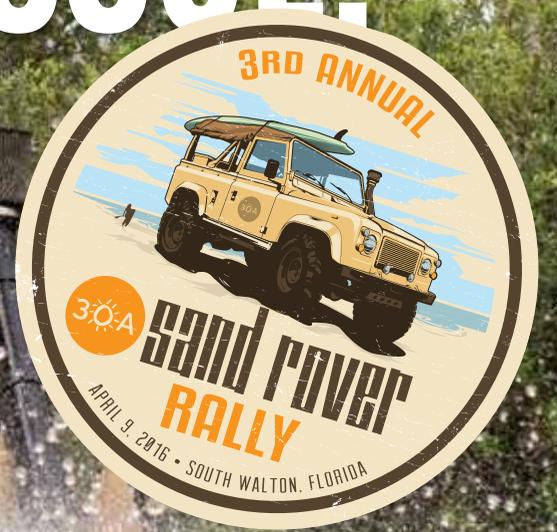


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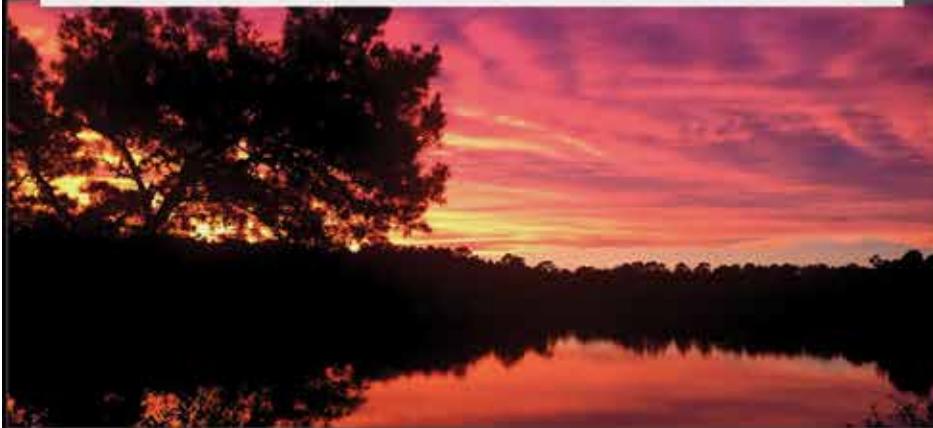


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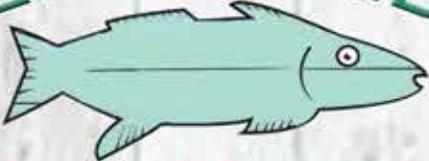
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We realize how complex it is to build a custom home so close to the ocean on the sand, but your confidence and reassurance continuously put us at ease. The subcontractors you hired were professional and delivered high quality work. The experience of 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,
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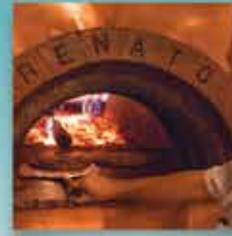
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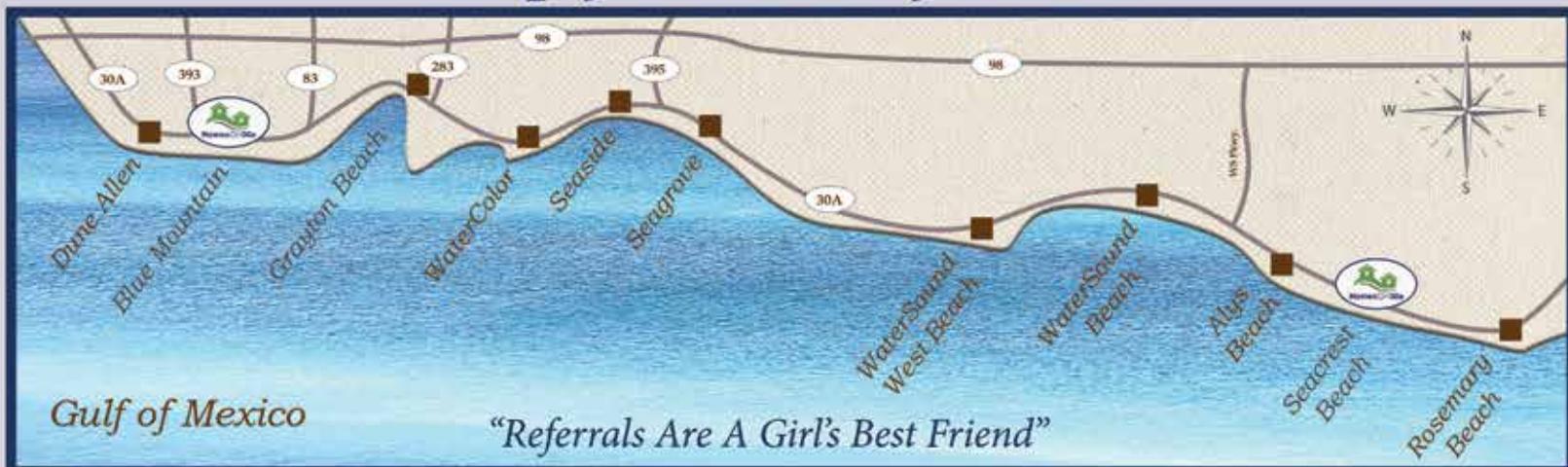


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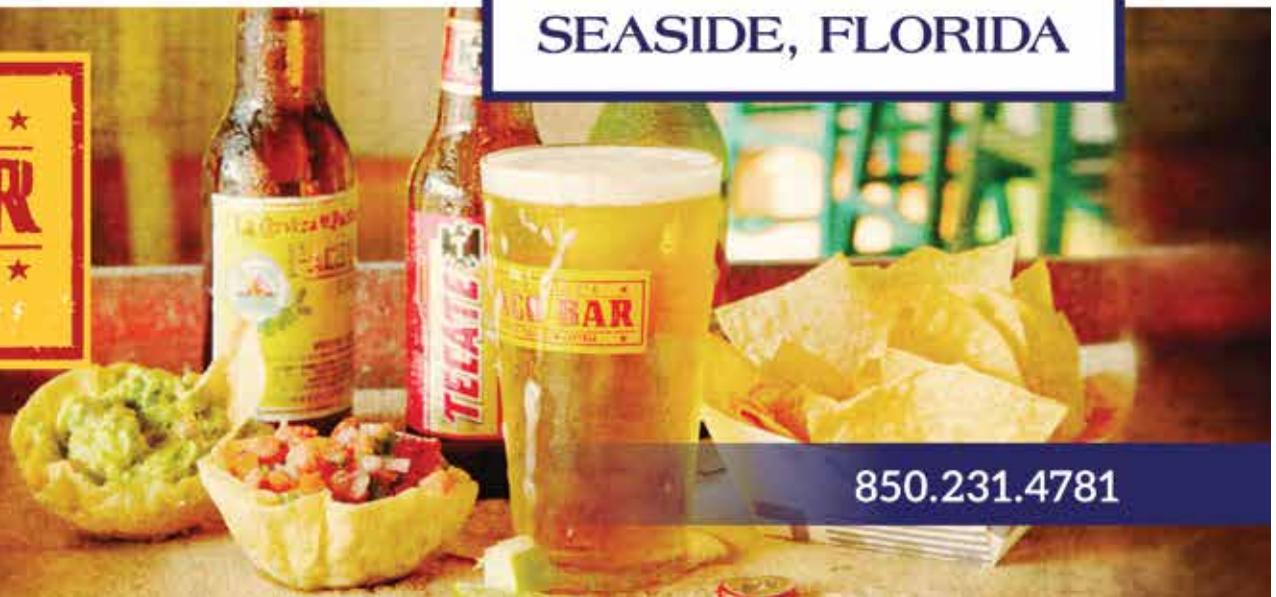


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letter from the publisher

THE RACE IS ON



Speed. It's contagious. We feel it as we wait for summer. Hurry up, we say. We notice it as we watch the wind blowing the sails of a wind surfer. As the waves curl and push surfers during the aftermath of a storm through the normally modest waves of South Walton Beach.

Speed. It's a blessing and a curse. For while speed is exhilarating and addicting, and we often do not

want it to stop once it starts, it also causes us to forget how wonderful going slow is. In fact, it could be argued that without slow, fast could not be fully appreciated, and vice-versa.

And this is one of the many reasons why the 30-A Sand Rover Rally is such a beautiful thing. This 3rd annual race happens again on April 3rd, 2016. It is the brainchild of visionary 30A.com founder, Mike Ragsdale. What makes it so special and unique is that it's the perfect combination of speed and cruising. The ultimate display of "the tortoise and the hare" so to speak, as both new and vintage vehicles strut their

stuff through the natural territories of South Walton Beach. If you are lucky enough to be a driver or passenger of this race, you know that these peacocks of power finesse their 4x4 bodies through forests, water, and foliage in a race of pomp, circumstance, and speed.

We hope you enjoy this issue of the Thirty-A Review. As always, the pages that follow profile 30-A's finest people, places, and things. We highlight the experiences that make 30-A and South Walton Beach so incredibly unique and prosperous.

We invite you to bask in all that 30-A has to offer. As spring envelopes us and we hurriedly wait for summer, we remind you, be the tortoise *and* the hare. They both have their attributes. Look forward to the future, yet enjoy today.

Until next issue,

Miles K. Neiman

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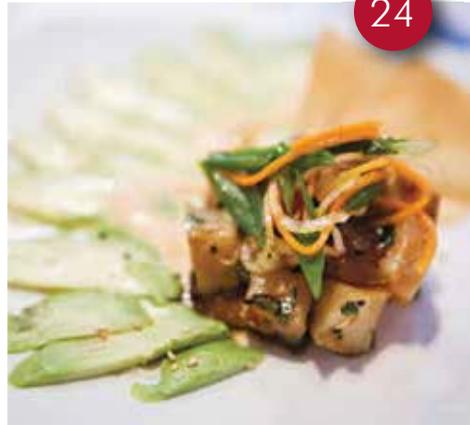
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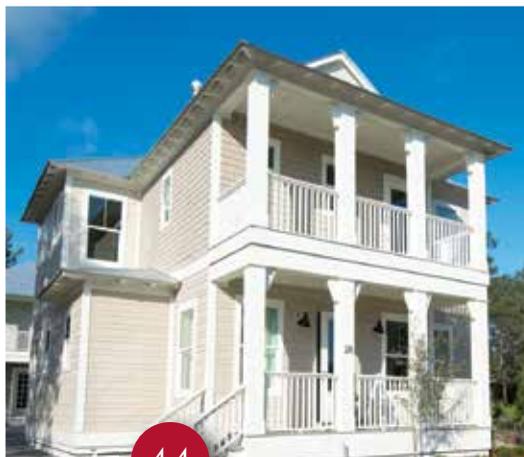
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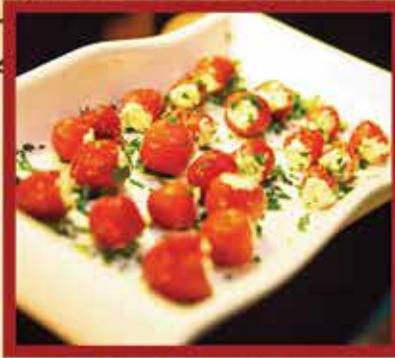


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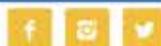
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March 9, 16, 23, 30 & April 6, 6-8pm

Alys Shoppe

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Bourbon, Beer, & Butts

Friday, March 11, 6pm-9pm

Kelly Green

Live music by Luther Dickinson of the North Mississippi All Stars. Visit 30awinefestival.com for more information.

30A Wine Launch Party

Thursday, March 24, 4-6pm

NEAT

Mad Hatter's Tea Party

Saturday, March 26, 10am-Noon

Alys, the White Rabbit, and the Mad Hatter cordially invite you to a Tea Party at Fonville Park! Mingle with the characters and decorate your very own hat! The event is free and open to the public but hats are limited to the first 150 young guests. A suggested \$5 donation will be accepted to benefit the Seaside Repertory Theatre. Don't be late!

Easter Brunch

Sunday, March 27, 10-2pm

Caliza Restaurant

Bring your family to celebrate Easter at Caliza Restaurant. Call 850-213-5700 for reservations.

Wine Tasting

Tuesdays, March 8, 15, 22, 29 &

April 5, 12, 19, 26, 5pm-7pm

Fonville Press

A select few wines will be showcased with lite bites and live music. \$10 per person. 21 & up, please.

Spring Reels

Tuesdays March 8, 15, 22, 29 &

April 5, 7:30pm

Bring blankets and low back chairs to enjoy a movie under the stars in the Alys Beach Amphitheatre.

3/8- Cinderella

3/15- Toy Story

3/22- Big Hero 6

3/29- Inside Out

4/5- Alice in Wonderland

Food and Beverage will be available for purchase.

Spring Concert Series

Wednesdays, March 9, 16, 23, 30 &

April 6, 6-8pm

Amphitheatre

Join us for live music.

3/9- Forrest Williams Band

3/16- Fearless Heights

3/23- The Blue Ribbon Healers

3/30- Continuum.

4/6- The Courtyard Saints

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March 7, 14, 21, 28 & April 4, 11,

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North Barrett Square

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Spring It On! Concert Series

6:30 pm – 8:30 pm

North Barrett Square

Bring your chairs and blankets and enjoy an evening of entertaining musical performances. Each week is a different show...be sure to catch one or all!

3/7 The Village Brass (New Orleans Style Jazz Band)

3/14 The Hep Cats (50's & 60's)

3/21 Rosemary Beach Big Band (Swing & Jive)

3/28 "Like Totally" 80s!

4/4 Girls Rock! (A tribute to Stevie Nicks and Linda Ronstadt)

4/11 An evening with Bob Dorough from Schoolhouse Rock!

Got Ink?

March 8, 15, 22, 29 & April 5, 12,

6pm – 9pm

Western Green (Town Hall if raining)

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Say Cheese! Photo booth Fun

March 8, 15, 22, 29 & April 5, 12,

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Top of Main Street

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three) with fun props and create memories of Spring Break 2016 in Rosemary Beach! Each person will receive a color 4 x 6 print as well as access to share your photos digitally.

Children's Theatre: The Stinky Cheese Man

March 9, 16, 23, 30 & April 6 & 13, 5 pm

North Barrett Square

(Town Hall if raining)

Though the characters may be familiar, each of your favorite storybook fables is uproariously derailed in this adaptation of Jon Scieszka and Lane Smith's quintessential children's book of fractured fairy tales. Everything from "Chicken Little" to "The Gingerbread Man" gets a complete makeover. Fun music and witty narration accompany the likes of ineloquent giants, sassy barnyard animals, colossal cow pies, and enough stinky cheese to go around. (Blankets and Lawn Chairs Welcome)

Moonlight Movies & Face Painting

5 pm – face painting

7:30 pm – movie

Western Green (Town Hall if raining)

3/10 Cinderella (PG)

3/17 Hotel Transylvania 2 (PG)

3/24 Maleficent (PG)

3/31 Minions (PG)

4/7 Inside Out (PG)

4/14 Aladdin (G)

Spectacular Spin

March 11, 18, 25 & April 1, 8, 15,

4 pm – 6 pm

South Barrett Square

(Town Hall if raining)

Join us for a chance to make your very own colorful and bright Tie Dye Frisbee! This is your chance to create your own art disk that will fly high in the spring time sky. Line up at the flag pole and the event will start promptly at 4 PM!

Twisted Treats Balloon Art

March 11, 18, 25 & April 1, 8, 15,

5 pm – 7 pm Town Center

Back in Rosemary Beach® for another exciting Spring Break Season... "Miss Rosemary" will be strolling around town on her stilts, posing for pics and making cool Twisted Springtime Balloon creations.

Caravan Gypsy Jazz Band Live Musical Performance

March 6, 13, 20, 27 & April 3 & 10,

6 pm – 8 pm

Town Center (Town Hall if raining)

Caravan brings the sound and atmosphere of 1930's Paris with a touch of Disney! Close your eyes and picture the swinging dance halls of the Champs-Élysées or the sound stage of a Walt Disney cartoon. A must see performance and fun for all ages!

SEASIDE

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

I'll Take Mine NEAT

BY LIESEL SCHMIDT



Monthly cocktail specials



Seasonal beer assortments



Bar accessories



To say that craft beer, artisan spirits, and independent label wines have all been enjoying their heyday as of late would be an understatement of epic proportions. In fact, an entire culture has been created for each; and members sip, swill, shake, swizzle, and stir with practiced care; collecting favorites and seeking out the best of the best, with the same sensibility that was once reserved for only the finest labels whose names rolled off the well-tuned tongues of the elite. Rather than being highbrow, however, the new culture seems ready to embrace boldness and welcome ingenuity. Naturally, they're hardly willing to compromise in quality, but the overall goal isn't so much to impress with pedigree, as it is to pour on the flavor.

It was in celebration of these tastemakers that NEAT was begun, opening in January 2016 in Alys Beach to

share a highly curated selection of beers, spirits, and wines; offering both a bottle shop stocked full of a wide variety of beverages and the necessary accouterments, as well as an adjacent tasting room where guests can sit and enjoy what's in store.

"The core concept behind NEAT was to be a curated bottle shop where we would have the opportunity to introduce artisan, allocated, hand crafted items from around the world," says Alys Beach Beverage Director Christine Tarpey, who, along with Food and Beverage Director Michael Cappitelli and Director of Operations Jeremy Walton, has built a staff well-versed and highly-trained in being able to offer guidance to clients in search of that perfect pour. "It's very rare to walk into a bottle shop and have the staff excited to educate you about new releases and then be able to go home with everything you would need to replicate the experience," says Tarpey. "It's a one-stop-shop for beverage consumers of all types, and we even have great recipes for fresh mocktails. Anyone can find something to enjoy here.

"Our mission is to educate and excite the consumer into becoming comfortable mixing cocktails at home or picking out the perfect wine to pair with their favorite dishes," she continues. "The tasting room is just that—a room to taste products that rotate on a monthly basis. By doing so, we're keeping our guests intrigued; there's an element of mystery there that leaves them wondering about what they'll be able to sample next," she contends. "It operates very much like a tasting room in a winery or brewery would, and our guests can take comfort in knowing that our vision and our products will never get boring."

Among the names stocked at NEAT are Heitz Cellar, Sea Smoke Vineyard, Jordan Vineyard & Winery, Founders Brewing Company, Old Medley Bourbon, Fords Gin, Art in the Age Spirits, Buttermilk, Bittermans, Hella Bitters, David Rasmussen Designs, Viski, Twine, Acme, Semplici, and Zestt.

Whether a client comes to them in need of the finest bottle of red for an evening at home or in the hope to quench their thirst for adventure, NEAT has the perfect solution. The bottle shop will surely exceed their expectations with their wide selection of varietals, while the tasting room offers a sensory experience

in a relaxed atmosphere where they can sample new brews, enjoy old favorites, or catch the spirit of a specialty cocktail masterfully created by a mixologist. "Our tasting room offers a monthly featured cocktail menu designed with the goal of keeping each item in its purest form, allowing each beverage to be experienced the way the creators would want," Tarpey explains.

For NEAT, the goal isn't about being just another beverage store—it's about providing a premium product and a premium experience and offering something truly unique. It's about celebrating not only an occasion by lifting a glass, but also celebrating the art form of making what's in that glass: the expertise and the care and the passion that makes every drop worth savoring.

NEAT is located at 11 North Castle Harbour Drive, Unit #1, Alys Beach, FL 32413. Open Monday-Saturday, 10:00 a.m.- 7:00 p.m. For more information, call (850) 213-5711, or visit www.alysbeach.com/neat or www.facebook.com/neatbottleshop

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Trebeaché: Paying Homage To South Louisiana Refined Flavors on 30-A

BY SUSAN BENTON

South Louisiana hunting camp culture, and a focal point for the local community to come together casually over the highest quality meats and seafood with Cajun influences, are what created Stinky's Fish Camp to rise like a Phoenix from the ashes of what was once The Lake Place at Dune Allen, Chef Jim Richard's landmark restaurant that burned over a decade ago. Though plans were in place to rebuild The Lake Place, Richard (pronounced Ree-shard) says, "Stinky's Fish Camp took off. We had no idea how popular it would become. Once Stinky's opened, there was not enough parking available, so The Lake Place was put on the back burner, along with my needs as a chef."

Upon graduating from the Culinary Institute of America-New York in 1988, Richard became sous chef at the highly acclaimed Commander's Palace in New Orleans, before moving to Destin in the early 1990's to take the lead at Flamingo Café, the area's foremost fine dining restaurant at the time. In 1998 he opened Word Of Mouth Restaurant Group and Blue Mountain Catering that are successful business ventures to date, and in 2007 became chef/partners with Brannan Janca and Todd Misener, also well known in the South's culinary circles, to create the dynamic team that opened Stinky's, and later Trenasse in 2014 (a Cajun word for a fisherman's cut through a marsh). Located inside the InterContinental Hotel in New Orleans, I had the opportunity to spend the weekend and try a few of the menu preparations at Trenasse. Richard says, "The fire at The Lake Place interrupted my cooking style and what I wanted to express

through food. Trenasse allows me to showcase the classical techniques of South Louisiana cuisine interpreted through a worldly menu." With a maternal side of the family that was in the restaurant business since the 1930's, and a paternal side of the family well known for starting the import and export business of frogs in Rayne, Louisiana, Richards Cajun, French and Acadian roots are highlighted in the intricate dishes, like the crab-stuffed squash topped with oven-crisped Hollandaise, speckled trout meunière, and the luscious fricassee of braised rabbit and shrimp. Of course frog legs make it on the menu, and are coated in a lemon butter sauce.

In late 2015 the opportunity presented itself for Richard and his team to bring the same upscale flavors

of Trenasse to Trebeaché on 30-A at Red Fish Village. The new venture opened in January 2016 to rave reviews. With a new and exciting menu in place, unique oyster dishes at the forefront, and The American Raw Bar as the focal point of the dining room where composed cold dishes are served, Trebeaché is also visually dazzling. While guests experience eating at a slower pace in a more

Chops. Vegetarian's taste buds will be thrilled to dine on the Roast Cauliflower Steak with St. Andrae and walnut pesto, and dessert lovers will be drooling over the Nocello Crepe. Richard says, "We are built for the beach, but I get misty eyed when I think about our team and how hard we have worked. I am blessed to have the best in the industry, including partners Tom Rickman, Kevin Moran, Stan



Open fire roast rack of lamb



Yellow tail, yellow fin, and smoked sea scallop salad from the American Raw Bar



Trebeaché in Redfish Village



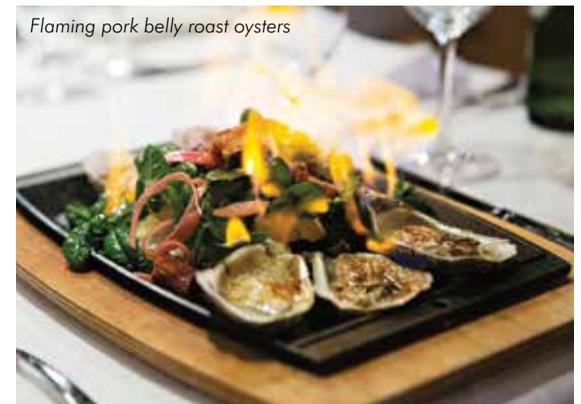
Baked Strawberry Glacage



Refreshing Italian Mule



Broiled Flounder on Hot Buttered Shellfish Broth



Flaming pork belly roast oysters

elegant atmosphere, Trebeaché Upstairs offers a premier indoor event space that can be used for fundraising, weddings, festivals, and has the capability to host more than 400 guests. Plan to begin dinner at Trebeaché with a Cranberry Mule craft cocktail, a refreshing combination of Ginger beer, fresh squeezed lime, Kettle One Vodka, and a splash of Compari, before moving on to the local marinated tuna on preserved avocado Carpaccio. Grilled Artichoke Bottoms with fresh picked blue crab salad are a must before diving into the sizzling cast iron cooked oysters served with leek, toasted garlic, and crispy potato. Highlights of the main menu include Broiled Bay Flounder with wilted spinach and blue crab in a shellfish broth, and the Legendary Lake Place Lamb

Meadows, and Bill Davis. Bill has really pushed me to another level. We all make the decisions together that drive this well oiled machine."

Trebeaché is located at 2052 West County Hwy 30A. For more information call (850) 830-5378 or visit www.wordofmouthrestaurantgroup.com.

Susan Benton is a food and travel writer and the owner of 30AEATS.com, where she shares her passion for cooking and her commitment to promoting farmers, fishermen, chefs, artisans, and restaurants along the Gulf Coast of Florida. Look for her cookbook to be released this year.

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Amy Black
March 24
7:30pm

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Revue with Amy Black

Join powerhouse singer Amy Black and her band for a soulful celebration of the incredible music that came out of Muscle Shoals, Alabama in the 1960s and 70s, including songs recorded by Otis Redding, Wilson Pickett, The Rolling Stones, Aretha Franklin, Etta James, Lou Rawls, Bob Dylan and many others, as well as originals that embody the spirit and soul of Muscle Shoals.

216 Quincy Circle, Seaside Fl. 32459

Fox Family Farm

BY SUSAN BENTON

If you are not playing in the surf, walking along the sugar white shores of South Walton, or noshing on breakfast at one of the nearby restaurants on 30-A, chances are that you are perusing the bounty of goodness if anywhere near the Seaside Farmers Market on Saturday mornings. Located in the Seaside Amphitheater, locals and tourists alike congregate rain or shine to meet and greet the regional farmers and producers that bring the best of their bounty for purchase.

One of those is Fox Family Farm located in nearby Cottondale. Andy Fox and his parents, Jerry and Mary Sue Fox, run Fox Family Farm. As the seasons change, so do the crops that they rotate before being freshly picked at their ripeness and brought to the customers. Andy says, “We have over 40-acres, but keep busy on our three-acre contained farm most of the year, growing vegetables in the small cold houses onsite that I built and on the open ground. We chose to sell at the market in Seaside as we knew Jenifer Kuntz (the market manager) was particular, vetted the purveyors, and has done a great job of keeping the focus on food.”

Three years later, and with a growing season that typically runs from October to the beginning of July, Andy and his father Jerry sow the seeds that bring in the goods, including the very popular heirloom tomato varieties that can't be found in most grocery stores; along with squash, melons, herbs, beets, cauliflower, cut flowers, and various greens; to name a few. “We like to play around with seeds and crops to keep our customers interested. Until recently, we were also growing by using all natural methods; but as of December 2015, we are proud to announce that we have jumped through the hoops and paperwork to become officially organic,” says Andy.

Fox Family Farm uses no synthetic fertilizers or chemicals, and follows the organic principles set in place. They are also manure free, having found an easier and better plant based compost to use.



Andy Fox of Fox Family Farms

Though Andy grew up traveling the world as a United States Air force brat, he graduated from the University of Florida with a degree in agriculture. When his parents decided retirement was in their future, they moved back to Mary Sue's home, the actual farmhouse she grew up in. Andy says, “I learned farming and gardening practices from my father and always enjoyed it, which is what drove me to get a degree in agriculture. I also like building, and constructed the cold frame houses (heated by rays of the sun), that are quite different from hot houses (heated from the sun and other artificial sources). Small farms need to be efficient and focused in order to be more productive.”

Fox Family Farm uses no synthetic fertilizers or chemicals, and follows the organic principles set in place. They are also manure free, having found an easier and better plant based compost to use.

Andy and his father really love the farm and working in the garden. Andy says, “I take my hat off to those who can make their entire living off farming. For us it is a great way to earn income and to take pleasure in what we are passionate about.”

Most farmer markets bring in customers to raise money for booth fees, but Andy feels that Seaside offers them something more. A direct connection to meeting their customers; whether locals or tourists; is something the Foxes really enjoy. “Dad is really outgoing. We like the one-on-one contact. We like the direct sale with our customers, getting to know them, what they like, and we especially seek the positive feedback so we can return home to enjoy the reward of farming,” says Andy.

The Seaside Farmers Market is located in the Seaside Amphitheatre in Seaside, Florida on 30-A, and is open on Saturday from 9am to 1pm (winter hours), and 8am to 12pm in the summer. For more information please visit their facebook page <https://www.facebook.com/seasidefarmersmarket>.



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Frequently asked questions about Hormone Pellets

BY DR. NITIN BAWA, MD



Dr. Nitin Bawa, MD

WHAT ARE HORMONE PELLETS?

Hormone pellets are about the size of a grain of rice and are inserted under the skin in the buttock area and gradually release hormones.

ARE HORMONE PELLETS PAINFUL?

Lidocaine is used to numb the skin and after that one should not feel any pain. Only a small cut is made in the skin and no stitch is needed.

CAN ONE RESUME NORMAL ACTIVITIES AFTER PELLET PLACEMENT?

We recommend no swimming or tub baths for a week after having pellets placed. For two days it is recommended not to do any vigorous activities such as horseback riding or long distance running that might open up the wound.

ARE HORMONE PELLETS NEW?

Hormone pellets have been used in this country since 1938 and are a popular form of hormone delivery in Europe and Australia. There is a new FDA approved testosterone pellet called Testopel but the generic compounded versions have been available for a long time.

WHAT ARE THE ADVANTAGES OF HORMONE PELLETS?

Hormone pellets gradually release hormones so it provides a steady supply of hormones over four months. Pellets eliminate the need of having to take pills daily or rubbing on creams. Oral pills are chewed up by the stomach acid and liver so do not stay in the form we give them. Oral hormones are broken down by the liver into little pieces that are like clotting factors and that is

why there is believed to be an increased risk of blood clots, strokes and blood clots with oral hormones. There are studies showing that oral hormones have a higher risk of these compared to other forms of delivery.

WHAT ARE THE MOST COMMON SIDE EFFECTS?

With estrogen and progesterone some women get breast tenderness and can get spotting. However this generally resolves with time and the dose can be adjusted so this does not happen.

CAN HORMONE PELLETS BE USED WITH A HISTORY OF BREAST CANCER?

There are studies showing that testosterone given with arimidex that blocks the conversion of testosterone to estrogen is safe in breast cancer and helps with the symptoms of menopause.

CAN PROGESTERONE BE PUT IN PELLETS?

Only a few pharmacies make progesterone pellets as heat sterilization cannot be used with progesterone. Unfortunately, most physicians are not aware of how to use progesterone pellets but we have found pharmacies that manufacture these pellets and we are one of the only practices that can use estrogen, testosterone and also progesterone pellets.

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



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Sleep troubles? Three easy natural remedies

BY DR. BART M. PRECOURT

If you have ever dealt with or are currently dealing with sleep issues, you know this is no laughing matter. Poor sleep can affect every part of our lives—Our energy, hormone balance, attitude, motivation, and even our immune system. Some people tout that they don't need much (bad idea; I used to do that), others have just come to survive without it. Yet surviving and living are two entirely different ways of experiencing life. As a holistic practitioner, poor sleep is a priority in ANY clinical situation.

If there is anything that should come naturally, it is SLEEP! Your body heals and rebuilds when you sleep. That applies to healing from everything! From a good workout, stress, injuries, aging, and even weight loss. Sadly, over 70 million Americans deal with sleep problems every year.

HERE ARE THREE PROVEN STRATEGIES TO IMPROVE PROPER SLEEP:

1. **Environment:** Improve your sleep environment; this should be a sacred place. This means your bedroom. A couple of simple, yet often violated, rules must be put into effect. Your sleep environment should include 3 key features: First, it must be **dark**. Bright light stimulates your hypothalamus gland (hormone regulator) that tells your body it's not time to rest, so your pineal gland will not secrete melatonin in a bright environment. No TV, no light coming through the windows, and no bright lights from cable boxes, smoke detectors, or alarm clocks. Second, it must be **Quiet**. Again no TV, cell phones, iPads, or outside noise. Leave all of these devices outside of your bedroom! Third, it should be **cool**. Your body temperature naturally decreases as you sleep. It's trying to put out the fire. Heat will keep your body active.

The next two sleeping solutions are ones that I find are completely overlooked. Often sleep issues are poorly diagnosed and, as a result, treated improperly. Poor treatment includes using sleep drugs like Ambien, Lunesta, or Trazodone. These are popular choices yet can lead to long-term dependency and worsened hormone imbalances, and never really fix the **cause** of the problem. Remember, sleep should be one of, if not the most, natural events! Also to note is the popular "natural" choice Melatonin supplements. Not a good idea. Melatonin is a hormone. So by taking melatonin you are effectively practicing hormone replacement therapy. This does not fix the **cause**, but rather can lead to more hormone imbalances.

For starters, determine if you have a "falling asleep" problem, or a "waking problem." A falling asleep problem

Dr. Bart M. Precourt



would mean you toss and turn from the start and can't even fall asleep. A waking problem means you can fall asleep yet you wake up and have a hard time falling back to sleep. This is what I call busy brain. You start thinking about anything and everything, becoming more stressed about the idea you're not sleeping again. Some people have both, trouble falling asleep and waking during sleep. If this is the case for you, then you should apply all 3 of these strategies.

2. **For a Falling Asleep Problem:** I start by giving my patients a very gentle and effective herb called Valerian Root. This has a calming effect and naturally helps the body to begin slowing down and preparing for sleep. In turn, this allows for melatonin to be secreted by the pineal gland. This has proven to be very effective for people with issues falling asleep. The exact dosage varies from case to case based on the patient. Often I may include other natural supplements, yet this is where to start.

3. **For a Waking Problem:** This occurs when the brain does not have the proper tools (nutrition) to calm the brain. Essentially there is too much yang (fire) energy and nothing to calm it down, yin

(cool) energy. For this I use Magnesium Lactate. Magnesium is a yin mineral that I suggest almost everyone to supplement due to its tremendous health benefits. Improves sleep, improves elimination, calms your muscles and nerves, and is involved in nearly 300 biochemical reactions in your body. It is deficient in nearly 75% of our population. Sugar, alcohol, sweating, and stress deplete this valuable mineral at nearly double the normal rate.

You can choose to use both of these supplements together if you want. Often they start to work immediately, but don't give up if it takes more time. Poor sleep is not something that should be overlooked, so I suggest that you consult your Holistic Health Care Practitioner if you need more help improving your sleep quality.

Dr. Bart M. Precourt is a Holistic Doctor, chiropractor, acupuncturist and nutritional consultant. For nearly 20 years he has helped people get healthy, lose weight and create healthy sustainable lifestyles. He currently practices in Seagrave Beach, FL at Balance Health Studio, www.balance30a.com. For a consultation contact Balance Health Studio at (850) 231-9288.



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Gallery Girl

BY LIESEL SCHMIDT



Anne Hunter



stories that she hopes will one day find life on the stage, penning captivating tales with dynamic plot lines patterned after the theater performances she watched in her youth.

Despite her love of writing, however, Hunter considers her true calling to be advocating the talent of other artists. And as someone with a long history in business, she's learned to use that business savvy and meld it with her love of art. Her goal is fusing them together to open galleries showcasing the works of South Walton artists; and she can't wait to see what beautiful things are in store for the future.

First with Fonville Press, a coffee shop she opened in Alys Beach in 2005, Hunter sought ways to provide a venue for the local arts, showcasing art books and opening her cafe space to singers and songwriters for performances. She

felt that she was not only offering a service for the artists themselves, but also perpetuating an appreciation for the arts and making them accessible to the community that had become so much a part of her inspiration. "I met so many artists while I owned Fonville and I really loved providing that type of a gathering place. I realized that we had a need for that, that the artists needed a place to perform and show their work." That realization led her to establish a wine bar and "gathering spot" called Cerulean's in Water-Color, still in pursuit of opening eyes and ears and hearts to visual and performance arts along the Gulf Coast.

the artists inspired me," Hunter notes. "In creating spaces for them and helping them thrive, I was inadvertently doing the same for myself, until I rediscovered writing stories as my form of creative expression."

In 2010, life took a funny turn, sweeping Hunter off to the bright lights and big city of New York, where she spent the next five years writing until she felt her need to focus on her own creativity fulfilled. Only then was she ready to come back to the beaches she called home—once again on a mission to open the community's eyes to the talent of so many yet undiscovered artists in South Walton. "It's important to me that we advocate art and give it room to grow. This is such a special area, and the art and the culture here needs to be preserved and celebrated," says Hunter. "I really see the opening of this gallery in Seaside as an important step in designating spaces for the artists. My goal is that (Anne Hunter Galleries) isn't just open during my lifetime, or during the years that I can conduct business, but that the values and principals I establish now in nurturing art are passed on for the generations ahead."

As she walks the beaches, Hunter looks to the horizon and sees not only the beauty of nature, but the beauty of the people here—unique in their vision and inspiration, gifted as artists to convey what so many are unable to express—and hopes that she helps them leave a legacy, planting those very same seeds that were planted in her years ago as a child.

For more information on Anne Hunter Galleries, visit the online gallery at www.annehuntergalleries.com, which officially launches March 1. Located at 25 Central Square, Santa Rosa Beach, FL 32459. Open daily, 10:00 a.m.- 6:00 p.m.

As a child standing in front of Georgia O'Keefe paintings in museums or squirming in her seat during an opera, Anne Hunter may not have realized that the seeds for a love of art were being planted; but decades later, when those seeds began to fully take root and grow, her need to express her own creativity and open up doors for other artists was undeniable, and her journey to a life in color began...

True, she may not be an artist in the sense that she paints or draws. But the art she's learned to create herself is with words, taking those words and weaving them into



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Sinfonia Soars and Scores in Milestone 10th Season

BY SARAH MURPHY ROBERTSON

The role of an orchestra's conductor is to lead, guide, and carefully choose and study the musical score. This ensures cohesion and harmony individual to each performance. Conductor and Founder, Demetrius Fuller embraces his role with the Sinfonia Gulf Coast while both encapsulating the conductor definition and transcending it.

The Sinfonia Gulf Coast is Northwest Florida's only fully professional symphony orchestra. Its commitment to engaging the public in an oft lesser-familiar musical genre renders it a vital cultural amenity for this area. At the helm since 2006; 10 years now; has been the maestro himself, Demetrius Fuller.

By fifth grade, Fuller was hooked on music. Raised in Fort Walton Beach, he credits the robust music program in Okaloosa County as a key influencer during his younger years. Fuller then went on to attend the University of Cincinnati's Conservatory of Music – a world respected musical institution. It was there he harnessed his prowess in music and cultivated the fundamentals he'd need to establish the Sinfonia Gulf Coast. Demetrius holds undergrad degrees in Piano and Clarinet, and a Masters in Orchestral Conducting.

Travel is woven into Fuller's repertoire. Recent trips to Europe and Japan, as well as frequent domestic jaunts to New York City and Chicago, all help inform his creative process. Demetrius has an appreciation for all art forms, including a personal interest and aptitude in the culinary arts.

I asked him to describe his job and he disclosed it is part artistic and part administrative. He is directly involved in decisions on marketing and PR, as well as the creation of each musical composition. A huge amount of time is necessary to learn the score for each instrument's part in each performance. Interestingly, the Sinfonia's Destin office space itself is serenely quiet. Demetrius laughed and shared he can't listen to music while working or he will quickly get distracted by it!

Annually the Sinfonia's programming is never short on imagination and innovation. Their goal is to take the traditional orchestral experience and turn it into a new artistic experience. Liken it to a nouveau cuisine; a musical fusion if you will. The result is richly accessible, balanced, and exciting. It is a formula that is impeccable, yet yields performances you won't have heard before.



Student Concert Series - Cowboys, Caballeros & Copeland



Maestro Demetrius Fuller



Student involvement

Since its founding, Sinfonia has performed in a staggering number of concerts and events: more than 400! They regularly collaborate with other community nonprofits and have reached more than 62,000 children through music education initiatives.

You may not realize another arm in Sinfonia's reach is their youth orchestra program, led by Music Director, Liz Aylor. This 60 member ensemble is one of 80 orchestras worldwide to partner with Carnegie Hall's Weill Institute of Music in the "Link Up" program for local third through fifth graders. It is a huge part of the community and it exposes area kids to more than just classical music. It broadens their horizons and shows them another whole world, where they see up close these extraordinary musicians and their demonstrated skills. After the concerts, the Sinfonia office receives hundreds of charming Thank You notes from kids; their obvious interest in classical music piqued.

people might not know about these classical concerts, Sinfonia's Director of Operations and Events, Elaine Tucker, was eager to share: "The entire evening is an outing – we work hard to make it an experience with many components, including pre or post-concert receptions."

The Sinfonia is a 501C3 registered nonprofit and a real gem in our community. Donations are available at a variety of levels and are all tax deductible. Stay tuned as Sinfonia's 2016-17 calendar coincides with the school year and next year's carefully curated line up will be announced. "We always strive to find new ways to garner appreciation for classical music" Demetrius emphasized. I think we all can agree: 30-A's visitors and locals alike benefit from his sentiment and unwavering commitment.

For more information on the Sinfonia Gulf Coast, visit www.sinfoniagulfcoast.org

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Investing vs. Paying Off Debt

BY CHRIS OGLE

Chris J. Ogle



THE DEBT DILEMMA

The process for eliminating debt is anything but an easy-to-solve financial equation. Many people wonder if they should pay off their debt as quickly as possible or invest their money, letting debt payments run their course.

The answer depends on whom you ask. Theories about balancing investing with debt vary widely.

Some financial experts say freedom from debt is the most important goal. Others say it's more about the math: Your money should go toward investing if your investments earn a higher rate of return than your debts cost you. Still others focus on the emotional aspect: how comfortable are you with a certain level of debt?

NEITHER ONE NOR THE OTHER

Better yet, perhaps, is a balanced approach to wealth management. If you're like most people, you'll need to manage finances for both present and future needs. That means paying off some debt today while simultaneously investing with an eye on the future.

Although your decisions should take into account your own needs and circumstances, consider the following guidelines for handling debt in light of investing goals:

Save for a rainy day. Before paying down debt (beyond required payments) or settling on an investment strategy, make it your first priority to put funds aside for an emergency reserve. We recommend six months or more of living expenses; an absolute minimum is three months' worth. These funds should be in traditional savings or very short-term, highly liquid, non-volatile investments.

Your future first. As a general rule, your long-term investment plan should take priority over applying extra amounts toward debt. Also be careful not to let "lifestyle creep", a tendency toward more expensive tastes and luxury consumption, impede your investment outlook.

By contributing to a long-term investment plan as early as possible, you may set yourself up for a brighter future. If paying down debt is also a priority, you'll want to examine your personal budget to decide how much to direct each month toward investing and how much toward debt repayment.

Just remember, there are no magic numbers. In general, the best advice is to make sure your investment strategy fits your financial expectations for the future.

Prioritize your debts. With an emergency fund in place and your investment strategy up and running, putting any extra money toward your debts is also a smart way to go. But how do you decide which debts to pay down first?

One approach is to start with the smallest debts first to eliminate at least some of your debt burden and interest payments in a timely manner. It also makes sense to pay off high-interest debts like private student loans and credit card debt more quickly.

Federal student loans and mortgages might be lower priorities, because their rates are often lower and their terms are longer. Vehicle loans might fall somewhere in the middle. Tax considerations might also come into play.

It's personal. As you divide and conquer debt, don't forget to consider the emotional side of your strategy. If paying off a certain debt will help you feel more secure, you might want to go with your gut feeling.

You'll enjoy a growing sense of financial freedom as you stay on course and get your debt under control. As it shrinks over time, you may find you have more funds available for enjoying the present and focusing on the future.

This article was written by/for Wells Fargo Advisors and provided courtesy of Chris J. Ogle, Senior Vice President-Investment Officer in Destin, Fl. Chris can be reached at 850-837-5366 or chris.ogle@wfsadvisors.com.

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Grinkmeyer Leonard Financial

BY KEMPTEN TAYLOR

Whether you're just starting to invest for the first time, or have a seven-figure (or more) portfolio, picking the best investment company is an important step. Not only is it critical that you get the best price for the services you intend to use, but it's just as important that you have the kinds of access and support that you need, while also not paying for things that you don't need or won't use. Imagine having a solid team of financial advisors that really do have your best interest at heart, a group of trusted consultants that can and will help you map out and achieve your dreams. At Grinkmeyer Leonard Financial, Trent Grinkmeyer and Valerie Leonard have created a company culture that strives to do just that. "Life is a collection of experiences and we want to help you create those," says Grinkmeyer.

Grinkmeyer Leonard Financial is a financial investment house local to the 30-A area. The company was founded in 2004 by the firm's partners Trent Grinkmeyer and Valerie Leonard. Both Alabama natives, the expert duo were former co-workers at a previous financial practice. After leaving that firm, they formed a partnership and the rest is history. "We are very much yin and yang in personalities and I believe that is what has created our great relationship and friendship. She is very analytical, process driven and caring; while I am more creative, an outside the box thinker and thoughtful. When you consider we balance each other's weaknesses and bring a great combination of strengths, it creates an atmosphere conducive for higher client satisfaction. I love building things. I have enjoyed building this firm with Valerie and ultimately the joy comes from the success our clients have in achieving their goals," says Grinkmeyer.

Grinkmeyer Leonard Financial is divided into two divisions: retail money management and advisory services for individuals and families, and 401(K) consulting for employers. The retail side of the business focuses primarily on investing, assisting clients with retirement planning, as well as insurance and estate planning. "This is not your typical wire house firm. We love what we do, we don't think within a corporate box structure but, rather, we view a person's retirement plan as a blank canvas that needs to be painted and with the proper guidance, that individual can reach their dreams. Our goal is to be that coach who takes an individual through the ups and downs



Trent Grinkmeyer and Valerie Leonard

of life and guides them to their ultimate destination," says Grinkmeyer.

Taking that leap to begin mapping out your financial future can be a daunting one. Today the average household debt rings in around \$8,000.00 per family, which may not seem like a lot to some, but represents more than ten percent of the average annual income. Grinkmeyer Leonard Financial believes that you should surround yourself with a team of experts who know about financial matters that you don't, or those that you are not an expert on. They believe that they are there to help navigate those rough waters of personal and corporate financial planning. Seeking out a fiscal advisor may help strengthen your monetary situation, creating a stable financial household.

Today, Grinkmeyer and Leonard feel they are seeing measurable and meaningful results amongst their clients and are extremely proud of the success and reputation of Grinkmeyer Leonard Financial. Despite their

achievements, they hold steadfast to their vision and seek to continually improve the level of advice and services offered to their clients. "We have a passion for people's wellbeing and a love for the country we live in and what it was built on. We understand that not all clients are alike. They all have different needs that have their different ways of being handled. We love working with people we personally like and enjoy being with," says Grinkmeyer.

Grinkmeyer Leonard Financial is dedicated to offering creative solutions objectivity, with personalized advice and proactive service to their clients. With offices located in Birmingham and in Santa Rosa Beach on 30-A, the company is ready to help you get started on your financial journey. Take your future into your own hands and get the planning process started by contacting Grinkmeyer Leonard Financial at (866) 695-5162 or visit them online at grinkmeyerleonard.com.



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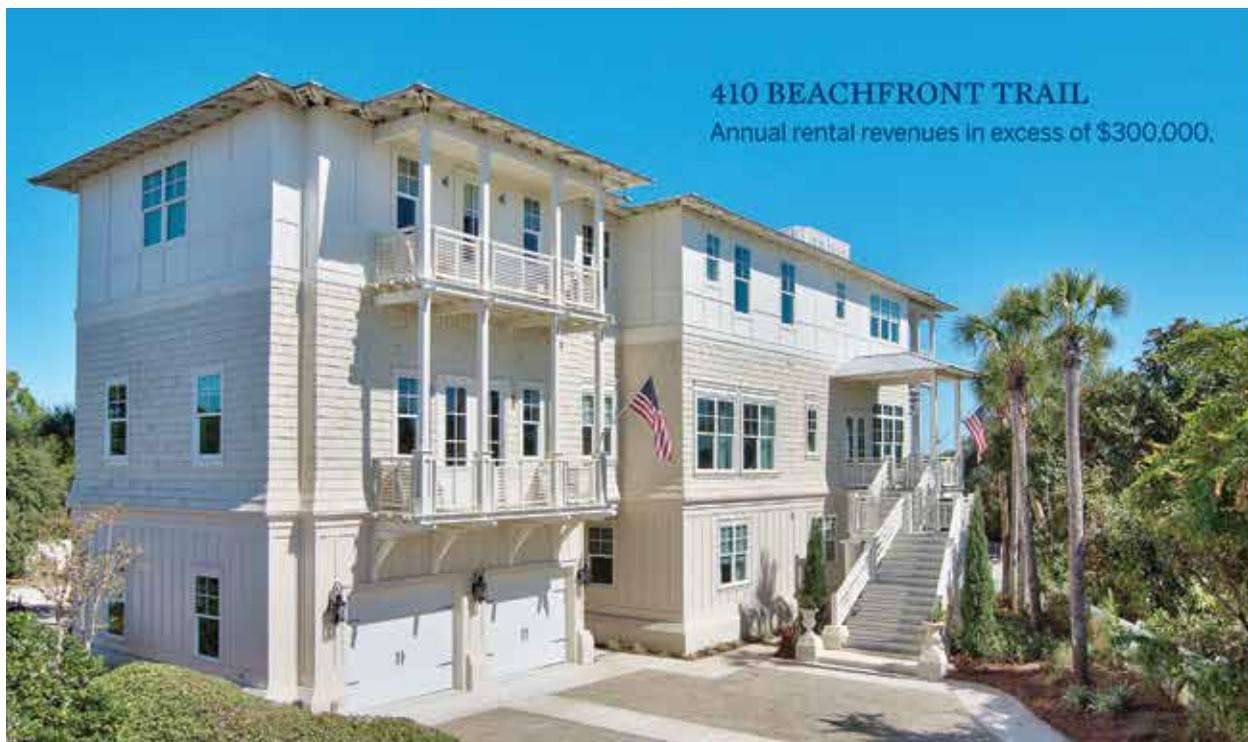
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A Record Year In Review - The 30-A Real Estate Market

BY ERIN ODEN

2015 proved to be a record-breaking year for the 30-A real estate market. Home and condo sales along the 30-A corridor exceeded \$1.1 billion in 2015, a 26% increase over 2014 and more notably the historic record highest volume of sales. This speaks volumes to the current demand we are experiencing among our coastal communities.

The average sales price was just above \$875,000, up a nice 10% over last year. Pricing has been steadily increasing 10% or more per year, for the past three years, an important trend line for sellers and buyers. Many 30-A property sellers are able to properly assess that their opportunity is the highest it has been since they have owned, and many buyers have great confidence in the market based on the continued appreciation.

The unique and well-planned communities that dot our beach road have created for us idyllic beach towns, and this has defined our coastal area. Taking a look at the individual planned communities and the most popular market segments affirms just how sought after and appreciated our coastal life is...

WATERSOUND BEACH

The 2015 WaterSound Beach real estate sales continued at impressive levels. The 2014 record highs were exceeded in 2015 with over \$92 million in home and condo sales volume. This was 12% over the prior year, driven notably by an average 13% dollar per square foot increase.

The community's sales prices ranged from \$630,000 to \$4,995,000 for the 49 properties sold in 2015. These sales speak to the strength of the community and its values. As of this writing, 39 properties are on the market, ranging \$745,000 to \$6,995,000. I have had the pleasure to personally represent a number of exceptional record transactions in this lovely community that defines the coastal elements and lifestyle of 30-A. We anticipate values and demand to remain strong and continue to rise in 2016.

WATERCOLOR

Similar to 2014, 2015 sales volume was near \$150 million for the WaterColor community. Average sale prices and price per square foot were up 21% and 13% respectively. Average dollar per square foot registered at \$495 in 2015. Sellers will find the accompanying statistics to be encouraging and important for assessing opportunity in the current market. The beauty of WaterColor continues its allure to homeowners. A total of 73 properties were on the market at year-end, and as of this writing, range from \$749,000 to \$6,495,000.

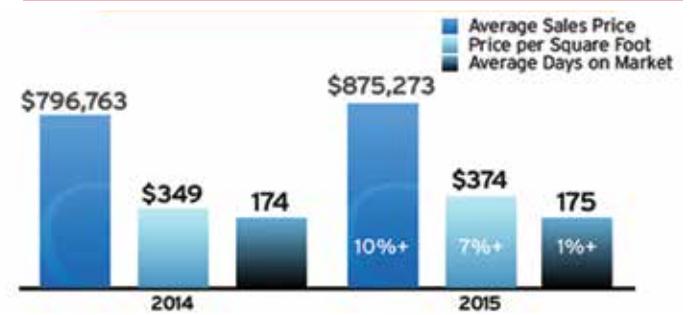
SALES & AVERAGE SALES PRICES FOR SCENIC 30A CORRIDOR

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

CLOSED TRANSACTIONS & CLOSED SALES VOLUMES



AVERAGE SALES PRICES



List price per square foot ranges from \$322 to luxury properties at \$1,579. We anticipate the market will continue its vibrancy in 2016.

ROSEMARY

Rosemary followed the 2014 record-breaking year with another record in reaching \$116.6 million in dollar sales volume. The 2015 average sales price and dollar per square foot were up 9% and 8% respectively. Sellers will find the accompanying statistics to be encouraging and important for assessing opportunity in the current market.

Rosemary's appeal continues especially with the:

- Celebration of its 20-year anniversary
- Continued attention to maintaining its beauty as noted with the recent work in the town square greens
- 2015 opening of the new owners' center and amphitheater/stage

A total of 49 homes and condos were on the market near year-end, ranging from just over \$1 million to almost \$12 million. Construction of new condos have begun in the town center and are currently being priced between \$1,625,000 and \$1,750,000. We anticipate values to remain strong in 2016.

30-A HIGH-END

The 30-A high-end luxury market continues to be in strong demand. Transactions were up a huge 50% over 2014, with 39 closed properties averaging \$4.3 million in price. Notably the two highest other years were 2014 with 26 transactions, and 2005 with 16. Sellers will certainly find the accompanying statistics to be encouraging

and important for assessing opportunity in the current market. At year-end, 74 properties priced at \$3M+ were actively on the market. Two were priced at or near \$11.8 million, one in Rosemary and the other in Seaside, both on the beach. Sellers can take note that opportunity is at a peak and we at Coastal Luxury anticipate the market will continue its vibrancy in 2016.

30-A GULF-FRONT

We saw a surge in gulf-front sales in 2015 with the number of sales up 19% and all other sale indicators rising as well. Sellers will certainly find the accompanying statistics to be encouraging and important for assessing opportunity in the current market. At year-end 100 gulf-front homes and condos were actively on the market. At this writing, these range from a \$415,000 one-bedroom condo to a Seaside luxury home priced at \$11,800,000. Demand remains strong for Gulf-front properties along the Scenic 30-A corridor.

We anticipate the 30-A market will continue its vibrancy into the coming seasons of 2016 and we look forward to the momentum.



Erin Oden is the principal broker and owner of Coastal Luxury, maintaining a strong emphasis on intimate market knowledge and expertise in the luxury and gulf-front market. Erin can be reached at (850)502-1220 or erin@coastalluxury.com, or stop by Coastal Luxury, located directly on 30-A, the

first office east of Alys Beach. Search all available properties at coastalluxury.com/SEARCH



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Blue Title

BY JESSICA HOLTHAUS BADOUR



Blue Title Team

The purchase of a new home or vacation property in one of the communities along 30-A brings to mind visions of incredible architecture, amazing beachfront views of the Gulf Coast, and planned communities bustling with residents and tourists. Slightly less romantic to envision – but arguably as important – is the company used to finalize the purchase of that property.

Blue Title, with its experienced staff of attorneys and title professionals, is a sought-after provider of closing services throughout Florida. And they're conveniently located right here on 30-A. This past year marked the company's 10th anniversary and 2015 ended with a season of incredible growth and expansion.

"Of particular excitement this past year, we added two seasoned title professionals to our team," says attorney Warren Beason, the company's owner and president. "Both Carmen Barclay and Cody Stewart have come to Blue Title with many years of experience in Walton County, and they share our passion for delivering an unmatched client experience."

Beason noted that the last several months have brought about historic changes within the industry. Known for their skill and professionalism in the closing process, Blue Title used its expertise to turn the changing regulatory environment into a competitive advantage, and an added layer of confidence for its clients.

"The scope of the new TRID regulations has forced companies to undertake a herculean effort if they want to remain compliant," Beason says. "While these new rules may be an improvement from where the industry was, they bring a host of new regulations."

The scope of changes was large enough that many companies simply decided to shut down rather than keep up with the times. Others remain non-compliant and are beginning to incur added liability as they struggle to bring their systems and security up to date.

"We decided early on to use this new regulatory landscape as an opportunity to raise Blue Title's standard of service even higher," Beason explains. "To accomplish this, we identified three initiatives that we knew would set us apart from anyone else in the market."

The priorities included upgrading the company's closing software to the most secure and efficient program available in the market, hiring additional experienced staff to ensure depth of expertise,

and engaging a third-party auditor to analyze the company's systems for maximum efficiency and security. The audit process not only confirmed Blue Title's compliance with the new federal regulations, but also certified they meet the new American Land Title Association (ALTA) Best Practices (which is now considered the gold standard for title companies).

"We have seen real estate agents and their clients becoming much savvier when selecting who will close their transaction – and this is a good thing!" Beason exclaims. "It's so helpful when everyone understands that it matters who's being trusted with the details."

While that doesn't mean there will never be any hiccups in the process, it does mean Blue Title takes on the responsibility of creating solutions, over-communicating with clients and doing whatever it takes to move the deal to closing.

Lisa Shaffer, Blue Title's licensed Florida title agent, notes, "We believe it's our role to make sure the deal closes. To make that happen, we're constantly creating solutions, not just uncovering problems. There's a big difference!"

"It's a given that the details must be right, so we are very meticulous," Shaffer continues. "However, we have also learned that proactive communication is fundamental. It avoids headaches for everyone. As a result, we're constantly fine-tuning our processes to ensure we are communicating with our clients even before their questions arise. If everyone stays informed – without having to ask – it generally creates an environment that provides for a smooth closing."

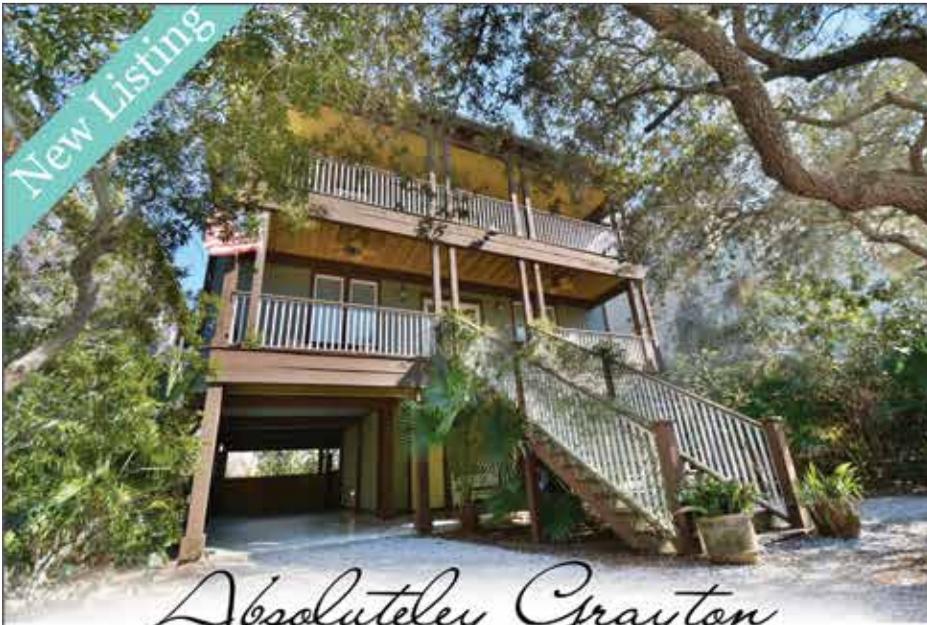
That means phone calls are promptly answered, messages are returned, clarity is provided on who is handling a file, and confidence is given when the closing is scheduled.

"We try our best to remove any frustration from the closing process by being immediately responsive," Beason says. "Our team understands they're using their knowledge and skill sets to serve our clients and re-earn their trust on every deal."

Blue Title has used its strong foundation to create a platform for future growth and service and, as the company begins its second decade on 30-A, it appears to be poised for long-term success.

Blue Title is located at 10952 E. County Hwy 30A, Suite B in Inlet Beach, Fla. Reach the company at (850) 960-0016, at info@blue-title.com, or find them online at www.blue-title.com and www.facebook.com/bluetitle

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Reinventing Realty

BY SARAH MURPHY ROBERTSON

William “Royce” Smith has spent his career establishing strong connections and investing in relationship building. After 27 years spent in the high-profile music industry, Royce moved to South Walton in 2003 and began making his mark in the local real estate arena. He currently works for Rosemary Beach Realty, holds an associate broker’s license; and the impressive milestone of surpassing 150 million dollars in sales.

Royce’s reach is wide: with commercial, developmental, and residential prospects from Panama City Beach, on down scenic highway 30-A, and into Destin. In the fourteen years since he and his wife made our area home, Royce has garnered respect from his clients while establishing himself as an expert in the real estate market.

Royce’s latest endeavors include brokering three new construction projects along 30-A. These are unique and exciting opportunities, as so much available existing inventory has quickly sold in recent years. There truly isn’t much available land left and that makes these developments sought after and unique.

Royce is enthusiastic to share news of the establishment of the first new neighborhood in 8 years in historic Grayton Beach. In his astute words, “What is old is new again!” The developers, BetterBuilt, conceptualized and created The Village at Grayton Beach - comprised of forty-seven units in a beautiful community, literally nestled in native coastal woodland surroundings. Some of the many detailed interior design elements of these stunning homes will include ship lap siding and wainscoting, crown molding, porcelain tile, and recessed lighting. With floor plans designed to be open and bright, they are well suited for entertaining. The neighborhood will be anchored by an eighty-foot-long zero-entry pool, perfect for family fun and relaxing. Located just a mile from the beach, the Village at Grayton Beach is also within walking or biking

distance to 30-A and all its many wonderful restaurants and shops.

“BetterBuilt is excited about developing a fresh new community in an old historic town like Grayton. The exterior feel of our homes is reminiscent of a bygone era, while our interiors bring you all the modern amenities and coastal charm you would expect from a leading builder on 30-A,” shares Troy Speegle, President of BetterBuilt of N.W. Florida.

Meanwhile, in Rosemary Beach, their twentieth anniversary has yielded some of its own new vital-

have the opportunity to individualize their residence, thus creating their own unique haven.

Also in Rosemary Beach, construction will commence this spring on The Georgetown. The Georgetown will blend contemporary style with convenience, and will be the last building constructed on North Barrett Square. They target completion for early 2017, and Royce recommends you quickly secure one of nine available residences. Patrick McCarthy, Manager of Developer 30 East Partners says, “The Georgetown will be the first building constructed on North Barrett Square in a decade. As such, we designed it to be unique and provide something that previously did not exist in the Rosemary Beach Town Center. The Georgetown provides an option

for those who want to be in the heart of Rosemary Beach, in the space of a house, without the upkeep of a house.”

The Georgetown condominium will consist of four stories. The units will be spacious; with three bedrooms plus a bunkroom, and three bathrooms.

Dedicated covered parking and storage will be a most welcome amenity as well. Interiors will be modeled after a “transitional style”, and marble countertops, glass frameless showers, and travertine tubs will all exemplify the best qualities of both modern and classic design.

With the exception of going furniture shopping, Royce is quick to point out all of these three new construction opportunities will be completely turn-key. Buyers will be delighted by high end finishes and amenities that many potential buyers would only envision as future upgrades. Certainly this coming year is an exciting time to invest on 30-A and Royce is ready to help make beach living dreams a reality.

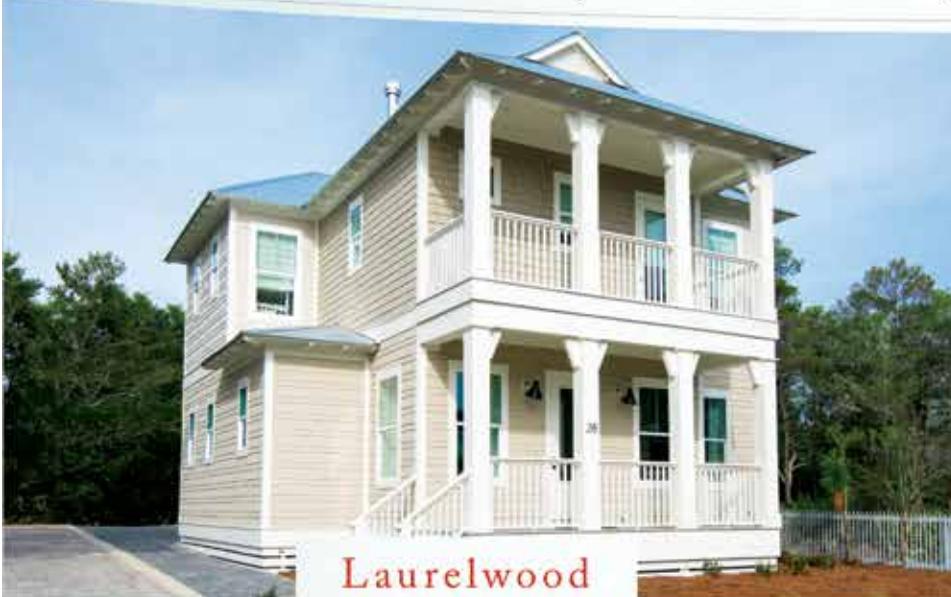
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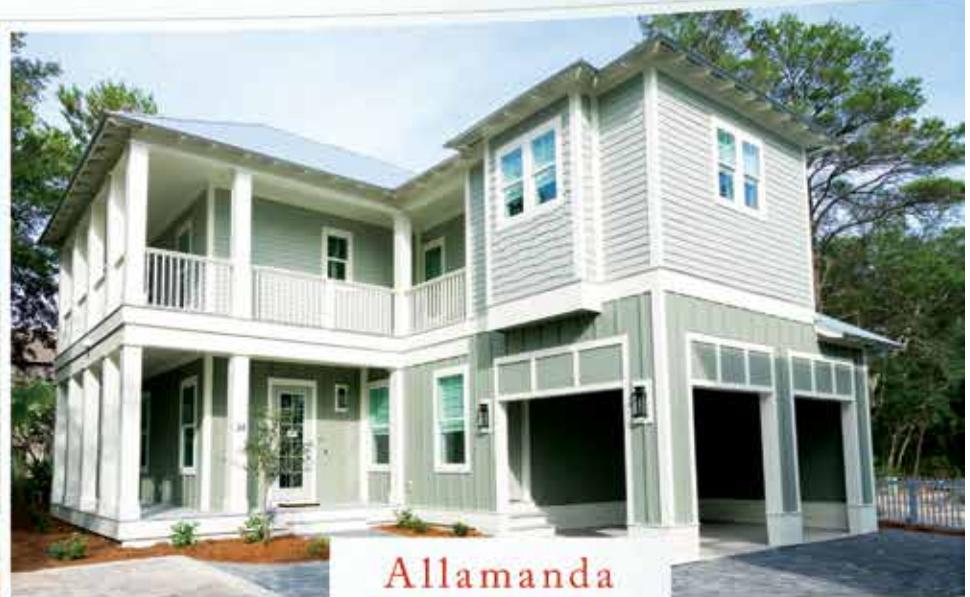
ity in the form of new construction. The impressive gulf-side luxury condominium, The Orleans, has already broken ground and is poised to be a favorite new hot spot. With a completion date slated for late 2016, this building will boast both a family-friendly restaurant on the ground level and a rooftop deck with casual fine dining and views of the emerald coastline. (Royce disclosed that they’ve spared no expense in insuring the soundproofing of each unit, since this mixed-use space will embrace both recreation and relaxation!) The Orleans will offer high end finishes, such as waxed Calcutta marble tile and appliances, including Wolf ranges. And, each homeowner will



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SEOM Solutions

BY JESSICA HOLTHAUS BADOUR



We gather an in-depth understanding of our clients' goals and objectives, and the knowledge we obtain allows us to create genuine bonds between our clients and their audiences via social networking.

The Santa Rosa Beach-based company is not only local; it's veteran-owned and operated by Matthew and Megan Titus. The couple, who have lived in the area for the better part of 20 years, saw a demand for an interactive marketing agency and decided to bring their talents to the local level. Now in its fourth year, the company offers 30-A businesses a refreshing approach to the ins and outs of brand development and design, social and online media, reputation management, and more.

"Being local is one of our greatest advantages. We use a boots-on-the-ground approach when managing our client's online presence," says Megan, SEOM's Social Media Coordinator. "We gather an in-depth understanding of our clients' goals and objectives, and the knowledge we obtain allows us to create genuine bonds between our clients and their audiences via social networking."

"We are experts in our field, and our clients are experts in theirs. When we meet in the middle, great things happen," Matt adds.

Over time, SEOM has grown to meet its clients' needs. From entry-level businesses to local powerhouse brands, SEOM is always looking to work with new clients – just so long as they don't compete against any of their existing clientele.

"We compete with ourselves, not our clients," the couple says. "We don't need you to be a big company, we just need you to want to be better and we'll help you grow to get there."

That means SEOM only takes on one particular company in a niche industry or area of service at a time, because they can only ensure one company is seen as the very best in their field, meaning each of their clients gets a personal experience during the lifespan of the business relationship.

Another unique aspect of SEOM's operations is that clients don't sign "contracts"; they have "agreements". This distinction is an important one that emphasizes the business mentality. "We want clients who choose to do business with us," Matt explains. "The agreements we have with our clients are just that: an agreement to do business, not a binding contract."

In addition to Matt and Megan, the SEOM team has attracted several talents, with staff growth nearly doubling every year. As the clients' demands have grown, so has the team, expanding to include programming, design, brand management, creative direction and more.

"Our clients push us, and we always push back: 'We heard about this, can we try it?' And we accommodate the request in a very timely manner," Megan says. "Our clients love our turnaround time and that's a benefit of working with us as a boutique agency. It's about investing in our clients and growing alongside each of them."

Matt points out that it is important for SEOM to stay ahead of the digital game, keeping their clients out in front of their competitors. "But we ensure our clients stay 'leading edge, not bleeding edge'. We use proven tactics that minimize risk," says Matt.

"Our clients have always helped guide our growth," he continues. "In return, we help our clients to be the best they can be, year after year. It's our ability to always improve the bottom-line for each of our clients that has been instrumental in SEOM's continued success."

Visit SEOM Solutions online at <http://interactivemarketing.agency/>, in person at 1394 County Highway 283 S, Bldg 2, Santa Rosa Beach, or contact them at (850) 830-6385 marketing@seomsolutions.com.

Interactive marketing, brand development, social marketing, online media strategy. Important terms, with somewhat ambiguous meaning – especially for businesses that are focused on their operations; more so than how their brand is perceived online, the latest social media craze, or how their Search Engine Optimization (SEO) results drive online conversions.

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30Asandroverally.com

Cottage Rental Agency

BY KEMPTEN TAYLOR

The key is stuck... the door code isn't working... they didn't leave us any towels," are all things that one never wants to utter when arriving at your vacation rental for that long awaited coastal retreat. Booking your stay on 30-A with the Cottage Rental Agency (CRA) will ensure that those pesky troubles will not be an issue during your trip to the Emerald Coast. As the leading on-site rental agency in the



View from CRA property

area, Cottage Rental Agency offers over 200 rentals in Seaside and throughout 30-A, from private one-bedroom beachfront hideaways to spectacular homes that sleep 14 or more.

The Cottage Rental Agency has been around just about as long as Seaside itself and is the original rental agency to the town. The company was founded in 1986 by Seaside's founder Robert Davis. He created CRA out of necessity as many homeowners in Seaside began asking him to rent their homes for them while they were away. Now the Cottage Rental Agency is privately owned and they have remained the only on-site, full-service provider of private vacation rental properties in the town. "Our commitment to the area, especially Seaside, is what truly sets us apart. We are the only agency with full-service, hotel-style check in. From recent polling, we have a 68% return guest rate and love when our guests call and ask for their favorite house to rent year after year," says Bonnie Bianca, Cottage Rental Agency's Rental Sales Manager.

When Cottage Rental Agency guests arrive on 30-A, they head straight for the company's Welcome Center to check in (the Welcome Center is located at 2311 E Co HWY 30A in Seaside). As soon as you walk through the doors you will know vacation has begun with the top-notch service provided by the agency's friendly and knowledgeable staff. The building is open daily (8 a.m. – 8 p.m. and often later during peak season) and is a haven for guests throughout their stay at the beach. You can ask questions or for more towels, report any maintenance issues, grab a movie rental, pick out a few beach toys, and



rentals left with only a door code, phone number, and a hope that someone will return their call when something goes wrong. Having on-site services and a local staff has never been more important than it is today, and we are proud that only CRA offers this to homeowners and guests in Seaside and along 30-A," says Bianca.

Also located in the Welcome Center is CRA's Business Center, which features computers and free WIFI for guests. To make the experience even better, each CRA guest receives the CRA Amazing Amenities package, which includes two complimentary bike rentals to enjoy during your stay, welcome beach tote with unique souvenirs, unlimited movie rentals, a bottle of wine, and more. Needless to say, CRA offers the full Monty when it comes



CRA Concierge Headquarters

more. The accommodating concierges are always eager to help you with dining plans, paddleboard rentals, or booking a private beach bonfire. "We provide a higher level of service than any other agency in the area. We see visitors from other

through the South Walton area from Seagrove Beach to NatureWalk and WaterColor. Each of the company's rentals are individually owned, and reflect each of the owners' individual style. You will see a diverse array of art, furnishings, and décor throughout the homes. Several of these beauties have been featured in notable national publications, including Architectural Digest, Town and Country Veranda, Coastal Living, and Southern Living, to name a few. "Cottage Rental Agency helps more than 100,000 guests each year make memories and plan the perfect beach vacation. CRA knows the importance of taking care of our guests and giving them the amenities they look for in a reliable quality rental program," says Bianca. The company motto is "the best memories stay with CRA", and the Cottage Rental Agency stands firmly behind that.

Cottage Rental Agency suggests you book your vacation as soon as you decide on a date to ensure you get the house of your dreams. To make reservations or find out additional information on CRA rentals call (855) 299-7551 or visit www.cottagerentalagency.com.



Bonnie Bianca

to exclusive accommodations and amenities.

Cottages, private homes, townhomes, and penthouse suites are all among the array of properties available in CRA's rental collection. While more of CRA's vacation rentals are in the town of Seaside, they also have a few select homes located



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Taming Transfer Taxes

BY KIMBERLY WATSON SEWELL AND FRANK WATSON

It's that time of year again! Taxes. How many times have you seen or heard that phrase and thought, "Oh-oh, now what?"

While it is time to look at your income taxes and tax planning before filing your 2015 income tax return, this is a perfect time to review your estate plan too. As you meet with your tax preparer, consider contacting your estate planning attorney to review your current estate plan generally, and your "estate and gift" tax planning specifically.

YOUR TAXABLE ESTATE

Before reviewing some of the main points of estate tax planning, an appreciation for what makes up your "taxable" estate is in order. The list is quite extensive. After allowable deductions, it includes real estate, tangible personal property, life insurance proceeds, IRAs and other retirement plans, other investments, and business interests.

Many Americans work hard to save and accumulate wealth while they are alive. They also seek to share that wealth with loved ones and worthy causes while living and through their estates. With strategic estate and gift planning, you may have more money to give and pass on to your own loved ones and worthy causes, with less of your wealth taken in taxes.

Accordingly, as tax planning is a broad subject, the focus of this article is limited to the estate exemption amounts and then on to gift tax planning.

ESTATE EXEMPTION PLANNING

The good news is that federal estate tax exempts the first \$5,450,000.00 of assets from being taxed with up to a 40% federal tax. Many states have decoupled from the Federal Estate Tax exemption, however, and imposed their own estate tax based on lower thresholds. A qualified attorney can help you determine whether you would be exposed to state estate and inheritance taxes. Also, the American Taxpayer Relief Act of 2012 made "portability" permanent, which means the tax law allows a surviving spouse to use the unused exemption of a deceased spouse, subject to some very specific requirements.

Fortunately, there are many strategies to transfer wealth while you are alive to minimize and, perhaps, even avoid estate and inheritance taxes.

GIFT TO REDUCE YOUR ESTATE

Not only do lifetime gifts reduce your taxable estate at death, but they remove all future appreciation on the gifted assets from your estate as well.

Most taxpayers know they can transfer up to \$14,000.00 to as many different individuals as they wish each calendar year. However, did you know one spouse may gift up to twice that amount to as many individuals as they wish with their own funds? Yes, that's true, as long as each spouse agrees to "gift splitting" and files a timely Form 709 Gift Tax Return disclosing the gifts. This is especially powerful in blended families when each spouse may have brought separate children and assets to the new marriage. Also, don't forget that transfers between spouses may be made without limitation under what is known as the Unlimited Marital Deduction.

Finally, certain opportunities for lifetime wealth transfer are completely gift tax-free, if done properly. For example, tuition paid directly to the university your grandchild is attending does not count against your annual gift tax exclusion limit for that grandchild. Also, if you pay any medical bills directly to the hospital that treated your son, then same result.

The result would be different in both of these common scenarios if you gave the money to your grandchild or son instead of to the institutions providing services to them.

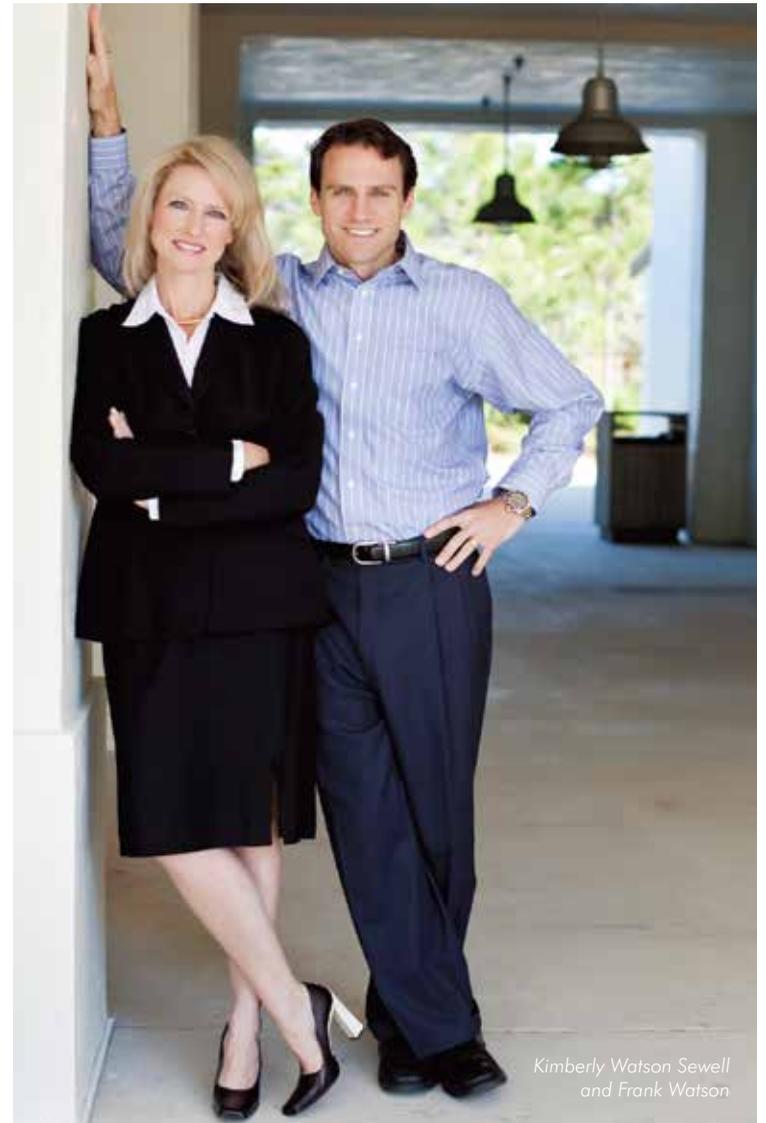
CONCLUSION

There is a lot to know when it comes to taxes. Period. Fortunately, an estate planning attorney can help tailor a strategy for your wealth that makes sense for you now and for your heirs after you pass away.

ASK YOURSELF..

These Questions Regarding "Taming Transfer Taxes."

1. Have I identified which portion of my estate is "taxable", such as property, life insurance proceeds, IRAs, investments, business interests, profit-sharing, etc.?
2. Have I determined if I am required to file an estate tax return?
3. Have I reviewed my options for reducing the size of my taxable estate, such as gifts that don't exceed



Kimberly Watson Sewell
and Frank Watson

the annual exclusion, tuition or medical expenses paid for another person, gifts to my spouse, or gifts to a political organization?

4. Have I verified my state's estate or death taxes, if any, which could make an inheritance or bequest taxable when it is passed to the recipient?
5. Have I reviewed the American Taxpayer Relief Act of 2012 with my estate planning attorney to determine the impact of any applicable tax law changes?



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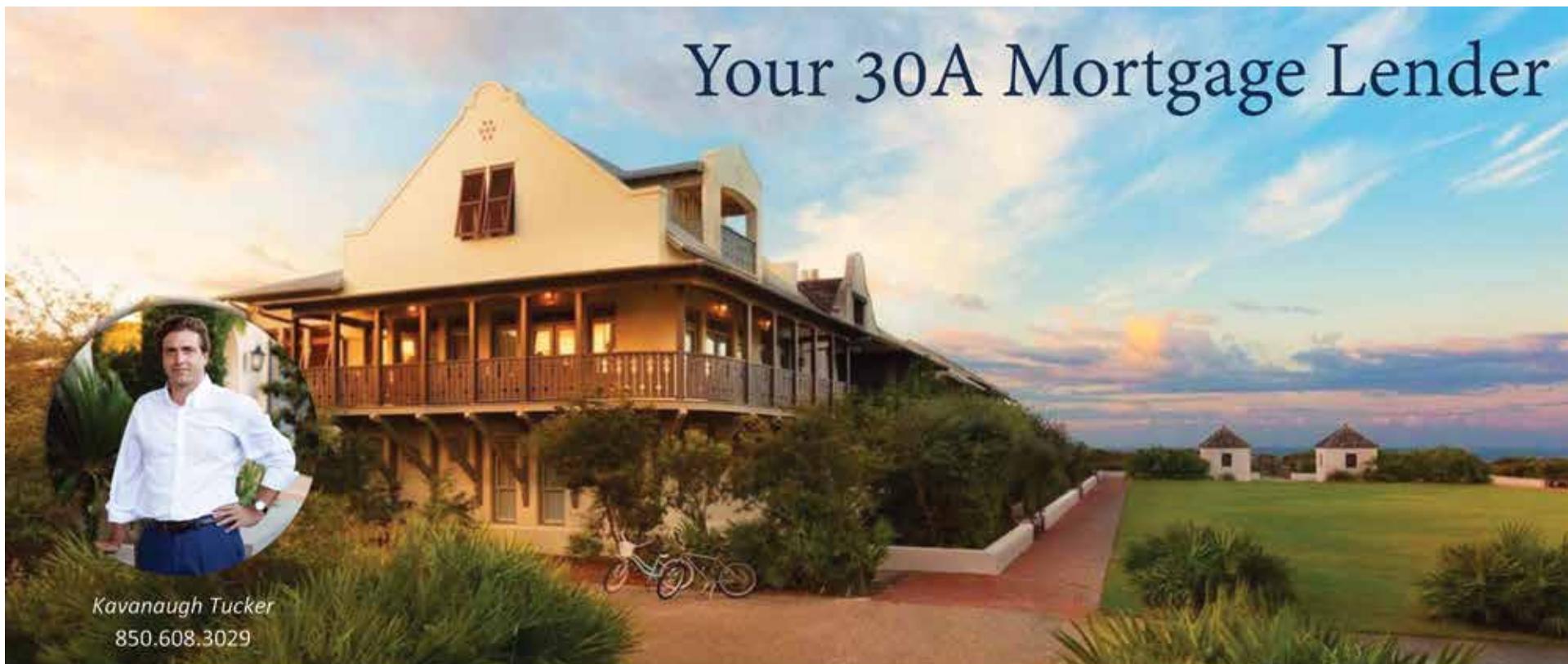
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A Spring Golf Plan

BY TOM FITZPATRICK



CHEST STRETCH



SWING ON A PLANE



BODY TURN

In this election year cycle, ‘I have a plan’ is a recurring phrase we hear often. Plans are great for attacking a problem by creating a simple set of understandable steps. I’ve put together three exercises for my spring golf plan, all of which are geared toward creating fluid motion. They are fun to try and can be practiced at home or in your office.

- **Chest Stretch** A pre-round stretch will energize as well as relax you at the same time. While stretching a towel across your chest, repeat this sequence: touch your toes, reach for the sky, hands behind your back. Do ten repetitions to increase your heart rate and oxygen intake. You’ll feel alive instantly!
- **Swing On Plane** A fun way to check if your arms swing on the right path is to use a hula hoop. Hold the hoop with the left palm down and right palm up. Make your backswing and downswing slowly so that it turns like a wheel. Focus on the transition at the top of the swing. Does the wheel *tilt or change its angle* from where it started? If so, you’re swinging over the top, which promotes a slicing golf shot. Instead, keep that hula hoop steady as it turns. It’s a great way for all ability levels, including pros, to feel the proper swing plane.
- **Body Turn** Our final step draws inspiration from baseball. A right-handed batter posts up on their left leg and unleashes the right side into the pitch; similar to golf’s hitting motion. It’s tough to learn that body twisting motion naturally. Here’s a great drill to feel it.

Hook a driver through your elbows and behind your back. Keep most of the club extended past your right shoulder, if you’re right-handed. The drill is to turn your shoulders and hips towards the target enough so that the club head gets up to the golf ball. It’s a clever way to engage the whole body. You’ll be forced to post onto your front leg and open your chest to face the target, a key many pros use today.

Feeling adventurous? Blend steps 2 and 3 while hitting easy forty yard pitches – swing on plane, as you turn to the target. Making the arms and body work together results in great timing, like Masters champion Jordan Spieth does so well.

Often, swing tips are quickly forgotten, but these creative exercises will make a more lasting impression. Make a great day on the golf course!

Tom Fitzpatrick conducted corporate golf events nationally and worked for David Leadbetter. Tom is an active realtor with Scenic Sotheby’s Intl Realty; offices Inlet Beach/ Blue Mountain. (850) 225-4674 or tom.scenicir.com



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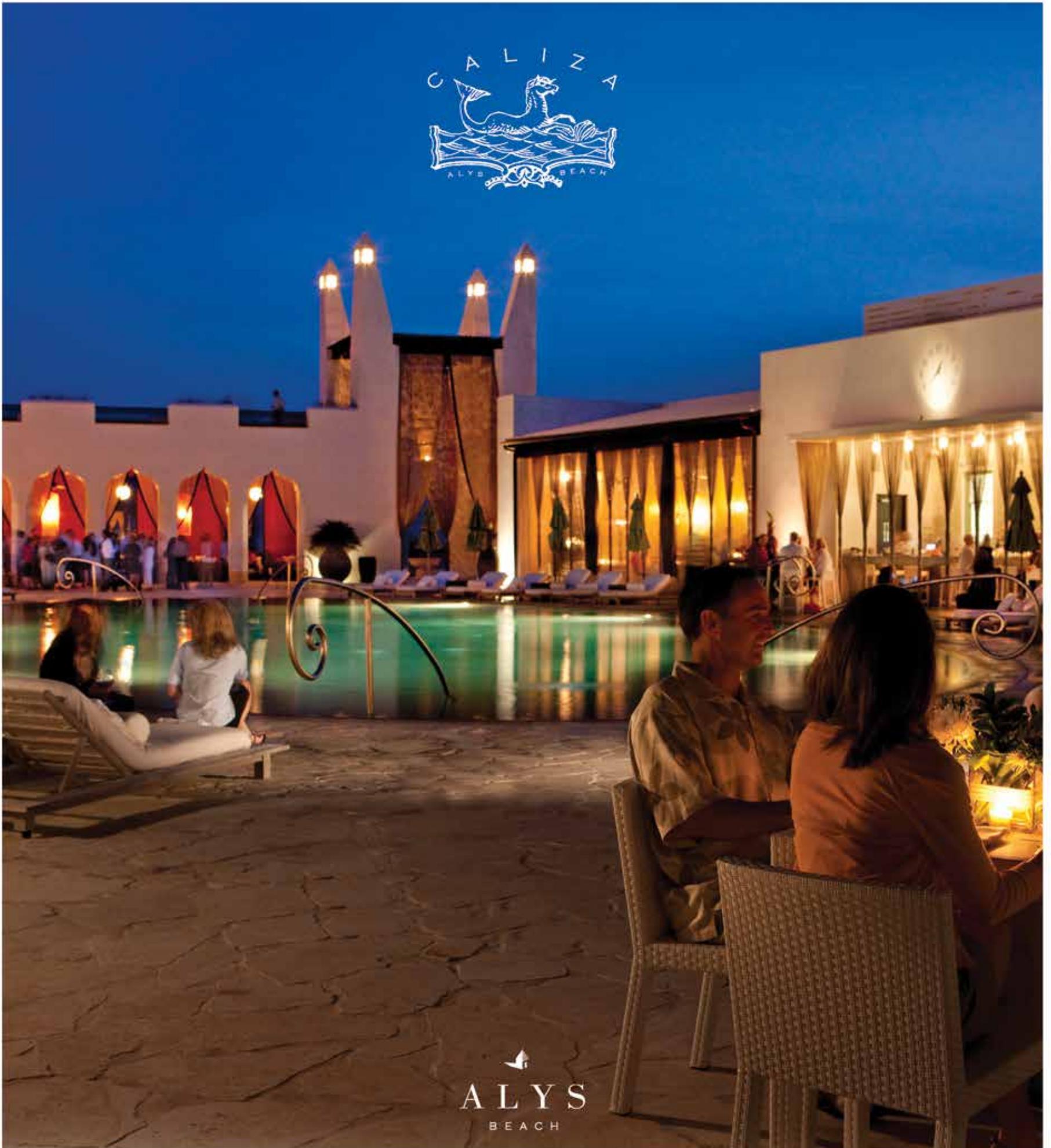


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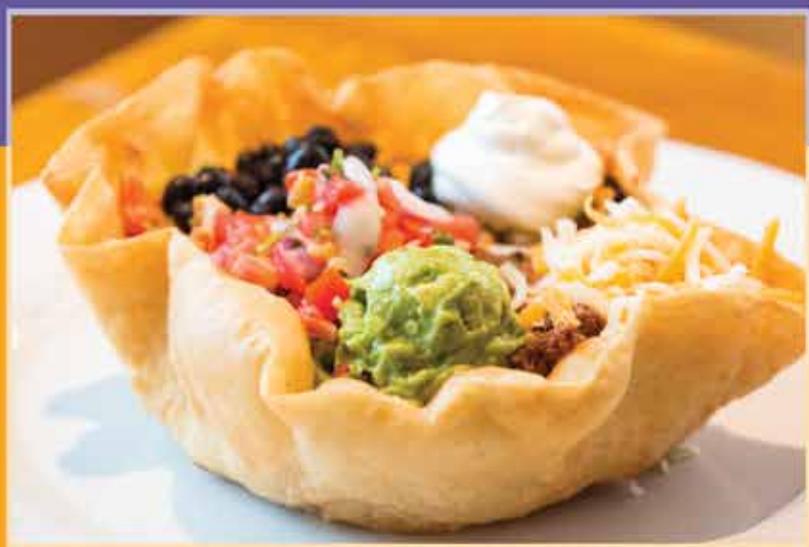
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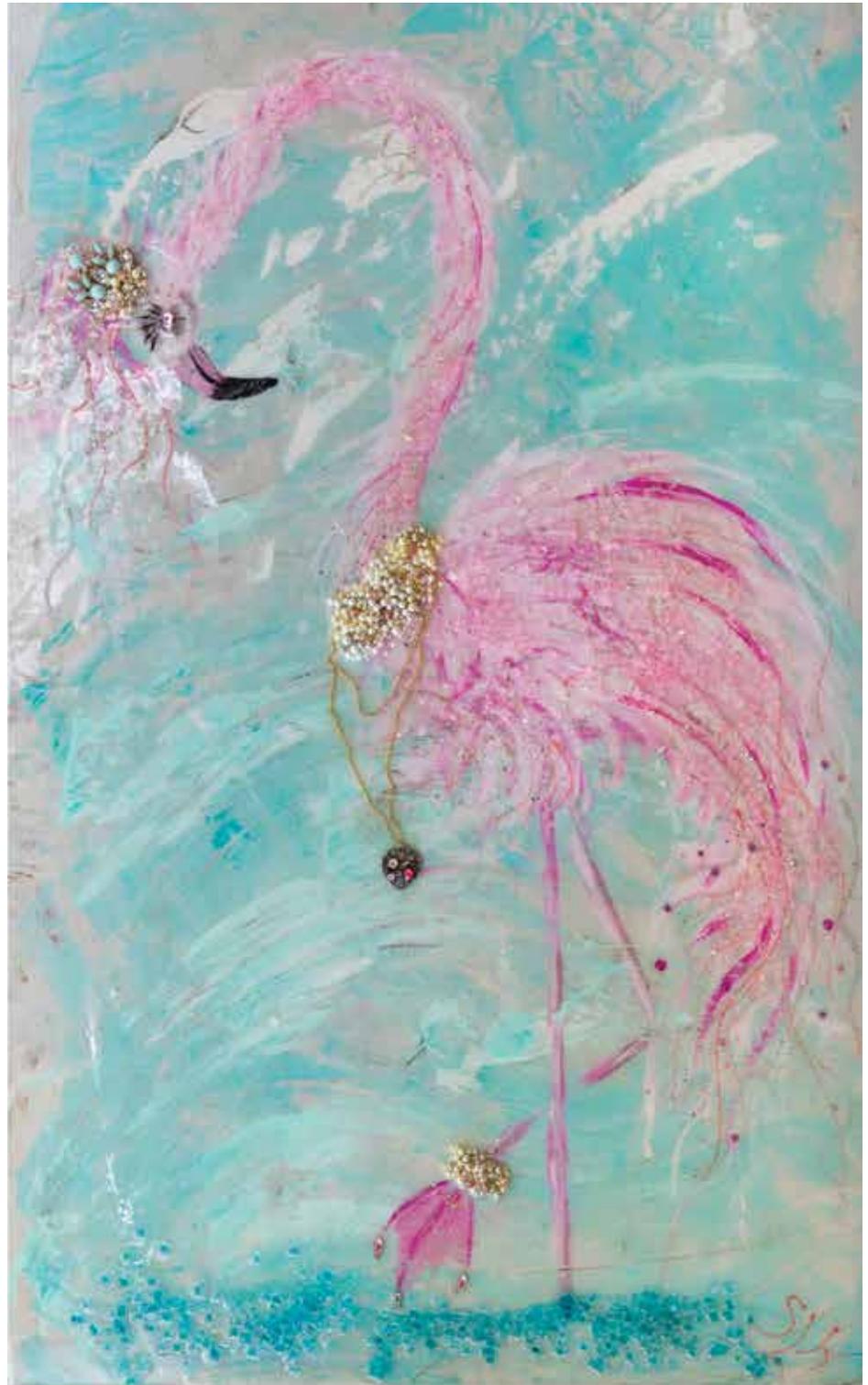


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C6 · 140 NORTH CHARLES STREET

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P13 · 74 NONESUCH WAY

This family-friendly beach home has 4 bedrooms, 4.5 baths, bunk room and a two car garage. Beautiful finishes throughout. The well-appointed kitchen has ample cabinets and workspace. The open dining/living room seamlessly transitions to a courtyard with fireplace and fountain.



A12 · 38 NORTH CHARLES STREET

This 4 bedroom, 4.5 bath courtyard home is located across from Fonville Press. A bright kitchen, spacious living and dining room open to a gracious courtyard with pool. The second floor features a roof-top terrace and a detached guest suite overlooking the court below.



B1 · 43 LADY BUG COURT

This 5 bedroom, 4.5 bath courtyard home offers a first floor living/dining room and a kitchen with a limestone island and top-of-the-line appliances. Two guest bedrooms and a spacious master suite are also located on the first floor. The second floor has two bedrooms with a Jack and Jill bathroom and a rooftop terrace.



B8 · 94 NORTH CHARLES STREET

This 2,187 square-foot courtyard home has 3 bedrooms, 3.5 baths and is located close to the Caliza Pool, Fitness Center and Fonville Press. The first floor master bedroom opens onto the courtyard and two spacious bedrooms, a children's flex space, and roof top terrace complete the second floor.



U23 · SOMERSET HOME

Located on the corner of Arboleda Park and Nonesuch Way, this Somerset Home designed by Jason R. Dunbam features 4 bedrooms, 4.5 baths, a spacious living / dining area, expansive courtyard with pool and grill area, and two-car garage. Buyers can make personal interior finish selections for the home.

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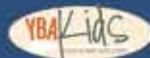
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This traditional Florida cottage features a three bedroom main home and a carriage house for a expansive total of four bedrooms and four bathrooms. The third floor tower room has panoramic Gulf views and is large enough for an office or bunk room. Each of the three floors of the main home have wrap around balconies to enjoy outdoor living and the residence also features a two car garage. This gorgeous estate is located on a large wooded lot with a private heated pool. Located in Seagrove Beach, you're just an easy stroll to the beach or the iconic neighborhood of Seaside.

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