relationships that last for generations—ones that have built the Destin area to become what it is today. FNBT has invested in the future of the community, believing that that investment will, indeed, see great returns.

French Brown, Jason Belcher, Skip Rainer, John Tringas and Gayle Carmichael



Our real expertise is lending money. Even during all of the recent financial downturns, we have continued to lend money, because our lending philosophy is simply this: You must have the ability to repay the loan, and you may need to provide us with acceptable collateral. It's served us well and it's served our clients well.

our ability to provide a more personal experience to our most valued clients. They absolutely love the personal attention they receive and the security of knowing that—whatever the issue, no matter where they are on the planet—we'll be ready and able to meet their needs and satisfy their desires."

Technology has undoubtedly left an effect on the banking industry, often times with the unfortunate

*For branch locations throughout Okaloosa and Walton Counties, visit [www.fnbt.com](http://www.fnbt.com). For more information on the loan services provided by FNBT, visit [LoansOnline@FNBT.com](http://LoansOnline@FNBT.com). To get in touch with their loan officers directly, call Skip Rainer (850) 598-3023 or email him at [SkipR@FNBT.com](mailto:SkipR@FNBT.com); French Brown (850) 598-3020 or email him at [FrenchB@FNBT.com](mailto:FrenchB@FNBT.com); or Jason Belcher (850) 598-3091, email [JasonB@FNBT.com](mailto:JasonB@FNBT.com). To learn more about Suite 100, email Gayle Carmichael at [GayleC@FNBT.com](mailto:GayleC@FNBT.com).*



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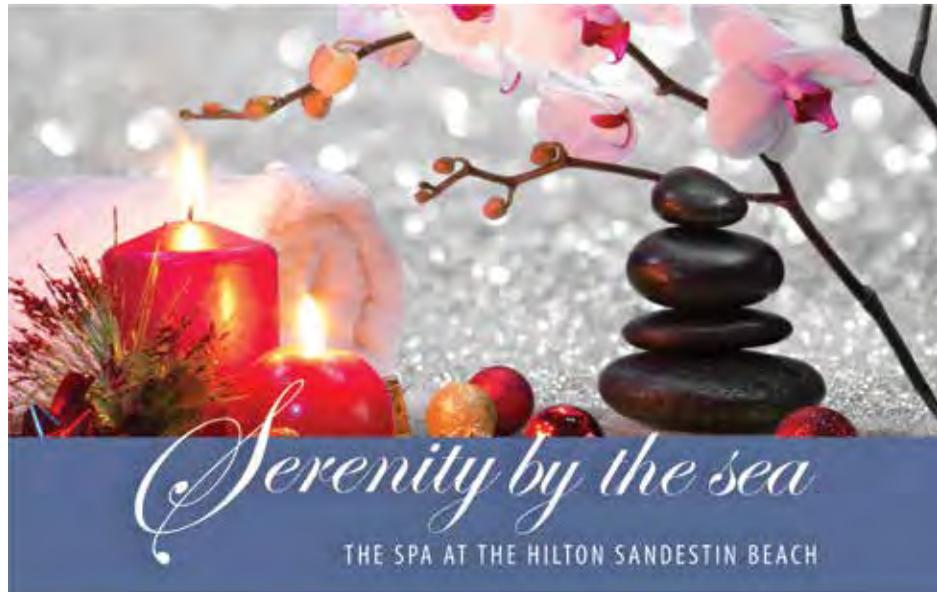
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# Howard Business Capital

BY ALDEN MAHLER LEVINE

It was more *like* at first sight than *love* between the Emerald Coast and Kevin Howard, who visited the area for Christmas and New Year's holidays. It wasn't until he saw the summer scene that he knew he'd found his new home. The summer scene and, of course, a lovely lady he'd met at a Sandestin health club. "I went home long enough to pack, and the rest is history," Howard says.

Together, Kevin and his wife Mona have seen the 30-A area transform from sleepy to busy and developing. But they haven't been watching from the sidelines. In 2012, Kevin founded Howard Business Capital, dedicated to helping local businesses get the resources they need to grow. The company's services have evolved over time and are tailored to clients' needs, including business development and technological support. It all comes back to one primary goal: helping the community succeed.

That success is important because the Emerald Coast community is Kevin's community and his home. "First and foremost, I am a father and husband," Kevin says, apologizing for his full schedule. After a busy day and then taking his three sons (Griffith, 10; Jackson, 8; and Dashell, 6;) for haircuts, Kevin has work to do. "I am in the middle of a large amount of Legos," he laughs. The three boys are in 4th grade, 3rd grade, and kindergarten respectively; and Mona serves as president of the Butler PTO.

In his life as well as his business, Kevin has always been willing to make changes as the situation dictates. He started out with a football scholarship to the South Dakota School of Mines and Technology and a degree in Mechanical Engineering. He served as an Army Airborne Ranger officer with two overseas assignments, then found himself in the Chicago area selling in the machine tool business. After falling in love with Florida, Kevin took his skills to the Rewards Network, opening the Emerald Coast sales territory for the first time. Rewards programs

give businesses cash in exchange for marketing to specific, targeted audiences, and Kevin's work turned the area into a thriving market for the network.

More importantly, this experience allowed him to learn more about what his clients needed. "I met every restaurateur from Mobile, Alabama to Tallahassee, Florida," he says. "I began to understand that the

the 30-A region changes a lot across seasons. This means significantly different business conditions at different times of year, with different pressures and demands. Howard notes, "I get really busy when the season ends, because my clients are always looking for cash to store for the winter; to meet their payroll or complete needed upgrades, improvements, or equipment purchases in preparation for Spring Break, when it starts all over again!"

But Howard's focus isn't only on cash. "I know a lot about these businesses," he says, "so I offer other products that can help them reduce cost and increase efficiency." Howard Business Capital also supports clients in all interactions with credit card companies, including providing point of sale equipment and negotiating lower processing fees. Right now, one of the biggest issues has to do with those neat new chip-embedded credit cards and the switch from the magnetic strip machines the businesses have been using. "That change will take about a year," Howard explains, "But they're liable after October 1st of (2015) and must be able to accept these types of cards. I can help them understand it, and I have a free terminal placement program to get them set up and make them compliant."

Kevin Howard could measure personal success by the success of his business. But he's more inclined to see his success reflected in his community; and that means

there's more work to be done. "I enjoy helping people succeed," he says. "I could simply rely on my established customer base and provide my family with a good income. But I know there are more businesses out there that could use my help."

**For more information on Howard Business Capital, call Kevin directly at (850) 621-0221, or visit his website at [www.howardbusinesscapital.com](http://www.howardbusinesscapital.com).**



Kevin & Mona Howard with their children, Jackson, Griffith & Dashell

marketing aspect and loyalty dining were not as important as cheaper forms of cash."

In response, Kevin founded Howard Business Capital. The company provides loans based on the expected earnings of the borrower, rather than based on assets or collateral like bank loans, keeping the process simpler and shorter on paperwork.

Another benefit of cash flow loans is that loans can be adjusted seasonally, a key feature for the hospitality industry. As Howard's own life experience demonstrated,

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# Majoring in Minors

BY KIMBERLY WATSON SEWELL AND FRANKLIN H. WATSON



Kimberly Watson Sewell and  
Frank Watson

any surviving parent will be the legal guardian (i.e., back-up parent) over your minor children. However, in the event there is no surviving parent, you must legally appoint the guardians of your own choosing or a court will make the appointment for you. When selecting guardians, most parents appoint family members or friends with whom they share common principles, values and religious beliefs.

## INHERITANCE MANAGERS

As with guardians for your minor children, unless you legally appoint the inheritance managers of your own selection, a court will make the appointment for you. Accordingly, you should legally appoint them because a court would likely appoint the guardian to serve as the inheritance manager, too. Very few divorced parents want their ex-spouses to manage the inheritance left to their minor children. Common candidates for this role include trusted family members or friends, professional inheritance managers (i.e., trust companies), or combinations of the two. [Note: It is prudent to get permission from your intended back-up parents and inheritance managers, as well as their alternates.]

## COMMON CONCERNS

Once you have appointed appropriate inheritance managers, you still need to protect the inheritance both **for and from** your children. There are three common concerns that can be hazardous to your wealth.

## DIVORCES

First, the divorce rate has never been higher and blended families today outnumber original nuclear families. Second, lawsuits and bankruptcies are setting new records. Last, but not least, ambition-killing *affluenza* is always a concern whenever someone inherits wealth for which they did not personally work. Depending on how the inheritance is left to your children, it can either be a blessing or a curse.

## SQUANDERING

Without proper estate planning, your children will receive their full inheritance upon reaching legal adulthood (i.e., upon reaching age 18 in most states). Will their inheritance be taken by a subsequent divorce, lawsuit, or bankruptcy? Will it be converted into fast cars and extravagant trips; rather than college educations, first homes, and seed money for a small business?

Because of these concerns, some parents create plans that distribute the inheritance outright at staggered ages (e.g., one-half at age 25, with the balance at age 30), once their children gain some life experience and maturity. While this is better than a full, outright distribution, it does not offer the maximum inheritance protection available.

## USING DISCRETION

One of the greatest inheritance protections may be achieved by the formation of a Long-Term Discretionary Trust to administer the inheritance for your children. Such an arrangement can make both income and principal available to your children for their health, education, maintenance, and support, as well as for any purpose deemed appropriate in the discretion of your appointed inheritance managers. Properly drafted, a Trust may serve as an estate plan within an estate plan. How? Upon the death of your children, the inheritance can continue for their own children. If they have no children, then the inheritance can continue for their siblings...without any unpleasant and unintended consequences.

As you can see, planning for minors is no minor matter.

## ASK YOURSELF... THESE QUESTIONS REGARDING "MAJORING IN MINORS"

1. Have I appointed *legal guardians* (i.e., back-up parents) for my minor children to rear them in a manner consistent with my principles, values and religious beliefs?
2. Have I appointed *inheritance managers* of my own choosing to administer the inheritance for my minor children according to my goals for them?
3. Do I understand the risks of providing my children with their full inheritance upon reaching legal adulthood (i.e., upon reaching age 18 in most states)?
4. Do I understand the risks of making an outright distribution of an inheritance?
5. Have I created a Trust as part of my estate plan to protect the inheritance of my children from divorces, lawsuits, bankruptcies and unintended consequences?

**D**o you have any minor children (i.e., under the age 18 in most states)? If you do, then your calendar is likely filled to overflowing with their school commitments and extra-curricular activities. Besides *time*, all of these commitments and activities require *money*...and lots of it. Since your children are worth the investment of both your time and your money, what plans have you made for them in a world without you? What would happen if your children were orphaned today?

## BACK-UP PARENTS

Who would you entrust with the responsibility of rearing your minor children to adulthood? By default,



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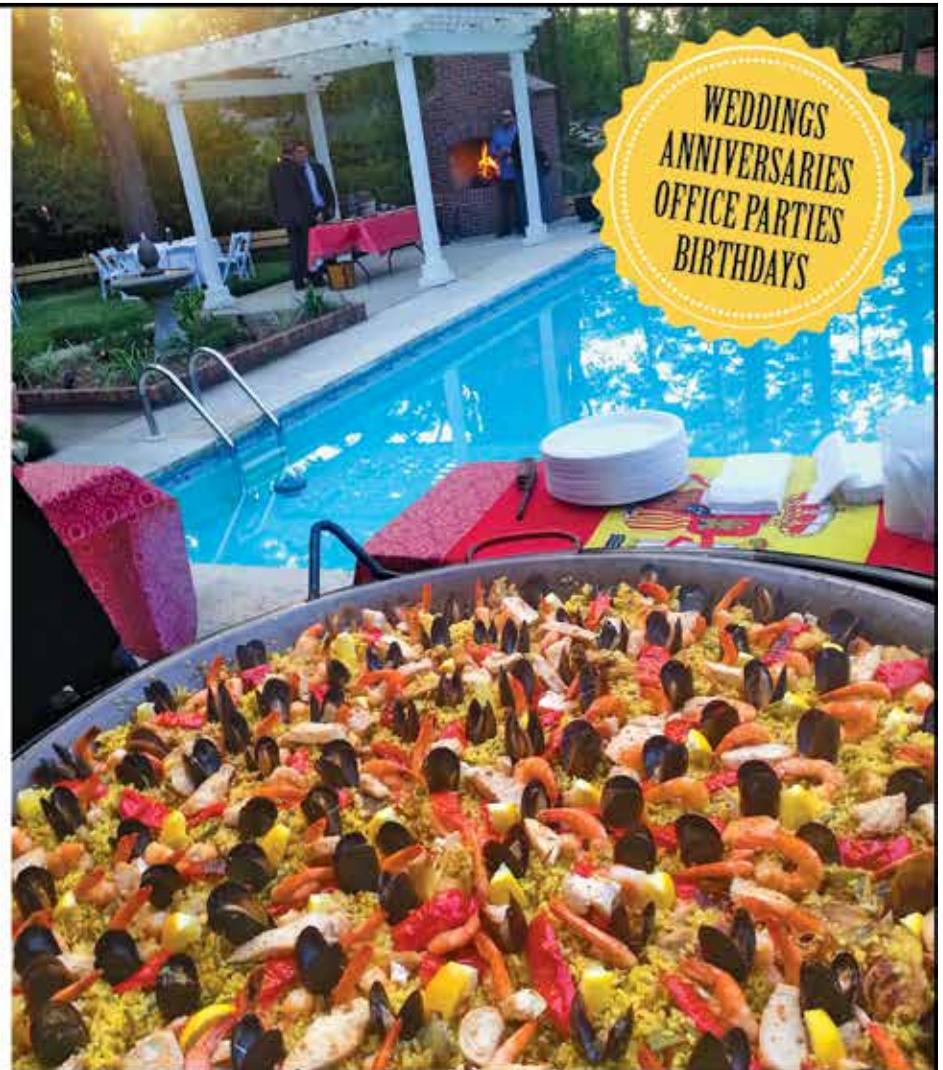
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# Ernie Els' Keys to Build Power

BY TOM FITZPATRICK



Get your chin under your left shoulder on the backswing



Hold your finish position

**Chipping** from just off the green is a different matter for the club release. The popular Hinge-and-Hold method, made famous by Phil Mickelson, hinges the wrists on the back swing, but holds the wrists through impact. It's a stiff wristed approach with virtually no hand power. Instead, the turning motion of the arms and shoulders propels the ball forward. It's simple to learn and great for beginners.



Ernie Els releases the club to form the letter Y.

**G**olf fans have long admired the swing of Ernie Els. His free flowing motion is one that gradually builds power in the backswing and gets fully released through the hitting zone.

For golfers of all skill levels, it's often a mystery as to how to effortlessly build and release that power. Many of us rush to barely make a backswing or flick at the ball with our hands. The results are often weak, inconsistent shots.

At a recent corporate event, Ernie looked back on his career and covered the themes in his swing that have helped the most:

1. Aim straight to slightly left of target. Avoid aiming right.

2. Make a full backswing where the left shoulder touches the chin.
3. Start the downswing by using your feet to push against the ground as the club drops. 'Quiet feet' allows the club to swish through quicker.
4. At impact, turn your belt buckle to the target.
5. Hold your finish position.

The result is a powerful release of the club head. Look at his post-impact position - his arms and club resemble the letter Y. That's a good image to have as you swing through the ball. See if you can create the same 'Y' in your swing.

## ON THE FIRST TEE WITH ERNIE AND ARNIE!

Not long after Ernie Els won the US Open, we played a casual guys round of golf at the Bay Hill Club in Orlando. Ernie and I teamed up against two other South African pros. While standing on the first tee and looking down the fairway, we got a tap on the shoulder. It was Arnold Palmer - he had walked out of the clubhouse to welcome Ernie to his club. It was a special moment watching two golf legends.

*Tom Fitzpatrick has worked for David Leadbetter and conducted corporate golf workshops with Tim Gallwey. Tom is an active broker associate with Sotheby's Realty, with offices in Inlet Beach and Blue Mountain. Call to discuss real estate at (850) 225-4674 or visit [tom.scenicsir.com](http://tom.scenicsir.com).*

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**H5 • 251 NORTH SOMERSET STREET**

*"L'hôtel" is a beautiful and spacious 5-bedroom, 5 1/2-bath villa in the gorgeous community of Alys Beach. Surrounded on two sides by pristine parks, the home is located across the street from the breathtaking Caliza Pool and Restaurant.*



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**P13 • 74 NONESUCH WAY**

*This family-friendly beach home has 4 bedrooms, 4.5 baths, and a bunk room that sleeps 4. The kitchen has an island and generous cabinet storage. The living room seamlessly transitions to a courtyard with fireplace and fountain. Bedrooms include a first-floor guest master with in suite bath, two spacious second-floor guest rooms, a bunk room, and a grand master suite.*



**A12 • 38 NORTH CHARLES STREET**

*This 2,584 square-foot 4 bedroom, 4 1/2 bath courtyard home is located north of 30th. The first-floor master suite opens onto a large courtyard. A bright kitchen and an open living room and dining room make for entertaining. The second floor has a study, a roof-top terrace, and two guest bedrooms each with private baths. A private guest suite and bathroom is located just off the main house.*



**H7 • 223 NORTH SOMERSET STREET**

*This villa offers 3 bedrooms, 2.5 baths and overlooks Central Park and Caliza Pool and Restaurant. A family-centric living area with fireplace, kitchen and dining circulate to a serene private courtyard with pool. The second-floor Master Suite has a fireplace and views of the courtyard & pool. Two charming guest bedrooms are located across the second-floor landing with a nicely appointed bathroom.*

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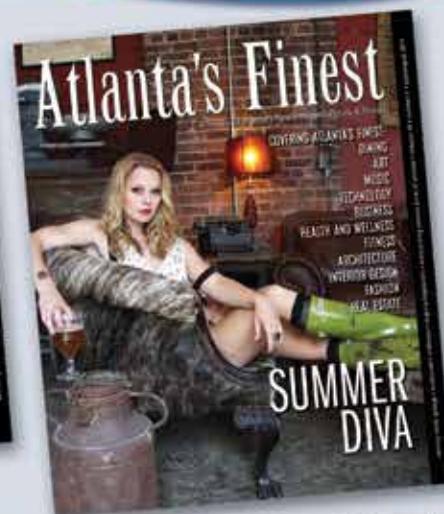
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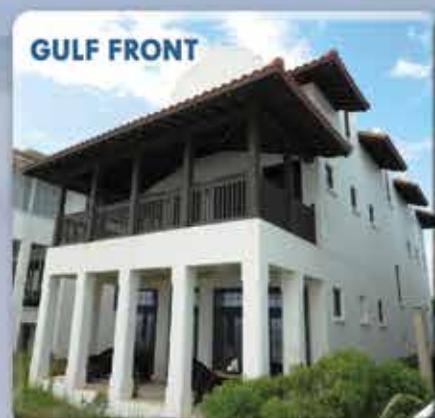
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