

YOUR SANIBEL

December 2019

CONFESSIONS OF A WORKAHOLIC, PART II

by Jim McCallion

“Oh, you live on Sanibel? That must be like living in paradise.”

- Laura, Lexington, Kentucky resident

Susan and I travel a bit and love to chat with the locals wherever we go. Inevitably, we're asked where we call home. When we answer Sanibel Island, Florida, we mostly get blank stares or the "I've been to Orlando!" responses. But occasionally our island is recognized and some sort of envy is expressed about how our lives must be like one long vacation. We nod and smile and express that yes, Sanibel is a fabulous place to live (it is!). But...

As much as we love living on this beautiful island, we don't take advantage of what living here could be. And our lives don't feel like one long vacation.

Almost 12 years ago, we sold our small software company and moved to Sanibel to 'escape the rat race'. I think current fashionable terminology is to 'live life more intentionally'. We wanted to raise our kids in a



Photo Courtesy Caitlin McCallion

safe and nurturing community, someplace where we could breathe and depressurize. In many ways, we have accomplished these goals. Especially when we first arrived.

However, changing our surroundings did not fundamentally change who we are. Both Susan and I have always thrown ourselves fully into work. Within a year, Susan started her

real estate career and I was consulting for my old company. In 2014, we started a new business, McCallion & McCallion Realty - our boutique island brokerage with Susan as the Broker.

As our business has grown and become successful, so has its demands

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SANIBEL EVENTS



Sanibel Luminary Night

December 6th
5:30 PM - 9 PM



See The Full Sanibel Event Calendar on Page 4

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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 and half months. Turn the page to see what homes sold during the months of September, October, through mid-November. 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. ■

SEE STATS ON PAGE 2

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HOUSES SOLD

Island Sales - September 1, 2019 – November 15, 2019

CAPTIVA ISLAND

	Subdivision	Address	Beds	Baths	Sq.Ft.	DOM	Close Date	List Price	Sold Price
CONDOS	Beach Villas	2426 Beach Villas 2426	1	1	687	223	10/25/2019	\$537,500	\$512,500
	Beach Villas	2436 Beach Villas 2436	3	2	1,132	52	09/10/2019	\$825,000	\$812,500
	Gulf Beach Villas	2004 Gulf Beach Villas 2004	2	2	1,043	70	10/25/2019	\$627,500	\$627,500
	Sunset Beach Villas	2216 Beach Villas 2216	1	1	687	364	10/25/2019	\$519,900	\$483,500
	Sunset Captiva Condo	15123 Captiva Dr 204	2	2	1,400	148	09/26/2019	\$1,149,000	\$1,000,000
	Ventura Captiva	15291 Captiva Dr 2A	3	3	1,500	920	09/13/2019	\$919,000	\$900,000
SINGLE FAMILY	FA Lanes Bayview	14981 Binder Dr	3	3	1,264	257	10/15/2019	\$995,000	\$957,000
	Metes And Bounds	15161 Wiles Dr	5	5	3,953	703	10/25/2019	\$2,400,000	\$2,200,000
	Metes And Bounds	16801 Captiva Dr	3	3	3,262	88	09/05/2019	\$2,095,000	\$1,800,000

SANIBEL ISLAND - EAST

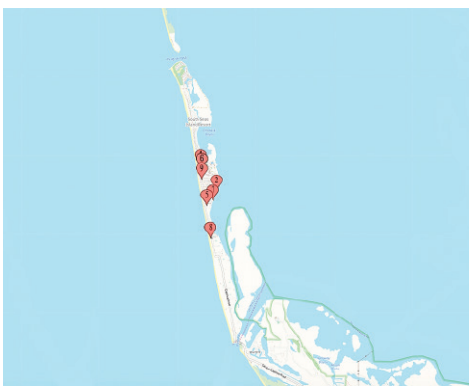
	Subdivision	Address	Beds	Baths	Sq.Ft.	DOM	Close Date	List Price	Sold Price
CONDOS	Bandy Beach	1059 Buttonwood Ln B-101	3	2	1,657	0	09/05/2019	\$1,299,000	\$1,185,000
	Mariner Pointe	760 Sextant Dr 1041	2	2	957	113	9/17/2019	\$484,000	\$468,000
	Sanibel Arms West	827 E Gulf Dr I1	2	2	1,040	99	10/25/2019	\$569,000	\$529,000
	Sanibel Moorings	845 East Gulf Drive 1341	2	2	912	46	11/01/2019	\$680,000	\$670,000
	Sundial West	1501 Middle Gulf Dr J201	1	1	778	130	10/31/2019	\$550,000	\$542,000
	Sundial West	1501 Middle Gulf Dr I103	1	1	778	290	09/30/2019	\$465,900	\$435,000
	Sundial West	1501 Middle Gulf Dr I104	1	1	728	296	09/20/2019	\$469,000	\$456,000
	Sunset South	1340 Middle Gulf Dr 6B	2	2	1,400	236	10/18/2019	\$575,000	\$538,600
1/2 DUPLEX	Dunes Sanibel	970 Greenwood Ct	3	2	1,287	243	10/15/2019	\$429,900	\$398,500
	High Dunes	980 Sand Castle Rd	3	3	1,734	150	10/04/2019	\$549,900	\$509,000
SINGLE FAMILY	Bayshore Village	640 Oliva St	3	2	1,641	206	09/23/2019	\$649,000	\$649,000
	Beachview CC Estates	1305 Eagle Run Dr	3	2	2,594	438	11/01/2019	\$998,500	\$925,000
	Beachview CC Estates	772 Birdie View Pt	3	3	2,796	71	10/30/2019	\$1,189,000	\$1,100,000
	Beachview CC Estates	845 Birdie View Pt	3	3	2,470	166	09/17/2019	\$1,169,000	\$1,106,500
	Buttonwood Seagrape	1119 Seagrape Ln	2	1	960	111	10/22/2019	\$800,000	\$689,000
	Dunes Sanibel	1441 Sand Castle Rd	3	2	2,019	73	10/18/2019	\$649,000	\$639,000
	Dunes Sanibel	1203 Kittiwake Cir	3	2	2,227	17	09/23/2019	\$539,000	\$505,000
	Sanibel Center	1520 Centre St	3	2	1,104	512	09/06/2019	\$432,500	\$409,000
	Sanibel Estates	534 N Yachtsman Dr	3	2	1,816	99	09/19/2019	\$899,000	\$825,000
	Sanibel Shores	725 Donax St	6	6	3,868	110	11/05/2019	\$1,295,000	\$1,220,000
	Shell Harbor	1136 Golden Olive Ct	4	4	4,138	32	10/15/2019	\$2,590,000	\$2,510,000
	Shell Harbor	844 Lindgren Blvd	3	3	2,295	212	09/13/2019	\$1,395,000	\$1,205,000
	Shell Harbor	852 Lindgren Blvd	3	3	2,230	89	09/12/2019	\$1,595,000	\$1,400,000

SANIBEL ISLAND - MID

	Subdivision	Address	Beds	Baths	Sq.Ft.	DOM	Close Date	List Price	Sold Price
CONDOS	Gulfside Place	1605 Middle Gulf Dr 305	2	2	1,641	324	10/23/2019	\$1,249,000	\$1,150,000
	Pine Cove Of Sanibel	2501 West Gulf Dr 201	3	2	2,200	52	11/15/2019	\$1,395,000	\$1,350,000
	Pointe Santo De Sanibel	2445 W Gulf Dr B2	2	2	1,326	513	09/27/2019	\$699,000	\$640,000
	Seashells Of Sanibel	2840 West Gulf Dr 12	2	2	942	73	09/12/2019	\$395,000	\$360,000
	Seashells Of Sanibel	2840 West Gulf Dr 42	2	2	933	140	09/04/2019	\$379,900	\$375,000
SINGLE FAMILY	Gumbo Limbo	1586 Century Ct	3	2	1,975	160	11/05/2019	\$665,000	\$630,000
	Gumbo Limbo	1695 Serenity Ln	3	2	1,611	31	10/21/2019	\$499,000	\$485,000
	Sanibel River Estates	681 Rabbit Rd	3	2	1,539	276	11/08/2019	\$549,000	\$482,000
	Sanibel River Estates	513 Rabbit Rd	3	2	1,975	210	9/13/2019	\$648,000	\$628,500

SANIBEL ISLAND - WEST

	Subdivision	Address	Beds	Baths	Sq.Ft.	DOM	Close Date	List Price	Sold Price
SINGLE FAMILY	Gopher Walk	4080 West Gulf Dr	3	2	2,279	268	10/25/2019	\$995,000	\$955,000
	Gulf Shores	1060 White Ibis Dr	3	2	1,597	105	10/31/2019	\$749,000	\$735,000
	Gulf Shores	1035 Blue Heron Dr	3	2	2,419	180	09/06/2019	\$1,539,000	\$1,420,000
	Sanctuary at Wulfert	2719 Wulfert Rd	4	4	3,748	225	10/15/2019	\$1,499,000	\$1,200,000
	Sanctuary at Wulfert	2915 Wulfert Rd	5	6	5,804	368	10/11/2019	\$2,875,000	\$2,722,500
	Sanctuary at Wulfert	2689 Wulfert Rd	4	5	4,607	592	09/24/2019	\$1,747,000	\$1,633,500
	Seaspray	1324 Seaspray Ln	3	3	3,690	97	11/01/2019	\$1,350,000	\$1,050,000
	Tradewinds	1365 Tahiti Dr	2	2	1,302	49	11/15/2019	\$449,000	\$445,000



Captiva Island



Sanibel Island

Data is taken from the Sanibel and Captiva MLS and represents the number of homes sold from September 1, 2019 - November 15, 2019.



BEFORE TAKING ON A BUILDING PROJECT, MIND YOUR LOCAL ZONING LAWS

Q Dear Susan, My wife and I have come to accept the reality that our grown children can't always stay away from the nest. Our daughter lived here while in college and has been in and out of here twice since graduating. The problem isn't the lack of tough love, but instead, an abundance of tough breaks. We're thinking of adding on to our home or even building up, so there is a separate residence for which we can

charge our daughter a reasonable rent (which, admittedly, is hard to find in these parts). She can have her privacy (as can we) and some level of self-sufficiency. The increased value would be frosting on the cake. I'm pretty handy, so I can do most of the work myself. My wife, however, is skeptical. "Nothing is that easy," she says. What are your thoughts? - Jerry G.

A Dear Jerry, Your wife is not wrong. Changing the form or function of your home is a more complicated process than putting in new cabinet facing, carpeting or lighting fixtures. The modifications you're talking about are significant, and making them happen will take more than gumption and elbow grease.

You may need to remove a wall, alter a roofline; install an egress window or a separate entrance; or reroute, extend or add pipes and wiring. Plumbing and electrical that were acceptable when the house was

built may not be up to code by today's standards. Once you peel back a layer and expose inadequacy in one element in part of the house, you likely will have to upgrade the entire system.

If you are to address any of these issues, your local zoning board will expect you to apply for a building permit. Should you fail to do so, you can face inconvenience or legal jeopardy.

One Ohio homeowner thought it would be a good idea to attach a garage and workshop to his house, and to leave less than 10 feet between the new structure and the property next door. The city disagreed heartily, and the homeowner had to tear it all down and pay a fine.

When you decide to sell your home, remember this: if your unauthorized improvement results in a mishap such as flooding, fire or collapse, or causes injury or death, you will be held liable.

Zoning restrictions and requirements vary among

municipalities, most of which share a path to navigate that turf safely:

- Apply for a permit.
- Prepare a site plan, preferably with help from an architect who can show that the project meets building and zoning codes.
- Schedule an appointment for plan approval. Sometimes you can get the go-ahead in person, "over the counter," depending on the complexity of the project. Other times, the city may take days, even weeks if you have to make changes.
- Get the permit.
- Schedule inspections to be conducted throughout the process to show the city you're sticking with the program.
- Finish your project and get the city's OK.

When in doubt, consult a real estate or construction attorney before you dig a hole, strip wire or swing a sledgehammer. You know—an ounce of prevention. ■



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6 SELLER NIGHTMARES & HOW TO PREVENT THEM

Sanibel - Selling your island home can be stressful. Between negotiations, home inspections, appraisals, and funding, there's a lot to stay on top of! Every little detail matters. As you might learn, the slightest mistake on anyone's part of the listing process, and especially the contract to close process can cause major headaches or delays in the sale of your home.

But we don't want you to worry your pretty little head! We have compiled a report of 6 Seller Nightmares to help you navigate some of the issues that might occur when it comes time to sell your island home.

While the process of selling your home is not always stress-free, reading about other seller mistakes and nightmares can help ensure you don't fall to the same fate.

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.sellernightmares.com.



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ASK SUSAN

YOUR SANIBEL



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ISLAND EVENTS

what's happening on Sanibel and Captiva



DEC 6

Sanibel Luminary Night December 6 • 5:30 – 9 pm Periwinkle Way

The Chamber is proud to host its 35th annual Luminary Festival on Sanibel Island. Luminary Holiday Stroll is a community-wide holiday event that brings together residents, visitors, businesses and organizations, promoting goodwill and community spirit.



Holiday Churches Services & Times:

Bat Yam Temple of the Island
Chanukah celebration
December 22
time to be determined

Captiva Chapel By The Sea
Christmas Eve Service w/Carols,
6:00pm
Christmas Day Service
10:00am

Sanibel Community Church
Christmas Eve Services:
4:00pm, 6:00pm, & 8:00pm
No Service Christmas Day

**Sanibel Congregational United
Church of Christ**
Christmas Eve Services:
Traditional @ Lighthouse Beach,
5:00pm
Candle Light Service @ Church,
9:00pm
No Service Christmas Day

**St. Michael and All Angels
Episcopal Church**
Christmas Eve:
Children's Pageant, 5:00pm
Traditional Service, 8:00pm
Christmas Day Service, 10:00am

St. Isabel Catholic Church
Christmas Eve, 5:00pm & 10:00pm
Christmas Day, 10:30am

DEC 7

Captiva Holiday Village Golf Cart Parade Dec. 7 • 4:00 – 6:00pm South Seas

A fun island tradition on Captiva! Check-in & photographs of golf carts starts at 2pm at South Seas Island Resort. Proceeds benefit SCCF. Awards Party is at South Seas Sand Dollar Plaza following parade.



DEC 7

Captiva Luminary Night Dec. 7 • 5:30 – 9pm Captiva Drive

As you "stroll the trail", look for the many fun places to stop and enjoy. There will be Santa visits, photos with Santa, a live nativity scene, music and activities for the entire family.

DEC 10

BIG ARTS Chorus Holiday Concert Dec 10 • 7:00pm Sanibel Community Church

Enjoy the music of the holidays with the wonderful BIG ARTS Community Chorus — an annual holiday tradition and a great way to celebrate the songs of the season. Adult (\$15.50), Students and Children are free!



DEC 16

BIG ARTS Band Holiday Concert Dec 16 • 7:00pm Sanibel Community Church

Let the BIG ARTS Concert Band help you get into the joyous mood of the holidays! Another BIG ARTS annual community event and a perennial, sell-out favorite. Adult (\$15.50), Students and Children are free!

DEC 18

BIG ARTS Open Mic Dec 18 • 7:30pm Strauss Theater

Join others in the community and get up on stage and express your creative spirit and talent through the spoken word. \$5.00 per person. Tickets are available at the box office; cash only the evening of the performances.



DEC 24

Santa's Dolphin & Wildlife Cruise Dec 24 • 10am – 12noon Adventures in Paradise

Bring the family and join us while we cruise out among the dolphins to visit with Santa where he'll be waiting with gifts for all the kids. Photos of your little ones on Santa's lap will be provided!



Featured Home

WANT TO SEE YOUR HOME FEATURED HERE?
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Price & Details: www.1807SerenityLane.com

Before & After - The Power of Minor Upgrades



by Susan McCallion

The power of minor upgrades. It's one of my favorite topics or "pro tips" to share with fellow island homeowners who are considering putting their home on the market. I'm not talking about a complete renovation or grand HGTV home makeover. While we all love to watch those amazing home transformations, it's usually not something I would suggest for a homeowner looking to sell.

I've seen instances where sellers spend thousands on major "upgrades" that did not provide a good return on their investment. I've also seen the opposite, where sellers could have spent a couple of hundred dollars to increase

their property's value, but instead chose to not upgrade or fix a flaw, which in turn cost them a few thousand in negotiations from homebuyers.

It's a science. Finding that sweet spot for ROI on your upgrades can be a challenge. It's a conversation you should have with an experienced Realtor® who is able to tell you exactly what homebuyers expect when they pull into your driveway.

You'd be surprised at how a few minor updates can make a big difference not only for those potential buyers walking through your home but in attracting them to your property in the first place. For example, in the before and after photos I've included, look at the difference a simple paint job and change of bedding made for the

master bedroom of this Sanibel condo. If your home or condo still has white walls, try adding a light, neutral color!

In the kitchen, the original Formica countertops were replaced with a nice, light-colored granite countertop. Adding one of those peel-and-stick backsplashes or painting a contrasting color on the wall would have made those countertops pop even more. I've learned that painting your cabinets and replacing a countertop can change the entire feel of a kitchen or bathroom without breaking the bank on a complete renovation.

Light fixtures, area rugs, and island decor can be other ways to spruce up your place after putting a fresh coat of paint on the walls. These projects can even be fun as you browse online for

inspiration or pick up the latest edition of Coastal Living Magazine. Just be careful not to go overboard with the updates.

Again, it's a great idea to invite a third-party professional with years of experience in selling real estate to walk through your home and discuss minor upgrades. I wouldn't wait until the week before you wish to list your home to have this conversation either. Scheduling painters and handymen will become more challenging as our busy season approaches. So don't wait!

I hope you all have a wonderful holiday season ahead! ■

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

CONFESSIONS (Continued from Page 1)

on our time. As our four kids grow, so do their activities. As our nearby parents age, their needs increase. We work. We drive kids and parents. We work some more. We do housework. We chill out to some Netflix, exhausted (not the same as 'Netflix and chill'). We are grateful for our success and for our family, but enjoying our island has taken a back seat. This may sound familiar to many of you.

Don't get me wrong, I'm not complaining. It's just that living on a vacation island does not make our lives a vacation. Life is much the same as it would be elsewhere.

But it doesn't have to be.

Susan and I have decided that we need to intentionally carve out more time to enjoy where we live. How? We're going to hire an additional support person in the office along with a couple of new agents to keep our business thriving. We're asking our once-a-week housekeeper to consider giving us a few more hours. And our son is now driving himself (yay!).

We'll start taking our early morning

beach walks again. We plan to drop our kayaks in the bay for an afternoon paddle every once in a while. I'll ride my bike through Ding Darling more often. We have these fabulous resources right in front of us, but we've allowed ourselves to become too busy to enjoy them.

Like us, have you allowed 'stuff' to grab up your time and energy? Are you still taking advantage of all that our island has to offer? If not, maybe you too should re-commit to what brought you here to begin with. I'm not sure how successful Susan and I will be, but we are going to keep trying. As we have realized, moving to Sanibel isn't enough to change your life, you must change as well. ■

PS: For Confessions Part 1, you'll have to read our Sanibel real estate blog at: www.SanibelRealEstateGuide.com. If you want, we can send you a new article by email every two weeks along with Sanibel real estate news, just send me an email at Jim@McCallionRealty.com.

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



Photo Courtesy Caitlin McCallion

simple touches

CREATIVE WAYS TO CREATE MORE CABINET SPACE IN YOUR KITCHEN

by Kathryn Weber

It's true that you can never have too much storage, especially in the kitchen. Even if you think you've maximized all your kitchen cabinet space, you might be surprised to find that there is still more storage to be found and utilized in your cabinets.

CABINET RENOVATION

One of the instant changes is to make inaccessible cabinet space more accessible by installing cabinet drawers. The problem is that there is often a center stile in cabinets with two doors. This center stile, when removed, can allow you to install drawers in your cabinets that greatly improve your storage capacity. For cabinets with a narrow span, removing the stile shouldn't be a problem. The wider the span between the two doors, though, the more there's a potential for sagging in the middle.

Cabinets that meet at the center and have no stile, though, can easily be fitted with drawers. If your cabinets close on the stile and don't meet in the center and the



stile shows, it can be carefully removed and then added to one of the cabinet doors so that when they're closed, the stile still appears to be there. Look online for how-to's on this project. Check with a carpenter or cabinetmaker if you're not sure if the center stile removal will cause support problems.

For kitchens with tall ceilings or cabinets that don't go all the way to the ceiling,

give some thought to adding cabinets above. It's an easy way to get more space above the cabinets that's going unused. The toe-kick, or the base of the cabinets, is often merely a piece of wood that covers the empty space beneath the cabinet. This is space that can be used by adding toe-kick drawers. These make great storage for baking sheets, cooling racks and pans.

EXTRA SHELVES

In standard upper cabinets with two or three shelves, it's easily to add an extra shelf. This is especially helpful to add more storage if you have a lot of height between your dishes and the shelf above. Or, use cup hooks. They're old-fashioned, sure, but they get your cups off the shelves and give you storage under them. Look at the space under your cabinets, too. The backsplash

when outfitted with shallow shelves is a great spot to store glassware or coffee mugs.

SET IT OUT

Get more storage out of your cabinets by displaying your dishes or cookware. Add a platter rack to a wall that not only displays your platters but frees up more space in your cabinets. Cookware removed and placed on a pot etagere is a storage-friendly way to store pots more efficiently and display them at the same time. Don't overlook other simple ideas such as racks installed on the backsides of cabinet or pantry doors, pegboard, and magnetic knife strips. Hooks on the back of cabinet doors can hold spatulas, measuring cups, or hot mitts. Mount shelves on the sides of cabinets to hold cookbooks or racks for kitchen utensils. And, lastly, use Lazy Susans. These hard-working kitchen items help you find what you're looking for fast, keep your cabinets neat and they're so much fun to spin. ■

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by Kathryn Weber

If there was one thing you could add to your home to instantly give it charm and beauty, that thing would have to be flowers. Once only available in a florist's shop, beautiful bouquets and floral bunches are now easily found at your grocery store and club warehouse, easily fitting into almost any grocery budget. You don't have to be a floral wizard to add flowers to your home that look fabulous—and like you spent a fortune.

PARTY OF ONE

Rather than try to create artistic flower arrangements or follow an ancient arranging practice, you can create expensive-looking arrangements simply by selecting a single variety of flower. When massed together, single blossoms create a floral eruption that oozes with lush appeal. Try bunching flowers together, such as hydrangeas, roses, alstroemeria or carnations in plain glass vases. This is a very high-end look that will stretch your floral budget without having to buy a variety of flowers.

Another way to work with flowers is to choose multiple varieties of flowers that are all in the same color. Again, it's the mass of a single color that packs the decorative design punch. Try a collection of shell pink for something soft with an up-to-the-minute color. For more high-end floral appeal, select a grouping of white or green flowers, such as bouquets of dianthus, Bells of Ireland, green roses or hydrangea, and green hypericum berries. And there is no denying the gorgeous appeal of a mixed bouquet of white flowers.

JUST GREENERY

If creating a fresh look is more appealing than a floral one, give greenery a thought. A vase of floral greenery can be just as captivating -- and current -- as a vase of flowers. Mix tones of green together, such as eucalyptus and inky green viburnum branches. Toss in a few



EASY, INEXPENSIVE FLORAL ARRANGEMENTS ADD A TOUCH OF LUXURY

stems of willow and you have a beautiful green arrangement. Branch out by adding a single large leaf, such as philodendron or a branch of maple leaves to a bottle for something simple and updated.

VASES

Plain glass vases are some of the best investments for your floral designs. Square

or round glass vases can be purchased easily at your local decor store for a few dollars. Do invest in one large vase to hold tall flowers like gladiolas or delphinium when they're in season and priced well. Look, too, for a set of three vases in small, medium and large sizes to create a display of a single flower or group of flowers in a single hue. Simple glass cylinders can be grouped as

bud vases or oversized to hold large stems at varying heights. These easy and inexpensive floral design hacks will fill your home with budget-friendly floral arrangements that look expensive and fill your home with beautiful and elegant flowers. ■

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Seasonal Cheer in your Tropical Landscape



Florida Christmas decorations are quite different than those of our friends and family in the northern frozen tundra. We have images of Santa climbing a palm tree over white sand dunes rather than a chimney and drifts of snow.

Our island Luminary Night tradition using candles in sand-weighted bags to dimly illuminate paths enhanced with string lights twinkling in the trees and shrubs all around you gently pulls us in to the holiday season. Our winters bring delightful cold fronts that invite us to spend time out in our beautiful Florida landscapes. Here are some suggestions to enhance your winter wonderland.

TROPICAL FOLIAGE FOR HOLIDAY CHEER

Island temperatures rarely dip too low in December to damage our tropical vegetation. Get inspired by the lush foliage in your tropical landscape to add to your Holiday decorations this year!

- Colorful Poinsettias are a tropical plant and can be planted in the yard for bright holiday color. Pair Poinsettias with white Coleus, white Geraniums or white Sun-patiens to add instant Holiday color outdoors. They can remain in their containers located at entrances or patios during the holidays and be planted within the landscape or planted in your beds to flourish long after the Holidays.
- Hanging baskets with red and white compact Sun-patiens, red Gerbera daisy, or red and white Fuchias, Coleus or Geraniums add instant color to any entrance or arbor.
- Rosemary topiary formed to a miniature Christmas tree and decorated with traditional small ornaments or beach themed shell ornaments makes a great accent or gift and can be enjoyed long into the New Year by providing fresh herbs.
- Winter blooming bulbs including Amaryllis or Tulips

- Dwarf Red Hibiscus in containers
- Red Neo Bromeliads, variegated red and white Neo Bromeliads

Create interior centerpieces or focal points for Holiday gatherings using some of the tropical foliage from your yard.

- Arrange large alocacia stems, philodendron selloum or monstera leaves in vases for bold green texture
- Collect bunches of Nora Grant Ixoras or Presidential Red Hibiscus and include white peace lily blooms for statements of color
- Poinsettias, Antheriums, and blooming orchids can all be re-cycled into the landscape following seasonal displays
- Create Christmas ornaments by filling glass bulbs with tillandsias or give them as gifts



HOLIDAY LANDSCAPE LIGHTING

Today's low voltage LED landscape lighting is now commonly available with the option of color-changing lighting. Color-changing and dimmable LED fixtures can use up to 75% less energy than incandescent lights, last longer, and offer a multitude of settings and options. A smart

digital timer allows the flexibility to change color, brightness, and timing of lights for individual spaces, themes, parties, and allows control of separate outdoor spaces all from your phone.

Different themes can be created for the various holidays. For example, the front landscape lighting colors can be programmed to red and green for Holiday lighting theme while your backyard outdoor living area can be programmed with warm white ambient lighting. Initial installation cost landscape lighting is likely pricier than Christmas lights but the system can be utilized year-round!

If you prefer good ole fashioned Christmas decorations get inspired by the Island events like the creatively lit shops along Periwinkle during the Sanibel Luminary and the Captiva Holiday Village!

- Uplight your palms or trees with colored spotlights
- Wrap trunks of single and multistem palms with string lights
- Use Icicle lights to hang like moss from older established boughs of Oak trees or large canopy trees
- Cover low groundcovers or shrubs in beds with one color of string or net lights and trunks of small trees with another color
- Illuminate any poinsettias or seasonal plantings with spotlights to showcase them at night
- Inflatable holiday decorations are more creative each year, often come with an illumination source and easy to install. Just remember to anchor them down in case of inclement weather.
- Put your lighting and lawn ornaments on a timer for convenience

Sanibel is a Dark Skies compliant city so be sure to review the lighting code before investing in your landscape lighting package. Sanibel rules for holiday lighting stipulate you may put up decorations as early as the day before Thanksgiving and must take them down by January 9th. ■

IN THE YARD



Leigh Gevelinger
Landscape Architect,
President of Coastal
Vista Design, Inc.
239-558-4610

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.

good mental health

Work demands paired with family demands make modern life extremely busy. Meetings, deadlines, housework, kids' homework, practice and much more all vie for your time. What's the secret to keeping on top of it all? Research shows the power of positivity can work wonders in managing stress, staying productive and boosting happiness.

Four out of five people agree positive thinking can help improve their lives and start the morning off on a positive note, according to a recent survey of American workers to gain insight into the impact of positivity in the workplace conducted by *The Original Donut Shop Coffee*. The good news is that a resounding 88% of Americans consider themselves positive people, but they think there is room for improvement. In fact, 69% wish they could be even more positive!

"Positive individuals are three times more creative, 31% more productive, and 23% less fatigued," says Amy Blankson, CEO of Fearless Positivity and author of "The Future of Happiness." "No matter where your baseline for happiness is today, you can always increase your overall happiness level."

Blankson offers some insight into simple ways you can inject positivity into your day:

SET INTENTIONS EARLY

Take a moment to shift your focus in the morning. What do you want to get out of your day? It's so easy to fall prey to the tyranny of urgency. Hold the emails, texts, calls and messages and spend just 2 minutes grounding yourself in a positive practice like meditating or journaling. You'll set yourself up for greater happiness in the long run.

THINK TO THE FUTURE

Try saying "future-forward gratitudes" in the morning. These are the things you are excited about for the day ahead, such as a meeting, lunch or special project. This practice helps prime you for positivity during the day and gives you an anchor point for reflection at the end of the day.

CONNECT REMOTELY

While more people are working from home, 45% of them consider themselves a positive person versus 75% of people who work in the office, according to the survey. One way to stay connected and spread positivity with coworkers when you're not in the office is by taking a few

minutes each day to text, email or call a coworker to thank them for something they did.

GET CREATIVE

If you feel like you don't have the time or discipline to keep a gratitude journal, try looking for a "gratitude trigger." For instance, every time you stop at a red light, say one thing you are grateful for. This habit is great to pass time on commutes and is also a good practice to share with your children when they are in the car with you.

MOVE BEYOND OFF DAYS

Don't get hung up when you have a negative day. The most important part of creating a new habit is having the

courage to restart when you have an off day. Happiness is not a state of mind; it's a mindset that develops over time. The best way to elevate your mindset is by training your brain to look for positive information in the world around you that you might have missed.

PAY IT FORWARD

Individuals who pay it forward through praise and recognition express that they have greater feelings of happiness, satisfaction and relatedness. However, even more importantly, both givers and receivers inspire others to want to give, which creates a powerful network effect. ■

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THE POWER OF POSITIVITY: SIMPLE TIPS TO CHANGE YOUR LIFE

physical therapy

Movement is crucial to a person's health, quality of life and independence. For some people, pain makes movement a challenge. Pain is one of the most common reasons people seek health care. A physical therapist (PT) can help people move better and safely and manage their pain.

WHO ARE PHYSICAL THERAPISTS?

PTs are movement experts who improve quality of life through prescribed exercise, hands-on care and patient education. PTs treat people of all ages and abilities and empower them to actively take part in their own care.

Physical therapist assistants (PTAs) work with patients under the direction of a PT and teach and demonstrate exercises that help improve mobility, strength and coordination.

To ensure the best possible care, PTs often work with other members of a patient's health care team. After performing an evaluation, PTs create personalized plans of care that can help you:

- Improve mobility and function
- Manage pain and chronic conditions
- Avoid surgery
- Reduce the use of opioids and other prescription drugs



CHOOSE PHYSICAL THERAPY FOR SAFE PAIN MANAGEMENT

- Recover from injury
- Prevent future injury and chronic disease

HERE ARE THREE TIPS TO MANAGE PAIN:

Tip 1: Work with your PT to understand your pain. PTs play a valuable role in the patient

education process, including setting realistic expectations for recovery with or without opioids. This allows you to take a proactive approach to pain management.

Tip 2: Keep moving. An active lifestyle that is appropriate for your condition can help manage symptoms and decrease or eliminate

pain. The body was built to move, and doing so regularly can help improve quality of life. PTs prescribe exercise specific to your condition, needs and goals.

Tip 3: If you experience an injury or develop the onset of pain, seeing a PT early on can help address and manage your symptoms.

WHEN AND WHERE DO YOU SEE A PHYSICAL THERAPIST?

Pain management is just one reason to work with a PT. They can also help you prevent future injury or chronic conditions. You do not need a physician's referral to make an appointment with a PT for an evaluation.

PTs can specialize in a variety of areas, including geriatrics, neurology, oncology, orthopedics, pediatrics, sports and women's health. They provide treatments in:

- Hospitals, outpatient clinics or offices
- Inpatient rehabilitation facilities
- Skilled nursing, extended care or subacute facilities
- Schools, education or research centers
- Fitness centers and sports training facilities
- Hospice settings
- Your workplace
- Your home

HOW CAN YOU TAKE THE NEXT STEP?

For more information and to find a PT near you, visit ChoosePT.com. ■

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WHO WILL ADVOCATE FOR YOUR ESTATE?



YOUR MONEY

By Peter Knize,
Trust Administration,

Sanibel – In 1909, Samuel Langhorne Clemens (better known as Mark Twain) penned one last request as his health failed:

‘I came in with Halley’s Comet in 1835. It is coming again next year, and I expect to go out with it... The Almighty has said, ‘no doubt: Now here are these two unaccountable freaks, they came together, they must go out together.’”

He did. Twain’s wistful prognostication turned prescient when in April 1910, he passed away one day after the comet’s closest approach to Earth. A month later, his last will and testament was admitted by a Connecticut Probate Court appointing three friends – a railroad executive, a businessman and a banker – as executor trustees to administer his estate. This last formal decision of Twain’s proved to be one of his biggest financial mistakes.

Like many of us, Twain thought long and hard about both the

timing of his death and how to disburse his then considerable estate. But not just to whom; the humorist carefully considered the most important question, by whom? Who would actually “execute” the terms of his will, advocating for his intent generations later?

Twain’s dual concerns were 1) to protect his daughter and sole heir, Clara Clemens, from repeating his own investment mistakes and 2) “to keep the money in the family.” He believed the complexity of his estate – priceless manuscripts, stocks, bonds, copyrights, real estate, and book deals – as well as managing The Mark Twain Company, and reigning in a spendthrift daughter were enough to cause any executor undue ordeals ahead. He believed the solution was to appoint three independent laymen to be his advocate.

Twain intended the executor trustees to hold his estate in trust for Clara, who in addition to being cavalier with money was disposed to marry, divorce, and remarry. His trust directed quarterly

“Whether estates pass via a last will or revocable trust, selecting a proper executor and trustee(s) is the key ingredient to a successful estate plan.”

income payments to Clara “free from any control or interference from any husband she may have.”

Little did Twain know that all three executors soon would be gone; one died, one quit under duress, the third forced to resign. Without the backstop of perpetual successor trustees to implement Twain’s wishes, the estate came up for grabs. Clara remarried, and her next husband took liberties against the estate and borrowed \$350,000 against it. Clara disinherited her daughter Nina, before dying herself, prompting Nina to file an undue influence suit against her

step-dad. A probate judge eventually awarded Clara’s second husband (Nina’s step-dad) 65% of Twain’s estate for life!

How could this happen? Who was advocating for Mr. Twain’s intent? The sad answer is inescapable—no one.

Whether estates pass via a last will or revocable trust, selecting a proper executor and trustee(s) is the key ingredient to a successful estate plan. Our modern heirs – minor children and grandchildren, elder children, step-children, siblings, dysfunctional relatives, charities, and ex-spouses—have only added

to the significant emotional and psychological burden placed on today’s executors and Trustees. Twain, with just one apparent heir to consider, knew Clara all too well; planned right, but selected wrong. He relied on three trusted friends who, no matter their business skills and stature in the community, were not up to the task of managing a complex estate over generations. Few laypeople are. The irony is that Twain could just as easily have appointed the neighborhood Connecticut law firm or Trust Company to serve as Trustees – firms that still exist to this day. So take time to consider by whom. The proper advocate matters more than you may ever live to know.

The Sanibel Captiva Trust Company is an independent, privately held trust company with \$2.3 billion in assets under management that provides family office and wealth management services, including investment management, trust administration and

financial counsel 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. Each portfolio is separately managed and customized specifically to the client’s yield and cash-flow requirements. The Naples Trust Company and The Tampa Bay Trust Company are divisions of The Sanibel Captiva Trust Company. Offices in Sanibel-Captiva, Naples, Tampa, Belleair-Clearwater and Tarpon Springs. www.sancaptrustco.com ■



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COMMUNITY



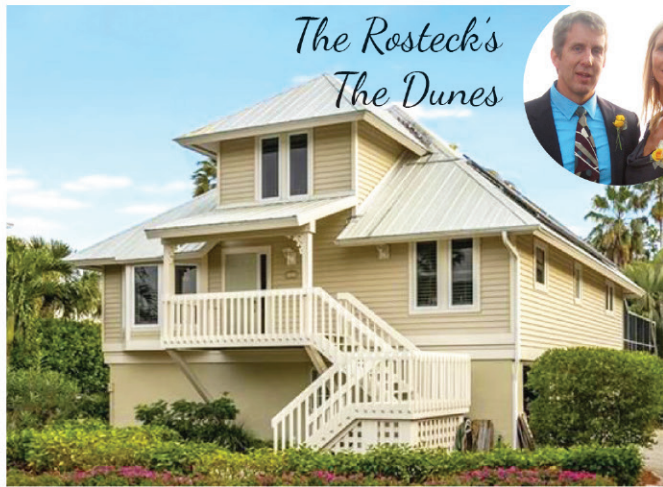
*The Funderburg's
Lake Murex*



*The Smith's
Shell Harbor*

Neighbors, Not Numbers

Meet some of your new neighbors that joined the Sanibel & Captiva community in 2019 by working with the McCallion & McCallion Team!



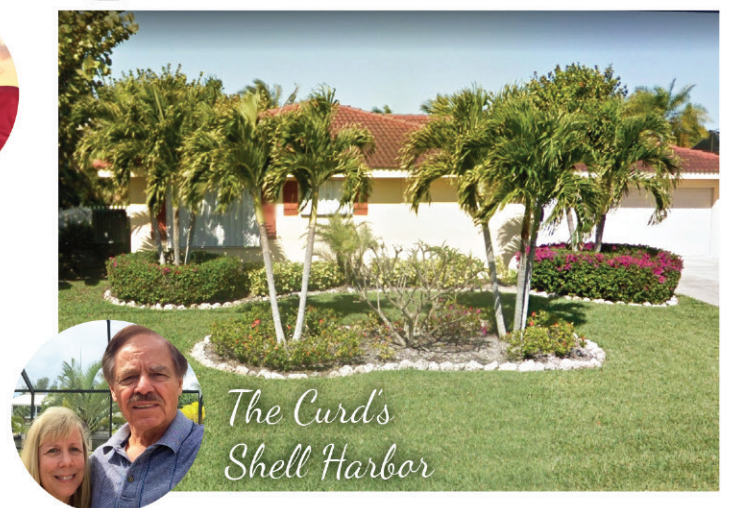
*The Rosteck's
The Dunes*



*The Zajic's
Gulf Shores*



*The Prices
Beachview Estates*



*The Curd's
Shell Harbor*



*The Readinger's
Sanibel River Estates*



*The Hatch's
Beachview Estates*



*The McDonald's
Gulf Harbour*



*The Dahtem's
White Caps*

"We have worked with several agents over the years and Susan McCallion is the best of the bunch.

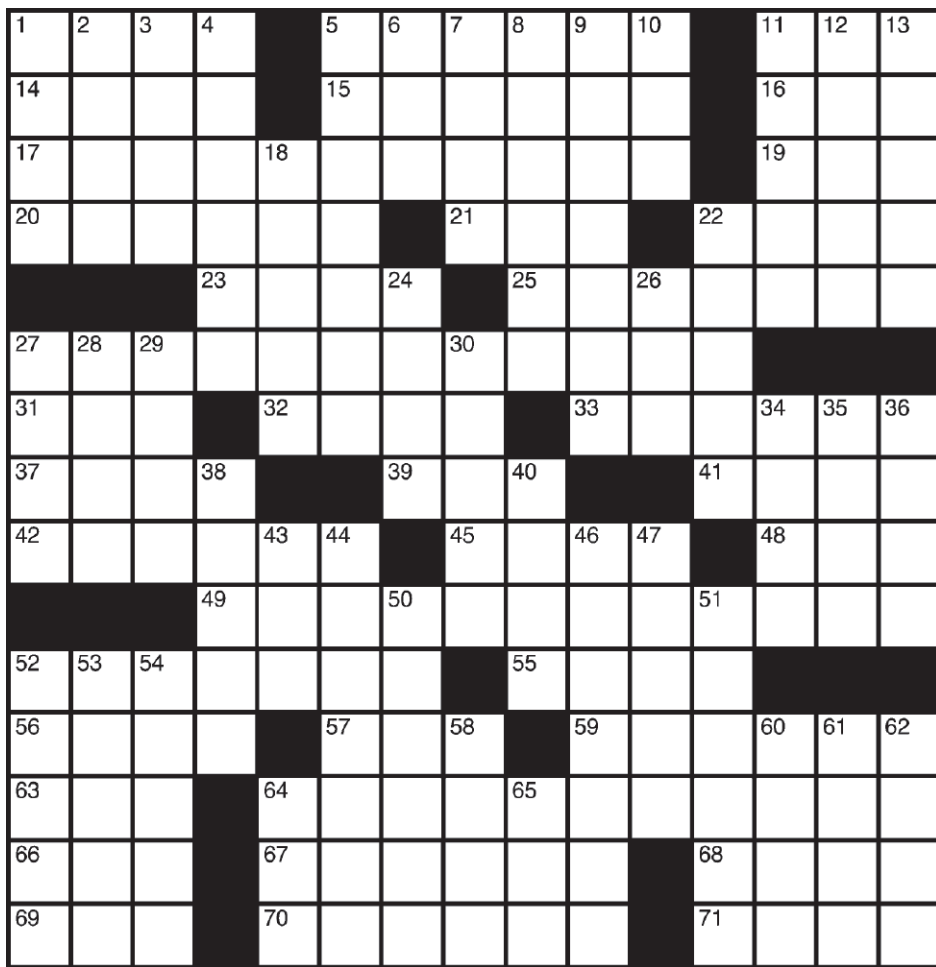
I found Susan to be extremely organized, well-informed, and pleasant to work with. Her knowledge of the area made our home search quick and easy, since she did not push properties that did not meet our goals and desires.

I would recommend her and her agency to anyone."

- The Rosteck's

Welcome Neighbors!

CROSSWORD PUZZLE



ACROSS

- 1 "Handle __ care"
- 5 Burns with hot liquid
- 11 Ex-Florida governor Bush
- 14 "__ Ben Adhem"
- 15 Reacts facially to a bad joke, say
- 16 Chopping tool
- 17 What snowbirds seek in winter
- 19 "Mamma __!"
- 20 Mecca's peninsula
- 21 Heat in a microwave
- 22 Indy service areas
- 23 "Do __ others ..."
- 25 Most doubtful
- 27 Ready-to-send correspondence
- 31 Network with regular pledge drives
- 32 D-Day French city
- 33 Steak orders
- 37 Calm under pressure
- 39 Since Jan. 1, in accounting
- 41 Folksy account
- 42 "Bewitched" witch
- 45 Buster Brown's dog
- 48 Jamaican music genre
- 49 Liqueur holder
- 52 Last word of a verbally cited passage
- 55 "Doctor Zhivago" heroine

- 56 Potpie veggies
- 57 Hydroelectric facility
- 59 Quik maker
- 63 Dad, to grandpa
- 64 Ideal party thrower described by the first words of 17-, 27- and 49-Across
- 66 Cutoff point
- 67 C to C, in music
- 68 Richard of "A Summer Place"
- 69 Org. with a PreCheck Program
- 70 Sets free
- 71 Facts and figures

- 22 Cockpit figure
- 24 "I'm __ human"
- 26 Little lie
- 27 First fairy tale word
- 28 Second fairy tale word
- 29 Trampled (on)
- 30 '80s-'90s crime boss John
- 34 Mission Control org.
- 35 Benevolent fraternal group
- 36 Salty expanses
- 38 Center of power
- 40 Bygone phone feature
- 43 Pal of Piglet
- 44 Radio City Music Hall design style
- 46 Cursory looks
- 47 Long-legged wader
- 50 "... near and __ my heart"
- 51 Assailed verbally, with "out"
- 52 Surprise win
- 53 Bright signs
- 54 Press conference format, briefly
- 58 Degr. for choreographers
- 60 Old Roman robe
- 61 Future D.A.'s exam
- 62 Sicilian volcano
- 64 D.C. big shot
- 65 Morn's counterpart

DOWN

- 1 Electric guitar effect
- 2 Letter-shaped beam
- 3 __ Bora: Afghan region
- 4 Scrooge's "Nonsense!"
- 5 Worry about something, slangily
- 6 Cloak-and-dagger org.
- 7 Animated bug film
- 8 Bar mitzvah toast
- 9 What fries are fried in
- 10 Ukr. or Lith., once
- 11 Actor Foxx
- 12 Freeway off-ramps
- 13 Savage sort
- 18 Tipplers

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PUZZLE answers



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

SCRABBLE GRAMS

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A₁

E₁

U₁

L₁

P₃

T₁

S₁

A₁

E₁

Y₄

K₅

V₄

D₂

N₁

Triple Word Score

A₁

E₁

E₁

U₁

D₂

T₁

S₁

RACK 3

A₁

I₁

H₄

D₂

M₃

D₂

S₁

1st Letter Double

A₁

O₁

O₁

D₂

H₄

N₁

M₃

RACK 5

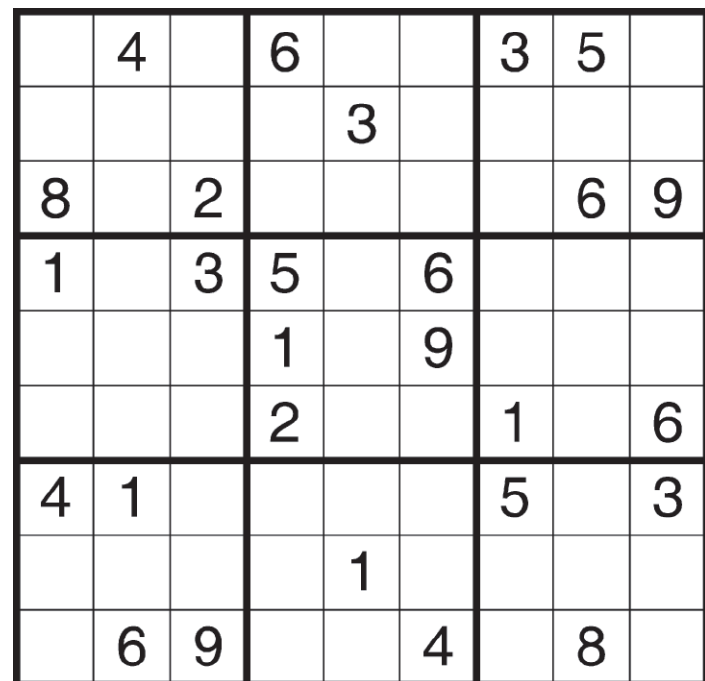
PAR SCORE 260-270
BEST SCORE 351
FIVE RACK TOTAL
TIME LIMIT: 25 MIN

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

Sudoku

created by Crosswords Ltd.



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



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Steps to Beach

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But Don't Take It From Us! Here's What Our Clients Say...

★★★★★ **Highly likely to recommend**



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.
- Tisa and John

M & CALLION M & CALLION

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