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

## INSIDE:

Delicious Dining on 30-A

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Art, Business, Culture

& More...

HITTING  
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– Frank Lloyd Wright





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## HOLIDAYS AT THE BEACH



Holidays at the beach. It's a time for family, friends, and memories. Work winds down a bit early. Weekends start soon after lunch on Fridays. Cocktails and hors d'oeuvre are more commonplace every day of the week.

Sunsets in November and December are also particularly beautiful. The colors often creating a fantasy in the sky. Sunshine leaves way to more moody tones and a tranquility offsets the fast pace of social gatherings and family responsibilities.

If you are lucky enough to find yourself on 30-A this holiday season, we salute you. We also invite you to peruse the pages that follow. They contain the many gems of 30-A. The businesses, restaurants, and personalities that make our emerald coast great.

Until next issue.  
Enjoy. Relax. Rest.

Miles K. Neiman

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

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# Lola Coastal Italian

BY JESSICA HOLTHAUS BADOUR

**B**uild it and they will come... But will they still come if there's a pandemic?

Turns out, in this case, they will. At least that's been the result so far with Lola Coastal Italian, open in Rosemary Beach since June 2020. Today it's one of the best casual dining spots on 30-A, but the concept nearly didn't come to fruition after the lease was signed in February.

"We struck a deal to cut the space down and begin building out the restaurant," says Chef Tom Catherall. "Halfway through, everything was shutting down [due to COVID-19] and we had to decide if we should power through or cut our losses."

Quite the timing. But Catherall says he and wife Lisa made the right decision to forge ahead with the project. And since Lola opened its doors, momentum has gained rapidly.

Tom's name on the marquee helped with initial recognition; those familiar with Catherall's restaurant empire in Atlanta couldn't believe a new location had popped up here in the Panhandle. Those who didn't know about his award-winning reputation (he's one of only 67 Certified Master Chefs nationwide) have immediately become familiar.

If you're curious about the restaurant's namesake, it's inspired threefold: By Catherall's former Lola Bellini Bar in Atlanta, famous 50's Italian actress Gina Lollobrigida, and the song Lola by the Kinks.

"Tom always said he was a rock star in another life," Lisa says with a laugh. "He's a rock star in the kitchen instead of on stage."

Customers agree, touting the food as the best on 30-A. Yelp.com mirrors that sentiment with over 25 five-star reviews; not only for the food, but also the staff and service.

"You're only as good as the last meal you served," Catherall says. "I've got medals and awards out the wazoo; but that doesn't matter. If you use quality ingredients and affordable pricing, people will come, and that's what I've built my reputation on."

As for the seafood spin, the chef has worked with fish his entire 50+ year career. While he's known for Asian and Chinese influences, the Gulf Coast offers a



plethora of fresh options to put into menu staples, like ever-popular peel & eat shrimp, and daily specials such as local snapper and grouper. Then there are Italian must-haves: meatballs, fresh pasta with homemade sauces of your choice, classic chicken parm, and woodfired pizzas. The dough is made from scratch each morning using imported double-zero flour, meats, and cheeses from Italy—and the pizzas sell out daily. While customers say it's the best they've ever tasted, equal orders of the fresh pasta are flying out of the kitchen, too.

The restaurant prides itself on five-star food with quick and easy service—something you can appreciate after a day at the beach or when dining out with the kids. Guests order at the counter and pick up drinks, while food orders are run from the kitchen without formal table service.

"This is the first time I've done this type of service at a restaurant and it really works," Catherall explains. "I'm very happy with everything here right now, and the guests keep coming back."

Lisa helped with the restaurant's beach-chic design. Working front of the house, she aims to speak to every customer, ensuring the dining experience is top-notch.

"Lola is casual but elegant," she describes. "You can walk in here dressed off the beach, or ready to start the night for a bachelorette party."

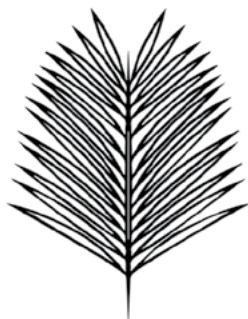
On top of great food, there's daily happy hour specials with a stocked wine list and full bar. Guests can enjoy live music from local guitarist Jim Couch Thursday to Saturday outside. The rest of the time, 70s pop music keeps the vibe fun right through closing time. The restaurant's beach-chic atmosphere is casual but elegant.

While the winter season this year may bring more unknowns, Lola Coastal Italian plans to remain open year-round. If you're a local, be sure to mention it when you place your order (Florida residents get a 10% local discount).

Chef Catherall has plans to deliver his woodfired pizzas within a 3-mile radius here on 30-A throughout the winter, so be sure to give a honk (and place an order) when you see the Lola scooter zipping through town.

***Lola Coastal Italian is located at 10343 E County Hwy 30A in Rosemary Beach, open daily for happy hour and dinner. They offer dine-in, curbside pickup, and no-contact delivery. See the current menu and daily hours at [cheftomcatherall.com](http://cheftomcatherall.com), call (850) 541-9440, email [cheftomcatherall@gmail.com](mailto:cheftomcatherall@gmail.com), and follow on Facebook.***





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# Gyro Heroes Work Here

BY CHRISTOPHER MANSON

The best Mediterranean food I have tried, and I've been to many different Turkish and Greek restaurants... this place serves the most delicious and authentic food."

*Review of Seaside's Mr. Gyro Hero on Facebook*

On an unusually crisp fall day well after the normal lunch hour, Seaside's Airstream Row is packed with hungry visitors. Although Burak and Olga Akkan opened their Mr. Gyro Hero less than a year ago, positive word of mouth appears to have spread.

The 10-year veterans of the Saturday Seaside Farmers Market opened for business in March 2020 but had to close for over two months due to Covid-19 quarantine demands. The Akkans reopened at the end of May and ended up having a busy summer.

“We don’t know how it will be normally, since this is our first year for the airstream,” says Olga during a well-earned break. “It’s been challenging—managing the lines, keeping people six feet apart. You see how it is now, imagine what it was like in July!”

Business has been good, and Olga says the only problem during the busy season was being understaffed. “We have other people who work, but we couldn’t cover all the shifts. A lot of seasonal workers couldn’t come out here. My husband and I are here all the time.”

The Mr. Gyro Hero menu choices offer much more than you could imagine from such a small space. The most popular items are the gyros, chicken kabob, and homemade hummus. Vegetarian and vegan options are available as well, along with salads (Greek and gyro, made from organic and locally grown ingredients); breakfast (wraps and a Mediterranean option that serves one or two); and, for dessert, homemade baklava.

The couple's dream come true is the first thing you'll spot when you drive, walk, or bike into Seaside from the west end. The comic book motif of the Airstream instantly catches the eye. It was designed by Central Idea Agency's David DeGregorio, and Olga says the signage was one of the most challenging tasks she and Burak had to face prior to opening.



The summer was more of a tourist thing, but now that it's cooling down, we're starting to see a lot more of the locals. We're very happy to see them stopping by.

Burak's parents help take care of the children while the Akkans keep Mr. Gyro Hero running. "We are trying to be home (with them), at least one of us," Olga says. "Deniz, our son, is already cooking. He can make sandwiches and salads."

When asked if they're good, she says, "They're good for me!" Olga and Burak didn't push the kid to start preparing food. "You know kids, they do what they want!"

“We had to do all the inspections and everything by ourselves,” Olga says of the other challenges she and Burak faced prior to opening. “This is a different type of business. For me, it was a very new experience as far as setting up the company, acquiring licenses, buying equipment, and finding someone to build the kitchen inside the Airstream.

“It’s hard to do. You have limited space, and you’re serving hundreds of people a day. We have shelves, fridges, grills in there. Once we opened, we realized this is the kitchen we wanted.”

In their spare time, the Akkans enjoy traveling—skiing in Ukraine and spending quality time with Burak’s relatives in Turkey. And of course, they love the beach.

*Mr. Gyro Hero is open daily from 10:30 a.m. to 8 p.m. and is located at 2215 E. County Highway 30-A, Airstream Row, Santa Rosa Beach, Florida 32459. Call (850) 376-5864 for more information and check them out on Facebook and Instagram.*





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# Chef Williams of Café Thirty-A

BY LIESEL SCHMIDT

Influenced by his world travels, the new items focus on Mediterranean style cuisine with an Island twist, showing Williams's flair for international cooking and his deep understanding of unique flavor profiles.

For some, the draw of the kitchen is undeniable, giving them a visceral sense that they belong on the line: getting intimate with a knife and taming the flames under their pans to create something that feeds the body and touches the soul. They see, feel, touch, taste, and smell things others don't, visualizing what a dish will look like and knowing just what ingredients to use in order to make flavors sing. It was that kind of instinct that has taken Chef Tim Williams far in his career—35 years of manning the stoves and directing a team that is carrying out his vision. And while he might not have ever imagined achieving great success when he got his first food service job as a sandwich maker back in 1982, Williams has since proved that he can impress even the most discriminating palates with his food.

His Aha moment came in 1984. "When I was working in a 65-seat restaurant owned by a young couple who were both CIA graduates and saw their intense attention to detail and their willingness to train me, I knew I had found my calling," Williams says, recalling his first job in a real restaurant. And though he could have put his plans to become a chef on hold while he attended culinary school, Williams dove into cooking without a net, getting hands-on training in the kitchens of restaurants in Cape Cod, Colorado, Florida, and New York.

For seven years, he learned at the hands of masters, then enrolled in the Culinary Institute of America in



Chef Tim Williams

Hyde Park, New York, in 1991. The next 27 years took him to renowned restaurants across the country, notably claiming the title of executive chef for a restaurant group in Atlanta before becoming their corporate chef. Later, he joined the team at Dantanna's for their opening in 2003, bringing his technique and attention to detail to the restaurant and making it an Atlanta hotspot.

With such experience in his repertoire, it's little wonder that, when Café Thirty-A was looking for a new chef in the summer of 2018, Williams got the job. "A mutual friend of mine and the restaurant's gave them a copy of my resume," he says of how his name was put in the running for the open position. And while his impressive history could easily have gotten the job, it was the man behind the resume who sealed the deal. "After a 90 minute conversation with Harriet Crommelin, the

owner, and David Kessler, the General Manager, I knew that we were all of the same mindset. It was obvious to me that we would all work really well together."

Since July of 2018, Williams has been proving just that, taking possession of the kitchen in the perennially popular restaurant and continuing their tradition of serving fantastic food, adding a few new dishes of his own to the menu while maintaining the classics for which they have become so well known. Influenced by his world travels, the new items focus on Mediterranean style cuisine with an Island twist, showing Williams's flair for international cooking and his deep understanding of unique flavor profiles. "My goal in working at Café Thirty-A has always been to continue offering the highest quality dining experience in the area," says Williams.

Part of that dining experience is a new dish to the menu, Tadoori Marinated Salmon, which he created while he was working in Atlanta and has been always been a guest favorite, wherever it is served. As his creation, it stands to reason that the dish is also one of his favorite things to cook—and it's also beautiful to look at. Perfectly seared salmon coated in a Tandoori spice rub atop a bed of Jasmine rice and accompanied by snow peas, cucumber sunomono, and honey raita, the plate is a colorful array of flavors that somehow harmonize the cuisine of Japan and India.

Having owned a home in Panama City Beach since 2016, Williams was already in love with the area when he made the permanent move in 2018. Since then, his passion for the area has only increased—and it's fed into his work. "We are thrilled to have Chef Tim as part of the Café Thirty-A family," says owner Harriet Crommelin. "His talents are undeniable, and we look forward to many years working with him." Adds Williams, "I enjoy the fact that every night and every shift brings its own set of challenges. I really enjoy seeing the team work together as a well-oiled machine."

***Café Thirty-A is located at 3899 East Scenic Hwy. 30A, Seagrove Beach, FL 32459. Open daily at 4:30 p.m. For more information, call (850) 231-2166 or visit [www.cafethirtya.com](http://www.cafethirtya.com).***



A close-up photograph of a rack filled with various fabric samples. The fabrics feature diverse patterns, including floral, geometric, and abstract designs in colors like blue, red, green, and gold. The samples are held in place by wooden clothespins and metal hangers. A semi-transparent white square box is centered over the image, containing the company logo and name.

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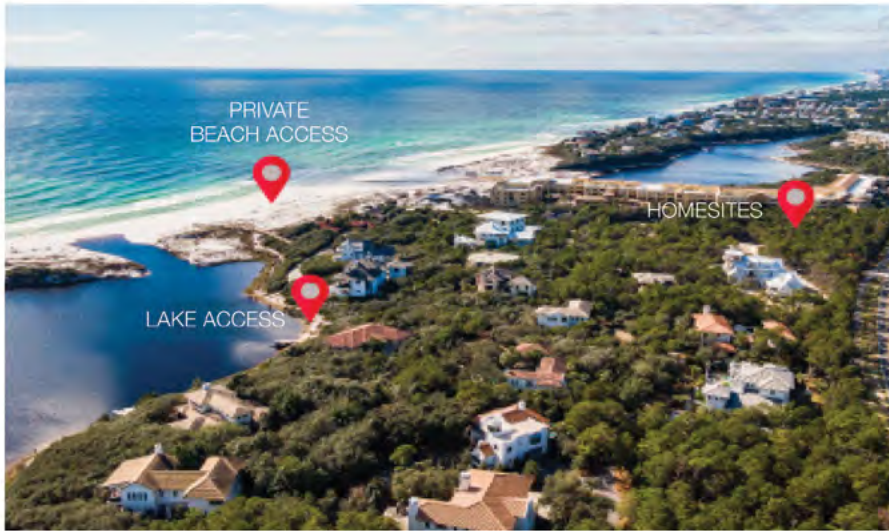
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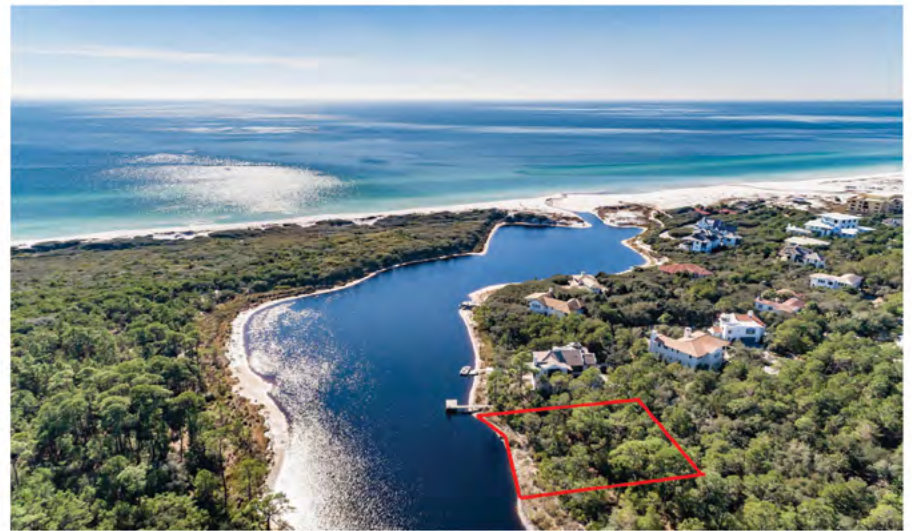
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# Casey Kearney

BY ANDY BUTCHER



Photo by Jim Clark



Casey Kearney



Photo by 850 Productions LLC

It's never too late to follow your dreams—just ask Casey Kearney. Despite growing up in a musical church family, it wasn't until she was a young mom of two that she overcame the stage fright that kept her from stepping up to the microphone solo. But over the past few years she has earned a growing reputation as one of the Panhandle's brightest singer-songwriters, whose unique style is captured on her just-released, *More to the Story*.

With the title song celebrating small-town life, and others telling stories from her life, family, and friends, it's a collection of homespun wisdom and honest reflection that showcases her musical flavor, which might be called sweet country with a bit of edge—Southern that also has some grit in its grits. Kearney recorded in Nashville with Academy of Country Music award-winning producer Doug Kahan.

From a debut gig at Gulf Place, she has since played pretty much everywhere along 30-A at some stage. A show at Fish Out of Water impressed 30A Songwriters Festival producer Russell Carter enough for him to invite her to be part of the carefully curated event the last two years. There have been appearances further afield—Las Vegas, Nashville, and Atlanta—and while she aspires to performing at the revered Grand Ole Opry at least one time, she's a level-headed late bloomer.

"People ask me all the time why I'm not famous," she says with a chuckle. One main reason: an unwillingness to sacrifice the life she has with her husband of 20 years, Scott, a property manager; and their three children:

Levi (15), Micah (13), and Annabelle (11). "I want to play music, but I feel like success in my mind and heart is going to look different to somebody else's. To me, it's just being able to do what I'm doing and enjoy it."

Kearney juggles her growing career with a busy family life. Not only does she homeschool the kids at their place in truly small-town Holt ("There's a Dollar General and a caution light and that's about it," she says), but she and Scott are often on the road with them as they compete in junior rodeo events. That horseback passion is in the blood; mom and dad barrel raced and roped when they were younger. "They do everything except for rough stock," Kearney says. "I won't let them ride bulls and broncs."

Having overcome her fear of performing by entering—and winning—a karaoke contest, Kearney began to play out around the area regularly before cutting a 2016 EP, *Faster*. Delays in her full-length self-penned project prompted a detour with 2019's 11-cut *Somebody's Favorite Song*, a well-received diverse collection of acoustic covers. It included her takes on Bonnie Raitt's "I Can't Make You Love Me", Nitty Gritty Dirt Band's "Fishing in the Dark", and Leonard Cohen's "Hallelujah".

"I get so many people asking if I have a recording of some of the covers that I do in my shows, it just seemed the right time," she says. "They seem to like my take on them, and I love the challenge of tackling songs that people know so well and trying to bring something fresh."

Lacing her set with songs people are familiar with is strategic. "I feel like as an entertainer, I'm there to give

them a good time, and I feel like they listen to my original songs even better when I have got their attention with a cover they love."

In addition to juggling a busy family and a blossoming music life, Kearney founded the nonprofit Bands of 30A in the wake of 2017's Hurricane Harvey and Irma. Since then local artists have raised more than \$100,000 for charities in the area. She has also found time to co-write a children's book with her daughter. The story of a flamingo who learns to be true to who she is, *Felicity* is intended to encourage readers to feel free to follow their own dreams and not squash parts of themselves to fit in with others.

"Sometimes I feel like I'm constantly playing catch up, but at the same time, it also the message that I am able to share with other people: that it's never too late," says Kearney. "I never saw myself down this path, but it's never too late to find really, really what you're supposed to be doing, and it's never too late to do it."

**More to the Story:** Available on all listening platforms, and on CD, cassette, and vinyl from [www.caseykearney.com](http://www.caseykearney.com). Bookings: [contact@caseykearney.com](mailto:contact@caseykearney.com), (850) 797-9714





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# Let the Music Play

## *Sinfonia Youth Musicians Power Into 2020-21 Season*

BY CHRISTOPHER MANSON



**S**infonia Gulf Coast is celebrating 15 years in 2020, and their youth ensembles have been around nearly that long. The Sinfonia Youth Orchestra consists of experienced young musicians from grades 6 through 12, while the Sinfonietta Strings is a smaller group that encourages younger and less experienced string performers.

Sinfonia Gulf Coast was founded in 2005 on Florida's Northwest Gulf Coast with the mission of redefining the symphony experience. Under the guidance of founder and Music Director Demetrius Fuller and a dedicated board of directors, the nonprofit orchestra is in its 15th season of innovative musical programming designed to entertain, educate, and inspire the community.

Youth Orchestra Director Aaron King Vaughn assumed his role in 2019. Before that, he came on as interim director and, says Program Coordinator Anne Hinze, "the kids love him."

Hinze has known Sinfonia's Maestro Fuller for nearly 20 years. Her oldest daughter was a member of the Sinfonia Youth Orchestra, and her youngest currently plays in Sinfonietta. She says the newest twist in the Sinfonia Youth Orchestra/Sinfonietta Strings journey is their new rehearsal location at Destin Commons. The kids are also set to perform there during the holiday season in front of the Commons' enormous Christmas tree. Additional weekend performances are a possibility.

When the weather nicened up, the doors to the rehearsal space were opened. "People were stopping by and telling us how nice it was to hear music again," says Hinze. "For us, that's very encouraging, being able to

share what we do and our purpose, and how the youth orchestra plays such an important part in Sinfonia's music education outreach programs."

The ensembles currently have around 40 members—30 in the orchestra and 10 in the strings. The geographical makeup extends well beyond Walton and Okaloosa counties. Hinze says one young lady, in her second year in the orchestra, drives from Panama City. There are also students from Navarre.

"We don't have any orchestra programs in the schools in Okaloosa County, and I think there are only two or three independent youth orchestras like us in the Panhandle," says King Vaughn. "We're trying to get our name out there so more people know about us. There's definitely a demand for this."

The Sinfonietta Strings includes musicians as young as eight years old. "The age range can go as low as five or six if they're committed," says King Vaughn. "The orchestra is more intermediate to advanced—mostly middle and high school students who can read music, sight read, and have experience." He adds that two to three years' experience is preferred in the advanced group.

Rehearsals for the 2020-21 season commenced in September, and, naturally, had to be adjusted to mitigate safety surrounding the pandemic. "The kids are very resilient, and they're happy to be playing music," says Hinze. The young musicians are spaced out more than usual, and the brass and woodwind players are using special instrument masks. "We're doing everything we possibly can to keep everyone safe, including our staff." At least two students have joined the rehearsals virtually,

which Hinze says has been challenging due to low signal strength within the rehearsal space.

Among the other obstacles for Sinfonia's youth programs this year was the cancellation of various fundraising opportunities. "Last year we competed with other local nonprofits at Eggs on the Beach and won \$2,500 for the youth orchestra. It's been cancelled this year," says Hinze. "The youth orchestra relies on money brought in from donations, fundraisers, and tuition."

Performances are another area in which the program has needed to navigate creatively. "Everything shut down in March, so we started doing virtual rehearsals," says King Vaughn. "We did a 'virtual concert' in May, where the students recorded video of their individual parts and sent them in. We put them all together, and it was a nice performance." You can watch it on Sinfonia's YouTube channel.

Meanwhile, the kids are pumped about upcoming holiday performances at Destin Commons this season. "As far as venues and dates for others, we're still looking at those," says King Vaughn. Stay tuned.

The orchestra will accept new students for the spring semester in January 2021. Rehearsals take place Sundays from 1 to 4:30 p.m., and parents can register their children through the Sinfonia website.

***For more information on Sinfonia Gulf Coast, visit [SinfoniaGulfCoast.org](http://SinfoniaGulfCoast.org), call (850) 460-8800 or email [info@sinfoniagulfcoast.org](mailto:info@sinfoniagulfcoast.org).***



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# LAH at the Beach

BY LIESEL SCHMIDT

In a tourist destination like the Emerald Coast, it's little wonder that there's always demand for rental homes and no shortage of interest in buying or selling property. And while Realtors may not be in short supply, the ones who truly listen and know their clients' needs are the ones who stand out from the rest and truly reach success. For Charley Criswell of LAH Real Estate, it is steadfast dedication to his clients and a high standard of personal attention that gives him an edge and makes him great at what he does—and the location doesn't hurt.

*How long have you been in real estate, and what made you want to become a Realtor?*

**Charley Criswell:** I became the sales manager in December 2018 and will be the qualifying broker in March 2021. I wanted to become a Realtor because of the opportunities that our market has to offer. Sharing local knowledge and our way of life is rewarding when I'm helping individuals and families realize their dream of owning property in our beach community. When I had the opportunity to work with LAH Real Estate, I knew it was the right time for me to become a Realtor.

*What do you love most about your work?*

**CC:** My favorite thing about my job is helping our agents build their careers. We have a great team that creates a supportive and positive environment in our office, and I feel blessed to be able to work with all of them.

*What makes LAH stand out from its competitors?*

**CC:** LAH stands out from our competition in several ways. The biggest difference is that our office is part of a company that is based in Birmingham, Alabama. We have offices in Mountain Brook, Homewood, Crestline, Hoover, and here on 30-A. In addition, our corporate office in Mountain Brook has our own commercial division. We have a network of professional agents throughout these offices that make up our LAH family. With over 200 agents combined, LAH has sold over \$400 million of real estate each of the last two years.

*What has made the company most successful?*

**CC:** LAH has been prosperous because of the people that make up our organization. Our leadership team provides the agents with all of the resources needed to have success, including extensive training and our own



LAH office

marketing department. In addition, we also have a relocation department that is dedicated to helping business professionals with their move to the beach. All of our brokers practice the same simple philosophy: Our clients are the agents. This culture was established back in 1992 and has provided a guideline for all of our expansion over the years.

*How has the market changed since COVID?*

**CC:** COVID-19 initially slowed our market down for a couple of months; but when the short-term rentals were opened back up, the activity increased dramatically. In fact, short-term rentals and real estate sales have been at record numbers since the pandemic. The only thing that has slowed the market activity is the lack of inventory compared to before all of this started.

*How have you changed your practices over the past months? (i.e. marketing, meetings, showings, etc.)*

**CC:** This pandemic has presented some challenges, but our company has adapted exceptionally well. Our meetings and training sessions have, for the most part, gone virtual with a Zoom platform, but we haven't skipped a beat. If anything, I think it has brought us closer together.

*Why do you think people are buying, even in the midst of a pandemic?*

**CC:** COVID-19 has affected all of us in some way or another, but the biggest difference I have seen is the ability to be mobile. I have had several folks from big cities that are now able to work and even educate their kids from home. This transition of lifestyle combined



Charley Criswell  
with best pal Snoop

Photos by Steve Magnum

with the low mortgage rates we have seen this year has kept real estate activity at an all time high.

*How has financing been altered since the pandemic?"*

**CC:** The biggest difference has been the lack of funding for Jumbo Loans. A lot of investors have pulled out since the beginning of the pandemic, so it has been a slow climb back. You can still find Jumbo Loans offered through some financial institutions, but it is rare to get approved for one without at least 20 percent down.

*Where are you seeing most of the buyers coming from?*

**CC:** The majority of buyers are coming from the big cities in the south. We see the most from Nashville, Atlanta, Birmingham, New Orleans, Dallas, and Houston. The Emerald Coast is certainly not a secret anymore.

**LAH Real Estate is located at 3648 West County Highway 30A, Santa Rosa Beach, FL 32459. For more information, call (850) 517-9898 or visit [www.florida.labrealestate.com](http://www.florida.labrealestate.com).**





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# Outdoor Living at its Best

## NatureWalk at Watersound Origins Unveils Welcome Sign

BY MARY WELCH



The anticipation is building as NatureWalk at Watersound Origins® prepares to unveil the “Welcome” sign to potential buyers anxious to see this gated neighborhood that is within the master planned Watersound Origins community.

“This is going to be a very sought-after community with an emphasis on an open inside/outdoor living,” says Todd Schermerhorn, community director for Kolter Homes, which is developing the project with The St. Joe Co. “There are added amenities that you won’t find at Watersound or other neighborhoods. It is a gated community with a nice, formal entry and sense of arrival.”

The development, which is on schedule to have model homes ready for viewing in mid-December, will feature 465 homes in three different series ranging from two- to five-bedrooms. Schermerhorn says that pricing will not be announced until the sales office opens but that an educated guess might place the homes in the \$400,000 to \$800,000 range.

Floor plans will range from 1,600 to 3,100 square feet of air-conditioned space. There are three different home collections, depending on the size of the homesite, with three homesite sizes available—40 feet, 50 feet, and 60 feet wide. All homesites are 130 feet deep. “This is a larger homesite for this area. The homes are designed for real outdoor living,” says Schermerhorn. Outdoor living options include rear lanais, porches, outdoor kitchens, and backyard pools.

One of the real perks, says Schermerhorn, is that every homesite will overlook either natural preserve and/or water views. “Residents will never be looking out the

We want to create a different feeling at NatureWalk at Watersound Origins with a strong sense of community where you know your neighbors.

back to a neighbor’s house or a road. Just nature. It’s really wonderful and unique.”

Residents of NatureWalk will enjoy a resident-exclusive social complex with fitness center, lakeside pool, sundeck, tennis, pickleball, outdoor spaces, and event lawn. NatureWalk residents will also have access to the Watersound Origins community amenities, which include the pool at Village Commons, hiking trails, Origins Golf Course, fitness center, and a multitude of outdoor activities.

Located two miles from South Walton’s beaches and the energy of the 30-A corridor, NatureWalk offers a calm, relaxed feel that is perfect for seaside living. The architecture is coastal in style with an open feeling that captures the spirit of the area. The designers took special care in the kitchens with innovative appliances, signature

faucets, and lighting packages to deliver a style not found elsewhere.

In order to promote a real sense of community, the homes will not be available for short-term rentals. “There are other communities nearby where you have a lot of short-term rentals and transiency,” he says. “We want to create a different feeling at NatureWalk at Watersound Origins with a strong sense of community where you know your neighbors.”

NatureWalk is designed to be attractive to a diverse group of home shoppers. It is a community that appeals to everyone from active retirees to local families, as well as those outside of the market looking to buy a second home that will eventually become their main residence. “We’re offering a more functional home for family and friends,” says Schermerhorn.

No pre-sales are planned, and marketing efforts have been focused on building a VIP List. Those who join the VIP List will be among the first to preview the wide variety of options and personalization choices. “We are offering homes with a wow factor, and it’s important for our VIPs to see the options, what people can do with their home, and then be happy with their selections.”

***NatureWalk at the Watersound Origins® community, 37 Pennekamp Lane, Inlet Beach, FL 32461. (888) 476-3017. [www.NaturewalkWatersound.com](http://www.NaturewalkWatersound.com).***





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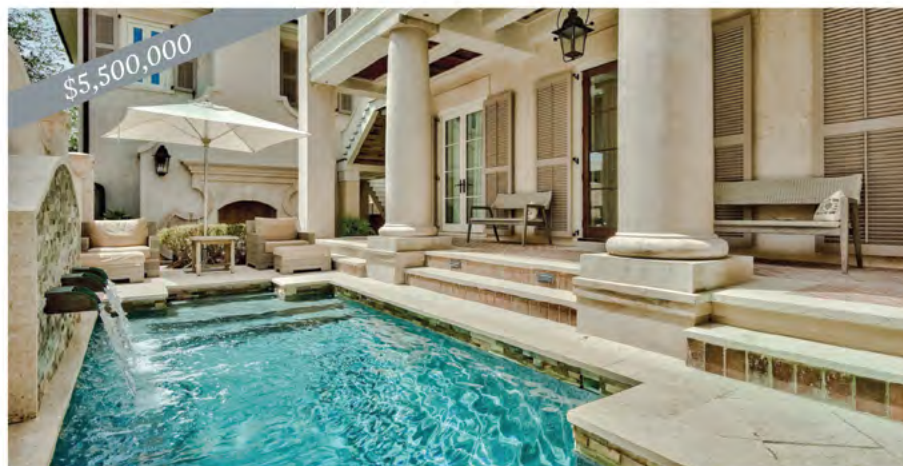
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# Renting Sunshine

## 30-A's Oversee Rentals keeps it simple—and successful

BY CAROL BADARACCO PADGETT

Word of mouth is a potent marketing strategy for Andrew Hock and Michael B. Emerick, business partners, brokers, and owners of Oversee Rentals. The 10-year-old company's vacation rentals are sprinkled around the WaterColor, Blue Mountain, Seagrove, and Seacrest communities, where they pull in over 3,000 reservation groups per year of repeat vacationers and newcomers to the area.

A large part of the company's success is that Emerick and Hock have taken the business stance of putting their customers' comfort, convenience, and overall experiences above everything else. As one homeowner whose property is offered for rent by Oversee Rentals, Jen Brown, puts it, "Each and every one who represents Oversee ... is like family and cares for our home in a top-notch manner."

Part of the co-owners' formula for success is that they don't own any of the homes they rent. And Emerick notes, "We also do not do guarantees, which is where a rental company guarantees a homeowner a certain amount of income for the year, and then keeps any money made above that guarantee."

The reasoning? "If a renter is looking for a home, it's more lucrative for a company that does guarantees to direct them to a home with a guarantee, and not to the home without a guarantee. We believe that by not owning our own rental homes and by not doing guarantees that we're treating all of our homeowners equally," says Emerick.

If a business is only as successful as the foundation on which it's built, it appears that Emerick and Hock set themselves up for success early on.

They met at Lindenwood University in St. Louis, where each had been recruited to play volleyball, and they struck up a friendship right away. "Andrew's undergrad was in marketing and mine was in finance," Emerick says. "Following the four-year undergraduate program, we both did the one-year accelerated master's program and received our MBAs."

Throughout the fast-paced MBA program, the friends worked together on a business plan for Oversee Rentals. With classes at night, daily volleyball practices, and matches all across the U.S., the business partners were more than ready to hit the beach when they graduated.

Emerick and Hock headed straight to 30-A and started their business by taking a first small step, with just one property. "Our first home was actually my mother and father's home in WaterColor," Emerick says. Right then they settled on the approach that Oversee



Michael B. Emerick  
and Andrew Hock

Rentals would take with its customers. "We decided that our business model would be to have small, local offices, all within a few miles of the homes we manage, with year-round staff that are responsible for those homes."

Putting this straightforward, personal approach into play at the start meant that Oversee's guests and homeowners would get consistent, reliable service from Day One.

It's a strategy that paid off. "We now have 135 homes, and we attribute ninety-five percent of our growth to word of mouth, which our business model naturally supports." Emerick's also quick to note that Oversee's staff is behind its success as much as anything. "We have an incredible team that works hard every day to provide consistently excellent service, to communicate clearly and regularly with everyone we work with, and to happily put our clients first."

This commitment to sound business principles helped put it in a strong position to weather the storm of COVID-19. The company has made adjustments to help keep guests and staff safe, such as how they transfer and store linens, supplying extra masks and disinfectants for cleaning staff, having its guest services teams work from home, and providing contactless interactions for guests.

Even with all the extra work that the coronavirus brings to businesses in the hospitality industry, the co-

owners—both now married and with a child in the picture or on the way—are willing to take on even more for an issue they hold close to their hearts: protecting the environment. Their big goal heading toward 2021 is to cut down on their use of plastics.

"We love where we live, so we're going to shift some of our processes to help preserve our beautiful beaches and local wildlife," says Emerick. One of Oversee's first moves toward that goal will be making sure that the amenities left for guests—like shampoo and conditioner bottles—are made from a recyclable straw material that is manufactured with 25% less plastic.

The pair is also taking on another business venture: buying into 30A Local Properties, a real estate company. Emerick says he and Hock will work on that business but not compete with its agents in any way.

Ever keeping their eyes on customers' best interests and experiences, Emerick notes, "We now have an avenue to help renters at Oversee if they're looking for real estate, by directing them to the talented agents at 30A Local Properties."

**Oversee Rentals: 1231 Co Rd 283 S, Santa Rosa Beach, FL 32459, (888) 290-3489 • [www.oversee.us](http://www.oversee.us) • @overseerentals**



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# Blended Family Basics

BY KIMBERLY WATSON SEWELL AND FRANK WATSON



**A**re you a member of a blended family, either directly or indirectly? If no, then you may be in the future. If yes, then you are in good company. Did you know one of three Americans is a blended family member? In fact, there will always be blended families as long as there are divorces and deaths among married couples. Regardless of the composition of your blended family, this fact of life presents unique social, psychological, economic, and legal challenges.

In this article we consider some fundamental legal challenges, so you can address them now to protect everyone you love and everything you have later. Specifically, how will you disinherit your ex-spouse, provide for both your new spouse and your own children, and protect the inheritance from unintended consequences?

## Disinherit Your Ex-Spouse

**Problem 1:** If you have minor children, then your ex-spouse will remain the legal guardian over their “person” and their “purse” until they reach the age of majority under state law. While only a legal finding of

“unfitness” by a court order will keep your ex-spouse from parenting your minor children, your estate plan can provide that someone of your own choosing will manage any inheritance for your children. Without careful planning, your ex-spouse could actually inherit from you through the estates of your children should they die while single and childless.

**Problem 2:** Unless you have “cleaned up” the beneficiary designations to your ERISA retirement plan (e.g., 401k), then your ex-spouse will inherit the proceeds if he or she is still the designated beneficiary. That was the ruling by the U.S. Supreme Court in *Egelhoff v. Egelhoff*, 532 US 141 (2001). Consequently, one of the first steps post-divorce should be to update the beneficiaries of your life insurance and retirement plans.

## Provide for Your New Spouse

Likely you exchanged some solemn vows on your wedding day. For example, you likely promised to take care of your new spouse physically and maybe even financially. Even if you did not exchange such traditional vows, the laws of your state exchanged them for you... absent a premarital agreement...defining your mutual rights and responsibilities as married individuals.

So, how do you honor your new responsibilities to your new spouse, if you pre-decease that spouse? You do so through very careful estate planning, including careful attention to detail regarding asset titles and beneficiary designations. Many families, blended and original, have been torn apart when the estate planning legal documents were not coordinated with the asset titles and beneficiary designations.

For example, your estate plan may provide for your children, but your assets may be arranged to pass directly to your new spouse. Alternatively, your new spouse could be cut out of the inheritance to a degree you did not intend. Surely you do not want your inheritance to be consumed in a courtroom through legal fees as your new spouse and your own children fight it out.

## Provide for Your Own Children

After a divorce or the death of a parent, children can become bitter, better, or just adrift. When a new stepparent enters the picture, let alone stepsiblings, things can get especially interesting. Therefore, it is only prudent to make flexible plans now that will accomplish your objectives.

Accordingly, arrange for the inheritance to be protected both *for and from* your own children as needed. Otherwise your lifetime of work and thrift can disappear

through the potential squandering, divorces, lawsuits, or bankruptcies of your children.

## Protect the Inheritance

Did you know you can make the inheritance you leave to your new spouse and to your own children *beir tight*? Outright distributions simply transfer the inheritance directly to a beneficiary and provide absolutely no protection. Staggered distributions are the same as outright distributions in terms of no protection when two or more transfers are made directly to a beneficiary upon reaching certain ages.

In contrast, consider creating a long-term discretionary trust to last throughout the lifetime of a beneficiary, providing income and with principal, as needed. All along the way, whether a beneficiary is your new spouse or your own children, the inheritance is fully protected for and from them.

The key to a successful discretionary trust is selecting an appropriate trustee with broad discretionary authority. In addition, the non-fiduciary position of “trust protector” can be created to appoint and even remove a trustee if needed to fulfill your objectives. Think of the trust protector as the “guardian angel” over the trust.

## Avoiding Unintended Consequences

There are a lot of moving parts when it comes to proper estate planning. There is no one-size-fits-all strategy to meet the legal challenges identified in this article, but here is a simple formula to consider: Qualified Terminable Interest Property (QTIP) Trust = Life Insurance = Blended Family Harmony.

Upon your death, this formula can provide an inheritance for the life of your new spouse, insurance proceeds for your own children, and ensure that the remainder of the inheritance for your new spouse will then pass to your own children when your new spouse dies.

## Review Your Estate Plan

Failing to review your estate plan can result in a train wreck of court processes for your family and loved ones. Be sure to engage appropriate legal counsel before you pursue any financial or legal strategy to overcome blended family challenges.



**For more information, please contact:**  
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# Golf Swing Speed Training

BY TOM FITZPATRICK

In golf, as well as tennis and baseball, there is an arm component and a body component to generating club speed. Athletes try to get the body moving as athletically as possible to generate the most torque and swiftness. Regardless of your ability, as we age it's critical to have a 'Fitness Maintenance Program' in place. Bernhard Langer credits his amazing longevity to just that. Playing in pain does not offer much enjoyment. By developing your body's flexibility, you can begin to add zip to your swing.

Make these cornerstone gym exercises a part of your Swing Speed program.

**Core Pivot Warm Up** So much revolves around our core middle area to play sports. A strong core equals a strong swing. Place a four-foot wooden pole behind your neck. You can find this at any hardware store. Now place a pool noodle under your front foot, and maintain downward pressure on it throughout this drill. Rotate your right hip behind you as you point your left shoulder and pole to the ground. Feel the right shoulder stretch open. Now go the opposite direction—while pressing down hard onto your front foot, rotate to only a  $\frac{3}{4}$  follow thru. Keep your feet mostly in place for the most stretch.

**Backswing Stretch** A simple band can be so effective in activating key golf muscle groups. Affix one near the bottom of a leg post. Stretch the cord back. Feel the pressure in both thighs going downward into the ground. The right shoulder and hip open up and float behind you.

**Single Arm Downswing Stretch** Isolating each arm promotes the pulling and pushing forces needed to increase speed. At chest height, pull the band with your

left arm to directly in front of you. Then change hands and extend the right arm through. A big theme is to feel your shoulder lats engage as the thighs resist. Your left hip should ideally get to no more than 28 degrees open at impact.

**Speed Drill** Try one of the light weight Speed Stick training aids. They have found that you can simply increase your swing speed by doing five successive fast swings. That means all out—as fast you can possibly swing. Increasing your swing speed by one mile per hour equates to three additional yards off the tee. The incentive to train is well worth it.

What's our focus on the golf course? Create a wide backswing arc. The right arm stays more on top of the left arm initially. Then 'Feel the Arm Stretch' to the top. Your tempo is smooth back, followed by a speedy downswing. Make your swoosh loudest just after impact and watch it fly further than ever!



Core Pivot Warm Up



Backswing Stretch



Single Arm Downswing Stretch 1




Single Arm Downswing Stretch 2

*Tom Fitzpatrick is a David Leadbetter certified instructor and an active realtor with Scenic Sotheby's Intl Realty. Contact him at (850) 225-4674 or tom@scenicsir.com*



Tom Fitzpatrick





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