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

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#### Dear Alan:

It has been almost five years since the completion of our wonderful gulf front home and I wanted to take a moment to tell you how happy Ed and I are with each and every detail. As an Interior Designer myself and Ed with a career in real estate, we were knowledgeable and very involved clients. You and your staff handled our endless meetings with professionalism and patience.

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

Sincerely, Anne and Ed Erbesfield



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### letter from the publisher

It's fall on the beach, and all is well. The sun still shines and the waters of the emerald coast still glisten. In fact, this is the best time to enjoy the beach on 30-A. The crowds have thinned out, the sun has tempered and there is no time better than autumn

to enjoy the pure bliss and luxury of 30-A.

Within the pages of this issue, you will find the cream of the crop that 30-A has to offer. Whether it's dining, fashion, art or real estate, we profile it all. So kick off your flip-flops, lie in the sand and get hungry for everything 30-A while you have a nice read!

Something to mention: Lately there have been quite a lot of complaints from the locals about trash left on the beach. We would like to invite all of you to do your best to help keep our beaches clean. After all, we are all just stewards of 30-A and none of us really own the beach. We all use it equally and joyfully and there is no reason not to treat it with the respect that it deserves. It is nature's living room with a million dollar view.

Until next issue, we bid you an amazing fall on the beach. Keep it clean and use it with joyful abandon.

Salute,

JOYFUL ABANDON

Miles K. Neiman

#### View the entire publication online at www.ThirtyAReview.com



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Publisher/Editor-in-Chief Miles K. Neiman

> Managing Editor Jennifer Thompson

#### Graphic Design

Ellen Westing - Cover Design Ellen Westing - Magazine Layout Sharon Jollay - ads

Cover Photography

Jacqueline Ward

#### Photography

Jacqueline Ward

**Contributing Writers** 

Taylor Arnold Jessica Badour Dr. Nitin Bawa Susan Benton Susan Cannizzaro Julie Herron Carson Lauren Gall Anna Ferguson Hall Christina Homer Chris Ogle Amelia Pavlik Bart Precourt Anne Schultz Kimberly Watson Sewell **Ridgeley Standard** Kempten Taylor Mary Welch Susan Zieler Youngerman

### Ad Sales:

Call 404.560.3677

Distribution Manager: Warren Butler

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Always on the ball...only at The Beach!

### Showbiz and Events in September and October

#### ALYS BEACH

#### Caliza Goes Pink for Breast Cancer Awareness

In honor of Breast Cancer Awareness Month, Chef Kevin Korman will feature a tasting menu, using ingredients filled with cancer-fighting ingredients, with proceeds benefiting Sacred Heart Cancer Center Emerald Coast Services and Susan G Komen Foundation, Maryland affiliate. Purchase raffle tickets throughout the month to win an Alys Beach stay complete with bike rentals, dinner at Caliza and more! Call 850-213-5700 for more information.

#### Come meet the visionaries behind the pieces featured on the South Walton Fashion Week runway

Saturday, October 11, 11am to 3pm, Alys Shoppe We'll have the designers of the newest additions to the Alys Shoppe collection on hand as well as some other stylish surprises!

#### Howl-O-Ween Pet Parade & Pumpkin Drop

*Friday, October 17, 4pm-6pm* Bring your four legged friends for our annual Howl-O-Ween Pet Parade & Costume Contest benefiting Alaqua Animal Refuge. A prize will be awarded for Best Owner Dog Duo and we'll drop a giant pumpkin filled with sweet treats for the kids.

#### Noche de los Muertos at Caliza

October 25, 8pm-11:30pm Night of the Dead Costume party. Tickets are \$50 in advance and \$60 at the door. 21 and up only, please. Visit alysbeach.com for more information.

### ROSEMARY BEACH

#### Harvest Market & Monstrous Halloween Celebration

Saturday, October 25th, 2 pm to 5 pm, Town Center Bring the little ghosts and goblins for Trick-Or-Treating through the Town Center Businesses and the harvest market artist's booths. We'll also have a pumpkin carving contest and costume contest with prizes, hayrides, a moonwalk, pumpkin painting, games and more! Free and Everyone is invited!

#### WATERCOLOR

#### **Trick-or-Treat**

October 26, 1-3pm, Western Lake This Haunted Paddle is open to the public, and anyone can bring their paddle board, or rent from Tom at the BoatHouse. Call (850) 419-6188 for more information.

#### Fall Festival

October 26, 2-5pm, Marina Park Enjoy fall foods and drinks, live music and crafts, a pumpkin carving contest and pictures with our scarecrow! Call (850) 534-5975 for more information.

#### SunsetMovie

*October 26th, Marina Park* Bring a blanket or chair to watch a Halloween-themed movie under the stars! Call (850) 534-5975 for more information.

#### SEASIDE

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



Howl-O-Ween Pet Parade

### dining

# Real Paella: A Taste of Valencia Comes to South Walton



ust like many argue about what ingredients constitute the best Cajun versus Creole Gumbo, Paella aficionados in the know are often in dispute about what to use in Spain's most authentic dish, as the ways of making paella are as many and varied as the people who cook it.

My money is on Juan Ten, who was born in his parents' (Salvador and Lola) native Valencia, raised in Madrid, and has a thriving Real Paella business in Tallahassee. He is now residing part-time in South Walton to bring his family recipes, passed down from generation to generation, to the Emerald Coast.

As a growing boy, Juan paid close attention to his mother, Lola, as she cooked authentic paella with fresh local ingredients for family and friends gathered around their giant pan. Ten says, "I learned how to make paella when I was a teenager. My grandfather Salvador Ten Montoliu (1897-1974), was a chef and the inventor of the first gas furnace retrofitted to cook paellas (paellero de gas), a patent registered in 1950."

Juan relocated to Tallahassee twenty-five years ago and in 2006, founded Real Paella with his daughter Alicia, who has worked alongside her father for the last 9 years in their family-owned business. Juan re-creates the paella experience. He grew to love catering for private parties and public events, large and small.



Adding to the excitement of the paella experience is multi-award winning master classical and flamenco guitarist Silviu Octavian Ciulei who provides the magical musical touch. He was born in Constanta, Romania, began his musical studies at the age of six and attended the High School of Arts in Constanta. By age thirteen, he had won his first performance prize, and Acoustic Guitar Magazine quotes, "He's delighted audiences and taken first prize in an impressive number of international competitions." A fun and relaxing atmosphere is set as dining guests gather around the authentic paella pan while sipping on refreshing hand crafted sangria and savoring the rich, aromatic notes of roasted garlic, spices, seafood and saffron rice as it simmers.

Juan says, "I use local organic ingredients and proteins from New Leaf Market, the farmers markets on 30A and fresh Gulf Seafood, with the exception of the authentic rice, Spanish olive oil, saffron and smoked paprika which are imported from Spain. The products we use have no artificial color, MSG or preservatives"

Paella is basically a simple yet fragrant mixture of ingredients using rice from Spain's eastern coastline, the region where paella originated centuries ago. Early paellas were cooked outdoors over wood-burning fires for peasant farm workers.

"In Spain, there's a long tradition of getting together for luncth with the whole family, but workers couldn't come in from the fields to do that. So, they cooked for themselves while in the fields. The original paellas had rabbit, lantd snails, and whatever vegetables they had on hand, and were eaten straight from the pan," explains Juan.

If looking for a true farm to pan experience, Juan's Real Paella website offers a variety of choices for

> customers seeking his catering expertise. The six paella options are: Valenciana (the closest to the original with chicken, duck or rabbit), Tipica (with chicken and pork), Marisco (a seafood packed paella with fish, scallops and mussels and vegetables), Mixta (Tipica with seafood added on top), Vegetal (vegan vegetable paella), and my favorite Langosta brimming with succulent lobster, mussels, scallops and shrimp.

> A paella party package can include paella only or paella, tapas, salad, dessert, sangria and the famed flamenco guitarist. Juan will even arrange for tents, tables, chairs and dinnerware if needed, and he is prepared for rain. Prices are reasonable and he is currently offering specials on his website, www.realpaella.com. Juan says, "We recommend you telling your guests to arrive

early while we are still cooking. Part of the experience is to watch the process of making authentic paella!"

### For more information call (850) 980-1650 and follow Real Paella on Facebook.

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

### You are cordially invited to have a stress-free Thanksgiving!

Every year we whip up over 250 Holiday Feasts for families all along Scenic 30A. We know you'd rather spend time with your family instead of standing over a stove all day, so we do it all for you! Whole smoked turkey & giblet gravy, combread dressing, mashed upotatoes, praline sweet potatoes, side salads, pies for dessert and all kinds of dips to share.

Online ordering will begin October 1st at 8am local time and continue until 5pm on November 21st, with pick up on Thanksgiving morning at either Cowgirl Kitchen Market in Seagrove or our retail store, Feed & Supply, in Rosemary Beach. Whichever is most convenient for you!

This Thanksgiving is a great time to... Fick Back & Cowgirl Up!

COWGIRLKITCHEN.COM Rosemary Beach ★ Seagrove Beach Plank Roasted Salmon

### The Bowery On Thirty-A

by Susan Benton

Tiramisu

ew to the beautiful Blue Mountain Beach area, The Bowery On Thirty-A is an elegant restaurant and live music venue located in the heart of Redfish Village. Locally owned and operated by the Williams family, the space is a true gem like no other, as it captures the essence of a prohibition speakeasy; but where lucky for patrons no password is required.

The Bowery On Thirty-A is the namesake of a street and neighborhood in the southern portion of the New York City borough of Manhattan. As the population of New York City grew, so did The Bowery, and by the early 1800s it expanded from a farming area outside the city to a grand boulevard, where many well-respected and famous people relocated their residences; something similar to what has been taking place along 30-A in South Walton for many years.

<image>

Offering inside and outside dining options, The Bowery On Thirty-A includes a café, main dining room, patio dining, and a soon-to-be available upstairs space for private events. Ample parking is available as well, something hard to come by for many businesses in the local area.



Make plans for a morning visit to the café where vast selections of sought after breakfast items are meant to be savored. Plates of traditional eggs, potatoes and bacon, Southern biscuits and sausage gravy, French toast, and a delectable hand crafted quiche of the day are just some of the menu preparations made from scratch. The Bowery Bloody Mary or a fresh squeezed Mimosa will certainly brighten up any brunch.

Among the variety of sandwiches offered at lunch, the Bowery Burger made it to the top of my list with its unique blend of pork, beef, and pancetta. Topped with sautéed onions and Gruyere cheese, and served on a buttery brioche bun, it is a perfect marriage of flavors.

In The Bowery's main dining space an elegant ambiance is set with warm wood paneling and its piece de resistance bar. Crystal chandeliers and candelabras accent the upscale atmosphere where Chef Scott Nelson creates his amazing culinary preparations.

Chef Nelson's unfaltering energy and passion for the culinary arts, along with his natural teaching talents, are what led the Williams family to encourage him to take the Executive Chef position at The Bowery On Thirty-A. Once he accepted the position, Nelson says he felt at home in the musical setting where he can share his culmination of training, creative vision, and delight dining patrons with the highest quality, delicious, hand crafted and unique presentations in a setting unparalleled to any other in the area.

Chef Nelson sources many of the food items locally, including fresh Gulf seafood like the Yellowfin Tuna that is black pepper seared and served over Basmati rice before being topped with eel sauce. It is showcased on the dinner menu and is quickly becoming a favorite, as are the Ancho Duck Egg Rolls with Cascabel pepper dipping sauce served as an appetizer.

Other popular menu items include The Bowery's hand-cut juicy steaks, double cut pork chop, pan seared Maple Leaf duck breast, and classic jus de poulet: a roasted half chicken with Marsala reduction.

Wine lovers are rejoicing at the price points on The Bowery's extensive wine list, while cocktail enthusiasts

enjoy premium craft cocktails and top shelf liquors.

The Bowery On Thirty-A presents live jazz and blues with no cover charge, where local headliners like Geoff McBride and Chris Alvarado can often be seen performing onstage.

If looking for the latest happenings at The Bowery On Thirty-A, be sure to check the events calendar on their website and sign up for their weekly email. Reservations are highly recommended on nights when live music is available and can be made by calling (850) 622-1136.

The Bowery On Thirty-A is located at 2052 West County Highway 30A in Redfish Village. Hours of operation are: breakfast served Monday to Saturday 8am to 11am, lunch served Monday to Saturday 11am to 2pm, dinner served Monday to Saturday 6pm to close. Happy Hour is offered Monday through Saturday 4pm to 7pm, with a ladies night takes place on Thursday 7pm to 11pm. Brunch is offered on Sunday 8am to 2pm.

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### dining

### Two Scoops and Burger Bliss BY LIESEL SCHMIDT



here might be chocolate and vanilla on the menu at Rose Bros. Soda Fountain and Coffee in Rosemary Beach, but the options here are far from standard freezer fare. Indeed, the ice creams chilling in their freezers are delivered in small batches, handcrafted creamy goodness from the small, family-

owned dairy farm Southern Craft Creamery in Marianna. It's just one of the touches that make this little hole in the wall, tucked into a corner along Main Street's sidewalk, a great spot to tap into the tastes of days gone by, when egg creams were sucked with abandon and the stools swiveled in anticipation of two scoops. Order a float, and you'll be soon be sipping the frothy crystal foam from a chilly glass of Blue Sky Beverage Company's all-natural sodas as a scoop of delicious SCC ice cream melts into the fizz. Milkshakes and malteds are hand-scooped and handblended to order, each a creation of creaminess crafted right before the straw is plunged.

Yet ice cream isn't the only draw to this destination of dairy delight, and mere months after opening to the community along 30-A, Rose Bros. is earning quite the reputation for heating up the kitchen. Scan the menu, hand-lettered in chalk on a blackboard behind the bar, and you'll find burgers made of fresh-ground organic Angus beef cooked tender and juicy, nestled on sourdough buns. According to owner Scout Rose, these are no ordinary burgers. "We tasted what must have been 50 different burgers and buns before landing on Burger Maker and Sweet Mesquite. The combo just



sings and I'm very proud to say that many people have said our burgers rank with the best they've ever had," claims Rose. Hot dogs stray from standard with names like the Danger Dog, one of the signature items: an allbeef hot dog wrapped in bacon and deep fried, cradled in a hamburger bun and covered with grilled onions. "It's one of the best things I've ever eaten," says Rose, who counts the appropriately named dish among his menu favorites. "I love hearing people's reactions when they ask

us what a Danger Dog is," he continues. "It's fun to see people's eyes twinkle, like there's an element of daring needed to order it!" Perhaps daring and a reliable doctor. "You have to sign a waiver first," jokes soda jerk and counter-guy Chris Wallace. "It's pretty tasty," he admits with a broad grin.

Still, standbys such as a regular dog or a meaty burger loaded with a melting of cheddar cheese and crisp bacon top the list with customers, likely paired with crunchy, golden fried crinkle cut fries or a pile of pillowy tots. It's soda



fountain foundational food but elevated to a level that makes it worthy of stopping, sitting, and savoring the surroundings; of letting the crowd stroll by just outside the windows as music plays on the radio. "We walk a line between retro and modern that appeals to folks, but I think it's the quality of burgers and ice cream and the nice people working here that keeps our customers coming back," Rose observes.

Craft brewery beer logos march across cans stacked on a shelf behind the bar, and wine bottles await selection—each offering perfect counterpoint to more elementary mates on the menu. Here, you could just as easily order an actual beer float as a root beer float or

debate the chocolatey finish of a regional red wine versus that of a hand-blended chocolate malt. It's high and low, served up to order for every customer, in a way that shows a commitment to care, craft, flavor, and quality. Every cup of coffee brewed, every shake spun together, every burger seared is an illustration of Scout Rose's vision to run a restaurant that isn't run-of-the mill. "I wanted to bring something unique," says the native Texan. "The town needed more kid-friendly places, more casual dining...it

just seemed like a soda fountain style restaurant would be fun and a hit."

Judging by the steady stream of hungry diners at this eatery, Rose Bros. is, indeed, a hit—and becoming far more than a one hit wonder.

Rose Bros. Soda Fountain and Coffee is open Monday-Saturday, 10:00 am-9:00 pm; Sunday 11:00 am-4:00 pm. Located at 78 Main St., Rosemary Beach, FL 32413. For more info, visit www.rbsodafountain.com

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ROSEMARY BEACH, FLORIDA



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### chef profile

### Chef Kevin Purdy BY SUSAN BENTON

A picture of comfort and sophistication abound at Highlands House Bed & Breakfast located along the south side of Highway 30-A in Blue Mountain Beach. Nestled on a seaside patch of paradise surrounded by "Old Florida" cottage homes, and snuggled beside protected wetlands with unique geographical coastal dune lakes nearby, you will be drawn here for its natural beauty and high level of service offered by Executive Chef Kevin Purdy and team.

Marc Russack, who wanted to refurbish the space and move to the area permanently, purchased the historic antebellum style Santa Rosa Beach home thirteen years ago. Russack recently reached out to Chef Purdy to take command of the newly renovated kitchen space, as Purdy had quickly become well known in the area for his delicious seafood creations while at his former post, Marina Café in Destin.

A young chef to watch, Purdy is a South Florida native who grew up dividing his time between Miami and Freeport, Bahamas where his family owns a scuba diving business. He knew at an early age he was driven to be a chef and says, "My mother and grandmother inspired and influenced me in the kitchen. My mom grew up in Atlanta and had a family farm in Clarksville, Tennessee. Food was a big part of our life celebrations. Food memories growing up made me take an interest in cooking, and the more I experimented with flavors, the more I was hooked."

Purdy attended hospitality school at Florida International and learned Peruvian cooking when hired for his internship in Coconut Grove. Upon graduating he followed with a stint working for the family business in the Bahamas as a private chef, cooking three meals a day plus tapas for their twenty-five guests and crewmembers.

Chef Purdy moved on to the Culinary Institute of America in Hyde Park where he completed an internship at Charleston's Peninsula Grill. Trying Nashville on for size he worked as chef de cuisine for his mentor, Chef Bob Waggoner of Watermark. Purdy says, "Chef Waggoner is a phenomenal person and amazing talent. His awards and accolades in the United States and Europe are unprecedented. He is professional, charismatic and I'm honored that he helped mold me into the chef I am today."

His passion for sustainable seafood, fishing, and draw to the Gulf are what brought Chef Purdy home to the Emerald Coast. Some of the most popular dishes to date at Highland's House are the Peruvian flavors captured in the fresh juicy coastal ceviche, the Shrimp & Grits with house made Tasso and Abita Beer Gravy, the spicy New Orleans Blackened Gulf Shrimp Po-Poy with house crafted cherry pepper remoulade, and the scrumptious Harbor Docks-caught fish of the day served with coconut



Cevicne

rice, fresh made chimichurri, then topped with crispy plantains.

The Korean-inspired Bibimbap Burger, made with Asian spiced ground sirloin and topped with a perfectly prepared fried egg and house-made kimchi, is also making waves with its electric flavor profile.

Guests staying the night are afforded service in style as each of the rooms at the Inn are dripping in a costal chic décor, featuring original furnishings from local artisans providing an eclectic atmosphere. Those fortunate enough to wake for breakfast will be offered tantalizing dishes like

the Malted Pecan Waffle with Vermont Maple Syrup, or the Country Ham & Cheddar Omelet with house-made Candied Bacon.

Catering is available both on and off site for weddings, business events, and family reunions. Highland's House is open to the public for happy hour, dinner nightly, and Sunday brunch that includes a bubble bar and menu items like Sweet Tea Brined Fried Chicken & Waffles.

Chef Purdy says, "I'm lucky to be able to watch the sun rise and set on the Gulf while utilizing the best and freshest seafood caught straight from these waters. Combining that with the local sourced produce, food just doesn't get any better."



Highland's House Bed & Breakfast is located at 4193 West County Highway 30A. Dinner is served Tuesday through Sunday 4pm to 9pm with brunch available on Saturday and Sunday from 10am to 2pm, and live music showcased on the weekend. The restaurant is closed on Monday. Highland's House is pet friendly and offers gluten free and children's menu options. For more information and events taking place like the Paella Party in September, visit www.highlandshouse. com, the Highlands House Facebook page, or call (850) 660-1946.

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### GreenMans Garden

#### BY SUSAN BENTON

nteractions and the connectivity between life and death fascinate me, especially since my near fatal head on automobile accident in the late 1990s. Interestingly enough, Mikael L'Andre had a similar experience when he fell 34 feet from an aerial lift, shattering his body in 2011, and like me, found his priorities needed to change completely.

L'Andre says, "I was making a living, not making a life, and was given a new chance to start making life happen!"

As a Walton County native who was raised in the area by a dairy farmer and gardener, L'Andre found his passion at three years of age when sowing his first snap bean seeds. He grew to love the soil under his feet but somewhere along the way lost his draw to the earth- until his accident.

With his renewed lease on life and thankful to be healed, L'Andre says, "I can absolutely attribute my life, my health, my healing, my livelihood, and my happiness to my garden and my beautiful wife Jeaneen. I am grateful for my creator and for the opportunity to awaken each high quality, superior, and incredibly nutritious produce without exception.

Specializing in naturally grown vegetables without chemical fertilizers, chemical insecticides or chemical herbicides and using non-GMO heirloom seeds, Mikael says, "Our garden is a happy place where good vibrations abound give our customers the best tasting food in the freshest manner possible. It is Real-Good-Feel-Good-Food."

With the change of seasons, a variety of spectacular produce can be found year-round, including but not limited to the cosmically charged Sugar Baby Watermelons, basil, parsley, and golden chanterelles in the summer; to fava



and delicious veggies are

always growing fresh. We

nurture the earth in such

a manner that allows

nutrient dense, flavorful

food to be filled with pure love, light, peace and

positive energy!" L'Andre

feels he is connected again

to the land and his calling



day with the ability to walk, literally, among the plants each morning."

Mikael's GreenMans Garden, LLC is a family owned business that is dedicated to producing eco-friendly food for the local community by creating a farm ecology that is modeled after and works with the surrounding ecosystem. It is all about sustainability. Located in North Walton County in DeFuniak Springs, Mikael, Jeaneen and their two sons, Brennon age 20 (a college pitcher), and Benjjamin age 6 (a junior beekeeper), plant and grow



is to be a good steward, responsibly enriching it so it will be there for others to enjoy when he moves on.

Where every broccoli is a star and each radicchio is a work of art, GreenMans Garden supplies local restaurants, individuals, and farmers markets with hand-harvested produce each week. They offer easy pick-up available in South Walton, Niceville, Ft. Walton Beach, and Mossy Head on specified days throughout the week. L'Andre says, "We sell our own produce and take pride in growing every plant from seed ourselves. We make every effort to beans, amaranth greens, collards, butterhead lettuce, and red vein spinach in the spring. The fall calls for heirloom okra, baby bok choi, sweet potato greens, watercress, eggplant, and squash, while the winter brings escarole, frisee' endive, heirloom spinach, green romaine, arugula, and cilantro. L'Andre says, "If you want to get all your healthy food in one place and want to eat local knowing where your food comes from, come see the GreenMan at your local farmers market!"

For a complete list of what is growing in GreenMans Garden you will want to visit their website, www. theGreenMansgarden.com, and their Facebook page for up to date information. GreenMans Garden is onsite every Saturday at the Seaside Farmers Market from 9 a.m. to 1 p.m. and is also onsite at the Raw & Juicy Farmers Market at the Market Shops of Sandestin on Sunday from 9am to 1pm. To reach the GreenMans Garden directly, call (850) 218-6998.

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### How to Boost Metabolism to Lose Weight BY DR. NITIN BAWA, MD

"The only thing you can do is eat less and exercise more." I had a patient whose doctor told her this about trying to lose weight and she was very upset. This patient says that she already is very careful with her diet and exercises but has not lose weight. I routinely see a lot of women who are already watching their diet and exercising but having trouble losing weight. It then becomes very frustrating to hear from their doctor that they need to watch their diet and exercise more.

The first law of thermodynamics states that energy is neither created nor destroyed. Based on this people interpret that when you are trying to lose fat, the key is to reduce the intake of energy or increase the output of energy via exercising. However, in medicine it is a little more complicated than this.

have PCOS (polycystic ovarian syndrome) where hormones accumulate on the ovaries as cysts and the progesterone gets converted into testosterone and the lack of progesterone causes weight gain.

There was a recent study that concluded that a sudden drop in estrogen, like what happens in menopause, contributes to weight gain. Hormones control our metabolism and subtle changes in hormone levels contribute to weight gain.

Women make two hormones: estrogen and progesterone. Estrogen makes fat cells, breast cells and uterine cells divide. Progesterone counteracts the weight gain effects of estrogen but in menopause there is often an imbalance between estrogen and progesterone with there being relatively more estrogen compared to progesterone causing weight gain. Subtle adjustments in these hormones often make it easier to lose weight.

### In reality, if you reduce intake of energy, the body actually stops burning as much energy.

In reality, if you reduce intake of energy, the body actually stops burning as much energy. This is especially key with breakfast. Lots of people do not eat breakfast and think that this will help them with losing weight but that is not true. When we wake up in the morning we have already been fasting for ten or twelve hours and our body is starting to reduce its metabolic rate. Therefore it is very important to eat breakfast as that actually improves metabolism. Also, when you do not eat breakfast, your body increases stress hormone levels like cortisol that cause weight gain, especially in the belly area. Therefore, eating small meals but more frequently actually boosts metabolism and helps with trying to lose weight. Starving oneself and not eating for long hours reduces metabolism and the weight can come back with a vengeance.

Adjusting hormones is another factor that boosts metabolism that is not taken into account with the "energy in and energy out" mentality. Lots of women suddenly gain weight around menopause without doing anything else because of hormonal imbalances. Lot of young women Women also need small amounts of testosterone and DHEA (a precursor of testosterone) and stop making these after menopause. Subtle adjustments in this also boost metabolism making it easier to lose weight.

Most physicians only check TSH (Thyroid Stimulating Hormone) to see if thyroid levels are appropriate. However, some people have a subtle imbalance where they are unable to convert the inactive T4 to the active T3. Therefore, it is important to check T4 and T3 and make adjustments to these for people who have trouble losing weight.

Lastly, it is possible to check metabolic rate using a machine that calculates how many calories are being burned at rest. It is possible to track how one's metabolism is with different adjustments in hormones and try to boost metabolism.

Dr. Nitin Bawa is a Board Certified Internal Medicine Physician with a practice in Seagrove Beach. He can be reached at (850)534-4170.




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### wellness

## Top 7 Smoothie Ingredients

BY DR. BART M. PRECOURT



Master chef I'm not; a smoothie connoisseur in training... I am. The art of making a great smoothie comes down to two main components. First, it should be packed with vitamins, minerals, and nutrients that boost your metabolism, increase your immune system and make you healthier. Second, it needs to taste great! The following list is from years of getting it right and not so right. Truthfully, I've made some smoothies that were very healthy yet tasted like seaweed. I've also made some that tasted great yet because of the amount of fruits and sweet stuff in them, they technically weren't much better than a donut. Use these ingredients to make yourself into a smoothie rock star!

### 1. SPIRULINA:

A true super food. This might be the single best ingredient you can put in your smoothie. Not known for its taste, rather known for its health benefits, it is a complete protein with iron and essential amino acids. Its true magic comes from the chlorophyll it contains. Chlorophyll helps clear toxins from the blood stream, boosts your immune system, and enhances mental clarity.

### 2. WHEY PROTEIN:

Another complete protein. Must be non-denatured and come from grass-fed, organic cows. Whey protein is one of the easiest proteins to digest and assimilate into our systems quickly. Maybe its best value is its ability to help you burn fat! If you're looking to build muscle and burn fat, then this is a must. Ideally about 20-30 grams per shake.

### 3. CACAO NIBS:

This is nature's version of a chocolate chip. Helps give some flavor to your smoothie without increasing sugar and is a great source of iron, calcium, zinc, and the always-needed magnesium. These

little chocolate flavored nibs are known for their high flavonoid content. Flavonoids are the antioxidants that remove free radicals (bad guys) floating around in your body.

#### 4. AVOCADO:

Personally I think a smoothie isn't complete without this! They are considered one of the healthiest foods on the planet. Avocados add great texture and make your smoothie "smooth." A great source of good fats and protein that help you feel satiated (full). These fats help boost good cholesterol (HDL) and aid in the prevention of diabetes.

#### 5. GOJI BERRIES:

Rich in nutrients and flavor. Helps mental well being, calmness, and happiness and is possibly the richest source of vitamin C on earth. Packed with antioxidants and are known for their anti-aging effects. Goji berries have the highest concentration of protein of any fruit. Flat out a nutritional powerhouse. Usually dried goji berries can be found at your local health food stores.

#### 6. BLUEBERRIES:

No rocket science here, blueberries simply rock! Blueberries add great flavor while bringing a great source of fiber and again a strong antioxidant source. Have been shown to help the cardiovascular system and even aid in reducing belly fat. Blueberries have the highest level of antioxidants of all the fresh fruit. Blueberries have even been shown to help preserve vision and brain health. Best to get when in season and stock up by freezing extras when they are out of season.

#### 7. BANANAS:

This might be last on the list yet it's one of the first things I put in my smoothie every morning. Bananas are a great way to have a steady source of energy over a period of time. Yes it has some sugar yet don't fret; it releases slowly into your system because it has fiber with it. Great for pre-workout energy, muscle cramps, and even leg cramps at night, this fruit is high in potassium, vitamin C, and B6. Bananas even work as a pre-biotic and aid in digestion. Did I mention that they make all smoothies taste better? Use about one half per 16 oz. of smoothie. When used with avocado, you have the foundation of a rock star level smoothie.

Some other honorable mentions for your smoothies are: spinach, kale, beets, almond milk, coconut water, coconut butter, coconut shavings (heck anything coconut), and acai berries.

#### **BE AWARE!**

One of the most common mistakes I see people make is using too much fruit! Your smoothies should have a ratio of 4 veggie servings to 1 fruit serving per shake. Making them fruit dominant can have the reverse effect on our health goals in regards to weight loss, immune building, and balanced energy.

#### For recipes, questions, or to share your favorite recipes go to: bartprecourt.com



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# Pedal Pushing



oing for a bike ride is a great way to explore and get some exercis, and when you've got such beautiful natural surroundings as those along the beaches and pathways that wind all throughout 30-A, pedal pushing can be the perfect way to go. You'll be able to breathe the fresh air, enjoy nature, and maybe even see some things that you would have missed from the confines of a car.

That's precisely what drives the YOLO concept and makes owner Jeff Archer so passionate about the possibilities of the newly established YOLO Bike Company. "These

bikes are an extension of the original YOLO vision, building equipment to get people outside and living in the moment. Our motto is, 'You Only Live Once'," he continues.

YOLO first introduced the Cruiser Single Speed, the model specially designed and constructed with comfort, durability, versatility, and value in mind. "I wanted to build the best bikes possible, in each and every component," Archer says. Even a quick study of the bikes would verify that claim, from the lightweight aluminum alloy frames fitted with embossed saddle seats and ergonomic handlebars to the Kenda tires, mounted on aluminum rims with stainless steel spokes. Clearly, much consideration was put into the plans as Archer and his team refined the design to withstand the demands of coastal conditions, varying types of terrain, and heavy usage. "We live along the Gulf Coast, so we definitely felt the need to make the bikes rust-resistant," Archer says, referring to the tendency of the salty ocean air and high humidity levels to accelerate the rusting process.



d Bike

"YOLO is a company that was built here on the Emerald Coast, but every bike that we're building can stand up to any bike in its category in the industry," Archer says proudly.

From his point of view, being a locally-owned company has certainly played in his favor, both in being able to read the market needs, and in creating his own sort of loyalty. His designer and production teams include childhood friends who grew up exploring the local beaches with him, men whose expertise has launched their own high-level careers at various locations around the country. And despite the miles between them, the collaboration and visions behind the YOLO Bikes converged to become a beautiful ride. "I've got a great team of really good people in the profession that have come together—for us, this is kind of a passion project," Archer says.

There's good reason behind that passion. "Biking is great here—it's flat terrain, and there are bike paths all along the coast, especially in 30-A. We've got 20 miles of paths that follow over some of the most beautiful dune lakes, through state forests, through great little town centers," he describes, with a warmth in his voice that testifies to his own love of the area. "It's a really varied experience, and this place is blessed with beauty." For Archer, it's a beauty worth exploration and that's a gift he hopes to bestow through his bikes. "If you're on a bike ride, you're immersed in the beauty of this place—and it will definitely make some kind of impact on you."

Fortunately for visitors to 30-A, there are ways to get your hands on some handlebars without actually having to lug them down with all the other vacation gear you've got loaded into an already over-stuffed vehicle. YOLO Board and Bike, with its ideal location on 30-A at Gulf Place, offers sales as well as rentals of the bikes, and both have proven themselves to be showing their strength.

With plans of releasing a three-speed model in September and a fat tire bicycle in November, Archer certainly has high hopes for the future of YOLO Bikes as its own solid brand. "We've gotten a really great response, especially with families," he reports, going on to add both kids' cruisers and more fitness-minded eight speed versions to his growing list of upcoming model releases. "We wanted to build bikes that will suit different lifestyles," he says. After all, you may only live once, but you don't only live one way. The important thing, as Archer well realizes, is that you live.

YOLO Board +Bike is located in Gulf Place at 95 Laura Hamilton Blvd, Ste. C-3, Santa Rosa Beach, FL, 32550. Open daily, 8:00 am- 8:00 pm. For more info, call (850) 267-0602 or visit www.yoloboard.com



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# Live Well 30A

here's an ease of living that one would hope to achieve when it comes time to book a vacation, a desire to escape from the pressures of daily life and just stop to smell the roses; or, as the case may be along 30-A, to stop and smell the fresh sea air. And while this 19-mile stretch of beachfront community might be small, Personal, professional, and passionate services are three of the core components that have set Live Well 30A apart from its emerging competitors. In fact, over the past seven seasons, Wellborn estimates that his company's bikes, beach chair rentals, shuttle services, and beach fires have played a part in thousands of vacations for thousands of



there are endless ways to enjoy it—you just have to know where to start.

It was with this in mind that Live Well 30A was established in 2008. As a lifelong vacationer to 30-A, founder and CEO John Wellborn was well aware that there was a need for vacationers and visitors to have a quick, comprehensive source that would provide them with anything and everything to make their time in 30-A the experience of a lifetime. "There really was a lack of places where all of your 30-A needs could be met with one phone call or one email, so I wanted to offer that convenience," says Wellborn. "There wasn't a personal service that could provide that information." families. This year alone, Live Well is projecting bookings with more than 5,000 families, which Wellborn says, "If you translate those 5,000 families into all the people that come to their parties and use our beach chairs and ride our bikes, we'll help at least 25,000 people this year." The pride is evident in his voice, but there is no arrogance. It is pride in his community, in his company and the people on his team. He literally built Live Well 30A on the wheels of a few bikes, spinning those wheels into a great company that arguably plays a key role in creating hundreds of thousands of memories and traditions. Certainly, Wellborn has reason to be proud. Still, he doesn't sit back and rest on his laurels now that he's seeing such success. He's working right alongside his staff—driving shuttle services to and from the airport, setting up volleyball nets and lugging ice chests—a team member in every sense of the word. "We want the needs of the customer to be met, and we'll do what it takes to

make that happen," he says. "We want to be a gold standard resource for every possible need."

That dedication is precisely what keeps his guests loyal, turning to Live Well 30A for anything and everything-whether it's hunting down the best burgers to catering a shrimp boil. They do it, and they do it well. They know the area, they live the area, and they love the area. And they want each and every one of their guests to feel that level of passion. "One of my favorite things about this job is sharing 30-A with all the guests that we serve everyday," says Wellborn. "This is home to us-we know the locals, we know all the business owners. We know all the chefs at all the restaurants and all the bartenders at the bars. They're friends of ours and we go there."

This company is one that truly enjoys its work, and they truly enjoy one another as well. "We work hard, but we all like to have fun together outside of work," says office manager Taryn Foster. "We enjoy each other's company, so we'll get together at each others' houses and cook out or play games." It is, perhaps, one of the reasons that Live Well 30A has maintained its success and continued to grow. It may

have started with a few bikes but now the beach concierge service is comprehensive in its provisions. The bulk of their business comes from renting bikes, YOLO boards, beach chairs and umbrellas, and baby gear; but they also offer shuttling services; set up and cater beach fires and parties; and stake out volleyball nets on the beach. Still, even such a lengthy list of services is a mere sampling of the many ways that they'll ensure that, during a visit to 30-A, their guests will live well.

Live Well 30A is located at 497 Serenoa Rd #4, Santa Rosa Beach, FL 32459. For more info, call (850) 534-0183 or visit www.livewellbikes.com

#### """ Alive Today Because of Acta and a star acta and acta

In early June, Destin resident Kenneth Marshall, 53, went to his physical-therapy session despite having had chest pain since the evening before. When he arrived at Sacred Heart Rehabilitation in Destin, Physical Therapy Assistant Carla Riley noticed that Ken didn't look well, and she asked him how he felt. After taking his vitals and discovering elevated heart rate and blood pressure, Carla told Ken that instead of physical therapy, he needed to go straight to the Emergency Room.

In the ER, Ken described his pain as an elephant sitting on his chest. After diagnostic testing and a heart catheterization under the watchful eye of cardiologist Dr. Angel Morrobel, a total of four blockages were found in the arteries of Ken's heart. Soon after the blockages were found, Dr. Charles Mayes, interventional cardiologist with Sacred Heart Cardiovascular Specialists, inserted four stents to restore proper blood flow to Ken's heart.

After a complete recovery, Ken is grateful for Carla's diligence and his physicians' expertise. "I'm alive today because of the doctors and staff at Sacred Heart," he says.



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## South Walton Fashion Week

BY KEMPTEN TAYLOR AND REBECCA SULLIVAN

South Walton Fashion Week (SWFW) returns for its second year and has already made its mark as one of the area's most beloved events. This year the multiday event raises the bar with exclusive designer runway shows featuring renowned designer Mychael Knight, chic pop up shops, a style lounge, and emerging designers...all to descend on South Walton October 6-12, 2014.

The week's events will showcase South Walton's upscale fashion boutiques, local and nationally known designers, exclusive runway shows, exceptional trunk shows and events, and a national emerging designer competition and model competition that will ultimately launch careers of up and coming talent. Last year's model competition winner Emme Martin went on to sign with Click Model Management in New York and has since graced the covers of numerous national magazines.

South Walton's Fashion Week benefits The Cultural Arts Alliance of Walton County's (CAA) Art Education Program. The Week is produced by CAA in conjunction with Monark Event and is presented by Visit South

Walton. The Cultural Arts Alliance supports the arts through leadership, advocacy, programs funding, and education. CAA's vision is to make Walton County a creative place to live, work, and visit - a destination for cultural and artistic excellence where lives are enriched, economy is stimulated, and community is strengthened. This year South Walton Fashion Week will create a "Fashion Village" in Grand Boulevard at Sandestin, with a pop up shopping experience in the Style Lounge and a VIP Lounge. No detail will be spared, down to charging stations provided by 30A.it for personal devices.

"The entire week was

seamless from model casting to hair and makeup. I could tell the producers took my feedback seriously and curated my dream team by the time I arrived," says Ashley Ming, SWFW 2013 Emerging Designer Winner. "The level of talented professionals I was surrounded by during my show made everything fly by. As if that wasn't enough, the exposure my designs received in Florida was unparalleled, and the experience even opened doors to the area boutiques and new fans. SWFW launched my

blackout line in Florida with integrity, novelty and style. I couldn't ask for anything else."

The 2014 SWFW Emerging Designer will be awarded a cash prize, a custom photo shoot, a spread in two fashion magazines, and an exclusive runway shot in the 2015 South Walton Fashion Week. The designer contest and model competition are truly meant to launch careers and the past has proven to do just that.

What's on the schedule this year? Exclusive parties, trunk shows and fashion inspired events at local boutiques will be held throughout South Walton, along 30-A, and in Sandestin for the week of October 6-12 (Monday – Sunday). The launch party, Emerging Designer Competition, and Runway Shows will be held on Thursday, October 9 at SWFW Fashion Village in Grand Boulevard at Sandestin – which will become SWFW headquarters for the week. Friday, October 10 will feature runway shows and the continued Emerging Designer Competition. On Saturday, October 11 the Emerging Designer Competition will come to a head and winners





will be announced as well as the model completion, more runway shows and a fabulous after party. The week will conclude on Sunday, October 12 with a Kids' Runway Show in Grand Boulevard at Sandestin.

This year designer to the celebs Mychael Knight is coming back to SWFW with an elite fashion show and will also sit on a distinguished panel of judges scoring new designers participating in the Emerging Designer Runway Show. Knight is known for a successful run on



season three of the hit Bravo show "Project Runway". His sought-after aesthetic and fashion styling for celebrities such as Khloe Kardashian, Jagged Edge, Jennifer Hudson, and Toni Braxton (to name a few) have been displayed in a variety of print publications including Elle, Marie Claire and the New York Times.

Ticket prices for South Walton Fashion Week start at \$55 for daily tickets and \$150 for VIP packages. If you can only make a portion of SWFW events, weekend passes are also available. With the list of amazing designers and jam-packed events, you won't want to miss any of the festivities during one of the chicest weeks on the Emerald Coast! For additional information on South Walton Fashion Week, contact the Cultural Arts Alliance at (850) 622-5970, email at info@swfw.org or online at swfw.org.





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## Christina D Lingerie and Swim Delivers the Perfect Fit to 30-A

BY KEMPTEN TAYLOR



schooling, she enjoyed a successful Investment Banking Career in Pittsburgh, New York City, and Chicago, IL. She grew tired of the male-dominated and cutthroat world of investment banking and decided to follow her true passion; and opened Trousseau Lingerie and Swim in Chicago. Trousseau Lingerie and Swim and Christina were soon nationally known for high-quality designer collections, delivering top-notch customer service and a "great fit" for a wide variety of ages, sizes, and body types. Horton owned and operated Trousseau Lingerie and Swim for 10 years. In that time, she was recognized



Gulf. "When I moved back home...I spent a lot of time investigating the area from Ft. Walton Beach to Panama City. The women I met asked me to stay because they were driving to Atlanta or Birmingham to just buy bras. For me, I love 30-A and it is in the middle of Destin and PC. Clients from both areas can easily make the trip within 20-30 minutes," says Christina.

Christina D is different from other swim and lingerie stores, especially those big box retail brands; the focus is ensuring that each customer leaves with the perfect fit and a smile. According to Christina Horton, there is a specific recipe to delivering that coveted perfect fit: variety, customer service, and honesty. The store carries superior quality products that are well priced (bras range from \$59 to \$95 and swimwear ranges from \$99 to \$200) in a wide variety of sizes (30A - 44I). One-on-one fit service is also one of the ingredients to the perfect fit. No one gets to try on bras alone!

Honesty is also the focus because, let's face it, - no one wants to be bothered by that sales person just trying to get you to buy any and everything. "For bras, nine out of ten women wear the wrong size. For swim, most women buy it too big or they buy the wrong cut for their body type. The right fit can take 10 pounds and 10 years off of your profile," says Horton. So if you are

> uncomfortable, your bra straps fall of, the back doesn't go straight across your back... chances are you should pay a visit to the bra whisperer, Christina Horton at Christina D Lingerie and Swim.

> This chic intimates store's top brands include Chantelle, Simone Perele, Fantasie of England, Freya, Anita, Rosa Faia, Huit, Cosabelle, Tara Grinna, Commando, Erin Braxton Loungewear, and Samantha Chang Lingerie, to name a few. If you can't make it in for that perfect fitting, shoppers can visit www.shopchristinad.com and check out their full online store. Whether you have had reconstructive or elective surgery, preor post- baby body, weight gain or loss, or

you just want a darn good bra; be sure to stop in Christina D Lingerie and Swim because just like Christina says, "A good fit never goes out of fashion!"

Christina D Lingerie and Swim is located at 3925 W County Hwy 30A, Unit G in Santa Rosa Beach. To contact the store call (850) 660-1021 or log onto www.shopchristinad.com.

Christina D Horton

hristina D Lingerie and Swim brings a touch of "city" to the eclectic beach towns of 30-A. This sophisticated lingerie and swim boutique offers shoppers on the Panhandle a wide variety of designers of foundations, loungewear, swimwear, resortwear and active wear without breaking the bank (no spending hundreds of dollars here, folks). Located in Santa Rosa right off of 30-A, this must-shop specialty store will make every woman who walks in the door glad she did.



in the Wall Street Journal, InStyle, and Lucky Magazine; and was named 'Top 5 Bra Fitters" for years running.

"After too many years of shoveling snow," says Horton, this Sunshine state native decided to put her snowsuit away and head back south where she would be close to the beach and surrounded by family. As an expert in the industry, Christina saw there was a lack of 'fit' resources and decided to bring her passion for lingerie, swimwear, and making a difference for women on the

Located in Santa Rosa right off of 30-A, this must-shop specialty store will make every woman who walks in the door glad she did. Opened just two years ago in 2011, Christina D Lingerie and Swim quickly became known for their wellknown brands and matchless bra fitting expertise. The tore's gunger Christing Horton relevand hock to her

known brands and matchless bra fitting expertise. The store's owner, Christina Horton, relocated back to her home state of Florida after spending over twenty years in Chicago and New York. Horton was born Ft Walton, FL and grew up on the beaches of Jacksonville. After high school she made a move north to study Finance and Accounting at Indiana University in Bloomington. Post







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style

# Banking on Style





or Kristen Cass, having great style never seemed like more than a hobby, a helpful tool in knowing what looked good on her—a way to spend a few idle hours and have some fun with friends. It wasn't until a literal newsflash that the 33 year-old Mississippi native realized she could turn that passion for fashion into the

ownership of her own store, where her natural way with people and keen eye for design became some of her greatest assets.

The thought of playing all day in a what amounts to an oversized closet, lined with rows and rows of beautifully-designed clothes; walls of accessories in every shape, style, and color; and racks of show-stopping shoes is, for most women a dream come true. As any frequently shopping woman knows, staying on-trend can often seem cost-prohibitive, and the high-end looks are often accessible only to those with high-end budgets.

This realization was precisely what led Dana Spinola to establish Fab'rik more than a decade ago, beginning first with an Atlanta-based location and expanding to become a franchise operation with more than 30 storefronts throughout the Southeast. The concept was simply to be a boutique clothing store without the boutique pricing. "Dana saw a need for people to have place where they could buy stylish, beautiful clothes without having to pay huge market prices. She wanted people to have high fashion without the sticker shock," says Cass, who became a Fab'rik shopper while she was living and working in Atlanta.



A Fab'rik regular, Cass certainly appreciated the niche that the store filled. And, as she traversed the shop with purchase-laden bags, it was

almost beyond her wildest imagination that she would one day be opening a Fab'rik boutique of her own. Now, playing dress-up every day isn't just a dream for Cass. It's part of a dream come true, and she's living another part of that dream: living and working along the beaches of 30-A.



It all started with that news flash.

Watching the evening news one night in late 2013, Cass caught a feature on Spinola and her growing presence in the business world as the founder and owner of Fab'rik. During the segment, Cass learned not only of Spinola's notable successes as a female entrepreneur, but also that Fab'rik was a franchise.

Others might not have given such information much thought. Cass, however, found motivation. One phone call to her father, and Cass was armed with the support and encouragement to open a store of her own. The only question left was *where*. Having spent much of her childhood vacationing on the Emerald Coast, first in Destin and later creeping the coastline toward 30-A, Cass was familiar with the area and had often dreamed of making it her permanent home. Even so, such an idea seemed impractical. That is, until Fab'rik made it practical. "As soon as the plan to own a Fab'rik store really started to come to life, the *where* part became a no-brainer. I knew that I loved it here, and I really thought it would do well," Cass explains. "I'm not a stranger to the area; so after being here and experiencing the clientele and the market, I thought that this was a

> great spot to make it all come true." Three months after her decision was made, Cass signed a lease for space in Pier Park and opened the doors at Fab'rik in March 2014.

> A wise businesswoman in her own right, Cass is confident that she can do for the 30-A area what the first Fab'rik store had done for Atlanta. "Most boutiques and stores that do have a good price tag generally cater to a younger crowd, but Fab'rik has done a beautiful job of being able to provide a lower price-point,

while still appealing to a wide market of women—from teenagers to women in their 50s or 60s. I think that's a large part of why the company is successful and growing tremendously every year."

Such successful growth is the intention of Cass, as well, as she plans to open two more locations in the near future. The question, once again, will simply be where.

Fab'rik is open 10:00 am-10:00 pm, Monday-Saturday; 12:00 pm-8:00 pm Sunday. Located at 15600 Starfish Street, Suite 125, Panama City Beach, FL 32413. For more info, call (850) 233-1110 or visit www.fabrikstyle.com



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## The Optimist BY CHRIS OGLE

ould it bother you if you had to pay one million dollars in taxes? While many would feel their hand trembling while scribbling out all those zeroes, the optimist might be counting their blessings for having earned so much ... "Death and taxes," as they say. The inevitability of both remains as true today as ever. So if you find yourself turning 70 1/2 and lamenting the onset of required minimum distributions (RMDs) from your IRA, some strategizing might help you feel better about paying those taxes.

Individual retirement accounts, or IRAs, have been a good opportunity for investors to realize tax-deferred earnings over a long stretch of years. This accumulation phase can be likened to climbing up the mountain. The peak is always somewhere up in the distance, obscured by the clouds. It's easy to keep heading upward, always funding your annual maximum and knowing that retirement is some nebulous, far-off event. But as time stops for no one, you may wake up one morning and suddenly find yourself at or near the summit. If coming down the mountain wasn't a concern before, it's unavoidable now. This downward navigation could be likened to the fateful year

that one turns 70  $\frac{1}{2}$  and is therefore required to start taking a minimum distribution (RMD) from their IRAs.

Some basic strategizing can help simplify this process and keep you in compliance with the IRS, which is critical considering their 50% penalty for failing to meet your RMD. For starters, regardless of the number of IRAs one has, each IRA will have its own RMD figure. However, the cumulative RMD can be taken from any one, or any combination of, IRAs. I have seen individuals who owned several IRAs under the guise of diversification, yet they were suddenly overwhelmed with the recordkeeping and responsibility that comes with adequately meeting their total RMD. Consolidating IRAs, therefore, can be helpful to reduce the number of RMDs to account for.

So how is the RMD figured, and how should it actually be satisfied? The RMD is figured using the IRS's



RMD uniform table. (There is a separate table for a joint life calculation if one spouse is 11 years or more younger.) Although you can wait until the year after you turn 70 1/2, it may be better to start in that year so as to avoid "doubling up" the next year. At age 70 1/2, a divisor of 27.4 is used to divide by the previous year-end value (Dec 31st) of the IRA. This first year RMD equals an approximately 3.65% distribution of that year end value. The divisor then reduces (goes down) each year which in turn forces a larger RMD on the same (hypothetical) year-end account value. If the year-end value is higher year over year, then the RMD will be higher even still. If the account value is down year over year it is possible to see a smaller RMD even though the divisor is reduced...it is dividing by a smaller number. The bottom line: close attention has to be paid to the RMD on a yearly basis.

...if you find yourself turning 70 <sup>1</sup>/<sub>2</sub> and lamenting the onset of required minimum distributions (RMDs) from your IRA, some strategizing might help you feel better about paying those taxes.

RMDs can be satisfied by shifting cash out of the IRA, or by shifting shares of any security out of the IRA into a taxable account. A combination of both cash and securities can also work. Federal taxes can also be withheld and automatically sent to the IRS for you. RMDs must be satisfied by Dec 31st of a given year. So which method is better? If you need income to live off of, it might be appropriate to invest in a portfolio of dividend paying stocks and bonds. It may be possible to earn enough cash flow to satisfy the RMD, thereby maintaining principal. But as time goes on, the effective percentage of the RMD will be higher, perhaps over 5.5% for someone in their mid 80s. If at some point the account is not earning enough dividends and interest to meet the RMD, then the investor must either sell some shares of a security to make the cash available, or they must move additional shares of a security over to a taxable account. If one is to move shares over, they can effectively keep the principal intact and continue to earn interest. RMD management can also come down to whether your goal is to leave an inheritance or simply not run out of money in your lifetime.

So if you are forced into a higher tax bill because you are turning 70 ½, smile for a life well lived. For help strategizing, consider a financial advisor who is committed to serving your IRA needs on a long term basis.

This article was written and prepared by Chris J. Ogle, a local financial advisor with Wells Fargo Advisors. He lives on 30A with his wife and four children. Chris can be reached at (850) 837-5366, or chris.ogle@ wfadvisors.com.

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TR Design Group homes

## Designing Dreams

by Liesel Schmidt

oasting a lengthy list of articles in notable publications, Ward Harris and his wife, Robyn, have become adept at navigating the media and meeting the demands of high-profile clientele. Their portfolio is a work of art in itself, a breathtaking collection of projects ranging from custom-designed homes and renovations to apartments and condos. Whether they're planning a home from the ground up or simply designing interior spaces, the Harrises apply the same passion for perfection and attention to detail that has brought them much success in their field. Theirs is a partnership designed around creativity and ingenuity, built on a foundational desire to impress their clients. They've earned a reputation; and after nearly 20 years of building that reputation with their original firm, Harris Design Company, they continued their vision by founding CTR Design Group, LLC. The name might have

changed, but the dedication to excellence and masterful technique are unaltered.

When they met in college, Ward and Robyn might never have expected to achieve the level of success their visionary designs have brought them, but they certainly saw the potential of creating a partnership-in more ways than one. He, with his Masters in Architecture and Bachelor of Fine Arts in Historic Preservation; she, with her Masters in Architecture and Minor in Interior Design, together became an unstoppable force, and they took Arizona by storm. Building a team of talented professionals, the couple continued to reach for other horizons, designing and building homes that were beautiful, innovative, efficient, and respectful of the environment. In turn, they captured the attention of television and print media, with features on HGTV and inclusion in Phoenix Home and Garden, Arizona Foothills Magazine, Women's Day Magazine, Dupont Registry, and in two books by acclaimed author Brad Mee.

There's a reason that CTR's designs have been so successful—simply distilled, it would ultimately be their unwavering commitment to delivering excellence and providing their clients with only their very best, with each and every project. "We're committed to providing outstanding design solutions, environmentally sensitive site plans, and cost-effective designs," says Ward. Still, he stresses, "Homebuilding isn't always about cost—it's about design, use of space, and materials. A home should be a shelter and a place that is both fun and functional, where the natural environment can be celebrated."

Their homes are respectful of the natural environment, but also of context. Historical spaces are imbued with features that compliment rather than compromise the inherent beauty of their form and structure. Nature is given room to breathe, even as it seems to breathe life into their designs, organically becoming part of the composition in a way that is at once both luxurious and pure.

These are the hallmarks of CTR and what ultimately gave the firm its foundation when Ward and Robyn founded the company in 2008. True, they had left their initial thumbprint in the industry as part of Harris Design, but it was the overwhelming demands of their clients that truly led them to continue as CTR. Working their way through the luxury custom-home markets of Arizona and California, the Harrises decided to build a home in Florida, finding new inspiration along its coasts.



Theirs is a gallery of great rooms and airy kitchens, where living spaces are canvasses awaiting the brush and windows carve light and sculpt the shadows. Theirs is a vision to capture and enhance the essence of their clients needs and desires for the future and beyond. For CTR, luxury is a part of their legacy, a lasting impression made in the landscapes of the lives of their clients. These homes are their contribution to an unfolding history, an architectural artifact that will one day speak of the lives lived there and the memories made. That is, no doubt, what keeps them so dedicated—to their clients; to their environment; and to their ethics of honesty, integrity, and great value.

Every brick and stone, every countertop slab and backsplash tile, every lighting fixture is evidence of their desire to meet and exceed the imaginable. After all, as Ward says, "If you can dream it, we can design it," and, it seems, the Harrises have limitless dreams.

CTR Design Group, LLC, is located in Santa Rosa Beach, FL, and can be contacted at (916) 343-7587. (Always open to accommodate client schedules)



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ithin a short time, NatureWalk at Seagrove has transitioned from conceptual project on paper to an active community with families moved in. The planned, 155-acre development features a variety of home designs with plenty of options still available for buyers looking to find their piece of paradise on the Emerald Coast.

"NatureWalk has grown up a lot in the past couple years. Day to day, new things continue happening," says Rob King, Vice President of Kolter Homes. "We have slowly evolved from a project into a community. There is a real presence here now."

Kolter Homes opened NatureWalk in 2012 within a natural sanctuary, surrounded by Point Washington State Forest. Located just off the beaten path, it quickly became one of the bestselling communities in the area. Four onsite models, plus a Welcome Center in a fifth, are designercomplete to give prospective buyers decorating ideas for their new home. Each model can be shown in various stages of construction throughout the neighborhood, illustrating the different ways a vision can take shape.

Nature and outdoor activities are intertwined through the use of the community and miles of state forest trails. King describes the community as "neighborhood

## NatureWalk

BY JESSICA BADOUR

friendly," designed around the recently finished Gathering Place that serves as the hub for the community. The space encourages neighbors to come together and enjoy the beauty of the surrounding community, boasting three pools (including a heated lap pool), an outdoor bar and grilling area, fire pit, hammocks, and children's play area. A seasonal shuttle allows beachgoers to easily tote their day's belongings from the Gathering Place to the beach or to Seaside and back (versus the short walk).

Within the neighborhood, two-story homes offer beautiful architecture and unique finishes best described

Interiors of Nature Walk model home



and able to help NatureWalk be a success. In addition, a partnership with State of Florida has resulted in NatureWalk residents benefiting from the 15,000 acres of state forest adjacent to the community's backyard, with annual park passes included. The trails provide biking,

> hiking, and beach access, without the congestion of the downtown area. "The bulk of this area is a preserve and we've met or exceeded the original vision and goal of that preserve area," says King. "This is a special aspect of the community."

> By the end of this year, Kolter Homes expects more than 90 families to be enjoying their new homes within NatureWalk. At this time, every option still exists: New construction from scratch, right up to finished move-in ready homes; offering buyers a home in whatever stage of development they prefer.

> "Many of today's buyers want to come in and find a home recently completed or close to completion. People don't want to wait and spend the time it takes to create the design, get the permits and wait through the construction process," King explains. "NatureWalk has

as "coastal country meets Old Florida" – think huge wrap around porches, high ceilings, wood flooring, and optional built-in bunk beds (to name a few). Invisible home features can include interior video surveillance options with 24-7 viewing, HVAC systems that can be controlled remotely, (convenient in mid-summer for that spontaneous visit), and green features such as tank-less water heaters.

These specifications offer quality at a competitive price point, with homes from the \$500's to \$900's. The neighborhood offers an open layout and the majority of families who live in NatureWalk today are primary homeowners, plus a handful of vacation homes.



For those who enjoy life's simple pleasures – sand castles, family bike rides, or a peaceful walk down a nature trail – NatureWalk offers all the best.

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

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### communities

## Casting a Net

by Liesel Schmidt



study of church history would reveal the Anglican Church to be anchored in the Church of England, an island country steeped in tradition and steadfast faith. It seems only natural then, that after years of traveling the country, when he planted a church of his own, Anglican pastor John Wallace would feel the pull of the sea calling him home to the Emerald Coast.

Though the first five years of his ministry were spent leading the young adult and college-aged members of a large Anglican church in Tallahassee, Father John soon realized that associate pastor ship was only one part of his journey. An increasing call on his heart soon led him to explore the opportunity to plant a church of his own and reaching out to the people of 30-A became his divine destination.

In September 2012, a newly formed church called Apostles by-the-Sea held its very first service at Rosemary Beach Town Hall. Not knowing who might show up, Father John, his wife Ashley, and their four young children opened the doors, hoping their faithful following of God's direction would reap a harvest. "We had no idea what to expect, but we were blown away by what happened," Father John recalls. "Almost 60 people were there; and since then, we've met so many people who have moved here over the years but had been unable to find a church that fit their needs."

Those unmet needs were, in fact, precisely what so greatly burdened Father John's heart for the community of 30-A. Having grown up in Pensacola themselves, Father John and Ashley were certainly familiar with the area; and after all of their years away from the beaches of their youth, the opportunity to return was certainly welcome. "We felt like we were coming home," he says. As Father John explains it, "The Anglican Church is

the same as any other Christian church in its love for Jesus and desire for everyone to know the love and joy of living in fellowship with Him. We believe that life with Jesus is better than any other kind of life." Still, he does feel that the Anglican Church perhaps places unique value in mystery, reverence, joy, wonder, love, and grace. In keeping with Anglican tradition, services at Apostles by-the-Sea are spent in prayer, study of the Bible, celebrating the Sacrament of the Lord's Supper, and song.

The cue to leave Sunday service, however, is far from the cue to leave its message. "As followers of Christ, we're called to do three big things:

Worship God, Love One Another, and Unleash Heaven everywhere we go," says Father John. "That's the vision of our Church. We want to be people who live a life of worship where every action, every thought is aimed toward enhancing God's Kingdom. Worship isn't just about Sunday mornings. Worship is a way of life."

So, too, is love. "We want to be people who genuinely love one another," Father John continues. "We're strengthened by that love and by our worship of God; and, as His people, we're sent out to unleash Heaven in this world and in the lives of the people around us." Obviously, Father John feels that his isn't



the only priesthood at Apostles by-the-Sea. "As believers and followers of Christ, we're here to make beautiful things happen!"

> Beautiful things in a beautiful place. But Apostles by-the-Sea has a vision and a mission that reaches far beyond the coast, and they've partnered with other fellowships and other ministries in that commitment, including the Panama City Rescue Mission; Bethel Village; the International Justice Mission; and Global Effect.

> Much like the original Apostles, this fellowship finds comfort in the sea, in its mysterious depths where the magnificent displays of God's uncontainable power are evident with the crash of every wave. It is the reflection of Heaven unleashed, an inspiring reminder that God's love

is mighty, moving, and endless. These Apostles by-the-Sea have a love for Christ and passion for souls. Just as the original twelve, this fellowship considers itself to be fishers of men, casting nets for the Kingdom of Heaven.

Apostles by-the-Sea meets Sunday mornings at 11:15 am at Rosemary Beach Town Hall, Town Hall Rd, Rosemary Beach, FL 32413. Sunday evenings at 5:00 pm at the Chapel at Crosspoint, 1477S County Highway 393, Santa Rosa Beach, FL. For more information, call (850) 588-3080 or visit www.apostlesbythesea.com



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## Sunshine Turtle Express

BY JESSICA BADOUR

ach year, more people are discovering all there is to offer in the various communities along 30-A. In addition to the multitude of positives this brings South Walton County, it also means more travelers.

For residents and vacationers, more traffic means less time doing the important things: Being at the beach, shopping, dining out, or enjoying local entertainment and events. It also means increased commute times to and from work for residents (and less parking for visitors).

30-A's new Sunshine Turtle Express aims to improve quality of life with daily public transportation from 11 a.m. to midnight on a continuous loop. The route kicked off Memorial Day weekend and is the brainchild of John Finch, owner of Sunshine Shuttle and Limousine. The process to pay for the project is just as unique as the idea itself: Free transportation, funded by the businesses whose stops are along the route.

"Outside of private programs, I am unaware of any other free transportation programs such as this one," says Alan Roberts, Vice President of Sales and Marketing for Sunshine Shuttle and Limousine. "Last week we had about 300 people who used the shuttle and while we're not approaching capacity, that's 300 people not driving on the roads."

Now that the program is up and running, it requires additional education and public awareness. "The idea isn't to build more traffic lanes; it's about adapting behavior to the culture," Roberts explains. "Vacationers are seeking areas where they don't have to drive or sit in traffic; they want to relax."

Supporting this, adding a trolley service was recently listed No. 4 on the list of what the public would like to see implemented for the County. "The leaders we're working with know that by investing in a system that benefits all of us – not just their businesses – every one of us will see positive change," Finch says.

Finch's vision to expand public transportation from one county to the next is starting to become a reality thanks to those he refers to as "the pioneers" of the project: Robert Davis and Pam Avera, Town of Seaside; Jay Odom, Crystal Beach Development; Johnny Earles, Grayton Bar and Grill; Chip Haring and George Hartley, V Seagrove Restau-

rant; Grant Blackwell and Billy Buzzett, Grayton Beach Neighborhood Association; Richard Veldman, Rivard Realty; Lee Perry, Grayton Corners; the Moores, 723 Whis-



key Bravo; the Solomons, 850 Properties; Joel Williams, The Bowery on Thirty-A; and Harriet Crommelin, Cafe Thirty-A.

"Bringing seemingly competitive businesses together for the greater good took a lot of persistence," says

Blackwell, President of Grayton Beach Neighborhood Association. "I think this was the best option for our community. The route will grow as business owners see the benefit of having customers dropped off at their front doors."

Williams, owner of The Bowery on 30-A, adds: "We at The Bowery cannot say enough about how pleased we are with the Sunshine Turtle Express – not only for the business it has brought to our establishment, but for the much needed amenity it has provided to the 30-A route."

The average American prefers to stay within a six-mile radius of home, when possible. If 30-A residents and visitors are able to do that and never have to get behind the wheel, it

equals time and money saved.

"Think about it, you'd meet people and interact with your neighbors," Sunshine VP Roberts says. "I met my wife on the subway and I would love to hear about someone meeting their spouse on the Turtle Express."

"People need to rethink transportation in this area," adds Finch. "If we don't change our culture, traffic will continue to worsen. This new transportation service is the free market at its best; if you could spend your marketing on television ads versus literally bringing people to your business location, which would you prefer?"

Sunshine Shuttle and Limousine is continually accepting letters of intent from businesses interested in participating, and they are looking to find stops off the main roads as well. Meanwhile, the Florida Department of Transportation is also watching the project. If it continues growing and reaches full capacity, Finch and Roberts hope it will eventually lead to state funding opportunities.

"Right now, this is an incredible program," Finch says. "Businesses have come together to improve our community...It had to start somewhere and they all stepped up. We applaud them for their efforts to make 30-A better for everyone."

Sunshine Shuttle & Limousine is a full service locally owned and operated transportation service provider founded in 2004. To become a stop on the route in 2015, contact Alan@sunshineshuttle.com or call (850) 650-6333. To learn more about the Sunshine Turtle Express route, visit www.sunshineshuttle.com/turtleexpress/.









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## The Future of Your Business

BY KIMBERLY WATSON SEWELL AND FRANK WATSON

#### **BUSINESS SUCCESSION ISSUES**

If you are a small business owner, you are probably on high alert at all times. That means coming in early, staying late and working weekends. The buck stops with you, and you enjoy the wins and suffer the losses. It also means being a leader. You take the reins and drive your business to success. But who will take the reins and move the business forward when you are ready to retire?



Some small business owners see themselves running their companies until they can no longer make it in the front door each morning. Others dream of handing the business to a partner and taking a trip around the world.

Business succession means planning for the survival of your business upon your retirement, death or disability, or its own sale or merger. Staying on top of every aspect of your business is critical in order to give yourself the best chance to succeed.

#### SIX ESSENTIAL CONSIDERATIONS

Your attorney can help you with the following:

- 1. Mapping out an exit strategy. Your attorney will assist you with all of the issues that need to be covered regarding your exit from the business whether that is by your own doing or due to an unexpected event.
- 2. Setting a timeline. Even if it isn't set in stone, you should have a sense of when you would want to transition to a new owner or bring on a successor to lead your company.
- 3. Examining tax ramifications for your estate. Your attorney can help coordinate with your life insurance agent so adequate insurance benefits are available immediately to pay for your share of the business at your death or for other liquidity needs.

Set time aside now to speak to your attorney and become comfortable with a plan for your future and the future of your business.

### POCKET PROTECTORS- TIPS TO HELP YOU PROTECT YOUR POCKET!

- Top Five Questions to Ask Your CPA:
  - 1. What is included in my "taxable" estate? You will need to find out what part of your estate is taxable, such as property, IRAs, investments, life insurance proceeds and more.
  - **2. What documents should I provide for my return?** Your CPA will need proper documentation for your tax return. W-2s, interest income statements, mortgage interest statements and charitable contribution receipts are a just a few examples.

Business succession means planning for the survival of your business upon your retirement, death or disability, or its own sale or merger.

This forward thinking will alleviate headaches because of issues with the company's cash flow or a need to liquidate the company to pay the cost of the deceased's interest or provide funds to pay estate taxes.

- 4. Discussing disability insurance. Unforeseen events can include becoming disabled. Again, your attorney can coordinate with your disability insurance agent to structure the proper type and amount of disability insurance you and your family will need. This includes disability "buyout" insurance as part of any buy-sell agreement.
- 5. Starting a solid retirement plan. Your conversation with an attorney should include maximizing your income and investments for your later years.
- 6. Identifying characteristics and developing a mentoring program to choose a successor. "Handpick" the person who will take over. Go through the exercise of defining the attributes that any person will need to lead your company.

- **3. Are there any tax law changes that will impact my return this year?** It is important to understand any tax law changes as it relates to your return, such as any income or expenses altered by the Affordable Care Act (ACA).
- **4. Are there ways to lower my tax burden?** Be sure to discuss income and expenses in full to uncover any tax deductions that could lower your overall tax amount.
- 5. When should I file my return, and is there an extension date? There are different dates for corporate tax returns and individual returns. Make not of all applicable dates and extension dates, just in case.

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







C 6 · 140 NORTH CHARLES STREET Aspri Villa, the most spacious home in Alys Beach, provides an enchanting setting for family, combining shared living spaces with private suites, all surrounding an expansive landscaped courtyard. The dramatie tower room offers 360-degree views of the community and Gulf of Mexico.



A 1 · 16 SEVEN WELLS COURT This beautifully furnished 4-bedroom, 4-bath home offers stunning sunset views from the 2nd floor. The master bedroom, a second master suite, two bedrooms, and a family room, all surround a private court with lush landscaping and a fountain.



E 4 · 4 1 G O V E R N O R S C O U R T This 5-bedroom, 4.5-bath home captures the Alys Beach lifestyle and is an easy walk to the beach. First-floor living area, kitchen and guest suite all open to the serene and light-filled private courtyard. The spacious master bedroom, with spa-inspired master bath, is conveniently situated on the first level.



JJ9 · 14 SHINBONE COURT

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



F 3 · 2 2 W H I T B Y C O U R T This elegant 3,300 square-foot home has 4 bedrooms, 4.5 haths, and an abundance of living spaces. A first-floor landscaped courtyard connects two of the three guest suites. The second floor is home to the living room, dining room, and kitchen, and covered terrace with outdoor fireplace.



JJ2 · 101 SOUTH CHARLES STREET This beautiful courtyard home is just a few steps from the beach. Designed by lke Kligerman Barkley of New York, this home has 4 bedroems and 3 1/2 baths. 2 of the 3 bedrooms open into the private courtyard, while the master bedroom opens onto a second-floor loggia, which overlooks the courtyard peol.

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### turf talk

## Driver Tips for Distance

BY TOM FITZPATRICK



Get your left side taller than your right side at address

#### **DRIVER SET-UP KEYS**

Trackman radar data clearly shows that to maximize distance with the driver, you need to have an ascending angle of attack as the driver strikes the golf ball.

Most amateurs hit down on the ball with their driver without the offsetting club head speed. They hit the ball higher on the face with more spin, dramatically reducing ball speed and carry distance.

Try these driver set-up tips to hit the ball with an ascending angle and less spin to increase your distance.

1. Tee the ball a little higher

- 2. Position the ball in line with your lead armpit
- 3. Push your hips toward the target so your lead hip is higher
- 4. Lead shoulder higher than rear shoulder
- 5. Start the club a few inches behind the ball, not right behind it

When you swing, try this great Tom Watson tip. Make the club face look at the ball longer on the takeaway. Then likewise, make the club face look at the ball into impact. Hit a few balls with this image and see your shots sail!

One interesting trend does show some PGA Tour players using a more descending angle of attack with the

driver. Why descending? Pros create very high club head speed, which allows them to trade distance for accuracy. By hitting down on the ball, they can flight the golf ball with more control – a required skill on demanding courses.

Remember, for irons your shoulders are less tilted and the ball is more towards the middle of your stance.

## CAN A SHORTER DRIVER LENGTH GO FARTHER?

The length of the driver has grown in length over the years to 45 inches today. Researchers found that a longer club generates more club head speed, which leads to greater distance. However, it's more important to hit the center of the clubface than to increase your swing speed by a few miles an hour. And it's easier to hit the center of the clubface with a shorter club than a longer club. So if you are struggling with your current driver here are a few things to try.

First, use a dry erase marker and color the area on the clubface where the ball hits it. Hit a few shots and see where the ball hits on the face. Then, grip one full inch lower on the club. Hit a few shots again and see if you are more consistent at finding the center of the clubface with the shorter length.

Another quick test to try is for those who have those new adjustable drivers and 3-woods. Switch your shorter

A good set up creates an ascending club head into the ball

3-wood shaft into your driver. The shorter club length should give you more control and centered hits. Junior golfers need the correct driver length. A standard length driver can cause swing problems and make them swing slower. When they are young they should hit the ball as hard as they can so they learn to develop speed. A properly fitted driver will be light enough so they can swing as fast as they can and hold their finish.

#### SWING SMOOTHER, NOT SLOWER

When a golfer starts hitting wayward shots, they often think that their swing is too fast and they need to slow it down. That can be harmful because a slower swing results in lower club head mph, a key distance measurement. You don't want that. By actually swinging 'smoother' you can increase the club head's mph and get a more centered hit.

A swing can't be too fast, but it can be too quick. So don't slow down your swing, instead 'Smooth it out'.

Tom Fitzpatrick has conducted corporate golf workshops with Tim Gallwey and worked for David Leadbetter. Tom is real estate broker of 30-A Beach Properties, a luxury sales and rental property firm. Call if you'd like to discuss real estate at (850) 225-4674 or tom.fitz@ att.net



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The food lover's inside guide to the freshest fare along the Gulf Coast. SUSAN BENTON



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