

# YOUR SANIBEL

November 2018

## Traffic Jams and Golden Geese

by Jim McCallion

Winter is coming. But our shortening days and cooling temperatures foretell the coming of another Season, Sanibel's Tourist Season and the Great Snowbird Migration!

Soon our quiet, sleepy island will be abuzz with

activity. Following the peaceful days of early Fall our calendars fill up with activity: charity events, BIG Arts performances, social activities at the Community House, and houseguests from cooler climates to name a few.

Those of us that know and love our island's "Off

Season", often share gripes about some of the less enjoyable changes:

- Periwinkle Way becomes Periwinkle Wait as traffic directors guide the slow procession of cars inching towards the Causeway every afternoon.
- Want to go out to

- eat? I hope you have a reservation.
- Most pedalers do a great job but you must always watch out for the bumbling bicyclists, some who haven't been on two wheels for two decades.
- Same goes for the ditzzy drivers who are not aware of the bumbling bicyclists.

**But even though some aspects of Sanibel's Season are a pain, we all need to be thankful for this busyness that supports our businesses.**

Sanibel is blessed with wonderful shops and restaurants. Even in good years, operating an island business is challenging with our seasonal surges and doldrums. But this past year was especially disastrous for island commerce.

We've all seen the destruction the red tide and blue-green algae wrought

CONTINUED ON PAGE 5



### SANIBEL EVENTS



**Wines in the Wild**  
*presented by SCCF*  
**November 9,**  
**6:30 p.m. – 9 p.m.**  
**Bailey Homestead Preserve**



See The Full  
Sanibel Event  
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Homes for Sale

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**36 Condos Sold**  
**29 Single Family Homes Sold**  
on Sanibel & Captiva  
from Aug1st – Oct 15th

## 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 and half months. Turn the page to see what homes sold during the months of August and September through mid-October. 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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HOMES
FOR
SALE

Island Sales - August 1st – October 15th

CAPTIVA ISLAND									
	Subdivision	Address	Beds	Baths	Sq.Ft.	DOM	Close Date	List Price	Sold Price
CONDOS	BAYSIDE VILLAS	5102 Bayside Villas #5102	1	2	684	180	09/28/2018	\$369,000	\$345,000
	BEACH VILLAS	2423 Beach Villas #2423	1	1	687	129	08/17/2018	\$545,000	\$535,000
	BEACH VILLAS	2414 Beach Villas #2414	2	2	1,043	129	08/14/2018	\$640,000	\$600,000
	MARINA VILLAS	803 Marina Villas #803	2	2	861	159	08/14/2018	\$749,000	\$715,000
	SUNSET BEACH VILLAS	2214 Beach Villas #2214	2	2	1,043	219	08/30/2018	\$620,000	\$605,000
	TENNIS VILLAS	3236 Tennis Villas #3236	1	1	586	0	09/19/2018	\$309,500	\$309,500
	TENNIS VILLAS	3128 Tennis Villas #3128	1	1	586	82	09/11/2018	\$352,500	\$340,000
	TENNIS VILLAS	3129 Tennis Villas #3129	1	1	580	165	08/21/2018	\$325,000	\$284,000
SINGLE FAMILY	CAPTIVA BEACH	11541 Wightman Ln	3	3	1,879	262	08/30/2018	\$2,050,000	\$1,800,000
	FROWES	16177 Captiva Dr	2	2	2,821	352	09/25/2018	\$3,395,000	\$3,250,000
	JOHN R DICKEYS	15735 Captiva Dr	4	5	4,700	1,114	10/11/2018	\$6,795,000	\$6,000,000
	METES AND BOUNDS	16575 Captiva Dr	4	3	2,806	0	08/14/2018	\$2,600,000	\$2,450,000
	SUNSET CAPTIVA	48 Oster Ct	2	2	1,440	325	09/28/2018	\$839,000	\$814,000
	SUNSET CAPTIVA	10 Sunset Captiva Ln	2	2	1,440	152	08/06/2018	\$989,000	\$925,000

SANIBEL ISLAND - EAST									
	Subdivision	Address	Beds	Baths	Sq.Ft.	DOM	Close Date	List Price	Sold Price
CONDOS	COQUINA BEACH CONDO	631 Nerita St #5F	2	2	1,239	993	09/28/2018	\$495,000	\$440,000
	LOGGERHEAD CAY	979 E Gulf Dr #184	2	2	1,235	75	09/19/2018	\$789,000	\$760,000
	LOGGERHEAD CAY	979 E Gulf Dr #463	2	2	1,235	127	09/12/2018	\$499,000	\$440,000
	LOGGERHEAD CAY	979 E Gulf Dr #434	2	2	1,184	665	09/05/2018	\$629,000	\$600,000
	LOGGERHEAD CAY	979 E Gulf Dr #314	2	2	1,312	165	09/04/2018	\$569,000	\$569,000
	LOGGERHEAD CAY	979 E Gulf Dr #313	2	2	1,235	760	08/31/2018	\$535,000	\$520,000
	MARINER POINTE	760 Sextant Dr #1073	2	2	957	203	08/31/2018	\$499,000	\$470,000
	SANIBEL MOORINGS	845 E Gulf Dr #141	1	1	612	182	08/15/2018	\$435,000	\$415,000
	SANIBEL MOORINGS	845 E Gulf Dr #1611	2	2	912	161	08/14/2018	\$489,000	\$480,000
	SANIBEL SIESTA	1246 Fulgur St #306	2	2	1,030	127	08/10/2018	\$599,500	\$585,000
	SEAWIND	820 E Gulf Dr #109	2	2	1,152	177	09/05/2018	\$512,500	\$487,000
	SEAWIND	820 E Gulf Dr #A105	2	2	1,196	57	08/07/2018	\$545,000	\$525,000
	ST.CROIX	497 E Gulf Dr #4	2	2	1,162	154	08/28/2018	\$995,000	\$941,250
	SUNDIAL EAST	1401 Middle Gulf Dr #N403	2	2	1,451	150	08/17/2018	\$889,500	\$812,500
	SUNDIAL WEST	1501 Middle Gulf D #K105	2	2	1,416	343	09/26/2018	\$897,500	\$840,000
	SUNDIAL WEST	1501 Middle Gulf Dr #I305	1	1	483	52	08/31/2018	\$340,000	\$340,000
	SUNDIAL WEST	1501 Middle Gulf Dr #E104	2	2	1,416	173	08/31/2018	\$850,000	\$840,000
	SUNSET SOUTH	1340 Middle Gulf Dr #6A	2	2	1,460	132	08/08/2018	\$599,000	\$575,000
	TENNISPLACE	1250 Tennisplace Ct #A34	2	1	688	134	08/17/2018	\$329,900	\$314,000
SINGLE FAMILY	BEACHVIEW CC ESTATES	849 Birdie View Pt	4	4	4,048	68	08/01/2018	\$1,795,000	\$1,610,000
	COLONY BEACH ESTATES	413 Bella Vista Way E.	4	4	3,240	155	08/24/2018	\$2,495,000	\$2,400,000
	DUNES SANIBEL	1224 Kittiwake Cir	3	2	2,000	74	08/08/2018	\$749,900	\$740,000
	SANIBEL ESTATES	734 Anchor Dr	3	2	1,447	280	09/05/2018	\$899,000	\$850,000
	SANIBEL ISLES	1718 Jewel Box Dr	3	3	2,176	8	09/18/2018	\$910,000	\$840,000
	SANIBEL ISLES	1552 San Carlos Bay Dr	4	5	3,546	153	08/03/2018	\$2,199,000	\$2,085,000
	YACHTSMAN COVE	500 Periwinkle Way	3	3	3,121	292	08/31/2018	\$1,195,000	\$1,030,000
MULTI-FAMILY	SANIBEL ESTATES	1126 Schooner Pl	4	2	1,896	68	08/27/2018	\$459,000	\$440,000

SANIBEL ISLAND - MID									
	Subdivision	Address	Beds	Baths	Sq.Ft.	DOM	Close Date	List Price	Sold Price
CONDOS	BREAKERS WEST	3041 W Gulf Dr #A4	2	2	1,148	175	10/01/2018	\$534,000	\$529,000
	BY THE SEA	2611 W Gulf Dr #C102	2	2	1,750	161	08/06/2018	\$1,149,000	\$1,015,000
	ISLAND BEACH CLUB	2265 W Gulf Dr #220E	2	2	1,350	266	09/14/2018	\$899,000	\$832,000
	ISLAND BEACH CLUB	2265 W Gulf Dr #340D	2	2	1,350	0	09/07/2018	\$1,379,000	\$1,260,000
	KIMBALL LODGE	3111 West Gulf Drive #303	1	2	934	219	08/01/2018	\$595,000	\$595,000
	POINTE SANTO DE SANIBEL	2445 W Gulf Dr #B21	2	2	1,243	206	10/05/2018	\$729,000	\$675,000
	SPANISH CAY	1610 Middle Gulf Dr #A7	1	1	820	409	10/02/2018	\$259,000	\$245,000
	SPANISH CAY	1610 Middle Gulf Dr #4	2	2	1,200	67	08/03/2018	\$399,000	\$390,000
SINGLE FAMILY	GUMBO LIMBO	1555 Bunting Ln	2	2	1,644	61	08/15/2018	\$569,000	\$539,500
	METES AND BOUNDS	2029 Periwinkle Way	4	3	3,143	357	10/09/2018	\$1,690,000	\$1,600,000

SANIBEL ISLAND - WEST									
	Subdivision	Address	Beds	Baths	Sq.Ft.	DOM	Close Date	List Price	Sold Price
CONDOS	BLIND PASS	5117 Sea Bell Rd #G203	2	2	1,237	62	08/20/2018	\$459,000	\$440,000
SINGLE FAMILY	BELLE MEADE	9211 Dimmick Dr	3	2	1,500	83	09/27/2018	\$599,900	\$553,000
	BELLE MEADE	9240 Belding Dr	3	2	1,734	90	09/05/2018	\$535,000	\$525,000
	BETTS	6143 Henderson Road	4	3	2,050	131	08/01/2018	\$399,000	\$380,000
	CASTAWAY ESTATES	5885 Pine Tree Dr	3	2	1,812	192	08/27/2018	\$549,000	\$520,000
	GULF PINES	4239 Gulf Pines Dr	3	2	1,559	223	09/30/2018	\$695,000	\$667,500
	GULF PINES	978 Black Skimmer Way	3	2	1,490	193	08/31/2018	\$695,000	\$658,000
	HERONS LANDING	5410 Osprey Ct	3	2	2,467	214	08/30/2018	\$749,000	\$700,000
	HERONS LANDING	5430 Osprey Ct	3	3	2,215	97	08/14/2018	\$599,900	\$595,000
	METES AND BOUNDS	5657 Sanibel Captiva Rd	3	2	2,194	57	08/31/2018	\$1,299,000	\$1,200,000
	ROCKS WEST	3784 Coquina Dr	3	3	2,180	222	08/31/2018	\$549,999	\$532,500
	SANIBEL BAYOUS	5299 Umbrella Pool Rd	3	2	1,862	0	09/17/2018	\$539,000	\$470,000
	SANIBEL BAYOUS	5306 Ladyfinger Lake Rd	3	2	1,666	264	08/06/2018	\$539,900	\$522,500
	SANIBEL RIVER ESTATES	438 Surf Sound Ct	3	2	2,094	70	08/27/2018	\$799,000	\$774,000
	TRADEWINDS	4772 Tradewinds Dr	3	2	1,584	38	08/17/2018	\$819,000	\$795,000

Data is taken from the Sanibel and Captiva MLS and represents the number of homes sold from August 1st, 2018 – October 15th, 2018



Q & A with the real estate expert

# READY TO SELL FOR MORE?



by Susan McCallion

Q Dear Susan, my family is growing with more grandchildren coming down to visit us on family vacations each year! I think we



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might be outgrowing our island home, and in need of something with at least one more bedroom and larger living space. We've made a few upgrades to our home since purchasing it, so I think it is ready for the market whenever we are. I know peak season for SWFL is around the corner, so I've heard now is the best time to get our home on the market. I'm hoping to discuss with you whether this is the right approach and if the market conditions are favorable for listing this month.

— Matt

A Dear Matt, the decision to sell your home shouldn't be based solely on market conditions, but the good news is that the market is strong for

sellers right now. The island has limited inventory, and we will see an influx of potential buyers coming to town over the next few months. So in that aspect, yes, now is the time to get your home on the market.

Depending on your financial situation, you might also want to start looking at your upgrade property. If you have equity on your side and find yourself with enough equity to pay off your current mortgage and provide at least a 20% down payment—it's a good time to upgrade. Or, if you're already out of debt or close to it with enough cash in the bank to purchase a home and keep an emergency fund, then that's even better.

The real question you must ask yourself is... are you ready to sell? If your answer is yes, then it's time to get started. You've already completed a few updates to your home, so before you list you'll need to find out it's current value and listing price based on comparisons in your market. You'll also need to begin thinking about staging and landscaping, and finally, your strategy for negotiating offers. If you're ready get started on these tasks, or would like additional information, please give me or my team a call. We're here to help. ■

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

## 3 Seller Mistakes You Can't Afford To Make

**SANIBEL** - Selling your island home can be an emotional experience. You likely have a countless number of years and memories in your Sanibel or Captiva home, sometimes even multi-generational. The process of selling your island home can also feel foreign if you haven't sold a home in Florida or in a vacation marketplace like Sanibel and Captiva Island.

That's why we have compiled a report of 3 Common Mistakes Sellers Make to help you navigate these issues when it comes time to sell your island home.

The decision to sell your home is not always easy. But knowing some of

the hardships you'll face ahead of time helps prepares you for a less stressful and more successful sale of your property.

So don't wait until after you list your property to read this report. It's best to know what you are getting into a head of time, and prepare yourself and your home accordingly.

To access your free report, visit [www.7costlyerrors.com](http://www.7costlyerrors.com), or to hear a brief recorded message about how to order your report, call toll-free 1-800-298-9845 and enter 1010. You can call any time, 24 hours a day, 7 days a week.

Get your free special report NOW to find out the 3 Most Common Mistakes Home Sellers Make. ■

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ASK SUSAN

YOUR SANIBEL



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## what’s happening on Sanibel and Captiva



**NOV  
11**

**37th Taste of the Islands**  
Nov 11 • 12:30 – 5 pm  
Sanibel Community Park

Presented by CROW, Taste is one of the longest running food festivals in the area! Enjoy more than a dozen Island restaurants serving samples of great cuisine. Adults \$7, Children under 12 are free.



### Island Churches and Service Times:

**Bat Yam Temple of the Island**  
Friday, 7:30pm (November - April)  
Saturday, Adult Ed 9-11:30am  
Saturday, Jewish Current Events  
11:15am-12noon

**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

**NOV** **Sanibel Farmers Market**  
November • 8am  
Sanibel City Hall

It’s back! Every Sunday from 8am-1pm at City Hall. There are a variety of stands with fresh, local goods for sale such as local produce, meats, cheeses, flowers, and other handmade products like beautiful scented soap.

**NOV  
5 & 12** **Historical Village Volunteer Training**  
Nov. 5 & 12 • Time TBA  
Sanibel Historical Village

The Sanibel Historical Village, after being closed for a few months for renovations, reopened Oct. 16. Volunteer training will be November 5th and 12th. New volunteers are always needed! Contact Ms. Alfino if interested 239-472-4648.

**NOV  
6–10** **International Games Week**  
Nov. 6-10 • 2-4pm  
Captiva Memorial Library

A world-wide initiative to reconnect communities through their libraries, Captiva Memorial Library will host a week of educational, recreational and social games for different age groups plus corn hole in the courtyard for all ages.

**NOV  
9** **Wines in the Wild**  
Nov. 9 • 6:30-9pm  
Bailey Homestead Preserve

Presented by SCCF, enjoy food and wine pairings from six local Island restaurants, with Bailey’s General Store as the returning wine sponsor. Attendees are encouraged to wear festive island attire and enjoy live music and a live auction in addition to wonderful food, wine and fellowship.

**NOV  
20** **F.I.S.H Chris Coile Concert**  
Nov. 20 • 6-7:30pm  
George & Wendy’s

FISH Board Member and local Sanibel entertainer, Chris Coile, will begin his performances at George & Wendy’s Seafood Grille on Tues. Nov. 20 at 6:00 p.m. Concerts will run every third Tuesday of the month through March.

**NOV  
28** **BIG ARTS - Open Mic**  
Nov. 28 • 7:30pm  
Strauss Theater

Join others in the community and get up on stage to express your creative spirit and talent through the spoken word. \$8.50 per person, tickets available online or at the box office.

**NOV  
29** **Celebrity Chef Tour**  
Nov. 29 • 6:30pm  
Il Cielo

The James Beard Foundation’s Celebrity Chef Tour brings a taste of what happens at the James Beard House in NYC to cities across the country. Hosted by Il Cielo’s Chef Melissa Akin, the event begins with a cocktail reception, followed by a multi-course dinner with wine pairings.

**DEC  
7** **Sanibel Luminary Night**  
Dec. 7 • 5:30pm  
Sanibel Island

Save the date on your calendars for Sanibel’s 34th Annual Luminary Festival and Holiday Stroll along the shared use path. Stop by local restaurants and businesses and enjoy meeting new faces while spreading holiday cheer!

**DEC  
8** **Captiva Luminary Night**  
Dec. 8 • 5:30pm  
Captiva Island

Captiva’s Luminary Night is always the day after Sanibel’s. Save the date for their 34th Annual Luminary Festival, a community event that brings together residents, visitors, businesses and organizations for a night of community fun, food and fellowship.



**For a complete list of events, visit [www.YourSanibel.com](http://www.YourSanibel.com)**

## Featured Home

**WANT TO SEE YOUR HOME FEATURED HERE?  
GIVE US A CALL! – 239.472.1950**



**Price & Details: [www.4809TradewindsDrive.com](http://www.4809TradewindsDrive.com)**



by Susan McCallion

Sanibel Island is home to a number of unique wildlife birds, animals and reptiles. The island is THIER home, and we humans are just sharing it. At least that’s the rule in which island residents try to abide.

But we understand, when those pesky marsh rabbits eat hundreds of dollars worth of newly planted bushes in your yard, it’s hard not to set off all the rodent poison bombs found on the massive pest control shelf at Home Depot. Trust me, we’ve felt the rabbit rage.

TRY TO REFRAIN

However, as stewards of Sanibel’s mission to protect the wildlife and preserve the natural ecology of the island, we have refrained from rodent poisons that have been the cause of major wildlife loss on island, such as that of our barn owls, bobcats, and snakes. While you might think to

PICK YOUR POISON CAREFULLY

yourself, “Well, I’m okay with fewer snakes and bobcats,” might I remind you that these creatures help control the population of pesky rabbits and rats that can cause major headaches for your lawn and homes.

SCCF suggests traps as an alternative to poison, setting them along the perimeter or inside your home. They also suggest having your pest control company inspect your home to close any crevices where rodents could get in. It’s a service

most local companies provide. SCCF also listed a handful of the harmful poisons that are found to have killed a number of wildlife animals on island.

AVOID THESE POISONS:

- Brodifacoum
- Bromaiolone
- Difenacoum
- Difethialone

The above mentioned are classified

as second-generation anticoagulants, which are now banned for use by homeowners by the Environmental Protection Agency, however, pesticide companies can and do still use them. So talk to your pest control company to find out what they are using.

If avoiding poison all together is not an option, please consider using less harmful solutions such as the following suggestions from SCCF.

LESS HARMFUL POISONS:

- Bromethalin
- Cholecalciferol
- Zinc phosphide
- Warfarin

Remember, SCCF serves as a great resource for any questions you have regarding toxins and poisons. ■

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



THE SPOTLIGHT

Golden Geese

(continued from page 1)

on our sea life. It has also taken a huge toll on our island’s businesses. According to John Lai, President of the Sanibel & Captiva Chamber of Commerce, overall island revenues are down 39.8% year over year. This is even considering that last year was down due to Hurricane Irma. In many cases, the entire year’s profits have been erased and employees laid off.

A strong tourist season is necessary for the local businesses we depend on. This perpetual Golden Goose for our economy should not be taken for granted. Plus, you should remember that today’s tourist is tomorrow’s home buyer. Their demand keeps your property resale values high.

Everyone needs to get involved and demand clean water.

Each of us needs to do our part to help our locals. I encourage you to go out to eat more frequently this year. Stop in the shops and pick up some cool merchandise our store owners have curated. When the water and weather are beautiful, share it on social media, as the traditional media won’t.

So let’s all take a collective deep breath, be thankful, and prepare to welcome our friends from “Up North”. ■

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

Thinking of selling?

Now is the time to prepare.

Considering selling in the next year or two? Now is the best time to start preparations. A well-presented home earns top dollar, as many Sanibel buyers don’t want to be hassled with even minor issues.

We’re happy to provide you with a professional home evaluation and advice on what cost-effective items to address that will improve your home’s value and shorten your time on market. It’s what we know!

The McCallion Team has personally helped with 79 real estate trasactions over the past 12 months. We know what buyers want and what scares them away.

Give Susan a call at 239.472.1950



## on the walls of your home

by Kathryn Weber

At one time, the only interest given to walls was paint and wallpaper. Once that was done, a picture might have been hung on the wall. That's about as interesting as walls got. Today walls are getting a new level of attention with a variety of textures and options like we've never seen before. Walls don't just have to be flat and uninteresting. With all the textural options available, homeowners can select from an unlimited array of textures and design choices to create walls with a dynamic appeal.

### LAP IT UP

It's easy to add interest to your walls, and texture is one of an interior designer's favorite ways to add decorative appeal in a room. One of the more popular home decor shows, "Fixer Upper," frequently used shiplap as a way to warm up a home and create some texture. The shiplap was often made from plywood strips or crafted from reclaimed wood. But there's still much more that you can do besides shiplap for wall decor.

### TILE ME ABOUT IT

All too often kitchen tile stops at a backsplash. Take your kitchen up a style notch or two by carrying tiles all the way up to the ceiling.



## NEW WAYS TO ADD TEXTURE TO WALLS

It's especially effective around areas like the sink or cooktop area to create a focal point. Plus, with the ease of care tile offers, cleaning around these two areas is a snap.

Try a patterned tile for more interest or a solid-colored tile for a smooth and seamless look. Give your kitchen new height by turning subway tiles on the vertical to make the room feel taller.

### TEXTURE BY THE FOOT

Besides wood options of shiplap, tongue-in-groove and beadboard paneling, you

can also use textured wall panels. One type of panel looks like wood and comes in a variety of colors and styles, but the best part is that it's a peel and stick product ([www.wallplanks.com](http://www.wallplanks.com)).

If you're not going for a wood look and you don't want the work of tile, a new wall panel is on the market. These panels are similar to wood paneling in that they come in large sheets or oversized tiles, but unlike flat wood or tile, these panels offer homeowners deep, three-dimensional texture

([www.art3d.com](http://www.art3d.com)). The panels come in various sizes from 1-by-1-foot squares to panels 3 feet wide and 8 feet high. And they're paintable!

Almost any kind of texture you want can be found in wall panels. From leather, stone, plaster or metal, wall panels can be found in almost every possible shape and texture ([www.talissadecor.com](http://www.talissadecor.com)).

These dimensional wall panels come in a variety of shapes such as wave, basket weave, brick or stone ([www.allmodern.com](http://www.allmodern.com)). Years ago, embossed wallpaper with

small raised designs was about the most you could find on the market that offered any real wall dimension. Anaglypta was another wall covering that offered some texture, but it didn't offer much more than a slightly raised design.

Today's new wall panels offer homeowners an astounding array of designs and textures that will fit into any decor, giving your walls punch and style. ■

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## NEED DECORATING PIZAZZ? RETHINK ACCENT WALLS



by Kathryn Weber

It used to be that accent walls were merely a different colored wall behind a sofa or a bed. But accent walls have changed, and they're used in new ways to create a stylish and unique look that goes well past simple color. If you've been looking for a way to freshen up the decor around your home, maybe it's time to rethink this decorative standby. With today's new designs, a new and improved accent wall may be just what your house needs.

### NEW TAKES

Once upon a time, an accent wall meant a simple color pulled from a rug or piece of upholstery so as to blend in with the furnishings in the room. Turn that idea on its ear by making your accent wall one that can stand on its own. One highly designed wallpaper is all you need to create a focal point behind the sofa. Besides being a decorative draw, adding a pattern or strong design is one way to make a smaller room look larger.

There's also a new take on bathrooms. Once upon a time, miles and miles of tile hit the mark. Now, bathrooms are crying out for something besides an ocean of one type of tile with a small accent piece. Instead, create a highly designed bathroom by adding a graphic tile in just the shower, for example. This turns your shower into a showpiece.

The "fifth wall" is another great location to add some attention. Look at adding texture on the ceiling to give your room some interest and freshness. By the same token, floors can just as easily be turned into an accent piece. Highly graphical mosaic or cement tiles are packed with style and design and make a

great way to introduce a punch of decor. Look, too, at hallways and foyers. More than just pass-through areas, give these spots a chance to make a statement.

### ACCENT ON TEXTURE

Like living rooms, bedrooms often merely were a place to slap a coat of paint up and call it an accent wall. Take this a step further by creating a textured wall behind the bed. Using textured wallboards, you can make your bedroom, and bed, really stand out from the design crowd. The same can be said for hallways, stairwells and living rooms. Shiplap, board and batten, tile, wallpaper and beadboard all make interesting choices for accent walls. Try painting a tin or anaglypta wallpaper to bring both texture and a raised relief, while adding color.

Take a hint from Las Vegas hotels with an oversized upholstered wall behind your bed. It will look luxurious, add some sound insulation and really create a standout look.

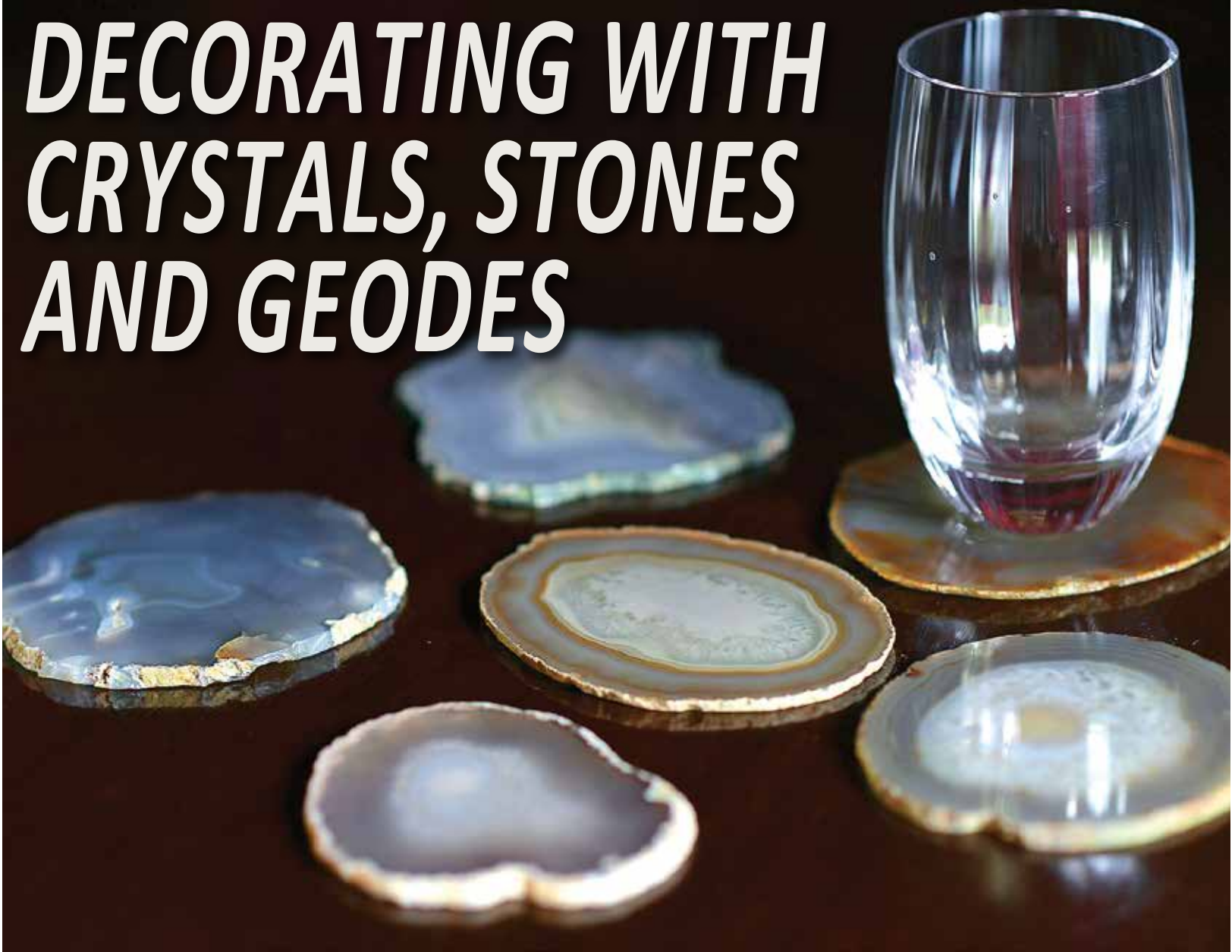
Let's also not forget murals. Large-scale, high-impact wall murals that add an artistic flair are a far cry from the forest and beach scenes of yesteryear. Look online at [Vimagio.com](http://Vimagio.com) or [Rebelwalls.com](http://Rebelwalls.com). Murals are one continuous pattern versus the repeating pattern of wallpaper, and they look updated in today's designs. For fans of florals, it's hard to find more beautiful murals than [Surfaceview.co.uk](http://Surfaceview.co.uk).

Give your walls a second glance. An updated accent wall is an easy decorating project that can quickly refresh your home's style. ■

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# DECORATING WITH CRYSTALS, STONES AND GEODES



by Kathryn Weber

Pulled straight from the ground, crystals and geodes are nature's very own decorative objects. They shimmer and twinkle, and they fit into any decor. Right now, crystals and geodes can be an exciting and fresh addition to your home, and they're a natural touch that's visually interesting.

## TYPES OF STONE

Geodes are typically a stone that has an indented center that, when cracked open, reveals its natural formations. But geodes can also be pieces of flat stone that show their crystals. Geodes can be found in many types of stone such as citrine, a stone that ranges from light lemon yellow to deep amber color. Or, they can be amethyst from the palest lavender to deepest royal purple.

Agate is another stone that ranges in coloring from white, red, green, blue or brown. Natural crystals also have a variety and range of colors to fit into any color scheme.

## DISTINCTIVELY DECORATIVE

Maybe it was all the quartz and granite counters in kitchens that turned the design world toward decor items with natural stone. These versatile wonders of geology can make a statement on your tabletop. From coasters to lamps and lighting, stones, crystals and geodes are at home anywhere in your house.

For something traditional, add a sliced and mounted agate from Target on a bookshelf for added interest. At about \$30, you'll get a trendy item that's completely unique.

Sliced agates can also be displayed on a side table. When placed where

there is a window behind them, the light will make the distinctive coloring and features glow, and if it has crystals, they'll sparkle.

Maybe you need a pair of bookends on a table or bookshelf. A set of blue crystal agate bookends from Williams-Sonoma will make a striking look with their veins of varied shades of blue.

At your next soiree, guests won't stop talking about your gilded fluorite serving platter ([www.zgallerie.com](http://www.zgallerie.com)). If that isn't enough to wow them, turn up the light on a Corbett Rockstar sliced geode chandelier ([Houzz.com](http://Houzz.com)). It's an eye watering beauty and has the price tag to match, but no one will forget the earthy glow from this magnificent piece. If budget is a concern, give the Highland Dunes agate four light chandelier from *Wayfair* a look.

A quick peruse online, and

you'll see a variety of geode lights, accessories and decor items. But there's also nothing like a geode itself.

## GO BIG

For extra wow-factor, try an oversized geode, sometimes called cathedral geodes. There are some that are 2 feet to 6 feet tall, with the price tags to match, but no one will forget them. Large specimen items have a way of anchoring a corner, a coffee table or an entry foyer. They're often found in homes where feng shui is in practice; and according to feng shui, you should look for a stone that speaks to you. Look for formations on sites like [www.empressivegeodesigns.com](http://www.empressivegeodesigns.com) for large geode lamps, bowls and tables. ■

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STYLE & DECOR

## HELPING BOTH THE BUYER & SELLER

Susan McCallion helped both sides of this recent sale in the Dunes of Sanibel Neighborhood!

With a database of 10,283 home buyers, she sure has a powerful marketing presence!

How many buyers does she have for your island home? Visit: [www.SusanHasTheBuyers.com](http://www.SusanHasTheBuyers.com) to find out!



Sold in 44 Days for 98% of Asking Price





# 8 Home Security Hacks Recommended by Police

Sanibel & Captiva Islands have fairly low crime rates, however, it never hurts to stay up to date with the latest home security technology on the market. Read on for eight simple home security hacks from a recent home safety evaluation conducted by a police officer. Number one is especially important to those homeowner’s who just purchased on island!”

**1. CHANGE THE LOCKS**  
When was the last time you changed the locks? How many previous owners have there been and how many keys have been given out to neighbors, friends, family or delivery people?

You never know who has a second copy, and for less than \$100 at Home Depot, you can change your locks immediately.

**2. REPLACE OUTDOOR LIGHTBULBS**  
If you don’t have outdoor flood lights, get them. If you have them, make sure the bulbs are in working order.

**3. PLACE AN ALARM SIGN IN YOUR YARD**  
Many would-be thieves won’t approach a house if they think it has an alarm. You can get an alarm sign online.

**4. BUY AN INDOOR CAMERA**

Cameras can capture a suspect in the act and let homeowners check the footage from anywhere. FunLux indoor cameras offer high-quality images and night vision, and they’re motion activated and affordable. You can get them on *Amazon* for about \$25 each.

**5. GET OUT THE GARDEN SHEARS**  
Every bush outside of your windows should be below the window line, usually 2-3 feet in height, to maximize your visibility from the inside of your house to the outside, so that means you must trim your bushes. You can get garden shears at your local hardware store for \$15.

**6. BAKE SOME COOKIES**  
One of the best ways to stay safe is to work together as a neighborhood. We all need to keep an eye on each other and what better way to start that relationship than with a plate of cookies?

**7. PROTECT YOUR NEIGHBORHOOD**  
There are many measures you can take to improve your community safety, with varying levels of affordability. Some cost hundreds of thousands of dollars and some, like *Flock Safety*, you can buy for less than \$3 per month, per home. Outdoor security cameras, like *Flock Safety*, can reduce

crime and prevent would-be criminals from entering the neighborhood.

**8. ASK FOR A SECURITY SURVEY**  
Officers will walk around your house, inside and out, to assess its safety and could reveal some surprising tips. They want to help, and they are motivated to solve and prevent crime.

For more information on keeping your home and neighborhood secure, as well as a free cost estimate for outdoor security cameras, visit [www.flocksafety.com/securityhacks](http://www.flocksafety.com/securityhacks). ■

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## WOLFGANG PUCK



### INGREDIENTS

- 12 medium-sized heads Belgian endive
- Freshly ground white pepper
- 3 tablespoons unsalted butter
- Kosher salt
- 2 teaspoons sugar
- 1 tablespoon minced Italian parsley
- 1 lemon juiced

## BRAISED BELGIAN ENDIVE

Preheat the oven to 500 F. Meanwhile, with a small, sharp knife, carefully cut shallow notches about 1/4 inch deep across the stem end of each head of endive, which will help them cook more evenly.

In a shallow, ovenproof sauté pan large enough to hold the endives side by side, arrange the endives in a single layer. Pour in enough cold water to cover them halfway. Season lightly, but evenly, with salt and white pepper. Sprinkle evenly with the sugar and lemon juice. Dot evenly with small pieces of 1 1/2 tablespoons of the butter.

Cut a piece of parchment paper to a size just large enough to fit inside the pan. Place the paper on top of the endives. Place a heavy, heatproof plate on top of the parchment paper to weight it down.

Put the pan on the stovetop. Bring the liquid to a boil over medium-high heat. Then, transfer the pan to the oven and cook until the bases of the endives are tender enough to be pierced easily with the tip of a small, sharp knife, 35 to 40 minutes; check every 10 minutes or so to make sure the liquid in the pan has not evaporated. If necessary, carefully remove the pan to add a little boiling water.

When the endives are done, remove the pan from the oven and set aside to cool to room temperature, about 30 minutes. If you plan to serve the endives right away, hold the plate in place and carefully drain off the liquid from the pan; if not, store the endives in their cooking liquid in a covered container in the refrigerator.

Before serving, heat the remaining 1 1/2 tablespoons butter in a sauté pan over medium-high heat until foamy. Drain off any liquid from the endives and place them in the pan. Sauté, turning the endives occasionally with kitchen tongs, until they are golden brown on all sides. Transfer to a heated platter, and sprinkle with parsley. before serving. *Serves 6.* ■

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YOUR MONEY

# IS LTC INSURANCE STILL RELEVANT?

by The Sanibel Captiva Trust Company

According to the U.S. Department of Health and Human Services, a 65-year-old now has a 70% chance of needing some form of long-term care in his or her lifetime, most likely due to chronic illness, cognitive impairment, or mobility issues. On average, a 65-year-old couple will spend more than \$100,000 on long-term care during their lifetimes – in addition to the \$225,000 they will spend on medical expenses in retirement.

Since the 1980s and 1990s, several million people have purchased long-term care insurance to help them offset the costs for in-home care, assisted living, independent living, or memory care. Many of those policies were purchased while the insureds were still in their 40's and 50's. To trigger eligibility for benefits you generally must be unable to complete at least two activities of daily living without substantial assistance from another

person for at least 90 days, or be diagnosed as cognitively impaired.

One challenge for those who purchased coverage years ago is that when the insurance companies first offered the coverage they lacked a history of claims experience, miscalculated that people would live longer, failed to anticipate the rapid increase in health care costs, and were unable to achieve adequate investment returns due to the low interest rate environment. As a result insurers incurred huge losses on the policies. Since those policies were subject to annual rate increases, policy holders saw double- and triple-digit increases in premiums or, conversely, large reductions in the benefits paid.

Today, few insurance companies continue to write traditional long-term care policies and have instead developed hybrid solutions, or bifurcated policies, that incorporate life insurance or annuities with long-term care protection. This was done to respond to the financial

**“Today, few insurance companies continue to write traditional long-term care policies and have instead developed hybrid solutions ...”**

challenges of aging by creating more flexible and affordable products that met the needs of consumers and attempted to overcome the pricing problems of the past.

Now the question is whether long-term care insurance should be purchased – and if so, at what age? Coverage can be expensive, but the generally accepted principle is that wealthy people probably do not need to buy long-term care insurance. The trick is determining at what level of wealth is

it safe to self-insure. A combination of some self-insurance and some limited coverage can be a way to reduce premiums and provide protection to preserve assets.

Gauging when to purchase coverage is also difficult. More than 50% of claims typically are paid after the insured reaches the age of 80, while only 10% of claims tend to be paid to someone not yet 70. That would lead you to think that it's best to wait to purchase a policy to reduce the number of

years you pay premiums. But also bear in mind that rejections rise with age, too. Nearly one-third of applicants between 60 and 70 are turned down for health reasons, while only one-tenth of applicants are denied coverage when applying while in their 50s.

As we live longer and health-care costs continue to rise, it is best to speak proactively with your financial advisor about whether to include long-term care insurance as part of your retirement plan. Your advisor can help you find insurance agents or brokers who specialize in that area, who have experience helping clients file claims, and who work with multiple carriers to provide a variety of choices. ■

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About The Sanibel Captiva Trust Company:

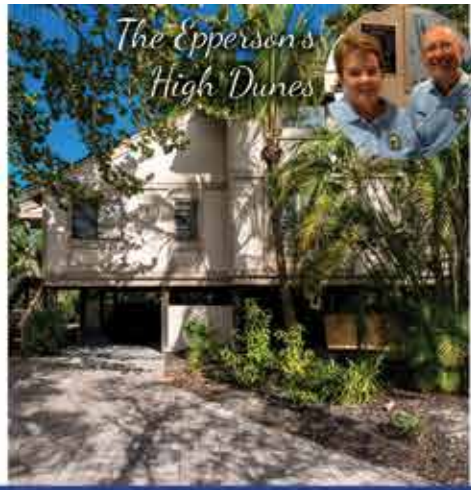
The Sanibel Captiva Trust Company is an independent trust company with \$1.8 billion in assets under management that provides family office and wealth management services to high net worth individuals, families, businesses, foundations and endowments. Founded in 2001 as a state-chartered independent trust company, the firm is focused on wealth management services that are absolute-return oriented and performance driven. Offices in Sanibel, Naples, Tampa Bay. [www.sancaptrustco.com](http://www.sancaptrustco.com) (239) 472.8300.



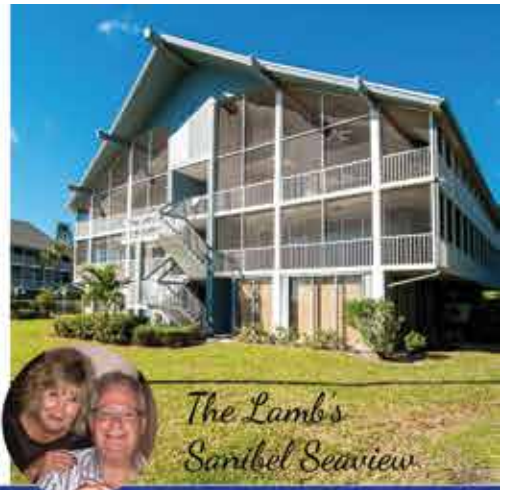
# COMMUNITY



*The Madda's  
Sanibel Shores*



*The Epperson's  
High Dunes*



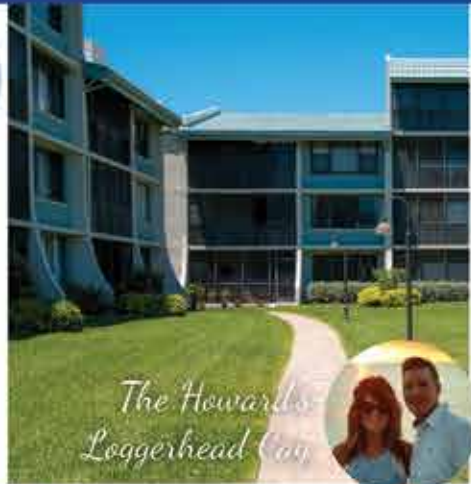
*The Lamb's  
Sanibel Seaview*

## Neighbors, Not Numbers

Meet some of your new neighbors that joined the Sanibel & Captiva community in 2018 courtesy of McCallion & McCallion Realty!



*The Bolz  
Sanibel Estates*



*The Howard's  
Loggerhead Cay*



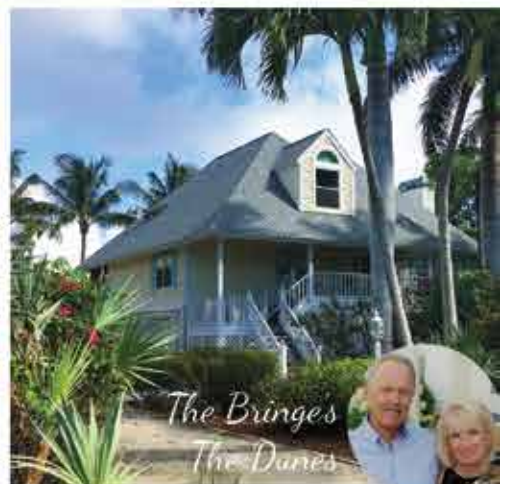
*The Jarrell's  
Seagull Estates*



*The Marlors  
Seawind*



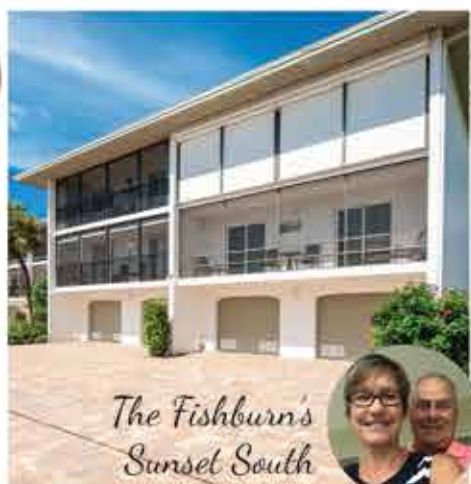
*The Arthur's  
Sunset South*



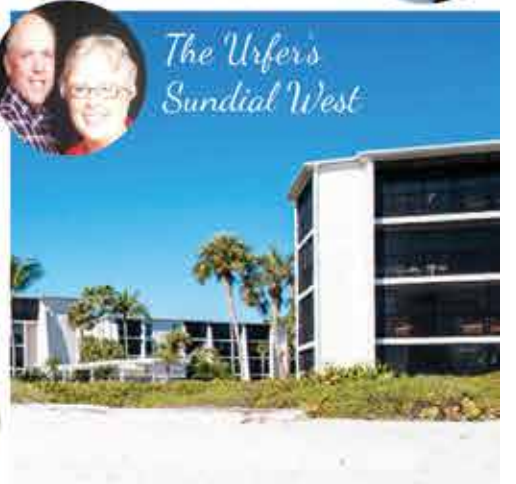
*The Bringes  
The Dunes*



*The Stoneback's  
Near Wulfert*



*The Fishburn's  
Sunset South*



*The Urfer's  
Sundial West*



*The Scott's  
Spanish Cay*



*The Rodgers  
Punta Rassa*



*The Lees  
Gulf Pines*

"We recently closed on the second property we've had the pleasure of using Susan and her team to purchase.

Beyond being an outstanding Realtor®, Susan is an outstanding person. She truly cares about you as her client, and you will see that demonstrated throughout your buying and selling process.

But she also cares about the really important stuff... family and the community she lives. I couldn't praise her enough!"

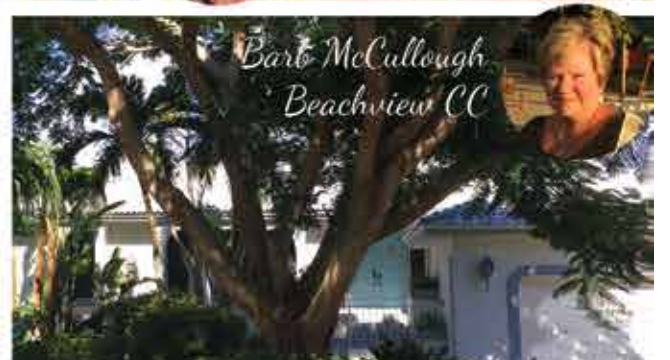
- The Urfer's



*The Musselman's  
Seawind II*



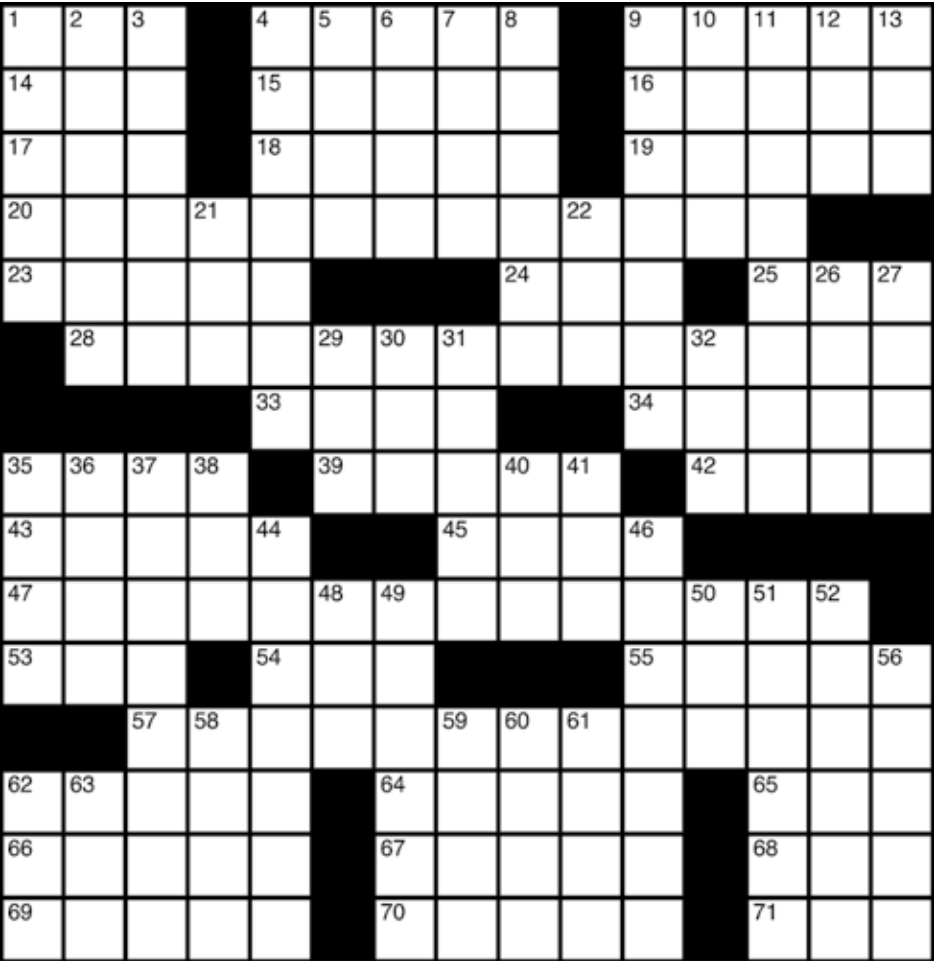
*The Mercurio's  
Mariner Pointe*



*Barb McCullough  
Beachview CC*



# CROSSWORD PUZZLE



## ACROSS

- 1 Scale readings: Abbr.  
4 Pau or Marc of the NBA  
9 Roofing material  
14 Snicker syllable  
15 Essential acid, familiarly  
16 Online cash-back deal  
17 WSW's opposite  
18 Giveaway bags  
19 Lone Star State  
20 Painful reality that one doesn't want to face  
23 Bite-sized fish dish  
24 Bond creator Fleming  
25 "I thought so!"  
28 Close enough to share intimate secrets  
33 Didn't toss out  
34 Vigilant  
35 2015 award for Steph Curry  
39 Have a craving (for)  
42 Crucifix letters  
43 Skin irritations  
45 Slips that promise payment  
47 Features of many mountain roads  
53 Walk-\_\_: small roles  
54 British ref. work  
55 March b-ball tourneys, casually  
57 1984 #1 hit for Cyndi Lauper

- 62 Nest sound  
64 Start to type?  
65 Chaney of horror films  
66 Tapered boat  
67 Five minutes past a quarter of  
68 "Patience \_\_ virtue"  
69 Use up money  
70 Cook, as mussels  
71 Body art, briefly ... and, initially, a hint to this puzzle's four longest answers

## DOWN

- 1 Stimulates, as an appetite  
2 Basic training command  
3 "Good grief!"  
4 London airport  
5 "I \_\_ the opinion ..."  
6 In \_\_: unmoved  
7 New law student  
8 Went berserk  
9 Porky Pig's girlfriend  
10 "Yeah, right!"  
11 Financial shelter  
12 Windy City "L" operator: Abbr.  
13 Stag party attendees  
21 23-Across tuna  
22 Cheering word

- 26 Münster mister  
27 Italian wine region  
29 \_\_ lime pie  
30 Big primate  
31 Laundry day target  
32 Quarterback Manning  
35 This, in Spain  
36 Scattered, as seed  
37 Uncorrupted  
38 "Of course!"  
40 Angler's pole  
41 Cashew or almond  
44 Trod heavily  
46 Solarium  
48 Set eyes on  
49 Responds well to change  
50 Sales slip: Abbr.  
51 Stick the landing, say  
52 Stuffed Indian pastry  
56 Parisian political body  
58 Get the creases out of  
59 Stew (over)  
60 "When you hear the \_\_, please leave your message"  
61 Jazzy James  
62 Emails a dupe to  
63 WWII General \_\_ Arnold

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## PUZZLE answers



7	1	6	8	3	2	9	4	5
4	3	9	5	6	1	2	8	7
8	5	2	7	9	4	6	1	3
6	8	5	3	1	7	4	9	2
3	9	1	2	4	6	7	8	5
2	7	4	9	8	5	3	6	1
9	6	3	1	2	8	7	5	4
5	4	8	6	7	3	1	2	9
1	2	7	4	5	9	8	3	6

PAR SCORE 260-270  
BEST SCORE 326  
DIRECTIONS: Make a 2- to 7-letter word from the letters in each row. Add points of each word, using scoring directions at right. Finally, 7-letter words get 50-point bonus. "Blanks" used as any letter have no point value. All the words are in the Official SCRABBLE® Players Dictionary, 5th Edition. SOLUTION TOMORROW

For more information on tournaments and clubs, email NASPA - North American SCRABBLE Players Association info@scrabbleplayers.org. Visit our website - www.scrabbleplayers.org. For puzzle inquiries contact scrgrams@gmail.com

07-01

### SCRABBLE G R A M S

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A <sub>1</sub>	E <sub>1</sub>	T <sub>1</sub>	S <sub>1</sub>	N <sub>1</sub>	W <sub>4</sub>	N <sub>1</sub>
A <sub>1</sub>	E <sub>1</sub>	O <sub>1</sub>	U <sub>1</sub>	T <sub>1</sub>	T <sub>1</sub>	D <sub>2</sub>
A <sub>1</sub>	E <sub>1</sub>	M <sub>3</sub>	R <sub>1</sub>	D <sub>2</sub>	H <sub>4</sub>	N <sub>1</sub>
A <sub>1</sub>	I <sub>1</sub>	Y <sub>4</sub>	D <sub>2</sub>	N <sub>1</sub>	W <sub>4</sub>	W <sub>4</sub>
A <sub>1</sub>	I <sub>1</sub>	Y <sub>4</sub>	L <sub>1</sub>	P <sub>3</sub>	S <sub>1</sub>	D <sub>2</sub>

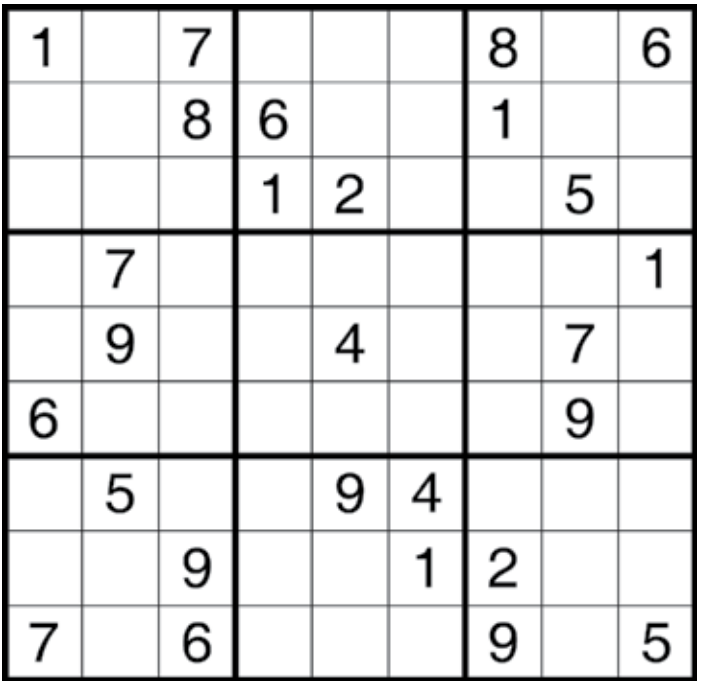
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07-01

## Sudoku

created by Crosswords Ltd.



## What Island Residents Say About Susan...



Highly likely to recommend

07/26/2018

Sold a Single Family home in 2018 in Sanibel, FL

Local knowledge: ★★★★★  
Process expertise: ★★★★★  
Responsiveness: ★★★★★  
Negotiation skills: ★★★★★

Susan and her team were crazy good communicators throughout our entire listing and home sale. Even when she was out of the country with her family, Susan stayed in touch. We had all the details and numbers we needed to make the best decisions for our property. I will highly recommend the McCallion Team in the future.

- Tisa and John



**McCALLION**  
**McCALLION**  
REALTY DONE RIGHT



# IF YOU WANT SOMETHING DONE, ASK A BUSY PERSON.

- LUCILLE BALL



## ...LIKE ONE WITH A BIG FAMILY, GROWING BUSINESS AND ACTIVE COMMUNITY

**71 HOMES SOLD**  
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**\$445,000**

**ELEVATED HOME**  
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**\$699,000**

**POOL HOME**  
South Fort Myers  
Boat Slip & Lift, Lake View  
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★★★★★ **Highly likely to recommend**



Selling your home in a vacation market is different from your usual housing market. Timing, marketing channels, pricing strategies - they're all different. The McCallion team understands this market well, and has a good approach to capture the widest interest. They helped us make a good deal on our home.

— Dale & Sandy | July, 2018

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