

YOUR SANIBEL

November 2019

WE DON'T BUY UGLY HOUSES

by Jim McCallion

I'm going to come right out and say it: "Home buyers don't like our style, Sanibel". I'm not trying to be harsh or make an indictment on our personal taste. I'm simply stating a fact: Almost all of the buyers we work with are seriously disappointed by the decor and finishing they see while searching for their Sanibel home. And they would be disappointed by our family's home too.

Why are they disappointed?

I've got a few ideas: TV, Demographics, and Appreciation.

There's no question that popular HGTV shows like Fixer Upper, Property Brothers, and House Hunters have changed how Americans think about house shopping. Realistic or not, watching other people tour amazing homes and perform 'tv-worthy' renovations sets a

higher bar when they come view homes on our island.

Unlike a traditional home market, most Sanibel home buyers are in their 50's while our sellers are typically in their 70's or 80's. What's loved by



one generation isn't always shared by the next. Who's the best: Frank Sinatra, Elvis, The Beatles, Led Zeppelin, Pearl Jam or Beyoncé? Your age influences your opinion.

This generation gap also

reveals differing attitudes towards spending money. Many older homeowners are more frugal - if the flooring isn't worn out or the appliance is still working, why spend the money to upgrade

them? However, many of our younger buyers aren't willing to live with outdated finishes and fixtures.

Buyer expectations are also affected by the price of Sanibel real estate. As our home values

have increased, so have the expectations of potential home buyers. Folks paying over \$1 million for a home may not be satisfied with the same level of finishing as the current homeowner finds perfectly acceptable.

Some of you are thinking that this doesn't apply to your home. But, I bet you're wrong. Pick up a current copy of Coastal Living magazine and thumb through the pages. This coastal, bright and breezy style is what many of our buyers have in mind for their island home and are expecting to find when they go on property showings. But to their disappointment, very few Sanibel properties share that style.

We all think better of our own home than other people will. After all, we chose our home and furnished it. We have happy memories of living in it. Plus, we have long

CONTINUED ON PAGE 5

SANIBEL EVENTS



**SCCF Wines
in the Wild**
November 15th
6:30 PM - 9 PM

Bailey Homestead Preserve



See The Full
Sanibel Event
Calendar on
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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 a half months. Turn the page to see what homes sold during Aug. 1, 2019 through Oct. 15, 2019. We also list how quickly each home

was 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 - August 1, 2019 – October 15, 2019

CAPTIVA ISLAND

	Subdivision	Address	Beds	Baths	Sq.Ft.	DOM	Close Date	List Price	Sold Price
CONDOS	Beach Villas	2436 Beach Villas 2436	3	2	1,132	52	09/10/2019	\$825,000	\$812,500
	Sunset Beach Villas	2332 Beach Villas 2332	2	2	1,132	29	08/26/2019	\$754,900	\$745,000
	Sunset Captiva Condo	15123 Captiva Dr 204	2	2	1,400	148	09/26/2019	\$1,149,000	\$1,000,000
	Sunset Captiva Condo	15123 Captiva Dr 103	2	2	1,350	147	08/12/2019	\$800,000	\$760,000
	Tennis Villas	3217 Tennis Villas 3217	1	1	586	319	08/26/2019	\$320,000	\$316,500
	Tennis Villas	3230 Tennis Villas 3230	2	2	884	512	08/09/2019	\$469,000	\$450,000
	Ventura Captiva	15291 Captiva Dr 2A	3	3	1,500	920	09/13/2019	\$919,000	\$900,000
SINGLE FAMILY	Captiva Beach	11530 Laika Ln	4	4	1,896	931	08/30/2019	\$2,130,000	\$1,797,000
	FA Lanes Bayview	14981 Binder Dr	3	3	1,264	257	10/15/2019	\$995,000	\$957,000
	Metes And Bounds	16801 Captiva Dr	3	3	3,262	88	09/05/2019	\$2,095,000	\$1,800,000

SANIBEL ISLAND - EAST

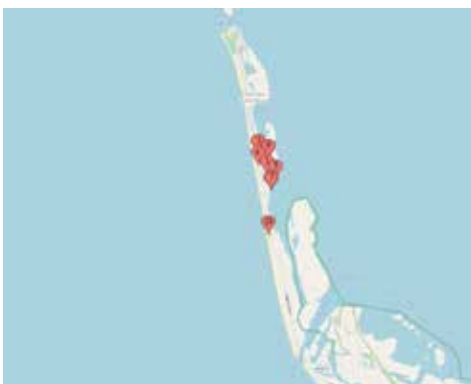
	Subdivision	Address	Beds	Baths	Sq.Ft.	DOM	Close Date	List Price	Sold Price
CONDOS	Bandy Beach	1059 Buttonwood Ln B-101	3	2	1,657	0	09/05/2019	\$1,299,000	\$1,185,000
	Coquina Beach Condo	627 Nerita St 3E	2	2	1,280	39	08/27/2019	\$529,000	\$539,000
	Coquina Beach Condo	625 Nerita St 2A	2	2	1,280	247	08/08/2019	\$619,000	\$595,000
	Mariner Pointe	760 Sextant Dr 1041	2	2	957	113	09/17/2019	\$484,000	\$468,000
	Sanibel Moorings	845 E Gulf Dr 1622	2	2	981	78	08/09/2019	\$499,000	\$495,000
	Sundial West	1501 Middle Gulf Dr I 103	1	1	778	290	09/30/2019	\$465,900	\$435,000
	Sundial West	1501 Middle Gulf Dr I-104	1	1	728	296	09/20/2019	\$469,000	\$456,000
	White Pelican Condo	651 E Gulf Dr 133	3	3	2,591	666	08/29/2019	\$1,595,000	\$1,489,000
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	845 Birdie View Pt	3	3	2,470	166	09/17/2019	\$1,169,000	\$1,106,500
	Beachview CC Estates	1349 Eagle Run Dr	3	2	2,844	298	08/09/2019	\$999,000	\$937,500
	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 Center	1550 Centre St	3	2	1,350	116	08/23/2019	\$599,000	\$585,000
	Sanibel Estates	534 N Yachtsman Dr	3	2	1,816	99	09/19/2019	\$899,000	\$825,000
	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
Shell Harbor	1159 Golden Olive Ct	3	2	1,935	51	08/08/2019	\$1,590,000	\$1,350,000	

SANIBEL ISLAND - MID

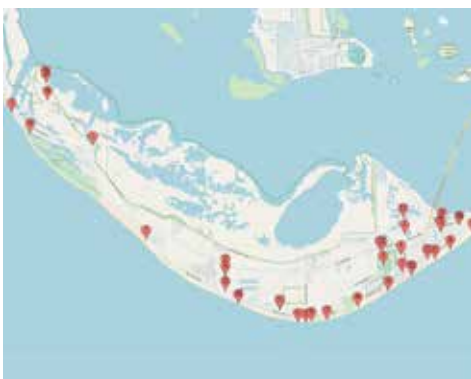
	Subdivision	Address	Beds	Baths	Sq.Ft.	DOM	Close Date	List Price	Sold Price
CONDOS	By The Sea	2611 W Gulf Dr C-102	3	2	1,750	260	08/15/2019	\$1,595,000	\$1,525,000
	Cottage Colony West	2255 W Gulf Dr 117	1	1	827	33	08/21/2019	\$625,000	\$605,000
	Pine Cove Of Sanibel	2501 W Gulf Dr C	2	2	1,091	147	08/02/2019	\$1,049,000	\$999,000
	Pointe Santo De Sanibel	2445 W Gulf Dr B-2	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
	Seashells Of Sanibel	2840 W Gulf Dr 31	2	2	942	156	08/15/2019	\$439,000	\$405,000
	Signal Inn	1811 Olde Middle Gulf Dr 4	1	1	420	256	08/12/2019	\$499,900	\$490,000
1/2 DUPLEX	Sanibel Hamlet	785 Rabbit Rd	3	2	1,980	120	08/02/2019	\$379,000	\$335,000
SINGLE FAMILY	Metes And Bounds	3386 W Gulf Dr	3	3	3,372	325	08/23/2019	\$1,199,000	\$1,045,000
	Sanibel River Estates	513 Rabbit Rd	3	2	1,975	210	09/13/2019	\$648,000	\$628,500
	Sanibel River Estates	693 Rabbit Rd	3	2	1,352	149	08/02/2019	\$517,500	\$485,500

SANIBEL ISLAND - WEST

	Subdivision	Address	Beds	Baths	Sq.Ft.	DOM	Close Date	List Price	Sold Price
SINGLE FAMILY	Caloosa Shores	5313 Punta Caloosa Ct	4	3	2,657	144	08/09/2019	\$899,000	\$875,000
	Del Sega	6496 Sanibel Captiva Rd	3	3	1,937	29	08/14/2019	\$899,000	\$860,000
	Gulf Shores	1035 Blue Heron Dr	3	2	2,419	180	09/06/2019	\$1,539,000	\$1,420,000
	Metes And Bounds	6047 Sanibel Captiva Rd	3	2	2,240	616	08/12/2019	\$1,095,000	\$900,000
	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



Captiva Island



Sanibel Island

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

Q & A with the real estate expert



ASK SUSAN

BE REALISTIC WHEN PRICING YOUR HOME FOR THE MARKET

Q My neighbor's home has been on the market for nearly one year. Not only is the house in one of the most coveted locations on island, but it also ticks off nearly every box on a typical buyer's wish list. I cannot fathom why it didn't get snatched up in less than a month. I'm about to put my home on the market as well, but I do not

want to pay for two properties for half a year or more. What's going on? Am I doomed to share my neighbor's plight? - *Jeremy B.*

A Dear Jeremy, New listings appear at the top of MLS active sales lists and are therefore more attractive than a house listed for a relatively long time. If a property remains listed well beyond the average number of days on market (DOM) for a given area, buyers are going to wonder why. What's wrong with it? Is the wiring faulty? Is there mold? Is the place haunted? Or is the seller simply asking too much?

Don't expect buyers to see your property the same way you do. As far as they're concerned, your sentiments are irrelevant. They don't care about the painstaking process you went through to create a home or how much money you need to

afford your next house. They just want the product to be worth what they're willing to pay.

Falling interest rates are making homebuying doable for many people who might otherwise wait for retirement. Many sellers, however, take advantage of tight inventory and hold tight to their asking prices. While list-price increases are steady, they are not dramatic; the same seems to apply to sales as well.

Summer is, traditionally, a slower season for the real estate business. The overall median DOM in July was about 169 days. So, while demand is strong, fear of a shifting economy can shake consumer confidence. Those who are undeterred by erratic news cycles are still vigilant to possible risks, however, and they want their bet to be a sure thing. According to the National Association of Realtors® Confidence Index for July, contract contingencies were

attached to 75 percent of closed sales. Of those, 56 percent involved home inspections and 46 percent hung on the buyer's ability to get an acceptable appraisal of the property. Meanwhile, 19 percent of sellers sought to incentivize prospective buyers, with 9 percent offering to pay for closing costs and 8 percent providing a warranty. Don't list your home before you've had a heart-to-heart with your real estate agent. A price you consider reasonable might not be realistic for today's market. Ask your agent to share comparable market analysis (CMA) of nearby homes that sold in the past six months. In addition to list and sale prices, the CMA will show active listings, homes under contract and those left unsold within that period. Use the comps to set a price, but only after doing all you can to make certain your home deserves the amount you want for it. ■



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Experience matters!
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ISLAND EVENTS

what's happening on Sanibel and Captiva



NOV 3

Sanibel Blues & Jazz Fest
November 3 • 12 – 7 pm
Bailey's Center

In November 2016 the Sanibel-Captiva Optimists Club pioneered a new fundraising event that provides funding for their charitable endeavors including their six college scholarships and Sanibel Recreation Center summer programs for kids. The Fest features outstanding, award winning musicians playing to a crowd of hundreds.



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

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

NOV 11

F.I.S.H. Open House
Nov 11 • 4:00-6:00pm
F.I.S.H. of Sancap

"We want the community to discover how FISH positively impacts our community and assists our neighbors. Feel free to invite friends and neighbors to our open house!" Maggi Feiner, FISH President & CEO

NOV 12

SanCap Cares Welcome Back Reception
Nov 12 • 5 – 7pm
Doc Ford's Sanibel

Golisano Children's Hospital of SWFL and SanCap Cares committee welcome you back to the Islands for the season. Join your friends at Doc Ford's Sanibel to hear about updates at Golisano Children's and news about the 2020 SanCap Cares Island Celebration held in March.

NOV 16

Coastal Watch - The Launch
Nov 16
Community House

Coastal Watch will hold its 3rd annual fundraiser, the Launch. This fun evening will feature dinner, drinks, live and silent auctions, a 50/50 raffle and more.

Coastal Watch's mission is to create local conservation initiatives that improve the future of marine resources, and our coastal heritage.

NOV 1-16

22nd Hobie 16 World Championship
Nov 1-16 • 1pm
South Seas Resort Captiva

The 22nd Hobie 16 World Championships will be held for the first time in the U.S. in 35 years and for the first time ever on Captiva Island. Don't miss the thrilling sailing races happening over the span of two weeks.



NOV 4

Upcycled Book Crafting
Nov 4 • 5-7pm
Sanibel Public Library

Make holiday gift tags or ornaments from damaged vintage books or library ephemera. "How to" and supplies are included. Bring your imagination, old greeting cards, and make your own holi-day crafts! There is no registration required and no additional cost to participate.



NOV 15

Clyde Butcher 75th Anniversary Exhibit
Nov 15
Ding Darling Visitor Center

Often tagged "the Ansel Adams of Florida," photographer Clyde Butcher has a reputation for big black-and-white nature images taken with big cameras. He will be mounting a special Ever-glades exhibition as part of the Refuge's 75th anniversary celebration through February 5, 2020.

NOV 20

Medicare 1-on-1 Counseling
Nov 20 • 9:30am-1:30pm
Sanibel Congregational Church

F.I.S.H. of SanCap, Area Agency on Aging for SWFL, and SHINE (Serving Health Insurance Needs of Elders) is offering this event to review coverage, learn about Medicare changes for 2020, and how to save on Part D costs. No appointment is necessary.

NOV 28

Thanksgiving Sunset Dolphin Cruise
Nov 28 • 4:30-6:00pm
Adventures In Paradise

After your Thanksgiving feast come join us for a relaxing cruise through the waters to watch an absolutely beautiful sunset! Listening to tropical music, we will cruise the tranquil waters of San Carlos Bay, by "Bird Island" while on the lookout for dolphins!

Featured Home

WANT TO SEE YOUR HOME FEATURED HERE?
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Price & Details: www.1121SkiffPlace.com

Find These Documents Before Listing Your Home For Sale



by Susan McCallion

Soon Periwinkle Way will be filled with bikers and beach-goers. It will also be filled with potential home buyers who are looking for the perfect retirement or vacation home. Now is the time to prepare your island home for sale!

WHERE SHOULD YOU START?

That's a great question! Well, first you'll need to find a Realtor® that you trust to market and sell your property. Ask your fellow island residents for recommendations, and interview multiple Realtors® to see who is the best fit for you.

Next, your agent should help you find the documents needed to list and sell your home. You should not only find the info pertinent to listing your property, but also the important docs that will be needed before closing. Gathering all of these documents ahead of time can help save time and potential headaches when your home goes under contract.

DOCUMENTS TO GATHER

Property Surveys - You might have received this when you purchased your home or needed to have a

survey done to complete renovations, add a pool or enclose a porch. If you cannot find a survey in your files, your Realtor® can help by reviewing the files that the City of Sanibel has for your property.

Recent Inspections - If your home was recently purchased, or you had a pre-listing home inspection done, these documents will be handy to have when your home goes under contract. Make sure you also have documentation, such as receipts, for any work done as a result of the inspection.

Insurance Information - Information such as which insurance company you use, what coverage you have, and the cost of coverage is helpful for potential homebuyers who often like to estimate their total costs of purchasing and owning your home. The buyer might also wish to assume your insurance policy if conditions allow.

Wind Mitigation & Elevation Certificate - A wind mitigation report and elevation certificate might be in the files you received when you purchased your island home. Again, your Realtor® can help you locate these documents within the City's files, or assist you in ordering a new report should the need arise while under contract.

Rental History - Put together a copy of your rental history for the past three years. Buyers who are

interested in a vacation rental home will want to see records of past rental income. You should also note the number of days or weeks blocked out for personal use that might have lessened your income that year.

Home Improvements - If you haven't already started a list of home improvements made over the past five years, you should start now. List everything from new paint, to new appliances, HVAC, plumbing and even landscaping. Don't stress finding receipts for every improvement. A simple list and approximate cost should be sufficient.

Seller's Disclosure - Think about the flaws in your home. If there is a leak in the roof or a crack in the pool, you should include this on your seller's property disclosure. Identifying the flaws and fixing the ones you can, will make the closing process much smoother for everyone. Ask your Realtor® for help in knowing what to list on the disclosure.

I hope this helps to get you thinking about the paperwork needed to list your home for sale. What's the theme here? Your Realtor® should help you with these documents, so don't stress if you cannot find every document needed before listing. ■

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

PROFIT

WE DON'T BUY UGLY HOUSES (Continued from Page 1)

ago learned to live with or ignore any of its flaws. Furthermore, as we live in our homes they develop a 'patina' that Susan likes to call "lovingly lived in". Our house does not look as good after 11 years, 4 kids, 2 dogs, and a cat. We don't really mind the wear, but potential buyers wouldn't share this viewpoint. They would see it from their own perspective, colored by their own expectations.

Let's face it, nobody needs to buy a home on Sanibel. Buyers don't feel the pressure to act fast. Instead, some will take years hoping the 'right home' comes on the market. Our buyers don't want to renovate as this is a difficult project to manage from afar. And you don't see the "We Buy Ugly Houses" signs on Sanibel street corners.

Our personal home wasn't ugly to us when we bought it. But, since we work with home buyers every day, we're aware that our home doesn't meet the expectations of today's buyer. It's a good thing we're not going to sell our home anytime soon!

THIS PRESENTS YOU WITH AN OPPORTUNITY.

Making your home more appealing to TODAY'S buyer will help it sell faster and for a higher price. This doesn't mean



renovating your entire house, but a few (currently) tasteful updates may make a huge difference. And if you are planning future renovations, determine your goal. Are the changes purely for your personal enjoyment? Or are you interested in increasing the value of your property? If the latter, consider advice from both an interior designer and a real estate professional with lots of buyer experience.

We've seen lots of renovations that fall short and actually hurt resale values. When we are ready to update our own home, we will definitely hire a designer - even though this is something I enjoy doing. Why? Because I know that buyers are comparing my home to the TV design pros' and I'm not that.

Most Sanibel home sellers won't or can't make changes to increase the appeal

of their home. This is an opportunity for you, since even minor updates can help make your home stand out when the time comes to sell.

Are you in denial that this applies to your home?

Or maybe you are waiting for the vintage 80's look to come back in style. After all, our 17-year-old son likes listening to Frank Sinatra. Who'd of guessed that? ■

TRY THESE REFRESHING—AND NUTRITIOUS MOCKTAIL IDEAS

Skip the dehydrating alcohol, artificial flavorings and unhealthy refined sugar to serve up a natural, fruit-based drink—a mocktail—when you’re planning your next party. A mocktail not only replenishes your vital fluids, hydrating you and providing important nutrition your body needs, but it’s yummy, fun and festive to drink.

When you add a super food like a Chiquita

banana to your mocktail, you’re adding vitamins and minerals, including vitamin B6, which helps muscles function, boosts your immune system and helps with formation of red blood cells; potassium, which can help level out your blood pressure; fiber, protein, antioxidants, vitamin C, magnesium and more.

Bananas balance out the flavors of the more tart or acidic fruits you’re using in

your recipe, while boosting the nutritional content.

Another great thing about mocktails? They are super easy to prepare, taking only about 10 minutes of prep time. All you need is a blender and the ingredients of your choice. Serve each mocktail over crushed ice or ice cubes in a decorative glass and add a tiny umbrella or a small fruit skewer with berries and banana slices for a festive party presentation.

Try one of these vegan, gluten-free and lactose-free recipes for mocktails:

TROPICAL CHIQUITA BANANA COLADA SHAKE WITH COCONUT WATER (SERVES 2)

INGREDIENTS

- 2 bananas
- 2 cups coconut water
- 2 cups mango juice
- 3 sprigs fresh mint
- 2 limes

DIRECTIONS

Chop the bananas in pieces and blend them together with the coconut water, mango juice and the juice of one lime. Pour the juice into the glasses and garnish with the other lime (sliced or quartered) and the sprigs of mint.

PINK SUNRISE MOCKTAIL WITH CHIQUITA BANANAS AND WATERMELON (SERVES 2)

INGREDIENTS

- 2 bananas
- 1 grapefruit
- 3 slices watermelon
- 2.5 cups sparkling water
- 1 lemon
- Fresh mint to garnish

DIRECTIONS

Mix the two bananas with half of the grapefruit, 3/4 cup sparkling water and one squeezed lemon. Set this mixture aside.

Using another bowl, blend 1 and 1/2 cup sparkling water with the 3 slices of watermelon and the other half of the grapefruit.

Fill half of the glass with the red juice (with the watermelon in it) and pour the other juice (containing the blended bananas) on top.

Garnish with a piece of watermelon and mint. ■

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CHICKEN BOUILLON WITH CHICKEN, HERB CREPES, AND JULIENNED VEGETABLES

WOLFGANG PUCK



DIRECTIONS

THE BOUILLON

In a 12-quart stockpot, heat the oil over high heat. Add the onions, carrots, celery, leeks, parsnips, garlic, and shallots. Sauté, stirring frequently, until tender but not yet browned, 7 to 10 minutes.

With cheesecloth and kitchen string, tie the parsley, thyme, bay leaves, cloves, and peppercorns into a secure bundle. Add to the pot.

Add the chicken, stock, salt, and sugar. Bring to a boil, skimming off any foam that rises to the surface. Reduce the heat and simmer for 2 hours.

Carefully remove the chicken to a platter. When it is cool enough to handle, unwrap it, discard the skin, and remove the meat from the bones. Shred the meat into strips 1/4 inch by 2 inches. Refrigerate in a covered bowl.

Pour the bouillon through a fine strainer over a large mixing bowl. Season to taste with salt, pepper, and sugar.

To serve, reheat the bouillon in a large pot over medium heat. Add the chicken strips and julienned vegetables and simmer for 1 minute. Add the crepe strips and simmer for 1 minute. Ladle into soup bowls and garnish with chives. Serve immediately. *Makes 4 to 5 quarts, 8 to 12 servings.*

THE HERB CREPES

Put all the ingredients in a food processor and process until well blended. Transfer to a medium bowl, cover, and refrigerate for at least 1 hour.

Heat a 10 1/2-inch nonstick sauté pan over medium heat. Pour in 1 1/2 ounces batter and swirl to cover the bottom. Cook until the top begins to dry and the bottom is golden brown, about 2 minutes. Flip with a spatula and brown the other side about 1 minute. Remove from the pan to a platter to cool.

Stack the cooled crepes on a plate, cover, and refrigerate until ready to use. *Makes about 24 9-inch crepes.* ■

FOR THE BOUILLON:

INGREDIENTS

- 1/4 cup extra-virgin olive oil
- 2 medium yellow onions, peeled, trimmed, and thinly sliced
- 2 medium carrots, peeled, trimmed, and cut into 1/2-inch pieces
- 1 large leek, halved lengthwise, washed, trimmed, and cut into 1-inch pieces
- 2 large celery stalks, trimmed and cut into 1-inch pieces
- 1 large parsnip, peeled, trimmed, and cut into 1/2-inch pieces
- 1/2 cup peeled and chopped garlic cloves
- 1/2 cup peeled and thinly sliced shallots
- 5 sprigs fresh thyme
- 1/2 bunch fresh Italian parsley
- 2 bay leaves
- 5 whole cloves, crushed
- 1 teaspoon whole black peppercorns
- 1 whole chicken, 3 to 4 pounds, wrapped in cheesecloth
- 5 to 6 quarts low-sodium canned chicken stock
- 2 to 3 tablespoons kosher salt
- Freshly ground white pepper
- 2 to 3 tablespoons sugar

GARNISHES

- 1 cup each julienned carrots, leek, and celery
- Herb Crepes (recipe follows), trimmed into squares and cut into 1/4-inch strips
- 1/4 cup minced fresh chives

FOR THE HERB CREPES:

- 3 cups milk
- 2/3 cup heavy cream
- 1 1/3 cups all-purpose flour
- 1/4 cup minced fresh chervil leaves
- 1/4 cup minced fresh Italian parsley leaves
- 1/4 cup minced fresh chives
- 4 eggs, at room temperature
- 2 tablespoons melted unsalted butter
- 1 teaspoon kosher salt
- Freshly ground white pepper

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Butterflies Are All The Buzz



It's awesome to see! More and more property owners are doing their own research and educating themselves on environmentally-friendly landscapes and gardening practices before they even contact a landscape design professional. In my consultations, I'm getting more questions about ways to reduce impacts on the environment - a conversation I love having!

One suggestion I offer to many Southwest Florida residents is a butterfly garden. Since our area has a year-round growing season, residents with butterfly gardens can enjoy various migrating butterfly species throughout the year.

BENEFITS OF A BUTTERFLY GARDEN

Butterfly gardens support numerous species including pollinating honeybees, migratory and local bird species, and beneficial insects. Enjoy year-round vivid color, seasonal blooms, and fluctuation of species frequenting the garden. Consider incorporating a meandering path throughout the garden for strolling, and a seat bench for observing.

Butterfly gardens can be composed of all native species, a mix of native and tropical exotics, or can serve a dual purpose such as supporting pollination of fruit trees like mango, avocado, and star fruit as well as citrus trees species. The dual-purpose garden is one of the most productive types of gardens as the butterflies and bees not only feed on the butterfly plantings but also serve to pollinate the blooming citrus and edibles within the gardens.

Reduce the use of fertilizer, herbicide, and pesticide within your butterfly garden. Note: Do not spray butterfly plantings with insecticides or herbicides as these chemicals will kill larvae, caterpillars and adult butterflies, along with other pollinators like honeybees.

UNDERSTAND WHAT YOU ARE ASKING FOR WHEN YOU WANT A BUTTERFLY GARDEN.

Order in the Garden! Most butterfly plants

look like weeds and some actually are weeds that are beneficial species to the garden environment. While butterfly gardens can be maintained and kept tidy, they tend to look a bit wispy and carefree as that is the growth habit of many plants within the garden.

Smart, knowledgeable design of plant species selection and spacing can help a great deal. Design principles such as focusing on a color theme, plant shape and form, plant massing, creation of strong lines in the garden and layering of plantings can bring composure to the garden. Formality can be brought to the garden by incorporating hedges that are clipped to a formal shape and intermingling structured shrubs like gardenias, Japanese blueberry, Ligustrum and magnolias.

Do not panic when whole plants or species of plants have been trimmed bare of leaves to the stalk... plants are used for shelter, food, and protection. Just weeks after a recent butterfly garden installation, the client called frantic that all of the butterfly milkweeds had been eaten bare to the stalks! I was happy to inform them that they were the proud parents of a new brood of Monarchs!

BEST CONDITIONS FOR BUTTERFLY GARDENS ON SANIBEL:

- **FULL SUN** – I cannot emphasize this point enough – 99% of blooming plants in Florida require full sun! Butterflies and bees like blooms and color. Keep canopy trees trimmed back or thinned so that sunlight can filter to the ground below.
- **Protection from Wind** – Sanibel is a barrier island and the gusty windstorms off of the Gulf of Mexico can be difficult for butterflies to navigate. Locate the garden in an area protected from direct winds, on the landward side of the dune or front of a home if located on the beach.

- **Incorporate plants for all four of the butterfly life cycles:** egg, caterpillar, pupa, butterfly
- **Water Source** – shallow depressions on the surface of rocks that collect rainwater or morning dew, or a water feature will allow butterflies a place to pool.
- **Butterfly feeding station** - Some Butterflies are attracted to fruit and will feed on overripe bananas or other garden edibles.

PLANT IT AND THEY WILL COME!

Every garden in which I have planted butterfly host plants has attracted butterflies within just a matter of a few days. Think it's too good to be true? I challenge you to plant a small butterfly garden in a sunny, protected location on your property!

SPECIES TO CONSIDER TREE/SHRUBS

- | | |
|------------------|---------------------|
| Jamaican Caper * | Red Jatropha |
| Firebush * | Dombeya or Tropical |
| Citrus trees | Hydrangea |
| Sweet Almond | Gingers |

SMALL SHRUB/GROUNDCOVERS

- | | |
|---------------------------------------|---------------------|
| Florida Coontie * ** | Spotted Beebalm* |
| Butterfly Milkweed* & Swamp Milkweed* | Blue Plumbago ** |
| Blue Porterweed * | Gaillardia * |
| Red Salvia * | Powderpuff Mimosa * |
| | Sweet Alyssum |

VINES

- | | |
|-----------------------------|-----------------------|
| Dutchman's Pipe Vine | Purple Passion Flower |
| Corky Stem Passion Flower * | |

(*) denotes native (**) denotes host plant

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.



There's nothing quite as comforting as pulling on your favorite hoodie when it's fresh from the dryer. As much as you love luxuriating in that warmth and softness, you may not be aware just how much energy this beloved appliance burns through in a year. When it comes to energy savings in the laundry room, the dryer has long been an obstacle, and here's why.

- Unlike washing machines, refrigerators and other common household appliances, energy-efficient dryer models have been absent from the market. It wasn't until 2014 when the first ENERGY STAR® Certified dryers became available. Products that earn the EPA's ENERGY STAR label are independently certified to save energy.
- Before then, dryer technology had stayed pretty much the same for decades. A standard dryer blows heated air into the drum chamber, removing moisture from the clothing. Then the hot, moist air is vented out of the machine (and out of the house). Because of that constant loss of heat, the machine works continuously to resupply the drum with hot air.

WHY YOU MAY BE BETTER OFF UPDATING YOUR DRYER

- According to the EPA, the standard clothes dryer uses more energy than any appliance in a typical household, including the clothes washer and dishwasher. It uses even more than the refrigerator.
- Moisture sensors detect when your clothes are dry, triggering the machine to end the cycle, saving energy and excess wear on your clothing.
- Heat pump technology eliminates the need for venting and continuous

heating. First, the air is heated through a condenser, and then it's blown into the drum and the hot dry air is circulated with the clothes absorbing some of the water. Instead of venting the warm, moist air outside like a conventional dryer, it is pulled out of the drum and through an evaporator, which removes the moisture. The remaining warm, dry air is returned to the condenser and the cycle begins all over again. Because the air feeding into the condenser is already warm, less energy is needed to maintain the optimal temperature in the drum for drying clothes. To save energy in the laundry room, there are

- plenty of choices to meet your unique needs and space requirements.
- The energy savings from switching to an ENERGY STAR certified clothes dryer can reach 20%. For additional savings, look for certified ENERGY STAR Most Efficient models to save at least 28% compared to standard models. To maximize savings, pair it with an ENERGY STAR Most Efficient washer.
- Some models require no ventilation, meaning you can put your laundry room wherever there's access to power and water. Whether you live in a compact space or are just looking to relocate your laundry room

to a more convenient place, energy-efficient models offer more flexibility.

- ENERGY STAR certified dryers come in a variety of models to meet your needs. If space is tight, compact options are available that are stackable with a washer. Those who are doing laundry for a big family can find high-capacity models as well.

There are even more benefits of owning one of these super-efficient dryers. With ENERGY STAR, you are also doing your part for the environment. If all clothes dryers sold in the U.S. were ENERGY STAR certified, households would save more than \$1.5 billion each year and 22 billion pounds of annual greenhouse gas emissions would be prevented, equivalent to the emissions from more than 2 million vehicles. Even better, many utilities offer generous rebates, so you can save even more money.

Learn how you can still enjoy that warm, fresh-out-of-the-dryer hoodie while you save energy and money, and do your part to protect the climate. Find available products and rebates near you by visiting energystar.gov/hpdryer. ■

FINANCIAL PLANNING

WHO NEEDS IT?



YOUR MONEY

By Tom Uhler, Financial Planner - Uhler and Vertich Financial Planners

Q: Financial Planning, Who Needs It?"

A: Not everyone. But a good financial plan can help provide an already successful individual or family with an increased probability of long-term financial independence. Most of us ask ourselves questions like, "Might I outlive my money?" and "What happens if I have a long-term illness?" Or, "My husband has always taken care of finances; what happens to me if he's not around?" If these kinds of questions haven't been professionally answered for you, you should consider a financial plan.

A good financial plan includes investment planning, but it goes much further. Proper planning considers estate planning, preservation planning, tax planning and family needs planning. Have your investment advisor, tax preparer and estate planning attorney ever worked together in your interest? A proper financial plan engages all your advisors in an "Expert Team," which provides you comprehensive advice. Your financial planner is the quarterback of that team.

Many stockbrokers, insurance representatives and others present themselves as financial planners.

But most comprehensive financial planners hold the CERTIFIED FINANCIAL PLANNER™ certification, which indicates a professional level of education, continuing education and accountability as a fiduciary. This means that he/she must always put your interest above theirs.

A full-service, concierge planner will not collect commissions. Planners are looking for a long-term relationship, not a quick buck. Planners may charge a fee for a financial plan and will provide you advice for an annual fee. You may be surprised to find that they're no more expensive than what you're paying for just investment advice.

When you have a relationship with a comprehensive planning firm, they become your family's Chief Financial Officer and accept responsibility for whatever financial tasks you assign them. Need a new car but hate buying one? They will provide guidance for you. Have a family member with special needs? A comprehensive financial planner can work with a specialist attorney. Worried about whether you have enough resources to make that big charitable donation? Sitting down with your planning team can help provide you the answer you need and advise you on the most tax-efficient way to

make that gift.

A financial planning team should help simplify your life and help solve problems through comprehensive, independent, fee-based planning. To begin a relationship, planners will typically meet with the prospective clients a number

"A proper financial plan engages all your advisors in an 'Expert Team,' which provides you comprehensive advice."

of times to gather information before establishing a formal relationship.

A firm that charges fees for advice is usually an Independent Registered Investment Advisory firm, regulated by the SEC or state of domicile, depending on the amount of assets they manage. This also means that they are held to a fiduciary standard.

If you think you only want someone to purchase and sell investment products for you, a comprehensive financial planning firm probably isn't for you. Furthermore, you're probably wrong about what

you need! When prospective clients are referred to us, they frequently say, "I've got my living trusts and other estate planning documents all in place, so no need to go there!" As we go through the planning process and discover their deepest needs and desires, we usually find

Think about who will look out for you, your loved ones and what you've spent a lifetime accumulating when you're no longer capable of doing it – and do it sooner rather than later. ■

Uhler and Vertich Financial Planners is a locally owned comprehensive financial advisory firm serving successful families. The Uhler and Vertich team has provided independent, fee-based, concierge-level planning for 15 years from offices in Fort Myers at 1510 Royal Palm Square Boulevard #103, 33919. (239) 936-6300.

Tom Uhler, principal of the firm, is a 43-year resident of Sanibel Island. He serves on the board of the United Way of Lee, Hendry, Glades and Okeechobee, is president of the Southwest Florida Symphony board of directors and serves as treasurer of the Florida Cancer Specialists Foundation board. He is president of the Sanibel-Captiva Orchid Society and a member of the Kiwanis Club of Sanibel-Captiva Islands. Tom sits on the executive board of the Southwest Florida Council, Boy Scouts of America and is an Eagle Scout and lifetime member of the National Eagle Scout Association.

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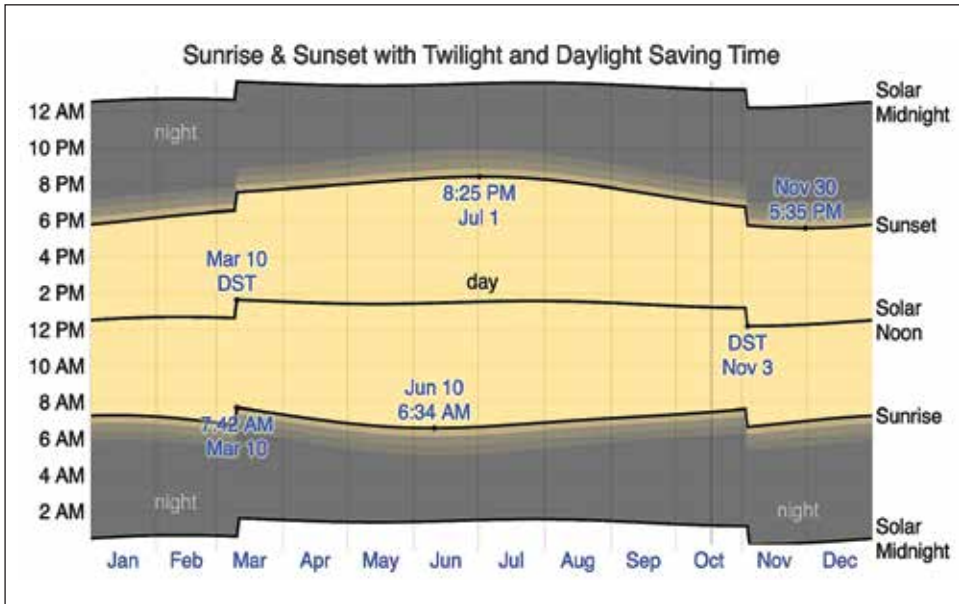
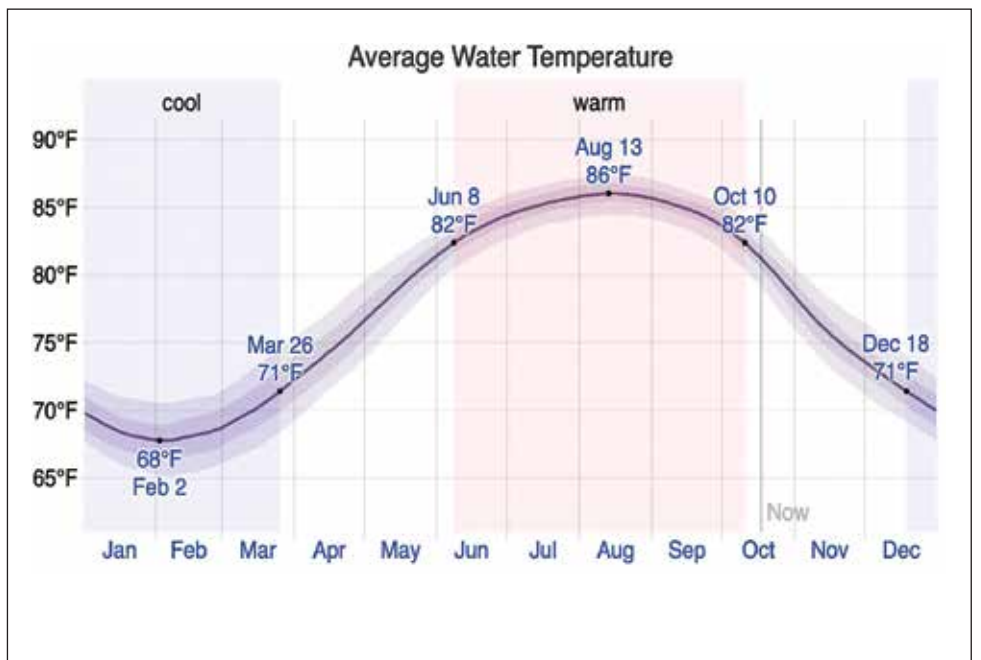
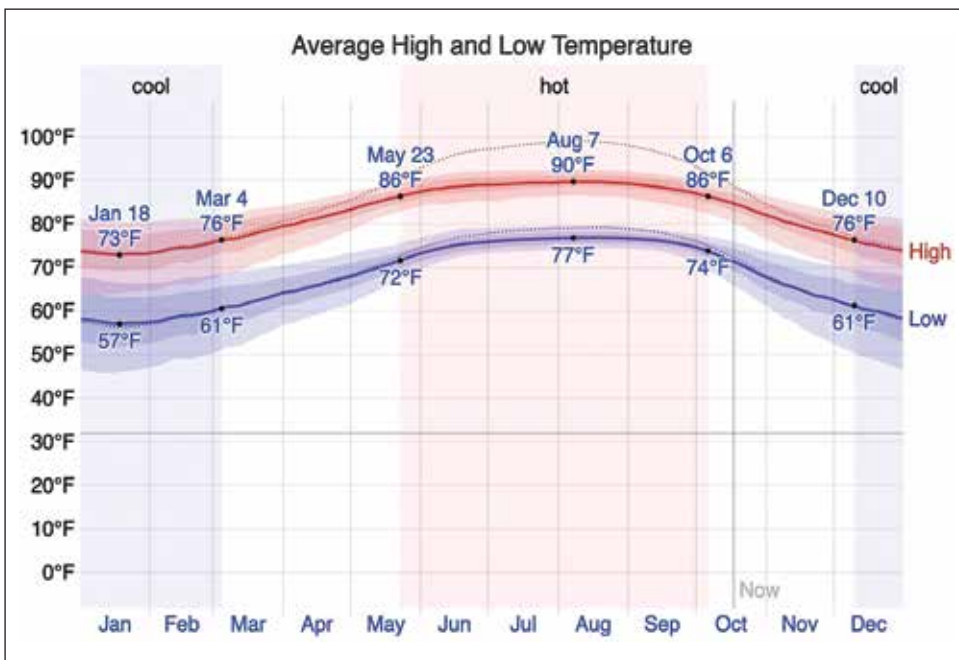
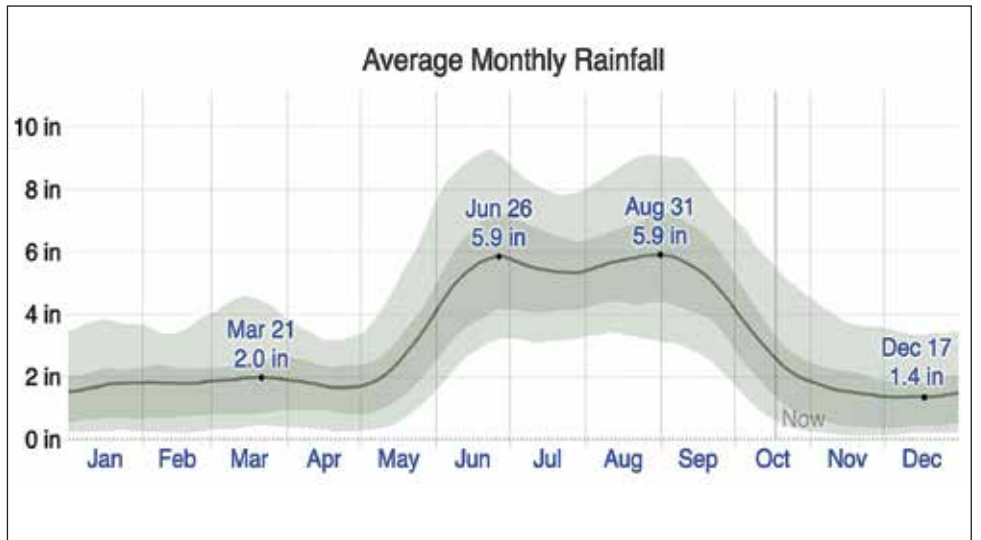
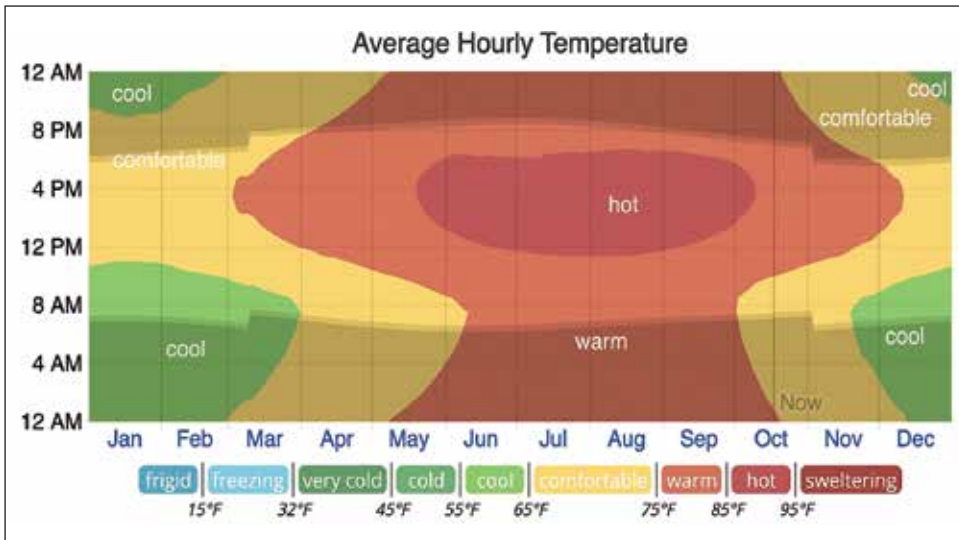
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Financial Planner,
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239.774.4000

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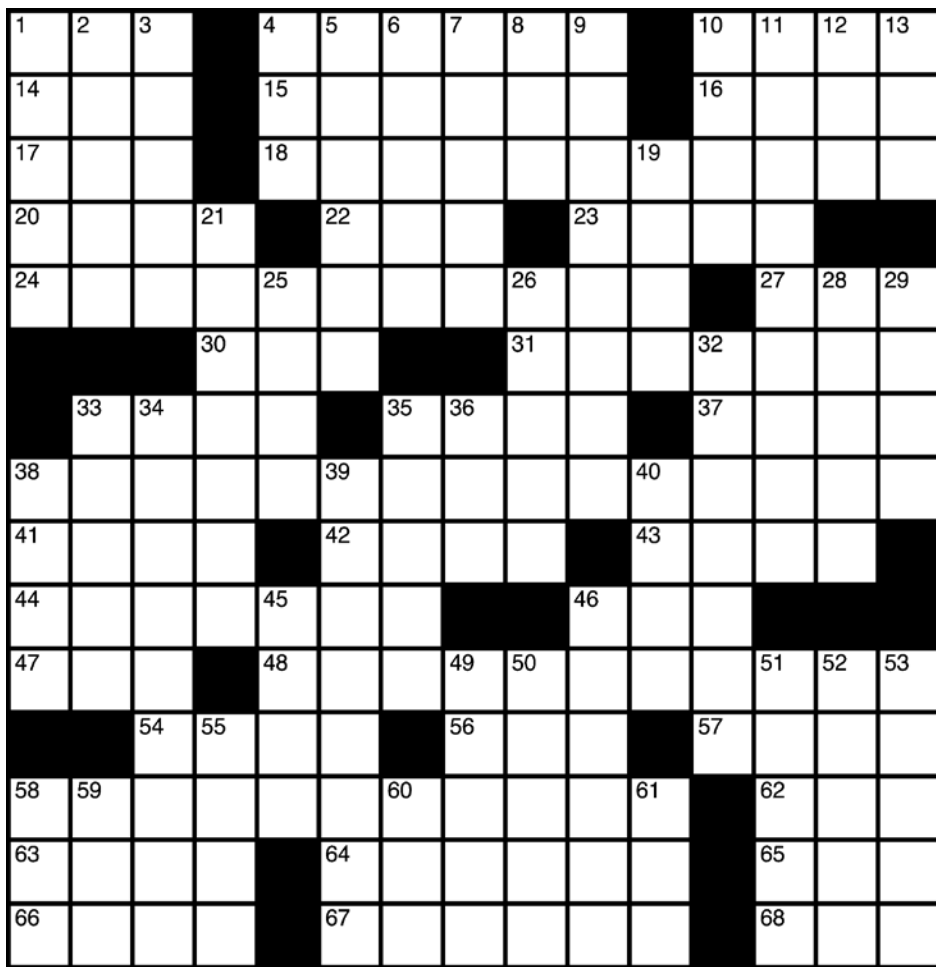
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CROSSWORD PUZZLE



ACROSS

- 1 One of a pair in "Waiting for Godot"
- 4 ___ ray
- 10 Where rds. meet
- 14 Frat address
- 15 Iris ring
- 16 Obama's birthplace
- 17 Basic resting place
- 18 Personal guide
- 20 Start of "A Visit From St. Nicholas"
- 22 Common base
- 23 "Joke's on you!"
- 24 Shoe fastener
- 27 Animal's gullet
- 30 "To see ___ is a picture": Dickinson
- 31 Make subservient
- 33 Nincompoop
- 35 "Biggest Little City in the World"
- 37 Next Dodger after Fernando to win the Cy Young Award
- 38 Historic Manhattan jazz club
- 41 Ancient Icelandic text
- 42 Birthstone for some Scorpios
- 43 Bavarian count opener
- 44 Pose anew, as a question
- 46 Hosp. areas
- 47 Put away

- 48 Cloud above a peak
- 54 Hideout
- 56 Crude shelter
- 57 Thing on a string
- 58 Source of the Romance languages
- 62 Sound after a punch
- 63 How some games are won, briefly
- 64 Dawn goddess
- 65 Aflame
- 66 Cuts
- 67 Shows disapproval, in a way
- 68 Far from friendly

- 19 Prattles
- 21 Gentleman, at times?
- 25 Sitcom that starred a singer
- 26 Kidney-related
- 28 States as fact
- 29 Join with heat
- 32 Comedian who said, "I have a lot of beliefs, and I live by none of 'em"
- 33 Lavatory fixture
- 34 Chap
- 35 Turn off
- 36 Green of "Penny Dreadful"
- 38 Designer Wang
- 39 Scene of biblical destruction

DOWN

- 1 "How to Get Away With Murder" aier
- 2 Actor Russell
- 3 Whole
- 4 Member of the reigning NBA champs
- 5 Big talker
- 6 Graf rival
- 7 See 12-Down
- 8 The Seine's ___ Saint-Germain
- 9 Use to one's advantage
- 10 Tease
- 11 Regatta racer
- 12 With 7-Down, sermon site
- 13 (In) brief

- 40 Spice Girl Halliwell
- 45 Nike competitor
- 46 Whole
- 49 Blackens
- 50 Jaguars, for instance
- 51 Garlicky spread
- 52 Unlikely to come unglued
- 53 Big name in the bags aisle
- 55 Fed. employees
- 58 Energetic spirit
- 59 Game with wild cards
- 60 Him, to Henri
- 61 "A Queens Story" rapper

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PUZZLE answers



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

SCRABBLE GRAMS

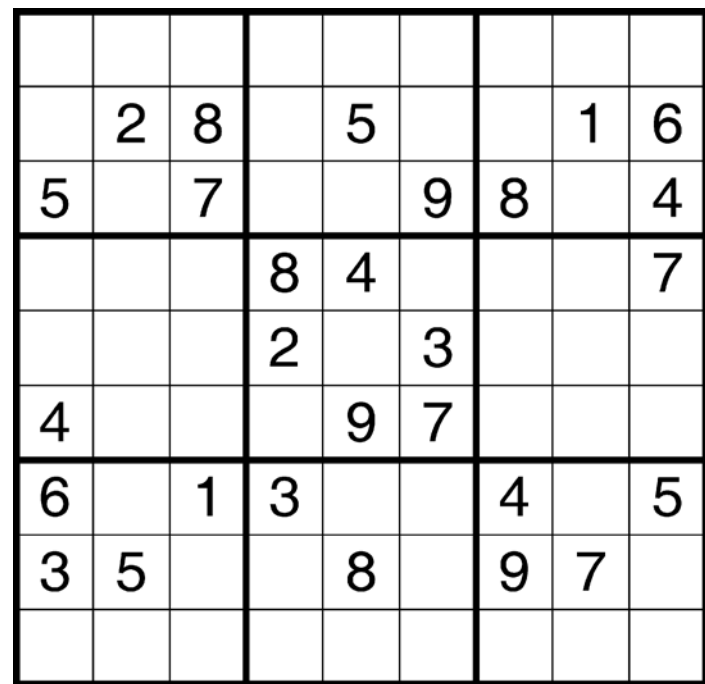
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A ₁	E ₁	F ₄	N ₁	D ₂	R ₁	S ₁	Double Word Score	RACK 3
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A ₁	I ₁	I ₁	D ₂	M ₃	S ₁	S ₁		RACK 5

PAR SCORE 255-265
 BEST SCORE 317
 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 06-30

Sudoku

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- Dale & Sandy

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