

YOUR SANIBEL

March 2018

Sanibel Is My Kind of Boring

by Jim McCallion

I was blessed to be able to take my son, Andrew, on a Father-Son ski trip to Colorado last month. We had a blast hanging out together. As a bonus, we both returned uninjured.

If you've ever been skiing, you've probably found yourself chatting with other skiers when riding the lifts, or warming your frozen digits at the shared tables in the on-mountain lunch stops. The conversation almost always starts: "So, where are you from?"

On our third day out, Andrew and I needed a warm up from the -2° temperatures, so we stopped in for a hot chocolate and joined a table of veteran skiers. Soon, the inevitable question was asked, and since I truly love living on Sanibel Island, I eagerly answered while trying not to be smug.

"Wow, I love that place!" was the common response we got from other skiers, followed by, "I had a great time there with my family!" Occasionally folks wouldn't know about our island, so I'd take the opportunity to share more. However, this man only responded flatly, "Oh... I've been there."

This was not the enthusiasm

I was used to, so I dug deeper, "When did you visit? Did you have a good time?"

"I was there last year and... well..." he responded, "It was kind of dull. Actually, to be completely honest, I was bored off my rocker. I didn't know what to do with myself."

I was taken aback, "Oh, what did you try while on the island?"

His response, "It seemed like the only things I could do was hang out at the beach or ride a bike."

I thought to myself, "Exactly! That's the point. Forced relaxation."

He went on, "Yeah, the beach had no waves and the sportiest bike I could rent was a lousy 3-speed with a fat seat."

CONTINUED ON PAGE 5



SANIBEL EVENTS

KELLER WILLIAMS
with
MORE THAN A LITTLE

Beer in the Buses

Presented by SCCF

March 31, 6 p.m. – 10 p.m.

SCCF Nature Center



See The Full
Sanibel Event
Calendar on
Page 4

INSIDE THIS ISSUE:



Death without a Will **3**
Ask Susan



Happening on the Island **4**
Local Events



Updating Sanibel Homes **5**
Spotlight Article



Social Security by the **9**
Numbers - Your Money



Tradewinds Drive **10**
Featured Home

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Recently Sold on Sanibel and Captiva Islands

We've compiled a list of every property that has sold on Sanibel and Captiva Island over the past two months. Turn to page 2 to see what homes sold during the months of January and February, 2018. We also list how quickly each home sold, and the

final closing price of each transaction. If you're thinking of selling your Sanibel home, these details can help you better understand the current real estate market here on the islands. ■

CONTINUED ON PAGE 2

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HOUSES SOLD

Island Sales - January and February

CAPTIVA ISLAND

	Subdivision	Address	Beds	Baths	Sq.Ft.	DOM	Close Date	List Price	Sold Price
CONDOS	BEACH HOMES	7 Beach Homes #7	2	2	1,316	357	1/9/2018	\$1,795,000	\$1,400,000
	BEACH HOMES	8 Beach Homes #8	4	3	2,406	357	1/9/2018	\$2,625,000	\$2,350,000
	BEACH VILLAS	2621 Beach Villas #2621	2	2	1,043	69	2/28/2018	\$650,000	\$645,000
	CAPTIVA SHORES	15411 Captiva Dr #4b	3	2	1,480	69	1/26/2018	\$1,495,000	\$1,374,500
	LANDS END VILLAGE	1657 Lands End Vlg #1657	2	2	1,397	642	2/7/2018	\$1,095,000	\$1,060,000
	SUNSET CAPTIVA CONDO	15123 Captiva Dr #201	2	2	1,275	3	1/4/2018	\$895,000	\$830,000
	TENNIS VILLAS	3220 Tennis Villas #3220	1	1	579	201	1/16/2018	\$298,000	\$283,113
	TENNIS VILLAS	3223 Tennis Villas #3223	1	1	586	44	1/19/2018	\$305,000	\$305,000
	TENNIS VILLAS	3210 Tennis Villas #3210	1	1	580	87	2/27/2018	\$300,000	\$297,000
SINGLE FAMILY	FA LANES BAYVIEW	14865 Mango Ct	2	2	1,176	29	1/12/2018	\$929,000	\$850,000
	GORES A M	11500 Gore Ln	3	2	1,625	301	1/3/2018	\$1,295,000	\$1,150,000
	METES AND BOUNDS	15154 Wiles Dr	4	3	2,333	128	2/28/2018	\$1,495,000	\$1,475,000
MULTI FAMILY	CAPTIVA BEACH	11526 Laika Ln	4	4	3,482	33	1/22/2018	\$1,749,000	\$1,725,000

SANIBEL ISLAND - EAST

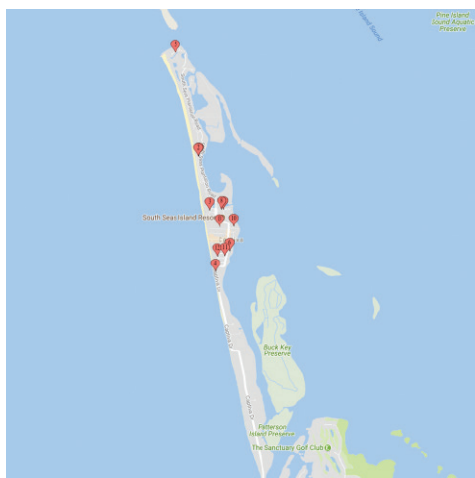
	Subdivision	Address	Beds	Baths	Sq.Ft.	DOM	Close Date	List Price	Sold Price
CONDOS	BANDY BEACH	1059 Buttonwood Ln #A101	3	2	1,657	175	1/24/2018	\$1,299,000	\$1,000,000
	COLONNADES	409 E Gulf Dr #C3	1	1	600	65	2/12/2018	\$225,000	\$225,000
	LIGHTHOUSE POINT	200 Periwinkle Way #220	2	2	1,565	34	2/12/2018	\$450,000	\$435,000
	LIGHTHOUSE POINT	200 Periwinkle Way #217	3	2	1,753	133	2/26/2018	\$465,000	\$455,000
	LOGGERHEAD CAY	979 East Gulf Dr #153	2	2	1,248	94	1/8/2018	\$919,900	\$870,000
	MARINER POINTE	760 Sextant Dr #733	2	2	993	0	2/23/2018	\$499,000	\$475,000
	SANIBEL INN	937 East Gulf Dr #3535	2	2	983	59	2/23/2018	\$765,000	\$745,000
	SANIBEL MOORINGS	845 E Gulf Dr #1221	3	2	2,350	151	1/10/2018	\$1,095,000	\$965,000
	SHOREWOOD OF SANIBEL	1191 Middle Gulf Dr #2B	3	3	1,881	57	1/16/2018	\$1,568,000	\$1,553,000
	SUNDIAL WEST	1501 Middle Gulf Dr #G105	1	1	728	17	1/5/2018	\$425,000	\$425,100
	SUNDIAL WEST	1501 Middle Gulf Dr #F308	1	1	778	63	2/26/2018	\$439,000	\$415,000
	TENNISPLACE	1250 Tennisplace Ct #D21	1	1	558	96	2/28/2018	\$239,800	\$235,000
	SINGLE FAMILY	BEACHVIEW CC ESTATES	1312 Par View Dr	3	2	2,068	129	1/8/2018	\$695,000
BEACHVIEW CC ESTATES		1314 Par View Dr	3	2	2,771	183	2/8/2018	\$800,000	\$750,000
BEACHVIEW CC ESTATES		1313 Eagle Run Dr	3	3	3,026	108	2/15/2018	\$1,350,000	\$1,350,000
DUNES SANIBEL		1341 Sand Castle Rd	3	2	1,850	0	2/28/2018	\$845,000	\$820,000
EASTWOOD LANDING		900 Almas Ct	3	3	3,176	548	2/12/2018	\$1,199,000	\$1,015,000
FERRY LANDING		1106 Buttonwood Ln	3	2	1,832	32	2/1/2018	\$1,200,000	\$1,175,000
SANIBEL CENTER		915 Palm St	3	2	1,428	114	2/2/2018	\$475,000	\$445,000
SANIBEL ESTATES		701 Anchor Dr	3	3	2,640	121	2/28/2018	\$1,295,000	\$1,186,810
SANIBEL ISLES		1743 Jewel Box Dr	3	3	2,567	28	2/15/2018	\$1,200,000	\$1,200,000
SANIBEL SHORES		700 Nerita St	3	2	1,400	60	1/8/2018	\$725,000	\$675,000
SHELL HARBOR		932 Whelk Dr	3	3	1,800	490	1/9/2018	\$1,224,000	\$1,150,000
SHELL HARBOR		1035 Kings Crown Dr	4	3	2,280	15	1/23/2018	\$1,749,500	\$1,710,000
SHELL HARBOR		1149 Paper Fig Ct	4	3	3,261	180	1/25/2018	\$2,245,000	\$2,179,000
SHELL HARBOR		765 Conch Ct.	5	4	4,382	253	2/23/2018	\$899,000	\$810,000
VICTORIA COVE		960 Victoria Way	3	3	3,319	29	2/28/2018	\$1,779,000	\$1,459,500
WHISPERWOOD COVE	1052 Whisperwood Way	3	3	3,951	31	1/29/2018	\$1,499,000	\$1,450,000	
1/2 DUPLEX	DUNES SANIBEL	1613 Sand Castle Rd	3	2	1,330	31	2/13/2018	\$499,000	\$499,000
	SEA PINES	1394 Middle Gulf Dr, Unit C	3	3	1,680	76	1/31/2018	\$524,900	\$470,000

SANIBEL ISLAND - MID

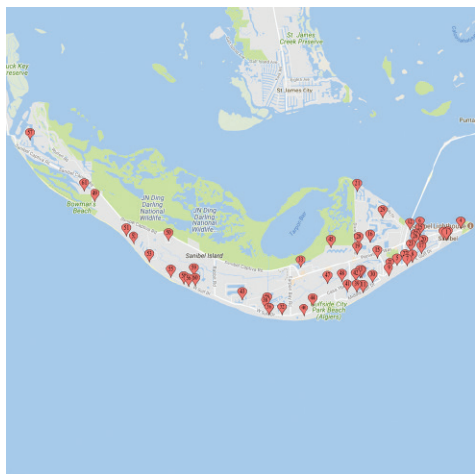
	Subdivision	Address	Beds	Baths	Sq.Ft.	DOM	Close Date	List Price	Sold Price
CONDOS	BY THE SEA	2611 W Gulf Dr #9	3	2	1,750	30	1/12/2018	\$1,749,000	\$1,749,000
	BY THE SEA	2611 W Gulf Dr #C302	3	2	1,750	85	2/28/2018	\$1,745,000	\$1,675,000
	LAKE PALMS	2320 Wooster Ln #6	2	2	1,029	271	2/27/2018	\$349,000	\$339,000
	NUTMEG VILLAGE	2777 West Gulf Dr #205	2	2	1,275	0	1/4/2018	\$769,000	\$745,000
	NUTMEG VILLAGE	2777 W Gulf Dr #211	2	2	1,276	184	1/12/2018	\$675,000	\$630,000
	NUTMEG VILLAGE	2777 W Gulf Dr #109	2	2	1,276	77	1/16/2018	\$689,000	\$665,000
	NUTMEG VILLAGE	2777 W Gulf Dr #201	2	2	1,366	98	2/26/2018	\$999,000	\$965,000
	SEASHELLS OF SANIBEL	2840 W Gulf Dr #40	2	2	942	244	2/28/2018	\$349,900	\$320,000
	SPANISH CAY	1610 Middle Gulf Dr, Unit A4	2	2	1,200	48	2/1/2018	\$374,000	\$360,000
	WHITE SANDS	2311 W Gulf Dr #32	2	2	1,083	55	2/9/2018	\$1,095,000	\$987,625
SINGLE FAMILY	BEACHVIEW CC ESTATES	1277 Par View Dr	4	3	2,548	102	1/29/2018	\$1,150,000	\$1,100,000
	BEACHVIEW CC ESTATES	1317 Par View Dr	3	3	1,732	302	2/1/2018	\$629,000	\$598,000
	BRIGHTWATER	3358 Saint Kilda Rd	3	3	1,960	77	1/30/2018	\$979,000	\$910,000
	BUTTERKNIFE	2190 Starfish Ln	3	3	2,880	69	1/29/2018	\$1,395,000	\$1,377,000
	GUMBO LIMBO	9446 Yucca Ct	3	2	1,925	65	2/28/2018	\$545,000	\$530,000
	LONG ACRE LAKE	241 Violet Dr	3	2	2,005	280	1/19/2018	\$750,000	\$685,000
	SANIBEL HIGHLANDS	1817 Atlanta Plaza Dr	3	2	1,648	390	1/22/2018	\$449,900	\$385,000
	SANIBEL HIGHLANDS	545 Piedmont Rd	3	2	2,469	265	1/24/2018	\$595,900	\$585,000

SANIBEL ISLAND - WEST

	Subdivision	Address	Beds	Baths	Sq.Ft.	DOM	Close Date	List Price	Sold Price
CONDOS	BLIND PASS	5117 Sea Bell Rd #D105	2	2	1,239	580	2/16/2018	\$419,000	\$407,000
SINGLE FAMILY	BELLE MEADE	9292 Kincaid Ct	3	2	1,264	302	2/9/2018	\$489,000	\$480,000
	CHATEAUX SUR MER	4731 Rue Belle Mer	3	2	1,622	62	1/26/2018	\$2,650,000	\$2,400,000
	CHATEAUX SUR MER	4641 Belle Mer	3	2	2,627	40	2/20/2018	\$3,295,000	\$3,225,000
	GULF PINES	900 Snowberry Ln	4	3	2,500	114	2/23/2018	\$2,995,000	\$2,900,000
	GULF RIDGE	1807 Buckthorn Ln	3	2	3,232	0	2/5/2018	\$669,000	\$615,000
	METES AND BOUNDS	4155 W Gulf Dr	4	3	2,992	50	1/2/2018	\$4,295,000	\$4,000,000
	METES AND BOUNDS	3869 W Gulf Dr	6	7	10,450	491	1/12/2018	\$8,495,000	\$7,800,000
	METES AND BOUNDS	2510 Harbour Lane	2	2	1,158	19	1/31/2018	\$749,000	\$700,000
	METES AND BOUNDS	3945 W Gulf Dr	3	3	2,751	154	2/15/2018	\$3,195,000	\$3,000,000
	ROCKS EAST	673 East Rocks	3	2	1,884	201	1/16/2018	\$688,888	\$651,500
	ROCKS WEST	3822 W Gulf Dr	3	2	2,487	18	2/28/2018	\$1,199,000	\$1,200,000
	SANIBEL BAYOUS	5292 Umbrella Pool Rd	3	2	1,858	77	1/2/2018	\$569,000	\$540,000
	SANIBEL BAYOUS	4606 Brainard Bayou Rd	2	2	1,008	86	1/12/2018	\$465,000	\$455,000



Captiva Island



Sanibel Island

Data is taken from the Sanibel and Captiva MLS and represents the number of homes sold from January 1, 2018 – February 28, 2018



KEEP THINGS STRAIGHT AND SIMPLE IF A LOVED ONE DIES WITHOUT A WILL

Q Dear Susan, My brother died recently, leaving behind a house, a car, and no will. We also discovered he owed about \$24,000 on a home equity line of credit. He wanted his elder daughter, Karen, to be the executor and primary beneficiary. Knowing her long track record of competence and fairness, the rest of the family has no objections. Because there is no will, however, none of us are quite sure how this is all going to play out. Karen lives on the West Coast, while the rest of us (and the house) are in the Midwest. My son, Wes, has been occupying the house and taking care of the property, the bills, etc. The funeral director suggested we not say anything to the financial institutions until we know what we're dealing with (in terms of assets and liabilities). Karen can't keep flying back and forth to do whatever may need to be done. What can we

do to help her? What about homeowners insurance? The HELOC? Property taxes?
Cynthia

A First, you'll need to find the deed. If the decedent was the sole owner of the property and died intestate (without a will), it'll most likely have to go through probate court, and the process can take months. Intestacy laws care less about what the decedent wanted, only with what the law says. While the laws vary from state to state, Karen is subject to those of her father's state. If she has tended to the basics, matters should be well on their way toward resolution.

By now, Karen should have filed an application with the probate court for authority to administer the estate. The court may require her to obtain a bond to protect creditors and beneficiaries. Once she is the appointed fiduciary, she will have access to her father's accounts and be able to take care of business.

The funeral director is not entirely wrong. There can be no title transfer before Karen takes care of the mortgage and taxes; that includes the HELOC. Until the inheritance is official, it's not a bad idea to let the banks think there's nothing new in the household. If Wes is planning to reside in the house permanently, he might want to go ahead and transfer the utilities to his own name. Otherwise, let him keep depositing money into the decedent's account so that Karen can pay the bills from it.

Behaving as though nothing has happened will buy a little time, but don't fiddle around until the other shoe drops. This is particularly important for homeowners insurance, which is not transferable. Furthermore, the HELOC is payable upon inheritance. It's better to communicate with the lender than to allow them to catch wind of your brother's death some other way. Lenders are not averse to the idea of letting the survivor(s) pay off a debt. Banks can be

understanding – or at least pragmatic – and they would much rather be paid than played.

As far as everything else goes, the family can help Karen gather together all assets and appraisals as needed. The house may require a home inspection before it can be appraised, especially if its value isn't immediately apparent by the comps alone. Reducing the assets won't reduce the taxes, although some items can be deducted, such as debts, administrative expenses, and charitable gifts.

After you make an inventory of all assets, pay the creditors (or make arrangements if possible). Then you can file the estate and income tax returns and pay the taxes. You may not have to file an estate tax return; Ohio, for example, does not require it of those who died after 2012.

After all that is done, Karen can distribute what's left as she sees fit, file the accounts, and close the estate. Taking care of the day-to-day business and

month-to-month obligations will spare you all the pain of year-end inevitabilities and institutional wrath (which you most definitely don't want to incur).

Because probate law is complicated in any state, your best bet is to hire a probate attorney. Some states demand it. Unless you are fluent in legalese and bureaucracy-speak, it's the only way to come out with your sanity intact and your brother's house still in the family. ■



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UNDER CONTRACT
IN JUST 8 DAYS!

Susan McCallion sold this home on West Gulf Drive in the blink of an eye, AND over asking price!

Island home values have increased. What's your Sanibel home worth?

Simply enter your home address at: www.YourSanibelHomeValue.com to find out!



SOLD!
By: **Susan McCallion**
239-472-1950

what's happening on Sanibel Island

EVENTS



MAR 31 Annual Spring Festival
March 31, 9 - 11am
Sanibel City Park

The Festival begins with a free Easter Egg Hunt by age group, followed by pony rides, a bounce house, grand slide, face painting, arts and crafts, and much more. The Easter Bunny will make an appearance at 10:15am, and will be available for free pictures! The festival will also include a silent auction with over 60 baskets to choose from.

MAR 23 CROW's Southern Comfort
March 23 • 6:00-9:00pm
Sanibel Community House

Dinner, dancing and a southern good time celebration for CROW's 50th Anniversary. Buffet of mouth-watering food, live music by the Killa-Watts, live auction, games and prizes, raffle and more!

MAR 24 The Launch Annual Fundraiser For Coastal Keepers
March 24 • 6:00-10:00pm
Sanibel Community House

Enjoy dinner, drinks, auctions, entertainment and more! Coastal Keepers' goal is to increase awareness of the impacts that humans have on beaches, water quality, and marine habitats in our region.

MAR 31 Beer In The Bushes
March 31 • 6:00-10:00pm
SCCF Nature Center

Whether you're looking for new craft beer tastings, great food, world-class music, or just a chance to catch up with fellow islanders, Beer in the Bushes has become the unofficial End-of-Season Party.

APR 1 Easter Egg Hunt & Dolphin Cruise
April 1 • 10:00am
Port Sanibel Marina

Experience Easter egg hunting like you never have before, by cruising the San Carlos Bay and hunting for Easter eggs on Picnic Island. Catch a photo of dolphins along the way, and with the Easter Bunny on Picnic Island!

APR 4 & 5 BIG ARTS Chorus Spring Concert
April 4 & 5 • 7:00pm
Schein Hall

Don't miss this annual, season finale show produced by the BIG ARTS Chorus. The Spring Concert is a popular event on Sanibel and Captiva Island. Tickets sell fast, so don't wait!

APR 4 Captiva Memories Film
April 4 • 6:00-7:30pm
South Seas Resort

A film premiere that tells the surprising story of Buck Key and its early community that foreshadowed Captiva's settlement. The Captiva Island Historical Society is proud to premiere our seventh in the series of Captiva Memories documentaries.

APR 7 & 8 SCCF Tennis & Pickleball Tournament
April 7 & 8 • 8:00am-5:00pm
Sundial Resort

Raise a racquet for conservation with SCCF, the 26th Annual SCCF Tennis & Pickleball Tournament will be held at Sundial Resort. There will be two days of tennis and one day of pickleball with all proceeds going to support SCCF's conservation efforts.

APR 8 SanCap Cares Benefit for Golisano Children's Hospital
April 8 • 6:00-9:00pm
Sanctuary Golf Club

The 18th Annual SanCap Cares Benefit for Golisano Children's Hospital will be held at the Sanctuary Golf Club. The mission of SanCap Cares is to raise money and awareness for Golisano Children's Hospital of Southwest Florida at HealthPark.



APR Island Jazz
Sundays • 3:00-5:00pm
BIG ARTS Boler Garden

Hosted each Sunday in Season... spend a lazy Sunday afternoon enjoying the tunes of the ever-popular Island Jazz musicians. Bring a chair and come early to enjoy this free concert in the open air.



Island Churches and Service Times:

Captiva Chapel by the Sea
Seasonal, November - April
Sunday, 11:00am

Sanibel Community Church
Sunday
8:00am - Traditional
w/Communion
9:00am - Contemporary w/Kid's Church
11:00am - Traditional w/Choir

Sanibel Congregational United Church of Christ
Sunday
7:45am - Chapel
9:00am - Full Service w/Childcare and Sunday School
11:00am - Full Service w/Childcare

St. Micheal and All Angels Episcopal Church
Saturday, 5:00pm - Rite II
Sunday, 8:00am - Rite I
Sunday, 10:30am - Rite II

St. Isabel Catholic Church
Saturday, 5:00pm
Sunday, 8:30am & 10:00am

For a complete list of events, visit www.YourSanibel.com

Do You Know Where This Is On Sanibel?



Answer Us On Facebook! www.facebook.com/McCallionx2

BEFORE & AFTER



TRANSFORMING YOUR SANIBEL HOME

by Susan McCallion

Alright fellow island residents, it's time to have a serious conversation about our old and outdated island homes. Yes, I said we because even the McCallion home has a list of upgrades we need to make. For starters, Jim and I would love to redo our kitchen. We dislike the original layout and our heavily used cabinetry could use some love.

Our excuse is that we're waiting until the kids move out before we start any major renovations.

It's hard to believe our oldest will be starting college next year!! But, we still have three more kiddos to go before we claim the empty nester status, and trust me, we're not rushing it.

But for those of you who are in a different life stage and are thinking of listing your home for sale in the next year or so... you might want to consider making a few updates to maximize your home sale price. There are countless numbers of outdated Sanibel homes on the market, however, not every potential home buyer wants a "fixer-upper."

In fact, in my experience, the homes that have

been nicely updated have sold very quickly, and for top dollar. Looking for inspiration? Here are a few before and after photos from a few of our own client's Sanibel home remodels. While I'm not suggesting you need to do a total home renovation such as this one, it is a good example of how you can update your original 70's Sanibel home. ■

About the Author: Susan McCallion, Island Resident, Co-Founder and Broker of McCallion & McCallion Realty.

TOP SECRET

Sanibel is My Kind of Boring! (continued from page 1)

Plus, the restaurants all closed before 9pm. I couldn't wait to get out of there."

Wow. That's a response I didn't expect. But, I get it. Sanibel is not a hotbed of adventure sports or late night entertainment. Sanibelians enjoy a slower pace, and tend to go to bed early. Sanibel may not be for everyone... but it's just right for me.

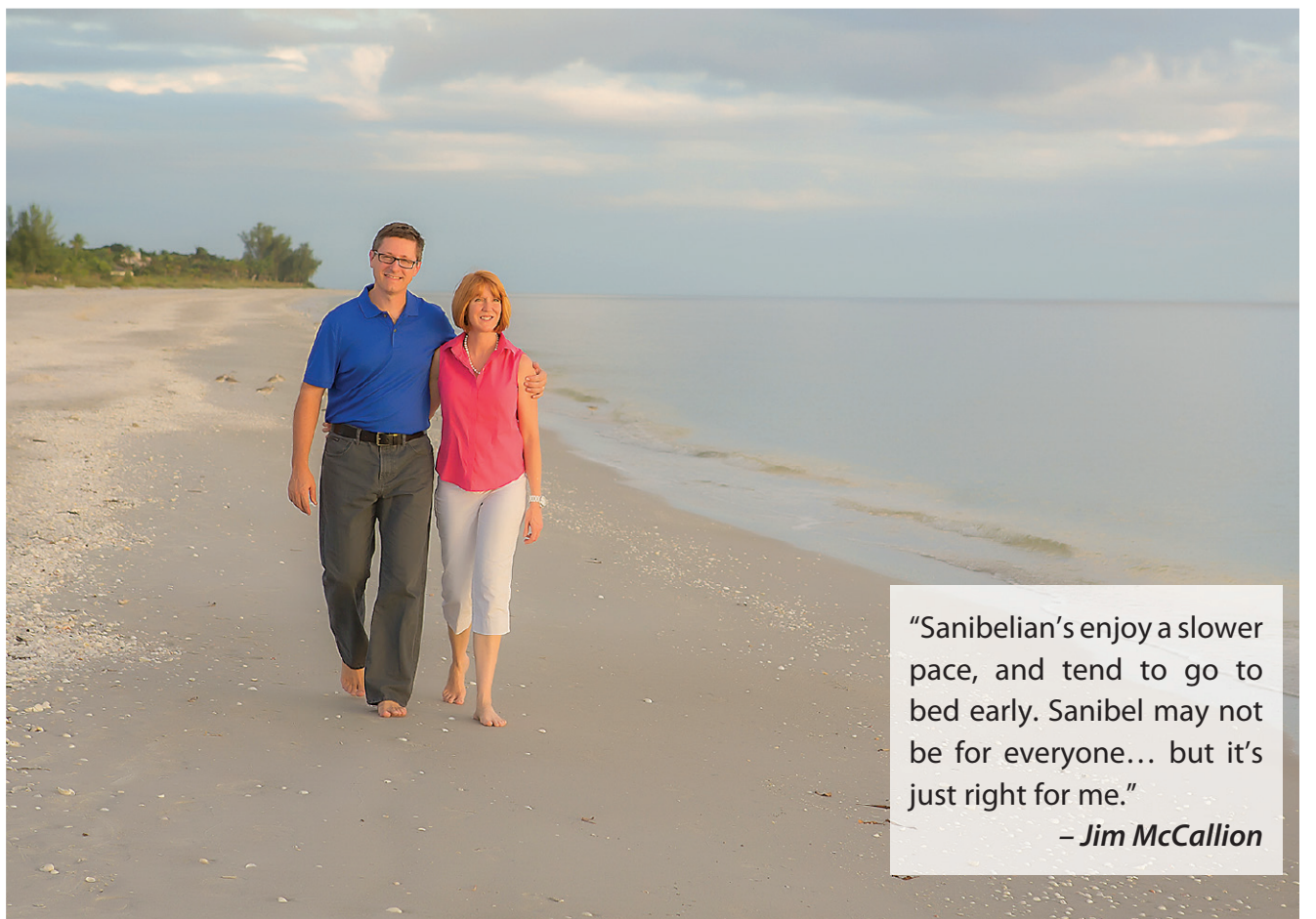
Prior to moving to Sanibel, Susan and I lived in Miami - about as different a place you could imagine while only being three hours away. Miami life was busy and exciting with lots to do at all hours: concerts, fine dining, art, architecture and surprisingly great mountain biking parks. Most folks didn't go to dinner until 9pm, then would go out dancing.

It was great fun, but after nearly 20 years, we had enough. The stress of ever-present crowds, threat of crime, angry driving and constant high energy had worn on us.

Maybe you've come from a place where day-to-day living is hectic, and Sanibel is the perfect balm for that high strung living. Island living is unhurried, calmer, and more relaxing. That's why we're here. Some may think it's boring, but Sanibel is my kind of boring.

As I write this, the sun has set, and Sanibel Midnight (9pm) fast approaches. Time to wrap up and get ready for bed. Tomorrow, I think I'll ride my single speed beach cruiser to Bailey's for coffee at 7am. See you there.

About the Author: Jim McCallion, Island Resident and Co-Founder of McCallion & McCallion Realty.



"Sanibelians enjoy a slower pace, and tend to go to bed early. Sanibel may not be for everyone... but it's just right for me."
- Jim McCallion

IN THE HOME

home style

by Kathryn Weber

Not everyone is blessed with a large, luxurious bathroom. So when your bathroom is small, how can you make the most of it? The key is to forget about its small size. Give your small bathroom a big treatment. Give your small bathroom some stylish and thoughtful design attention, and you'll forget all about its size limitations.

BIG COLOR

The old saw that white makes everything look larger is true, but don't be afraid to put plenty of color or pattern in a small bathroom. A strong pattern on the walls can make the corners of the room disappear visually. It's also not true that white rules. Don't be afraid to put color, and, yes, even dark color on a small bathroom wall. One way to make the room enlarge visually is to put color or bold pattern on the wall opposite the door. This helps draw the eye and makes the room appear larger.

Of course, another way to make a room seem larger is to make it all one color. When the tile on the floor, the tile on the shower wall, the wall color, trim paint and cabinets are all one color, that monochromatic look is clean and bold. Add beautiful light fixtures, and splurge on cabinet hardware and plumbing fixtures that give your bathroom the look of jewelry.

UP THE WALLS

Another element in a small bathroom is its height. Make your room read larger by pulling design elements all the way up to the ceiling. Try a unique tile pattern on the wall behind the sink and pull it all the way up. Or, do



BIG STYLE FOR SMALL BATHROOMS

that in the shower. Add a tall wall of tile to make the shower seem larger and more expansive. When covering a shower/tub combo, don't forget to add a shower curtain that goes to the ceiling. Your room will feel instantly larger and more spacious.

SMALL BUT BOLD

Another way to add more space is to take out the tub and install a shower. By adding a glass enclosure, the room will open up and feel larger than it is. You could also give it a European feel by removing the shower curtain and adding a glass half-wall. It opens up

the bathroom and is an inexpensive way to update a small bath.

To give your bathroom more floor space, consider swapping out a traditional door with a pocket or a barn door, being sure to add trim inside the door opening to enclose any gaps from the barn door to add more privacy.

One of the quickest ways to add more visual space is to make a bathroom cabinet float off the floor. Like pedestal cabinets, that are trim and save space, a floating bathroom sink cabinet that's open underneath creates a larger looking floor space and gives it a unique style to boot.

BUILT-IN STORAGE

If you renovate the shower, be sure to install plenty of shelving. This can be fitted in between the studs, but don't go for a single box, turn the whole length of space between the studs into shelves. The same can be done behind the bathroom door or next to the toilet by framing out a box in the wall, adding glass shelves and a cabinet door. Or, leave the shelves exposed. ■

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by Kathryn Weber

It's the first place you see every day when you leave or enter the house. It's also where guests have their first impression of your home. Whether friends arrive for a dinner party or the local pizza delivery pops in for a minute, your foyer is a great place to show you and your home's personality. Give your foyer a touch-up with some fresh new updates.

PERSONALITY PLUS

The foyer is the place to add an eye-catching piece of artwork. Give your foyer personality by adding something dramatic or colorful here. Opt for something with size, or try a gallery wall in coordinated frames and matting.

BE SIZEABLE

Look for accents and accessories that are generously sized, like your artwork. Giving

your entry table some unique accent pieces with some heft creates a wow effect when someone comes to the door.

FOOT WORTHY

Even though this is the spot where wet shoes and paws enter the house, don't skimp on a stand-out rug. Try a bold color or pattern to add pizzazz in your foyer.

REFLECTION PERFECTION

For a quick hair or lipstick check, nothing is as handy at the front door as a mirror. Look for a unique piece with lots of style and size to beef up the entry way.

ADD FLAIR

Because foyers are usually small, give them the jewel box treatment and go all out on some luxurious wallpaper, an upgraded door handle set and a rich, glossy color on the door. Or, try painting the ceiling to give every surface a touch of style.

10 WAYS TO FRESHEN UP YOUR FOYER

MORE LIGHT

Every room benefits from good lighting, especially the foyer. Pull out all the stops and invest in an eye-catching light fixture for the ceiling, add lighting to artwork, and if there's room for sconces, add those too. If you have a console or entry table, dress it up with two statement lamps to add more lighting and interest.

WAIT AND SEE

A welcome spot in the foyer is a place to sit. Try flanking a console table on either end with a pair of chairs. If there's space underneath, add a stylish bench or a pair of stools that can be pulled out for someone to wait or to put on or take off shoes.

FLAT SPACE

Every foyer needs a spot to hold mail, place your keys or set a delivery parcel on. Even if your foyer is on the small side, there's often enough room to add a shelf to

the wall where you can set your keys or the day's mail.

ADD TRIM

Millwork and molding on walls can instantly create interest and elegance in a foyer. Try adding molding at the ceiling; or for something different, add molding about six inches from the ceiling. Add lighting behind it to make the foyer ceiling glow.

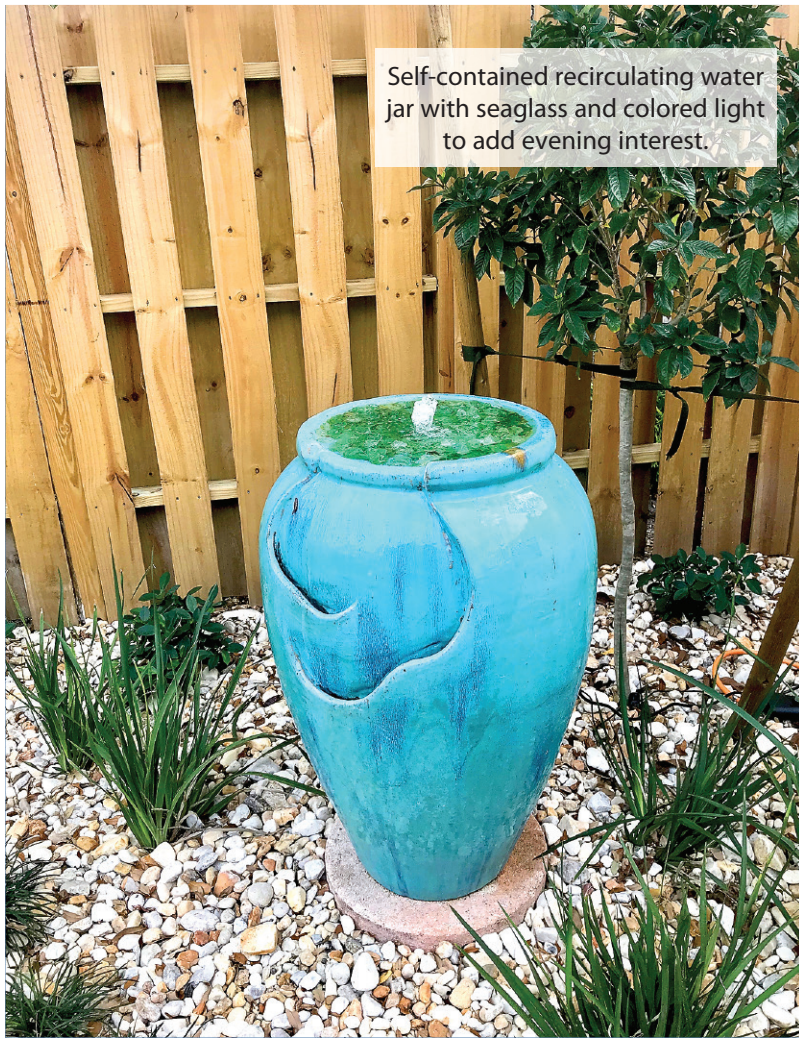
PIECES OF INTEREST

Look for items that give your foyer personality. Kids love hockey? Add a tall basket with antique hockey sticks, or a ceramic urn with interesting walking sticks and canes. Need a place to stash your keys? Do it with panache by adding a richly lacquered box to hold them elegantly. ■

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Standard Bougainvillea



Self-contained recirculating water jar with seaglass and colored light to add evening interest.



Custom designed and built raised vegetable garden

5 Ways to Invite Spring INTO YOUR SANIBEL GARDEN

by Leigh Gevelinger

Spring Has Sprung Early on Sanibel and Captiva Island!

In fact, February of 2018 was the warmest ever recorded by the National Weather Service, with only two days where the high was below 80 degrees. The warmer days and higher humidity have contributed to an early spring this season.

Lawns are rejoicing with fresh green blades, as happy landscapes greet early spring with new growth and vibrant colorful blooms. Our landscapes will be graced with Spring color well before the actual first day of Spring on

March 20th!

Getting into the Spring Spirit? Good! Here are a few ways to invite Spring into your garden annually.

SPRING IT ON!

1. Get Inspired!

Bike around your neighborhood or through a SCCF nature trail for inspiration on tropical bloomers and native perennials to incorporate into your garden. Sanibel is currently inundated with bougainvillea blooms! What's that smell?? Blooming citrus trees, gardenias, star and confederate Jasmines, and native Jamaican capers! Many of the plants found can be sourced locally at garden centers, or ask your landscape professional for help.

2. Clean It Up

It's time for a Spring cleaning of your landscape! Remove debris from fallen leaves and fronds and set aside for mulching or compost in the yard. A layer of organic matter helps to hold moisture for plants, stabilizes the sandy soils from erosion possible in heavy summer rains, and adds nutrients back to the soil for health plant growth.

Pull any new weeds that have emerged due to the warm weather; one weed pulled now could save hours of weeding during summer months. Inspect the irrigation system to replace damaged heads and repair clogs in the system.

WHAT WILL BLOOM THIS MARCH?

- Tabebuia & Citrus Trees
- Agapanthus
- Gardenias
- Blue Flag & Giant Apostle Iris
- Day Lilies & Confederate Jasmine , just to name a few!

3. Bring In New Color

Embrace the early Spring by adding colorful bloomers to your landscape. Cool season annuals like geraniums, impatiens, and sunpatiens can be substituted with pentas, cannas, vinca, begonias and caladiums. Many tropical and blooming species like heliconias, gingers, cannas, tropical hydrangea and tibouchinas have better establishment rates when planted in warmer temps and higher humidity levels than when planting in the fall. Note: New planting areas may need to be amended with a mixture of organic topsoil prior to plant installation.

4. Contain Your Excitement

Container planters, garden arbors, and container water features can add instant color and excitement to your Spring garden.

Blooming plantings will capture attention in colorful containers. Vines such as mandevilla, blue sky vine, and confederate jasmine will climb and soften the garden arbor. Trickling water from a colorful container will not only calm the senses, it also entices pollinators like birds and bees into the garden.

5. Eat Your Veggies

Wondering what vegetables and herbs grow great in the warm season? Basil, chives, dill, rosemary, thyme, snap beans, sweet potatoes, bell and hot peppers and watermelon do well in raised planters filled with a mixture of nutrient rich organic soils, and peat and organic compost.

Why the raised planters? Planting vegetables directly in our sandy, high pH Sanibel soils simply will not yield good results. Plus, elevated planting beds helps keep your new salad bar out of the reach of rabbits!

An early growing season this Spring means that Summer maintenance efforts will also start earlier this year. For residents headed north this Summer, now is the time to meet with your landscape professional to discuss a maintenance program in preparation for the Summer growing season.



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Leigh Gevelinger, is a Landscape Architect and President of Coastal Vista Design, Inc. For more than 8 years, Leigh has been helping homeowners and businesses on island with well-designed landscape solutions.

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5 TIPS TO CLEAN YOUR HOME— AND SAVE THE PLANET

by BPT

Log onto almost any news website and in just a few clicks you'll probably come across some story about the environment. Whether it involves international agreements, alternative energy sources or fuel-efficient cars, the discussion is often abstract and far removed from our everyday lives.

Consumers want to know what they can do and how they can contribute to making a cleaner, greener planet.

Minor changes can make a significant difference, particularly with cleaning your home. You can trade in harsh chemicals and wasteful cleaning products for sustainable methods that are just as clean, if not cleaner. Here are five ways you can clean your home the eco-friendly way.

1. YOUR OWN ALL-PURPOSE CLEANER

One of the easiest solutions is to make your own all-purpose cleaner. This effective solution only requires three ingredients: Two cups of distilled water, half a cup of white vinegar and 10 to 20 drops of your favorite essential oil. Mix all the ingredients into a spray bottle and voila! The vinegar is a natural antifungal that effectively kills germs and bacteria, and an essential oil like lavender will leave your house smelling great.

2. A CLEANER WAY TO MOP

Unfortunately, many of the most effective ways to sweep and mop are also incredibly wasteful, requiring you to use a new disposable pad with each cleaning. The new O-Cedar ProMist MAX Microfiber Spray Mop features a reusable microfiber mop head that can be machine washed up to 100 times. Plus, the reusable bottle allows you to clean with any solution you choose - whether you DIY or buy your favorite brand. Its double-sided mop head flips and covers a surface area that is over twice the size of the previous version.

3. A SPARKLING TOILET

Many of the harshest products under your counter are probably there to get your toilet sparkling clean. But you don't need chlorine or bleach to disinfect your toilet and leave it looking like new. Instead, once or twice a week, pour a few tablespoons of baking soda into the bowl and scrub it with a toilet brush. In addition, make a toilet cleaner out of one ounce of eucalyptus oil - a natural disinfectant - and a quart of water.

4. WANT CLEAN AIR? THINK GREEN, LITERALLY

Especially in the winter, smells around your house can

become stagnant and it can be a real challenge to chase them away. One of the most effective and visually pleasing ways to freshen up your air quality is with selective house plants, such as:

- Rubber plants thrive in rooms that don't get much sunlight.
- Boston ferns are some of the best indoor plants for removing pollutants such as formaldehyde.
- Peace lilies are one of the few flowering indoor plants. As such, they bring a little spring to your room and naturally remove VOCs and more from the air.

5. CASTILE SOAP

In certain sectors, castile soap enjoys a virtual cult following. This olive oil-based soap is incredibly versatile and can be used as a furniture polish, window cleaner, dish soap and more. Best of all, most varieties you find in stores are all natural and free of toxins.

Though many of the environmental issues we read about may seem like insurmountable obstacles, it is possible to make a difference just by changing how you clean your house. ■

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INGREDIENTS

FOR THE BLACK PEPPER CIDER SAUCE:

- 1 cup good-quality canned chicken stock or broth, plus a little extra if needed
- 2 tablespoons apple cider jelly or apple jelly
- 1/2 cup heavy cream
- 1 tablespoon unsalted butter
- 1 tablespoon crushed black peppercorns, plus extra to taste

FOR THE APPLE COMPOTE:

- 2 pounds large pippin or Granny Smith apples
- 1 tablespoon unsalted butter
- 2 teaspoons apple cider jelly or apple jelly
- 1/4 cup dry white wine
- 1/2 cup heavy cream
- Kosher salt
- Freshly ground black pepper
- Pinch freshly grated nutmeg

FOR THE PORK MEDALLIONS:

- 1 1/2 pounds pork loin, cut into 8 equal medallions
- 1 to 2 tablespoons all-purpose flour
- Kosher salt
- Freshly ground black pepper
- 1 to 2 tablespoons vegetable oil
- 1 to 2 tablespoons unsalted butter
- Finely chopped fresh Italian parsley, for garnish

PORK MEDALLIONS ON APPLE COMPOTE WITH BLACK PEPPER CIDER SAUCE

DIRECTIONS

First, prepare the sauce: In a 10-inch (25-cm) skillet, combine the stock or broth and the jelly. Over medium-high heat, simmer briskly until the liquid reduces to 1/2 cup (125 mL), stirring frequently to take care that the sugar in the jelly doesn't burn along the side of the pan. Pour in the cream and simmer briefly, just until the sauce thickens. Whisk in the butter and crushed peppercorns to taste. Cover and keep warm.

For the compote, peel, core, and quarter the apples, then cut into thin slices. In a 12-inch (30-cm) skillet, melt the butter over

high heat. Add the apples, saute briefly, and then reduce the heat to medium and continue cooking, stirring occasionally, until the apples are soft. Add the jelly and wine and stir until the jelly melts. Add the cream and stir until the apples are evenly coated. Season to taste with salt, pepper, and a hint of nutmeg. Keep warm.

To prepare the medallions, first lightly dust them all over with the flour and season to taste with salt and pepper. Over medium-high heat, heat 1 or 2 heavy skillets with enough cooking surface to hold the medallions in a single layer without crowding. Add 1 tablespoon each of oil and butter

to each skillet, and swirl to coat the cooking surface. Add the pork medallions and saute until golden-brown, 3 to 4 minutes per side.

To serve, mound the compote on 4 heated plates. Arrange two medallions on top of the compote on each plate. Spoon a little sauce over and around the medallions. Garnish with parsley, and serve immediately. Serves 4. ■

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THE JOURNEY: SOCIAL SECURITY NUMBERS TO KNOW

YOUR MONEY

by Janet Kidd Stewart

The 2 percent cost-of-living hike in Social Security benefits this year isn't the only number affecting workers and retirees.

Workers will pay more into the system—the taxable maximum rises to \$128,400, an 8 percent increase from just two years ago.

Earnings thresholds for withholding benefits of recipients under full retirement age also are increasing, meaning they can earn more before their Social Security checks are temporarily reduced. For people born in 1943 through 1954, benefits are reduced by \$1 for every \$2 earned above \$17,040. The limit for people turning 66 this year is \$45,360. Above that amount, \$1 in benefits is deducted for each \$3 earned.

Beyond decoding how these inflation-linked numbers affect your situation, now is a good time to think about the other numbers involved with Social Security planning.

While the government has been chipping away at some of the more popular claiming strategies in recent years, it still pays to consider carefully the best time to file, experts say, particularly if you were ever married a decade or longer, qualifying for spousal benefits.

"It pays to consider carefully the best time to file, experts say, particularly if you were ever married a decade or longer, qualifying for spousal benefits."

Consider a sixtiesomething couple. They don't know the most important number of all in terms of knowing when to claim benefits — their dates of death — so they'll need to ponder a host of other factors:

1. SPEED KILLS

Grabbing benefits the moment they are available, even if they aren't absolutely needed, can be a big mistake.

"So many people just never learned delayed gratification," said William Reichenstein, research director for Social Security Solutions Inc. and a Baylor University finance professor.

I asked Reichenstein and Marcia Mantell, founder of Mantell Retirement Consulting Inc., to walk through the claiming strategies for a hypothetical couple. One member of the couple is a high earner, still working and on pace for maximum monthly benefits of around \$2,700 at full retirement age. The spouse is

due to receive about \$1,000 at full retirement age. For simplicity's sake, they didn't consider inflation or the impact on benefits of working before full retirement age.

If these spouses both claim as soon as possible, at age 62, and live at least until age 85, they'll earn almost \$100,000 less in benefits than they would have if the low earner had claimed at 62 and the high earner waited for delayed retirement credits by filing at 70, according to an analysis by Reichenstein.

2. BUT, SO DOES WAITING TOO LONG

Taking the opposite approach, delaying as long as possible for both spouses, isn't the best strategy, either, said Mantell. People born before 1954 still have the option to file a so-called restricted application at full retirement age, giving them the right to claim either their own

benefit or half of a spouse's. In these situations, a couple would be better off claiming when the higher earner reaches full retirement age, with the lower earner (a little younger) filing at the same time for a slightly reduced benefit. In that case, the higher earner could file for just a spousal benefit, equal to half of the lower earner's full benefit, and then switch to the higher earner's benefit at age 70, qualifying for delayed retirement credits, Mantell said.

3. FINDING THE JUST-RIGHT STRATEGY

Striking a balance and filing at or near full retirement age could be the ultimate sweet spot, Reichenstein said, particularly now that the restricted application option has closed for people born after Jan. 2, 1954.

Under this scenario, the low earner would file at age 62 for reduced benefits of \$750 per month. The higher earner claims at full retirement age, giving the lower earner a bump up due to spousal benefits to \$1,100. If they both live to at least age 77, this strategy will have generated more lifetime benefits than both spouses claiming early. Going forward, the strategy will mean higher total benefits, compared with the

other strategies, through age 83, Reichenstein said.

For many people, "winning" at Social Security might mean having collected the most during the most-active years of retirement.

4. BACK TO DEATH

What if one partner dies before reaching full life expectancy? Then the just-right strategy above could still be the best option, Reichenstein argues. Say the partner dies at age 80. If the couple had begun both benefits at 62, their lifetime benefits at that point would amount to about \$679,000. If one partner had begun at 62 and the other delayed to age 70, they'd have collected about \$674,000 when the death occurs. The couple who started one benefit at 62 and the other at full retirement age had collected the most, \$706,800. The strategy generates the highest amount of the three options through the survivor's age 84, when delaying to age 70 finally becomes the strategy to generate the most total benefits.

The question becomes, then, at what point in life do you want to "win" the claiming game? ■

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healthful eating

Eating healthy has never been more delicious

by BPT

Yoga mats, kale salads, fitness trackers, standing desks and gym memberships. It seems like everywhere you look, people are taking strides to get healthier. And with good reason.

In the U.S., 37.9 percent of adults aged 20 and older suffer from obesity, and heart disease accounts for one out of every four deaths. Despite these harrowing numbers, many people have difficulty embracing a heart-healthy lifestyle, especially when it comes to food.

Part of the reason for this is that too often people think that eating right involves a list of what you cannot eat.

It's easier to focus on all the things you can eat. This is a perfect time of year to consider how easy and delicious it is to stick to a heart-healthy diet.

EMBRACE CONVENIENCE

Sometimes, at the end of the day you just want a quick meal. Unfortunately, most fast food options and restaurants don't offer heart-

healthy options.

Fortunately, Sun Basket, a rapidly growing healthy meal kit service, has developed a recipe each week that meets the American Heart Association's® Heart-Check guidelines for a heart-healthy diet, and conveniently delivers them right to your door.

Sun Basket's Heart-Check certified recipes have undergone meticulous evaluation to ensure each recipe meets the American Heart Association's® strict nutrition guidelines for a main dish, with each serving having:

- No more than 500 calories
- No more than ≤ 3.5 grams of saturated fat
- No more than 600 mg of sodium
- A serving from at least two of the following food groups: Meat, poultry, fish, dry beans, eggs or nuts; fruits and vegetables; milk, yogurt or cheese; bread, cereal or pasta
- No added sugar and no trans fats

EAT DELICIOUSLY

There's a widespread misconception that a heart-

healthy diet involves giving up all meat and snacks and only eating kale and whole grains.

That's far from the truth. Many of the best cuts of meat are also ideal for a heart-healthy diet and can satisfy the most ardent carnivore. Pork tenderloin, skinless chicken and turkey breasts are naturally lean, while fatty fish, like salmon, trout and tuna, are loaded with omega-3 fatty acids.

As far as snacks go, it's really just a matter of embracing things like fresh fruit with low-fat yogurt, vegetables and hummus, or a savory mix of nuts like almonds, walnuts and pistachios.

The list goes on, but the point is that a heart-healthy diet doesn't have to be limiting; rather, it's full of delicious food.

SHOPPING IS EASY

So how do you know if something meets the nutritional standards you need to maintain a healthy heart? You don't need to be a nutritionist for this. Simply look for the American Heart Association's® iconic Heart-Check mark on food

packages when you shop, and you'll instantly know it meets the Association's recommendations to be part of a healthy eating pattern.

TRY IT AND SEE

Still not convinced about how delicious and easy it is to follow a heart-healthy diet? Check out this recipe for Sun Basket's Tandoori-style chicken with Bombay curried potatoes.

In your box you'll receive:

- 2 to 4 boneless skinless chicken thighs
- Tandoori spice blend
- 1 onion
- Potatoes
- 4 sprigs of fresh cilantro
- 1 teaspoon curry powder
- 1 cup vegetable broth
- 1/2 cup diced tomatoes
- 2/3 cup peas
- 1 1/2 ounces baby greens

1. Prep and cook the chicken

Preheat oven to 425 degrees. Pat the chicken dry with a paper towel. Season generously with salt, pepper and the tandoori spice blend.

Place the chicken on a pan lined with foil and roast at 425 degrees for 15 to 20 minutes.



Halfway through, turn it over.

2. Prep the Bombay potatoes

Chop 3/4 cup of onions. Scrub potatoes and cut into 1/2-inch by 1/2-inch pieces. Coarsely chop the cilantro for garnish.

3. Cook the Bombay potatoes

In a large frying pan warm 2 to 3 teaspoons oil over medium-high heat. Add the onion, season with salt and pepper, and cook until starting to soften. Stir in the curry powder and cook until fragrant, about 1 minute. Add the potatoes, vegetable broth and tomatoes. Bring to a boil,

reduce to a vigorous simmer, cover and cook between five and seven minutes. Uncover and cook until the liquid has thickened and the potatoes are tender. Stir in the peas and cook for about two minutes. Stir in the greens and cook until just wilted. Transfer the chicken and Bombay potatoes to individual plates, garnish with the cilantro. Serve and enjoy.

Eating right shouldn't be a chore. With Sun Basket's Heart-Check certified recipes, it's never been easier to enjoy a heart-healthy meal. ■

THEY SAY IT'S NOT WHAT YOU KNOW – BUT WHO YOU KNOW. WE SAY IT'S BOTH.



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-- Kelly A. | February, 2018

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