

the thirty-a REVIEW™

a review of 30-A's finances • things

YOLO FEVER

INSIDE:

The Best of Fall on 30-A
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Culture, Art, Events & More!
Hot Swimwear to Keep the Sizzle in Fall at the Beach

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Going Green

is a term that is becoming more commonly talked about today. However, the vacation rental industry is one area where you rarely hear this term. Beach Seekers and Sandcastle Escapes, in South Walton County, are working to take the first steps toward Going Green. Chandler Williams, Director of Operations for these two companies explains, "We understand this is a huge undertaking and are going to start with baby steps to improve our impact on the environment and increase awareness." Guests don't only come here to visit amusement parks and such; it is the pure attraction to the untouched environment. The powdery white sand, the emerald green waters, the nature preserves, and endless bike and hiking paths are what people are here to see and enjoy.

Williams has begun to greatly modify the housekeeping process and procedures for Beach Seekers and Sandcastle Escapes. For example, schedules for the housekeepers are emailed weekly rather than being printed, to eliminate paper usage. Linens for the homes are packaged in reusable plastic storage bins and the used linen is returned to the laundry department in cloth laundry bags, instead of plastic garbage bags. This eliminates the use of up to 5 or 6 bags per home that would otherwise be thrown away after each use.



While in the homes the housekeeping staff is encouraged to use refillable bottles for cleaning supplies rather than continuously purchasing new cleaners to be thrown away after each use. Williams hopes to move to making it mandatory that cleaning supplies, used in the homes, be more environmentally friendly and less toxic. He is currently researching and testing new green cleaners and products.

The housekeepers stock each home with organic soaps, lotions, and after sun aloe that is all produced locally and custom made for Beach Seekers and Sandcastle Escapes. Soaps are packaged in 100% recycled paper and the logo is printed with soy ink. The toilet paper and paper towels are Greenwise, 100% recycled products, and are purchased locally through Publix grocery stores. "This eliminates a shipping impact and of course the product is made from recycled materials, but

most importantly we are giving back to our local community," Williams explains. Guests are given a starter set of household necessities and are encouraged to purchase items that are environmentally friendly from local businesses for the remainder of their stay.



The next step that Williams took was to team up with Walton County on the 'blue bag' recycling initiative. Each home receives a blue bag for recyclable materials to be collected on trash pick up day. The blue bag concept has also been implemented in the offices of both Beach Seekers, in Seagrove Beach, and Sandcastle Escapes, in Miramar Beach. Also, all trash bags that are placed in the homes are made of biodegradable materials rather than typical non-biodegradable plastic bags.

Unused food and household items, left in the homes, get returned to the offices and are then donated to area food banks for distribution at their consent. When towels become unusable due to wear or stains, they are donated to the Alaqua Animal Refuge for their use. "We hope that we can help out the community with things that are usually discarded by donating them for others to use," states Williams.

From the maintenance side of things for Beach Seekers and Sandcastle Escapes we talked with Lloyd Williams, Director of Maintenance. Lloyd explains, "The first steps the maintenance department has taken is to have work orders for maintenance



persons emailed to them rather than each one being printed. Light bulbs in the homes are being replaced as needed with the more energy efficient Compact Fluorescent Light (CFLs). The next step we have planned is to switch the batteries we use in the homes with rechargeable rather than throwing them away after each use."

As for what Beach Seekers and Sandcastle Escapes are doing in the customer relations department, we spoke with Wes Shelton. Shelton explains, "Guests make their reservations and receive email confirmation of their arrangements. There is an email for the deposit request, final payment and one for the check-in instructions. This eliminates over 10 pages of documents being printed and three separate mail outs." Guests are emailed information pertaining to 'Leave No Trace' Walton County's initiative to keep the beaches clean, ways to best control the thermostat in the home and in the refrigerator for most energy conservation and guests are asked to hang their towels to air-dry and reuse them.

Taylor Williams, president, and Justin Shelton, vice president, of Beach Seekers and Sandcastle Escapes; explained the steps they are taking in the management area of the industry. "Homeowners receive their statements via email and rental income is done by direct deposit rather than monthly mail outs. Owners also have the option to log on to the website to check the status of their rental property and download past monthly statements as well" Shelton explained.



Beach Seekers and Sandcastle Escapes are hoping to do their part in helping improve the environment one step at a time. Their impact may be small at first, but their ultimate goal is to raise environmental awareness!

You can reach Sandcastle Escapes or Beach Seekers by phone: 1-866-934-4240 or check out the web site at www.beachseekers.com/30A

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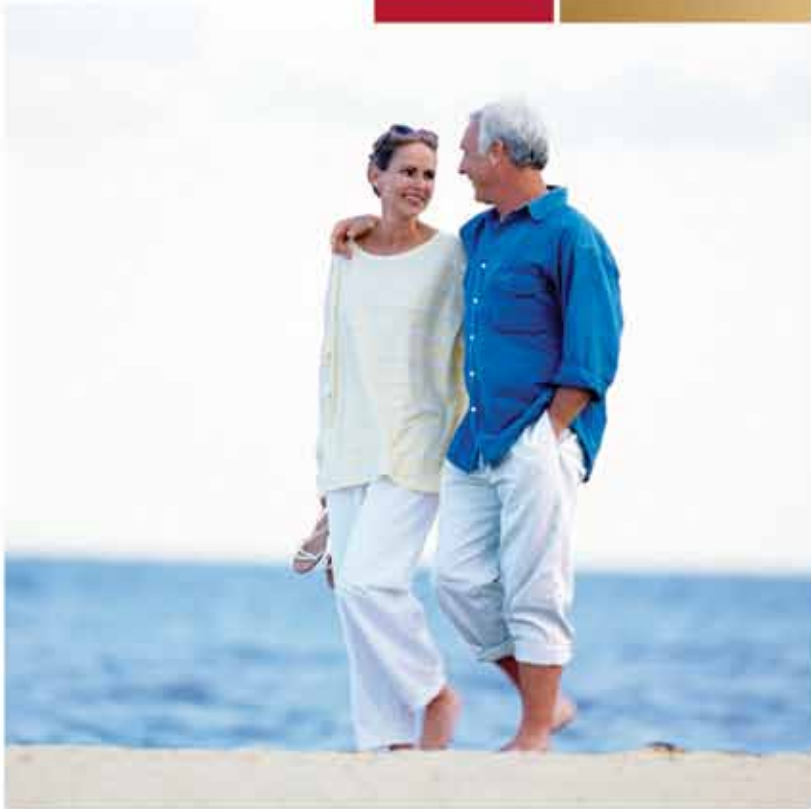
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Chris Ogle is a local financial advisor with over 11 years service, a lifelong Emerald Coast resident, and lives on 30A with his wife and four children.

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letter from the publisher

INDIAN SUMMER



There is perhaps no time more beautiful on 30-A than the fall season. The temperatures cool to provide the perfect “Indian Summer”, yet the water remains warm and clear. As an added bonus, crowds thin a bit and the beaches become more like a private island than the bustling scene that permeates the summer season.

With this slower pace, however, the activities do not seem to slow down. Instead, there is still a plethora of fun things to do, both on and off the beach. Whether it's a special event or wine tasting, movies under the stars, YOLO boarding on one of the dune lakes, cheering for your favorite football team on a big screen at your favorite eatery, or simply a quiet game of bocce ball on one of the green spaces, you can easily laze away the days of fall just as effectively as the days of summer.

On this note, we invite you to peruse the pages that follow to find your own private island on 30-A. You are sure to find the perfect mixture of fun and relaxation to fill your days at the beach.

So keep your feet in the sand and leave that bathing suit on; it's still beach time.

Miles K. Neiman

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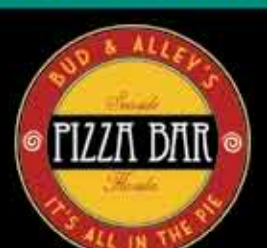


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Seaside Community Yard Sale

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SEASIDE

Labor Day Weekend Celebration

Friday-Sunday, August 31, September 1 & 2 – Seaside Amphitheater
The Merchants of Seaside host an end of summer celebration with a host of events ranging from music to movies to crafts for the kids. There is no better way to say goodbye to a spectacular summer season and gear up for another busy fall of exciting events!

Seaside Farmers Market

Saturdays, September 1, 8, 15, 22 & 29, October 6, 13, 20 & 27 9A-1P – Amphitheater
Get your pick of fresh produce, baked goods, dairy products, native plants and other unique offerings during our Market on Saturday mornings. Find local specialties that will help sustain our growers! Enjoy special cooking demos and activities sure to liven up your morning! Held behind Raw & Juicy.

“First Friday” ArtWalk

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

Trick or Treat in Seaside

Halloween, Wednesday, October 31, 4-6PM
It’s time for ghosts, goblins and princesses to go door-to-door collecting candy from the Seaside merchants to feed their sugary appetites. Hop on the haunted hayride with our friends from CRA, hear spooky stories with the Seaside Repertory Theatre and do the monster mash with terrifying tunes from 30A Radio, our community radio station!

Seaside Community Yard Sale

Saturday, October 6th from 8AM-2PM
Parking will be at the WaterColor Publix Shopping Center and free shuttle service will be offered to Seaside from 7AM until 6PM

Local Catch Has Southern Cuisine With A Coastal Twist

BY SUSAN BENTON

There is a new restaurant in town at a familiar location. Local Catch Bar & Grill has opened where the former Ballyhoo and Salty Dog once resided in Blue Mountain Beach.

The restaurant has undergone minor renovations and updating; providing an open concept for dining, with a see-thru bar and a comfortable atmosphere for patrons to linger. On the day that I was visiting, regulars were enjoying drinks and food while seated inside and outside on the patio.

Owners Chef Adam Yellin and Jimmy Hasser have given new life to the old rustic structure, striving to make a place for all, (but mainly locals) to feel welcome. Hasser says, "This is a local restaurant, with local employees, serving local seafood and produce, with local art on the walls, where local musicians play." Every Sunday Yellin and Hasser plan to have live music from 3-7 p.m., changing the bands each week to include those like Hotel Oscar, Cadillac Willy, and Heritage.

Hasser, Yellin, and their PR girl Friday, Whitney Rowland, met at Alabama while in college. After graduation, they went their separate ways, but fate brought them all back together, just in time for Yellin and Hasser to purchase Local Catch.

Most might remember Hasser from his work at The Fish House on 30-A. Along with being a co-owner of Local Catch, he runs the front of the house, purchasing, and managing the wine and beer list.

PR girl Friday Rowland handles public relations for Local Catch and owns RowCo, her public relations and marketing firm, which concentrates on restaurants.

Yellin graduated in restaurant management, but after a stint in San Diego managing World Famous, he caught the bug and was moved to become a chef. He then traveled to Austin, TX, where he graduated with honors from Le Cordon Bleu. Chef Yellin came back to Santa Rosa Beach to complete his externship at Restaurant Fire and The Fish House, finally accepting a position with Commander's Palace in New Orleans.

Yellin and Hasser continued to communicate, often discussing their dream of restaurant ownership. When the opportunity finally arose, they seized it.

Yellin says, "I make everything in house and from scratch." His sauces are so spectacular; customers are already asking him to bottle them for sale. The vinegar-based white sauce is always in demand.

The most popular items on the menu are the tacos. The Caribbean Shrimp Taco contains luscious grilled coconut rum marinated shrimp. It is served with cabbage, pineapple salsa, the coveted white sauce, and is wrapped in a flour tortilla. Chef Yellin prefers using flour tortillas,

newest po-boy on the menu is called The Debris, which is served open face and smothered with gravy.

On the afternoon that I stopped by, Yellin suggested that I try the crab cakes. I am usually leery as I do not like much filler; but his were plump, juicy, and packed full of lump crabmeat. The crab tumbled from inside the cake as I slid my fork through to take my first bite. Spicy and delectable, it was pure enjoyment.

The catch of the day landed in front of me with Chef Yellin saying, "You have to try this!" Without the need to twist my arm, I dove into the succulent Yellow Edge Grouper, pan seared to perfection, and topped with Yellin's made-from-scratch NOLA BBQ Sauce. Sides included creamy stone-ground cheese grits and crisp green beans with a hint of herbs from their on-site garden.



Chef Adam Yellin and Jimmy Hasser



Grilled grouper over salsa with homemade tortilla chips



Crab cakes



Grouper with grits

as he believes corn tortillas overpower the flavor of the food. The Fish Taco is served with fresh local grouper, and the Pork Taco with house-braised shredded pork.

My excitement peaked when I found Local Catch used Leidenheimer bread from New Orleans to make their po-boys. Living in NOLA for many years, I grew quite fond of this most favored baked good. Chef Yellin's

Local Catch has quickly become one of my favorite local establishments. They are located at 3711 West County Highway 30-A in Blue Mountain Beach. Hours of operation are Monday through Sunday 11 a.m. to 12 a.m., and they can be reached by phone at (850) 622-2202.

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Pickles Gets a Face Lift: Still Shakin After All These Years

BY SUSAN BENTON

In the heart of the picturesque town of Seaside, Florida, just steps from the beach where new urbanism was founded, you will find the vivacious couple Heavenly and Bill Dawson, who know a thing or two about good food. They are the local owners of several Seaside establishments, such as Dawson's Yogurt and Fudge Works, Heavenly's Shortcakes, Wild Bill's Beach Dogs, and The Shrimp Shack.

Among their array of eateries is also our family favorite, Pickles Burger and Shake, which is a classically designed space that sits in one of the first buildings built in Seaside. Over nineteen years ago, Bill approached Town founder Robert Davis about a concept of a hot dog and beer stand, and Pickles was created.

Though in 1993 it had only a closet sized forty-eight square feet of space, it has expanded over the years; and today Pickles boasts a new look, new menu, new sign, and close to six hundred spacious square feet. The eatery offers seating inside and outside on their dining deck that is surrounded by a vibrant living wall of ivy. Runners have been hired to deliver guests their orders tableside.

At Pickles it doesn't matter if you're wearing a wet bathing suit or a business suit; the walk-up window is where all place their orders before nestling into a favorite spot to wait on a sumptuous gourmet delivery. In the summer when the warmer weather hits, the Pickles Mister System activates and a gentle mist fills the dining area, cooling patrons and those meandering by.

All of the Dawsons' establishments strive to bring the freshest, highest quality, and local ingredients to their customers, and Pickles is no exception. Farmer Paul from the Seaside Farmers Market supplies all of their produce and the owners recently created what they feel is the best burger in the world. Heavenly says, "We are farm to table!"

Heavenly was set on serving the finest quality grass-fed burger and hand-cut fries. She was also on a mission to create the perfect milk shake. Together, the husband and wife team began their market research to find the best ingredients, which are essential to good food.



Old fashioned soda bins



Customers line up for ordering



Bill & Heavenly Dawson greet the girls at the front ordering window



Back Patio seating area



Harris met with the Dawsons at his farm to teach them first-hand the special effort put into raising and processing his cattle. A later trip was made with the Pickles employees so they too could learn about the quality of the beef and chicken and the humane way they are raised and processed. Will and Heavenly perfected the special ground meat mixture for the eatery's beef patties, which she seasons at Pickles with a special seasoning, her own unique blend.

Heavenly then looked to her Atlanta roots to find the best burger buns and landed on Masada Bakery, a thirty-year-old artisanal bakery serving only certified organic whole grain breads. Masada now ships brioche buns to Pickles daily.

Last, Heavenly searched for the perfect mixture of butterfat for her ice cream used to make the rich, creamy milkshakes. She says, "We flavor all of the ice cream ourselves." The milkshakes are decadent and topped with rich whipped cream, special sauce, and a cherry. Guido Trevelini of G. S. Gelato developed the ice cream especially for them.

Other menu items at Pickles include their world-famous fried pickles, chili-cheese dogs, BLT, Club, and Philly Cheese Steak sandwiches, and the new Harris Ranch abattoir ground chicken burger. Heavenly says, "I like my chicken burger with Monterey Jack and pickled okra! You have to try it to understand the great taste of this unique chicken sandwich."

Breakfast items include Secret Recipe French toast, breakfast sandwiches, and the popular "Hangover Omelet", filled with sausage, bacon, fresh vegetables, cheese, and served with home fries. Mimosas and Bloody Marys are often ordered.

The Dawsons, their professional kitchen staff, and management team put an extensive amount of time, hard work, thought, and dedication into creating the best eatery menu and burger on the beach. Bill Dawson measures his success by the comments from customers: "The feedback has been overwhelmingly positive!"

Pickles Burger and Shake is located at 2236 Scenic Highway 30-A in Seaside, Florida. For more information call (850) 231-5686. Pickles is open seven days a week from 9 a.m. to 9 p.m. Breakfast hours are from 9 to 11 a.m. weekdays and 8 to 11 a.m. on the weekends.

For more than three years they searched until they found Will Harris of White Oak Pastures, a 146-year-old family farm located in Bluffton, Georgia, just a few hours from Seaside. White Oak Pastures is the largest USDA Certified Organic farm in Georgia and received the Governors Award for Environmental Stewardship in 2011.



A TESTIMONIAL

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

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Beat The Heat At Orange Leaf

BY SUSAN BENTON



Unique customer creation



Do it Yourself Bar

Warm and unpredictable Gulf Coast weather tends to make locals and tourists long for something icy and cold to cool down with. Orange Leaf Frozen Yogurt meets those needs with its array of delicious and decadent frozen treats.

Recently opened in the Shops of Seacrest on County Highway 30-A, Orange Leaf is already a new favorite in town, with a space that comes alive showcasing its vivid hues of green, white, and orange, creating a visually uplifting environment.

I stopped by for a visit with the young owner-managers, David Thaggard, Jr. and his wife Caitie Parker, who gave me a tour of the establishment and a tasting of their rich and creamy product.

David and Caitie, who recently married on 30-A in May of this year, were excited to discuss their vision for Orange Leaf, and their passion for community involvement. The couple postponed their honeymoon to ensure the opening of Orange Leaf was a complete success, which it was.

Also owner-investors are David's parents, David, Sr. and his wife Paula Thaggard, who relocated to the South Walton area from Chattanooga. The Thaggard family is originally from Monroe, Louisiana, where they got the idea for opening an Orange Leaf, as other family members had friendly connections to a franchise there, which was



Customer drawing yogurt



Unique customer creation

very well received. David, Sr. is in construction, while Paula is an interior designer. Though Orange Leaf, an Oklahoma-based franchise chain, does come with a build-out plan,

David, Jr. says, "My mom put her own design touches into the space so it would maintain that 30-A feel."

The Orange Leaf concept promotes community and family, something the Thaggards decided fit the 30-A lifestyle nicely. One of Orange Leaf's missions is to evoke warm memories of childhood trips to the local dessert shop while providing healthier choices such as sugar-free, low-fat, lactose-free, and gluten-free options in their product line.

Orange Leaf offers outdoor seating in what has been named "Orange Leaf Alley", with lighting strung between their shop and the Bolhert-Massey Home, uniting the neighborhood. The alley glows with warming ambiance at night, creating a bistro feel, and is surrounded by vibrant green plants.

David and Caitie are allowing musical guests to play in the alley, which is a concept they want to expand. David says, "I would like to see more local musicians, and those visiting the area on vacation, playing here. We are up for anything, even acting."

Orange Leaf offers a fresh take on the self-serve, choose your own toppings frozen yogurt, with a multitude of delicious flavors like Real Peach, Red Velvet and Brownie Batter. Caitie says, "We have fourteen flavors, and they rotate out each week."

Customers choose a 16 or 24-ounce cup, fill it with their desired amount of frozen yogurt, then take their cup to the shop's two custom do-it-yourself toppings bars, which include an incredible array of fresh fruits and granola toppings. The product is weighed and charged 59 cents an ounce "for an average of 4-5 dollars a cup," David says. The customer is the master of their dessert.

In keeping to their commitment of wanting to be part of the community, David says, "Caitie and I have recently begun Tip Jar Tuesday, to help local non-profits and schools raise much needed funds." The Ohana Institute, located in Rosemary Beach on 30-A, had students decorate the tip jar; and tips, including ten percent of Orange Leaf's net revenue on Tuesdays, will be given to the highlighted fundraiser for that day.

David says, "Caitie and I are floored with a couple of things: how great the repeat local business is and the show of support by local business owners driving over to meet us from Alys Beach and Seagrove. We have really enjoyed getting to know all of the families and our new friends."

Orange Leaf Seacrest is located at 10343 East County Highway 30-A. They are open seven days a week from 11 a.m. to 11 p.m., and can be reached by phone at (850) 270-3036, or by visiting their Facebook page at www.facebook.com/OLFYSeacrest. You can also visit their website at www.orangeleafyogurt.com.



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Dragonfly Fields: Farmers Charles Bush and Shueh-Mei Pong

BY SUSAN BENTON

There is a history among the vendors that supply good food to meet our needs at The Seaside Farmers Market on 30-A. Each Saturday they bring their best to sell, often educating the public about what they do and why they do it.

One of the hardest working husband and wife teams that I have had the pleasure of meeting is Charles Bush and his wife Shueh-Mei Pong, owners of Dragonfly Fields. They take great pride in their work and in educating those interested about the varieties of produce they grow.

Charles writes the Dragonfly Fields weekly newsletter, updating subscribers like myself on what will be at market in order to prepare. He talks about what has happened on the farm that week, the troubles and successes with their crops, and offers tips on alternate uses for cooking their produce.

Each season brings excitement as the newsletter changes. I for one am elated at the first sighting of their Aunt Ruby's Green German Heirloom Tomatoes, by far one of the best things I have ever eaten.

I met Charles and Shueh-Mei many years ago when I settled in the area, several years before they had Dragonfly Fields. From our first conversation I could tell their passion for farm to table cuisine ran deep.

They were one of the first restaurant owners in Seaside, running Basmati's Asian Cuisine in The Motor Court, prior to moving the restaurant to its current location in Blue Mountain Beach. Shueh-Mei, a talented and gifted chef, prepared her native Taiwanese cuisine and served fresh local fish and vegetables.

The couple sold their restaurant in 1997. Charles took a position in wine sales for a wholesale distributor, while Shueh-Mei worked with the Viking Store as manager.

Charles and Shueh-Mei have a love for travel and on many of their journeys found inspiration through the foods they ate, especially produce.

Charles says, "We had a restaurant, saw what other restaurants were using, and thought, wouldn't it be great to grow this and offer it to other people?"

There was no real intention of buying land, but it was in the back of their minds as they leisurely drove through Walton and nearby counties dreaming of the farm they might one day have.

In 2004 that dream became a reality with the purchase of what is now Dragonfly Fields. Located on

seventeen acres in northern Walton County, north of downtown Defuniak Springs, Charles and Shueh-Mei became gardeners in 2005, with Charles becoming a full-time farmer in 2006, and Shueh-Mei following in 2011.

They named their business Dragonfly Fields to emphasize they are a field and not a farm with more acreage. Charles and Shueh-Mei are the only two working in the field, which is labor-intensive and time-consuming.

and to For The Health Of It on 30-A in Blue Mountain Beach. After many years of being in the restaurant business, they knew what products the chefs were looking for and provided it to them. The couple ensure that the food they grow will look as good as it tastes.

Charles and Shueh-Mei are having a great time at the Seaside Farmers Market reconnecting with old friends, those in the restaurant business, and building

Photography courtesy of Eric Marcus

Charles Bush



Shueh-Mei Pong



Aunt Ruby's Green German Heirloom Tomatoes



relationships with new customers. They say they now have the best of both worlds, as they are still touching the plates of customers in many fine restaurants and doing what they love.

Dragonfly Fields is located at 1600 County Hwy 192, Defuniak Springs, FL, 32433. Charles Bush and Shueh-Mei Pong are vendors at the Seaside Farmers Market located on 30-A in Seaside, FL. Market hours are Saturday from 8 a.m. to 12 p.m. Fall and winter hours are 9 a.m. to 1 p.m. Charles and Shueh-Mei can also be reached at dragonfly1600@embarqmail.com.

Dragonfly Fields' main production is vegetables with about twenty to thirty varieties of produce. They are especially known for arugula, salad mix, Asian greens, strawberries, mustard greens, tomatoes, zucchini, eggplant varieties, and patty pan squash to name a few.

In order to promote an environmentally sound, healthy, and sustainable approach to growing vegetables, Charles and Shueh-Mei use natural fertilizers, intense cultivation, vermicomposting, cover crops, and crop rotation.

Prior to coming to the Seaside Farmers Market in 2009, Charles and Shueh-Mei sold only to area restaurants

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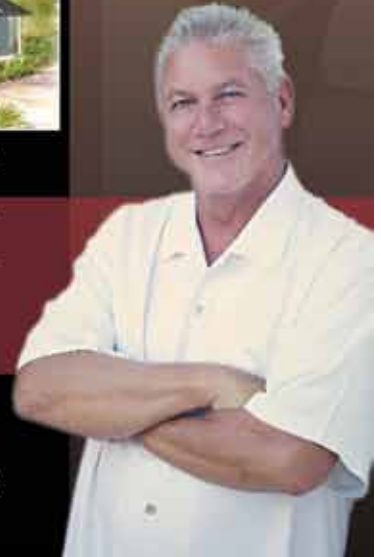


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JC Seafood House: Like Dining With Old Friends

BY SUSAN BENTON



Fried asparagus appetizer



Shrimp and grouper topped with crab meat



Pudding dessert

Just off 30-A, in a strip mall deep in Seagrove, you will find JC Seafood House and owners Junior and Hai Pho. JC Seafood House may be new to Seagrove, but the owners, also brothers, have been a big part of the local dining community for more than twenty-five years.

I sat down with Junior in the dining room of JC Seafood House, and he shared with me that Hai was his mentor, teaching him everything he knew about kitchen skills and how to cook.

Hai Pho immigrated to America from Vietnam in 1979 and trained as a chef in Baton Rouge, Louisiana, focusing on French cuisine. He honed his culinary skills at restaurants such as Mike Andersons, a favorite of mine while I was attending LSU.

In 1982, Hai sent for his brother Junior to join him. Junior escaped Vietnam, and awaited clearance in Thailand before coming to America that same year. Later in 1982 Hai moved to Destin, accepting the Executive Chef position at Beachside Café, and Junior followed in 1986.

Together the brothers made the move to the Ocean Club at Tops'l in 1989, where Hai became Executive Chef, but later turned the reins over to Junior so that he could open his own restaurant, Nena's, in 1994. Junior remained with the Ocean Club for twenty years until opening JC Seafood House; both brothers became popular with the local crowds for their Cajun and Creole cuisine. Hai was hired as Executive Chef of Old Florida Fish House in Seagrove when it opened in 2004, and most recently was involved with Harbor Docks in Destin.

In February 2012, this all changed when Hai and Junior decided to join forces to open a family business together; and JC Seafood House emerged.

The name of the restaurant was decided by using the initials of Junior's children, Jackie and Christie. Junior

says, "This is the first time I've owned my own restaurant!" The brothers hope that locals (like myself) will remember how delicious Nena's was, and spread the word to try JC Seafood House.

The restaurant, which once housed the former Yanni's and Gravel Road, has been renovated and restored with new kitchen equipment. The décor is warm with dark earth tones of burgundy, brown, and beige, and a large bar sits at the front of the restaurant where patrons can dine and watch the brothers at work creating dishes. The dining room has ample seating, as does the covered patio located at the front entrance, where meals can be enjoyed on a beautiful day.

The cuisine at JC Seafood House has heavy Louisiana influences, with fresh soups made daily, such as corn & crab bisque and gumbo. I sampled both, which were seasoned perfectly and quite delicious.

I also tasted the JC grouper, sautéed and topped with crabmeat, shrimp, and their house sauce, while my daughter dined on the grilled grouper sandwich that came with fries. Both were flavorful and satisfying. The brothers order fresh beef that they grind on-site for their burgers, and use boudin and andouille sausage from Louisiana in many of their preparations.

The menu is well rounded with appetizers, such as escargot and calamari; entrée selections such as steak, seafood, pasta, and salads; and a children's menu. Junior told me that the grouper Almandine is the most popular item, as is the fresh catch of the day. Take-out is also available.

Junior and Hai Pho have been dedicated to serving patrons along the Emerald Coast for countless years, and have contributed to the success of so many other restaurateurs. Dining with them is like dining with old friends.

JC Seafood House is located at 4935 East County Road 30-A. Lunch hours are 11 a.m. to 2 p.m., and dinner is served from 5p.m. to 10 p.m. For more information call (850) 231-1647.



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YOLO Board

BY JENNY SNELLING ETHEREDGE

Simple themes often resonate the deepest, and the simple yet striking “You Only Live Once” mantra of South Walton-based standup paddleboard (SUP) manufacturer YOLO Board has helped catapult the company into both the national and international scene. The fifth year of the company has brought many changes and exciting developments, among them a California West Coast Headquarters, national television exposure on both NBC’s *The Today Show* and during the *Coke Daytona 500* on TNT, a new YOLO Board Adventures rental and retail location in Sandestin’s Baytowne Marina, and the institution of a sponsored, traveling elite race team.

“It has been quite a year for YOLO Board,” elaborates co-founder Jeff Archer at the recently expanded YOLO Board Headquarters in Santa Rosa Beach. “Each day we are humbled by the response that we receive from our customers to our products and it only inspires us to keep reaching for the stars and seeing where YOLO can go next.” The expansion to a full-time base in California is indicative of YOLO Board’s commitment to growing the company and establishing a presence in the West Coast, where the sport of standup paddleboarding initially exploded.

Standup paddleboarding has certainly become a must-do activity for both residents and visitors of South Walton, with YOLO leading the way to the formation of a strong SUP community of paddlers of all ages exploring the various bodies of water that make the area unique. In addition to rental locations in WaterColor and now Baytowne Marina, YOLO Board celebrated another successful local race season with the 5th Annual YOLO Board Race Series and the 2nd Annual YOLO Board Mileage Builder Series. The two series each featured over 100 paddlers competing in relay and individual competition respectively, and offered an exhilarating experience for racers and spectators alike.

“Hosting the two race series allows YOLO to give back and show our appreciation to the local community,” explains Mitzi Archer, Director of Marketing at YOLO Board. “We continue to be amazed at the growth and goodwill of our local race scene. Generous sponsors such as Destin Real Estate Company, Sandestin Golf and Beach Resort and Sandestin Real Estate and the committed paddlers that show up at each and every race are what



the events are all about. YOLO Board is just honored to be a part.”

Goodwill towards the community locally and beyond has always been a goal for YOLO, and this year the company contributed to two grass-roots ecological campaigns, the Florida Wildlife Corridor Expedition and the Bridge to Bridge Project. The Florida Wildlife Corridor Expedition promotes the need to protect a functional ecological corridor for the health of people, wildlife and watersheds. Bridge to Bridge is a project that seeks to highlight the suffering that millions of people around the world face every day due to unclean water. Both campaigns included SUP and will ultimately become documentary films. The company also donated a percentage of March board sales to Special Olympics Florida.

YOLO was excited to officially establish a YOLO Board Elite Race Team with 13 sponsored racers based around different parts of the country from New Jersey to Hawaii that travel nationally to compete in sanctioned SUP racing events. The team includes an array of SUP pros from local racers and South Walton Fire District Beach Safety officers Justin Cook and Gary Wise to former Olympian Sean Pangelinan and SUP star E.J. Johnson in California to skier and TV personality Darian Boyle in New Jersey. The elite racers spread the YOLO spirit however they can, such as Hawaii rider Ingo Rademacher’s “Camp YOLO Board Hawaii”, an all-inclusive SUP enthusiast adventure vacation on Oahu’s famed North Shore.

To reflect the growth and new layers of the company, YOLO’s design partner

Photos courtesy of Shelly Swanger Photography



Jake Meyer of I Will Design For Food created a fresh, new website to allow YOLO fans to keep updated on the goings on of the company and new additions to the board line-up. YOLO Board is currently represented across the country in rental and retail outlets and internationally in places such as Costa Rica, the Bahamas, Belize, Jamaica and the Cayman Islands. The company’s always-growing inventory now boasts over 12 different board models in an array of bold custom graphics as well as two signature lines of stand up paddles and YOLO brand apparel.

“Growing YOLO into the operation it is today has certainly been an amazing adventure,” adds Jeff. “We couldn’t have done it without our South Walton community and are eternally grateful to those who have supported us along the way.”

To learn more about YOLO Board, visit www.yoloboard.com or call (850) 622.5760.



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BY ELIZABETH CAMPBELL



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COLOR: Diamonds are available in all colors and shades of the rainbow. Diamonds with intense color are called Fancy Colored and are extremely rare and therefore very expensive.

CUT: We feel that the cut (proportion, polish, symmetry and the relative angles of various facets) is the most critical in the beauty of a diamond. The carat weight does not mean beautiful, unless it is well cut. The finest cutters will sacrifice size (weight) for a brilliant cut. It is all about the way that light enters the diamond, bounces around, and comes back out – it is magical!

AND THIS COMES TO PRICING

There are many factors that determine the value of a diamond. Many purchasers judge a diamond's price by its size, its color grade, and its clarity grade; but there are many other factors which can affect its price. The way a diamond is cut, for example, can represent up to 50% of the value of that diamond. It is important, therefore, that your jeweler disclose all information about these details of a diamond, so you can make an informed choice. If you have a quote for what appears to be the same item that seems well below all the others, beware! As with most things in life, if it appears too good to be true, it probably is.

AND AFTER GETTING THE DIAMOND--CARE

Even though diamonds are the hardest natural substance they are brittle and can break when struck. Diamonds can scratch each other and other gemstones, thus they should be separated. Regular cleaning of diamonds is a must! Because they are so hard, oils, soap and lotions adhere easily to the surface, thus absorbing the light

going through the stone. Rather than light bouncing back, it will appear dull. Although we are very happy to clean your diamonds, you can easily do this at home. Anything that cuts grease will help remove the build-up of oil and dirt from a diamond. With a mild detergent or solution of half lemon ammonia and water, take a very soft toothbrush and jab along the bottom side of the diamond and then the top. You should avoid wearing your jewelry in chlorine and chemicals as it weakens gold in time. It is advisable to have your prongs check regularly to ensure that your diamond is secure.

BOTTOM LINE--BUY FROM REPUTABLE SOURCES

Our best recommendation when shopping for a diamond or diamond jewelry is to know your jeweler. Every stone is different – no two stones are alike, with each having its own unique characteristic. McCaskill & Company prides itself in selecting the highest quality diamonds within a very wide range of prices. Bill is known in the industry for having a very critical eye, refusing those that do not meet strict criteria and standards. With over 16,000 different classifications of diamonds, you can leave the worry to us and simply enjoy the experience.



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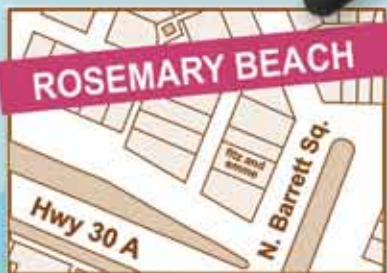
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Regatta Chiropractic and Laser Center

BY RIDGELEY STANDARD

Did you know that 75% of Americans will experience back pain at some time in their lives? Did you know that back pain is the second leading cause of absenteeism from work after the common cold? Did you know that by the time you feel pain that the damage is done? For these reasons and more, chiropractic wellness and prevention care is essential to your overall health.

Regatta Chiropractic and Laser Center is a full service chiropractic and wellness center new to the Destin area, offering a full complement of customized

“Everyone should consider chiropractic care as part of their healthcare regime,” believes Hogan. “Chirocare focuses on the musculoskeletal and nervous systems. It restores normal motion to spinal segments in order to reduce interference to the nervous system. The foundation of health is to keep tension out. Keeping normal movement of the spinal cord increases blood flow and maintains the health of your discs and slows the degenerative process of aging,” she explains. “Chirocare keeps the body younger and healthier longer.”

In addition to chiropractic care, Regatta is excited to bring the Zerona laser treatments to the Destin area.

to the chiropractic care, massage therapy, and Zerona we currently offer, we are expanding to include more non-invasive wellness treatments. We are excited to be a provider of non-surgical, non-invasive, and drug-free wellness and health solutions.”

“Chiropractic care has come a long way,” says Dr. Hogan. “As a practice we make it our mission to take the time to educate our patients about what it is versus what it’s not and to help them understand about the benefits of spinal health.”

WELLNESS TIPS FROM DR. SHAWNA HOGAN:

- 1). Be aware of your posture. Good posture promotes a strong and stable spinal column and helps to prevent the deterioration of the vital skeletal and muscular system that keep you balanced and flexible.
- 2). Be aware of workplace ergonomics. Effective seating and workspace “fits” assure high productivity, avoidance of illness and injury risks, and increased satisfaction among the workforce. Work-related factors, such as awkward seating postures, may pose a risk of musculoskeletal disorders. Be cognizant of ways to alleviate these factors like taking frequent breaks to stretch.
- 3). Hydrate. You should drink half your body weight in ounces of water a day.
- 4). Get moving! The body thrives on motion. Even something as simple as walking is good for the lymphatic system and beneficial to your heart rate.
- 5). Stay away from processed food and eat your vegetables. Stay away from soda. Even though many sodas tout that they are calorie free they are still loaded with chemicals that your body has to interpret. Beware hidden sugars in sports drinks! Most people never work out hard enough to need that sports drink. Try coconut water instead. It will replace any lost electrolytes without all the sugar and dyes found in traditional sports products.



Dr. Shawna Hogan



Patient Consultation



and personalized care. Dr. Shawna Hogan had been practicing in Pensacola since 2005 in a family run chiropractic office and is now realizing her “dream to move and practice in the Destin area.”

Recognizing that people are tired of mass-produced healthcare, Regatta Chiropractic and Laser Center incorporates a holistic approach to patient care upholding the belief that all aspects of people’s psychological and physical needs should be taken into account. “We are not a one-size-fits-all operation,” says Hogan. “We create a customized, personalized, and pampered treatment plan that results in our patients leaving us feeling physically, mentally, and emotionally better.”



Patient Adjustment



Zerona laser

Zerona is the first non-invasive procedure to effectively remove excess fat without the negative side effects associated with surgical methods. “Zerona is FDA approved for safety and efficacy to reduce the circumference of your waist, hip, and thighs,” explains Hogan. “There is no pain and no downtime and it is surprisingly cost effective. Fat around the belly contributes to lower back issues so this is in perfect keeping with our practice goals. Anything that makes a person feel better about him-herself is a good thing. In addition

Regatta Chiropractic and Laser Center is located in Regatta Bay in Destin. They can be reached at (850)-424-7856 or online at www.destinlipolaser.com or www.regattachiropractic.com.



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Gentle Breeze Family Dentistry Gives the Community a Reason to Smile

BY MARY WELCH

There are a lot of reasons to smile on the Emerald Coast -- great weather, beautiful beaches, a fabulous lifestyle -- but there is probably one reason why there are so many great-looking smiles. Gentle Breeze Family Dentistry, located at 6880 W. Co. Highway 30A in Santa Rosa Beach, has been the go-to place for all dental needs in the area going on five years.

Led by Dr. Tanya Orr, Gentle Breeze Family Dentistry not only provides standard dental services such as crowns, bridges, dentures, and fixing cavities, but also offers cosmetic services, such as Botox, Juvéderm, and Powerprox 6 Month Braces for adults and older teens. In addition, Dr. Orr says that she has invested in the most advanced dental equipment and can help patients solve other health-related issues, such as long-term headaches, snoring and even some sinus problems. The office also provides early detection of oral cancer by offering every patient thorough screening and testing. Dr. Orr intends to offer more orthodontic and pediatric care as her office continues to grow.

Gentle Breeze doesn't just treat the patient. The entire office staff is dedicated to working hard to help people with the financial aspects, as well as any fear and anxiety that usually come with a visit to the dentist.

However, what gives patients -- and indeed all residents of the area -- great comfort is how connected Gentle Breeze Family Dentistry is to the community. The office's philosophy is "Community First, Business Second" and Dr. Orr works hard to give to the community as much as possible. From the start, the office was determined to be an example in the community; not only by doing good dentistry, but showing how a business can make a difference.

Gentle Breeze Family Dentistry's business model has been two-fold: grow the business and grow its philanthropic roots. Sometimes it may be as simple as letting the front yard of the office be used for a charity

fish fry, or giving donations, or sponsoring different organizations and schools. Gentle Breeze Family Dentistry has been a long-time supporter of organizations helping homeless pets; victims of domestic violence, including Shelter House a Fort Walton Beach shelter and counseling center for victims of domestic violence; as well as those with special needs, or just families down on their luck. In addition, the office will buy radio spots, so nonprofits can get their message out to the broader community.

provide appreciative spa services to the staff and students. The students came to Gentle Breeze on a "Happy Visit", sat in the chairs (even going up and down in them), blew

Community First, Business Second



Tanya and James Orr with daughter



on mirrors, learned about the equipment, and hopefully realized that going to the dentist should not be feared.

Dr. Orr practiced as a general dentist and prosthodontist for six years in Russia before moving to this country and graduating from the University of Florida's College of Dentistry residency in Advanced Education in General Dentistry and FTD programs.

Gentle Breeze Family Dentistry is located at 6880 W. Co Hwy 30-A in Santa Rosa Beach, Fla. 32459. The web site is: www.mygentlebreezedentistry.com and the phone number is (850)267-3313.

A great example is its relationships with Brilliant Minds Medical and Behavioral Solutions Unlimited, a Destin-based nonprofit organization that helps those with autism, ADHD, Down syndrome, and other developmental disabilities. Gentle Breeze decided to

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The Three Laws of Healing

Live long and live strong!

BY DR. BART PRECOURT



Bart and Kelli Precourt

Whether it's just a cut on your finger or healing from cancer, the process and the laws are the same. Learn these, live by these, and you will live long and strong!

Imagine for a moment that you were invincible. That no matter what you did, you could heal from it. For example, imagine that when you were young you jumped out of a tree and broke your leg... and wham your body heals. Or maybe you put your finger in a fire and burnt your finger and again your body healed itself. Or you pollute your body with poisons like processed foods, drugs and alcohol and still... your body survives and heals. Are you lucky? Is it genetics? A miracle? Truth is, you are a healing machine! It is actually very difficult to get sick.

Our health care system has taught you to believe that things happen to you; that you “catch” a cold or have hormonal imbalances because of something other than your own doing. Then of course you need them to fix you. You let yourself get run down, stressed, you eat like crap and expect your body never to retaliate? Really? In reality we are at fault. And this is a good thing, because it means we have the power to do something about it. We are not victims that can only be saved by more frequent doctor visits and drugs.

Think what you have put your body through over the course of your life: The physical, mental and chemical stress and yet here you are, still kicking. And why? Because your body is designed to heal. It uses a very intelligent and predictable method to determine how fast and how well you will heal.

Following are the three laws of healing that your body uses everyday. Whether it's just a cut on your finger or healing from cancer, the process and the laws are the same. Learn these, live by these, and you will live long and strong!

THREE LAWS OF HEALING

1. Law of Cellular Replacement: This law states that in order for the body to heal it must *replace* the cells that are damaged or mutated to become healthy again. For example, if you bruise your arm you have damaged cells. Your body will be healed from that bruise when all of the damaged

cells have gone away and new healthy cells have replaced them. Fortunately your body produces over 1million red blood cells per second! That means healing can happen fast if we let it. Usually once I explain this to patients the first question I get is: “How long will it take to get better?” That answer depends on law #2.

2. Law of Time: This law states that all healing takes time. How much time? Whatever time that it takes to completely replace the damaged or mutated cells. Although we cannot rush healing we certainly can assist it. Often we get in the way because our lifestyle (or attitude) doesn't allow for time to heal. I've got news for you: Your body doesn't care about your busy lifestyle; it cares about healing. That's why it slows you down. Ignoring this law only extends your down time.

3. Law of Supply and Demand: Probably the least understood law of the three, and yet maybe the most important and the one you can have the biggest impact on. The law of supply and demand determines how much time it takes to heal and the quality and frequency of how the cells are replaced. This law states that *your body will heal accordingly to the supply and demand of healthy options for your body*. For example if you are trying to heal from a cold, what you supply your body with for fuel (food) will determine the quality of cells that are newly made to replace the sick cells. If you provide poor fuel (food such as alcohol and processed foods then you will produce poor quality cells and healing will take longer. Remember you are what you eat. You will produce cells only to the quality of food you put in your body. This law also applies to lifestyle. When you supply yourself with good nutrition, a sound mind, and plenty of rest, you heal faster.

Healing is not hard; what can be hard is listening to your body. And it's only hard because you may not have much practice at it. Pay attention to your body, apply these laws daily, and live long and strong!

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



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PT Solutions

BY JESSICA HOLTHAUS

PT Solutions is a privately owned physical therapy practice with locations in Florida, Alabama, Georgia, and Kentucky. Nestled down on Mack Bayou Loop, the Santa Rosa Beach location opened this spring under the direction of Cameron Moss, Clinical Director and Physical Therapist. A graduate from the University of Alabama in Birmingham with a Master's of Science degree in physical therapy, Moss moved to 30-A in 2007.

"This location is the second freestanding Florida clinic," Moss explains. "PT Solutions approached me about this new opportunity to partner with them; we found this beautiful facility and things are going really well."

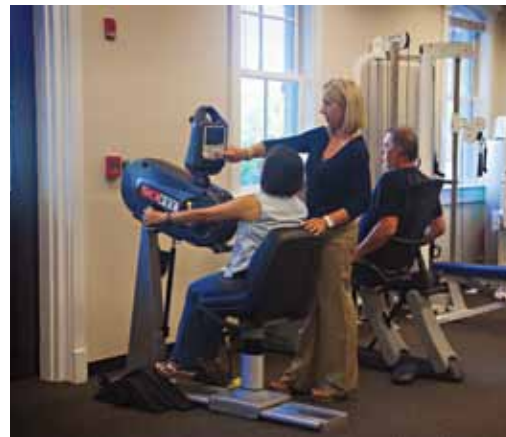
During planning, Moss knew a first class business would be a necessity. The facility offers the latest and greatest features and equipment for physical therapy



Cameron Moss massaging therapy patient



Patient in shoulder therapy



Cameron Moss adjusting therapy patient's level

are achieved. The staff is ready to provide advice and individual, tailored programs for each patient.

"The right activities are very important," Moss emphasizes. "If you have neck pain, a massage is great – but how we can determine the cause and create a plan to prevent that from continuing? At PT Solutions, we provide joint mobilizations, various soft tissue release techniques, then teach exercises and provide education to prevent the pain from coming back. That individual attention and hands-on therapy is what sets us apart, and we are knowledgeable about new research and techniques."

Once people realize that therapy can become worthwhile, they bring repeat (and new) business. Moss says this not only

provides an endless source of referrals, but helps her build a positive name in the community.

While mostly visited by South Walton residents, tourists can utilize services if needed. Referrals are not required and the office helps file insurance if the insurance allows for direct access benefits. (Note, appointments are recommended.)

"Many visitors don't realize we're here, but we welcome and can treat anyone," she says. "If someone is taking a week-long vacation and needs to continue

with therapy, we're happy to provide service to anyone in the community."

Treating South Walton residents, PT Solutions treats the occasional celebrity; Moss believes that for all residents, nothing but the best will do.

"We have patients who have homes in other states, so they're getting therapy from various other places and you're compared," she says. "When we're told that we're doing the best job of any therapist a patient sees, that's the highest compliment."

PT Solutions is located at 249 Mack Bayou Loop in Suite 101, Santa Rosa Beach. To learn more, visit them online at www.pt-solutions.us or call (850) 622.0842 to schedule an appointment.

I spend a lot of time with each of my patients and really get to know them...

and has room to grow. "It is a therapist's and patient's dream come true," she says.

Moss has a long history of providing manual physical therapy, with more than 12 years of experience in the field. At the 30-A clinic, Moss is one of two on staff, allowing residents to receive a personal experience each time they visit.

"I spend a lot of time with each of my patients and really get to know them," she says, noting most receive some form of manual therapy. "When patients come in, I treat them like a puzzle to solve. As we work to restore mobility and strength, I also want to determine how and why they are experiencing pain. I look to find the source of the problem so we can treat it from all angles."

With room to keep growing, Moss hopes to add another team member in the coming months. In the meantime, she never minds putting in extra hours to give each patient the therapy and customer service they deserve.

"Many people don't realize what physical therapy can do; they confuse it with other things. But a physical therapist can serve as a great consultant; we are musculoskeletal specialists," she explains. "Most physical therapists have either a master's degree or clinical doctorate, so we have a lot of training. We can provide referrals to appropriate doctors for pain you're experiencing. We treat those who are recovering from a surgery or may have just sprained an ankle; if a person is experiencing any symptoms – pain, numbness, tingling or difficulty moving – physical therapy is something to consider. Our hands-on manual therapy can treat a variety of conditions and whether you've torn your ACL or tripped and fell and hurt yourself, if you immediately see a physical therapist you can see more immediate results and relief."

When a patient starts a new therapy program at PT Solutions, it can last anywhere from one to two visits total or two to three visits per week until the desired results



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Grayton Winds: A New Novel by Michael Lindley

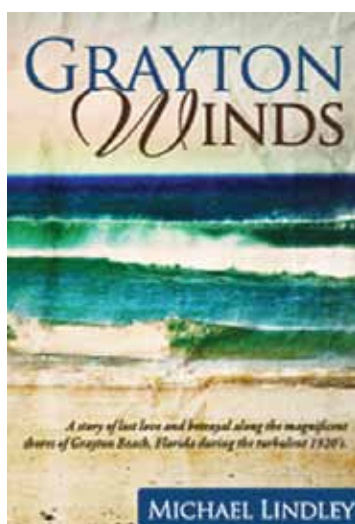
BY JULIE HERRON CARSON



Back in June, my local newspaper ran a list of recommended books for summer reading that offered “a strong sense of place, history lessons and a compelling story”. I thought that was an excellent description of *Grayton Winds*, the new novel by award-winning author and 30-A homeowner Michael Lindley. Lindley was born and raised in Michigan, but he lived and worked in Atlanta during the 1980’s. While there, friends told him about a new development along Florida’s Gulf Coast, Seaside, and he and his family began vacationing in the area. A few years ago, Lindley and his wife bought a second home along 30-A and hope to retire here in the not-too-distant future.

“As I explored the area, I became fascinated by the little town of Grayton Beach, a place that still manages to hold back the changes of time and development,” says Lindley. “When I started looking into the early history of the town, I knew that I wanted to set one of my novels there.”

Lindley draws on his years in Atlanta to recreate the city’s refined social scene during the Roaring Twenties, while he skillfully exposes the ruthlessness underneath the elegant façade. *Grayton Winds* is a tale of family, love, betrayal, and duty set mostly in the



1920’s. Lindley juxtaposes the peaceful atmosphere of what was then a tiny, remote beach town with the turbulence and lawlessness of the Prohibition era. The novel’s protagonist, Mathew Coulter, is the son of one of Atlanta’s most successful illegal alcohol distributors. Although the Coulter family lives what appears to be a gracious and genteel life of parties and social

engagements, the true nature of the family business includes intimidation, violence, and murder.

Scarred physically and mentally from his experiences in World War I, and nursing a broken heart, the young man flees Atlanta one night after experiencing two soul-crushing acts of betrayal by family members. At first he drives aimlessly south, but upon remembering a friend’s rarely used beach cottage, he heads to Grayton Beach where he hopes to heal his wounds and determine a direction for his life. Grayton Beach is a remote and peaceful refuge from the dangerous realities of his father’s business in Atlanta; or so it seems, at first, to Coulter. Although he hopes for a fresh start in a new place, Coulter finds it impossible to leave his past behind. Not only does he bring his own personal demons with him to Grayton, he is soon confronted with some very real and unsavory characters: a gangster on the run from the authorities, a local bully, a prostitute, a heroin addict and a crooked sheriff. He also becomes involved with the kindly innkeeper next-door, along with her deeply troubled daughter and angelic granddaughter. Stir these characters together with a dash of hurricane and you get a concoction as potent as one of the Coulter family’s illegal brews.

Readers familiar with Grayton Beach will enjoy picturing the 120-year-old community as it might have been in the 1920’s. It’s easy to imagine the Zoo Gallery building as an old hotel, and the small cottages nestled today beneath the towering live oaks are probably not that different from the smattering of dwellings found in the story. Lindley does a skillful job of portraying how remote the beach town was decades ago and how difficult it was to travel via ferry and sandy, rutted trails. Residents had to be self-reliant and independent to make a life for themselves along what was then a rugged coast.

The story begins and ends in 1985, as Coulton and his extended family gather to celebrate his 85th birthday at the family home in Grayton Beach. As the festivities are about to begin, a mysterious stranger arrives at the door, triggering a flood of memories which make up the story. The reader is left to guess at the stranger’s identity until the very end of the story.

You can easily find *Grayton Winds* at Sundog Books in Seaside, Hidden Lantern in Rosemary Beach, Barnes & Noble or www.amazon.com. Read more about the book and author at www.michael-lindley.com.



Michael Lindley



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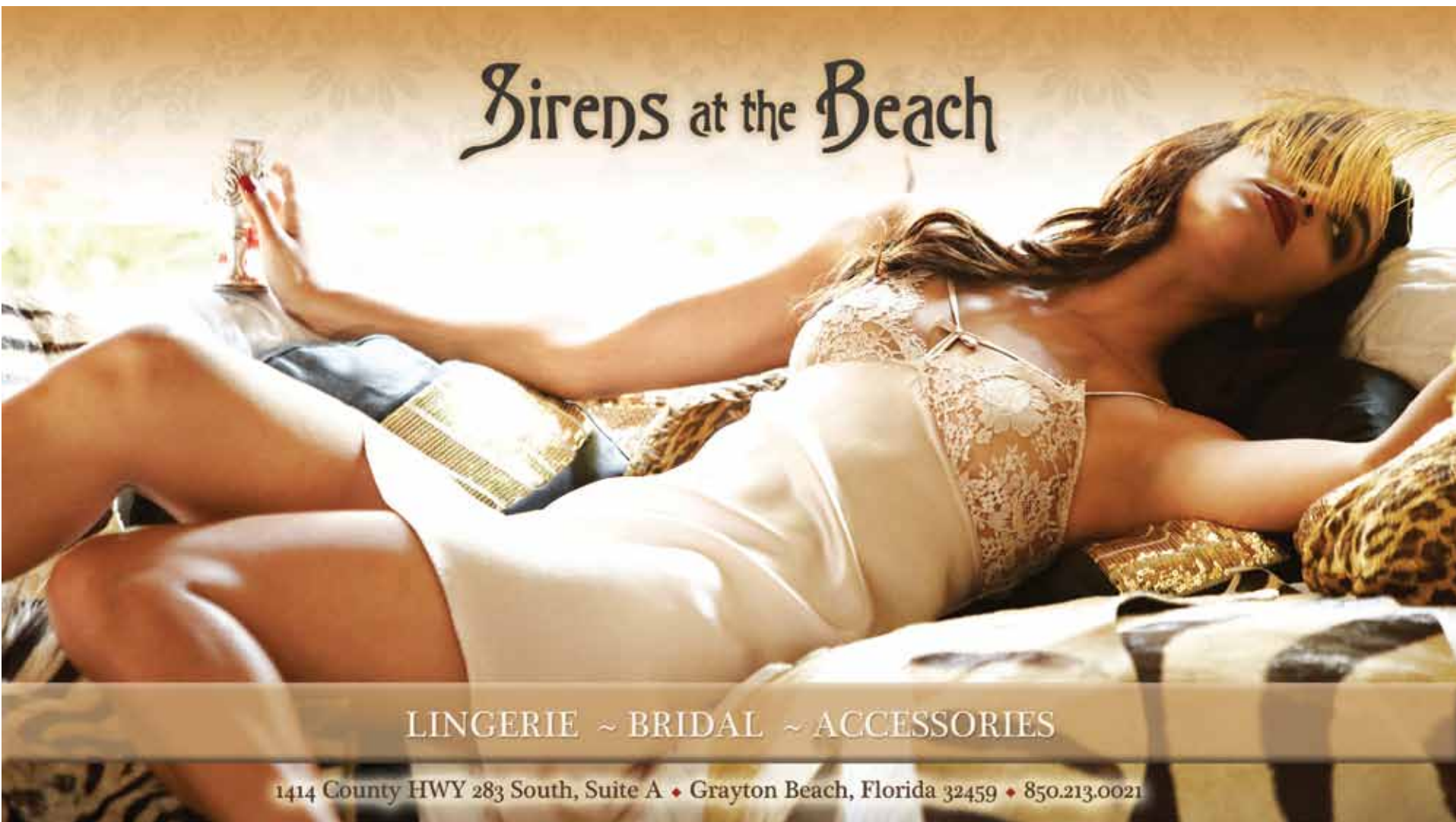
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Dawn Chapman-Whitty Photography

BY JESSICA HOLTHAUS

What little girl doesn't dream of being a mermaid or fish as she wiles away her summertime afternoons in an ocean, spring, or neighbor's

Chapman-Whitty began following her artistic pathway during her tenure at Florida State University. After graduating with a degree in Fine Art, she spent time with old school portrait photographers and then a new-age, society photographer in Naples, FL, where she learned a lot about where she wanted to go in her career.

"After working in Naples, I knew what I wanted to do," she recounts. "In 1997, on a trip back to Nashville from Naples, I stopped in Seaside. It was May and ArtsQuest was happening; I decided to display some of my children's Vintage Collection portraits on the lawn in Seaside and see what happened...I commissioned enough money to rent a place and just stayed."

Fifteen years later, Chapman-Whitty continues to call 30-A home. She not only photographs commercially, but also records memories for individuals and families.

In 2010, just before the Gulf Coast was hit with the oil spill, Chapman-Whitty noticed the influx of photographers. "We were flooded with them and they were all doing the same thing," she describes. Never one to follow the crowd, she took respite back in her hometown, where she married and had a baby and put her camera down...temporarily.

"I started to reflect on 30-A and whether I wanted to come back," she says. "But it all kept coming back to the water and then it suddenly hit me: The water is why I'm there..."

"I started thinking, 'what if I created imagery in the water? I can hold my breath forever,'" she says with a laugh. "It began with shooting my friends who loved the mermaid concept and now I've been working on it for two years with great response. It's my new passion; it's given me a new lease on life – I love photography again and am having so much fun."

In terms of photographing underwater, Chapman-Whitty says the biggest challenge is the subject. When looking at the images, the subjects look tranquil and calm but in reality, the old cliché stands true: It's harder than it looks.

"There is an obvious uncertainty when shooting underwater," she explains. "The circumstances are always different and there is no way to repeat the same shot – ever. The water takes on a magic quality and each shot becomes a new jewel. It's exhilarating; like in the old dark rooms when that shot you're dying to see comes to life in the developer for the first time, kind of like magic."

Equipment is also different, requiring camera housing, lens fogging, weight belt, and fins. But Chapman-Whitty says these items are all just part of the semantics and, "as time goes on, they become more familiar – like being in the water, just natural."

Looking to the future, Chapman-Whitty hopes to put together a show for the *Women Underwater* collection and take it to other coastal areas around the country. Currently, you can find her work in La Vie Est Belle in Seaside and at The Watercolor Store and Beachfolly in WaterColor.



pool? *Women Underwater* is a new collection of photos by artist Dawn Chapman-Whitty of Seaside. The images evoke hauntingly beautiful, stunningly vivid, delicately indistinct images that are a woman's mermaid-inspired dream in digital film.

When you ask Chapman-Whitty about her style as an artist, she is the first to admit she's not your average photographer. In today's fast paced society, her philosophy is much more about going with the flow (literally and figuratively) and finding the uniqueness in each of her subjects.

"I'm not a mainstreamer," she says, "unless you want something more artsy and creative – that's my speed."

The Nashville, TN native did not have a passion for photography as a child. Rather, she spent her days in the pool as a competitive swimmer and lifeguard. "Being in the water was who I was," Chapman-Whitty describes. "My mom always had a camera in her hand, but I wasn't much into the arts back then. I had always liked art and enjoyed taking photos though and, when I went off to college, I took some art classes and it all came together; it came naturally."

"I stepped out of weddings for a bit but am now shooting them again," she says. "I also shoot family photos and do it year after year for many of the same clients. It makes you feel good."



To commission Chapman-Whitty for a photo session or to see samples of her work, visit her new website, www.DawnCWhitty.com



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Big Mama's Hula Girl Gallery Says Aloha to a New Location and New Owner

BY JULIE HERRON CARSON

Fans of Big Mama's Hula Girl Gallery who have noticed the empty storefront in Grayton Beach need not despair. The popular boutique and gallery has simply shimmied down 30A to the new Shops of Old Seagrove next to Whiskey Bravo Restaurant (3031 Scenic Highway 30A). Along with the new location, Big Mama's also has a relatively new owner, Laura Holthoff, who has kept the funky, one-of-a-kind art and merchandise for which the Gallery is known, while adding items that reflect her own personality and interest to the mix.

"My family and I are from Arkansas, and we had fallen in love with Big Mama's during our vacations," says Holthoff. "We are a family of artists. My sister paints and teaches art, my mother, brother, nephew and I are painters, and my brother also designs and builds custom furniture. I had always hoped to move to the beach 'someday', but when my father died, I realized that life can be short and 'someday' might never come. I had gotten to know the gallery's previous owner a little bit, and one day I mentioned that if she was ever interested in selling the business, she should call me. As it turns out, she was already considering selling. My family and I talked about it and decided purchasing the shop was doable for us, so it all came together pretty quickly."

The gallery's move to Seagrove Beach was also a case of Holthoff recognizing an opportunity and moving quickly.

Mixed media signage



"I had been watching the redevelopment of this site and thought the concept was wonderful. Owners Skip and Victoria Moore are carefully selecting the merchants who will complement each other and create a synergy within the community. They personally interview each interested business owner. I was their first interview and I was thrilled when they gave me the green light. We officially opened in the Shops of Old Seagrove earlier this year."

It's new location, Big Mama's Hula Girl Gallery is being discovered by both locals and visitors who spot its cheerful sign and welcoming front porch as they walk,

cycle, or drive past. Inside, they discover a treasure-trove of unique home décor items, art, jewelry, garden accents, T-shirts, ornaments, gourd sculptures, leather-and-pearl necklaces, bracelets and rings, whimsical license plates, fan pulls, picture frames, wind chimes, and decorative signs. Many, but not all items are beach-themed. Merchandise changes frequently to encourage repeat visits.



Shoppes of Old Seagrove



Leather cuff bracelets



Unique jewelry



Holthoff surrounded by her family

Holthoff's own bold, colorful paintings are showcased, as are her brother Byron Holthoff's rustic acrylic paintings and custom furnishings made from reclaimed wood and metal. Holthoff also displays and sells works from carefully selected local and regional artists, each with his or her unique style. She personally chooses each one represented and says there is a long list of artists wanting to be part of Big Mama's. If you don't find exactly what you're looking for, she and her artists are happy to create custom pieces, including paintings, jewelry, pillows, furniture and even pet portraits.

The shop hosts periodic sales and art classes, as well as trunkshows and Meet the Artist events, usually on Thursday nights. Events are posted on www.bigmamashulagirlgallery.com, and the gallery's Facebook page, www.facebook.com/bigmamashulagirlgallery. The gallery also displays works for sale at Hurricane Oyster Bar in Grayton Beach. More and more fans are discovering the shop's unique art

and beachy gifts, and recently voted Big Mama's the "Hottest Spot to Buy Funky Beach Art and Stuff" on www.30A.com.

"The new shop is smaller than the original one, but it's more manageable for me and I think the bright, open space makes it easier for our customers to see what we have to offer," says Holthoff. "Running Big Mama's is truly a family business. My mother designed and painted our new logo, and my nephew, Grey, helps out when he's here on vacation. It's exciting to be part of the Shops of Old Seagrove, too, which has already become such an asset to the community."

"The previous slogan was 'Ya'll come see us, 'cause, honey, if it ain't fun, we don't do it.' I wanted to keep that same sense of fun...and create curiosity and excitement about what's now in the shop. This is a fun place to visit and you'll find things here you won't see anywhere else on 30-A. Get your groove on and come by soon!"

Big Mama's Hula Girl Gallery is located at 3031 Scenic Highway 30A in Seagrove Beach. The web site is www.bigmamashulagirlgallery.com and the phone number is (850) 231-6201.

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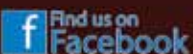
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New Pilates Studio Located In Seagrave Beach

Arriaga Originals

BY TAYLOR ARNOLD

Custom pieces by Richard Arriaga



Located in the heart of Seacrest Beach is quite literally one of the jewels of 30-A. Arriaga Originals is home to the area's most impressive selection of high quality pearls, turquoise, opals, and unique gemstones; and owner, artist, and sculptor Richard Arriaga is the visionary behind it. He travels the world to find these stones to create his one-of-a-kind, handcrafted jewelry.

Originally from Texas, Arriaga has been creating jewelry for as long as he can remember. Along with his wife, Shellie, he launched Arriaga Originals in Houston before moving it to Grayton Beach in 2002. "This is our 10 year anniversary on 30-A and in Florida," he says. "My wife grew up here in Destin and we wanted to raise our son in a smaller town, and we thought it would be a great place to own and operate our art and jewelry business."

For Shellie, the area has a special meaning as well. As the daughter of yacht broker and boat captain Walley Waldrop, she always wanted to come back to the place where she grew up. While visiting her father in Seaside almost 20 years ago, he told the young couple to check out the 30-A community. In 2001, the Arriagas finally made the move from Texas and the rest, as they say, is history.

Today Arriaga is known across the region for creating stunning, wearable art using 18-karat gold or pure silver, and it often takes up to a week to create a single piece. "There wasn't just one thing that inspired me," he explains. "This is something I was born to do. I've been an artist all my life. I love to create beautiful art; it just happens to be jewelry, but I also paint and sculpt."

Equally stunning is Arriaga's nautical inspired "Pearls Gone Wild" collection, created with only the finest

quality genuine pearls and leather, pure silver, and traditional sailor's knots. "To describe my style would be to say it is organic, made of pure silver and 18-karat gold," he says. "Each piece is made on a bench with tools and torch, and there is only one. At the same time, it has been called couture. Probably because I'm known for big and bold with intricate details and my customers say they travel the world and they haven't found anything like it."

To say each of Arriaga's creations is an intricate process is an understatement. "Each piece is very time consuming because it is done by hand," he says. "We hand pick all of our stones and pearls from many different sources. It's confidential."

In addition to his own designs, Arriaga carries other local artists' work, including Margaret Biggs and Durand Seay, both of whom are oil painters. Currently they have a total of nine artists, but Arriaga says this is constantly changing. "Our goal is to carry beautiful jewelry that makes the owner happy when they look at it," he says. "We want them to remember their time here visiting our art gallery after purchasing that special piece and passing on their experience to their family and friends."

After a decade of calling 30-A home, the Arriagas are very much in tune with the area's distinct style. "It's



Artist Margaret Biggs with one of her pieces on display

called the 30-A lifestyle," he says. "It's hard to explain it without experiencing it for yourself. It's a more to do with how you feel while you're here. It's a great feeling."

When asked to describe what he likes most about his job, Arriaga says it is undoubtedly the relationships he builds with his customers. "The best part is when they return time and again to buy more," he says. "But mostly we love to hear them tell us their stories about how they have never received so much attention or gotten so many compliments on any of their other jewelry as they do ours."

As for the future of Arriaga Originals, the artist says he can't disclose too much of his master plan. "We like to surprise our fans," he says. "It's about making people happy by creating beautiful jewelry and art that they can't buy anywhere else because we specialize in one of a kind jewelry and art."

Arriaga Originals is located in The Village of South Walton at 10343 Highway 30A in Seacrest Beach. For more information call (850) 231-0084 or visit www.richardarriaga.com.

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Striking Gulf front home in Rosemary Beach designed by architect Bobby McAlpine, that boasts both beauty and functionality. This 3 level Dutch Colonial custom built home offers over 5,000 square feet of sophistication and is positioned on a double estate size lot. Featured in Coastal Living magazine in October 2010, the interior was designed to accentuate the 18 foot ceilings, spacious master suite, downstairs den, the large family dining area, beamed ceilings, and phenomenal gulf views. The kitchen is a chef's delight with rustic cypress cabinets, marble countertops, and mosaic tile back splash. You must see this beautiful home to appreciate how every detail captivates tranquility, romance and comfort.



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How to Read a Stock Research Report

BY CHRIS OGLE



Chris Ogle

Remember that no one financial measure will give you enough information to decide on a company's investment value.

MARKET CAPITALIZATION – The total market value of the company, this figure is commonly referred to as market “cap” and is calculated by multiplying the stock price by the number of shares outstanding. This figure is often used to segment stocks when looking to build or diversify a portfolio. Generally speaking, companies with a market capitalization greater than \$10 billion are often referred to as “large cap.” Companies in the \$2 billion to \$10 billion ranges are considered “mid-cap,” and those with capitalization of less than \$2 billion are known as “small-cap.”

FLOAT – The total number of shares available for trading, divided by the total shares outstanding, lets you know what percentage of a company's stock is not held by insiders. The stock price of shares with a low float may be more volatile, particularly when stocks have few shares outstanding or are thinly traded, and they also may be subject to sharp price swings if large trades hit the market.

EARNINGS PER SHARE (EPS) – Taking the annual net income and dividing by the average common shares outstanding gives you the earnings per share. EPS should also be considered together with the stocks price, or compared with prior years' EPS and future EPS to estimate what the rate of earnings growth might be going

forward. EPS are normally reported on a diluted basis, which takes into consideration potential ownership claims such as bonds that are convertible into stock.

PRICE / EARNINGS RATIO (P/E) – The stock's market price divided by its EPS, this ratio is one of the most widely known measures. The P/E ratio shows how much you have to pay for \$1 in earnings. A P/E multiple alone doesn't have much meaning; it needs to be compared with something, such as the P/E of the broad market, the P/E of competitors or the company's own P/E from prior years.

DIVIDEND YIELD – This is an important figure for investors who want or need current income, and is found by dividing the annual dividend by the current stock price. Investors with current income as an objective can compare the dividend yield and the prospects of future dividend increases with the income returns available from alternative investments.

These are just a few of the terms you may find in a research report. Hopefully this gives you a good idea of where to start, but there's still plenty of information you can glean from research reports. Talk with a Financial Advisor about receiving copies of these reports, and to discuss how stocks may fit into your overall portfolio.

This article was written by Wells Fargo Advisors and provided courtesy of Chris J. Ogle, First Vice President-Investment Officer of Destin, Fl. He can be reached at (850) 837-5366 or chris.ogle@wfadvisors.com.

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Newspapers, business news shows, and the Internet are all helpful resources that can help you gather data on publicly traded companies. Another important source lies in the research reports written by analysts who make a living following various companies and reporting on their financial activities. However, if you're not familiar with these reports, at first glance it may appear that they're written in another language.

A few of the terms you'll come across are defined in this article. Remember that no one financial measure will give you enough information to decide on a company's investment value.

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Generation X Charting New Waters on Voyage to Retirement

BY EMILY C. SANDERS, MBA, CPA

Confidence is a key attribute for success. But it is disheartening to see that only a third of Generation Xers (those born between 1965-1982) are confident they will have enough money to retire, cover their healthcare expenses, and pay for their children's education. That was the message recently from the Insured Retirement Institute (IRI), a trade association for financial planners, on how Generation X (Xers) is planning for retirement.

Ten thousand Baby Boomers are retiring every day, but the Xers who are following them have been buffeted by economic turmoil since their adolescence. The tech bubble burst was an early blow to their nest eggs and many bought their first houses during those same years. Theirs has been a transition generation and how they retire will be a break from the past as well.

The Social Security Administration's own estimates are for the Trust Fund to be exhausted in 2033, when the first wave of 70 million Xers reaches retirement. Seventy-nine million Baby Boomers will have worked their way through the system by then.

By 2030 the traditional pension plan will be largely extinct:

- Currently, for both Social Security and pension plans, the retiree is cut a check from a large pool of collectively owned assets.
- The great transition for Xers will be from collective funds to individually held accounts such as 401(k)s and IRAs, which give the investor broad discretion over the assets they hold and distribution of those assets.

A consequence of this shift is that it is easier to deplete funds with early withdrawals. Try asking for Social Security at age 45 and you'll come up empty-handed. But if you can stomach the penalties then withdrawing funds from an IRA can be done with a phone call at any age.

Xers have been withdrawing funds at a startling pace throughout the Great Recession. According to the IRI report, 21 percent prematurely withdrew funds from 401(k) plans in the past year. No doubt those early withdrawal decisions were difficult, but they come at a time when we are transitioning to a retirement with fewer safety nets.

Several steps can be taken to make this retirement transition as painless as possible; principal among them is increasing financial literacy. A good place to start is learning the difference between a Roth and a traditional IRA.

- Xers now are largely below the phase-out levels for being able to make deductible contributions to a Roth IRA, and should consider making the maximum contributions if possible.
- A 401(k) is largely the responsibility of the account holder and can only be held with their employer. It is a common experience now when starting a new job and setting up a 401(k) for the employee to be handed a list of investments. It is up to that person to choose how their funds are invested.
- Some large employers are even required by law to auto-enroll their employees in 401(k) plans and invest in a fund, not just cash. For many it is easy to check off some boxes of investments that sound reasonable and let it ride.

Simple curiosity can go a long way in these cases.

Ask questions not just of your employer but also of the plan manager regarding the different investment options. Take the list of investments to a financial professional, or even a friend that you trust who knows about investing. Get a second and third opinion. By taking an active interest it is possible to become more financially literate while avoiding risk.

Indeed the whole shift of retirement being centered on the individual means taking an active interest is a step unto itself. Take an active interest not only in your own financial future, but that of your parents and children. Xers are very caring and, more than other generations, many personally pay for the medical care of a relative and consider it important to leave a financial inheritance to heirs.

So in that context how can taking an active interest in family help secure one's own financial future? It might start with asking parents about Long Term Care Insurance. For children it is important to start saving early

for their college education. Beyond that, have honest conversations about what schools the family can afford and encourage scholarship opportunities.

The two-thirds of Xers who do not feel confident they have enough money to retire, cover healthcare, and pay for their children's education are lucky that they still have time on their side. The world of 2030 will be different from 2012 in many unknowable ways. What can be said for sure is that the responsibility for retirement will rest with the individual. Those who start planning early have the best chance of securing their financial future.

Emily Sanders is Chairman & CEO of Sanders Financial Management. She can be reached at (770) 448-5111, esanders@sandersfinancial.com or www.sandersfinancial.com.



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WaterColor Inn: A Decade of Casual Luxury, Exemplary Service and Fine Dining

BY JULIE HERRON CARSON

Expectations were high as my husband and I planned an anniversary getaway to WaterColor Inn recently, and we were not disappointed. WaterColor Inn is the only AAA Four Diamond-rated hotel on Northwest Florida's Gulf Coast. Beautifully designed by David Rockwell, the hotel exudes casual luxury, and serves as the focal point of WaterColor Resort. The Inn's staff boasts a well-deserved reputation for service, with employees committed to guests' comfort and enjoyment. This year, WaterColor Inn is

hit a ball at the resort's tennis center or three golf courses, work out at the fitness center, canoe, kayak or YOLO board on Western Lake or splash in one of the resort's several swimming pools.

We opted for an afternoon at the pool, followed by a delicious dinner at Fish Out Of Water, the Inn's award-winning signature restaurant. Executive Chef Wayne Alcaide brings a sophisticated twist to traditional Southern fare, and paired with the restaurant's panoramic view of the Gulf, the experience is not to be missed.

Casey Dunn, the restaurant's hospitable general manager, chatted with us about recent changes. "The white tablecloths are gone, and we are seating guests at beautiful, locally-made polished wood tables. First, it's more environmentally friendly to remove the tablecloths, but it also signals that while this is still the perfect venue for a special occasion, Fish Out Of Water can be a dining destination any day of the week. Both Chef Wayne and our Chef de Cuisine Lawrence Klang emphasize locally-grown produce sourced from sustainable farms, as well as grass-fed beef and, of course, the freshest local seafood."

We enjoyed dinner so much, we returned to Fish Out Of Water for breakfast, selecting the not-to-be-missed French toast and heirloom tomato omelet with fresh mozzarella. Another option is "Grab and Go" breakfast at The Gathering Spot, a cozy lobby area which transforms into a cocktail and sushi bar each evening. We also sampled the casual fare at the BeachClub Grille above the Inn's swimming pool overlooking the Gulf. And, to keep the spectacular meals from going straight to our middles, we spent two mornings enjoying WaterColor Resort's trails, parks and shops by bicycle.

The setting, fine dining and excellent service have made WaterColor a popular spot for weddings, corporate events and multi-generational gatherings. Beautiful spaces both indoor and out offer multiple venues for groups of all sizes.

Time flies when you're having fun, whether it's a beach getaway, a wedding anniversary or a decade of success for one of my favorite destinations. Happy 10th Anniversary WaterColor Inn! Here's wishing you many more.

WaterColor Inn & Resort
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www.watercolorresort.com



celebrating its 10th anniversary with special events and festivals. And, with an eye toward the decades to come, the hotel has undergone a refreshing of its 60 ocean-front boutique rooms, lobby and dining areas.

Jennifer Williams, WaterColor's director of sales and marketing, filled me in on what guests can expect. "All of our rooms feature luxurious linens, spa-quality toiletries and a beautiful new paint and fabric color palette," said Williams. "We are showcasing more local art and adding more meeting and special event facilities. Marina Park has been terraced and re-landscaped with a larger stage at the edge of Western Lake, making it the perfect spot for concerts, weddings and other events. We will soon break ground on the LakeHouse, a 4,200-square-foot special event space adjacent to our BoatHouse and Western Lake. We've also scheduled festivals, holiday events, food and wine programs and more throughout the year."

At WaterColor Inn, guests can be as active as they choose (see sidebar for our 10-year-old's recommendations). Those seeking relaxation can unwind at the adult pool and hot tub, schedule an appointment at the InnSpa, lounge in a shaded beach chair at surf's edge, or simply take in the Gulf view from their private balconies or patios. The more active among us can explore walking and cycling trails (bicycles are complimentary for all guests),

FUN KIDS' ACTIVITIES AT WATERCOLOR INN



By Nicholas Carson,
age 10

Hello, my name is Nick and I love to visit WaterColor Inn. Here are some things I like to do that I think other kids might enjoy, too.

The first place I go is the library. You can borrow videos, CDs and, of course, books. Then, I head to the beach. You can use beach umbrellas and towels that WaterColor Inn provides. I also like to swim in the pool. (If the adults would rather have their own quiet time, they can go to the adult pool.) This is the only pool that I've been to where you can see the ocean while you swim.

The pool has a bar and grille. It has a superb kids' menu, so it's a good place to munch on lunch. For breakfast and dinner, visit Fish Out of Water, the Inn's stand-out restaurant. You can see the ocean while you eat, and the food is awesome.

If you want to spend time with other kids, WaterColor Camp is where you want to go. Campers go on field trips, do arts and crafts, swim and play on the playground. Everyone gets a bicycle to use and you can ride wherever you want! I recommend heading to Western Lake where you can go kayaking.

These are some of my favorite things to do at WaterColor Inn, and I hope you enjoy them, too!

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Beau Home Interiors

BY ANNA FERGUSON HALL

For most of her life, Margie Perry has spent her summers and vacations leaving behind her Louisiana home for the calm shore of Santa Rosa beach.

While different, each location brought her a sense of release and beauty she has come to adore. “They have this common link of being so...home,” Perry says. “I spent years trying to figure out where I should be.”

Ultimately, she morphed her life and her career into her three great passions: Louisiana, Santa Rosa, and beauty. Today, Perry is owner and founder of Beau Interiors, a unique design and gift boutique in Santa Rosa, located at 32 E. County Highway 30- A, Suite C.

“There are design stores, and there is my shop,” Perry says. “We offer something for everyone.” That includes beauty, which in her French home translates to beau; her idea behind the name for the chic boutique.

Upon entering Beau Interiors, customers are greeted with a calming, soft aroma, a scent that brings to mind a lovely beachside manner. And yet, looking around the cool, natural surrounds, clients also feel a genuine sense of home.

This is evidenced by the number of customers who come in on any given day; perhaps rushing for a party, or to take their time and meander, forgetting their original errand, merely saying “Ahh.” “It happens all the time,” Perry says, smiling. “You walk in and exhale. Everything in the shop presents itself as a classic thing of beauty, without being intimidating or overly fancy.”

While beauty is the hallmark of Perry’s boutique, nature also plays a key role. In all of the interior design elements and gifts available throughout the store, the coastal ecosystem is evident. Rugs of natural fibers, lamps of tender wood, table top accents made of driftwood and shell-lined pottery dot the shelves and floor space.



There is no one piece Perry can identify as her favorite. That, she says, would be like picking a favorite child. Or worse, picking a favorite grandchild, of which Perry now has her first.

“Everything in this store, I would want in my own home,” she says “That’s why people appreciate our innovative approach to our collection. It’s something for everyone, but also offers something for just you. And for me, well, it just feels like my home, and not just because I spend so much time here. But because there is nothing here that I would not put in my own living room.”

In coming months, Perry expects to be spending additional time at Beau Interiors as the store expands its space to accommodate its growing clientele. Come fall,

the store will be impressively larger than it was at the start of summer and be better able to supply the needs of her customers.

Already, she offers services for everyday purchases like gift baskets and wedding gifts, but also offers interior design services: from outfitting an entire home, to helping a homebuyer pick out a new rug, to designing her own casually elegant slip-covers.

“The home is so personal, and you want it to feel like yours, no matter if it is a first home, a weekend home or whatever,” Perry says. “A home is a place of refuge, comfort. My staff and I understand that.”

Perry and the Beau Interior staff also understand the value of art. Currently, eleven artists showcase their work on Beau walls, with dozens of other furniture and accent creators filling the Beau space.

“It’s all individual; something for you, your mom and your daughter; all in one place,” Perry says.

She has her own daughter to thank for part of her success. Her daughter helped to create the store inventory, and has been an integral part in bringing new ideas to the table and forming the overall success of the boutique.

Perry, though reluctant to do so, also needs to take some of the credit for the store’s impressive first year run. Perry has developed an eye for furnishing homes, as well as picking the right talent to assist her. The staff at Beau Interiors is just a charming as the merchandise, a fact not lost on Perry.

“We have tremendous talent working here,” she says. “As we expand, I am confident our clients will see just how dedicated we are to serving their needs. Beauty is in the eye of the beholder; but behold this well-crafted, natural merchandise and you’ll find that beauty.”

For more information about Beau Interiors, visit www.beauhauseinteriors.com or call (850) 534-0700.

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Pelican Real Estate Spotlight on Sherry Currow

BY TAYLOR ARNOLD



Originally from Pensacola, Florida, Currow went to University of West Florida where she earned a Masters Degree in Psychology. After several years as a family counselor, she and her husband moved to 30-A in search of what was next. “My first job was in a 30-A boutique real estate firm,” she says. “I fell in love with it and I knew where it was where I needed to be.”

Currow joined the team at Pelican in 2008 and today she can't imagine being anywhere else. “It's big enough that you feel like you have support that you need, but small enough that as an agent, you don't feel overlooked,” she says. “There's a real family feel to it. I enjoy going into the office because these people aren't just my colleagues – they're good friends of mine. It's just a pleasant place to work.”

While she has experience in both the residential and commercial sectors, Currow has found her niche working with homebuyers and sellers. “Residential is more emotional and commercial tends to be all business,” she explains. “I think you're either one or the other, and I definitely fit with residential.”

With anywhere from 10 to 12 listings at a given time, Currow handles everything from vacation to investment homes; and she works with everyone from first time buyers to out-of-towners looking for a beach home. “We do our own advertising as agents, but most of us get our clients by referrals,” she says. “For a locally owned company, it's amazing how far we've come just by word of mouth.”

In addition to her duties as a broker, Currow and the team at Pelican make it a priority to give back to the community whenever they can. “I do work for the American Cancer Society every year, and Pelican supports me in it every time,” she says. “I'm shocked every year at the agents who show up. [Pelican Founder] Bill Smith is always front and center, and that's the thing about this team. They'll always get behind you.”

After almost a decade of living on 30-A, Currow has become an expert on the different communities the area has to offer. “Each one has a different type of charm,” she says. “On 30-A, you know where you are by the houses that surround you without even looking at a map. I think our architecture compliments the area rather than overwhelms it.”

As a homeowner herself, Currow knows firsthand the perks of living on the Emerald Coast. “I love it because it's two lanes the whole way, so you are never overwhelmed with bumper to bumper traffic,” she says. “Once you park the car, you don't have to use it again because you can walk everywhere. It's very self-contained here, you don't have to leave for anything. It's a very laid-back lifestyle, and it still has a small town feel to it even though there are a lot of vacationers and second homeowners.”

I hope to help them to find exactly what they want and have fun doing it.

Ultimately Currow says her ambition is to help people achieve their goals and enjoy the process. “My goal is for a client to refer someone else to me because they had a great experience,” she says. “I hope to help them to find exactly what they want and have fun doing it. Buying real estate can be stressful because it's such a big investment, so my goal is to make it a good experience, and when it's over, I hope they love what they have and they refer someone else to me. Most of my customers become my friends, so it's not just a one-time thing. My goal is to build a relationship with these people as well.”

For more information call (888) 267-2494 or visit www.pelicanproperty.com.

Psychology and real estate may not sound like two professions that go together, but this isn't necessarily true. Just ask Sherry Currow, broker associate with Pelican Real Estate and Development Company. With a background in family counseling, she was a natural fit for her current career in real estate. “There's lots of psychology with buyers and sellers,” she says. “I've always been a people person, and I wanted something where I could continue having relationships with people and find a way to help meet their goals and needs. This is a good fit for me because it keeps me out and about meeting people.”

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Coastal Living's Ultimate Beach House Opens in the Ultimate Beach Town: Rosemary Beach

BY JULIE HERRON CARSON

To celebrate the 15th anniversary of *Coastal Living Magazine's* Living Idea Homes, the editors knew they had to find an extraordinary location for this year's Ultimate Beach House. Not surprising to those of us who know and love the towns along Scenic Highway 30-A, after searching the country the editors chose a site in Rosemary Beach.

The magazine then invited renowned New Urbanist Architect Lew Oliver of Whole Town Solutions to design the home. The assignment was challenging. Because the editors wanted the home to open prior to July 4, the team of experts selected to design, build, and furnish the home would have to complete the project in only seven months.

Oliver had worked with award-winning Benecki Homes in the past and knew that Stan Benecki's background in commercial development meant he could draw on multiple sources for materials and labor. Benecki, with his wife, Rosemary Beach homeowner Melanie Turner, accepted the challenge. Turner, an interior designer, worked with Benecki Homes to design the interior architecture, trim, wall finishing, kitchens, and baths.

"Building a home in Rosemary Beach is not like building in an urban environment," says Benecki. "For example, to limit construction noise that might bother vacationers, we are only allowed to work certain hours. We can't build all night if we get behind. Typically, new homes in Rosemary Beach take about 18 months to complete. Lew said he thought we were the only builder who could successfully complete the project on time, within budget and still deliver the highest quality."

With Benecki Homes on board, the magazine selected Interior Designer Erika Powell of Urban Grace Interiors, and Landscape Architect Alec Michaelides of Land Plus Associates, to complete the team. Seven months later, the home premiered to rave reviews in late June and is now open for tours Wednesdays-Saturdays from 11 a.m. – 5 p.m. and Sundays from 1-5 p.m. through Oct. 7. Admission is \$15, with a portion of the proceeds benefitting the Rosemary Beach Foundation. Tickets can be purchased at the home (194 W. Kingston Road) in Rosemary Beach.

A Who's Who of 30-A residents and business owners joined the development team at the grand open-

ing, eager to take a first peek at the finished home. Rosemary Beach Town Architect Frank Greene and Alys Beach Town Architect Marianne Khoury-Vogt were both in attendance and praised the home's Dutch South African design. According to Greene, who ensures all new buildings in Rosemary Beach conform to

The Ultimate Beach House. Photography courtesy of Cocoa Laney



Regency styled frontispiece and dormer. It's less about showmanship and all about defining the street, providing a terminating vista, and framing the courtyard- the real asset of the house."

Inside, Erika Powell decorated the home in a soft palette of white, creams, grays, blues and greens. The main floor features an open living space with large windows framing the pool and loggia. A cozy, wood-paneled study opens off the living room. Bedrooms, including a master suite, are located at each end of the home, offering privacy for residents and guests. Upstairs are additional bedrooms, plus a roomy gaming area and lush home theater. Bunkrooms for boys and girls are whimsical spaces. The luxury kitchen and baths showcase the latest appliances and features beautiful countertops, tiles and backsplashes.

The Ultimate Beach House is sure to delight and inspire those who tour it, just like Rosemary Beach. As the editors of *Coastal Living* report: "This neo-traditional town captured our hearts with its natural beauty, quaint town center, and exceptional architecture. In a word, it was paradise, and nothing less would suffice."

the town's standards, it can sometimes be difficult to work with architects and builders whose ideas do not meet the town's guidelines. This was not the case with the Ultimate Beach House. "Both Stan Benecki and Lew Oliver have first-hand experience with what we are creating here at Rosemary Beach, and both stayed very involved with this project throughout its duration. It was very easy for us to agree on the final design, and the home is a wonderful addition to the town," says Greene.

The approximately 7,000 -square-foot home is built in a U-shape around a dramatic outdoor living space, featuring Rosemary Beach's largest residential pool. Exterior walls are white stucco, perfectly complimented by a golden cedar shake roof. Oliver says, "The house presents a serene, understated exterior punctuated by an elegant



The Rosemary Beach Sales Office reports the home sold before it even opened. For questions about tours, call (800)-736-0877 or visit www.coastalliving.com/homes/idea-houses.



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Sunshine Shuttle & Limousine: The Forecast Is Bright If You're Looking for Quality Transportation

BY RYAN LOFTIS



Some of their transportation fleet

On his first visit to 30-A he calls a car service, only to find himself pacing outside and waiting for a ride that doesn't come. As a result, he misses his flight. Several weeks later he's back in 30-A and calls another car service. Once again, his ride doesn't come. He ends up getting a ride in a Ford Bronco, with no air conditioning in the back and a white poodle whose stray hairs end up on his dark suit.

A frustrating experience, but for John Finch it was inspiration for a business. As far as local transportation services, "I didn't have any idea that there was that big of a void," he says, laughing. He decided to fill that void. With no transportation industry experience, the Memphis native and former clothing label owner moved from New York City and established Sunshine Shuttle & Limousine in 2004. Rather than failures to appear and uncomfortable conditions Sunshine customers are greeted by uniformed drivers, and provided bottled water, door and luggage service, baggage claim pickups, and smoke-free vehicles. All drivers have passed drug screenings and background checks.

Finch didn't intend for Sunshine to become his full-time job, yet his company now has three divisions: Sunshine Shuttle, Sunshine Limousine, and Sunshine Coach. The company that started with two vehicles now has a fleet of 40 – the largest on the Emerald Coast, including Rolls Royce Classics, sedans, vans, shuttles, limousines, and 57-passenger coaches adorned with bathrooms and televisions. Sunshine recently acquired a motor coach company and has more than 40 full-time employees – including mechanics – available around the clock, and an 8,000 sq. ft. facility in Santa Rosa Beach.

While its growth has been in excess of 20 percent each of the past 3 years, Sunshine can measure its success in other ways. In 2011 the U.S. Commerce Association

selected Sunshine for its Best of Santa Rosa Beach Award for the third consecutive year. Less than 1 percent of the 2011 Award recipients were three-time winners. *Destin Magazine* readers also bestowed Sunshine with their Best Transportation Service honor. "This has stood the test of time and it continues to grow," Finch says.

Indeed they did. Just look at the campaign's client list. Sunshine offers services for Northwest Florida Beaches International Airport, Northwest Florida Regional Airport, Pensacola International Airport, and Destin Florida Private Airport. Pick-ups begin at 4 A.M. thanks to Sunshine's contracts with Southwest, Delta and Pinnacle Airlines to drive their pilots and crews. Hotels and resorts rely on Sunshine for their transportation needs, as do the Walton County's Chamber of Commerce and Tourist Development Council and the Panama City Beach Chamber of Commerce. Sunshine also provides transportation for all local festivals and events, including the Sea Breeze Jazz Festival, the Destin Seafood Festival, the Seaside Marathon and the Destin Wine Charity Auction. As a year round business, it's a popular choice for conventions and weddings. And talk about star power: Celebrities including Tiger Woods, Darius Rucker, Lady Antebellum, Michelle Kwan, Alice Cooper, Tony Romo, and Eli Manning have chosen to travel with Sunshine.

How does the staff handle such demand? "The fact that we are prearranged allows us to be able to schedule



John Finch and his family.

and properly allocate times and drivers," Finch says. Sunshine uses a transportation system to manage daily operations and is the only 30-A transportation service that offers online reservations. Finch says, "Ninety-five percent of our bookings are in advance. We're running 60-80 runs a day."

The drivers are equally prepared. Each driver has a PDA with GPS capability that provides instructions for pickups and flight information. They also have a mandatory training program approved by the Florida Limousine Association (of which Finch is a board member) every 6 months.

"It really keeps them on their Ps and Qs and helps keep their chops sharp," Finch says. He also randomly inspects vehicle to ensure that they meet his cleanliness standards.

In the years ahead Finch hopes Sunshine can provide a trolley for 30-A. He predicts doing so will bring many advantages. "It will keep 30-A safe and keep it more of a travel destination. When you don't have to bring a car to a travel destination, that's just a win-win for everybody. Hopefully with the transportation expertise we bring to the region, we can help them in planning it out. You can't just keep growing and growing and not making any changes."

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Lost In Paradise Gifts Aims to Enchant Each Visitor

BY AMELIA PAVLIK



Lenny & Eva necklace and bracelet

Distinctly feminine and funky in flavor, Lost In Paradise Gifts is a treasure that people could easily miss due to its tucked-away location behind 723 Whiskey Bravo in the Shops of Old Seagrove.

“I would describe Lost in Paradise as intimate, enchanting and inviting,” says owner Lauren O’Hara, who opened the store in March, 2012. “I chose the shop’s name to reflect the experience I want people to have when they visit — I want them to feel like they are literally walking into paradise.”

O’Hara discovered her love for retail at 21, when she began working as a gift and home furnishings buyer for Condon’s Department Store in Charleston, S.C. Since then, she has managed or owned boutiques in Hilton Head and Memphis.

After reconnecting with her high school sweetheart — thanks to Facebook — O’Hara decided to make the move from Memphis to the beach, where her now-husband, Tim, lived. It was Tim who actually encouraged O’Hara to open the shop.

“Once we decided to go down this path, we looked at several retail spaces, but none of them felt right — until we looked at the Shops of Old Seagrove,” she says. “We knew this was it.”

One of the treasures guests will find during a visit to Lost in Paradise is jewelry from three signature lines.

“Lenny and Eva jewelry gives you the freedom to choose,” says O’Hara. “Each piece is handmade from the

Large display of Lenny & Eva with many sentiments and large selection of wide and thin leather cuffs



finest leather, antiqued metals, and beads. Choose your bracelet and combine with your favorite sentiment and charms to create a look that is all your own.” The line even has a great men’s selection.

2 Angels Jewelry features hand-cast sterling and bronze medallions designed by two sisters from Nashville, TN. Love and thoughtfulness have been put into every design and their hope is that it will bring positive energy, luck, and love to all who wear them. “My favorite design,” says O’Hara, “is the angel wings with bronze halo with the inscription ‘an angel to watch over you’ on the back.” Most designs are great for both men and women; and are also available on leather with pearls.



Whimsical ceramic clocks by Michelle Allen.

Holly Yashi produces handmade jewelry designed by Holly Hosterman, who has been recognized for her distinctive use of niobium, a precious and highly reactive metal that can be manipulated to change into stunning colors. “Each piece is also embellished with Swarovski crystals and pearls or semi-precious stones,” says O’Hara.

In addition to jewelry, the shop carries clothing and shoes to help guests create a look for the beach or an evening outing. “I select items to put in the store based on my heart,” says O’Hara. “When I see a piece that fits the feel of the store, I try to make room for it, because I believe someone will also want it.”

Lost in Paradise also provides an extensive selection of gifts. There are whimsical clocks shaped like mermaids and dogs, as well as handcrafted glass picture frames and hand-thrown pottery created by an artist in Memphis.

“I have really enjoyed hearing all of the positive feedback about the shop,” says O’Hara. “I consistently hear about how our prices are reasonable and that people are excited to see the new

things coming into the store. It’s also exciting to see old customers from my Memphis store who stop by while they are vacationing down here.” She has been so pleased with Lost in Paradise’s success that O’Hara hopes to open a second location in spring of 2013, which will be primarily a clothing boutique.

“At Lost in Paradise, we aspire to be more than just a boutique — I want your visit here to be an experience,” she says. “And hopefully you’ll leave here having found something truly unique.”

“I have really enjoyed hearing all of the positive feedback about the shop,” says O’Hara. “I consistently hear about how our prices are reasonable and that people are excited to see the new

Lost in Paradise is open from 10 a.m. to 8 p.m. daily and is located at 3130 E. County Hwy 30A, Santa Rosa Beach, in the Shops of Old Seagrove. For more information, call (850) 213-0030 or visit www.lostinparadisegifts.com.

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Family Limited Partnerships

BY KIMBERLY WATSON SEWELL AND FRANK WATSON

The Family Limited Partnership (FLP) has been a popular business entity for wealth management, tax minimization, and wealth transfer maximization. Under the right circumstances, FLPs traditionally helped taxpayers remain in control of their wealth even after transferring it to their loved ones. Additionally, many of these transfers were made at a significant discount; thereby further leveraging wealth transfer tax savings. Not surprisingly, while FLPs have been employed as a planning solution by taxpayers, they have received additional scrutiny from the IRS and some courts in recent years.

BACKGROUND

Simply put, a Family Limited Partnership is a Limited Partnership among family members. The FLP is often created by the wealth-owning generation, typically the parents. The FLP creators are initially both the General Partners (GPs) and the Limited Partners (LPs) at the time they contribute assets to the FLP. The lion's share of the contributed assets is thereafter assigned to the LPs shares. Even so, the GPs hold all of the management control over the Family Limited Partnership assets.

When the Family Limited Partnership assets generate income, the General Partners are entitled to compensation for their management services. Limited Partners enjoy an ownership interest only. They have few rights or powers and there are restrictions on the transferability of their Limited Partner interests. This lack of control (*minority interest*) and inability to transfer the Limited Partner interests freely (*lack of marketability*) reduces or discounts the value of the FLP assets. In turn, this discounting enables the parents to transfer more wealth (and the future appreciation of that wealth) via their Limited Partnership interests to younger family members; yet retain lifetime control over that wealth.

Other benefits include income splitting and asset protection, since Family Limited Partnership income may be spread among multiple family members and creditors of the Limited Partners may be limited in their attempts to reach underlying FLP assets.

IRS & JUDICIAL SCRUTINY

Given the powerful tax and wealth transfer benefits available through FLPs, it is easy to see why the IRS and some courts do not like them. First and foremost, a FLP must be created for a business purpose...not just for estate planning. For example, a valid business purpose may be *to maintain family ownership and control of assets while they are transferred between generations free from the claims of third-party creditors and probate.* Any planning

with a FLP must begin with a solid business purpose in substance, as well as in form.

Like most legal arrangements that offer both tax minimization and wealth transfer maximization, FLPs are subject to an unwritten rule of law: pigs get fat and hogs get slaughtered. An example of hoggish behavior with FLPs might be taxpayers who establish deathbed FLPs or taxpayers who transfer substantially all of their personal assets and means of financial support to their FLPs (i.e., leaving themselves no other source for income and sustenance). Result: If FLP is found to be hoggish, then the entire value of the underlying FLP assets may be included in the estate of the FLP creator by the IRS and some courts.

As you might imagine, in addition to the FLP's business purpose, the IRS has traditionally scrutinized the valuation discounts claimed by the taxpayer for the LP interests. Once these gifts are made, the taxpayer must ensure that any discounts attributed to the gifts are substantiated in writing by an appropriate valuation expert and that these discounts are reported on a timely gift tax return. Expert professional valuation assistance is critical to successful FLP planning, implementation and maintenance. It is money well spent.

PRACTICAL CONSIDERATIONS

FLPs are not for everyone. Between legal fees, valuation fees, required state filings and reports, and tax returns (for the FLP, the GPs and the LPs), FLPs may require a substantial commitment in time and resources.

For many taxpayers, however, the tangible rewards of FLPs far outweigh any potential risks.

Bottom line: Be sure to engage competent legal counsel.

ASK YOURSELF..

These Questions Regarding "Family Limited Partnerships."

1. Would I like to control (and perhaps obtain some income from any assets transferred to my loved ones as long as I am alive?
2. Am I concerned that any divorces, lawsuits or bankruptcies of my loved ones might threaten my control of the assets I transfer to them?



Kimberly Watson Sewell and Frank Watson

3. Do I understand that the Family Limited Partnership will attract IRS/judicial scrutiny, particularly if I am seeking to use it for tax minimization and wealth transfer maximization purposes?
4. Have I considered creating a Family Limited Partnership and consulted with appropriate counsel regarding whether it is appropriate for me?

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





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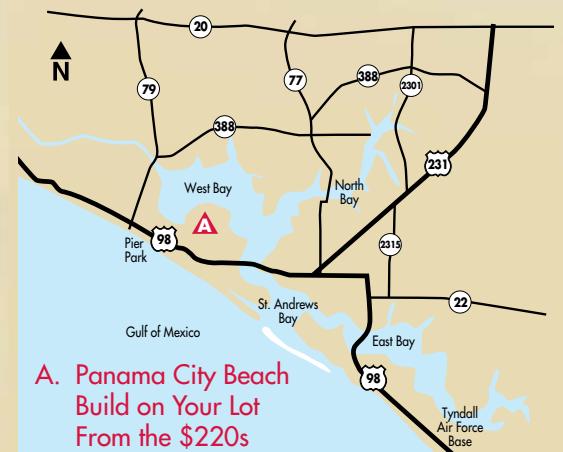


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Swing Smooth to Put Some Rhythm in your Game

BY TOM FITZPATRICK

Swinging hard in golf is easy to do. A Rosemary Beach golfer recently said, “My backswing is smooth, but I can’t help hitting hard at the ball”. There’s nothing natural about a jerky feeling golf swing. To get the rhythm of an Ernie Els, learn to swing smooth in these three areas:

- Make the very start of the swing feel deliberately slow. Then gradually build speed.
- The transition from up to down should feel unrushed.
- Swing smoothly through the ball into a balanced finish with your weight over your front foot.

Here’s one of the best non-technical ways to create rhythm. It comes from Tim Gallwey, a longtime friend and author of *The Inner Game of Golf*. Count to yourself the number ONE on the start of the backswing, then TWO on the downswing right at impact. When the mind focuses on the numbers there is less thinking and interference, which leads to a smoother swing and better shots.

During a round of golf I played with Smooth Jazz saxophonist Kenny G, he said, “Sometimes when I swing the club, I pretend I’m actually playing the sax. The golf swing seems to have better rhythm when I do”.

Swing smooth to create rhythm. It makes the ball go farther and straighter with less effort!



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

ANNIKA SORENSTAM & CELEBRITIES VISIT THE EMERALD COAST

Womens’ golf legend Annika Sorenstam held her ‘Annika & Friends’ event at Sandestin’s Raven Golf Club with Olympians Michelle Kwan, Dan Jansen and Bode Miller; actor Alfonso Ribeiro; “Dancing With the Stars” Tony Dovolani; NFL standouts Anthony Munoz, Ricky Waters and Robbie Gould; rock-and-roll legend Alice Cooper; FOX Network host Gerri Willis; and LPGA stars Yani Tseng, Morgan Pressel, Nancy Lopez and more.

Rick Hileman of Sandestin said “All of the celebrities were incredibly enthusiastic about visiting the Emerald Coast and helping such a terrific cause.”

All proceeds have been earmarked for the ANNIKA Foundation and SPARK, the nation’s leading physical education program to combat childhood obesity in elementary schools.

The tournament’s winning score was 59, which also happens to be the lowest woman’s pro score ever, a record held by Annika. Darius Rucker, of Hootie and Blowfish, wrapped-up the weekend with a concert at Grand Boulevard.



Ice Skater Michelle Kwan on the tee



Olympic gold skier Bode Miller with Annika and Mike Sorenstam



TOM’S TRAINING AID PICK

The Impact Ball is simple to use and provides great feedback. Many golfers increase the distance between the elbows leading into impact, resulting in a slice. The Impact Ball helps keep the elbows the same width during the swing. You will compress the ball so much better when the elbows stay closer together at impact.

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The talk of the Emerald Coast is all about NatureWalk. And for good reason considering all it has to offer. So if you're looking for a new family home, look no further than NatureWalk.

The Best 30A Location

- A short walk or bike ride to the beach
- Adjacent to WaterColor and Seaside
- Surrounded by Point Washington State Forest

The Best Vacation Home Values

- Spacious single-family homes from \$399,000
- New home warranty
- Unsurpassed Kolter quality

The Best Family Amenities

- The Gathering Place recreation center
- Lagoon pool, lap pool and splash pool
- Playground, picnic areas and more

Located on Highway 395, one mile north of Highway 30A and two miles south of Highway 98. Sales center and models open.

Monday-Saturday 10 a.m. to 6 p.m., Sunday 11 a.m. to 5 p.m.

Call 888-314-9001 for more information or visit www.MyNatureWalk.com

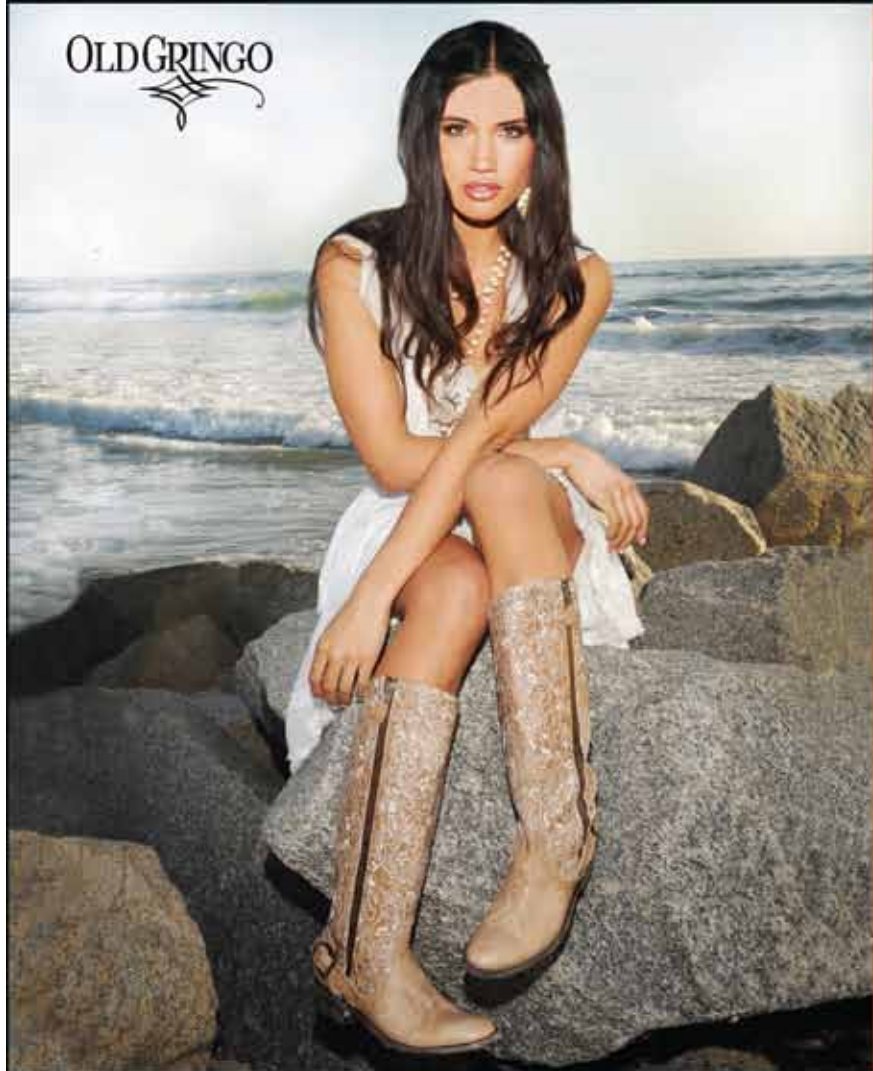


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This stunning 6 bedroom pool home sits on a large corner lot in the community of WaterSound Beach. Very high end interior features including reclaimed hardwood floors, limestone and marble countertops and much more. The well planned design of the home includes a Gourmet kitchen with Thermador appliances, an elevator, 2 Master Suites, 2 Guests Suites, 2 Bunk rooms and a Carriage house all just a short stroll to the private beach access. This is the most SPECTACULAR home in WaterSound Beach.

Please call **Andy Wiggins 850-225-8887** or **Ron Romano 850-543-0647**
to schedule a private showing.

Featured Properties

Gulf Front



67 Melodia Lane
4 Bedrooms • 5 Baths
4,400 SQ FT • \$4,195,000

Fabulous Pool - Elevator - New Construction.

WaterColor



642 Western Lake Drive
4 Bedrooms • 3.5 Baths
2,434 SQ FT • \$1,145,000

Phase 1 - Custom Home.

WaterSound Beach



42 South Founders Lane
4 Bedrooms • 4 Baths
3,128 SQ FT • \$1,795,000

Fortified Home with Gulf views.

Seaside



15 Ruskin Place
4 Bedrooms • 4 Baths
2,774 SQ FT • \$2,340,000

Incredible views of the Gulf and Seaside.

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

Sunrise Beach



41 Seaward Drive
5 Bedrooms • 5.5 Baths
3,562 SQ FT • \$1,140,000
Fantastic Gulf Views!

WaterColor



55 Running Oak Circle
5 Bedrooms • 5.5 Baths
3,925 SQ FT • \$1,575,000
Brand New - Under Construction. Very private setting.

WaterColor



629 Western Lake Drive
4 Bedrooms • 4.5 Baths
2,866 SQ FT • \$1,395,000
Phase I.

WaterSound Beach



19 S. Watch Tower Lane
5 Bedrooms • 5.5 Baths
4,029 SQ FT • \$2,195,000
Over 1000 SF of outside decking.

WaterColor



360 Red Cedar
3 Bedrooms • 3 Baths
2,101 SQ FT • \$895,000
Fronts small park.

WaterColor



304 Cove Hollow
5 Bedrooms • 5.5 Baths
3,985 SQ FT • \$2,845,000
Spectacular views of Western Lake and the Gulf.

Gulf Front



8394 E. Highway 30-A Blue Tide
1 Bedrooms • 1 Bath
828 SQ FT • \$325,000
Completely Redone - Never Rented.

WaterColor



82 Red Cedar
5 Bedrooms • 5.5 Baths
3,540 SQ FT • \$1,485,000
Screened Porches on both levels.

Gulf Front



Stallworth Preserve
83 x 350
Private Gulf Front Lot on 30-A
\$1,995,000

Sandestin



9700 Grand Sandestin Blvd. Bahia Condo
2 Bedrooms • 3 Baths
1,304 SQ FT • \$329,000
Immaculate Unit - Never Rented!

Gulf Front



74 Majestic Circle
6 Bedrooms • 4.5 Baths
4,292 SQ FT • \$2,895,000
Gulf Front in the heart of Seagrave Beach!

WaterColor



225 Western Lake Drive
7 Bedrooms • 7.5 Baths
5,418 SQ FT • \$3,295,000
Gulf and Lake Views in Phase I.

WaterColor



11 Bluejack Street
4 Bedrooms • 4.5 Baths
3,053 SQ FT • \$1,395,000
Custom Built - Phase II.

Seagrave Beach



98 Hickory Street
4 Bedrooms • 4.5 Baths
2,650 SQ FT • \$795,000
Three blocks to Seaside and one block to Gulf!

Seagrave Beach



41 Pelayo Avenue
3 Bedrooms • 3 Baths
1,752 SQ FT • \$495,000
Walk to beach access.

Gulf Front



The Beacons - Seagrave Beach
3 Bedrooms • 3 Baths
1,200 SQ FT • \$425,000
1/2 Mile from Seaside - Remodeled!

WaterColor



135 Vermilion Way
6 Bedrooms • 7.5 Baths
6,124 SQ FT • \$4,495,000
Brand new construction - Gulf Views.

Country Club Estates



360 Golf Club Drive
4 Bedrooms • 4.5 Baths
3,905 SQ FT • \$1,145,000
Half-acre lot overlooking Santa Rosa Golf Course!

Seabreeze



376 Seabreeze Circle
4 Bedrooms • 4 Baths
2,395 SQ FT • \$595,000
600 square foot Lanai with screened pool!

Eastern Lake



128 Lakeview Dr.
3 Bedrooms • 2 Baths
\$369,900
Custom Built 75 x 150 Lot.

Grayton Beach



The Preserve at Grayton Beach
49 Coleman Drive
4 Bedrooms • 4.5 Baths
2,716 SQ FT • \$549,000
Deeded beach access and community pool!

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- Emily Sanders, CPA, Chairman & CEO, Named in the "Top 50 Women in Wealth Management" by *Wealth Manager* magazine (2009)



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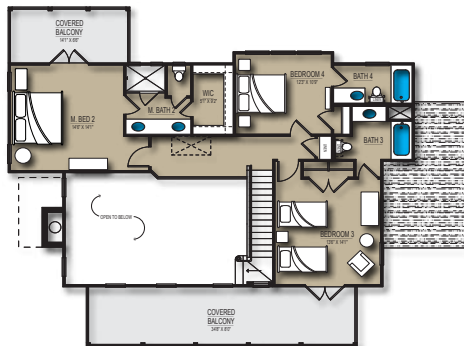
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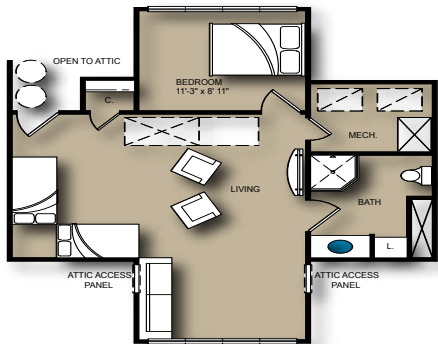
New Home in Rosemary Beach



1st Floor



2nd Floor



3rd Floor



113 Kingston Road Rosemary Beach

\$1,799,000

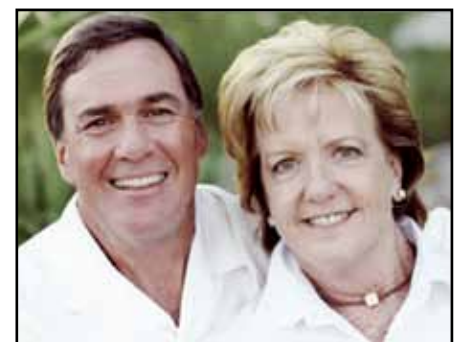
6 Beds, 6.5 Baths

3443 Sq. Ft.

This New Home is nearing completion in Rosemary Beach consisting of 5 bedrooms (2 being Masters with one on the 1st level) and 5.5 baths with a expansive courtyard area and pool. The home design is by renowned Humphreys & Partners Architects, L.P. of Dallas, Texas and Built by Freer Construction, Inc. of Atlanta, Georgia. An existing Carriage House with an additional bedroom, bath and 2 car garage is currently on the site. The home is conveniently located close to Town Center and all community amenities. Especially, the white-sugar sand of the Emerald Coast at Rosemary Beach.

Please contact Team Stevens for a personal viewing of this magnificent new addition to Rosemary Beach

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