

the thirty-a REVIEW™

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

HOME ON 30-A FOR THE HOLIDAYS

INSIDE:

30-A's Finest Dining

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The Contemporary Digs
of Hotel Veridian



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Sandcastle Escapes and Carbon Footprints: How One Local Business is Making a Difference

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

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

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

A big part of using less energy and

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

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

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

www.SandcastleEscapes.com



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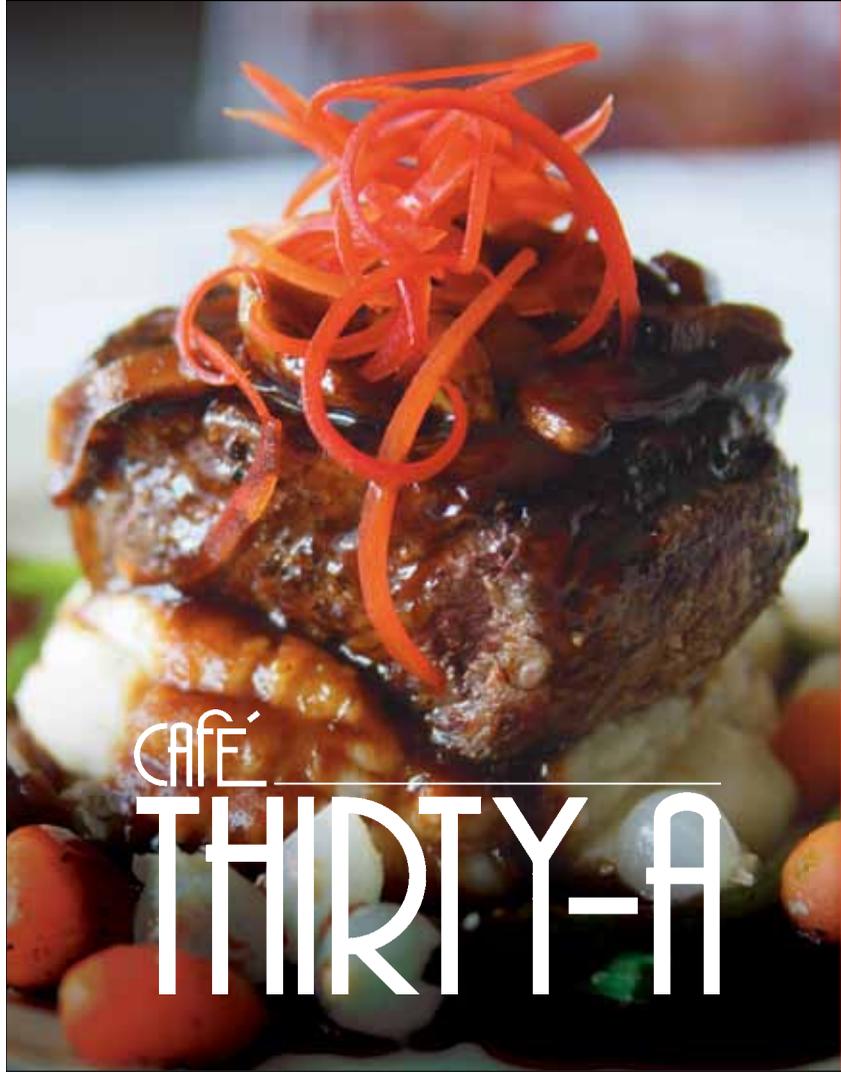


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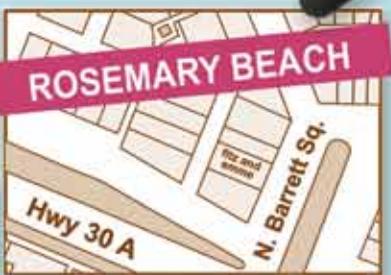
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letter from the publisher

THE HOLIDAY SPIRIT



As I was walking on the beach just the other day (it was a perfect fall day on 30-A), I was once again struck by the awesome beauty and serenity of nature. With the Gulf smoothly lapping rhythmically to my left, the cirrus clouds reflecting various colors of the sun's rays above me, and the soft sand dunes to my right, separating me and the ocean from an amazingly peaceful dune lake with all kinds of natural wildlife abounding, I was taken aback. This is truly a paradise. I gave thanks.

As the holidays approach, we can all be reminded of the thanks and gratitude that we have in our lives. There is no better time to cherish the loved ones and things that are important to us. No matter how big or small the things that give meaning to our lives on a daily basis are, we often forget to celebrate them.

Most of us have more blessings than we can count in our lives. If you are one of the lucky ones who can say this is true, I remind you to try to treasure each day on 30-A, or wherever you call home, as if it were the most important day in your life. And as we approach the new year and plow through our family gatherings and holidays, remember to show the ones you love just how much you love them.

As always, this issue is packed full of the people, places and things that make this area great. We hope you enjoy reading about them as much as we enjoy writing about them.

Cheers and Happy Holidays,

Miles K. Neiman

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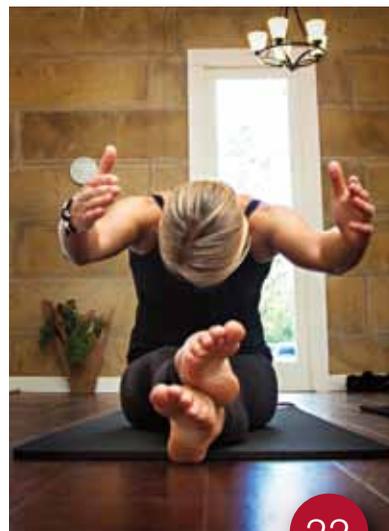
24



32



44



22



26



12

11 local theatre, dance, music, etc.

Showbiz and Events in November and December

12 dining

Edwards Fine Food and Wine
A Table with a Vue

16 farmer talk

Priceless Health Hydroponics

18 goodwill

Food For Thought

20 wellness

Should You Take Supplements? Dr. Bart's Top 3 Picks

22 fitness

SoWal Pilates Owner Inspires Clients and Molds Their Bodies

24 art & fashion

Focus Gallery

26 photography

Cocoa Laney Photography

28 style

Sirens at the Beach
The Skite
Mercantile

34 lifestyles

South Walton Outfitters

36 finances

Living With Uncertainty
Put Your Financial House in Order

38 real estate

John Paul Somers
Getting Real With Pelican Real Estate Agents

44 local business

Cotton + Quill Designs

46 legal eagles

Seasonal Solutions

48 turf talk

The Plane and Simple Truth

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Showbiz and Events in November and December



SHELLY SWANCER PHOTOGRAPHY Seaside

ALYS BEACH

Savor the Season

Caliza Pool & Restaurant
Thursday, Nov 8, 5:30-8:30pm
Wine Tasting, Silent and Live Auction, and cuisine of local chefs from Panama City to Destin. Tickets are \$50 per person and may be purchased at www.taylorhaugen.org beginning October 1, 2012. Featuring cuisine by Caliza

Alys in Winter Wonderland

Friday, Nov 23 from 10am-noon
Join Santa for cookie decorating and holiday cheer! We'll be accepting unwrapped children's gifts to donate to a local Angel Tree Program.

Sunset Serenade

Friday, Nov 23, 4-6pm
Join us for live music and tapas at Fonville Press. Live music by Chris Alvarado

Parents' Night Out

Friday, Nov 23, 7-10pm & Dec 28, 7-10pm
Enjoy dinner out with the grown-ups! Bring the kids and a sack dinner to Parents' Night Out where they will enjoy art, games and a movie. Cost is \$25 per child and open to children ages 4 and up. Call 850-424-5058 to register.

Every Christmas Story Ever Told

Friday, Dec 28, 2pm
By the Seaside Repertory Theatre. Nothing is spared in this rollicking tour de farce! The story of the stingy and sour Ebenezer Scrooge is there too, but it seems the actors have overlooked "It's a Wonderful Life," so Scrooge morphs into Jimmy Stewart combining two of the greatest Christmas stories ever told. Bring low back chairs or blankets and the family to enjoy!

Salute 2012

December 31, 11am-1pm
Salute 2012 before you ring in the new year. Join us for cocktails, a variety of gourmet grilled cheese sandwiches, chili, and live music by Kyle LaMonica at Fonville Press.

ROSEMARY BEACH

CVHN Cottages for Kids

East Long Green
Saturday, Nov 10 10am-4pm
Sunday, Nov 11 10am-4pm
Saturday, Nov 17 10am-4pm
Sunday, Nov 18 10pm-4pm
Thursday, Nov 22 11am-2pm (Thanksgiving Day)
Friday, Nov 23 10am-4pm & 5pm-8pm
Saturday, Nov 24 10am-2pm / Raffle Winners Announced
With tremendous imagination

and craftsmanship, builders and architects come together to create, construct, and decorate whimsical cottages that look like they have popped out from the pages of a fairytale! This year, these amazing creations will be on display and open for touring (and playing in!). Donations accepted. Cottages for Kids is a unique fundraising event that benefits Children's Volunteer Health Network, Inc. www.cvhnkids.org

Flutterby Arts Festival

Nov 10 & 11, 10:00 am – 4:00 pm
South Barrett Square, Main Street and Western Green

Flutterby is two full days of arts and entertainment for kids of all ages! Enjoy dance performances, storytelling by The Rep Theatre, arts & crafts, Butterfly Garden Exhibit, Walton County Student Butterfly Art Exhibit, live music, games, activities, and more! Benefitting the Cultural Arts Alliance of Walton County. Admission is FREE though some activities may require a small fee. www.culturalartsalliance.com

30A 10K

Nov 22, 7:30 am
North Barrett Square
Tour scenic highway 30-A and give yourself an excuse to go for that second slice of pumpkin pie with the inaugural 30A 10K Thanksgiving Day race and 1 Mile fun run.
www.30a10k.com

Old Town Holiday

Tree Lighting
Nov 23, 6:00 pm
South Barrett Square
Don't miss the fun as we "turn on the town" and welcome in the holidays! Enjoy caroling, Santa's big arrival and carriage rides!

Merchant Holiday Open Houses

Nov 23
Immediately following the Tree Lighting, visit town center mer-

chants for a special evening of holiday shopping and refreshments!

Breakfast With Santa

Nov 24, 8:00-10:00 am, Town Hall
Bring the kids to Santa's Workshop for a magical morning filled with delight! Includes a continental bagged breakfast, a professional color photo with Santa, and a special goodie bag from Gigi's. Tickets are \$10, available at the door.

Holiday Market

Nov 24, 9:00 am-5:00 pm
Town Center lawns
Get a jump on your holiday shopping! Browse through booths filled with handcrafted gifts including pottery, jewelry, paintings, and more.

7th Annual Fall Bocce Tournament

Nov 24, 11:00 am (registration begins at 9:00 am), Western Green
Enjoy a day of sun, sport and sipping wine! Proceeds to benefit Ohana Institute. For info, email info@theclinic.net

Moonlight & Movies

Dec 28, 7:00 pm
Join us in the Town Hall for a movie the whole family will enjoy! FREE

The Rep Theatre presents "Every Christmas Story Ever Told"

Dec 29, 1:00 pm
North Barrett Square, FREE

SEASIDE

22nd Annual Seeing Red Wine Festival

Thursday – Sunday, Nov 1 – 4
Seaside
Wine enthusiasts stroll through tasting areas, sampling a wonderful selection of wines. Each setting also features world-class music. For information go to www.seeingredwinefestival.com

"First Friday" ArtWalk

Friday, Nov 2, 5-8pm, Dec 7, 5-8pm – Ruskin Place & Central Square
Enjoy live music and view beautiful works of art and artist demos at the galleries and shops of Ruskin Place and select Central Square merchants.

Seaside Farmers Market

Saturdays, Nov 10, 17 & 24, 9am-1pm, Dec 1, 8, 15, 22 & 29, 9am-1pm – Amphitheater
Get your pick of fresh produce, baked goods, dairy products, native plants and other unique offerings during our Market on Saturday mornings. Find local specialties that will help sustain our growers!

Central Square Cinema – Holiday Movie Night

Friday, Nov 23, 7pm – Seaside Amphitheater
Enjoy the start of the holiday weekend with a holiday movie under the stars.

Turn on the Town

Saturday, November 24, 4pm – 30A & Seaside Amphitheater
Kick off the Holiday season in beautiful Seaside. Parade begins at 4pm in Seagrove Beach and proceeds west to the town of Seaside. At 5pm, it's party time in the amphitheater with holiday festivities and of course pictures with the jolly-bearded one.

Countdown Seaside! A New Year's Celebration

Monday, Dec 31, 7pm-12:30am
Stay tuned for more information on this exciting event with live music, children's activities, street performers and fireworks to ring in 2013!

DATES, TIMES & EVENTS ARE SUBJECT TO CHANGE WITHOUT NOTICE. Events are made possible by the A&E fee collected by The Merchants of Seaside. Events are free & held in the Amphitheater unless otherwise noted.

Edwards Fine Food and Wine

BY SUSAN BENTON



Tuna



Langostinos

Shrimp with lime and cilantro.



excellent. I worked for him when I was in high school. Between us we have over sixty years of experience behind the counter!" Chef Reese says.

The top selling dishes at Edwards are the grouper grilled simply with lemon, olive oil, and fresh herbs; and the Steak Frites - a grilled hanger steak with crispy potato frites. I tasted the crabcakes, which were exceptional, packed with fresh lump crab and just a small amount of panko breadcrumbs as a binder. The Baked Apalachicola oysters were succulent and one of my favorite menu items. Chef Reese says, "I am not about heavy sauces on my dishes. Whatever is fresh is on the plate."

Erin, Chef Reese's wife, says, "He wakes up in the morning inspired by what he will cook that day." Currently, his most inspired dish is the Pan Roasted Red Snapper with Shrimp and Butter Pea Dill Succotash, and Lemon Herb Aioli. Chef Reese's dinner specials are served on Thursday nights and include hits like his Fish & Grits, which is fresh local Snapper served with Alabama sourced ground grits.

A distinctive well-selected wine list offering a wide palette is available by the glass and bottle. Though a children's menu is not provided, younger patrons will find

Edward's Fine Food and Wine is a neighborhood restaurant that invites patrons to taste the sensational coastal flavors of its local seasonally inspired menu. This casual but sophisticated restaurant is located in the heart of the idyllic town of Rosemary Beach, Florida on 30-A, and offers seating inside their gorgeous dining room or outside in their private courtyard.

The courtyard is full of charm and boasts an herb garden, stunning fountain, an area for live music, and a central focus on the chef's bar. The beautiful interiors were thoughtfully designed with a mix of old world and modern, comfortable banquette seating, soothing color tones, and an attention to local artwork.

Executive Chef Edward Reese is a graduate of Johnson and Wales Culinary School in Charleston, South Carolina; a career he pursued after graduating from Ft. Walton Beach High School. He went on to work at the (former) Elephant Walk in Sandestin and was promoted to Executive Chef. Reese then moved to Birmingham, Alabama, and worked with famed Chef Frank Stitt, of the award-winning Bottega, and Highlands Bar and Grill restaurants.

Chef Reese longed to return to the Gulf Coast where his family was located and dreamed of one day opening

I serve a fresh local product done right!

his own restaurant. That dream became a reality January, 2012, when Chef Reese took over the space in Rosemary Beach and opened the doors to Edward's Fine Food and Wine just two months later.

Chef Reese says, "It all fell together, and truly is a dream come true for me. I want to pinch myself sometimes! People are loving the food, and I think it is due to the fresh and simple preparations."

Reese sources the restaurant's produce, including the tomatoes from Mac Farms in Point Washington and hydroponic lettuce from Cottondale Hydroponic. Fresh Gulf snapper, grouper, oysters, and clams are from Destin Ice and Water Street Seafood in Apalachicola. "I serve a fresh local product done right!" says Chef Reese.

The sous chef at Edward's Fine Food and Wine is John Wagner from the former Summer House Restaurant in Ft. Walton Beach. "We have the cream of the crop for staff, who came to us and wanted to work here. Wagner is

favorites like mac & cheese, grilled cheese, and tomato soup on the menu.

Chef Reese says, "Business has already exceeded our projections for what we thought we would do the entire year. We are a local couple, and our six children are working with us. It was meant to be and could not have come together any better!"

Edwards Fine Food and Wine is located at 66 Main Street in Rosemary Beach, Florida, and will offer cooking classes in the fall and winter. They cater offsite, and offer private chef services and private parties at the restaurant. They do not take reservations, and can be reached by phone at (850) 231-0550, or by email at info@edwards.30a.com. Dinner is served Tuesday through Sunday from 5 pm to 11pm, and they are closed on Monday. In the summer, Edward's is open seven days a week.

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KOLTER

A Table with a Vue

BY LAUREN GALL

Requesting a table for two with a view? Normally, a request like this could pose a problem for most restaurants. However, the greater challenge for Vue on 30a might be locating a seat in the house without a view of the emerald waters and sugar white sands of Northwest Florida.

The Santa Rosa Golf & Beach Club has been a fixture for residents of the community along 30-A for well over forty years. In 2010, the club's fine dining venue, The Beach Club, underwent a dramatic renovation and reopened as Vue on 30a, a sought after dining experience not only for club members but local residents and area visitors alike. The great transformation took full advantage of the beautiful views of the Gulf, and provided a sleek, contemporary look with an elegant and inviting atmosphere. The restaurant can accommodate up to 200 diners in its 10,000 square feet and every, yes I said every, table at Vue has a view with the expansive floor-to-ceiling windows.

And if the view isn't enough, diners can order from an extremely diverse menu and extensive wine list sure to please the most distinguished palette. The quality fare, and the intricate care with which it is prepared, are of the highest priority at Vue on 30a. Giovanni Filippone, who became Vue's Executive Chef in 2011, brings to the table extensive training from the Culinary Institute of America and fifteen years of experience. In addition, Chef Filippone is known for his appearance on Season 5 of the hit series "Hell's Kitchen" with celebrity chef Gordon Ramsey.

Chef Filippone recently announced his new additions to the Fall/Winter menu, which brings some exciting offerings to the restaurant. The menu will undergo a seasonal change with the addition of a few of Chef's favorite entrees, including Osso Bucco with polenta and seasonal vegetables finished with its own natural sauce; and Lamb Shank with red wine risotto, seasonal vegetables, and a rosemary demi. A Specialty Cocktail Menu (in addition to the smaller plates offered on the bar menu) will include the Santa Rosa Beach Sunset Martini: Stoli Vodka, Peach Tree Schnapps, Fresh Squeezed OJ and a splash of Grenadine; Davey Jones's Punch Martini: Bacardi Light Rum, Myers Dark

Run, Cointreau, Peach Tree Schnapps, Pineapple, Fresh Squeezed OJ and a splash of Grenadine; and the Blue Eyed Goose Martini: Grey Goose Vodka served with Stilton Blue Cheese Stuffed Olives.

find the best and freshest products available in the area.

Another transformation for Vue on 30a is the fantastic bar and lounge area. This ideal environment caters to small gatherings or the individual seeking a spot to relax after a long day of work. The Vue's specialty cocktails and small plate bar menu offers such



Filet Mignon



Tuna Tartare



Deconstructed Caesar Salad



Chef Giovanni Filippone



Fruits de Mer



Pistachio Grouper

"Chef Filippone's energetic and no nonsense personality have transformed the menu of Vue," says John Aherne, Food & Beverage Director for Vue on 30a. "Both food and drink menus feature items that have become favorites of all the regulars, such as the Pistachio Grouper and Tuna Tartar."

Working together, Aherne and Filippone have reinvented the menu and paired it with a sensational wine list reflecting the unique style and preferences of the South Walton area. The restaurant was also recently awarded Best Waterfront Dining by Florida Travel + Life Magazine. This award was given to only two other dining establishments in the entire state of Florida. Chef Filippone also works daily with staff and local growers to

culinary creations as Grilled Da Venison Rolls (rolls stuffed with Venison banana peppers, wrapped in bacon and marinated in the Vue's own special sauce), just for starters!

The restaurant is proud to have established repeat business with local clientele as well as area visitors. It has an incredible relationship with the Club's membership; but with the unique menu and wine list, continues to attract locals, culinary experts, food editors, and area guests.

Vue on 30a offers lunch, dinner and a Sunday Champagne Brunch. It is a favorite location for destination weddings, hosting numerous beachfront events monthly. For more information about Vue on 30a, visit www.vueon30a.com or call (850) 267.2305

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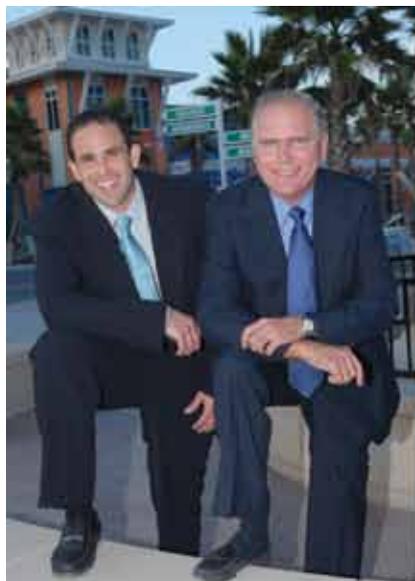
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Priceless Health Hydroponics: Floating Farm Fresh Produce To Your Table

BY SUSAN BENTON

Shawn and Patsy Alloway know what it takes to make things grow on the Gulf Coast. After years in the palm tree and landscaping business, they are now the proud owners of Priceless Health Hydroponic, a hydroponic produce farm in Northwest Florida.

Both Shawn and Patsy grew up along the Emerald Coast in Panama City Beach and have been married for nineteen years. They chose to raise their three daughters in their hometown, while running their family landscaping

jokingly mentioned to Shawn that he should try hydroponic farming and Patsy says, “After that, I remember catching him on the computer all of the time studying hydroponics. Once he set his mind to do it, that was it!” Shawn and several employees erected two 100-foot long, 18-foot wide, 1800-square-foot ponds, completing them in the first week of December 2010. Patsy says, “On March 24, 2012, we floated our first hydroponic lettuces and never looked back!”

required mineral nutrients are introduced into a plant’s water supply artificially, the soil is no longer required for the plant to thrive. Almost any terrestrial plant will grow with hydroponics.

The Alloways have made hydroponic and soil farming a family affair and this summer moved their home to Marianna. They realized they had to be on the farm all the time. Patsy says, “It is a 24 hour-a-day thing. With hydroponics, the pH, Electrical Conductivity level, and temperature has to be constantly and consistently monitored. All of our family members work on the farm now. Our 8-year-old picks okra for the Seaside Farmers Market on Saturday and also loves to eat the cucumbers from the vine! Our 12-year-old gathers eggs and helps her dad till the ground for the heirloom tomatoes that have steadily been growing on the pond.”

Priceless Health Hydroponics only uses organic seeds and they do not use herbicides or pesticides. Currently they produce hydroponic lettuces, such as Boston Bib, Baby Romaine, Mesclun Mix, and Lolla Rosa. They also grow Hydro Basil, Cilantro, Watercress, Sunflower Sprouts, Radish Sprouts, Spicy Micros, Arugula, Kale, and Heirloom Tomatoes. In addition, they produce soil grown cucumbers, crookneck and patty pan squash, bell peppers, zucchini, pumpkins, and gourds. Patsy says, “We also make homemade salsa that we sell at the Seaside Farmers Market, and we have chickens that lay an array of eggs, ranging in color from white, to blue, to green, to brown speckled! The locals love them!”

Priceless Health Hydroponics offers the unique concept of hydroponic grown fresh vegetables, and the Alloways believe they are one of the few farmers in the area offering Community Supported Agriculture (CSA) services, straight from their farm to your dinner table. Patsy says, “We are starting our first turn around this year from 2011. I would love to invite everyone to check us out on Facebook at Priceless Health Hydroponics. The details on weekly pick-ups and times will be available there.”

Priceless Health Hydroponics can also be found on the delicious menus at Tommy Bahamas’ Grand Boulevard, Café Thirty-A in Seagrave, V Seagrave, and George’s in Alys Beach.

You can purchase Priceless Health Hydroponics at the Seaside Farmers Market in Seaside on Saturday from 9am-1pm, at The Coastal Market in Pier Park located in Panama City Beach, or by emailing Patsy at phorganics@yahoo.com.

Priceless Health Hydroponics is located at 5392 North West Twin Ponds Road in Marianna, Florida, 32448. You can reach them by phone at (850) 762-2225.



business in the region, until a storm changed all that for them in 2008.

The Alloways had acquired a five thousand square foot greenhouse that sat on twenty acres in Marianna, Florida, where they grew palm seedlings. Unfortunately, a devastating lightening storm damaged equipment to the green house, which stopped irrigation, destroying thousands of their seedlings. One day, an employee

Hydroponics is a subset of hydro culture and is an 18th century method of growing plants using mineral nutrient solutions in water without soil. Terrestrial plants may be grown with their roots in the mineral nutrient solution only; or in an inert medium, such as gravel, mineral, wool, clay, or coconut husk.

When the mineral nutrients in the soil dissolve in water, plant roots are able to absorb them. When the



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Food For Thought: A Grassroots Effort Feeds Hundreds of School Children

BY RIDGELEY STANDARD

The way you get meaning into your life is to devote yourself to loving others, devote yourself to your community around you, and devote yourself to creating something that gives you purpose and meaning.

- Mitch Albom

A journey of faith led Tiffanie Shelton to discover true meaning to her life. In so doing, she created purpose and meaning within her community through the founding of Food For Thought; a non-profit dedicated to providing supplemental meals to school age children that do not have enough to eat.



Tiffanie Shelton

“I was looking for some way to contribute

to some sort of a community outreach program, but couldn't quite decide what I wanted that to be,” explains Shelton. “Finally, after about a year of searching, my pastor mentioned the concept of helping school children whose parents couldn't afford weekend meals. Hunger is distracting to learning and development and by providing meals to children you can foster education. And as a single parent struggling to raise my own children the concept really struck a chord with me.

“Statistically, many children suffer from what the USDA officially refers to as ‘food insecurity’: meaning they regularly go hungry because their families do not have enough money to buy food. While public schools receive government assistance to provide breakfast and lunch for these children on school days, a gap remains on weekends when school is out and children and families must fend for themselves.”

This gap is what Shelton and Food For Thought fill. At Food For Thought, the “mission is to enable children to focus on their development and education by removing the fear and insecurity that comes from not knowing if they will get enough to eat, and in some cases, knowing they will not.”

For Shelton, this altruistic calling led to a grassroots effort to supplement meals for needy children. What began in her kitchen helping only 7 children has blossomed into providing backpack weekend meals for hundreds with a full host of volunteers. Within less than a year the company was incorporated as non-profit with a full board.

The program works by providing children with a backpack filled with healthy, easy-to-prepare food. “We pack all backpacks with food that children can prepare themselves and require little to no preparation,” says Shelton. “A typical backpack includes a loaf of bread, fresh fruit, peanut butter and jelly, and two snacks. Furthermore, everything is easy to open pop tops and non-breakable packaging.” Packs are left at the school on Fridays and returned the following Monday to be filled again.

Additionally, “everything that Food for Thought does is founded on the principle of respect” and all



Food bag ready for delivery

participants remain mutually anonymous. They “work in partnership with school administrators, who identify the children in need and contact their parents who can choose to accept support. Qualification usually begins with children who are already part of a free or reduced cost lunch program,” explains Shelton. “Other than that, respective schools identify the children with the greatest need and communication remains solely between the school and families.”

The program has been extremely well received and has grown immensely in a very short time. By the end

of their first year, the organization had expanded to include a summer program and now has a supplemental holiday program. They were also just accepted into the Destin Charity Wine Auction Foundation, which “raises funds to help children in need through the programs and services provided by area children charities.



Pantry items

Hunger is distracting to learning and development and by providing meals to children you can foster education.

“We are an organization that is run completely in our spare time and we have an amazing volunteer group. Everyone who helps has a heart for children and a true understanding of our mission,” says Shelton. “We are 100% dependent on donations of time and/or money.”

Food drives are held during the year to stock the pantry with food and backpacks. Additionally, Food For Thought has community partners in local businesses and churches who operate as year round donation locations. Cash donations to help support Food For Thought can be dropped off at Good News United Methodist Church in Santa Rosa Beach or at any Hancock Bank. Make checks payable to Food For Thought Outreach, INC. Food donations are accepted at Good News UMC, Pizza By The Sea, and Little Rood locations. Donations of time are also appreciated.

For more information, visit www.foodforthoughtfl.org, email info@foodforthoughtfl.org, or call (850) 687-5171.

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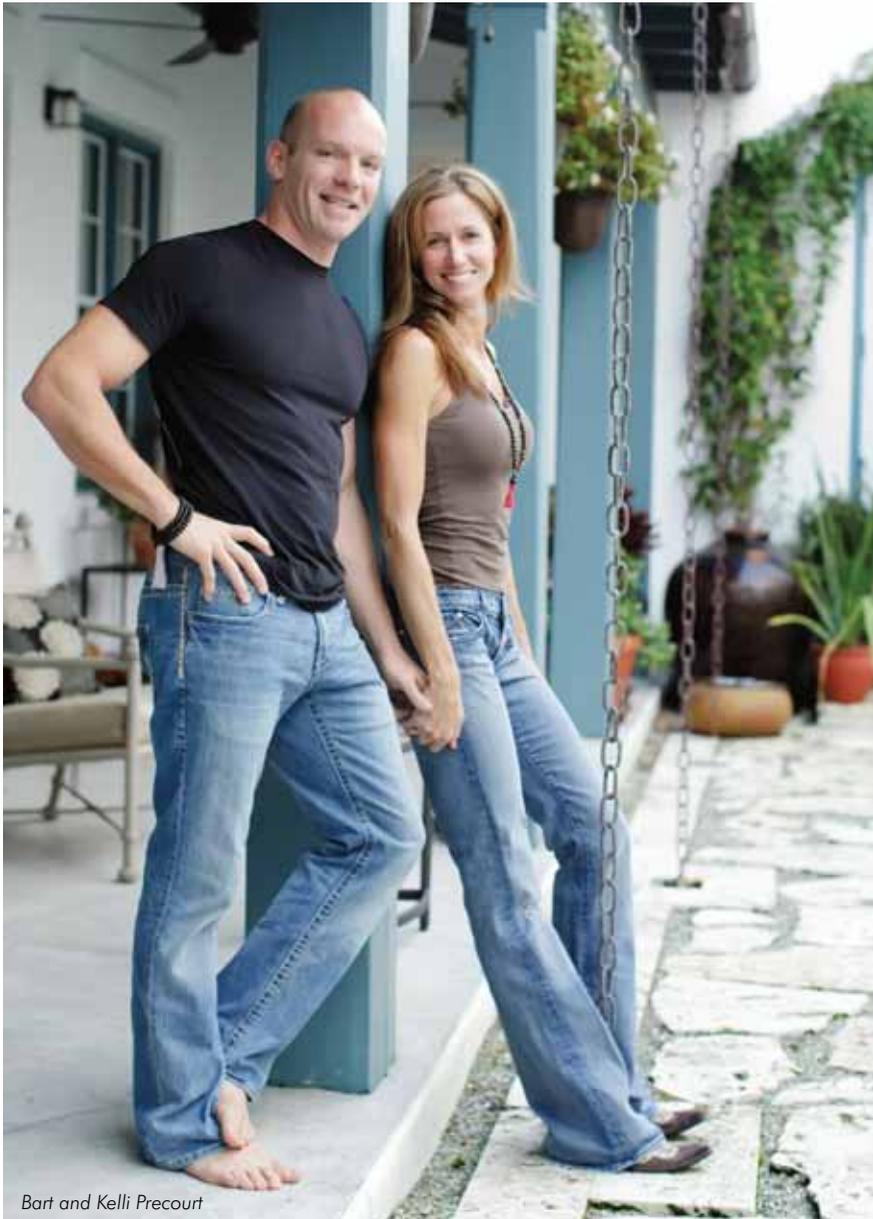
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Should You Take Supplements? Dr. Bart's Top 3 Picks

BY DR. BART PRECOURT



Bart and Kelli Precourt

First, let me cover some of my most frequently asked questions about supplements.

"I EAT WELL, DO I STILL NEED SUPPLEMENTS?"

Supplements are not meant to replace a good diet and clean, organic foods. But even the best of eaters can benefit from supplementation and here is why: Chances are you still have mental stress, environmental stress, and probably didn't eat well your entire life. These things inhibit your body's ability to metabolize and absorb nutrients. So getting a helping hand from highly absorbable supplements can give you an extra boost you don't even realize you're missing.

"HOW DO I KNOW IF THE SUPPLEMENTS ARE GOOD QUALITY?"

Huge question everyone should be asking. This could be a very long answer, yet I will keep it short. Buy vitamins that are "whole food" supplements. Get them from a reputable health food store or health care professional. In general, stay away from the big grocery store and retail chains. Many of these supplements are synthetic and can be toxic.

"HOW DO I KNOW WHAT TO TAKE?" This list will be a good starting point. Beyond that, two things should happen. First, you (yes, you) should start learning more about nutrition so you can better understand what you need to take. Second, consult a health care professional who supports and is familiar with nutritional counseling.

THE TOP 3

#1 - EFAs (ESSENTIAL FATTY ACIDS). Often referred to as *fish oils*, although they can be found in plants as well. These are crucial. EFAs are what your body uses to defend itself against inflammation. This is why people

who take them see so many health benefits. A high quality EFA can boost mood and brain function, prevent heart disease, improve skin health, lower cholesterol, and even help decrease body fat.

This anti-inflammatory powerhouse is touted for its omega-3 fatty acids. Quality is a top priority with EFAs; so don't be afraid to spend a little more to get the best quality.

#2 - VITAMIN D. Rarely will the experts disagree about this one. It plays a role in more than 80% of all the biochemical reactions in your body. So you need a constant supply of it. The good news is that you can make it for free! Just get some natural sunlight for twenty minutes daily (without sunscreen). Vitamin D plays a huge role in your immune system, especially its ability to respond quickly. It can help prevent cancer, boost brain function, prevent osteoporosis, promote heart health, and much more. FYI: Florida residents have some of the highest rates of Vitamin D deficiencies in our country!

#3 - PROBIOTICS. These are probably the least known of the top three, but very important. A *pro*-biotic helps build and restore your gut's natural flora and bacteria. Eighty percent of your immune system lies in your intestinal tract. So it's critical to create a strong digestive system. *Anti*-biotics kill off your natural flora and bacteria causing your immune system to weaken. Antacids and other digestive drug sales are at an all time high. It's no surprise that this correlates with the rise of antibiotics, processed foods, and other drugs people are consuming. Even if you never take harsh drugs like antibiotics, years of alcohol, coffee, stress, and processed foods can wreak havoc on your digestive system. A daily probiotic would go a long way. It is important that your probiotic contains multiple strains of bacteria. Consistency is key. Taking a probiotic here and there won't likely give you the benefit that you're looking for.

If you only take these three supplements and nothing else, you will very likely experience a profound improvement in your health.

BONUS:

The dreaded "flu season," or what I call "fear season," has arrived. To help boost your immune system, take the top 3 supplements mentioned above with: Vitamin C, Zinc, and Vitamin E for added immune support.

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

Almost daily I'm asked questions regarding nutrition and supplements. What should I take? What will help for ... arthritis, weight loss, fibromyalgia, memory, sleeping, immune system, digestion, joint pain etc.? As you may have figured out, there IS NOT a magic pill that cures everything. However, I have noticed that there are a few specific supplements that can improve your health significantly (when taken consistently). Maybe you're looking for something to help with a particular symptom, or maybe you're just looking for some more day-to-day energy without sucking back another cup of Joe. Whatever the reason, the following Top 3 supplements are sure to benefit you.



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SoWal Pilates Owner Inspires Clients and Molds Their Bodies

BY ANNA FERGUSON HALL

Brittany Lee had no idea that a single audio exercise tape would become the driving force toward her current life and career. During a stint in her life when she was living out her dream (residing in Hawaii, where Lee went as a college graduation gift and then “just kind of, you know, didn’t leave for some two years,” she laughs) her mother mailed her an audio exercise tape centered on the principles of pilates.

A self-admitted lover of any new fitness trends, Lee popped in the recording and got to work. Instantly, she was hooked.

“I had heard of pilates, but never really tried it,” Lee says. “After that first session, I knew I had found something meant for me. I just loved how I felt during and after that workout. From that day on, I did pilates nearly every day in my living room.”

Fast-forward several years and a few different living rooms later, Lee is back in her South Walton Beach hometown, the proud new owner of SoWal Pilates Studio. Opened this summer, the clean space is a sanctuary of calm, and just the right amount of modern industrialism.

“I needed a location that would not only be welcoming, but also would be simple so it’s not distracting,” she says “This is perfect.”

The road that led Lee to the Santa Rosa studio was not short, but Lee has a knack for listening to the whispers of life and taking in the nudges destiny often gives. She lives by the motto that it will all work out if you’re always taking the right steps toward progress. It’s this inner philosophy that leap from her pilates classes and attracts new clients daily. Since opening several months ago, Lee has been pleasantly surprised by the steady stream of bodies bending, stretching, and strengthening in her studio.

Lee likes to keep her class sizes to about four to six people, and her one-on-one sessions are, well, one-on-



Mat class



Brittany Lee



Personal instruction



one. By keeping class sizes at a manageable level, she’s able to individualize instruction and provide clients at various stages with whatever tips and tricks they need to improve their skills and increase health.

“Coming into your first pilates class, no one is expecting you to be perfect,” she says. “One of the best things about pilates is that it’s a continual experience. You are constantly learning new things and building new techniques. We can really all learn from each other.”

Though she readily admits being active and learning new fitness trends is a major part of her bubbly personality, her major focus for a large part of her life was directed

in what some might see as an opposite: art. In college, Lee was an art major and during her lucky years in Hawaii, tapped this interest by working in a gallery. It wasn’t until years later she realized she could combine her fondness for activity with her artistic training. She has, officially, traded her art studio for a pilates studio, but has never let go of her urge to create and shape beauty.

“To me, art and pilates are one and the same,” she says. “I was attracted to be an art major because I loved the idea of creating something beautiful and sculpting new visions. With pilates, you do that. Your body is your canvas, your clay to mold.”

As her client list grows, Lee is optimistic that she can make her passion her business. In coming months, she hopes to further grow

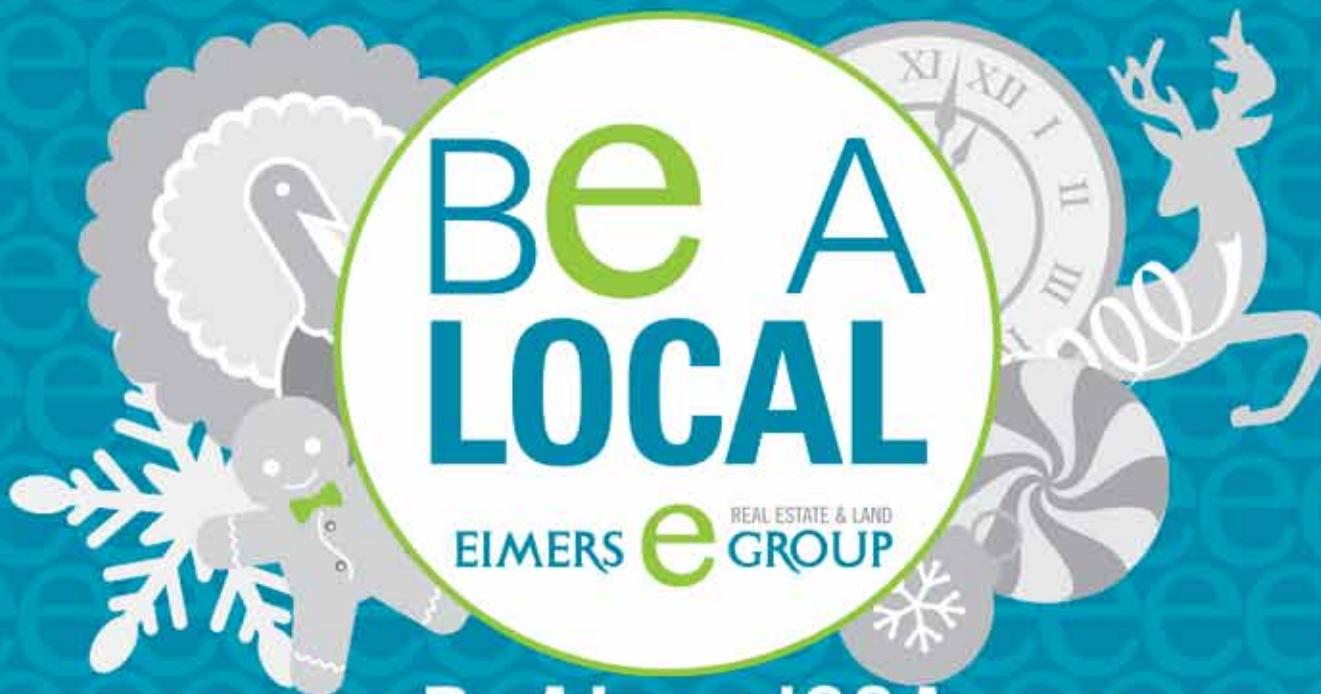
her list of patrons and bring pilates to a wider audience. “The lessons you learn with pilates are great to apply to everyday life,” she says. “Have a focus and simply work towards it. Keep going, gain strength, find a balance, and stay centered.”

That seems like a fitting philosophy for Lee to share with her South Walton community. A sense of endurance and optimism exudes from Lee as she both explained her business and welcomed patrons into her

studio on a recent day. Pilates has been very good to this young businesswoman. She is prepared for the trials of life and she is ready to take on anything the world tosses her way.

“If anything, beyond growing muscle, strengthening the body, and gaining a better sense of self-awareness, pilates teaches you that you have to take everything one step at a time,” Lee says. “It’s a great way to learn more about yourself.”

SoWal Pilates is located at 5410 East Co. Highway 30-A, Santa Rosa. For more information about the studio, call (850) 534.3040 or visit www.sowalpilates.com.



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Focus Gallery

BY TAYLOR ARNOLD

When Carletta Watkins and her family relocated to Seaside almost two years ago, their plan was to have a gallery and photography studio similar to the one they'd built in her native Kentucky. But Focus Gallery has since evolved into a lifestyle boutique that carries a combination of Watkins' favorite things. In addition to her photography, she offers her customers a unique selection of jewelry, clothing, accessories, home décor, picture frames and so much more.

The concept of Focus Gallery is simple. "We came up with Focus because it's about focusing on all things happy," she explains. "So I buy what makes me happy. So far it has worked. If I love it and would buy it, then I offer it to our customers."

For Watkins, merging photography and retail just came naturally. "We moved here and had this great little corner retail space full of opportunities," she says. "Most of our clients did not want studio portraits - they wanted outside portraits, so it only made sense to think outside the box and try to tie all my loves together."

Much to the delight of her clients, Watkins began carrying clothing lines for men, women, and children. "The first thing I am asked is, 'what should I wear?' so clothing was a perfect fit," she says. "The clothing I carry is the clothing I like to photograph people in. Our children's lines are fun and the perfect portrait session clothing."

From there, she began adding scarves, jewelry, picture frames, candles, and anything else she thought her customers would like.

And when it came to merchandising the shop, she mixed different things together to keep the displays visually interesting. The result is a relaxed, yet whimsical spot unlike anything else in Seaside.

With all of the trinkets she carries, Watkins likes to keep it local. "We are excited to offer southern-based companies," she says. "We also try to buy all our jewelry

locally or from some of our very talented visitors to our town. Most of our jewelry is handmade in the USA."

Along with her husband and three children, Watkins has made Focus a family affair. "I am the person most people connect to our business, but without my husband and my children's support, I could never do this," she says. "They are my biggest cheerleaders." In fact, she often invites her kids to go to market with her. "I value

having a great year and a half, I felt it was the perfect time to expand and tweak our concept and look for our new shop," she says. "Our Grayton location will carry a little bit of everything, and you never know what you will find. Our inventory will change often because we want visitors to come by every time and find something new."

Similar to Focus, He Said She Said is a combination of all of the things they love. "It's already another family



their opinions and I let them help buy," she says. "Just recently, my daughter, Sophie, helped me buy for our ladies apparel. She is young but full of fashion!"

Next up for Watkins is a new store in Grayton Beach called He Said She Said. In addition to clothing, accessories and home décor, she will carry merchandise that is meant to be a fun take on men and women. "After

operated business," Watkins says. "Both of our boys have been to market with us this year. If we are ever in a pinch, my boys are willing to fill in and work at the shop. I never have to ask twice. When my 21-year-old son who loves to fish and hunt is okay hanging clothes in our boutique...to me that is love. Our businesses are all family operated with lots of love."

No matter how many projects Watkins has in the works, she says the best part of her job is always interacting with her customers. "I love meeting people and getting to know their story," she says. "It's what made me successful as a photographer. One of the things that drew our family here was the southern

hospitality, and we just want people who come in our store to feel the same way."

For more information, visit www.carlettawatkins.com and www.hesaidshesaidshop.us.



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Cocoa Laney Photography

BY MARY WELCH

Look at a photograph by Cocoa Laney and it's easy to see her talent. Beautifully lit, a photo by Cocoa captures warm, funny, poignant candid moments of children and families set against the beauty of Rosemary Beach and the Emerald Coast.

While these delightful photographs are certainly special, what makes them all the more remarkable is that the photographer is only 18 years old.

Although Laney will shoot anytime, anywhere, she prefers using natural light, which means hitting the beach early in the morning and an hour before sunset. "In both times, the light is really great – gentle, not too harsh -- and it's cooler. Plus there isn't a crazy crowd at the beach to worry about."

Rosemary Beach resident Jennifer Miller met Cocoa Laney at a photo shoot for Gigi's Fabulous Fashions and Toys when Laney was just 16. "I thought, 'Wow! This girl is amazing!'" Miller says. "She was unbelievable with the kids. She

encourages them to be themselves. They laugh, they run, they jump, and they twirl... And somehow during all this fun, Cocoa captures absolutely perfect shots."

Laney says the pictures turn out so well because she is able to capture a moment in time between beautiful subjects and a beautiful background. "What a treasure it is taking pictures of Seaside and Rosemary Beach. I have so many wonderful memories in this area; 30-A is so special. And that's what I want to do for my subjects. I want to capture and preserve their memories here -- whether it is one beach trip or a family enjoying each other."

Miller agrees. "Cocoa's pictures are special because she always captures a real moment," she says. "When I look at my photos, I see my kids' different personalities, whether it's my 8-year-old son jumping off of a bench with a pirate sword or my 10-year-old daughter simply twirling on the green. Their personalities shine through every photo."

Laney will be leaving Rosemary Beach temporarily as she starts her freshman year at the University of Montevallo in central Alabama. She intends to study business and possibly minor in journalism or photography. But she is already thinking beyond graduation.

"I want to continue going back to Rosemary Beach and taking pictures and build up my client base even while I'm in school," she says. "Then I'd love to live full-time here and have my own photography studio. I know I can do it."

Miller is rooting for her. "Cocoa Laney is an amazing young woman and photographer. On top of being immensely happy with Cocoa as our photographer, I am also so thankful to have her

as a positive role model for my children," she says. "They look up to her and are amazed and inspired by what she is doing at such a young age. My daughter told me that when she's 18, she's going to have her own business, just like Ms. Cocoa!"

For more about Cocoa L. Photography, go to www.cocoalphotography.com, email cocoa@cocoalphotography.com, or call (256) 424-1660.



A native of Huntsville, AL, Laney and her family would often vacation along the 30-A and she fell in love with the area. "We would come maybe seven times a year and I wanted a hobby. I had a digital camera and just started pictures, and of course Rosemary Beach is the perfect place to take pictures. So I started a business."

Laney lives part-time in Rosemary Beach and also works at Gigi's Fabulous Kids Fashions and Toys. She met a lot of her clients at the store and word of mouth started spreading. Viola! Cocoa L Photography was born.

Although she does formal shots, most of her pictures are kids, couples, families and extended families frolicking at the beach or pool. "I like things natural -- natural light, natural smiles," she says. "I want to make it fun. Having your picture taken can be incredibly stressful and I want it to be more like a play date."



Photos by Cocoa Laney

was so sweet with them and made sure they all had fun. She let them be themselves; running, laughing, completely natural. When I saw the photos from this shoot, I knew we had found our photographer! No more searching."

So Miller hired Laney to take pictures of her and her kids: Jack, 12; Emma Jane, 10; and Henry, 8. "The best part is that the kids always have fun! Photos are not always fun for kids, but Cocoa, or 'Ms. Cocoa' as they call her, makes it super fun for the kids," Miller says. "She





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Sirens at the Beach Elegant Lingerie, Exquisite Experience

BY LAUREN GALL

Located just steps from the beautiful, emerald waters of Grayton Beach is a fine lingerie boutique, Sirens at the Beach. Opened in April of this year, the retail space, a former salon, was transformed from floor to ceiling by owner Darcy Pentel and her vision. Providing exquisite and unique collections from across the globe, this beautiful boutique offers a little something for every lady, from cool cotton nightgowns to luxurious European honeymoon attire.

The boutique is an amazing addition to the 30-A area, keeping in tune with the region's unique flair. However, Pentel will tell you that Sirens at the Beach was born out of necessity. "I was tired of not being able to find a bra that not only fit, but was feminine and fashionable," says Pentel. "In my research, I discovered a plethora of designers not found

attend an international lingerie trade show. I found two beautiful designers there that are found in only a handful of boutiques in the states," shares Pentel. "My eye is drawn to detail, femininity, and elegant pieces. I also love to find lines that are just starting and handcrafted! Fortnight Lingerie is based out of Montreal and their collections are handcrafted. They not only offer amazing support up to an F-cup, but their designs are elegant and lovely without

Sirens at the Beach carries lines and collections from such Parisian, English, and American designers as Shell Belle, Elise Anderegg, Flax Designs, Mary Green, Ari Dein, Claudette, Mimi Holliday, and Ayten Gasson. The boutique also features Fortnight, a Canadian line; and Marlies Dekkers, from The Netherlands, just to name a few.

And if you think these collections make the boutique special and unique, consider the boutique's name itself. "I'm often asked where

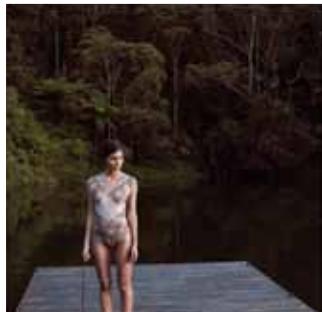
the name Sirens came from. It's actually based on a mythological creature from Homer's Iliad. From that, I explain Sirens are distracters of men," says Pentel.

In addition to fine lingerie and beautiful bras in sizes from 30A-38G, Sirens at the Beach carries cotton basics, lounge-wear, bath and body products, hosiery, and nightgowns. The boutique also offers gift registry services, private shopping appointments, and catered lingerie-bridal showers in the Lavender Lounge. The best part...bras start at \$39, so quality, style and elegance don't have to break your pocketbook.

Some of the latest additions to the boutique's offerings include a bath and body collection, Boite a Savon from France, which includes spectacular vegetable based soaps, divine bath salts, and fragrant candles. Also, arriving soon at Sirens at the Beach is the stunning Parisian lingerie line Les Jupons de Tess.

Sirens at the Beach is located at 1414 County Hwy 283 S. Ste A, in Grayton Beach, Florida. To learn more about what this exquisite boutique has to offer, visit them at www.sirensatthebeach.com, or call (850) 213-0021. You can also find them on Facebook/ [sirensatthebeachinc](https://www.facebook.com/sirensatthebeachinc).

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any fuss. Another Canadian line that I am excited to carry is handcrafted out of Vancouver. What's great about Christine's lingerie is that I can customize the color of the silks and laces to my or my bride's specific needs."

Through her research, Pentel found that there were many amazing small and independent lingerie designers out there but not readily available, specifically in our beautiful area. In addition to necessity, she knew this area is a huge destination wedding location. "I wanted to expand into carrying a wide assortment of 'After I Do' pieces," says Pentel.

at department stores throughout the country." Hence, Sirens at the Beach was born. Sirens at the Beach is the only one of its kind in the area, offering many designers not found in major department stores.

In the boutique's infancy, Pentel was spending hours a day researching small lingerie lines and trade shows. "I was fortunate enough to travel to Paris in January and



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The Skite

BY TAYLOR ARNOLD

The skite has been coined as “the little black dress for the fitness fanatic”, and it is easy to see why. One part skirt and one part tight, the skite offers comfort *and* a flattering fit, making it versatile enough to wear to the gym or to run around town.

Creator Mary Jane Parrish got the idea for the skite when she moved to the 30-A area two years ago. “I’m a tennis player, and a few years ago we had the coldest winter on record, so I was freezing on the tennis court,” she explains. “The only solution was pulling bulky sweatpants under a tennis skirt. Well, necessity is the motivator of ambition. I decided there had to be a way to make exercise clothes that are fun and flattering.”

Parrish had no background in fashion or design, but she didn’t let that stop her. She found a seamstress to help her turn her vision for the skite into a reality, and once they found the right fabric and mastered the fit, Parrish gave some skites to a few of her tennis friends. Soon her tennis friends told *their* friends about their new find, and the rest, as they say, is history.

Today skites come in a variety of colors and sizes ranging from x-small up to xx-large. They are made with SUPPLEX, a fabric that is breathable, moisture wicking and odor resistant. They’re also extremely flattering, as they slim your silhouette while covering your backside with a flirty skirt. “I always think a skirt is more flattering than pants or shorts,” Parrish says. “It hides flaws and gives women a feminine and sassy look. The feminine side of us always wants to look good.”

Skites are extremely versatile as well. “They take you everywhere,” she says. “There’s no need for separate clothes for tennis, golf, or running clothes. I call it a multitasking skirt. You can do everything in it without looking like a gym rat all day.”

While Parrish fills a majority of orders through her website, locals can find skites in several spots in 30-A, including Big Daddy’s Bikeshop, Watercolor Workout, Pure Bar, and Elliot Boutique, just to name a few. Skites range from \$59 to \$79, but customers who go to the Skite Facebook page can find special offers for free shipping throughout the year.



Mary Jane Parrish



and if you feel good, you perform better,” she says. “There is a certain camaraderie in a group of women exercising together. It’s like a support group or a counseling session where we can vent and share the things happening in our lives. There’s also a transformation when people start exercising together...your mood changes, you have more energy and your self-esteem goes up. It’s all intertwined.”

As for the future of the skite, Parrish remains committed to manufacturing her line in the U.S. To date,

each skite is hand made right here in Grayton Beach. “I’ve loved learning about the industry,” she says. “It’s forced me to learn a lot about design and marketing. The fun part is helping people feel better about themselves.”

Perhaps the best part of her job is seeing women all over 30-A wearing her designs. “It’s fun to see people in the grocery store wearing them,” she says. “My goal is for women to wear it, love it and tell all of their friends about it. I would just love it if everyone on 30-A had a skite.”

For more information, visit www.theskite.com.

In keeping up with the demand for skites, Parrish continues to expand the collection and add new colors and styles each season. For spring and summer, she unveiled a line of neons, and for fall she’s introducing a paisley print on a variety of background colors.

As a resident of Grayton Beach herself, it’s easy for Parrish to stay tuned in to the style of her client base. “I love the fact that it started here and it started based on my lifestyle,” she says. “We have a casual, yet chic style in 30-A. It’s not resort casual, but it’s very comfortable. Women want to maintain a sense of femininity but still stay in shape.”

By extension, she hopes her skites can get people excited about exercising. “If you look good, you feel good,



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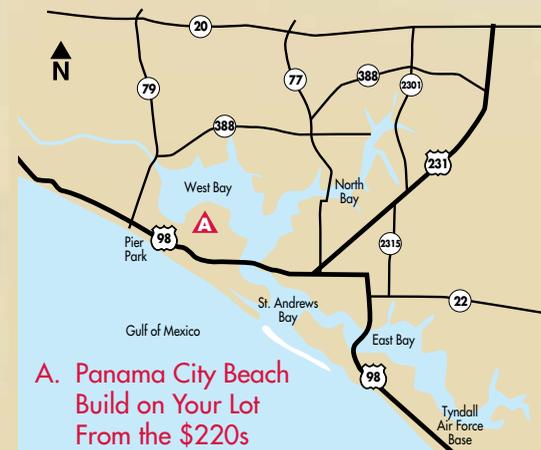
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Mercantile

BY JESSICA HOLTHAUS

It might've been a bank in a previous life, but there's no mistaking the unique style of the new Mercantile store in Seaside. Opening its doors this year, Mercantile highlights the fashionable inspiration and panache behind Lone Star State natives Bryan and Stacy Pritchett.

The couple has aptly named themselves "retail renegades" due to their determination to approach everything differently from traditional boutiques. Much of Mercantile's

"We're excited to have this second store in Seaside," Pritchett says. "We opened Duckies Shop of Fun last year and it's been great meeting all of our little customers. It was a natural transition into giving their parents a fun place to shop as well."

Nestled between Duckies and Crush Wine Bar, Mercantile features goods that are time-worn, vintage-inspired, (and where possible, eco-friendly and American made). The shop's diverse family of clothing brands includes Johnny Was, AG Denim, Real Deal, True

"We carefully chose our designs based on timeless appeal. Who wants to spend a wad on a fabulous dress only to find out next year it's 'so last season?'" Pritchett says. "While we appreciate designers' evolving creativity, we don't want to carry something you won't love wearing a year – even five years – from now."

With that in mind, elegant neutrals fill the store, (which Pritchett says both men and women are drawn to in everything from clothing to home accents). In addition, the store celebrates items that are distressed and, as the tagline instructs, "Meant to be worn." Customers can find denim that has been washed dozens of times to achieve a vintage look and feel; shoes that have been hand distressed to leave them full of character; and religious metals imported from Europe incorporated into jewelry that is hundreds of years old.

The Pritchetts feel strongly about helping those in need, and since first becoming business owners on 30-A seven years ago they have been committed to helping local charities. "It sounds cliché, but we truly believe the more we give, the more we receive. It's even better to involve our customers because the impact is so much greater when we all work together," Stacy says.

To that end, Mercantile has partnered with local merchants, including Nicole Paloma, Blessings in Disguise, and The B Line. Each line is 100 percent made in the USA, but also supports local charitable organizations. "The collaboration embodies what Mercantile is all about," she says.

In addition to the designs already offered, customers can look forward to a new private label line available exclusively at Mercantile. "It can sometimes be challenging to find brands that fit our criteria, which are also not already saturated among other stores," Stacy says, noting that Mercantile is not simply a store, but a style.

"We think it's cool to transcend seasons and wear cowboy boots in the middle of summer or white jeans in the dead of winter. We like to break the rules of traditional fashion – and we're finding that our customers appreciate it," she says. "It's about the way we put an outfit together from top to bottom; it becomes a value equation that allows our customers to buy a few fabulous pieces to mix with more affordable offerings."

Mercantile is located on Seaside's main circle at 35 Central Square. They are open daily from 10 a.m. to 10 p.m. (off season hours vary). Call (850) 213-0010 or email hello@shopmerc.com or visit them on the web at www.shopmerc.com. Also "like" them at www.facebook.com/shopmercantile.



Cowboy boots and supple leather accessories

interior has been crafted from repurposed items that were on their way to the junkyard. "We both love the paradox of old things being new again," Stacy says.

While Mercantile left behind the original layout, they kept the bank's counter and covered it in 100+ year-old barn wood and burlap. More barn wood adorns the walls and benches were constructed from reclaimed wood.

Meanwhile, the heads of old rakes hang on walls holding belts while vintage suitcases house t-shirts – even the late Charlie Modica's Seaside residence screen door has found a new home as a dressing room door inside the store.



Grit, and Original Retro Brand, among others. Their shelves are lined with dozens of shoes from lines such as Bedstu, Liberty Black, Lane Boots, Lucchese, Dolce Vita and Chocolat Blu. A wide range of bags and accessories from companies like Isabella Fiore, Cowboys Belt, Paola Peres and Tylie Malibu are hung throughout the store. Gift tables are full of mercury glass, distressed wood and home accents, like candles with scents named Burlap & Barnwood, Front Porch and Sweet Tea.

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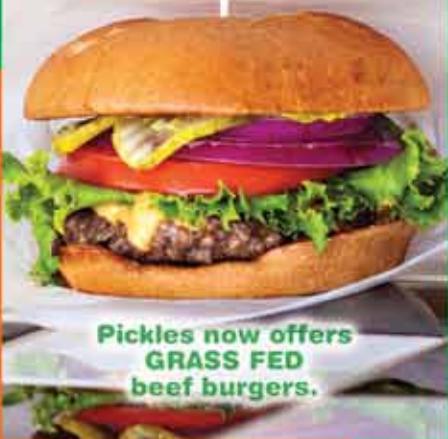
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South Walton Outfitters

BY JESSICA HOLTHAUS

What's better than a day relaxing on the beach as you listen to the waves of the emerald Gulf Coast roll in? How about rolling down 30-A by bike, or catching a wave by kayak or paddle board? South Walton Outfitters is the newest shop on Highway 30A to provide bike and boat rentals for an active day at the beach or a scenic bike ride.

Managed by Eric Antman, South Walton Outfitters opened its doors in June 2012 with a distinct island flavor and a strong social marketing effort. "We're pleased with the reception we've received from locals and visitors," Antman says, adding that everyone seems to be very tuned in to Facebook and other local websites. "It's a great way to stay in touch."



many lakes, rivers, or nearby creeks on a kayak or YOLO (stand up paddle boarding). For beginners who are not ready to go it alone, South Walton Outfitters is staffed with experts ready to take individuals and groups out for tours and/or lessons.

Matt LaBo is the newest addition at South Walton Outfitters; since August, the local nature tour guide and history buff has been offering kayak and YOLO board tours and lessons. LaBo, a Walton County resident of

LaBo says, noting his personal favorite is kayak surfing. "Just 200 yards offshore, we can fish while watching dolphins, sea turtles and stingray, plus have a great time catching the one- and two-foot waves coming back — it's a blast!"

LaBo's passion for Florida wildlife and history is contagious, so everyone who participates in a lesson or tour is certain to learn something from the gregarious guide. "Not many places in the world offer such an array

of ecosystems within a few miles of each other as we have here in Walton County," adds LaBo. "I encourage all residents and visitors to come and discover the great Florida outdoors with me; it's amazing here!"

Antman admits the summer hasn't been perfect, with rainy conditions along 30-A since June putting a slight damper on some outdoor activities. Then the pre-Labor Day brush with Hurricane Isaac spoiled many visitors' plans for that end of summer getaway, in spite of the fact that the storm left Santa Rosa Beach and South Walton Outfitters largely untouched. But Antman assures that the fall season offers great charm along 30-A, and that includes offerings at South Walton Outfitters.



Bikes for the whole family



Eric Antman

Whether you prefer staying on the road or would rather bike the back woods trails, South Walton Outfitters offers a wide range of new equipment for adults and children, including everything from boardwalk bikes to tandems, tricycles to tag-a-longs, kiddie carts, jogging strollers, and more. With a 19-mile scenic bike route through the various communities and beaches along this stretch of the panhandle — not to mention 200 miles of combined hiking and biking trails located within Walton County — there's plenty to see and explore.

If staying afloat is more your style, you can enjoy the Gulf of Mexico, Choctawhatchee Bay, or one of the

more than a decade, provides lessons and techniques for paddling, steering, advanced movements, and the proper way to enter/exit the craft in both flat water and surf conditions.

"We're offering sunset/full moon kayak tours, nature tours into the State Forest, and kayak fishing expeditions,"

"We have some great ideas and discount offers," he says, noting the cooler weather, smaller off-season crowds and incredible beach sunsets over the Gulf are all part of the charm. "The shop has special 'Snowbird' deals on month-long bike rentals for those who call 30-A home for the winter; and since we are anxious to get to know the locals and regulars in the area, we're offering a 'Get Acquainted' special — stop by the shop to say hello and you can join us for a free, one-hour guided bike tour of the forest.

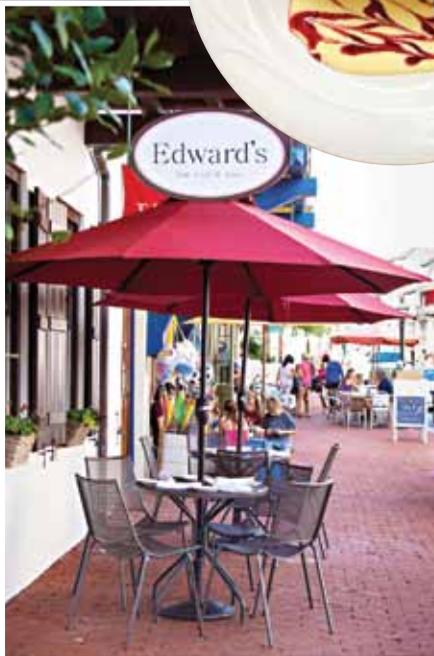
"Of course, we hope you'll stick around for YOLO board lessons, but hey, we just want to meet you!" he says with an enthusiastic smile.

South Walton Outfitters is located at 17 Gulfview Heights St., Santa Rosa Beach across from Goatfeathers Restaurant. They are open daily from 8 a.m. to 5 p.m. Call (850) 622-2033 or visit them online at www.southwaltonoutfitters.com for a list of current inventory and to set up your rental today. Also "like" them at www.Facebook.com/SouthWaltonOutfitters.

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Living With Uncertainty

BY CHRIS OGLE

If you wanted to capture the zeitgeist of modern day investing, one simple word could plausibly sum it up: uncertainty. This word has become a catchall to describe the typical investor's heightened level of fear associated with almost everything investment related. Rational or not, this perception of uncertainty has taken on a life of its own as real-life decisions as well as inaction flow from this mindset. The real story, however, is the notion that certainty could or should exist at all.

Uncertainty could plainly be defined as...a lack of certainty. It also means that the future is not only unpredictable: it is unknowable. Said another way, you can't know what you don't know. So what is it about the dark cloud of uncertainty that seems to cause everyday, rational people to become unhinged when they start contemplating the future? As this question relates to real world finances, the answer is not merely hypothetical. Investments in our modern day debt and equity markets can be significantly affected in the short term by extraneous events like 9/11, the Japanese tsunami, the Arab spring, and Greece's never-ending debt debacle. The fear, therefore, is that risk in any investment can't be easily or properly quantified due to the increased and varied global events that are instantly broadcast via social media the world over.

Some investors scan this uneven horizon and choose to take the "ostrich" approach and bury their heads in the sand. Inaction or waiting for the perfect time to invest can keep investors sidelined indefinitely. Living in a perpetual state of uncertainty ends up paralyzing our senses, as procrastinating becomes the easy way out.

Although there have been some uninterrupted stretches of prosperity and historically great stock market returns (like most of the mid 1980's through the late 1990's) there has never been certainty with any of the markets. Having certainty would contradict the very nature of risk taking: the notion that you, as an investor, can make a good, sometimes great return. So what is it about perceived uncertainty that investors find so horrifying? Is it a murky, indescribable fear that all investments could



just go to zero because of some catastrophic event that we can never see coming? Could that happen?

I received a call from a very concerned client sometime around DOW 6800 in March of 2009. This person, who had just one small stock position, asked, "What is going to happen to my stock, um, I mean ...can it go to below zero?" The question was sincere, and it caught me off guard. "No." I answered, as I glanced over to my quote screen, still a sea of red for too many straight days, "Mercifully they can only go to zero." That call was pretty much the bottom of the market.

Working backward, if stocks are only 25% of your properly diversified portfolio, and you own 20 blue-chip, dividend paying stocks, what kind of event(s) would it take for them all to go to zero? What if another 25% of your

Investments in our modern day debt and equity markets can be significantly affected in the short term by extraneous events

portfolio were U.S Treasury bonds; what would it take for them to all go to zero? These kind of questions can help an investor humanize their decision making process to make it more rational.

The fear of loss is often said to be a greater motivator than the hope of gain. The real challenge is to not let unrelated variables interfere with your investment strategy. Uncertainty will always be a concept that creeps into our minds. If you can turn that fear on its head, that is when you can potentially find some of the best opportunities. You just have to be ready to pull the trigger.

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

Please contact your Financial Advisor to determine what investments might be appropriate for your specific investment objectives and financial circumstances.

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Put Your Financial House in Order Before You Sing 'For Auld Lang Syne'

BY OWEN MALCOLM AND EMILY SANDERS

Reviewing your financial plans and portfolio before the close of the year is always a sound practice, but because of the much-talked-about “fiscal cliff” we face in January 2013, taking time now to look over your plans can save you inconvenience—and money—later. Find the time to do it now, because on New Year’s Day, your opportunity is gone.

While tax and investment laws change all the time, we rarely see so many changes at the same time. In 2013 a sweeping slate of tax laws will expire, affecting the tax rates on dividends, capital gains, income taxes, and estate planning. In addition, new taxes, some centered on Medicare, will go into effect.

In these circumstances, conventional wisdom can be turned on its head.

Pin this “Year-End Financial To-Do List” on your refrigerator:

earned income over \$200,000 (\$250,000 if married), as well as a 3.8 percent surtax that will apply for the first time to at least a portion of high-income households’ investment income.

- Conventional wisdom says to make any last-minute charitable contributions by the end of the year (online, or with checks postmarked by Dec. 31) but if you are moving to a higher tax bracket next year, you might be better off delaying that donation until next year for a greater benefit from the tax write-off.

REVIEW YOUR PORTFOLIO

Is everything performing up to expectations? Reviewing how a stock has performed over the course of a year is a

taken a few detours. The fiscal cliff tax provisions may affect your plan in several areas. Take a close look at how you might be affected.

- Review your retirement plans for your current life situation, and make sure you have accommodated any speed bumps or unexpected shortcuts.
- Marriage, divorce, births, and career changes are all good reasons to reevaluate your plan.

UPDATE ESTATE PLANNING

There can be tremendous comfort in knowing that the people you love and the causes you care about will be taken care of after you’re gone. Like your retirement plan, your estate plan needs to be reviewed periodically to accommodate changes to your personal life, and especially before the end of this particular year.

- Examine your plans for the upcoming tax changes. For example, the estate tax exemption is scheduled to drop back down to \$1 million (from the current \$5 million); if you are affected, you need to pay a visit to your estate planner.
- Make sure your wills are up to date.
- Check to make sure any power of attorney documents are current.

Your finances are your future, but they need a little care in the here-and-now to make sure they’re performing at their best. Before you get caught up in the hustle and bustle of the holidays, make an appointment with your financial advisor to make sure your finances are in order and you are ready for 2013.

Owen Malcolm is Managing Director at Sanders Financial Management, a division of United Capital Financial Advisers. Owen can be reached at owen.malcolm@unitedcp.com or www.unitedcpatlanta.com

Disclosure:

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Your finances are your future, but they need a little care in the here-and-now to make sure they’re performing at their best.

READ UP ON TAX AND INVESTMENT LAW CHANGES

Tax and investment laws change every year, with new rules usually going into effect on January 1. 2013 looks to have some of the most dramatic changes in recent history, so make sure you know how they might affect you.

Some key items to keep in mind, if Congress takes no action on tax issues:

- Income tax rates will rise to 15 percent, 28 percent, 31 percent, 36 percent and 39.6 percent, up from 10 percent, 15 percent, 25 percent, 28 percent, 33 percent and 35 percent.
- Capital gains rate will rise to 20 percent for most filers, up from 15 percent.
- Estate tax exemption levels will fall to \$1 million from \$5 million, while the top tax rate on taxable estates will rise from 35 percent to 55 percent.
- A Medicare surtax of 0.9 percent on wages on

much better guide than any single rise or fall in value it may have made.

- Be aware that capital gains taxes will very likely be going up in the next year. Normally at this time of year people are looking through their portfolio for losses to harvest or losses to take, but it might be to your benefit to hold on to those until next year.
- Conversely, if there are any securities you are considering selling in the next year, think about locking in at this year’s relatively low capital gains rate of 15 percent rather than next year’s 20 percent.
- Remember that FSA health spending accounts are a “use it or lose it” proposition; do your best to make use of that money before it goes away at the end of the year.

REVISE FINANCIAL PLANS

Life changes unexpectedly sometimes, and the path you saw when you made your retirement plans may have

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WaterColor



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Brand new construction
with Gulf Views!

WaterSound Beach



42 South Founders Lane
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3,128 SQ FT • \$1,795,000
Fortified home with Gulf Views.

Seaside



15 Ruskin Place
4 Bedrooms • 4 Baths
2,774 SQ FT • \$2,340,000
Incredible views of the Gulf and Seaside.
Just updated!

Homesites in WaterColor & WaterSound from the \$100s • Gulf Front Homes from the \$500s

Sunrise Beach



41 Seaward Drive
5 Bedrooms • 5.5 Baths
3,562 SQ FT • \$1,099,000
Fantastic Gulf Views!

WaterColor



70 Spartina Circle
4 Bedrooms • 4 Baths
2,189 SQ FT • \$899,000
Carport in the rear with brand new
paver driveway.

WaterColor



629 Western Lake Drive
4 Bedrooms • 4.5 Baths
2,866 SQ FT • \$1,359,000
Phase I.

WaterSound Beach



19 S. Watch Tower Lane
5 Bedrooms • 5.5 Baths
4,029 SQ FT • \$2,195,000
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WaterColor



360 Red Cedar
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2,101 SQ FT • \$895,000
Fronfs small park.

WaterColor



304 Cove Hollow Street
5 Bedrooms • 5.5 Baths
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and the Gulf.

Seagrove Beach



238 Canal Street
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leading to Western Lake.

WaterColor



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Gulf Front



74 Majestica Circle
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Seagrove Beach!

WaterColor



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5,418 SQ FT • \$3,295,000
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WaterColor



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3,053 SQ FT • \$1,299,000
Custom Built - Phase II.

WaterColor



98 Scrub Oak Circle
4 Bedrooms • 3.5 Baths
2,910 SQ FT • \$1,275,000
Phase II across from Scrub Oak Park
and near frog pool.

Seagrove Beach



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Gulf Front



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1/2 Mile from Seaside - Remodeled!

WaterColor



642 Western Lake Drive
4 Bedrooms • 3.5 Baths
2,434 SQ FT • \$1,145,000
Phase I - Custom Home

Country Club Estates



360 Golf Club Drive
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3,905 SQ FT • \$1,145,000
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Santa Rosa Golf Course!

Seabreeze



376 Seabreeze Circle
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Seagrove Beach



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John Paul Somers: Passionate About Real Estate and 30-A

BY RYAN LOFTIS

Listen to the owner and it becomes obvious why 30-A is the perfect location for real estate brokerage firm John Paul Somers & Company. “I love the fact that I’m promoting and selling the Emerald Coast,” John Paul Somers says. “It’s really great because I’m selling a lifestyle to people who have spent 30 or 40 years of their lives working their way up to being able to afford a place like this.” If making a pitch to a client, “I would simply promote the fact that they’ll be acquiring property in an area very conducive to a lifestyle they’ll embrace for years to come.”

And when his clients find the place they want, Somers is ready to spring into action. “You’ve got to be available seven days a week to serve the needs of your clients,” he says. “To be successful in this business you’ve got to live and breathe real estate. Over the years I’ve realized that I’m so passionate about this business it’s become a lifestyle for me.” Maintaining such devotion is a challenge for anyone; no matter how passionate; but one advantage for Somers is that his Destin-based

every aspect of the business. What I saw out of him was his gratification to see the fruits of his labor. Thankfully, through his guidance I realized that real estate was what I wanted to do.”

In January 1986 Somers began his real estate career. His early credits include an internship in the brokerage offices of two of Atlanta’s most prominent country club communities. Today he has experience in essentially all aspects of real estate, including brokerage, sales, planning, development, construction, management, architecture and design.

In the mid-1990s Somers moved to Destin. “I realized this area was a perfect blend of every characteristic I was looking for.” His favorite activities in Destin are admiring the city’s scenic harbor, fishing in the Gulf Coast and enjoying 30-A’s world-class beaches. He describes the area by saying, “It represents the quaint old Florida feel and brings back memories of childhood days. People are coming back and seeing their kids and grandkids enjoying it the way they did when they were kids. 30-A is the most fabulous scenic corridor in Florida.”



John Paul Somers

“I’m selling a lifestyle to people who have spent 30 or 40 years of their lives working their way up to being able to afford a place like this.”

firm, unlike many other firms, doesn’t manage other agents. Instead, a five-employee staff assists him with day-to-day operations. What’s the benefit of this model? “Less distraction away from what our customers pay us to do. What I do day-to-day is market and broker properties for our clients. I don’t wait for deals to fall into my lap.”

Not waiting around is one of the lessons Somers has learned in a career spanning more than a quarter-century. As a child, the Dunwoody, GA native dreamed of being a business entrepreneur or a luxury yacht designer. But by the early 1980s real estate had caught his eye; the result of assisting his late father, Edward, a corporate patent attorney, with his portfolio. (Asked to name his proudest moment, Somers chose his father being posthumously honored by AT&T for his successful patents relating to fiber optics technology.) Somers told the *Walton Sun* in March 2011: “My father’s ambitious work ethic and passion for real estate investments inspired me to pursue the industry, which resulted in my unrelenting desire to be engaged in

The area may be fabulous, but it’s no secret the economy hasn’t exactly been in recent years. How well has 30-A managed to rebound? “Recovery on 30-A has been robust,” Somers says. “The buying trends are very positive. We’re seeing strong growth that creates a foundation for a good market for years to come. The most noteworthy trend is how buyers have reacted and connected to the real estate market, how rapidly they’ve been acquiring real estate. The traction of the 30-A market has been phenomenal compared to where we were in 2008. It speaks volumes that people are that confident in the area.”

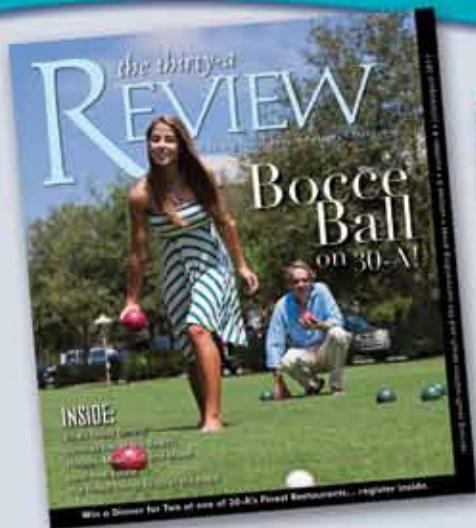
That’s the situation now. Looking to the future, Somers plans to stay committed to both marketing premier residential and community properties and effectively advising his clients. “I only enlist properties I’m passionate about and believe have the most viability.”

If Somers were to ever change careers, he’d want to be an African safari guide. Looks like that’s on hold for now.

For more information, call (850) 259-9732 or visit www.johnpaulsomers.com.



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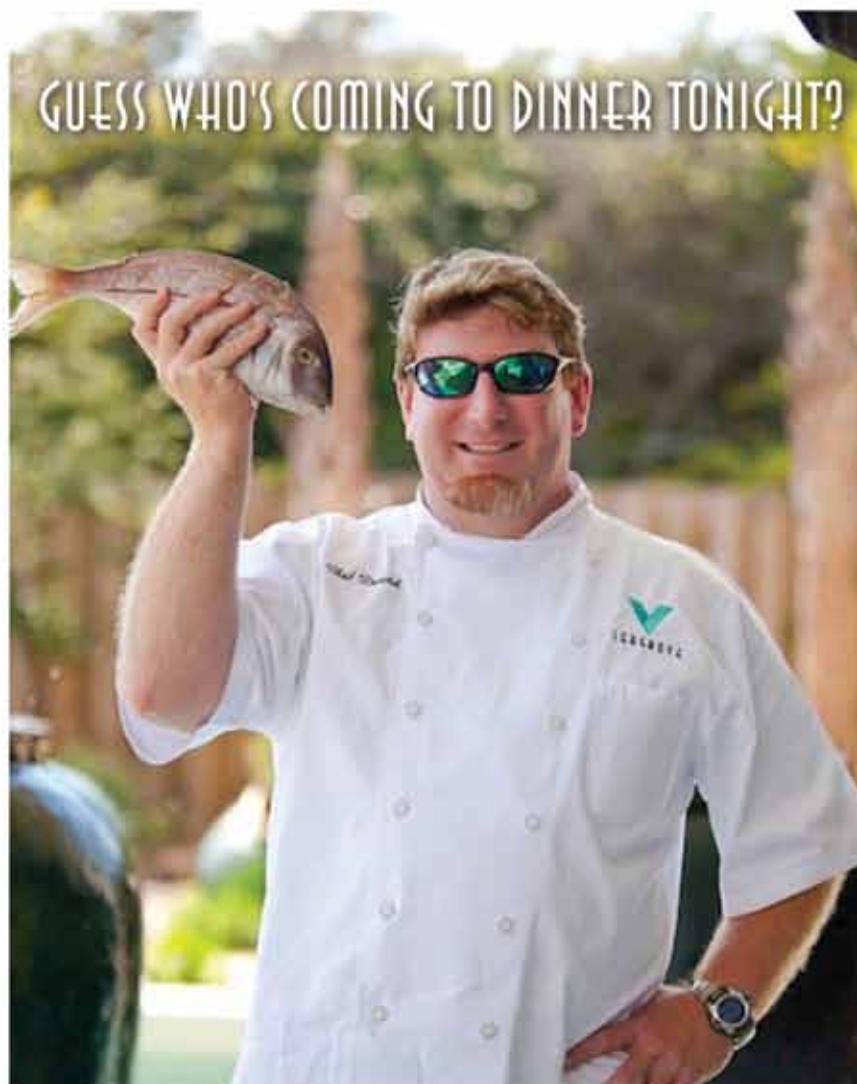


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Getting Real With Pelican Real Estate Agents

BY RYAN LOFTIS

Happy birthday, Pelican Real Estate, you're sweet 16. Since William H. Smith established Pelican in 1996, it has become Northwest Florida's largest locally owned real estate company, with more than 125 sales associates working in 14 offices in seven cities.

In a recent conversation, four Pelican associates discussed their experiences with the company, their views on the 30-A area, and their present and future aspirations.

LINDA LEE, REALTOR, ALEXANDER AT SEACREST BEACH OFFICE

Lee began her real estate career at the largest independent real estate company in Southeast Alabama – her home state – in 1977. Seeking a change after her two children finished college, Lee moved to Seacrest Beach in 2000 – a decision she calls the best she ever made – and has been with Pelican ever since.

In more than a decade of service, Lee considers her greatest accomplishment to be the “amount of clients I have maintained a long-lasting relationship with.” Perhaps that’s the result of her approach. “My top goals are to be able to provide my clients with 100 percent of my time and effort; continue expanding my knowledge on today’s market; and continue my training in the real estate industry so that I’m able to educate my buyers in choosing the right property.”

Her passion for her work is equaled by her passion for the area. “What I enjoy most is simply walking through the communities with friends, past customers, or especially new customers. The superior quality of the homes never ceases to amaze and inspire.”

SHERRY CURROW, BROKER ASSOCIATE, ALEXANDER AT SEACREST BEACH OFFICE

Currow earned a master’s degree in psychology from the University of West Florida and worked with at-risk and arrested youth for several years prior to her real estate career. She earned her agent’s license in 2004 and her broker’s license 3 years later. She’s happy she chose to work at Pelican. “I see a great deal of benefit in working for a company that is truly locally owned. Bill Smith built Pelican from the ground up, and there is still a family feel to it, which I love, but the company is large enough to support you with what you need to be a successful agent.”

What does being a successful agent mean to Currow? “Truly, my goal is to enjoy going to work every day. My goal is to never have anyone feel ‘stuck’ with me as their agent, and when all is said and done, I want them to walk away feeling like they were heard, that I treated them



Melissa Clements, Jonathan Roberts, Linda Lee & Sherry Currow

honestly and respectfully, and that the experience was all about them, not about my agenda.”

JONATHAN ROBERTS, AGENT, SEAGROVE OFFICE

You could say that Roberts’ career continues a family tradition. His family has been deeply involved in the real estate business; particularly his father, an entrepreneur who purchased many types of property. The 1996 University of West Florida graduate joined Pelican in 2009. His top goal, then and now, is helping people achieve the dream of home ownership. In recent years, he’s been able to help numerous buyers who previously couldn’t afford a home in South Walton achieve that dream. Another goal is to keep up with changing technologies.

Asked to name his greatest accomplishment at Pelican, Roberts says, “I get a wonderful sense of satisfaction in working with sellers that really need to sell. A few years ago I earned my Loss Mitigation Certification. The certification taught me how to sell properties as short sales. Helping sellers get out from under an upside down situation and begin with a fresh start has been wonderful.”

MELISSA ANN CLEMENTS, REALTOR, DESTIN/SUMMIT – SALES OFFICE

The Atlanta native has been with Pelican since earning her real estate license in 2002 and has increased her sales every year. She was Pelican’s top seller in 2011, with more than \$16 million in sales and 45 closed transactions.

Looking back on a decade at Pelican, Clements recalls, “When I first got my license, there was very little traffic on 30-A. Some of the hottest communities were just in the planning stages and/or getting off the ground. At that time, I could sit on my porch at my house on 30-A and see very little traffic in the daytime. Now 30-A seems to be busy all year round.”

After all these years, closings still excite Clements. “I am just happy to be here and enjoy what I do. It is a fantastic experience to help someone realize their dreams come true of owning beach property.”

For more information about Pelican Real Estate, please go to www.pelicanproperty.com.



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Cotton + Quill Designs Merge Coastal Inspiration with Southern Charm

BY AMELIA PAVLIK



Fall pillow lines



Beautiful scarves



Bold patterns infused with warm grays and rich pops of color are the hallmarks of Cotton + Quill's fall and winter collection of custom-designed, hand-illustrated linens and stationery.

"Much of my inspiration for this collection came from a visit to Italy's Amalfi Coast," says owner and designer Mary Catherine Folmar. "The Amalfi Coast's swanky architecture and relaxed vibe is reflected in the chic and laid-back designs of this collection."

All of Folmar's designs begin as a sketch, with her inspiration stemming from the lifestyle and culture of coastal towns around the world. For example, her inspiration for the 2012 spring and summer line came from the 30-A area.

"My husband's family has been vacationing here for years, and when he brought me here for the first time a few years ago I fell in love," says Folmar. "I loved everything from the beautiful beaches to the small town atmosphere. Needless to say, the 30-A area is like a second home to my husband and me."

Patterns from the spring and summer collection included coral reef, seahorse, and whale designs offered in punchy tangerines and greens and relaxing blues. The Amalfi Coast-inspired designs feature more abstract patterns and names such as "Capri", "Pompeii", and "Café de Tazzo".

Folmar, who debuted the company and its wares at the June 2012 West Indies Market in Rosemary Beach, is a self-proclaimed southern belle and world traveler who always had a passion for the arts and design. She earned a degree in industrial design from Auburn University and has worked as an environmental graphic designer for *sky design* in Atlanta. While in Atlanta, Folmar decided to make her dream of designing a textile collection a reality. She moved to Birmingham where she began working as a freelance designer and eventually opened an online storefront for Cotton + Quill.

"My goal is to provide products that are custom designed by myself and are custom made in Birmingham," says Folmar. "All of the materials used in the products are made in the USA and many of them come from the southeast."

Attention to detail is key to Cotton + Quill's products. The pillows are made using custom-

designed, linen-cotton fabric that is lined with 100 percent cotton, filled with a down-feather insert, and finished with a covered-button closure.

The scarves are created using custom-illustrated, cotton-voile and cotton-silk fabric — and can even double as a light sarong for long days on the beach. And when it comes to the stationery line, each illustration is hand drawn and the envelopes are hand-lined with vintage wallpaper.

Other Cotton + Quill products include stadium cushions — in colors to suit football fans at almost any southern university — shower curtains, cocktail napkins, tea towels, tiles, and planters, which are created using reclaimed spindles from a 1929 historic Alabama home.

If you're looking for something for your youngster, Cotton + Quill offers a collection of hand-sewn octopus toys. Each octopus has its own name (ranging from Olivia to Otis), personality, and a story that is sure to inspire a child's imagination.

Although the business is currently primarily online, Folmar will continue to showcase Cotton + Quill items at markets and festivals in the 30-A area and Birmingham.



Mary Catherine Folmar

"My goal is to have a central location for the design and production of our products," says Folmar. "This location would serve as a place of inspiration and education for design and art for the community, with the goal of providing employment to underprivileged women."

But for now, Folmar is content with seeing the ideas in her head become a reality and knowing that her customers enjoy the Cotton + Quill products as much as she does. "I just want to thank all of the customers who have supported and continue to support us as we grow and break into new avenues of design — none of this would be possible without you," she adds.

For more information call (256) 874-4592 or visit Cotton + Quill online at www.cottonandquill.com, or follow the company on Facebook at www.facebook.com/CottonQuill.

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Seasonal Solutions

BY KIMBERLY WATSON SEWELL AND FRANK WATSON



Kimberly Watson Sewell and Frank Watson

Life is lived in stages and the rhythm of our lives mirrors the rhythm of the natural seasons. Whether you are in the spring, summer, autumn, or winter of life, your Life & Estate Planning objectives will inevitably change. This article is relevant regardless of whether you currently have a Life & Estate plan. If you do not have a Life & Estate Plan, it will help you appreciate the need for property planning. If you already have a Life & Estate Plan, it will reinforce the need to keep your Plan up-to-date as you move between seasons.

SPRING

In the context of Life & Estate Planning, spring begins on your 18th birthday. On that magical day, you become responsible for your own personal, health care, and financial decisions. The adults in your life suddenly become your peers in a legal sense.

Unless you give your parents, or other trusted adults, proper legal authority in advance, they cannot make

personal, health care, or financial decisions on your behalf should you become incapacitated due to an injury or an illness. For example, they would not be able to select a rehabilitation setting for you, have access to your medical records, represent your interests regarding the course of your treatment or even file your income tax return. The failure to make proper legal plans in advance could force you and your loved ones into the Incapacity Probate process by default, because these decisions must be made even if you are unable to make them yourself. Making proper legal plans now could avoid creating potential problems for your loved ones later.

SUMMER

As you grow older, you may get married. It has been said that a marriage may be made in heaven, but the maintenance must be done on earth. As part of your marital maintenance, you should review and update your Life & Estate Plan. For instance, your legal plans should be updated to appoint your spouse as the primary decision-maker for personal, health care, and financial decisions, if you wish for your spouse to have authority to make such decisions. In addition, you should take steps to ensure that your separate and mutual assets would be distributed as desired should either spouse predecease the other, or in the event of your simultaneous deaths.

First comes love, then comes marriage, often followed by a baby carriage. If you have children, make certain that your legal plans are updated to appoint guardians should your minor children be left without parents.

AUTUMN

When your children become adults, you may wish to update your legal plans and appoint your children as secondary decision-makers should your spouse be unable to serve in such a capacity for you. Consider creating Long-Term Discretionary Trusts for your children to protect their inheritance both from them and for them. Otherwise, your financial legacy could be lost to squandering, divorces, lawsuits or bankruptcies.

While you are at it, consider including remarriage protection provisions in your legal plans to protect the children's inheritance by disinheriting your surviving spouse's next spouse in the event of remarriage.

Is a major asset in your estate a family business? To preserve both the business and your family relationships,

proper business succession planning is a must. (This planning is essential, especially since family businesses have a dismal survival rate.)

WINTER

Through advanced legal planning, you can even disinherit the IRS and leave more wealth to your descendants by maximizing the Generation-Skipping Transfer Tax Exemption available under the Internal Revenue Code.

Have you made proper legal plans for the distribution of your charitable legacy to your favorite causes and institutions? In fact, many of the charitable legal plans available can help you increase your current income and offer valuable tax deductions!

Regardless, be sure to seek appropriate legal counsel to ensure compliance with tax laws. This is not a "do-it-yourself" project.

ASK YOURSELF...

THESE QUESTIONS REGARDING "SEASONAL SOLUTIONS."

1. Have I made proper legal plans to appoint someone of my own selection to make my personal, health care and financial decisions should I ever become incapacitated?
2. Have I made proper legal plans to appoint legal guardians for my minor children in the event they ever become orphans?
3. Have I made proper legal plans to protect any inheritance I leave for my children from squandering, divorces, lawsuits or bankruptcies?
4. Have I made proper legal plans to protect any inheritance I leave for my children in the event my surviving spouse remarries?
5. Have I made proper legal plans to continue my family business upon my death?
6. Have I made proper legal plans to leave a financial legacy for my loved ones and a charitable legacy for my favorite causes and institutions?

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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The Plane and Simple Truth

BY TOM FITZPATRICK

To hit solid golf shots, the simple truth is that the golf club, at impact, should return to the same position it occupied at its starting address position. What's the easiest way to do that? By letting the club travel back and through on the same path, which is often referred to as 'being on the swing plane'.

The swing plane is an imaginary flat surface that runs from the ball, up past the grip end. A baseball swing is on a horizontal plane; golf is on a diagonal plane. An easy way to feel that elusive plane is by using a 'swing plane board'.

Greg Norman used a homemade board. And for just a few dollars you too can build your own swing plane board. For the 'Do it Yourself' Danny Lipford types, follow these steps and watch your game take big strides:

- **Materials:** 4' by 8' sheet of 1/2 inch plywood; two 2x4's; a jig saw; carpet; two hinges; 4 eye hooks; thin chain and four handles.
- **Instructions:** Cut a 30" radius half circle out of the center top of the plywood board. You should then have 18" of board from the bottom of the circle to the base of board. Put four handles at four corners of the board for transporting. Make two legs using 2x4's and attach them to each side of the board with 2 hinges. Connect the chain/eye hooks between the legs and board for safety. Add carpet to help the club glide easier.



The club swings directly on the plane board



Tech Tip: Swingbyte is a revolutionary learning tool that attaches to your golf club. Created by two University of Chicago MBA students, the Swingbyte costs just \$149. It records and analyzes your swing, then sends the results via Bluetooth to your iPhone or Android phone. It provides data and imagery about the golf club's path, plane, rotation, speed, acceleration, and impact conditions - enough to help every golfer improve their game, driver though putter.



The swing plane is an imaginary flat surface that runs from the ball, up past the grip end.

Fitness Tip: The medicine ball has become popular in recent years as a way to combine muscle stretching with a cardio workout. Now, medicine balls with built-in handles are standard equipment for golfers. By holding the handles you can swing the medicine ball just like a club. It's great for coordinating your body rotation with the swinging of your arms.



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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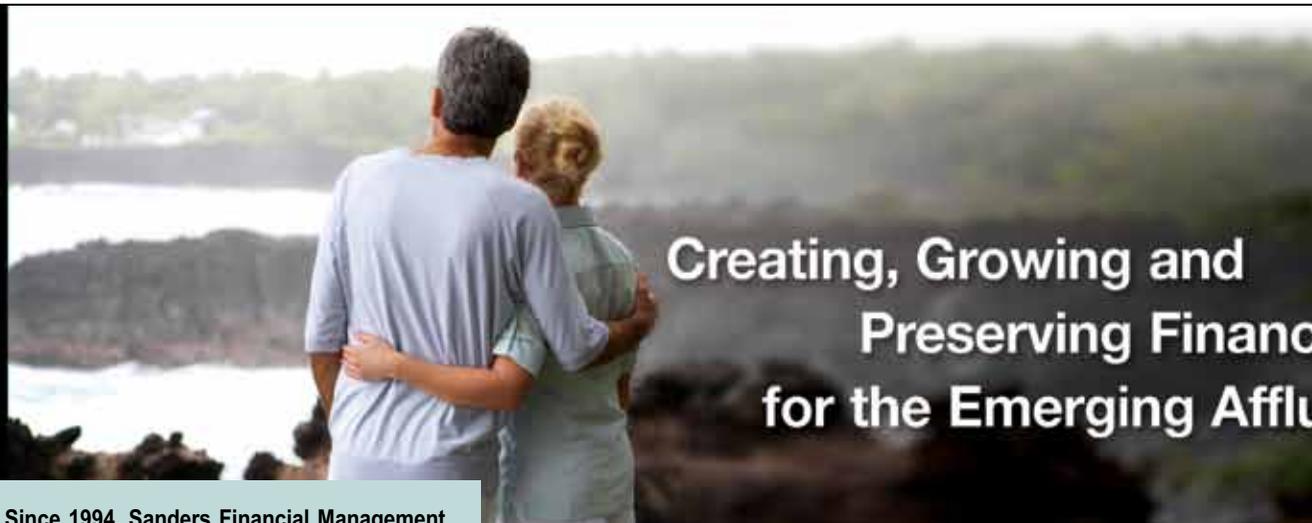
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Dear Alan:

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We realize how complex it is to build a custom home so close to the ocean on the sand, but your confidence and reassurance continuously put us at ease. The subcontractors you hired were professional and delivered high quality work. The experience of you and your superintendent, Kenny, is so evident in every area of the construction. We appreciated the directness and honesty of both you and Kenny. We felt so confident in leaving every detail to you and the people that work for you.

You were so accessible to us with any questions we had and would always work around our schedule. It truly was our pleasure to work with you and we enjoy our "new" home so very much.

Sincerely,
George and Diane Bradford



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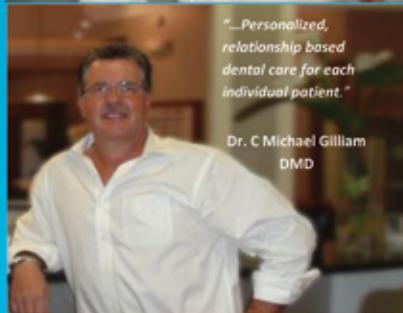
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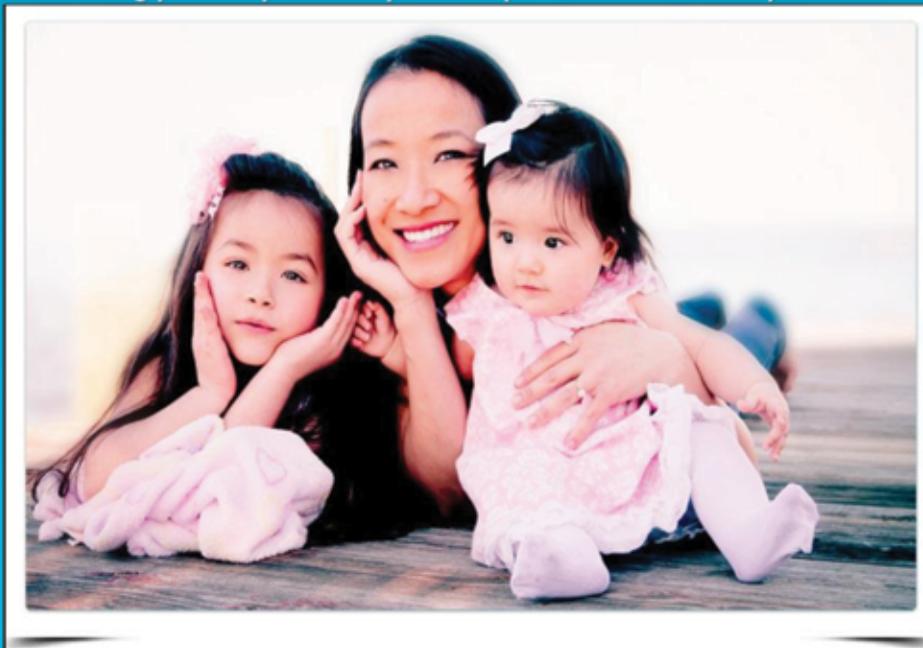
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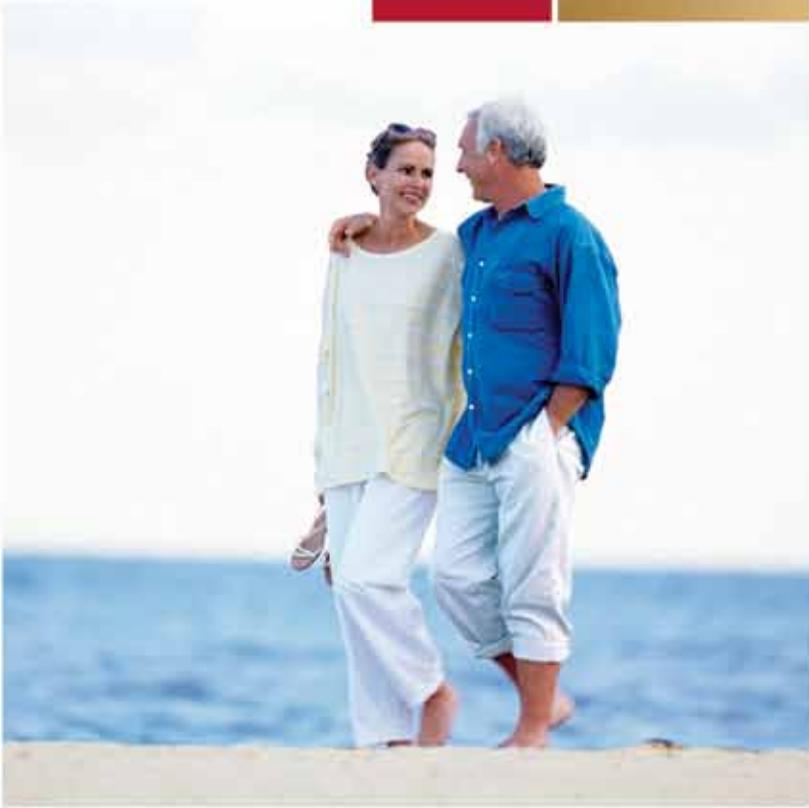
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Chris Ogle is a local financial advisor with over 11 years service, a lifelong Emerald Coast resident, and lives on 30A with his wife and four children.

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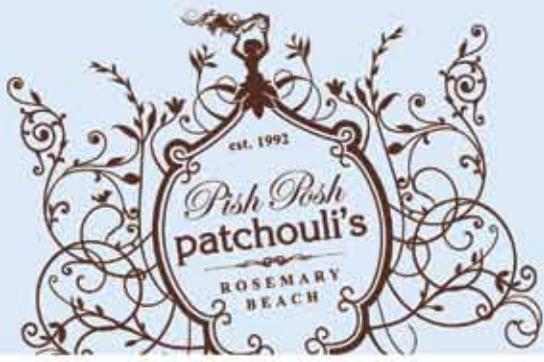
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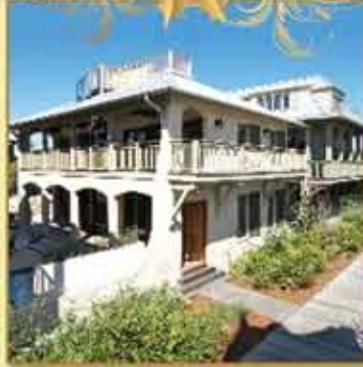
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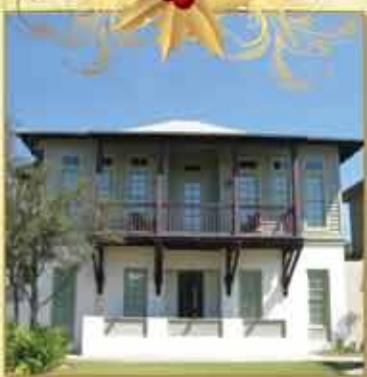
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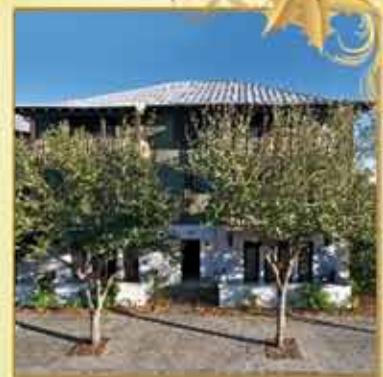
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