

15 THINGS ONLY SANIBEL RESIDENTS UNDERSTAND

by Jim McCallion

Many folks visit from afar to vacation on our island, and lots of nearby Floridians and enjoy the brisk, clean find Sanibel a great place to breeze. During the warm spend the day and unwind. months, lounging in a beach But island locals know that chair with your morning living here (especially as a coffee or watching the sunset full-time resident), gives you with your favorite beverage a different understanding of are perfect starts and ends to the sunrises. And anytime "island life."

1. You understand that the beach can be enjoyed year-round

Wear a sweater in January the day.

2. You feel blessed by Sanibel

After all, you get to live somewhere that people yearn to visit all year.

3. You never get bored of the view

Especially the sunsets. And crossing the causeway.



4. You take it personally when people litter on our island

You wouldn't trash up their hometown, so why do some people think it's okay to trash up your beach?

5. You always have something to do when you live on Sanibel

Besides the beach, there are numerous watersports like paddleboarding and kayaking. Big Arts has a full program of more 'cultured' activities. Clubs and groups abound. And you can always help out your neighbor with the multitude of non-profits to involve yourself.

6. You know that any food tastes better with sand between your toes

You've mastered the art of dining on the beach while ingesting only a minimal amount of gritty sand. This

CONTINUED ON PAGE 5

SANIBEL EVENTS



FEB 13, 2019

Go Wild for Ding Call of the Osprey

February 13 5:30 - 8:30 p.m. **Community House**



See The Full Sanibel Event Calendar on Page 4

INSIDE THIS ISSUE:



Remodel Now, Sell Later Ask Susan



Happening on the Island

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Landscaping



Active Listings Homes for Sale

Recently Sold on Sanibel and Cantiva Islands







Pricing Secret Spotlight on Selling

property that has sold on Sanibel and each transaction. If you're thinking of Captiva Island over the past two and selling your Sanibel home, these details half months. Turn the page to see can help you better understand the what homes sold during the months current real estate market here on the of November and December, 2018. islands. We also list how quickly each home

We've compiled a list of every sold, and the final closing price of

CONTINUED ON PAGE 2

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			CAPT	iva isi	AND								
	Subdivision	Address	Beds	Baths	Sq.Ft.	DOM	Close Date	List Price	So				
CONDOS	BEACH COTTAGES	1408 Beach Cottages #1408	2	2	903	246	12/13/2018	\$1,160,000	\$1,				
SINGLE FAMILY	CAPTIVA BEACH	11534 Laika Ln	4	3	3,465	257	11/30/2018	\$1,799,000	\$1,				
	GORES A M	11525 Chapin Ln	4	4	2,080	55	12/12/2018	\$1,499,000	\$1,				
	SUNSET CAPTIVA	38 Sea Hibiscus Ct	3	2	2,218	448	11/14/2018	\$1,049,000	\$				
	SUNSET CAPTIVA	44 Oster Ct	2	2	1,920	26	11/05/2018	\$1,095,000	\$1,				
		S	ANIBEL	ISLAN	D - EAST								
	Subdivision	Address	Beds	Baths	Sq.Ft.	DOM	Close Date	List Price	So				
CONDOS	SHELL ISLAND BEACH CLUB	255 Periwinkle Way #5 D	2	2	966	8	12/19/2018	\$799,000	\$7				
	SUNDIAL EAST	1401 Middle Gulf Dr #T-402	2	2	1,519	28	11/07/2018	\$855,000	\$8				
	SUNDIAL EAST	1401 Middle Gulf Dr #T 301	2	2	1,519	300	12/28/2018	\$845,000	\$7				
	SUNDIAL WEST	1501 Middle Gulf Dr #H-309	1	1	778	38	12/28/2018	\$455,000	\$4				
	SUNSET SOUTH	1341 Middle Gulf Dr #5D	2	2	1,524	22	12/4/2018	\$1,189,000	\$1,1				
	SUNSET SOUTH	1340 Middle Gulf Dr #6B	2	2	1,460	51	11/16/2018	\$599,000	\$ <u></u>				
	SUNSET SOUTH	1340 Middle Gulf Dr #6D	2	2	1,460	56	11/13/2018	\$649,000	\$6				
SINGLE FAMILY	BAYSHORE VILLAGE	718 Oliva St	3	2	1,352	74	12/10/2018	\$789,000	\$7				
	BEACHVIEW CC ESTATES	1304 Eagle Run Dr	3	3	2,483	101	12/14/2018	\$1,100,000	\$1,0				
	DUNES SANIBEL	1350 Sand Castle Rd	3	2	2,448	62	11/13/2018	\$699,000	\$6				
	DUNES SANIBEL	8991 Mockingbird Dr	3	2	1,725	39	12/28/2018	\$875,000	\$8				
	DUNES SANIBEL	9028 Mockingbird Dr	4	3	2,257	423	12/27/2018	\$799,000	\$7				
	DUNES SANIBEL	1190 Sand Castle Road	3	2	1,920	381	12/21/2018	\$585,000	\$5				
	DUNES SANIBEL	1236 Sand Castle Rd	2	2	1,614	67	12/18/2018	\$565,000	\$5				
	SANIBEL ESTATES	1035 S Yachtsman Dr	5	4	2,992	500	11/30/2018	\$999,000	\$8				
	SANIBEL HARBOURS	1238 Isabel Dr	5	3	5,126	43	11/28/2018	\$2,590,000	\$2,2				
	SANIBEL SHORES	746 Nerita St	3	2	2,371	97	12/07/2018	\$749,000	\$7				
	SEAGRAPE	1150 Seagrape Ln	3	2	2,010	52	12/19/2018	\$1,279,000	\$1,2				
	SHELL HARBOR	794 Conch Ct	3	2	2,354	372	12/12/2018	\$1,295,000	\$1,2				
1/2 DUPLEX	DUNES SANIBEL	1643 Sand Castle Rd	3	2	1,330	211	11/08/2018	\$528,500	\$4				
	MOONSHADOWS	1350 Middle Gulf Dr #2f	3	3	2,643	114	11/30/2018	\$849,000	\$8				
	SANIBEL ISLAND - MID												
	Subdivision	Address	Beds	Baths	Sq.Ft.	DOM	Close Date	List Price	Sol				
CONDOS	ATRIUM	2929 W Gulf Dr #201	3	3	1,939	180	11/01/2018	\$1,349,000	\$1,2				
	COTTAGE COLONY WEST	2255 W Gulf Dr #132	1	1	827	540	11/05/2018	\$634,900	\$6				
	SANDY BEND	3057 W Gulf Dr #4	2	2	1,030	278	11/30/2018	\$738,000	\$7				
	SEASHELLS OF SANIBEL	2840 W Gulf Dr #43	2	2	933	209	11/09/2018	\$329,000	\$3				



Captiva Island

	SINGLE FAMILY	BEACHVIEW CC ESTATES	1286 Par View Dr	3	3	2,265	18	11/16/2018	\$969,000	\$935,000	
And		LAKE MUREX	617 Lake Murex Cir	3	2	2,302	274	12/3/2018	\$797,000	\$750,000	
		SANIBEL HIGHLANDS	1717 Atlanta Plaza Dr	2	2	1,008	185	11/09/2018	\$420,000	\$395,000	
\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	SANIBEL ISLAND - WEST										
		Subdivision	Address	Beds	Baths	Sq.Ft.	DOM	Close Date	List Price	Sold Price	
Sanibel Island	CONDOS	BLIND PASS	5117 Sea Bell Rd #G201	2	2	1,237	30	11/30/2018	\$479,000	\$468,000	
		BLIND PASS	5117 Sea Bell Rd #C102	2	2	1,207	0	12/17/2018	\$459,000	\$455,000	
	SINGLE FAMILY	BETTS	6093 Henderson Rd	3	2	1,412	0	11/14/2018	\$450,000	\$450,000	
		GULF SHORES	4436 Waters Edge Ln	3	3	1,896	155	12/28/2018	\$729,000	\$675,000	
		ROCKS WEST	3837 Coquina Dr	2	2	1,243	318	11/30/2018	\$665,000	\$621,000	
		ROCKS WEST	3790 W Gulf Dr	3	2	2,172	269	12/20/2018	\$1,699,000	\$1,500,000	
		SEA OATS	544 Sea Oats Dr	4	4	2,453	187	12/11/2018	\$1,250,000	\$1,150,000	

3225 W Gulf Dr #B202

2

2

2,454

22

11/28/2018

\$1,749,000

\$1,690,000

TAMARIND AT THE REEF

Data is taken from the Sanibel and Captiva MLS and represents the number of homes sold from November 1, 2018 - December 31, 2018.

Q & A with the real estate expert



REMODEL NOW, SELL LATER?

Dear Susan, My husband and I and our two children live in a home that was built never updated or remodeled. We're planning on selling our home in three years when both of the kids are in college some improvements that we can all enjoy now and will also increase the resale value down the road. What type of updates or remodeling projects do you recommend time to sell?

- Katie



Susan McCallion 1640 Periwinkle Way, Suite 1, Sanibel 239.472.1950

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and this is a great question! Right now, many people, just like you and your husband, have owned their homes for decades and are thinking about listing for the first time.

I typically stress to homeowners but, until then, we would like to make that getting it listed as soon as possible will generally put more money in your pocket than making improvements or embarking on a large remodeling project. In fact, a recent study published by that will hold their value and raise the the Harvard University Joint Center for overall worth of our home when it comes Housing Studies, recently reported that only 30% of homeowners in the past year have remodeled, and this includes urgent repair projects such as cracked foundations or pipes.

> It's also important to keep in mind that there are all types of buyers out there that want vastly different things, from fixer-uppers to move-in ready, right now there's likely someone out there looking offices, basements, attic remodels, decks, for your home-exactly as it is at the and extensive backyard work. Garage moment. However, since you're planning conversions are typically not held in high on staying put for a few more years and are ready for a change now, there are updates you can make that you will love and will generally hold their value, as well as many that are not worth the time or more years. Since you are planning to money.

a bathroom is, more often than not, not functioning. For people that are Island Resident, Co-Founder and Broker

remodels produced a 102% return to recouped after closing. home homeowners. For resale purposes, replacing outdated cabinets, fixtures, counters and backsplashes are all relatively inexpensive improvements that will please your family and certainly appeal to buyers later. Although these types of projects won't necessarily add a lot of extra value to the home, it's safe to say you'll be able to recoup most (if not all) of the money invested. Just be sure to steer clear of anything too busy or eccentric and choose colors, patterns, materials and designs that give the room an open, modern and natural feel.

With that said, there are many other types of remodels that are notoriously poor at returning the investment and may end up costing you more in the long run. Areas that tend not to have good resale value are media rooms, theaters, regard by buyers, either.

With replacing windows, my rule of thumb is to only do this if you plan to remain in a house for at least five move in three, I would advise against For starters, updating the kitchen or replacing any windows unless they are

Dear Katie, Thanks for writing on average, kitchen and bathroom spent on replacing windows is rarely

Removing lighting instead of replacing fixtures is, in most cases, a bad move. Even distasteful lighting is generally better than none at all. In fact, many cities have codes that all rooms must have a switchcontrolled lighting so removing a ceiling light for cosmetic reasons may result in being asked to replace it when it comes time for an inspection.

Consulting with a seasoned real estate agent is always best when considering making changes to your home, especially if you're planning on taking out a home equity loan or intend to put the house on the market soon.

As a licensed local real estate agent, am up-to-date with our area, current housing market trends, city codes and can advise you about the cost vs. value angle of remodeling projects, as it relates to your unique home and neighborhood.

Feel free to call me anytime and I would be happy to answer any other questions about buying or selling a home or to set up a time for me to come walk-through your home and suggest more specific low-risk remodeling projects for your family.

About the Author: Susan McCallion,





Publishers Jim & Susan McCallion



a pretty safe investment. Last year, looking to sell immediately, the money of McCallion & McCallion Realty.

3 Seller Mistakes You Can't Afford To Make

SANIBEL - Selling your island the hardships you'll face ahead of time You likely have countless number of years and memories in your Sanibel or Captiva home, sometimes even multigenerational. 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 brief recorded message about how to 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 to find out the 3 Most Common not always easy. But knowing some of Mistakes Home Sellers Make.

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home can be an emotional experience. 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 ahead of time, and prepare yourself and your home accordingly.

To access your free report, visit www.7costlyerrors.com, or to hear a

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





what's happening on Sanibel and Captiva



or an incredible evening of s, dinner, live auction and more



m-pact "Signed Sealed, Delivered" Feb 2 • 8:00pm BIG ARTS Schein Hall

m-pact is respected worldwide as a cutting-edge trailblazer in the realm of vocal music. If you loved Modern Gentlemen last year, you are in for a treat with m-pact - a vocal group like no other. Tickets on sale via BIG ARTS website.



Voter Registration Event Feb 4 • 10:30am-3:00pm Sanibel Public Library

Lee County Supervisor of Elections staff will be at Sanibel Public Library providing Voter Registration Services. The public is invited, there is no registration required and no additional cost to participate.



Go Wild For Ding Feb 13 • 5:30-8:30pm Community House

The 7th annual fundraiser for "Ding" Darling Wildlife Society-Friends of the Refuge (DDWS). The evening will include great food and drinks, unique live and silent auction items, and a fun, laid-back program. As always, 100% of event proceeds will directly benefit conservation and education efforts at the J.N. "Ding" Darling National Wildlife Refuge.



New Shanghai Circus **FEB** Feb 14 • 7:00pm 14 **BIG ARTS**

The cast of roughly 30 Chinese performers can't be given enough credit for their top-notch agility, flexibility, impeccable timing and ability to entertain with skillful zeal. An exciting experience for the whole family.



Under the Sea Gala Feb 2 • 5:30 pm **Community House**

The Bailey Matthews National Shell Museum hosts its annual Under the Sea Gala on Saturday, Feb 2, 2019. Dive in for an incredible evening of cocktails, dinner, live auction and more. The fundraiser helps the museum to teach kids about the ocean!



Adventures in Paradise hosts - Cruise into your loved ones heart with the Valentine's Day Sunset Dolphin Cruise. Complimentary soft drinks, bottled water & cupcakes!



Island Jazz Feb 17 • 3:00-5:00pm Big Arts Boler Garden

An island favorite returns for the season, every other Sunday in February (the 3rd and 17th). Spend a lazy Sunday afternoon enjoying the tunes of the everpopular Island Jazz musicians. Bring a chair and come early to enjoy this free concert in the open air.



the Old Algiers Feb 19 • 6:00-10:00pm Community House

Annual gala fundraiser hosted by the Sanibel Historical Museum & Village. An Evening on the Old Algiers - is in keeping with our tradition of spotlighting and celebrating a memorable aspect of Sanibel's history.



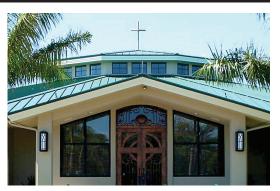
"The Growing Influence of Social Media and its Impact" presented by Ian Sherr executive editor for the west coast at CNET News. He manages coverage of Internet giants, cybersecurity, the gig economy and Silicon Valley culture.



19/26 South Seas Resort

Captiva has started its own Farmer's Market every Tuesday from January through April 30th. Located at the entrance to South Seas Island Resort from 9:00am -1:00pm - open to the public!





Island Churches and Service Times:

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

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

Captiva Chapel By The Sea Seasonal, November - April Sunday, 11:00 am

Sanibel Community Church Sunday

8:00 am - Traditional w/ Communion 9:00 am - Contemporary w/ Kid's Church

10:15 am - Fellowship in Courtyard 11:00 am - Traditional w/ Choir

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

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

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

reatured nome WANT TO SEE YOUR HOME FEATURED HERE? GIVE US A CALL! - 239.472.1950

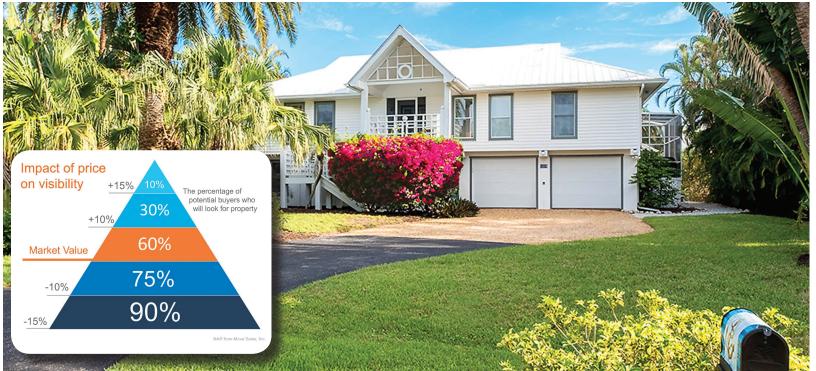




Price & Details: www.446SurfSound.com

Sanibel Selling Tips

SELLING SECRET: PRICE YOUR E UNDER MARKET VA



by Susan McCallion

under market value can actually earn you and move on. a higher final sales price on your property. Most homeowner's think the opposite. They price for a season or two until the right buyer comes only receive one offer, the demand of the property their property just over the market value, so there is room for negotiation. While this is a logical way of thinking, let's look at how this typically plays out.

SCENARIO 1: PRICING OVER MARKET VALUE

A house that is worth \$800k at market value, is listed at \$850k to allow room for negotiation. Those who are searching for homes up to \$800k, will not even see this listing in their search parameters. at \$799k instead of \$850k. Now, your property Therefore, you are missing the audience most likely to purchase your home!

will see your listing, along with the other homes since you're now competing with homes that whose true market value is between \$850k-900k. How do you think your \$800k home stacks up compared to a home whose actual market value is

\$100k higher? These prospective buyers will likely value," and there's a chance it may receive more than

starting point, after all, it's been on the market for without having to negotiate down on price. over a year now. Maybe you'll end up agreeing on a however long that takes.

SCENARIO 2: PRICING UNDER MARKET VALUE

will be at the top of the page when viewing a list of homes for sale under \$800k. And guess what, it Those who are searching for homes up to \$900k will be the best looking home in that price range, might be overpriced with a true market value of \$700k-750k.

flip through a few photos of your property, make a one offer in a short amount of time. Especially when That's not a typo. Pricing your home just mental note that the price is too high for the value, the market is hot and inventory is low. When this happens, the two offer usually end up pushing your The result? Your home might sit on the market sales price ABOVE market value. But even if you along, sees the potential, and offers you \$775k as a allows you to stick close to your list price of \$799k,

> Of course, it does not work this way for final sales price of \$800k when it's all said and done, every property here on the islands. But I use this example to show you a different strategy for pricing your Sanibel home. The most important key to the equation that I haven't mentioned is understanding the true market value of your home. Let's take the same scenario and price the home That's where you enlist the help of an experienced Realtor® who can research the recent sales data, look at your property in detail, and compare it to the current market conditions in order to assess a fair market value for your home.

About the Author: Susan McCallion, Island Resident, Co-Founder and Brokers of McCallion & The result? Buyers now see your home as "a great *McCallion Realty*.



is a skill envied by the casual beach visitor... 11. You know the best sound in the world 13. You get upset when someone and the snowy plovers.

7. You've come to terms that your home will never be completely sand-free

Ditto your car, bikes, shoes, children and pets.

8. With a quick glance, you can group

is the lapping of waves against the shore

And no smell better than clean sea air, minus the occasional washed-up seaweed.

12. You don't understand anyone who doesn't like the beach

This opinion is unfathomable, similar If you do leave, your heart will always

(continued from page 1)

compares Sanibel unfavorably to other coastal communities

Sanibel properly. You must correct their only way to protect and ensure both visitors ignorance and educate them on all that and residents alike can enjoy our island for makes Sanibel truly special and unique.

14. You don't want to live anywhere else

15. You know that our beaches cannot be taken for granted

As a local, you need to stay involved These people clearly haven't experienced and advocate for our island. This is the decades to come. ■

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

visitors into beach "types"

There are your shellers, sunworshippers, strollers, sunset seekers, speed walkers and sitters. I'm mostly a sitter, Susan sunset seeker.

9. You continue to have a childlike awe of the beach

The joy of finding a special shell, watching the birds feed or dolphins dance is not only for children and tourists. It never gets old.

10. Contrary to common belief, you know sitting on the beach and staring at the ocean is an extremely productive activity

Contemplating life while lounging on the sand can help you uncover solutions to the problems nagging at you. For deeper thinking, try digging your toes in the sand. Anywhere else, sitting around doing nothing is just a waste of time.

to not liking ice cream, or puppy dogs.

remember our island. You can always come back. McCallion Realty.





by Kathryn Weber

here's no doubt how the eat-in kitchen has changed. Once large enough to accommodate a full table, kitchens now are outfitted with islands, countertop eating or dining bars. These new uses are great for space saving, but they need the right seating, which means selecting the right bar stool that fits your needs and style.

HEIGHT FIRST

When selecting a bar stool, finding the correct height is critical. Too high, and your legs will hit the counter. Too low, and you'll find yourself eating with your arms raised. You'll be both uncomfortable

accessories for the house

TOASTER OVEN

There's no question versions, toaster ovens today nooks and crannies, and the on space. Counter top roaster attachments that will quickly that large kitchen can do more than just brown grates, these workhorses can ovens are terrific for holidays whiz up a batch of salad appliances get the job bread. Toaster ovens can save you time and cleaning. when you need extra oven dressing or tartar sauce, or done. But when you need defrost and broil as well. If An electric skillet can be space. Plus, they're not as chop up onions, parsley or something done quickly or your toaster oven simply toasts placed on a counter to drying as a standard oven garlic in small quantities in efficiently, sometimes it's and reheats, it might be time brown or sear food before giving you moister results. the little devices that offer to get more versatility with a going into the slow cooker big benefits. Here are eight replacement that can help you or make a meal that requires that can help your kitchen bake a quick batch of cookies a skillet and do it with fast efficiency and make meals quickly or broil a steak. faster and easier to get on the table, with less clean up to boot.

by Kathryn Weber

ELECTRIC SKILLET

They may seem old-

SMALL KITCHEN APPLIANCES fashioned, but if you're tired dressing, pies and rolls to blender. Better still, some cleaning.

ROASTER OVEN

When you have a turkey,



Far from their older of cleaning up your stove's cook, your oven can run low wand blenders come with

PANINI PRESS

If you think these are just for sandwiches, think instant noodles, a warm cook crispy hash brown coffeemaker, an electric kettle sandwich.

RICE MAKER

Tired of eating undercooked or mushy rice? Try a rice cooker. It's a small appliance that can whip up a one appliance.

WAND BLENDER

soup on a winter day, and cookers are a must for busy with just some vegetables home chefs. and broth, you can whip up a cream of spinach, potato or broccoli soup in a snap with your wand or immersion

seconds.

ELECTRIC KETTLE

Whether it's a cup of again. Panini presses can be mug of hot chocolate or hot used to cook bacon quickly, water for your French press servings, create flatbreads, will get it all done fast. Maybe grill chicken paillards, or you like a three-minute egg whip up an oozy, cheesy hot in the morning or need to make some hard cooked eggs quickly. Add your eggs to your water kettle, and cook to desired consistency.

SLOW COOKER

Nothing beats coming batch of rice that's perfectly home from work with dinner steamed every time. To ready and waiting. The slow give your rice maker more cooker has been around for versatility, get one with a decades, but recently more vegetable steamer basket; then celebrity chefs have been you'll have two sides made in embracing their versatility and how they can have a readyto-eat meal. From cooking up pulled pork sandwiches to Nothing beats a cup of creamy mac and cheese, slow

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and your bar stool won't look right.

Start by measuring from the floor to the top of the counter. Standard counters are 36 inches high. This is often the height of a kitchen island. This will require a 24- to 26-inch stool. If this is for occasional use, choose one that doesn't have a back and you may be able to store it under the counter.

For a tall dining bar that's about 42 inches high, a traditional tall barstool that's 30 inches tall will fit the bill.

OPTIONS

You'll have a variety of choices. Start first with how you'll use the chair. If you'll only be using it at the counter and not to interact with 6

CHOOSE THE RIGHT BAR STOOL

with those in the living room.

Think about who will be using the stools as well. For young children or older guests, take weight others in the room, then a stationary into consideration. If the chair is bar stool will do. For kitchens that too heavy, they could topple and are part of a larger living space, you hurt a child or may be too heavy for may want a bar stool that swivels. younger or older family members These might be a bit more costly, to move easily. Some also come another choice in bar stools. These

view the TV or for guests to interact something that's nice for family longer periods of time. However, metal and rattan, as well as stool seats members of varying heights.

> Another consideration is whether you want your stool to be backless. These are usually slim and streamlined, but they can become uncomfortable after sitting for prolonged periods of time; though they often store easily. Arms are

having arms on your bar stools will covered in fabric. Acrylic is another take up more space, so measure the chic and trendy choice that looks width of your counters stools, and fresh and updated. Look for these in allow for space between the stools. It backless, armless and armed styles, may be better to have one less stool and with gold or silver accents. than have them too crowded.

STYLE

There is a wide range of styles in

but they enable you to turn and with pneumatic height adjustment, are wonderful for those sitting for bar stools. You'll find stools in wood,

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local landscaping



ORCHID & BROMELIAD GARDEN



SUCCULENT GARDENS



SEASONAL COLOR

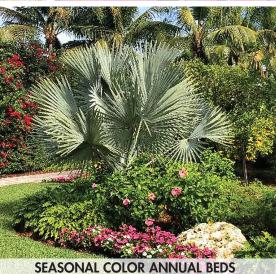


SEASONAL COLOR

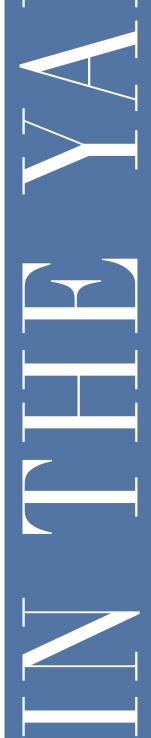


CONTAINER GARDENS









Cool Season Color For Your Landscape

by Leigh Gevelinger

Cool morning temperatures and gusts of dry air offer a refreshing reminder that Southwest Florida is a great place to spend the winter months, especially when many of our northern friends and family are experiencing sub-zero temperatures!

The respite from high summer temperatures, humidity and rains allow for an opportunity to incorporate seasonal enhancements, color and interest to your property. Luckily, there is a much greater selection of seasonal varieties than the traditional and somewhat tired geraniums and impatiens of year's past.

- Insert into trees
- Plant in shady areas for tropical interest

SUCCULENT GARDENS

Our cool season is also the dry season in SWFL, which is ideal for incorporating succulents into the xeriscape. Statement silver or variegated agave, soft tip agave, sun bromeliads, specimen cactus and orange bird of paradise survive year-round in the Florida climate, provided there is adequate drainage. These plants are the backbone of the succulent garden and will grow larger with time. Smaller succulents like Kalanchoe sp., flapjacks, iceplant, Echeveria sp. and Sedum 1. Select a central focal point – a blooming sp. varieties can be planted after rainy season to add immediate color and variety to the xeriscape garden.

DON'T TOSS THE POINSETTIAS!

After the Holiday's, consider planting poinsettias in the landscape as they will thrive in the SWFL landscape well into the Spring, declining when warmer temperatures return.

CONTAINER GARDENS

entrance with colorful containers planted with sun or partial shade and will offer immediate a tropical statement and mix of bright seasonal and continuous color for 5-6 months from annuals. Add scent with a standard gardenia or interest with a large leaf Alocasia.

TRADITIONAL SEASONAL **COLOR ANNUAL BEDS**

Traditional seasonal annuals such as colorful impatients, sun-patients, geraniums, sweet alyssum, and pentas can be incorporated into landscape beds at driveway entrances or in the front of landscape beds as the first layer Dress up your outdoor patio or front of color. These annuals can be planted in full

COLOR IS NOT LIMITED TO ANNUALS!

ORCHID & BROMELIAD GARDEN

The cool seasonal air promotes blooms from many varieties of orchids and bromeliads. Most phalaneopsis, large vandas, cattleyas and dendrobiums can tolerate temperatures in the mid 50's to mid 40's. A few weeks with temps in the mid 50's will tell your orchids and cool season bromeliads to set their bloom spikes.

The Match Stick Bromeliad in the photo, sets its bloom spike after the first or second cold snap and often blooms in December. If temperatures dip cooler than the 40's it may be time to cover the orchids or move them indoors to prevent damage.

Where to plant them?

Decorate palm trunks

Succulents thrive with:

- Full sun location
- Good drainage
- Rock, shell or aggregate mulch

SEASONAL COLOR TRENDS

New varieties and cultivars of seasonal annuals are making a lasting impression and increasing in popularity in the landscape. Dwarf Hibiscus, available in a full array of colors from reds and pinks to yellow and orange, have become a hit in the landscape. They are treated with a dwarfing agent that inhibits the overall height keeping them at 2-3' overall. With proper care, some cultivars may last well beyond 12 months and up to 24 months in some landscapes.

Container Ouick Tips:

- feature such as the Gardenia shown in the photo or an upright tall feature or leafy statement like an Alocasia.
- 2. Underplant with a middle layer of short pentas, sun-patients, or dwarf hibiscus.
- 3. Select a trailing vine or annual like sweet potato vine, dichondra or sweet alyssum.

SPORTS THEME:

Are you a Crimson Tide fan? Plant a wave of sun-patients or begonias with a burgundy leaf in combination with a white bloom in the shape of the team logo. For the Florida Gators fan, blue daze with orange crossandra or orange sun-patients will make a snap. This works especially well if you have a circular drive or view of a prominent landscape bed location from a window above.

Thanksgiving to Easter.

Some varieties of impatiens and sensitive annuals may need to be treated with a fungicide for optimal performance and longevity. Contact your landscape designer or maintenance contractor and pest control professional for recommendations on optimal seasonal color and performance.



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 welldesigned landscape solutions.

nutrition

hen you enter a grocery store, you're suddenly faced with thousands of options. You want to get the staples you need and you want the best nutrition for your family, but it's easy to get overwhelmed. How do you know what's your best choice?

"Options like brown versus vitamin-enriched white bread, or, grade A versus AA eggs can cause confusion for even savvy shoppers," says Registered Dietitian and Nutritionist Dawn Jackson Blatner, winner of the ABC television show "My Diet Is Better Than Yours." "With so many choices it's difficult to know what's what."

Blatner reveals the truth about some of the most common myths and misconceptions of grocery store staples to streamline trips and ensure you're bringing home the most nutritious option.

BREAD

Many people believe the darker the bread, the healthier it is, causing them to skip labels and grab a brown loaf on the go. The problem is, just because bread is brown doesn't mean it's whole grain. That color could be achieved through caramel coloring.

"What you see doesn't tell the whole story, so it's important to look at labels to get the facts," says Blatner. "Whole grain and sprouted grain are always good bread choices for better nutrition. It's also important to pay attention to sugar content. There are many great options available with 0 grams of sugar."

EGGS

Egg-grading systems were created by the USDA to mark interior and exterior quality of eggs. Many people more than double the vitamin B12 mist at the store isn't meant to clean,

senior safety



THE GROCERY STORE SCOOP: Debunking common myths

eggs based on appearance or price. also the most nutritious choice." To get the best nutrition, buy from a producer that has its own quality standards that go above and beyond USDA requirements.

Blatner provides an example: "Grade A specifications for Eggland's Best eggs are actually more strict than standard grade AA specifications for regular eggs. That means, no matter what grade you choose, they provide the highest quality egg that's fresher and tastier. And with six times more vitamin D, 25 percent less saturated fat, more than double the Omega-3s, 10 times more vitamin E, and the surface of any dirt and bacteria. The

ignore this system and simply choose compared to ordinary eggs, they're only to help maintain freshness."

PRODUCE

The produce section is one of the healthiest places in the grocery store, but the notion that the misters are there to make items look good and add water weight so they cost more at checkout is a myth. That water helps ensure fruits and vegetables stay fresh, especially items that could wilt, like lettuce.

"Give items a good shake to get rid of water weight," suggests Blatner. "And remember to always rinse fresh produce well once you're home to clean

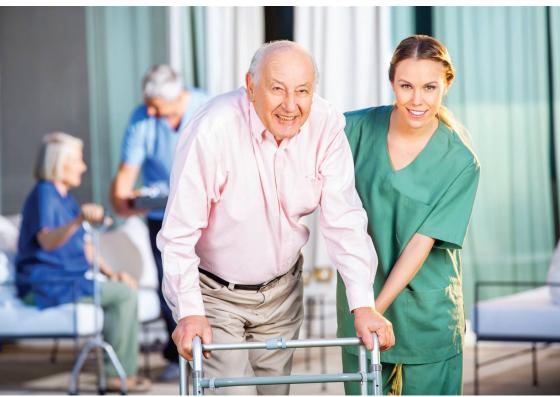
When fresh fruits aren't available, she reminds people to look for frozen alternatives, noting many frozen options are picked at the peak of freshness and flash frozen to capture high nutrient content. The best frozen varieties are those without added sauces or seasonings.

"When you know the truth, you are empowered to make smart decisions while you shop so you can get superior products with superior nutrition," says Blatner. "Then you can have fun making tasty recipes your family will devour."

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ONE **SURPRISING** WAY TO PREVENT FRACTURES FOR THOSE **OVER** AGE 65

oss of balance, dehydration, attention deficits and loss d of cognition are symptoms of hyponatremia, a condition characterized by low salt levels in the blood. The symptoms can occur with just slight hyponatremia and can have particularly harmful effects for the elderly as the condition is difficult to diagnose. A study presented at an American Society of Nephrology meeting suggests that low-salt diets may be a contributing factor. Falls are one of the most serious problems for the elderly and about a third of people over 65 fall at least once every year. Fall-related injuries in the elderly are associated with numerous psychological and physical consequences and are a leading cause of bone breakage and hip fractures, which can lead to complications and permanent disability or death. Falls account for nearly half of all injury-related deaths for senior citizens.



living facilities.

According to Dr. Ewout J. Hoorn, PhD, Erasmus Medical Center, Rotterdam, the Netherlands, "Although the complications of hyponatremia are well-recognized in hospitalized patients, this is one of the first studies to show that mild hyponatremia also has important complications in the general population." He added, "Screening for a low sodium concentration in the blood, and treating it when present, may be a new strategy to prevent fractures." Americans are now living longer than ever before. In fact, one of the fastest-growing segments is people over the age of 85 who will represent 20 percent of the population by the year 2040. These elderly Americans deserve to be able to enjoy a high quality of life, and while some seniors do may not. Without an individual medical assessment, it should not be assumed that all seniors will benefit from this intervention.

of the participants were in assisted Risk Factor for Fractures: The in this group were suffering from Rotterdam Study, followed more mild hyponatremia. Follow-up visits than 5,000 Dutch adults over the revealed that they had higher rates

Seniors in assisted living centers product of a task force of 12 need a low-salt diet, many others Mild Hyponatremia as a living facilities and all the people are routinely placed on low-salt professional medical, nursing and diets, often without an individual nutritional organizations. They assessment, according to a report concluded that low-salt diets were published by the Pioneer Network contributing to malnutrition and age of 55 for a six-year period. The of diabetes and falls than those with titled "New Dining Practice weight loss among a significant researchers found that 8 percent normal levels of salt in their system. Standards." This report was the percentage of seniors in assisted

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financial advice



ECONOMIC AND INVESTMENT OUTLOOK Actions by the Federal to cheer investors. A split began 2018 - that is, price-

by Gary W. Dyer, CFA - Senior Portfolio Manager, The Sanibel Captiva Trust Company

just ended and look forward which created a nearly "flat" fourth quarter. For most of the year, the At the very least, the bond (between 3.5% and 4.0% peak growth rate during this all year), tame inflation of economic cycle. around 2%, and soaring 25% gain vs. 2017). will pay more for their input 2009. costs and that the growth rate would slow.

Reserve Board also have Congress, with the House to-earnings ratios (P/E) have ow that 2018 is in rate hikes. However, longerthe books, it's time term interest rates increased to reflect on the year a more modest amount, into 2019. As we all know, yield curve as 2018 ended. financial markets were on a If short-term interest rates roller coaster in 2018 with ultimately rise above longinvestors focusing on positive term rates - a phenomenon news in the first nine months called an 'inverted' yield of the year then turning their curve - recession fears will attention to political and rise. It bears noting that the economic uncertainties in the last seven U.S. recessions were preceded by an inverted curve.

these issues (tariffs, global construction is paramount under no circumstances rely

increasingly worried investors. controlled by the Democrats declined. We also foresee the AND TAX NOTICE: This Short-term U.S. interest rates and the Senate by the Fed modifying or halting its information is not intended to rose throughout the year as Republicans, will likely result rate hike plans, if necessary, be and should not be treated the Fed implemented several in legislative 'gridlock' like it so as not to throw the U.S. as legal advice, investment has so many times in the past. economy into a recession. While it is likely some of As always, portfolio including professionals, should

" While it is likely some of these issues (tariffs, global economic slowdown, etc.) will continue into the new

LEGAL, INVESTMENT advice or tax advice. Readers, upon this information as a substitute for their own research or for obtaining specific legal management services that or tax advice from their own are absolute-return oriented counsel. Not FDIC Insured and performance driven. | No Guarantee | May Lose Each portfolio is separately Value



managed and customized IRS CIRCULAR 230 specifically to the client's yield NOTICE: To the extent that and cash-flow requirements. this message or any attachment 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 and Winter Haven. www.sancaptrustco.com .

market focused on several market seems to be signaling constructive items including: that the U.S. economy may low U.S. unemployment have already experienced its

elections did not appear now than they were when we Prosperous 2019.

year, our outlook for 2019 is cautiously optimistic."

The potential for a economic slowdown, etc.) in determining a client's corporate profits (S&P 500 moderate global economic will continue into the new long-term return. While the companies registered a nearly slowdown has also unnerved year, our outlook for 2019 volatility we have experienced investors. Recently released is cautiously optimistic. is certainly unpleasant, we However, during the data from the Eurozone and Corporate profit growth do not advocate changing fourth quarter, equity China indicates both are will slow considerably from one's asset allocation due to investors became increasingly experiencing a deceleration. 2018, since a great deal of the short-term market swings. anxious about the potential Eurozone real GDP grew only growth in 2018 was due to Our goal is always to own and wealth management impact of several items. For 1.7% in the third quarter, the recent tax bill. But we still top-quality, 'blue chip' services, example, the decision by the while China reported 6.5% estimate healthy corporate companies in our client investment management, U.S. government to initiate growth in the quarter (figures profit growth in the mid-to- portfolios and use pullbacks trust administration and tariffs on some of its trading we always view as suspect). high single-digit range. When as opportunities to add to financial counsel to high net partners created growing Even so, China's quarterly 2018 and 2019 corporate current positions or place new worth individuals, families, concern that U.S. companies growth was its slowest since profit growth is combined holdings in portfolios at 'sale' businesses, foundations and with a relatively flat stock prices. The Sanibel Captiva endowments. Founded in Finally, the results of the market, stock valuations are Trust Company wishes 2001 as a state-chartered of the entire global economy November U.S. mid-term suddenly more attractive you a Happy, Healthy and independent trust company,

concerns tax matters, it is not intended to be used and cannot be used by a taxpayer for the purpose of avoiding penalties that may be imposed by law.

About The Sanibel Captiva Trust Company

The Sanibel Captiva Trust Company is an independent trust company with \$2 billion in assets under management that provides family office including the firm is focused on wealth

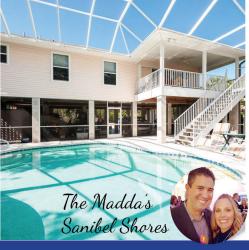


Gary W. Dyer CPA, Senior Portfolio Manager, The Sanibel Captiva Trust Company 239.774.4000

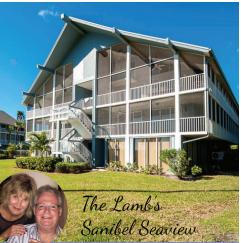


"We recently closed on the second property we've had the pleasure of using Susan and her team to purchase.

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.







Neighbors, Not Numbers

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

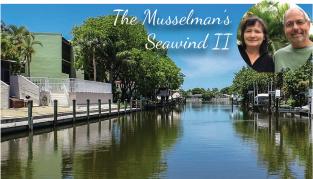


But she also cares about the really important stuff... family and the community she lives. I couldn't praise her enough!"

- The Urfer's



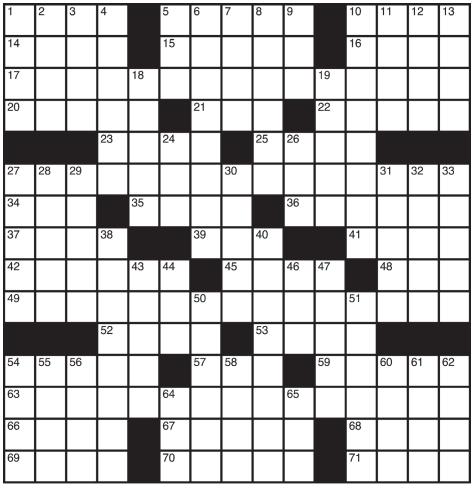
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For more information on tournaments and clubs, email NASPA-North American SCRABBLE Players Association info@scrabbleplayers.org. Visitourwebsite-www.scrabbleplayers.org. For puzzle inquiries contact scrgrams@gmail.com 08-26

<u>ACROS</u>S

Just open Hot under the collar 5 Loot from a heist 10 Dainty trim 14 15 West Indies volcano 16 Site of Napoleon's first exile 17 Tweak some violin holders? Maker of many 20 kitchen rolls 21 Wall St. deal 22 Baking soda targets 23 Like used fireplaces 25 Tach nos. Tweak some church 27 chimers?

- Brit. record label 34
- 35 A few bucks?
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 - Monopoly corner
 - Adapter letters
 - New Jersey's state tree
 - Chest thumper
 - One recently hitched
 - Smooth-talking
 - Parting shot
 - Slangy "Sure"
 - Hands-free devices
 - To boot Lyft rival
- 13 Scottish miss
- 18 Performed light surgery on?
 - Jazz club performers
- 24 Eur. power until 1806
- 26 Third deg.?

27 Midmorning hour

just for fun

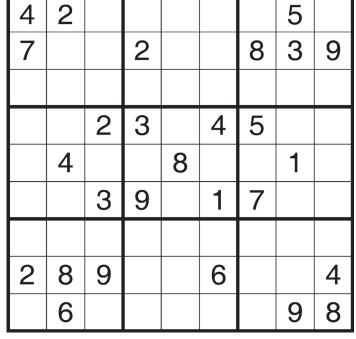
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- 29 Little League teams
- Like Oscar Wilde 30
- Big name in spaghetti 31 westerns
- 32 OK for dieters
- Breaks like a branch 33
- 38 Implied

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- Down in the dumps
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- 46 Milk purch.
- 47 Feels the pain
- 50 "My Generation" band
- Portmanteau for a grown-up 51 who hasn't yet grown up
- 54 Switch on a boom box
- 55 Caramel-filled candy
- 56 Put one over on
- 58 Stadium ticket specification
- 60 Copter's forerunner 61 David Cameron's alma mater
- Three-part figs. 62
- 64 Monogram on some pricey handbags
- Store door nos. 65
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Did You File For Your Homestead Exemption?

Just a guick reminder to file for your Florida Homestead Exemption. The filing period starts January 1 and ends March 1.

What is a homestead exemption?

The Florida Homestead Exemption is a constitutional benefit of up to a \$50,000 exemption removed from the assessed value of your property.

Who gets a homestead exemption?

If you own real estate in Florida, and are a Florida resident living in your home as a primary residence you can qualify for the exemption. However, you will need documentation that proves you are a resident.

How do you file for exemption?

You may file for your homestead exemption by mail, in person or on-line at www.leepa.org.



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