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

Spring Break at the Beach!



INSIDE:

30-A's Finest Dining, Chefs and Farmers
The Real Estate of 30-A
The Amazing Shops of 30-A
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Sandcastle Escapes and Carbon Footprints: How One Local Business is Making a Difference

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

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

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

A big part of using less energy and

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

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

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

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Our building experience was exceptional. The reputation that drew us to you in the first place has been affirmed. We would be happy to share our building experience with any future customers.

Sincerely,
Kathleen Nixon, MD and Gregory Berkey, MD



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

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letter from the publisher

A WELL DESERVED BREAK



Water, sand and blue sky. The prime ingredients to any wonderful vacation. Add to that, culture, vibrant beauty and the originality of the 30-A corridor and you have a most winning and successful formula for fun.

Spring break has many meanings for many different people. But for visitors to 30-A,

it means a break from the cold and sometimes wet and snowy winter. A respite to a warm, serene and fun-filled place to make memories with family and loved ones.

Is there anything better?

As we enter a new season on 30-A, we welcome you to try as many of the restaurants and shop at as many of the unique stores as you can. Between these pages you'll find highlights of some of 30-A's finest people, places, and things. Each is unique. And you will find that each brings a little bit of something special to the area. When combined, they create this vibrant community that many of us call home and some of us think of as a home away from home. Whatever you call it, one thing is for sure, it's a place you want to come back to time and time again.

So until next time, enjoy the sun, surf and sand. And most importantly... have fun.

Cheers,

Miles K. Neiman

Win dinner for two at one of 30-A's finest restaurants...

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correction

We accidentally omitted the photo credits of talented local photographer Shelly Swanger in our 2013 annual dining guide. Shelly took many of the photos in that issue and thanks to her, the food looked as good as it sounded. We salute you Shelly. Keep making 30-A look beautiful.

about the cover

Photography: Jacqueline Ward

Kids: Beach lovers

Clothes: Courtesy of Snap Kids in Seaside

Location: Seaside

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



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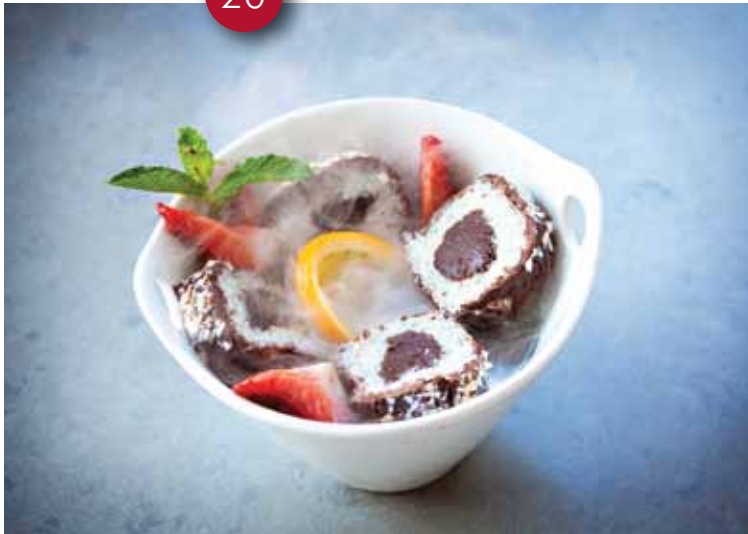
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Shop. DINE. relax.

Spring Fling Thursday Concerts **Mar 14-May 16**
The Rep Children's Theatre **Mar 20 & 27, Apr 3 & 10**
12th Annual 30-A Car Show **Mar 23**
7th Annual Bombora Bocce Tournament **Mar 30**
Easter at Rosemary Beach **Mar 31**
West Indies Market **May 11 & 12**
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Easter egg hunt at Rosemary Beach

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Saturday, March 30, 10am-noon

Alys the White Rabbit, and the

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free and open to the public but

hats are limited. A suggested

\$5 donation will be accepted to

benefit the Seaside Repertory

Theatre. Don't be late!

ROSEMARY BEACH

Seaside Farmer's Market in Rosemary Beach

March 2

9:00 am – 1:00 pm,

Town Center Lawns

Music in Pictures

March 3

3:00 pm, Town Hall

More than 14 schools in Walton

County are participating in this

Rosemary Beach Foundation

event. The awards ceremony and

concert will feature Florida State

University College of Music

faculty Benjamin Sung, violin,

and Gregory Sauer, cello.

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Children's Theatre w/ The Rep

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April 3 & 10

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Easter at Rosemary Beach

March 31

Non-denominational Church

Service - 8:30 am Eastern Green

(bring a low rise chair)

Easter Egg Hunt - 9:45 am

Western Green (rain or shine)

Easter Brunch - Several town

center restaurants will be offering

a special Easter Brunch or menu.

SEASIDE

Seaside Neighborhood School Half Marathon & 5K

Sunday, March 3, 2013, 7:00AM

Whether you are a serious

distance runner or a casual

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in America's Classic Beach Town

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thon. For more info, visit: www.

snsrun.com. Please note that

both races are officially sold out.

Seaside Easter Celebration

Sunday, March 31, 2013,

12:00-2:00PM

- Join Seaside for this annual

Easter Egg-stravaganza including

a visit from the Easter Bunny, live

music from 30A Radio and an

egg hunt featuring over 13,000

eggs in the Amphitheater all for

the little ones to enjoy! The egg

hunt begins promptly at 1:00PM,

so make sure to arrive on time!

Seaside Repertory Events

Seaside Childrens Drama Camp-

March 11-April 12, 10-1pm Mon-Fri

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231-0733

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Mon March 11-April 8 at 5pm

Seaside Amphitheatre – FREE

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By Lane Riosley

Wed March 20-April 10 at 5pm

Rosemary Beach – FREE

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By David Wayne Reed

March 28-April 20

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The Perfect Pig

BY SUSAN BENTON

Vickie and Jeff Miller are no strangers to the restaurant industry. They have spent the last thirty years in the food business as either a franchisee or franchisor, with names such as Pizza Hut, Denny's, and Lee's Chicken under their belts.

Last summer the couple decided to take on the trendy food truck business, but by law found they needed a commissary: a place to store and prepare food. Complying, they opened The Perfect Pig food truck, restaurant, and commissary at The Market Shops of Sandestin.

Their dream continued to evolve; and while Jeff Miller was getting his hair cut one day, he noticed a sign on a former restaurant next to the salon that read "For Lease".

Changing direction, a new idea began to mature. Vickie and Jeff snapped up the lease space quickly, adding their daughter and business partner Shelby along with the former site's chef Jose (whom locals praised). The final product was born when The Perfect Pig Gourmet Market took shape in Seagrove Beach in fall 2012.

The Perfect Pig Gourmet Market became a family friendly space serving great food all day at an affordable price. The food truck was leased to another foodie adventurer and the Pig became more perfect when, as Vickie says, "We added some fresh paint, our own touches, and lined the walls with gourmet foods to allow our dining and other customers to purchase the quality items found in the preparations of our restaurant's menu."

The cozy and welcoming environment seats forty inside, and has a beautiful patio outdoors where patrons can take in the 30-A scenery and people-watch, while lingering over a succulent meal.

The main focus of the menu is on sandwiches and salads with a twist, along with the award winning



Cobb salad with fresh avocado

barbeque prepared by the restaurant's three-time world champion pit master. Vickie says, "We are not trying to reinvent the wheel but we are serving delicious food to our customers and want to meet their needs. We carry foods we love and would like to share with our family and friends."

The Perfect Pig carries the famed whole Nueske's spiral sliced hams for hungry locals and tourists, a choice of the Market's own maple bacon flavored or Amavida coffee. Vickie says, "I wish I had



Bacon wrapped smoked chicken sandwich



a whole ham in my condo when vacationing with my three kids back in the day. It is perfect on biscuits, sandwiches for beach picnics, and to toss in pasta at dinner!"

Vickie is especially proud of the Nueske's Whole Pork Belly sliced onsite into thick cuts of bacon, where some is maple sugar glazed and served for breakfast. Another popular morning menu item is the Baked Eggs Au Gratin. Three eggs are lovingly cradled together with cream, butter, thyme, garlic, and Parmesan. The eggs are baked until soft cooked and perfect for dipping the warm toast served on the side.

When the lunch bell rings, head over to the Perfect Pig for the incredible bacon-wrapped boneless smoked chicken served with locally crafted white sauce. Vicki says, "It is so good, it melts in your mouth!"

Additional menu items in demand are the authentic house made tortilla soup served with cornbread, and the grilled cheese sandwich made from fresh mozzarella, tomato, and pesto. Customers may want to add avocado or bacon before it is covered in cheddar cheese and grilled to deliciousness. Vickie says, "Everyone loves it!"

Evenings at The Perfect Pig turn to fine wines and small plates filled with glorious delights, such as the pork panini with caramelized onion and fontina cheese; a 24-



Grilled cheese with pesto and tomato

hour marinated lamp chop; Caprese pasta with sundried tomato, pesto, and fresh basil; and the smoked chicken sliders on brioche. You won't want to miss out on the chocolate covered bacon offered for dessert; as Vickie says, "We are the Perfect Pig of course!"

The Perfect Pig Gourmet Market is located at 4281 County Highway 30A in Seagrove Beach, Florida, 32459. Hours are seasonal, with breakfast beginning at 8am-until, and every evening at 5:00 with wine, beer, and small plates. More information can be found on The Perfect Pig's Facebook page, and by calling (850) 213-0701.

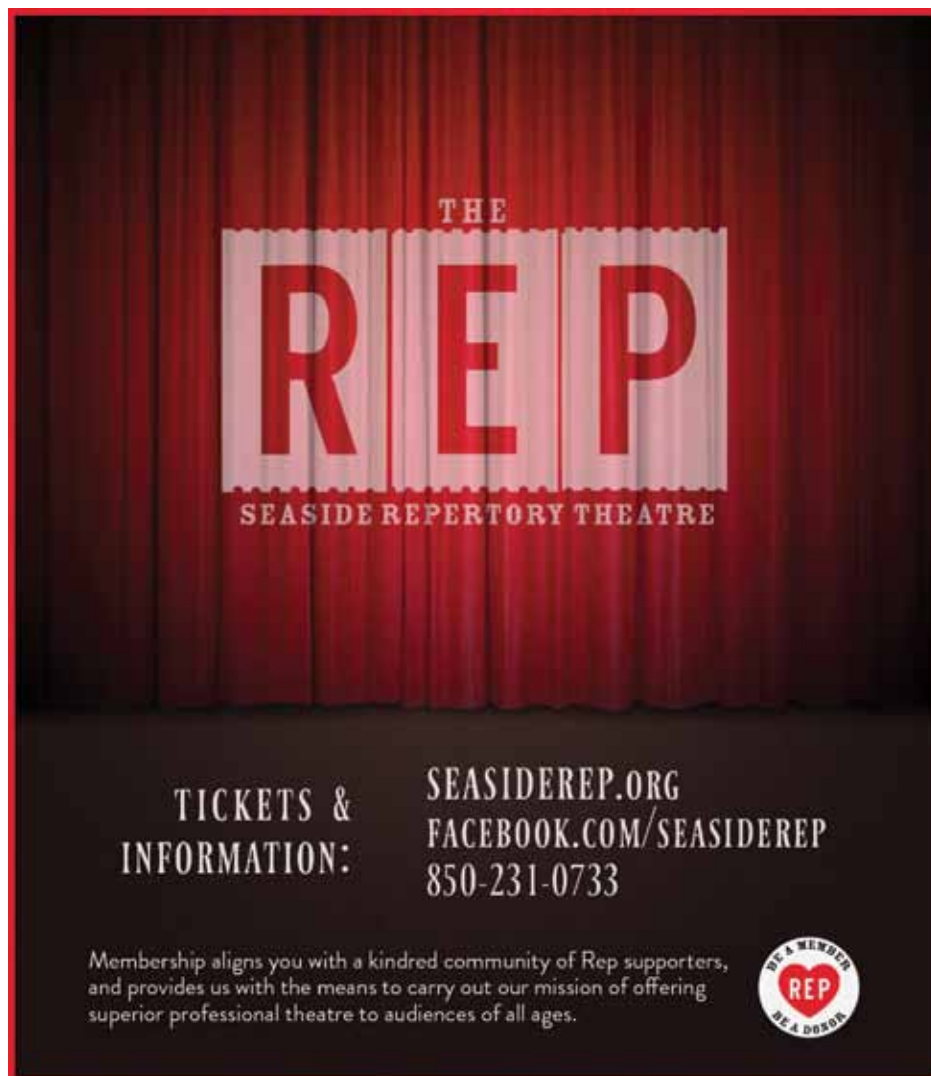
Susan Benton is the owner of 30AEATS.com where she shares her passion for food and travel, and her commitment to promoting local farmers, fisherman, chefs, artisans and restaurants along the Gulf Coast.



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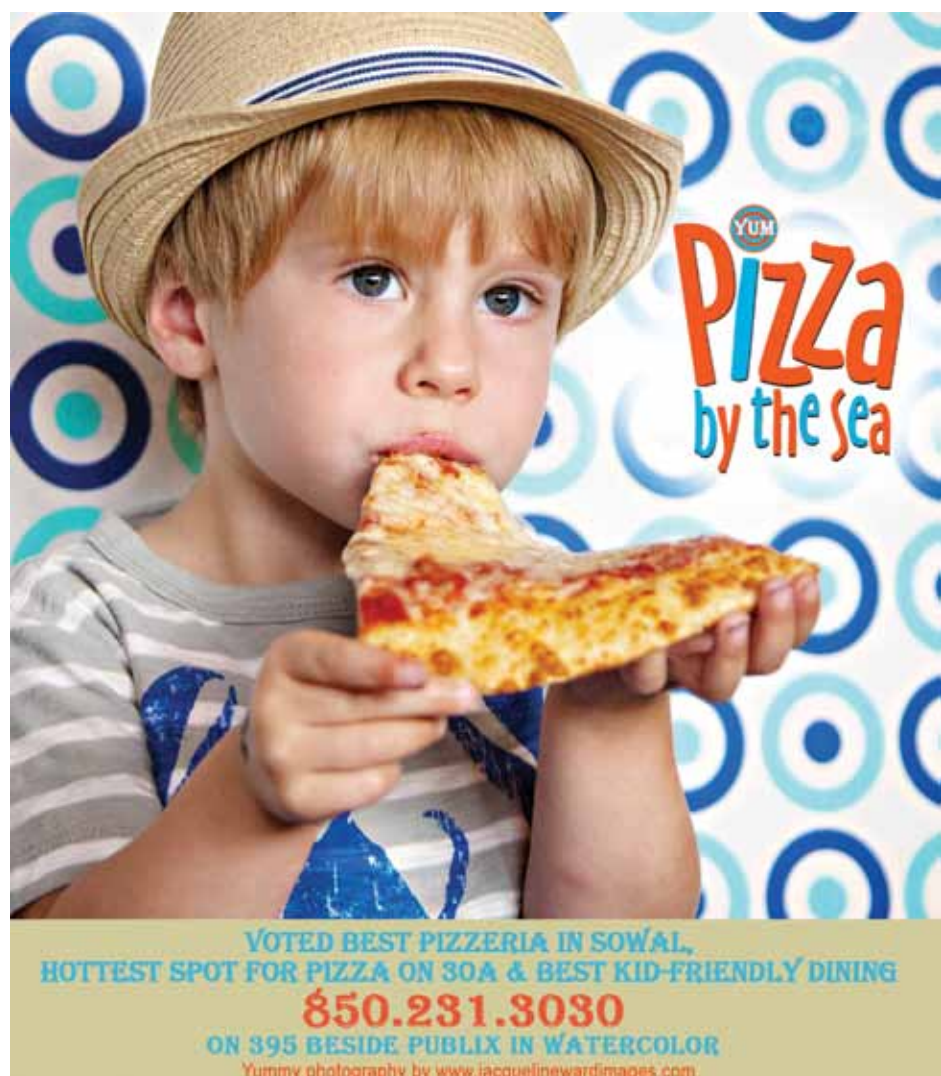
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Aqua Coastal Sushi

BY SUSAN BENTON

Three years ago Kevin and Kim Neel opened La Crema Tapas and Chocolate in Rosemary Beach to rave reviews. Kevin says, "It taught us that creative food in a cool atmosphere can transform you. We decided we wanted to do it again, but this time with a focus on sushi."

for certification, is now the Executive Chef at Aqua Coastal Sushi. Chef Kim is a first generation Korean who expresses himself through his food. He is enjoying the calm environment that Aqua Coastal Sushi offers and says, "It just feels right."

noticed a restaurant using dry ice over a dish. I decided to suspend the Chocolate Sushi Roll in a bowl containing dry ice. When hot water is poured gently into the bowl it creates a cloud and a wonderful aroma."

The restaurant serves beer, wine, sake, and specialty sake drinks. A sake sommelier came from Boca Raton to create the sake menu and pair fine sakes with the dishes served at Aqua Coastal Sushi. The Asian Pear Mojito and the Aqua Tini (containing Blue Curacao and Dreamy Cloud Sake) have been in high demand.

A refrigerated case with display containing cold drinks and sushi to go is located within the restaurant. This is a wonderful feature that is perfect for hungry beach goers, busy locals, and tourists passing by.

Aqua Coastal Sushi is an Asian restaurant with the feel of a modern Parisian bistro. Stunningly decorated with a minimalist approach, the deep grays, creamy whites, and ambient lighting make the space cozy and comfortable.

The restaurant seats forty inside on a beautiful banquette along a primary wall, at the bar, or the hand crafted tables. More than forty can also be seated on the outside terrace, showcasing strikingly handcrafted French doors that will remain open as the weather permits, allowing for gentle breezes to float through the area.

Kevin says, "One of the coolest and unplanned features is the exterior sign. I wanted the name AQUA to be cut from stainless, with a soft blue light projecting from behind. When completed, the light from behind the sign projects the blue lettering onto the street, so you can't miss us!"

Aqua Coastal Sushi is located at #5 Main Street in Rosemary Beach, Florida, 32461. They are open for lunch and dinner from 11am-10pm, and stay open till 11pm on Friday and Saturday. Winter hours are 11am-9pm. They do not take reservations, and can be reached by phone at (850) 764-2872. For more information please visit their website at aquacoastalsushi.com.



Chocolate Sushi Heaven



Mango Lobster Roll



Hot Rock Trio



Hot Rock Trio - Sashimi Tuna



Spicy Beef Roll



Hot Rock Trio - Sliced Kobe Beef

With sushi on their minds, and knowing there was a lack of Asian cuisine at the east end of 30-A, they looked for a space close to La Crema and found it literally across the way at #5 Main Street.

Their idea was to open a chic, eclectic, urban style restaurant, which wife Kim would decorate. The couple decided on the name Aqua Coastal Sushi. Kevin says, "When I think of sushi I think of cool temperatures, and aqua blue came to mind. Wanting to be unique, we decided to infuse coastal flavors as well."

The owner of the space reviewed more than fourteen business proposals before ultimately selecting the Neels' business plan in September of 2012. Kevin says, "I was ready! I wanted Aqua Coastal Sushi open by Christmas so we could work out the kinks before the season started, and we hired Architect Leo Casas to make our plan a reality. He did an amazing job!"

Kevin was on a mission to locate the best and most creative sushi chef, and found him in Sandestin. Steve Kim, who trained under a master sushi chef in Arizona

and the Crazy Red Dragon Roll filled with smoked eel, fresh crab, avocado, and sriracha. Kevin says, "It is spicy and delicious!"

Another unique menu item is the Chocolate Sushi Roll containing a creamy ganache and toasted coconut, which plays off their sister restaurant La Crema Tapas and Chocolate. Kevin says, "While visiting Barcelona, I



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WaterColor Inn & Resorts Executive Chef Brian Murray

BY SUSAN BENTON

Nestled within the AAA-Four Diamond WaterColor Inn & Resort is the award winning, fine dining restaurant, Fish Out Of Water. Overlooking the stunning emerald waters of the Gulf of Mexico, it sets a glamorous scene for enjoying the delectable fare offered by Executive Chef Brian Murray and team.

Murray grew up in Connecticut with parents that emigrated from Ireland to live the American dream, and joyfully says, "My parents separately left Ireland for London, met each other there, and were married. My father bought tickets for a trip to America, and after departure, my mother found out they were one-way!"

Murray's parents may have come with little, but built a great life as his mother became a registered nurse and father an agriculturalist with a primary focus in horticulture. Murray says, "My father was a terrific gardener and grew our family's fresh produce. My mother is a great baker and still makes the best Irish soda bread and brown bread."

A series of restaurant summer jobs as a teen peaked his interest in the culinary world and held his attention. Murray says, "I loved the intensity and camaraderie."

He attended culinary school in Providence, Rhode Island at Johnson and Wales University; and landed his first job as a cook at the Ocean Grand in Palm Beach, a Four Seasons Hotel, where he picked up Southern and Caribbean influences of cooking. Murray says, "I had not worked with fresh mango, papaya, or Florida avocados. It was an incredible place to learn and we had no budget."

With most of his family still rooted in Ireland, Murray took some time off for a visit, and set his sights on London as well. While traveling, he received a call from a good friend and chef working in New Orleans about an opportunity he should not pass up.

It was the summer of 1994 when Murray went to work under Emeril Lagasse at Emeril's Restaurant in

Executive Chef Brian Murray



He accepted the position of Executive Sous Chef at WaterColor Inn & Resort, and with more than twenty years of experience in the culinary industry was recently appointed to the position of Executive Chef. Murray oversees all culinary operations throughout the resort, including the award winning Fish Out of Water, the Gathering Spot and Sushi Bar, the Beach Club Grill, banquets, and catering.

Murray says, "If you are going to be in this business, you have to have a great work ethic and feed off each other as a team. I had great mentors and teachers that took an interest in me. I was the guy that came in early and stayed late to learn new techniques and how to do it right the first time."

Murray brings to WaterColor Inn & Resort his skills and knowledge to create a Southern yet elegant showcase for the local fishermen and farmers. Murray says, "One of the most popular seasonal dishes at Fish Out Of Water is the grouper with corn pudding. The black grouper is line-caught and we use local

summer sweet yellow corn."

With a strong background in American regional cuisine, he enjoys working with the Gulf Coast's freshest seafood and produce. A true farm to table approach has defined his style of cooking. Murray says, "We procure the best local ingredients, treat them well, and prepare them simply; that is the approach. The ingredients speak for themselves and there is no hidden agenda in the food. If it is not good we just won't use it!"

WaterColor Inn & Resort is a premier luxury destination located at 34 Goldenrod Circle in Santa Rosa Beach, Florida, 32459. You can reach them by phone at (850) 534-5000, or for reservations call (866) 426-2656.

I was the guy that came in early and stayed late to learn new techniques and how to do it right the first time.

New Orleans, but his career came to a halt as he was diagnosed with cancer, a rare form of lymphoma, on his 30th birthday. Fortunately the cancer was highly treatable, and with chemotherapy, Murray says, "I am a proud cancer survivor!"

He continued his work under Lagasse, opening a series of restaurants where he held key positions, but after eleven years longed to return to the Gulf Coast where he and his wife wanted to raise their family and enjoy beach life.

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The Cranky Yankee's Garden: Still Growing Strong After Fifty Years

BY SUSAN BENTON



Ellie and John Kratt

Seaside Farmers Market selling fresh vegetable and herb plants, along with home grown vegetables from their garden just ten miles north in Freeport, Florida, where they currently reside.

John and Ellie are both originally from Pittsburgh, Pennsylvania; though prior to knowing Ellie, John spent more than thirty-six years in Naples, Florida as a horticulturalist overseeing a more than fifteen-acre shade and field foliage nursery. John says, "I have been gardening since I was a child and always wanted to be a farmer."

John's early passion for gardening drove him to study Bio Agriculture at Goddard College in Plainfield, Vermont, along with Herbalism, Solar Energy, and Wind Power. John says, "I am also a Master Gardener Volunteer with The University of Florida Walton County Extension."

It was on an extended trip to Pittsburgh to be with his grandchildren when John met Ellie, whom he calls, "The love of my life." After a long and bitterly cold winter, John

fertilizer they use is organic, and made from feather meal, cocoa meal, alfalfa meal and greensand to name a few. John says, "We grow everything from seed we select for our zone, as not everything can be grown in our sandy soil or tolerate the climate. Our selections, along with our family farming practices, allow us to bring wholesome, fresh and chemical free produce to our customers."

The Cranky Yankee's Garden does not use commercial pesticides. They do use natural products listed by the Organic Materials Review Institute (OMRI), founded in 1997, providing an independent review of products intended for use in certified organic production, handling, and processing. OMRI is a non-profit organization.

Fresh produce, herbs, and plants are among the best sellers at the market. The all-natural seasonal fruit butters are always in demand. John says, "We make them on-site in Freeport the old-fashioned way. The rich and intense flavor comes from slow cooking the ripe fruit in the fruit juices, which retains the natural sugar and fiber."

In the fall customers are clamoring for the Apple, Apple Cranberry, and Apple Strawberry butters. In the

warmer months it is the home grown five-pepper pepper jam and Hot Pepper Mix they are after. But what really has heads turning are John and Ellie's sea salts. John says, "Customers really enjoy the apple wood smoked salt and the rosemary infused salt. We have several other choices and also make our own spice blends. We take great pride in what we do and if our produce and products do not meet our standards, they won't make it to the market!"



Kale, collards & mustard greens

Though many flock to vacation in Walton County as an award winning tourist destination, others know it as rich in agriculture with surrounding regions full of historic farmland supplying the area residents, restaurant chefs, and tourists with vibrant local food. Many of these farmers can be found on Saturdays at The Seaside Farmer's Market in Seaside or at Gulf Place (both on 30-A), selling their fresh fruits, produce, sprouts, milk, poultry, beef, and eggs at vendor stations.

One of my favorite things about coming to market are the hand crafted homemade products also for sale, including breads, pies, cakes, jams, gourmet salts, and savory specialty items.

Ellie and John Kratt, owners of The Cranky Yankee's Garden, were among the first to join as vendors at the

told Ellie of the slice of paradise called Destin, a place he visited several times in the 1980s. John says, "I enjoyed the beaches, water, and fishing. We were ready for warmer weather."

They initially settled in Destin, with John semi-retired and Ellie working at Sacred Heart On The Emerald Coast; but moved to Freeport more than ten years ago, and have tended to their gardens ever since.

All of the produce grown in The Cranky Yankee's Garden is in amended soil with organic materials, such as leaf mulch, compost, hay, and peat. The

The Cranky Yankee's Garden is located in Freeport, Florida, but you can visit John and Ellie Kratt each Saturday at the Seaside Farmers Market. Market hours are Saturday from 8 a.m. to 12 p.m.; fall and winter hours are 9 a.m. to 1 p.m. For more information visit The Cranky Yankee's Garden at www.theyankeeegarden.wordpress.com.



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Meyer Boarding Company – A Passion for Surf, Sand, and Skimming

BY LAUREN GALL, PHOTOS BY SEAN MURPHY

In 1985, with a passion for surfing born from his youth in Hawaii, founder Mike Meyer started Meyer Skimboards, Inc. Starting in his garage with just a dream, Meyer utilized his creativity, originality, and entrepreneurship skills to transform Meyer Skimboards, Inc. into a full-fledged 5,000 sq. ft. manufacturing operation distributing boards worldwide, from Japan to the Canadian Great Lakes and Europe.

Today, Meyer Skimboards, Inc., runs in the hands of trusted family friends, the Cassidy brothers. Both Dan and Matt Cassidy are avid surfers and skimmers for over 20 years. Early on, the brothers worked side by side with Meyer, mastering the secrets that make the Meyer boards truly unique. Meyer Skimboards are hand-crafted from start to finish in Miramar Beach, right here in South Walton, literally steps away from what has been called the best skimboarding in the state.

When asked about some of the most unique boards the company has produced, Matt Cassidy responds, “I think they are all unique in some form or another. Since each one is handmade and not stamped out by a machine, every single one is different. Some get more epoxy resin than others, so that makes every finish a little different and also alters the weight from board to board. All graphics are hand painted and even though some may share similar colors or patterns, no two are ever exactly alike. So we like to call the tiniest of flaws in our boards ‘character’. Maybe it’s a small dimple in the finish or a slight imperfection in the rail from the router- none of which alters its quality or performance, but rather gives each board its uniqueness. But, by far the coolest boards we have built and finished are the ones the kids are painting at our workshops. Watching them throw down their own designs is beyond cool. It never gets old!”

Each board starts as two rectangular pieces of ply measuring 20” x 48”. They are laminated together with epoxy and placed in a clamping table, which holds between 35-40 boards. The top is put on and the big pipe clamps are tightened down manually on either side simultaneously. This table is pre-curved to put the rocker

into the nose to keep it from pearling into the water during use.

Twenty-four hours later, what is referred to as the “square” boards come out to be placed on top of a template and routed out into the size and shape desired. A handheld router is then taken around the new shape’s edge to create the rail. After a series of sanding grits, the rails are shaped; and now smooth enough for art. The following day the board goes to the finish room with the art side faced down.



day later the board gets flipped over and gets a seal coat over the art and the logo applied.

The final day in process, the entire top of the board gets a solid sanding until smooth, taped rails, and finished with Epoxy resin, same as the bottom. An hour later the tape comes off and 12 hours later the resin has cured enough to handle the board. It then takes a full 7 days for the epoxy to cure to its full hardness and then the board is ready to skim. Most boards take about 4 to 5 days start to finish depending on weather.

When asked about the company’s philosophy, Cassidy doesn’t hesitate. “Our philosophy is simple. We treat every customer exactly how we want to be treated and we will never, ever, ‘sell out’ or outsource to a foreign country...customer service is numero uno. We believe in keeping our roots dug deep here at home. That’s the way



Light sanding on the bottom occurs, then taping the rail happens, and finally a finish with a healthy covering of epoxy resin takes place and the bottom finish cures overnight. Another

it’s always been and will continue to be. We pride ourselves on our customer service and quality craftsmanship, both of which we contribute to our growing success.”

Meyer boards are available all over the US. Locally here in Northwest Florida, Meyer boards are available at YOLO Board & Beach, SK830A Boardshop, Islanders Surf and Sport, Liquid Surf and Sail, Liquid Dream (Panama City), and Apalachicola Outfitters in Apalachicola.

For more information about Meyer Boarding Company and their magnificent boards, visit www.meyerboardingco.com or call (850) 830-1893.



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Wisdom Seekers Tutoring

BY ANNA FERGUSON HALL



(We are offering a hand up, not a hand out.)

The hands behind the Wisdom Seeker tutoring project are nothing if not busy women. With families, active careers and continually packed day planners, they each embody the essence of multitasking. Yet they have been able to find the hours to devote to a project they hold close to their hearts: educating children in their community, to offer them a brighter future.

Ann Tucker, Jan Stevens, Cyndi Talty, Kim Ryals, Melanie Jordan, and others came together to launch Wisdom Seekers, a tutoring program focused on elementary school-aged children in the Muscogee Nation of Florida. Launched in October 2012, the educational project stems from the Rural Relief Resolution, which was created in January 2010 to provide emergency resources such as food, clothing, and health care to impoverished Native Americans, as well as non-Native Americans, in Walton County.

The mission behind the program, Stevens says, is simple: “The best way to fight poverty is showing people a way out. That’s what we’re doing with these children. We are offering a hand up, not a hand out.”

“We believe that rural children are empowered through education to take control of their destinies and rise above the chains of poverty. With education, dreams do not have to just be dreams – dreams become reality and lives change,” says Tucker, chairwoman of the Muscogee Tribe, adding one of her favorite quotes from Wilma Mankiller, the first female chief of the Cherokee: “I learned

a long time ago that I can’t control the challenges the Creator sends my way, but I can control the way I think about them and the way I choose to deal with them.”

Since its start, the project has taken on 16 children, providing them with computer resources, one-on-one academic coaching, and general encouragement. “Many of the children in the community are being raised by individuals who need schooling themselves. It is important in breaking the cycle of poverty to focus on all citizens receiving an education,” Ryals says.

Though Wisdom Seekers is new, it is ready to grow and achieve higher goals. Stevens, Tucker, Ryals, Jordan, and their colleagues have a very clear vision for where they want to see the project go in coming weeks, months and years. And that vision starts with a secured space for their program to call home.

“Our biggest goal of 2013 is for a building,” Stevens says. “We are currently blessed to be able to use the Methodist church which is across the street from the Muscogee Tribal Center in Bruce; but as wonderful as its been, it’s just not enough space for the continued growth that we wish to achieve. We are in search for a structure that we can put on the land we have set aside. With the building, we would have a safe haven for families, a center in which children can come and learn and be part of the community, and also be a continued learning center for all ages to come and be positive role models for future generations.”

All of the organizers admit they have had overwhelming moments, but none of their hurdles have been too high to jump. Stevens recounts, “In July 2012, we took a leap of faith to say, ‘We will start this program at the beginning of the school year.’ Suddenly a tutor and an assistant materialized, requests for funding became fruitful, very generous people offered computers, books, support, and Bruce Methodist Church offered temporary housing in their fellowship hall. Our goal was within reach. And we are now actively making this project work.”

“People in our county are more than curious as to what in the world we are doing with the program,” Jordan says. “My response is simply, ‘We are helping kids.’ This program is more than just a tutoring program; it’s a way of life, it’s a hopeful situation, it’s a change in a positive direction, and it’s a future for kids who have been forgotten, lost, and misdirected. And for those of us behind these efforts, this program is about giving, and making our mission a way of life. In that, we have all continually found happiness and greater success.”

Cyndi Talty manages the tutoring sessions, which are held twice a week and are divided by grade levels. To get involved in the Wisdom Seekers tutoring program, or for more information regarding Muscogee Nation of Florida Rural Relief Project, contact Ann Tucker (850) 835-4600, Jan Stevens (850) 231-2415 or Kim Ryals (205) 222-6189.

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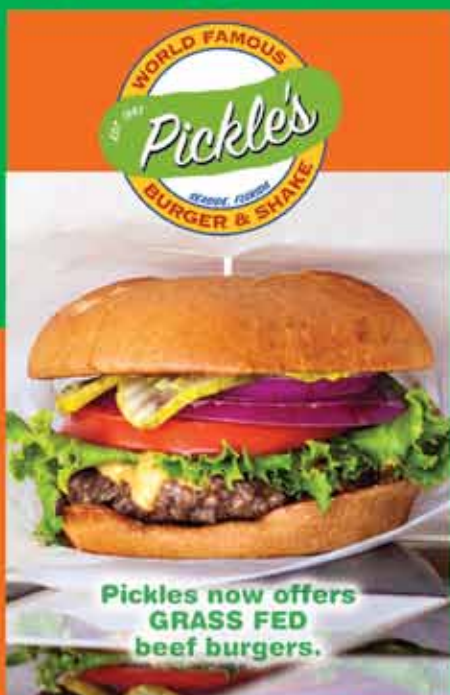
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The 3 Truths About Weight Loss

BY BART PRECOURT

Over the past 20 years I've seen a lot of ideas, diets, workout plans, and even scams when it comes to weight loss. In reality, weight loss is not complicated. Unfortunately there are some that would like you to believe that it is. They would like you to believe that there is nothing YOU can do about it—unless of course, you use their magical procedures, products, and pills.

This article isn't about a magic diet or workout plan; just some simple truths about weight loss. Apply or ignore these rules and your results will be predictable.

TRUTH #1- SUGAR, NOT FATS, WILL MAKE YOU FAT.

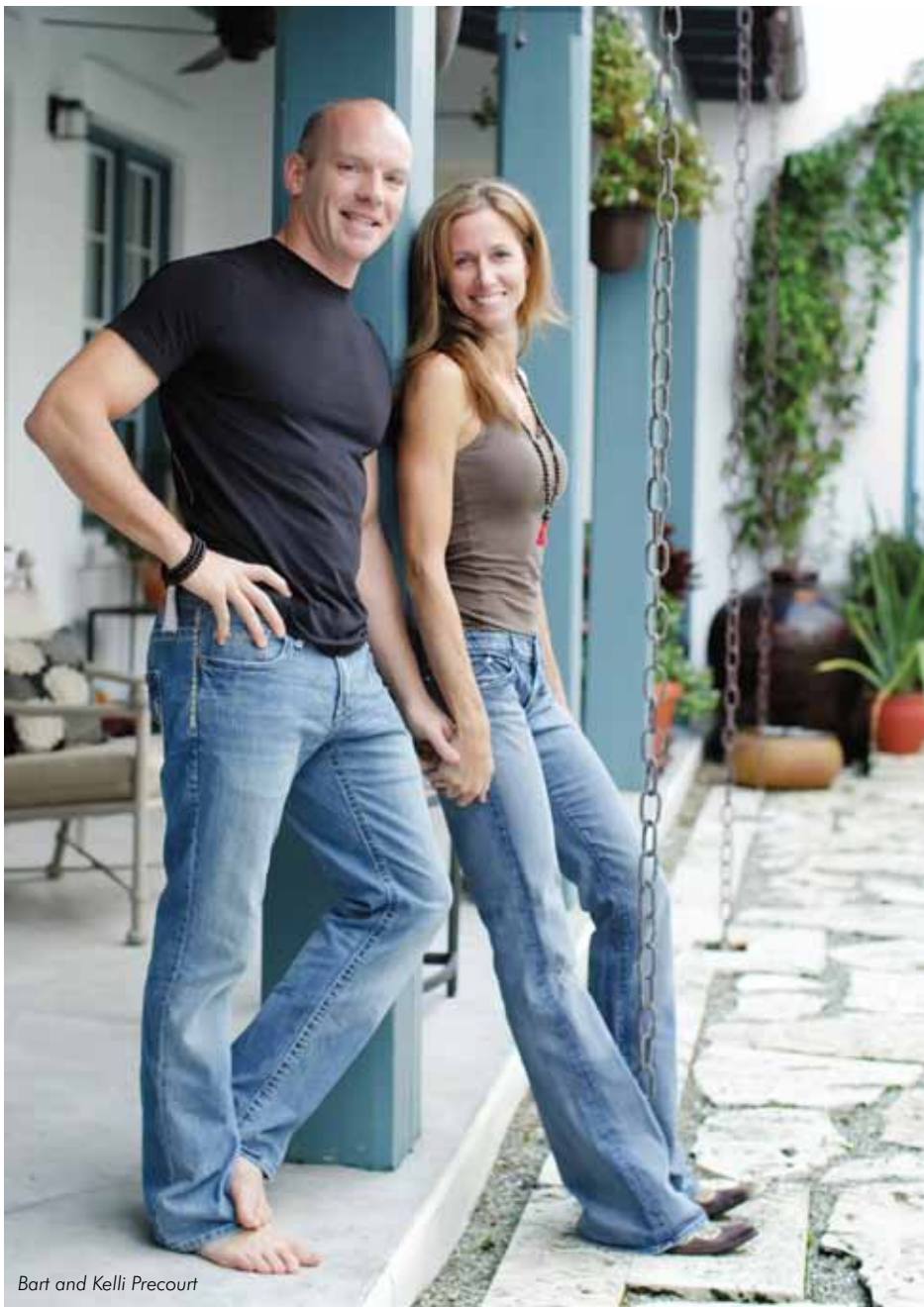
Not just sugar, but any foods that acts like sugar. That means all of your simple carbohydrates: Alcohol, pasta, breads, cereals, and processed foods to name a few. Yes I said it—Alcohol! What makes you gain weight is the way your body digests simple carbohydrates. Simple carbs (sugars) increase your blood sugar level, which makes your body produce more insulin. Insulin is a hormone that shuts off fat metabolism and promotes fat storage! And if that's not bad enough, it also makes you hungry shortly after you eat. Sugars, simple carbs, and sugar-like foods, (i.e. artificial sweeteners), play a mean trick on your metabolism and wreak havoc on your weight loss goals.

Tip: eat a diet rich in veggies, fruits, and lean meats. Try hard-boiled eggs for a snack instead of carbs.

TRUTH #2- YOU HAVE TO MOVE IT TO LOSE IT.

Do you exercise? Hopefully your answer is yes or your weight loss program and overall health will suffer. With the typical sedentary lifestyle that most people have, exercise has become a necessity, not an option. Of course, that's only if you want to be healthy and achieve your ideal weight. The truth is that the human body is designed to move. When we exercise we increase our

metabolism. Our metabolism ultimately burns fat. So get your butt moving! Exercise 5-6 times per week for 30 minutes or more. Exercise means that you elevate your heart rate. Exercise does not mean you have to thrash your body trying to lift a house or run a marathon. It can be as easy as a brisk walk on the beach, a yoga class, or even a bike ride. Do your best to mix it up. Include some cardio, some strength training, and some flexibility exercises. Find something you enjoy so it's easy to continue.



Bart and Kelli Precourt

TRUTH #3- IT'S MOSTLY YOUR ATTITUDE.

This one usually hits home. Your attitude will determine your actions in life (especially when it comes to diet and exercise). If you are wondering what your attitude is, look at your life, specifically your health and weight. Your current health is based on a long series of decisions that *you* made, which reflect your attitude. We all have our excuses. "It's too hot, too cold, too late, too early, too hard, etc." If there is an excuse out there, I've either heard it or possibly even used it. These all reflect your attitude. If your attitude is that it's "too hard to eat healthy," then you won't. If you're "too busy to exercise," then you won't. So change your attitude; there are an infinite number of *excuses* to not diet and exercise, but none of them are as valid as your *reason* to diet and exercise: YOUR HEALTH. I don't put it this way to scold you, but rather to motivate you! Put a value on your health. Think about how many hours you may sit in front of the TV or at your computer reading Facebook. Are they really more important? Change your attitude and you will easily change your body and your health. A great quote I heard sums it up: "In order for things to change, *you* must change."

On average, most experts agree that a weight loss program should aim for a maximum of 1-2 lb. lost per week. Expect your body to be stubborn at first before it starts to let go of unwanted weight. Be patient, stay the course. Making exercise and healthy eating habits a part of your lifestyle will ensure long-term results.

Make 2013 your best year ever!

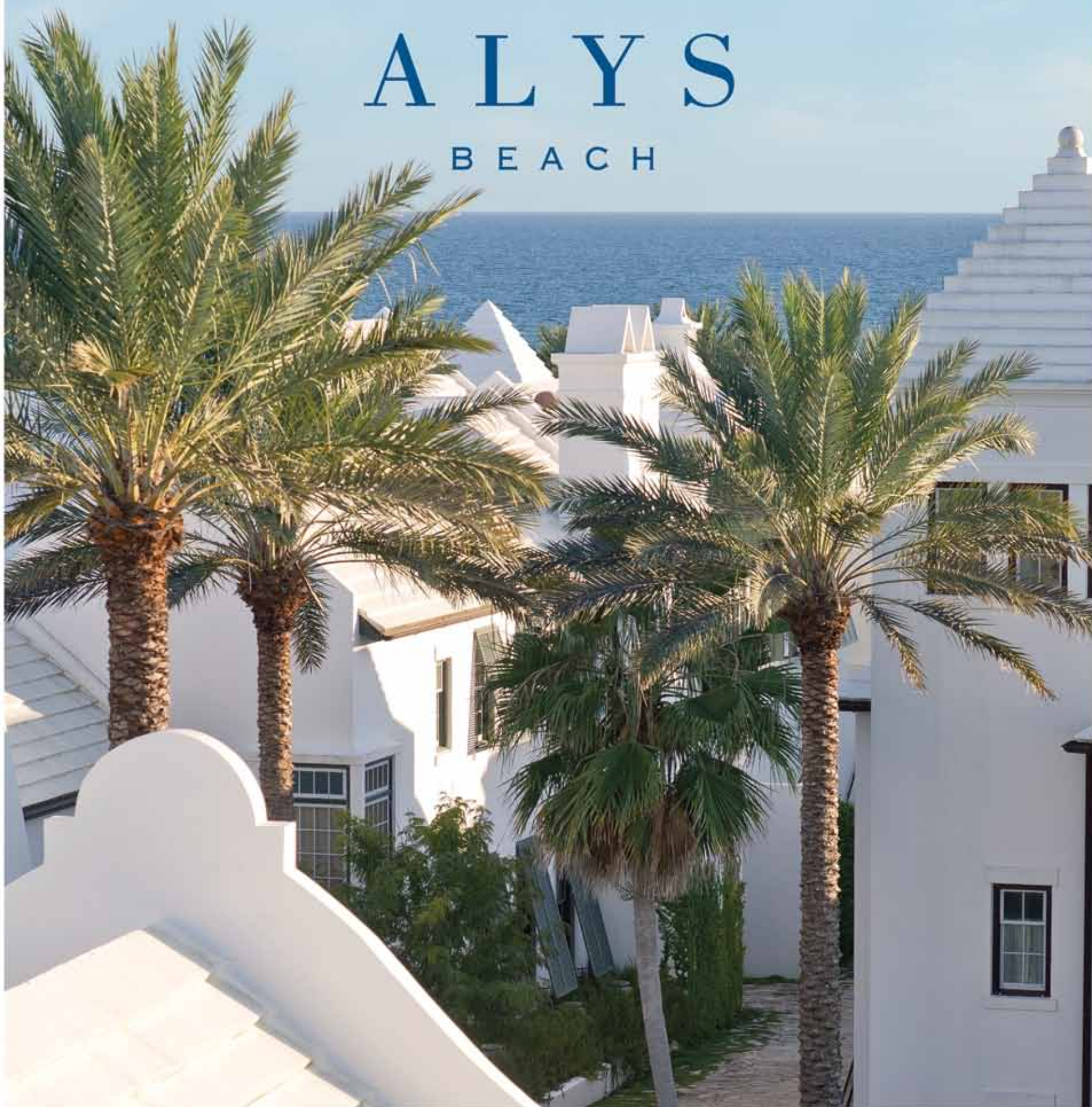
Dr. Bart M. Precourt is a Doctor of Chiropractic. He practices in Seagrove Beach at Balance Health Studio. For nearly 20 years he has helped people get healthy, lose weight, and create healthy sustainable lifestyles. For more information or to ask a question email: info@balance30a.com or visit www.balance30a.com.

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A L Y S B E A C H . C O M

Great Florida Smiles and Orthodontics Making Patients Grin

BY AMELIA PAVLIK



Imagine that you've gone through the hassle of a root canal, only to find that the pain in your tooth just won't go away — and none of the specialists you've seen can tell you what's wrong.

That was one patient's story when she decided it was time to go to Great Florida Smiles and Orthodontics for help.

"We'd recently invested in a 3-D x-ray machine, so we made a scan on the patient and immediately located what appeared to be an abscess on a failing root-canaled tooth," says Dr. Michael O'Donnell. "No one had been able to identify the problem, because the abscess wasn't detectable on a standard two-dimensional x-ray."

The patient opted to have the tooth removed, have an implant put in, and has been pain free ever since.

"She was so thankful that we had this technology available because it has allowed her to be pain free for the first time in years," says O'Donnell. "And she was able to have all necessary procedures completed at one office."

This is just one of the many happy endings that patients have experienced at Great Florida Smiles since the first location opened in Santa Rosa Beach in 2005. (The practice also has a location in DeFuniak Springs and is planning to build a new state-of-the-art facility on Highway 98 in Santa Rosa Beach.)

Great Florida Smiles welcomes patients of all ages and offers a wide variety of family and general dentistry services, including implant placement, cosmetic dentistry, orthodontics, oral surgery, cleanings, periodontal therapy, laser dentistry, extractions, and dentures. The team's vast experience allows for 99 percent of procedures to be completed in-house. However, patients can rest assured that if their needs are not within O'Donnell's expertise, he won't hesitate to refer them to an area specialist.

"Our goal is to ensure that every experience at our office offers you total comfort and peace of mind," says O'Donnell. "Our caring, compassionate and personal care enables even the most fearful patients to attain the smile of their dreams."

O'Donnell is a graduate of the University of Florida College of Dentistry who opted to continue his education at the Las Vegas Institute for Advanced Dental Studies, an educational center for aesthetic and neuromuscular

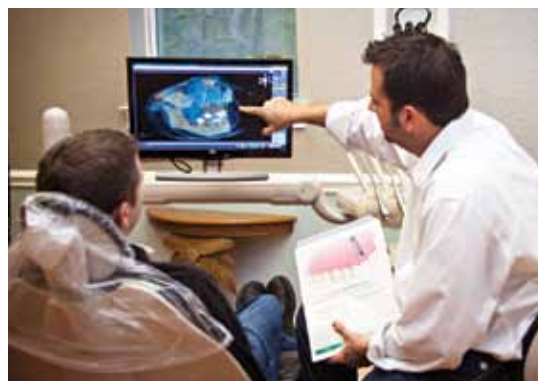
dentistry. He received additional laser dentistry training at the World Clinical Laser Institute in Huntington Beach, CA.

"One of the challenges I enjoy most about this job is the treatment planning process," says O'Donnell. "Most patients have dental anxiety and fear the unknown regarding their dental needs and the cost of treatment. I find so much reward in helping a patient overcome these issues by putting together a plan that works for the individual."

But dealing with the fact that many people won't seek dental care because of the expense is also a challenge for O'Donnell. "Fortunately, we are able to overcome this hurdle by educating patients about the fact that our chief concern is their dental health — not an insurance reimbursement schedule," he says. "Although we greatly value every patient's insurance benefits, we make our diagnosis and treatment recommendations based on the best care we can provide, and then we use the benefits to help us on the journey to completing treatment."

In addition to his work at Great Florida Smiles, O'Donnell and his wife, Lan, are active in the 30-A community. The two are members of the Caducius Society from Sacred Heart Hospital and O'Donnell is a member of the DeFuniak Springs Kiwanis Club. The practice also participates in the Florida Healthy Kids Program, which offers quality affordable health insurance for children.

"We treat all of our patients like family and give them the highest quality care that we can provide," says O'Donnell. "We feel that treating patients the way we would want to be treated has contributed to our success in such a short amount of time. Referrals are our greatest compliment and we would like to thank our patients and the community for the wonderful and continued support."



Dr. O'Donnell consulting with a patient utilizing 3-D imaging

Great Florida Smiles and Orthodontics is located at 870 Mack Bayou Rd. in Santa Rosa Beach and at 57 Bruce Ave. in DeFuniak Springs. For more

information, visit www.greatfloridasmls.com, email info@greatfloridasmls.com or call (850) 622-5888.



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Katrice Howell Photography

BY DEBBIE MCCHESENEY

Katrice Howell grew up in Atlanta, Georgia but her family took frequent trips to the Gulf Coast for vacation where she remembers being enthralled with the clear water and white sandy beaches at a very young age. Perhaps that's why she chose to go to college at Florida State University, which put her just around the corner from those shores and crystal clear water. She stayed in Tallahassee after obtaining a degree from FSU in international business.

Following her personal mantra of "bloom where you are planted", Katrice found a job as a business manager for a local photographer. Her natural curiosity caused her to learn all about the business. She slowly discovered that she loved the artistic side of photography perhaps more than the business part. Pursuing her new love, she enrolled in photography school.

While choosing to be a stay-at-home-mom with her two children, Graham and Carson, Howell found her calling: photographing children and families. She had always known she had a knack for making kids relax and play, and always preferred to photograph them in a natural state rather than in stiff, contrived, portrait positions. Now she continues to bring this talent to life in her

years perfecting her skills as a photographer, Katrice's love of the beach, easy personality, and great rapport with kids of all ages is still the most important ingredient that brings out the best in all of her photographs. "The beautiful backdrop of the white sand and turquoise

"Everyone wants a great portrait and that can create a lot of stress and tension- not exactly conducive to a great photo. I am all about having fun!" she says.

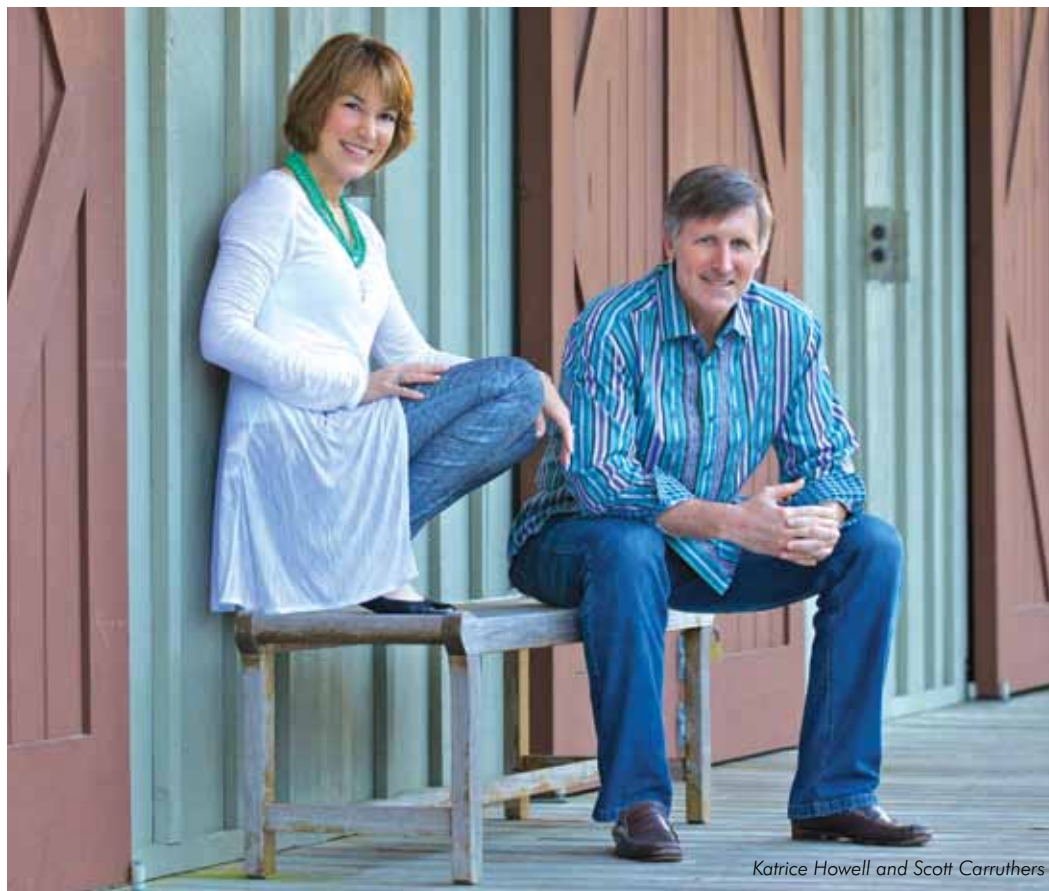
Katrice and her husband own a beach cottage in Blue Mountain Beach and are working hard to become an integral and permanent part of 30-A. Howell is not only creating a very sought after photography business, she is also giving back to the community as the president of the Cultural Arts Alliance (CAA). The CAA is responsible for putting on numerous events, most recently the 30-A Singer Songwriter Festival, and coming in May, Arts Quest.

Her husband, Scott Carruthers, a lawyer, has opened a second office, the Carruthers Law Group, right behind V Restaurant and has been busy with the numerous BP claims in our area. He still maintains his office in Tallahassee and was recently cited as the go to guy by the Tallahassee Democrat.

Together, Katrice and Scott continue to own and run a working horse farm outside of Tallahassee, which also serves as a favorite venue for weddings, baby showers, wine tastings, and corporate retreats. The Space at Feather Oaks was born out of their mutual creativity and love of "anything fun". They recently renovated a fifty-year old barn, which is home

to 13 horses and also serves as the venue's party spot. The restored barn creates a rustic yet beautiful setting for any gathering. The Space at Feather Oaks is the winner of the 2012 Tally Award/ People's Choice for best rental venue. This keeps them both busy traveling back and forth on Interstate 10 but they feel it is worth it. "We both love our work, the farm and the beach." Howell also mentions that "having essential employees that we can't live without" both at the farm and in the law firm is helping it all work out; and it's all about reaching for the dream of living and working on 30-A.

For more information, go to www.katricehowellphotography.com or you can call (850) 694-8695. You can email the photographer directly at katriceh@earthlink.net.



Katrice Howell and Scott Carruthers

The beautiful backdrop of the white sand and turquoise water makes my job a bit easier, but its getting everyone to relax and have fun and show their true selves that's most important...

photographs. Howell points out, "I'll bet when you look back at photographs of your children it's the ones of them laughing or making a face that you treasure, not the ones from the photography studio."

She is right, of course.

Her children are now grown: Graham is 22 years old and Carson is 18. She is an empty nester and eager to pursue the dream of living and working on 30-A. After

water makes my job a bit easier," she says, "but its getting everyone to relax and have fun and show their true selves that's most important, even if that means giving the dads a pre-shoot beer." Howell only does one shoot per evening, choosing to devote time to getting to know her clients and bonding with the kids. This allows her to really capture the emotions of her clients and grab the spontaneity of the moment.

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Stephanie Carter of Déjà Vu

BY DEBBIE MCCHESENEY, PHOTOS BY DAWN ANDERSON

“I love shopping at Déjà Vu for affordable girly frocks and lots of statement necklaces,” raves a Key West customer.

When I walked into Stephanie Carter’s office I could feel the energy buzzing around me like a tangible swarm of monarch butterflies. Each person I met, from the workroom staff to the creative Internet guru, looked up with a genuine “I am glad to be working here” smile. The surroundings were edgy and charming, artistically messy, and impossibly sharp and organized. Exactly what you would expect from the creator of Déjà Vu and Judith March. “We are like one big family,” says Stephanie.

Carter grew up in Tennille, Alabama, the country area surrounding the “big” town of Brundidge that sits between Dothan and Troy. A self-proclaimed country girl who used to ride four wheelers in her Barbie boots, she seems to have captivated it all in her clothing line and shops.

Déjà Vu greets you with a blast of color as you open the door. Boots, bags, scarves, and jewelry in bins and barrels mesh effortlessly with the whimsical, brightly patterned tops and dresses. The themes go from game day to night out in NYC to nautical to yes, even prom. There are delicately beaded blouses, boho skirts adorned with lace, and sleek floor length dresses in fabrics created by Carter. “I remember one New Years Eve shopping for a top,” she says, “I couldn’t find any thing under \$200 dollars.” Carter also recalls seeing dresses with style she admired but in a terrible print and vice versa. She decided to fix both problems by putting together her own fabric designs and styles. Her football inspired game day clothes started a trend that brightened the stadiums from Auburn to

Tuscaloosa. Once other retailers followed the brilliance of that idea, Carter was moving on to other ideas and designs, all of which are spectacular.

Her ease in telling the back-story of her fashion business is littered with words like luck. The words I heard between the lines were guts, risk, talent, determination,

develop her project into a real business. “I would travel to Auburn and Tuscaloosa and sell clothes to Alabama sororities and country clubs, giving 10% back toward their various philanthropies.”

Ambitious and restless, she quickly tired of this routine and took her business to the next level. Opening her 100 square foot kiosk in Seacrest Beach, Florida was

just the beginning. She now owns four Déjà Vu stores: Pier Park, Panama City, Florida; Seaside, Florida; Key West, Florida, and her newest shop in Fairhope, Alabama, which is opening next month. Her shops also serve as a hub for girls to work in the summer. Carter loves providing inspiration for those wanting to follow in her footsteps, doing for others what Steve Garrott did for her.

Her eye for fashion and the desire to make “a woman’s heart race” manifested a discontent with what was available and launched Stephanie into developing her own clothing line. In 2009, she pulled together all of her formidable talent, passion, and business sense; and Judith March was born. Carter says, “Judith March is an exciting new collection of young, contemporary clothing inspired by the feminine and bohemian styles of yesterday and modernized for today’s trend conscious woman.” Carter designs her one-of-a-kind prints with her loyal customers in mind. Also realizing that many of her followers are vacationing when they discover her shops, she opened her online store so they can enjoy the treasures of Déjà Vu from afar.

On the horizon is Carter’s new line of couture clothing named Jacques & Janis, which is launching in spring 2013. She acknowledges that none of this could work without her incredible staff. Carter’s biggest supporters are: “My son, Fox and my mother, a hard worker who taught me I could do what ever I wanted to do.”

For more information on the retail stores or to browse and shop online, go to <http://www.shopdejavu.com>.



*Pictured, Stephanie Carter
Above and below, Jacques & Janis line
launching Spring 2014*



Beaded gown for 20’s themed photoshoot

and grit. Carter has a creative mind that is paired perfectly with a keen sense of business perhaps born out of a childhood painting and selling crafts at a local fair and mowing acres of grass. She went on to Troy University where she met her mentor, Professor Steve Garrott. A requirement in his marketing course was to design a business that you would like to create. Déjà Vu, a young, contemporary retail store for women, was Carter’s concept for the project. It was then Garrott who inspired Carter to take the leap and

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2013: Offense or Defense?

BY CHRIS OGLE



One of the most oft-quoted football clichés is that “Good defense wins championships.” The Steelers had the Steel Curtain of the 1970s, and the Bears were the Monsters of Midway in the mid 1980s. So dominant were these defenses, they could hardly lose. They were modern day gladiators, their blood stained jerseys the indelible image of hard-fought glory. But the game has changed over time, (to the chagrin of many defensive minded players who fall asleep dreaming of headlong collisions with defenseless receivers on crossing patterns) with numerous rule changes that often favor the offense. Add to that the proliferation of the elite

quarterback and it has had the effect of shifting the emphasis towards offense.

Likewise, you may have over emphasized the defensive nature of your investment portfolio, and not without good reason. The volatility of late 2008/early 2009 was enough to send many scared investors to the sidelines. Many more have likely been in defense mode for several years due to the Dot-com bubble bursting and 9-11. The depth of these traumatic

that have a history of raising their dividends through good times and bad. Importantly, don’t just load your roster with these “players” and assume they will continue to execute your playbook year after year. Sometimes veterans need to retire and rookies given a chance. Don’t be afraid to install a system and stick with your discipline. Companies that have proven track records of raising their dividends year after year are more likely to grow in value and potentially outpace inflation. As mediocre as this last lost decade was, there were numerous companies that doubled and tripled their dividends and gave you a reasonable return. These winning plays are not a total secret, but to peek inside this offensive coordinator’s playbook you need to be on my team.

Companies that have proven track records of raising their dividends year after year are more likely to grow in value and potentially outpace inflation.

experiences cannot be overstated. There is no comparison to losing a game and to losing money in one’s financial life.

Yet for all the volatility of recent years, for multiple bear markets in the 2000s decade and for all the current political wrangling, there are still compelling reasons to emphasize some offense. No amount of savings accounts, CDs, and bonds can protect your portfolio from lost purchasing power due to inflation. A dollar saved today is not likely to be worth a dollar down the road, as the potential effects of inflation could erode the “safety” of these types of investments. It’s not a question of if, but when this will start to take effect.

One partial solution to this potentially wealth-destroying cycle is to exchange the virtual certainty of inflation risk (with savings, CDs, and bonds) for some stock market risk. The play calling for this type of offense could include some blue-chip, dividend paying stocks

Although football season is over, the 2013 draft will soon be here. With it will come the implicit lessons of not just building a winning team for this year, but maintaining a winning attitude year after year. Key to that is enough offense to win some games. For a twist of the opening line is also oft-quoted these days: “Sometimes the best defense is a good offense.”

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

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Summer House Lifestyle

BY JESSICA HOLTHAUS

Picture your dream summer house: The perfect furniture, lighting and accent pieces; the rooms you'll gather to relax and dine in with family and friends and the bedroom you'll wake up in each morning before heading off to the beach or some other Gulf Coast adventure.

Now...how exactly do you make that dream a reality?

Enter Melissa Skowlund, owner and creator behind Summer House Lifestyle in Santa Rosa Beach. Originally from Wisconsin, Skowlund had a store up north that carried furniture and bedding – which eventually led her to interior decorating.

"I knew I had found my passion in this," she says. "I worked on several remodel and new construction projects and loved the entire process. Here on 30-A, there are so many great possibilities and this area is seeing so much growth; it's one of the fastest growing regions."

Open since spring 2012, Skowlund's small boutique offers 30-A her self-described style of simple beauty and classic elegance. Skowlund models her style after the timeless cities of Europe where quality and elegance go hand in hand and she has created a boutique full of "beautiful items for the home."

"In life, it is all about timing and opportunity. On 30-A, I saw an opportunity to offer quality, well-made furniture and bedding with a discerning taste," she says. "A home needs to be a story of your life and interests, a collection of style, with personal experiences sprinkled in. I love the mixture of old and new, such as a great European antique juxtaposed against a Lucite table to add a little modern twist."

If you visit her often, you'll notice she has many featured artists. She carries letterpress cards designed by her dear friend and designer Amy Graham Stigler of Smock designs; and custom framed, hand crafted European intaglios from artist Jon Freeman

of San Francisco. In addition, Skowlund offers a wide selection of bedding and lighting options, including Bella Notte linen and Lili Alessandra and Julie Neill designs of New Orleans, as well as work by local artist "Ginger" of the Workshop, Atlanta artist Melissa Payne Baker, and several more.

"I am so open to artists showing me their work and seeing how we can incorporate it into Summer House,"

According to Skowlund, "The most fulfilling part of my experience on 30-A has been meeting so many amazing people. I've created so many friendships."

Skowlund says she is blessed to have worked with many local designers on custom one-of-a-kind products for her store. One such relationship with acclaimed jewelry designer Melissa Rovner led to the Dune Lake jewelry line, where each piece is literally a work of art. Another

collaboration with graphic designer and artist Mary Catherine Folmar of Cotton and Quill created designs for shower curtains, pillows, placemats, wallpaper, and more that are unique to Summer House.

"I've fallen in love with wallpaper- specifically Philip Jeffries," she says. "The community here is going to a whole new level. It's not just simple beach cottages anymore; there's a new level of sophistication that I am seeing emerge. I hope my store can be a resource for those wanting more than just the typical look."

"I recently had a client who bought a house as a rental and they wanted it to be an upscale place," she continues. "Rentals here are unique; people want something that's well-designed with quality pieces. People are starting to demand luxury when paying top dollar for a rental home."

While she's considered expanding Summer House into a bigger space, the idea moves away from her initial desire to have an intimate store and, well, Santa Rosa Beach is simply where she wants to be. "I just love this little pocket of the world, each community has its own personality. I've done a lot of traveling and there's so much here that reminds me of little towns in Europe. I knew I had to be on 30-A."

Summer House Lifestyle's studio gallery is located at 36 Uptown Grayton Circle, Santa Rosa Beach, FL 32459. Contact the store at (850) 231-0133 or email mskowlund@me.com. Visit the website at www.summerhouselifestyle.com and find them on Facebook.



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Melissa Skowlund

she says "I have so much respect for the amount of talent on 30-A in the areas of architecture and interior design. I hope to be a resource to those professionals and help them find the quality pieces their customers are demanding. That is my ultimate goal."



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Eimers Group Real Estate and Land

BY RYAN LOFTIS

Richard Eimers knew exactly where he wanted the new office for his brokerage Eimers Group Real Estate and Land to be located. “If you look at what happened in the economy, you know that the market fell off in 2005, ’06, ’07, and continued to fall,” the company’s broker and managing partner says. “Knowing it’s a cyclical industry, we wanted to position ourselves for the regrowth. One thing I do as a broker is track trends. We found that we are not seeing as much downturn in prices along 30-A. They are less susceptible to swings in the market.” In summer 2011 the brokerage opened an office in Seacrest Beach.

into subdivisions, they’re family settings. A pedestrian type environment seems to be what people like. People are out there walking, running, riding bikes like a row of ducks.”

What Eimers would like is for his business to be first in sales volume in the next 5 years. One step he’s taking to achieve that is buying a vacation rental company and incorporating it into the brokerage. “It’s a natural relationship how vacation rentals and

“Second home people are really looking to get away. Most of the people live in metropolitan settings. When they say they want to get away, they really want to get away.”

It was a move that helped gain local credibility. Having an office in Destin since 1995 and enjoying plenty of success wouldn’t be enough to impress the 30-A real estate scene. “It’s very cliquish,” Eimers says. “Being in Destin, you’re not really accepted by 30-A realtors as being able to sell 30-A property. You have to move out there to start being recognized as being local. It’s a very relationship-oriented place and to be part of it you’ve got to be there. They want to see commitment, they want to know you’re there.”

Eimers describes his business as being a “second home resort property brokerage.” That makes being in 30-A a great choice. “It’s a predominantly second home market,” he says. “Second home people are really looking to get away. Most of the people live in metropolitan settings. When they say they want to get away, they really want to get away.” 30-A is so quiet in the winter that, “If I close my eyes, I could cross the street and be confident I wasn’t going to get hit by a moving car.”

That’s a good thing, especially since subdivisions seem to be among 30-A’s hot properties. “I think people find comfort in being in a subdivision,” Eimers says. “Subdivision population is rising compared to years past. When you go

sales companies feed off each other,” he says. Another step is to double the brokerage’s current number of agents.

Surely Eimers would like to fill his staff with seasoned real estate agents, right? Not exactly. “If a real estate agent at one brokerage goes to another, he essentially is not going to be more successful, not as far as I can see.” What he’s looking for are trained salespeople.

“You can’t teach a person to sell. It’s a God-given skill. You can teach them about real estate.” Indeed, one of his top agents previously owned a car dealership, while another formerly sold insurance. Agents at the brokerage focus only on sales and share a closing coordinator, a listing coordinator, and a showing coordinator.

Is there anything missing? “Now we need lenders to lend money. Today it remains that people only want to lend money to people who don’t need it. It’s the only thing holding this market back.”

For more information, visit www.eimersgroup.com.



Richard Eimers

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Emerald Coast Vacation Rentals

BY RYAN LOFTIS

The Emerald Coast Realty Team from L to R:
Wes Shelton, John Butler, Bill Butler, owner Josh Kline and Justin Shelton



The company has properties ranging from one-bedroom condos to five-bedroom luxury homes in every beach community along 30-A. “ECVR is committed to promoting the 30-A area,” Shelton says. “ECVR offers each guest information about where to shop, eat, and play, as well as information about each specific beach along 30-A.” He considers magazines (including *The Thirty-A Review*), as well as other advertisements and programs vital in promoting the area. Of course, there’s also the Internet. “Social media and social media marketing have changed the way we live and conduct our businesses. A simple picture of a sunset in Seagrove posted on Facebook, for example, can generate buzz and get someone in another state thinking about their vacation plans.”

Upon arriving at one of the company’s properties, guests will find all the items they need to begin their stay, including towels, linens, paper goods, toiletries, soaps, and

Terry Robinson, is second to none. Guests can expect the cleanest accommodations along the Emerald Coast. ECVR also owns and operates our own laundry facility, ensuring the highest standards of quality control. We are also available for our owners and guests. Owners who have experienced communication issues with other companies understand that statement. If you need us, we are there, period. Owners can expect their properties to be well-maintained and filled with responsible renters and families.”

Should the amenities be limited solely to the properties themselves? The company doesn’t think so. When you check in, you’ll receive your “Freebie Card” and have access to plenty of great deals. You can use it to get four free tickets and two rounds of miniature golf per day at the Track Family Recreation Center, which features go-karts, bumper boats and cars; or to Kids Country (offering a variety of rides for younger children) and three rides, including a 65-foot bungee jump, and the SkyFlyer. The card is also good for one half-day deep sea fishing trip for one adult per day on the 65-foot Destin Princess (maximum 45 passengers) or the 72-foot Destiny (maximum 56 passengers). For golf lovers there’s especially good news, as they can get discounts at several fabulous courses, including the Regatta Bay Golf Club, which readers of *Florida Golf News* voted the “Number One Favorite Golf Course in Northwest Florida” and ranked among *Golf Digest’s* “Top 15” courses in Florida.

With more than 20 years already in the rearview mirror, the Emerald Coast Vacation Rentals staff has no plans to slow down now. Asked about goals for the

After more than two decades in business, Emerald Coast Vacation Rentals (ECVR) in Miramar Beach may still be unknown to some people. If you’re one of them, Wes Shelton, Sales Associate and Director of Business Development, wants you to know something about his company: “We understand what owners and guests are looking for. Owning a vacation property should be something you enjoy, not a stressful event. Going on vacation is supposed to be relaxing, not chaotic. We treat our clients the way we expect to be treated on vacation. ECVR also offers real estate services for those looking to buy or sell a piece of paradise.”

There’s no denying that 30-A fits that description. “30-A is such a unique spot all its own,” Shelton says. “I think the appeal is vacationers and owners truly feel they are getting away from the hustle and bustle of daily life. The area has changed quite a bit over the past few years but has maintained that certain *je ne sais quoi* about it. All the restaurants, businesses, and shops are locally owned, which is a breath of fresh air from the commercialism we have become accustomed to.”

dishwashing packets. “Our goal is simple: To offer straightforward property management without all the excessive fees and charges that cut into a property owner’s revenue,” Shelton says. “From a guest’s standpoint, our goal is to offer the dream vacation experience they were seeking when they made a reservation to come to this area. We offer a more personalized service to our owners and guests. Our housekeeping, headed up by Mrs.

future, Shelton says, “To continue expanding our brand along the Emerald Coast. We want to show owners how a simplified approach to vacation rental management can increase revenue and decrease expenses.”

For more information about Emerald Coast Vacation Rentals, go to www.ecvr.com.

“...our goal is to offer the dream vacation experience they were seeking when they made a reservation to come to this area.”



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Owners of Beach Properties of Florida Enjoy Selling the 30-A Dream

BY AMELIA PAVLIK

The old adage says to find something you love doing and you'll never work a day in your life — and that's just what the founders of Beach Properties of Florida have managed to do.

"The most enjoyable part of our job is that we get to sell the dream that we were so fortunate to personally achieve," says Broker Hunter Harman, who partnered with sales executives John David Sullivan and Price Rainer to open the brokerage.

Dreams of life along the coast inspired Harman to head straight for the sugar sands and aquamarine waters of South Walton following graduation from Louisiana Tech over 19 years ago. He's been selling area real estate ever since. "I really enjoy educating clients about the upside potential and the incredible lifestyle that ownership on the Emerald Coast provides, and ensuring that their experience is a positive one," he adds.

Originally from Memphis and a graduate of the University of Mississippi, Sullivan has more than 12 years of area real estate sales experience and 11 years of corporate real estate sales and development experience. His background gives him insight into the investment side of the buying decision.

"I feel so blessed that my family and I get to live in a place like this. It is a dream come true for me and that is what inspires me to help my customers achieve that same level of fulfillment," says Sullivan. "Beach Properties of Florida was founded on that laurel. We wanted to create a company that is personal in nature, not only to us and our agents, but to the customers we take care of."

Rainer, an Emerald Coast resident since childhood, is a graduate of the University of West Florida with more than 11 years of real estate sales experience. Rainer worked in the corporate golf world and as a director of sales and marketing for an area resort. His past expertise is utilized when the team is strategizing creative ways to position the properties they list. "I've witnessed the evolution of this area firsthand, and I try to use this experience to help my clients make the right decisions," explains Rainer.

After working together on various projects, the three decided to pool their knowledge and experience; and opened the doors to Beach Properties of Florida in 2007. What began as a boutique real estate agency with a small



Hunter Harman, John David Sullivan
and Price Rainer

The agency's success has led to several alliances that the team is proud to be a part of, including being selected by the St. Joe Company to handle all of their residential sales in Walton and Bay Counties.

"This partnership validated that what we are doing and the way we conduct our business is working," says Sullivan. "To be asked to handle this enormous task for St. Joe is extremely humbling."

The latest offering that Beach Properties of Florida is marketing for St. Joe is Gulfview at WaterSound Beach. Gulfview includes less than 20 select lots in the heart of the exclusive WaterSound Beach community. The development will feature Nantucket-inspired homes with views of the gulf and the towering dunes that characterize WaterSound.

"We are also very excited to be representing NatureWalk at Seagrove, a wonderful new community from Kolter Homes," says Sullivan. "Our agency has sold 21 homes in the nine months since the launch of the community, which offers quality homes starting from \$400,000, top-of-the-line amenities, and a convenient location by WaterColor and Seaside that is less than a mile from the beach."

In addition to their real estate work, as long-term residents the three owners feel strongly about giving back. Beach Properties has partnered with the Bay Area Food Network and Destiny Worship Center to help combat local food poverty by assisting with mobile food pantries, many of which will serve North Walton county. Food

The most enjoyable part of our job is that we get to sell the dream that we were so fortunate to personally achieve...

staff of agents has flourished into a full-service brokerage, with 62 sales executives and an in-house marketing and support staff.

Beach Properties of Florida represents both residential and commercial properties in South Walton, as well as select properties in Bay and Okaloosa counties. As a sales team, Harman, Rainer, and Sullivan focus on luxury properties in the communities along Highway 30-A with a special expertise in WaterColor, where Harman and Sullivan are both residents.

pantries are planned where 5,000 pounds of food will be distributed to 100 families in need.

"As fathers, this project is close to our hearts, and we are thrilled to be able to contribute," says Rainer.

For more information about Beach Properties of Florida email contactus@beachpropertiesofflorida.com, visit www.beachpropertiesofflorida.com or call (888) 534-6460.



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Pish Posh Patchouli's

BY JULIE HERRON CARSON

It's the fragrance that draws me in every time. And the interesting thing is the fragrance changes from day to day and season to season. It can be floral, spicy, or even musky. But whatever the scent, when I'm in Rosemary Beach and near Pish Posh Patchouli's, the aroma emanating from the apothecary bed and bath boutique beckons me inside.

The experience is not unique to me. Pish Posh Patchouli's celebrated its 20th anniversary of serving 30-A last year. The boutique was founded in Seaside in 1992 by Linda Boswell. Its reputation quickly grew as a destination for the highest-quality soaps, lotions, fragrances, beauty and hair products, scented candles, and more. Seven years ago, local interior designer Lynn Dugas took over the shop and eventually moved it to a Rosemary Beach retail space she designed herself, featuring exposed brick walls, polished wood floor, antiques, and a rock crystal chandelier.

A visit to Pish Posh Patchouli's delights all the senses. The store's interior is lovely, and the hardwood floor, high ceilings and wood and glass display cases create a perfect backdrop for the colorful products displayed throughout the boutique. Various fragrances waft through the space and music enhances the pleasant experience. I visited the popular shop recently and had a chance to chat with Lesley Hoover, the store's manager and buyer. Hoover explained how the merchandise is selected and what brings her customers back time and time again.

"We like to say our products come from around the world and around the corner," says Hoover, who has been with Pish Posh Patchouli's for seven years. "Lynn and I do a lot of research to find unique products our customers won't see at other stores. We also seek out locally made merchandise, like our soaps and lotions. We will wrap purchases for you

and ship them. Customers can also order products online and learn about new offerings on our Facebook page."

On my recent visit, customers of all ages were shopping for bath and body products, luxurious pajamas, candles, make-up, and scents. Hoover says part of the experience of visiting Pish Posh Patchouli's is the opportunity to sample

boutique and our experienced staff can assist with any selections and make-up applications or answer questions about a product's ingredients and benefits," says Hoover.

After sampling several luxurious sugar scrubs and lotions myself, I was ready to try one of the most popular areas of the boutique: the Custom Scenting Bar. The area

resembles an upscale apothecary, where over 70 oils and scents are displayed in glass tubes. Customers remove glass rods from the various tubes to release the fragrances. One or more scents can be infused by Pish Posh Patchouli's experienced staff into soaps, lotions, shampoos, body washes or bubble bath, or custom blended into a unique perfume. The boutique keeps a record of each customer's blend, so it can be easily duplicated in the future.

"This is a great mother-daughter activity, and since our shop is 20 years old, we have a lot of long-time customers who are now bringing their children in," says Hoover. "Smell is such a powerful memory trigger, so what can be better than a scent that reminds you of a wonderful beach vacation?"

With Hoover's guidance, I decided to customize a bottle of organic spa lotion, one of the shop's best-selling products. It was fun to sample fragrances with names like "Sugar Shak", "Rosemary Beach Holiday", "Sugar White Sand", and "Patchouli". Choices ranged from subtle to strong, and herbal to spicy. I considered



Perfume tables



Santa Maria Novella Farmaceutica line



Local Shea Butter Lotion



Room diffusers



Santa Maria Novella Farmaceutica soaps



Room diffusers

the products before purchasing.

"Scent is a very personal preference and we want our customers to be happy with the products they've selected. Do they like the way a fragrance smells once it's out of the bottle and

applied to the skin? What texture do they prefer for lotions? Our products vary from light to rich and some have a shimmer effect. We have testers throughout the

blending two fragrances together, but instead went for the more obvious "Day at the Beach" fragrance. It's light, with a hint of citrus, and reminds me of fresh air and sunshine. I'm keeping the bottle on my desk in Atlanta, so I can lift my hands from the computer keyboard from time to time, rub some lotion on them and temporarily be transported back to Rosemary Beach, at least for a few moments. Now, if you'll excuse me, I'm going to close my eyes and breathe in the scent...

Pish Posh Patchouli's is located at 82 South Barrett Square, Rosemary Beach, (850) 231-2005, www.patchoulis.com, www.facebook.com/pish-posh-patchoulis



22 Wiregrass
\$1,490,000 | 5br / 5.5ba
MLS # 583416



50 Red Cedar
\$865,000 | 4br / 3ba
MLS# 561377



Lot 27 N Founders
\$1,995,000 | 6br / 5.5ba
MLS# TBD



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



Watercolor Condo Unit 103
\$685,000 | 2br / 2.5ba
MLS #588868



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



69 Paradise Point
\$825,000 | 5br / 4ba
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Magpies Jewelry

BY JESSICA HOLTHAUS

Unique jewelry pieces



“Even if they’re visiting Destin or Panama City, Seaside is a special place to visit,” Miller says. “Here in Ruskin Park, this part of Seaside is known as the artists’ community. All the shops here have to be art-related and we really try to live up to that at Magpies. We have a lot of handmade and one-of-a-kind pieces made by local artists who design just for us, as well as artists from around the country.

“We sell a huge variety – everything from high-end fine gemstones and diamonds to fashion jewelry and accessories for women, including scarves and purses, beach cover-ups in the summer, and wraps and sweaters in the

keep for ourselves. When we choose a design, we both have to really love it.”

Although, she admits there are “rare occasions” when Shelby finds something she thinks the store absolutely must have: “Shelby’s 26 and I’m not. But we work well together, she’s my partner and I think we’re a good balance – lots of fun current items but also plenty of elegant, timeless pieces, too.”

Miller says they’ve helped with a handful of engagement rings with artists who can reset special heirloom diamonds or other inherited gems that have been passed down for generations. “This is our happy place,” she says. “We want people to leave here saying, ‘That was fun!’ and I always say, ‘I enjoyed your visit.’ When you come to the store, it’s practically like you’re coming to visit my home.”

With a new restaurant now part of the family’s entrepreneurship, the Millers know 2013 will only get busier, but Vickie and Shelby will always be the only ones making any of the buying decisions for the store’s distinctive pieces.

“At first, we used to have to seek people out, but we’ve gotten to a point now that artists are coming to us, wanting to have their creations in our store,” Miller says. “Our inventory turns over rapidly so we always have new things to see.”

One thing that Magpies offers that no one else on 30-A does? Designers that no one else on 30-A has.

“When I like a designer, I ask first if they’re already selling on 30-A,” she explains. “We don’t sell items you can get just everywhere; that’s not what we’re about. We carry internationally known artists as well those who are about to be.”

The store is planning a big celebration in March 2013

for the sixth anniversary – for *Thirty-A Review* readers, mention this article and ask about a special surprise discount.



Magpies exterior in Ruskin Place

What happens in Vegas does not, in fact, always stay there... Just ask Seaside business owner Vickie Miller, who was inspired to open Magpies Jewelry store after attending a jewelry show in Las Vegas with a friend.

“There was so much fine jewelry and one-of-a-kind pieces,” Miller describes. “My eyes got huge and I said, ‘This is what I want to do!’”

The timing worked out well, as Miller’s daughter Shelby had just recently returned home and was trying to figure out what to do next. “I told her – don’t say anything until I’m finished – do you want to open a jewelry store with me?”

That was six years ago. Today, Vickie and Shelby’s Seaside store is well established; and for visitors and passers-by alike, Magpies Jewelry is a part of their 30-A experience.

winter,” she continues. “And we decide on a handful of pieces just for us.”

When Miller first started, she received a piece of advice: You can’t just buy what you like; you need to find pieces that you think other people will like, too. But Miller has found that doesn’t work for her (or Magpies). “I don’t know how to do that, so I just stopped worrying about it,” she says with a laugh. “Shelby and I don’t buy anything we wouldn’t want to



Magpies interior

Magpies Jewelry is located at 205 Ruskin Place in Seaside, FL. Their hours are “10ish to 6ish” open 7 days a week during the season and closed Sundays in the off-season. You can reach them at (850)

231-1770 or info@magpiesjewelry.com. Visit them online at magpiesjewelry.com or find them on Facebook and Pinterest.

Featured Properties

Gulf Front



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5 Bedrooms • 5 Baths
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2 Car Garage - Private Pool!

WaterColor



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WaterSound Beach



9 Watch Tower Lane
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Carriage House - Gulf Views

Seaside



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WaterColor



70 Spartina Circle
4 Bedrooms • 4 Baths
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Carport in the rear with brand new
paver driveway.

WaterColor



629 Western Lake Drive
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2,866 SQ FT • \$1,359,000
Phase I.

Seagrove Beach



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WaterSound Beach



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WaterColor



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and the Gulf.

Seagrove Beach



238 Canal Street
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leading to Western Lake.

WaterColor



82 Red Cedar
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WaterColor



360 Red Cedar
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Gulf Front



74 Majestica Circle
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Gulf Front in the heart of
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WaterColor



225 Western Lake Drive
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Gulf and Lake Views in Phase I.

WaterColor



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WaterColor



46 Pine Needle Way
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Seagrove Beach



41 Pelayo Avenue
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Lawyer Scott Carruthers Representing Gulf Coast Businesses Affected by 2010 BP Oil Spill

BY RYAN LOFTIS

After 22 years as the Executive Director of the Florida Justice Association, Scott Carruthers retired in December of 2010 and enjoyed a year long sabbatical. Today thoughts of relaxation are far from his mind as he focuses exclusively on representing Gulf Coast businesses in a class action settlement against BP, which he calls the “largest mass tort in American history.”

The BP oil spill may have happened more than two years ago, but the devastating effects left in its wake

business is located in the settlement zone, was operating at the time of the spill (April 20, 2010) and made less money during any consecutive three-month period between May and December of 2010 in comparison to the same period in previous years, you may very likely qualify for compensation.

Gulf front property owners in Louisiana, Mississippi, Alabama and Florida from Pensacola to Wakulla County are eligible for “loss of enjoyment” claims, which are tied to the assessed property value in 2010.

There are exceptions. Banks and other financial institutions; real estate developers; gaming businesses; insurance companies; and any businesses that previously signed a Gulf Coast Claims Flexibility release with BP are excluded from the settlement.

With offices in Tallahassee and Santa Rosa Beach, Carruthers’ law firm, the Carruthers Law Group PLC, is representing a diverse group of clients throughout the

whose livelihood depends on the Gulf are in despair, hanging on every day.”

Ultimately, BP will receive releases of liability from all businesses located in the settlement zones in one of two ways: BP will either pay for the releases in the form of claims payments to businesses or get them for free if eligible businesses don’t file a claim by the April 22, 2014 deadline. “BP’s big hope is that businesses in non-coastal areas either won’t know about the settlement or won’t be motivated to file claims,” Carruthers says. “BP has estimated the value of the settlement at \$13 billion. The settlement could be a tremendous stimulus to the economy if eligible businesses pursue claims.”

With a Florida legal career spanning more than three decades, you could say this is a natural case for Carruthers. He started as a public defender intern in Florida’s Nineteenth Judicial Court a year before his 1982 graduation from the Florida State University



Scott Carruthers

I’m fighting for these folks who can’t really fight for themselves. These are hardworking people. They don’t want a handout, they just want to make a living the only way they know how.

gulf coast area covered by the settlement. He’s seen first hand the human toll the BP spill has taken on families and businesses. “I think it’s had a devastating impact on the lives of people here along the coast, people who have lost homes, lost businesses, others who have been forced to move to find work and still others just struggling to survive” Carruthers says. “Most businesses are small businesses that don’t have a big reserve to rely on when there’s an interruption like this. I’m fighting for these folks who can’t really fight for themselves. These are hardworking people. They don’t want a handout, they just want to make a living the only way they know how.”

From Carruthers’ experience with his clients, what makes it even worse is BP running television ads touting the company’s commitment to the area when in reality they have routinely denied and delayed paying legitimate claims, frustrated others into giving up with endless requests for documentation, and effectively coerced many other business owners affected by the oil spill into accepting small settlement payments. “It is self-serving and wrong,” he says. Fishermen and seafood businesses have been especially hard hit, says Carruthers. “Those

College of Law. His positions since then have included clerking for a First District Court of Appeal; assistant general counsel to the Florida Education Association; deputy legislative director for the Florida Chamber of Commerce; and senior executive assistant to Bill Gunter, the state’s former Treasurer and Insurance Commissioner, followed by his 22 year tenure as the Executive Director of the Florida Justice Association. In 2001 the American Association for Justice named him National Trial Lawyer Executive of the Year and he received the B.J. Masterson Award for Professionalism from the Florida Justice Association in 2006.

Carruthers may have begun working on the settlement in 2012, but his connection to the spill actually began years earlier. “Ironically, my wedding was at Alys Beach on May 1, 2010, as the BP oil spill was spewing into the Gulf,” he recalls. Now he wants to clean up the mess that spill caused for so many.

For more information, call the Carruthers Law Group at (850) 231-4450 or visit www.bpbucks.com and www.deepwaterhorizonsettlements.com.

are still being felt. Tens of millions of individuals and businesses have been harmed by the spill, yet many are unaware that they may be eligible for a portion of the estimated \$13 billion in damage funds.

The new class action settlement covers an expansive geographic area that extends many miles inland along the gulf coast of Florida and all of Louisiana, Alabama and Mississippi. The settlement has opened opportunities for a wide range of businesses. Simply put, if your



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Beneficiary Designations 101

BY KIMBERLY WATSON SEWELL AND FRANK WATSON

There are two things you should never watch while they are being made: one is sausage and the other is tax law. The same can be said of most tax law changes. They often result in more complex rules and regulations, not to mention stiff penalties for non-compliance.

That said, the IRS has simplified its regulations governing distributions from IRAs and other Qualified Retirement Plans (QRPs) in recent years. In form, these final regulations are intended to liberalize and lengthen payout options during the lifetimes of plan participants and, after their deaths, for their designated beneficiaries under such plans. In substance, however, there are many common pitfalls you need to avoid regarding the designation of beneficiaries for your QRP...or your retirement assets may plunge into the tax abyss quicker than otherwise required or even wind up with the wrong beneficiary.

Disclaimer: This article is not an exhaustive treatise on this subject matter. Consider it a brief primer regarding the unique nature of QRPs and an advance warning to avoid two common pitfalls regarding their post-mortem transfer.

UNIQUE ASSETS

QRPs are unique assets. Their fundamental purpose is to help plan participants send some of today's dollars ahead for tomorrow's retirement. [Note: QRPs were never intended as vehicles to build large estates for heirs.] To facilitate their fundamental purpose, QRPs enjoy preferential tax treatment during their creation and as they accumulate. They are created with pre-tax dollars and then grow tax-deferred. Consequently, through the tax-deferred annual compounding of their interest and dividends, QRPs often grow to produce rather impressive account balances. While they enjoy preferential tax treatment during their creation and accumulation stages, *all distributions* from QRPs are fully taxed as ordinary income (except when made to a charitable beneficiary).

Here is where plan participants and the IRS have competing goals. Plan participants often want to delay distributions from their QRPs and enjoy the tax-deferred compounding as long as possible. The IRS, on the other hand, requires plan participants to begin taking Required Minimum Distributions (RMDs) and to begin paying taxes on their distributions at ordinary income rates no later than April 1st of the year after which they turn age 70 ½ (and each year thereafter).

According to Benjamin Franklin, the only two certainties in life are death and taxes. Upon the death of a plan participant, the final regulations determine how

quickly the remaining QRP must be paid and taxed to the designated beneficiary(ies) based on a complex variety of factors. Now, here are two common pitfalls to avoid.

FAILURE TO DESIGNATE

The failure to designate a beneficiary is the most common mistake you can make regarding your QRP. Period.

Consequences: (1) If you die **after** your RMDs begin, then the balance of your QRP must be paid over your remaining life expectancy, using your account balance at the end of each year, your age at death (+1 thereafter) and the applicable divisor found in the Single Life Table (SLT) in IRS Publication 590; or (2) Even worse, if you die **before** your RMD, then the balance of your QRP must be paid out within five years of your death.

Solution: Designate a loved one as the beneficiary, then either way your QRP may be withdrawn in a manner more favorably than if you fail to designate any beneficiary. This simple move can save thousands of dollars in taxes.

FAILURE TO RE-DESIGNATE

Could your ex-spouse inherit your QRP, if provided by your employer under the Employee Retirement Income Security Act of 1974 (ERISA)? Surprisingly, yes, even if the laws of your state automatically extinguish the ex-spouse's interest in your estate.

Solution: Replace your ex-spouse as your primary designated beneficiary as soon as possible. [See the United States Supreme Court decision in *Egelhoff v. Egelhoff*, 121 U.S. 1322 (2001) for the case facts and ruling.]

ASK YOURSELF THESE QUESTIONS REGARDING "BENEFICIARY DESIGNATIONS 101"

1. Do I understand that IRAs and other Qualified Retirement Plans (QRPs) are unique assets, requiring careful planning to avoid unnecessary taxation upon my death?
2. Do I understand that the failure to designate a beneficiary (and even a successor beneficiary) for my QRP can enrich the IRS at the expense of my loved ones?
3. While I cannot foresee when I will die, do I understand that my failure to designate a benefi-

ciary will have greater adverse tax consequences if I die before I begin taking Required Minimum Distributions?

4. Do I understand that, if I am divorced and my ex-spouse is still the designated beneficiary of my ERISA QRP, then my ex-spouse may inherit such funds upon my death, despite any state laws to the contrary?
5. Do I generally find the whole prospect of planning (on my own) for the protection and preservation of my QRP rather overwhelming?

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



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Spring Golf Tips

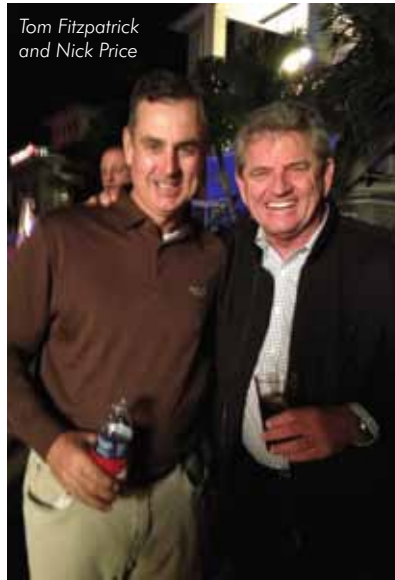
BY TOM FITZPATRICK

WITH SPRING IN THE AIR, IT'S TIME TO WARM UP THE GOLF SWING WITH SOME KEY GOLF TIPS FOR THE SEASON.

Let's start with the grip. If your glove hand is too underneath the club (a weak position), you'll likely have an open club face at impact, which leads to a slice. An easy way to get your glove hand on the club correctly is to make sure the logo on the Velcro strap points **mostly upwards to the sky** as opposed to downward and underneath the club. This stronger feeling of the lead hand will help you hinge your wrists easier and 'swish the club head' through the ball faster.



Your glove's logo should point mostly upward



Hall of Fame golfer Nick Price explains it further: "Pros make a draw-type swing, with the club head approaching from inside the line of play instead of swiping across it. To become a good driver, you have to make that draw-type swing. It's more powerful, because the club head comes into impact on a shallow, head-on angle, and you compress the ball more efficiently."



It is helpful to know that the club head travels on an arc. Remember this important distinction: a straight golf shot happens when the club head travels on an inside to inside arc. This creates a more desirable 'draw' ball flight rather than the weak, 'slice' shot.

Here is a great tip to set the inside to inside arc: feel the grip end stay 'low and close' to your body as the club moves into the ball. Many golfers are plagued by standing up through impact, which causes the grip end to get too high and further out when compared to where it started at address. That probably will add up to a weak slice. Remember: think of the grip as coming in low and close to your body. This is great for sand shots too!



Follow through like local 30-A tennis pro Coach Buddy. Golfers often struggle with shifting their weight from the back foot to the front foot and staying in balance at the same time. When I ask a golfer who loses their balance on the finish to make a forehand swing in tennis, they generally end up in perfect balance. Notice how Coach Buddy has shifted his weight onto his front leg with the back heel rising off the ground. The same look applies in golf.

Tennis is a great game to develop your child's overall athleticism and confidence. Coach Buddy conducts daily junior tennis clinics on 30-A. Open to all kids 5 and up for \$15. He can be reached at (850) 399-0773

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

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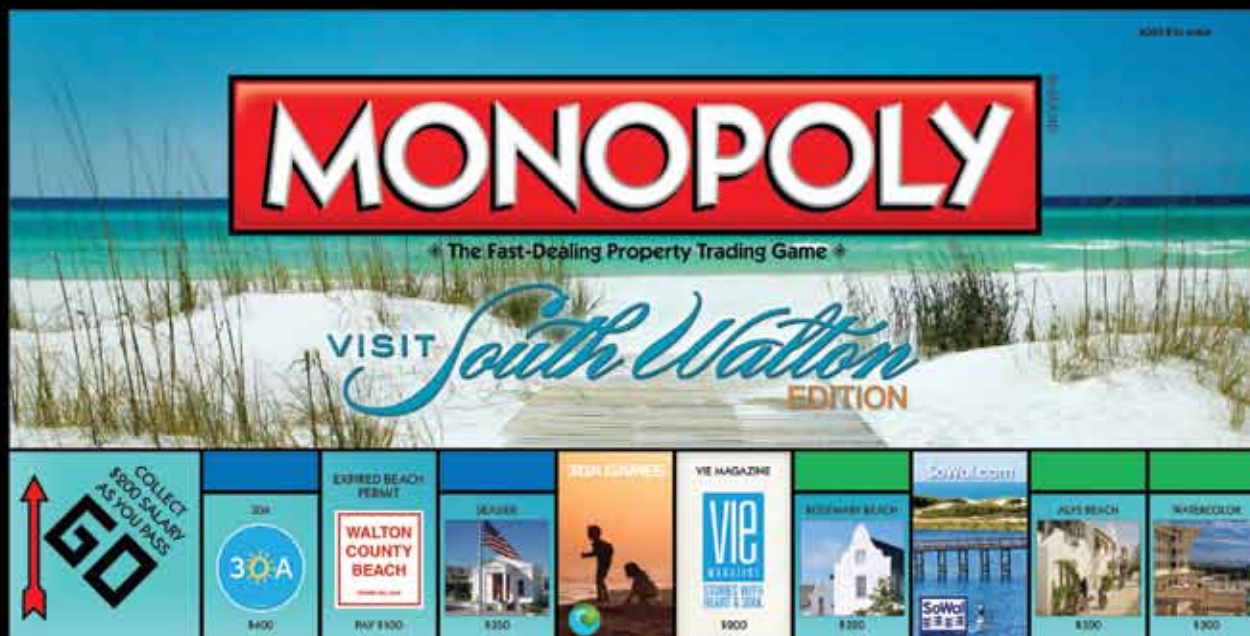
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on Kingsbridge Park*



1503 Marsh Point Lane
Lot A1-35 | \$399,000



189 E. Water Street
\$995,000 | 3Br/3Ba
*Near Sky Pool
& Tennis Complex*



108F Georgetown Ave.
\$424,000 | 2Br/2Ba
*3rd Floor Corner Unit
with Views*



198 Seacrest Beach Blvd E.
\$579,000 | 4Br/3.5Ba
*Great Location! Convenient
to Beach, Pool & Shops*



1105 East Water Oak Bend
Lot CII-43 | \$299,000



Steve and Jan Stevens
TEAM STEVENS

*Please stop by
and see us!*

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