

YOUR SANIBEL

January 2020

TOO MUCH STUFF

By Jim McCallion

I have a 'Stuff' problem. I was told the first step to change is admitting to the problem. So there, I've said it. To start, I like to shop and buy things. Especially expensive electronic things. My special fix is audio components and camera gear. What a great day it is when the delivery truck arrives: opening the box, tearing through the bubble wrap, inhaling the 'new electronics' smell. Ahhh, the dopamines...

But I also suffer from the 'Hold on to it, I may someday need it' syndrome combined with 'I'm too busy to sell it' deceit. The combination of these afflictions has resulted in closets packed like a decaying mausoleum of tech.

Unfortunately, Susan, my wife, is an enabler. Not that she approves of my habit, but she tolerates my faults. Mostly because she suffers from a 'Stuff' problem of her own. In her case, it manifests as 'Amazing Kitchen Gadget Fever' and the much



more severe 'Misplaced Sentimentality Disease'. This has resulted in our remaining closets, cabinets, and cupboards to become so overfilled you must shove the doors to close them. As the late comedian George Carlin liked to say, our homes are just places to keep our Stuff, so all we need to do is buy a bigger house, right?!? (After all, helping folks purchase

and sell homes is the family business.)

Why are we so attracted to Stuff? Browse Amazon.com or turn on HSN, the amount of Stuff in is mind-blowing. Is there some part of our hunter-gatherer brains that drives us to acquire and keep? I know many folks that have overcome this urge and happily live with less, but one sale convinces me they are the exception.

I agree wholeheartedly with the current wisdom that investing in experiences, not material possessions leads to greater happiness and satisfaction. For instance, the last couple of years we invested in vacation travel as our family Christmas gift. But habits are hard to break, and I still find myself in moments of weakness reading up on the latest and greatest camera lens or audiophile amplifier. I recently re-watched George Carlin's standup act, and his satire smacked my consumerism and Stuff habit in the face. So, my 2020 New Year's resolution is to roll up my sleeves and liquidate. EBay, Facebook Marketplace and Goodwill here I come! It won't be too difficult to purge my closets of Stuff, just time-consuming. But after years of inertia, I feel well motivated to get'r'done.

Susan's monkey is harder to shake. 'Misplaced

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SANIBEL EVENTS



Sanibel Community House Art Festival

January 17 - 18
9:00 AM - 4:00 PM



See The Full Sanibel Event Calendar on Page 4

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Recently Sold on Sanibel and Captiva Islands

We've compiled a list of every property that has sold on Sanibel and Captiva Island over the past few weeks. Turn the page to see what homes sold during the month of November through mid-December. We also list how quickly each home sold, and the final closing price of each transaction. If you're thinking of selling your Sanibel home, these details can help you better understand the current real estate market here on the islands. ■

SEE STATS ON PAGE 2

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HOUSES SOLD

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

CAPTIVA ISLAND

	Subdivision	Address	Beds	Baths	Sq.Ft.	DOM	Close Date	List Price	Sold Price
CONDOS	Beach Homes	11 Beach Homes 11	4	3	2,096	65	12/4/2019	\$2,350,000	\$2,285,000
	Gulf Beach Villas	2008 Gulf Beach Villas 2008	2	2	1,043	543	11/21/2019	\$639,000	\$631,750
	Lands End Village	1602 Lands End Vlg 1602	3	3	2,440	55	12/06/2019	\$2,150,000	\$2,015,000

SANIBEL ISLAND - EAST

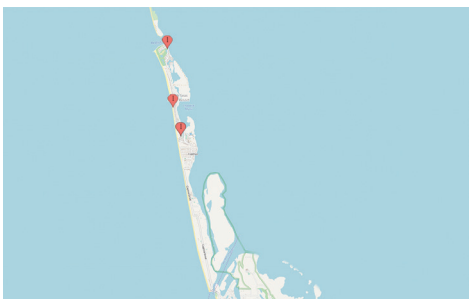
	Subdivision	Address	Beds	Baths	Sq.Ft.	DOM	Close Date	List Price	Sold Price
CONDOS	Sanibel Arms West	827 East Gulf Dr E2	2	2	1,040	406	11/25/2019	\$849,000	\$825,000
	Sanibel Moorings	845 East Gulf Drive 1341	2	2	912	46	11/01/2019	\$680,000	\$670,000
	Sundial West	1501 Middle Gulf Dr H307	1	1	728	37	12/03/2019	\$419,000	\$412,500
	Surfside 12	585 E Gulf Dr A3	3	2	1,670	68	12/10/2019	\$749,000	\$700,000
	Yacht Haven	800 Sextant Dr 4	3	2	1,670	177	11/22/2019	\$869,000	\$650,000
SINGLE FAMILY	Anchors Aweigh	747 Windlass Way	4	3	3,650	69	12/10/2019	\$2,450,000	\$2,400,000
	Beachview CC Estates	823 Birdie View Pt	4	3	2,521	49	11/15/2019	\$799,000	\$777,500
	Beachview CC Estates	1305 Eagle Run Dr	3	2	2,594	438	11/01/2019	\$998,500	\$925,000
	Dunes Sanibel	9094 Mockingbird Dr	4	3	3,116	43	11/15/2019	\$895,000	\$855,000
	Las Conchas Del Mar	788 Nerita St	3	3	1,723	31	11/25/2019	\$887,000	\$865,000
	Sanibel Shores	725 Donax St	6	6	3,868	110	11/05/2019	\$1,295,000	\$1,220,000
	Shell Harbor	836 Sand Dollar Dr	3	2	3,279	34	11/19/2019	\$1,295,000	\$1,250,000

SANIBEL ISLAND - MID

	Subdivision	Address	Beds	Baths	Sq.Ft.	DOM	Close Date	List Price	Sold Price
CONDOS	Breakers West	3041 West Gulf Dr A5	2	2	1,048	180	11/29/2019	\$499,900	\$489,000
	Island Beach Club	2265 W Gulf Dr 210-B	2	2	1,350	485	11/18/2019	\$739,000	\$720,000
	Pine Cove Of Sanibel	2501 West Gulf Dr 201	3	2	2,200	52	11/15/2019	\$1,395,000	\$1,350,000
	Pointe Santo De Sanibel	2445 W Gulf Dr A46	2	2	1,326	0	11/21/2019	\$1,050,000	\$1,050,000
	Tarpon Beach	2475 W Gulf Dr 104	2	2	1,185	145	12/11/2019	\$1,149,555	\$1,070,000
	Villas of Sanibel	2915 W Gulf Dr A102	3	3	2,027	320	11/27/2019	\$1,295,000	\$1,150,000
	Wedgewood Of Sanibel	3135 W Gulf Dr 203	3	3	3,012	81	12/12/2019	\$2,495,000	\$2,447,500
	Wedgewood Of Sanibel	3131 W Gulf Dr 305	3	3	2,661	157	11/27/2019	\$1,495,000	\$1,425,000
SINGLE FAMILY	Gumbo Limbo	1731 Serenity Ln	4	3	1,904	157	11/22/2019	\$639,000	\$583,000
	Gumbo Limbo	9401 Beverly Ln	3	3	2,198	228	11/13/2019	\$675,000	\$625,000
	Gumbo Limbo	1586 Century Ct	3	2	1,975	160	11/05/2019	\$665,000	\$630,000
	Sabal Sands	1677 Sabal Sands Rd	3	2	2,030	105	11/19/2019	\$699,000	\$675,000
	Sanibel Pines	1800 Ardsley Way	3	2	2,027	181	11/20/2019	\$695,555	\$650,000
	Seagull Estates	256 Daniel Dr	3	2	1,549	71	12/13/2019	\$747,000	\$740,000
	Southwinds	198 Southwinds Dr	3	2	1,649	122	12/06/2019	\$699,900	\$675,000

SANIBEL ISLAND - WEST

	Subdivision	Address	Beds	Baths	Sq.Ft.	DOM	Close Date	List Price	Sold Price
SINGLE FAMILY	Del Sega	6492 Sanibel Captiva Road	2	1	535	0	11/25/2019	\$842,000	\$842,000
	Sanctuary at Wulfert	2414 Wulfert Rd	4	4	4,813	0	12/06/2019	\$1,597,000	\$1,000,000
	Sanibel River Estates	681 Rabbit Rd	3	2	1,539	276	11/08/2019	\$549,000	\$482,000
	Seaspray	1324 Seaspray Ln	3	3	3,690	97	11/01/2019	\$1,350,000	\$1,050,000
	Tradewinds	1345 Tahiti Dr	3	2	3,078	223	11/26/2019	\$1,150,000	\$1,075,000
	Tradewinds	1365 Tahiti Dr	2	2	1,302	49	11/15/2019	\$449,000	\$445,000



Captiva Island



Sanibel Island

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



SHOULD I HIRE A PROPERTY MANAGER TO OVERSEE MY RENTAL HOME?

Q Dear Susan, I recently got a sweet job offer that would require me to relocate. My wife and I don't mind moving, but we are reluctant to sell our home (we were kind of hoping to leave it to our children). One of my co-workers suggested we hire a property manager to rent it out; not only could we keep the house

while someone else takes care of it, but we can also make money without breaking a sweat. That sounds good, but we just don't know what such an arrangement would entail.

- Garrett W.

A Dear Garrett, I strongly recommend you hire a property manager to look after what is probably your most significant investment. Keep in mind, though, that not all property managers are alike, nor does any single firm meet the needs of every kind of client. Some offer a full range of services; others will merely run an ad and collect the rent.

When you rent your home to someone, your tenants will expect you to do stuff when they want it done. That could mean fixing a broken glass cooktop or snaking a clogged shower drain. If you move too far away to come running on short notice, then you'll need someone who can.

Many residential management companies operate on a national or even international scale, but these are better suited to investors with several properties or multi-family dwellings than for individual homeowners. In your case, the logical choice might be a locally owned company that hires a team of local residents who know their community and, therefore, how best to serve their clients.

They will help you set a fair price for rent, market your property and vet the prospective tenants. They often keep someone on hand who can drop by your house when necessary, perhaps to inspect it for damage or neglect, or to make sure the smoke and carbon monoxide detectors and water heater are in working order. Most property managers keep between \$500 and \$1,000 in a maintenance reserve fund to handle emergency repairs. They also will track your monthly earnings and expenditures, provide you with appropriate tax documents and

keep you abreast of laws concerning landlord-tenant issues (in case you want to avoid lawsuits).

The fee for property management usually ranges from 20% to 25% of gross rent. While that sounds pretty high, most management companies have different packages to choose from with different offerings. Don't be afraid to ask questions about the contract. I would be leery of the firms that nickel-and-dime you for additional services. The typical 12-month contract renews automatically, although you might be permitted to renegotiate the terms. You can make a lot of money from rental properties—if you deal in volume. The average investor earns six figures a year in "passive income," but they rely on someone else's active outgo to make it happen. If you think you can handle the necessary tasks on your own, then I say go for it! But I would start by interviewing a few companies first. ■



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ASK SUSAN

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- Susan & Jim McCallion

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ISLAND EVENTS

what's happening on Sanibel and Captiva



JAN 31 1927 Birthday Gala
Jan 31 • 5:30pm
Sanibel Community House

An evening of fine dining, rich with history and unique island flavor. Experience signature red carpet event, while dining and bidding on auction items, while strengthening the heartbeat of Sanibel and continuing the legacy.



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

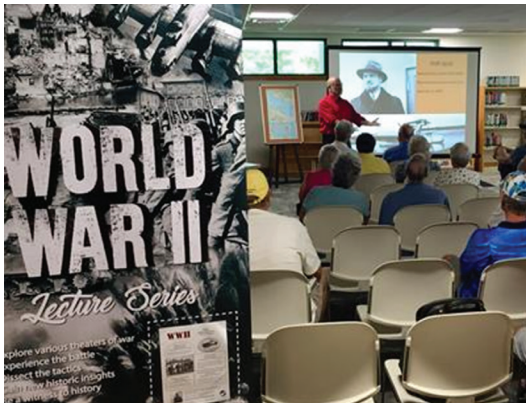
St. Isabel Catholic Church
Saturday, 5:00 pm
Sunday, 8:30 am & 10:30 am

JAN 13 "First-Timers" Pickleball Clinic
Jan 13 • 4:00pm
Sundial Pickleball Courts

Learn the basics of pickleball at this one hour clinic designed especially for beginners. Equipment will be provided, and you'll receive a voucher to enjoy a drink "on us" after the courts. Held Monday, January 13th @4pm, and Friday, January 24th @ 10am.

JAN 17 WWII Battle in the Atlantic
Jan 17 • 10:00-11:00am
Sanibel Public Library

Duane Shaffer will be presenting the strategy and tactics of this brutal WWII naval campaign, including the disaster involving Convoy PQ17. Locals and visitors are welcome to attend these Library Programs. No registration required.



JAN 17-18 SCA Art Festival
Jan 17-18 • 9:00am-4:00pm
Sanibel Community House

Enjoy over 60 regional and national artists with a variety of styles of mediums available for purchase at this art festival held annually. The art festival is free to attend with the request of a do-nation at the gate to go towards the Sanibel Community House.

JAN 21 Live a Longer, Healthier Life
Jan 21 • 10:00-11:00am
Sanibel Public Library

During this presentation, Dr. Brian Formolo will describe how specific dietary changes can significantly reduce the risk of health conditions such as heart attack, cancer and diabetes. I prove your health safely and effectively without calorie restriction, hormone therapies, or medication.

JAN 22 F.I.S.H. Senior Expo
Jan 22 • 11am-3:00pm
Sanibel Community House

Exhibitors will offer information about healthcare, recreation/vacations, end of life planning, legal services, senior employment opportunities, safety, scams, medical alert options, nutrition, independent, assisted living, long-term care facilities; pet sitters, and more.

JAN 26 Island Jazz
Jan 26 • 3:00-5:00pm
BIG ARTS Boler Garden

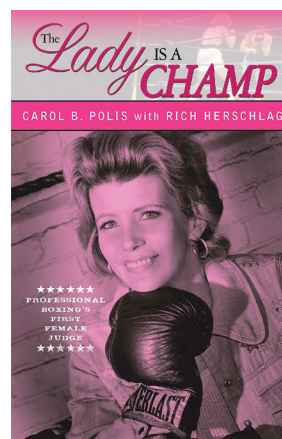
Spend a lazy Sunday afternoon enjoying the tunes of the ever-popular Island Jazz musicians. Bring a chair and come early to enjoy this free concert in the open air.

JAN 27 Understanding Alzheimer's & Dementia
Jan 27 • 10:00-11:30am
Captiva Civic Association

F.I.S.H. of SANCAP presents Understanding Alzheimer's and Other Dementia-Related Diseases. Participants will learn the definition, characteristics and stages of Alzheimer's and other dementia-related diseases while understanding the challenging behaviors of those afflicted with these diseases.

JAN 29 Meet the Author
Jan 29 • 2:00-3:00pm
Sanibel Public Library

Carol Polis is the author of "The Lady is a Champ." She has traveled throughout the world judging 27 title boxing fights, she was on national TV shows "What's My Line?" and "To Tell the Truth," and appeared in the 1990 movie "Rocky V." She is a cancer survivor and the theme of her presentation is "With Courage, Anything is Possible."



Featured Home

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FROM CONTRACT TO CLOSE – The Process of Selling Your Sanibel Home



by Susan McCallion

It's probably something you've only done once or twice in life - closed on the sale of your home. And, I'll bet it was in a different state than Florida. So how does it work here? I'm happy to explain an abbreviated version of the detailed contract-to-close process that occurs when you sell your home on island.

Congrats! You just received an offer from a potential buyer that you have negotiated and come to an agreement. Now, you have a fully signed contract and your home is likely "Pending with Contingencies." These "contingencies" are usually for

home inspections, appraisals, and buyer financing approval.

Your buyer's agent might ask for documents such as your current home insurance policy, a home survey, elevation certificate and/or wind mitigation report. Any information you can provide regarding your home's service providers, HOA or condo association docs, etc. will help to keep the closing process running smoothly and on schedule.

Organization is vital during the contract-to-close process. That's why our team has a dedicated contract-to-close professional who creates a detailed timeline for closing and works to keep everyone on schedule leading

up to closing day.

As your home inspections and appraisal take place, your real estate agent should be there to ensure everything runs smoothly. Any negotiations that might occur as a result of these events will go through your Realtor® and the agent representing the buyer.

You, the seller, choose the title company or attorney that will facilitate the closing of your home. All escrow deposits and funds will be transferred to and from the closing company directly. Documents such as the title insurance commitment and final settlement statement will come from the closing company as well.

Finally, it's Closing Day! The day before closing, the buyers will have a final walkthrough of your property. You can sign papers at the closing company's office ahead of time, on closing day, or sign papers remotely if you can not be present.

This is an overview of the contract-to-close process for selling your island home. Each transaction varies in its details and circumstances, that's why it's important you select an experienced listing agent and closing company to handle the sale of your home. ■

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

PROFITABLE

STUFF (Continued from Page 1)

Sentimentality Disease' (or MSD) confers attachment onto almost any physical object that relates to a loved one. With raising our four kids, inheriting from four sets of grandparents, having parents share their things, plus the trinkets we've acquired on our own travels, Susan and I are heavily burdened with kid art, vases, antiques, china, and boxes of old pictures.

The very on-trend Marie Kondo says "Keep only those things that speak to the heart and discard items that no longer spark joy. Thank them for their service – then let them go."

So easy to say, but not so easy to do. Susan can feel a spark of joy from all this Stuff, plus a big dose of guilt from getting rid of it.

We recently tried to purge stacks of this sentimental Stuff from our house and the nostalgia hit us HARD. After hours of deliberation, we were emotionally

drained and had barely made a dent in the pile. I didn't realize it, but I must suffer from MSD as well.

Still, we are determined to reduce our Stuff. Eventually, we may want to move to a smaller house. Besides the obvious lack of space, having clutter is terrible when you try and sell your home. Even if your Stuff is contained in closets, this packed storage impacts the perception of potential home buyers. Why not start dealing with the Stuff now? Also, the thought of possibly burdening our children with this task motivates us to deal with it ourselves. After all, they won't feel much joy from our piles of nostalgic junk, just the guilt of disposing of it.

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



10 WAYS TO DECORATE YOUR HOME BENCHES

by Kathryn Weber

There's one seating element that is always in play and easy to overlook. It's the decorative bench. Going in almost every setting and any decor, and every room, you can gain a whole new level of versatility with a decorative bench, and it's always nice to have extra seating.

Add to entryways. A foyer often needs a spot to put on shoes, place mail or set your purse down. Rather than a table by the front door, consider a bench at your entryway to give you the seating option a table doesn't offer.

Window dressing. Break up large expanses of windows by adding benches below them. They'll create a welcome spot to enjoy the view and invite lingering.

Dining choices. A bench at a dining table is a cozy way to let folks sit together, such as kids, couples, or a parent with a smaller child. A bench takes up less space than chairs and can offer more seating while giving your dining room an update.



Coffee table. If you have a narrow living space, a larger coffee table might be oversized. Swap out a standard coffee table for a bench that still gives you a spot to set down a magazine or a cup of coffee but won't take up valuable space.

Bedroom comfort. In the bedroom, a bench at the end of the bed make a soft spot to sit and put on shoes or place a bed throw. Use it for seating or accessorize it like a coffee

table for a stylish look.

Half-size seating. Benches don't have to be long to qualify as a bench. Try pairing two single benches together for extra seating. Tuck under tables to pull out when you need more places to sit, and to give tables a way to fill that extra space.

Support from behind. A terrific option for small spaces is to add a bench behind a sofa to stand in for a sofa table. It gives some support to

the sofa while delineating an entryway. Size aside, a bench is a great way to add extra seating or storage behind a sofa.

Hallway interest. Break up long hallways or bare corners with a bench. It will add interest to the hallway by eliminating the runway or bowling alley feeling.

Bathroom benches. In the shower, a teakwood bench is a welcome spot to sit while showering. In the bathroom,

it makes a nice spot to hold a towel.

Punch of color. If you have a bedroom or living space that needs a fun or standout design or vibrant color to make your room come to life, adding a pair of soft decorative benches could be all you need to complete the room. ■

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by Kathryn Weber

If you've been looking for a way to update your decor that's easy, quick and inexpensive, then look no further than throw pillows. When coordinated and styled, these hardworking squares can create a refreshed look to your living room or bedroom. Follow a few decorating guidelines and you'll have a makeover that looked like you did a lot more than simply change the pillows.

BACKGROUND

More than just squares on a sofa, throw pillows are there for comfort to put your head on, add support at your low back, or to keep deep sofas from swallowing up your guests. It's easy to just go with the pillows that came with your furniture, but why not mix them up? Those cookie-cutter pillows create a lackluster look when they're lined up like birds on a line, and if your furniture isn't new, some new throw pillows could just give it a facelift.

TEXTURE

One of the most interesting ways to decorate with throw pillows is to vary their texture. If you have a velvet sofa, then a velvet throw pillow will fade into the sofa's background. But a lamb mohair pillow? Now, that's interesting, and it's interesting because of the textural contrast between the pillow and upholstery. Look for pillows that are rich with texture, such as velvet, crochet, mohair, or linen. Antique rugs made into throw pillows are a unique choice that adds loads of texture and interest. For a smooth and edgy look, leather is another texture option that will help you mix up and refresh your room's look.

SIZE

Look at size as another way to add interest to your throw pillows. Varying sizes helps keep the look fresh and interesting.



REFRESH AND MAKEOVER YOUR DECOR WITH THROW PILLOWS

Mix up the sizes, such as a standard 16- or 18-inch square with a lumbar pillow that's 12-by-20 inches, a 20-by-20-inch square, or a round bolster. If you have a new piece like a sofa, for example, use two of the pillows that came with it and then buy new ones in various textures or sizes to coordinate. Add lumbar pillows to chairs to give them a refresh and help shore up a sagging seat.

HOW MANY PILLOWS?

On a sofa, use only as many as you

need. Overabundant pillows make the sofa look silly and overdone. Instead a pair of same-sized squares at each end, add pairs where one is smaller and one is larger, with one lumbar pillow in the center. This looks balanced and proportional. What you don't want to do is to make guests feel obligated to sit in pillow purgatory or to put the pillows on the floor to be seated comfortably.

The idea of throw pillows is to add comfort as well as style. However, if you have a deep sofa to enjoy watching TV, guests

may have difficulty being seated comfortably with their feet off the ground. This is when appropriately sized pillows will not just look stylish, but also help your guests be more comfortable. Do be sure that pillows aren't overstuffed. When they can't be leaned into and compressed, they're too full. ■

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Decoding the Sanibel Hardscape Code



It may surprise you that landscape architects consider a lot more than plants when designing your landscape. Oftentimes design solutions regarding landscape design influence the hardscape design as well. These areas include driveways, front entry walks, pathways and patios, pool decks and outdoor living areas.

There are many factors to consider when designing or modifying developed areas on site. How much area on your property is currently developed? Do you have enough undeveloped square footage, per code, to add the outdoor living area or pool of your dreams? If building new, how much area do you have to work with for the developed footprint of your new house, pool, deck, and driveway? And what do the terms developed, permeable and impermeable fluently used by your architect, contractor and the officials at the planning department even mean?!

Before reading further, a disclaimer to the reader is necessary. This article is intended as a broad overview of developed area regulations on a residential lot as pertaining to the City of Sanibel Land Development Code (LDC). For more information on developed area and determination of impermeable coverage, refer to Sanibel LDC Chapter 86 – Development Standards.

First, we need to understand the three terms.

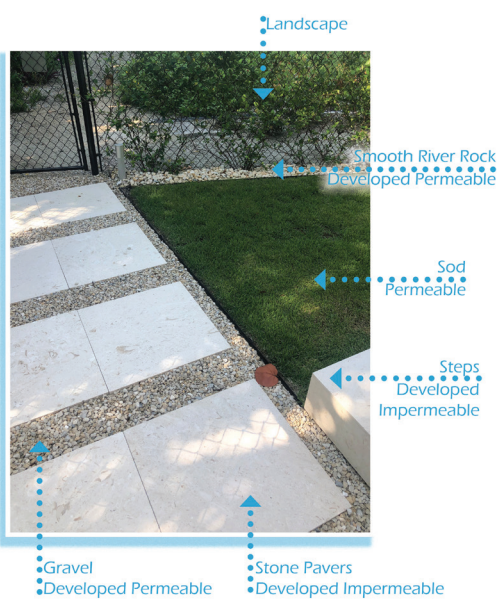
The City of Sanibel simplifies the classification of developed area materials (concrete, asphalt, pavers, gravel, shell) into impermeable and permeable surfaces.

Developed Area: Below is a shortened definition as per the City of Sanibel LDC. The area of any lot on which is located any structure, driveway, parking area, loading area, impermeable surface, any surface covered or surfaced with gravel, stone, marble chips, broken or pulverized rock, shells, or other similar material walkway... Developed area is composed of both impermeable and permeable areas.

Impermeable Area: The hard surface area where stormwater will not infiltrate where it falls and runs-off. Examples: House foundation, pool, concrete or paver driveway, paver patio, and pool deck, concrete utility pads, steppingstones, etc.

Permeable Area: Area where stormwater will infiltrate into the ground where it falls.

Examples: Landscape or mulch area, sod yard, rock, gravel or shell driveway or pathway, pervious pavers.



DEVELOPED AREA LIMITATIONS

The City of Sanibel has criteria for land that can be developed or covered with pervious or impervious material on your property. These criteria relate to development zones established by the City of Sanibel, based on the topography of the island and the environmental sensitivity of that area. The amount of area available to be developed on your property is influenced by the Ecological Zone your property is located in.

Why are there limitations to developed areas?

Non-developed areas reduce stormwater runoff, replenish groundwater, reduce flooding which may over-load combined sewer sewage treatment plants, require less land set aside and cost for development of retention basins, and reduce pollutants in stormwater run-off to help protect and preserve our water quality.

In residential developments, sand or shell driveways and parking areas are deemed to be 100% permeable. The City encourages sand and shell driveways and parking areas because the more natural appearance of such substance is more in harmony

with the character of the city as a whole and its emphasis on environmental and aesthetic priorities.

What is the first step to starting my project?

Anytime the developed area of a property is being altered, it is recommended to have a current site survey with developed area calculations; so that you and your design team know the amount of area (square footage) that is available for the new project.

Sometimes we must give a little to get a little...

If a property is close to the developed area limitation or is overdeveloped, the owner may consider removing developed area on the property to re-allocate in another location. Options like removing a shell walk that is rarely used to enlarge the gravel parking area of your driveway or narrowing or removing a paver walkway to enlarge your paver pool deck may be considered.

Should I use Pervious Pavers?

A recent update in the City code states that if you replace any existing impermeable or permeable surface with permeable pavers, it shall be deemed to be 100 percent permeable. Pervious pavers are best used in driveway and walkway applications, as the coarse texture underfoot is not desirable for bare feet on pool deck pavers.

Do I need a permit?

A permit is required for most hardscape projects. Upon closeout of a permit for larger projects, an As-Built survey may be required to be submitted.

A permit is required to pave or amend your driveway apron in the right-of-way (ROW), however, the SF area in the ROW does not count towards your total lot coverage calculation. If you are short on developed area available but still want a paver drive apron you may consider paving the apron, then utilizing shell or gravel from the back of the apron to the garage.

PROCEED WITH A PROFESSIONAL

There are consequences that may be enforced by the City if it is discovered that the developed area of your property conflicts with or is greater than the amount allowed by the Sanibel Code.

Before beginning any project, verify your paver or hardscape contractor holds a City of Sanibel License for your project. If you have any questions on your hardscape project ask your licensed paver contractor, licensed landscape professional or contact the City of Sanibel Planning Department. ■



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 10 years, Leigh has been helping homeowners and businesses on island with well-designed landscape solutions.

family time

FOUR WAYS TO GATHER AROUND THE TABLE WITH A FAMILY GAME NIGHT



Feeling disconnected from members of your own family lately? You're not alone—a recent study by 72 Point for Visit Anaheim found that 60% of parents with kids between 4 and 18 described their daily lives as “hectic.” Sadly, the survey also found that today’s families only spend about 37 minutes of quality time together per weekday. Between digital distractions and our often over-scheduled lives, even sitting down for dinner together can feel like a miracle to pull off, especially as children head toward the tween and teen years.

WHAT'S A SOLUTION? GATHER AROUND THE TABLE

Set aside the gadgets and gather around the table together for a good old-fashioned family game night. Even if you start out with a monthly game night with the kids, chances are it will soon be popular enough to enjoy more often. Putting your family’s game night on the calendar will ensure everyone keeps their schedules clear

for a night of fun—and connection—all together.

Today’s games provide a huge range of choices to suit any age range, interests or gaming styles, so there’s truly something for every family to explore and enjoy



together. The added benefits will astound you: Kids can learn important lessons about sportsmanship and fair play, develop communication and collaboration skills, increase their fine motor, logic and strategic thinking abilities—and have a blast doing it. When was the last time you all just let loose and enjoyed laughing and being silly

together? There’s no better way for kids and parents to relax and have fun together than a game that brings out the best in everyone.

Here are some examples of how games can boost specific skills, while also providing plenty of giggles and excitement.

TEST YOUR KNOWLEDGE, QUICK THINKING AND CREATIVITY

A game that’s always up-to-date, kNOW! uses the latest technology to help test the brain power of three to six players, ages 10 and up. Games go way beyond trivia—there are also puzzles such as identifying a sound provided by Google Assistant, or creating a question to ask Google Assistant to prompt it to say a provided word or phrase. This fast-moving game provides constantly changing questions depending on where and when you play.

ENJOY THE WICKED SIDE OF STRATEGY

For a fun twist on everyone’s favorite movies, Disney Villainous: Evil Comes Prepared allows two

to six players age 12 and up to choose a sinister character to play: Scar from “The Lion King,” Ratigan from “The Great Mouse Detective,” or Yzma from “The Emperor’s New Groove.” Players put strategy and logic to the test to achieve their own diabolical goals—and stop other villains from completing their own dastardly objectives. Games like Disney Villainous are especially fun because they can be expanded and played with other characters in the series. Players can choose from a treasure trove of villains including Maleficent, the Queen of Hearts, Ursula and more.

CREATE SUSPENSE WHILE WORKING COOPERATIVELY

JAWS brings the classic movie and infamous shark to life in your very own living room. In this asymmetric, two-act board game, one player takes the role of the shark while others take on the parts of Chief Brody, Quint and Hooper and work together to defeat their toothy foe. For two to four players ages 12 and up, play JAWS to recreate the excitement and

tension of the blockbuster film as a family!

BOOST PROBLEM-SOLVING AND SMALL MOTOR SKILLS

A brain-bending game for all generations, Invasion of the Cow Snatchers is an ‘out of this world’ introduction to playing games at different levels of skill while challenging players as they learn how to follow directions and maneuver their flying saucer around obstacles. Though designed to be a one-player game, others can join in on the fun too by collaborating to solve puzzles together and taking turns being the magnetic “UFO.”

Schedule a family game night and turn that 37 minutes into an entire hour or more! This is a perfect opportunity to turn off the phones for an hour or two, and stock up on some of the newest games that your kids will love to play. Enjoy hanging out together and reconnecting as a family.

For more fun games and puzzles to enjoy, visit Ravensburger.com. ■

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WOLFGANG PUCK



LEMON VELVET SHEET CAKE

THE CAKE:

- 2 cups granulated sugar
- ½ cup vegetable oil
- ½ cup sour cream
- Grated zest of 2 lemons
- 2 tablespoons freshly squeezed lemon juice
- 1 teaspoon lemon extract
- 1 teaspoon vanilla extract
- 2 large eggs, lightly beaten
- 1½ cups cake flour

- 1 teaspoon baking powder
- ⅛ teaspoon baking soda
- ½ teaspoon kosher salt

THE GLAZE:

- 1½ cups confectioners sugar
- 3 tablespoons freshly squeezed lemon juice

THE GARNISHES (optional):

- Freshly whipped cream
- Fresh berries

DIRECTIONS

Position a wire rack in the center of the oven. Preheat the oven to 350 F. With nonstick baking spray, evenly spray the bottom and sides of a 9-by-9-inch baking pan; set aside.

In a mixing bowl, combine the granulated sugar, vegetable oil, sour cream, lemon zest, lemon juice, lemon and vanilla extracts, and eggs. With a wire whisk, stir them together briskly until smoothly blended.

In a separate bowl, combine the flour, baking powder, baking soda, and salt; stir with a clean whisk until thoroughly blended. Add these dry ingredients to the wet ingredients and stir with a whisk just until no streaks of the flour mixture remain.

Pour the resulting batter into the prepared baking pan. Place the pan on the oven rack and bake for about 30 minutes, until a long wooden toothpick inserted off the center of the cake comes out with just a few moist crumbs clinging to it. Remove the cake from the oven and set aside on a wire rack.

Immediately put the confectioners sugar and lemon juice for the glaze in a small mixing bowl. Stir them together with a small whisk or a fork until smooth, and then immediately pour the glaze evenly over the still-hot cake.

Serve the cake straight from the pan, hot, warm or at room temperature, cutting it into squares. Garnish, if you like, with whipped cream and fresh berries. *Makes one 9-by-9-inch cake.* ■

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CAN AN EXPERT TEAM HELP LOWER YOUR TAXES?



YOUR MONEY

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

When we ask people in a first meeting, “Has your financial advisor ever talked to your CPA, estate planning attorney or insurance agent?”, the answer is usually a resounding “No, why?”

The answer is simple: comprehensive financial planning is a lot more than investment management. What good are great investment returns if your estate is attacked in a lawsuit? Are good intentions enough, or do family members sometimes need to be protected from themselves? What good are large gains over time if taxes take more than anticipated?

Providing truly comprehensive financial planning requires the formation of an “Expert Team”, consisting of all a successful family’s professional advisors. Early in the relationship, we at Uhler and Vertich Financial Planners connect with the family’s tax preparer and other professional advisors. Then, we work together to

determine the solutions best suited to the family’s goals.

Before any major financial decisions are made, think what would happen if the accountant, the attorney and the financial advisor discussed together the investment planning, estate planning and tax planning impacts!

As an example: Traditional IRA accounts contain funds which have not been subject to Federal Income Tax: Roth IRA accounts contain funds which have paid income tax, but which will not be taxed upon withdrawal. In years where the planners determine that little or no Federal Income Tax will be due, it may make sense to convert funds from traditional to Roth IRAs, resulting on funds later being withdrawn without taxation.

Most retirees discover that all or part of their Social Security benefits are subject to income tax, but with proper planning – a joint venture with financial planner and tax preparer – those benefits may see reduced or eliminated taxation.

Finally, careful, cooperative planning by the Expert Team can result in

“comprehensive financial planning is a lot more than investment management.”

a reduction in capital gains taxes paid.

But this planning must be done proactively long before tax returns are filed! The CPA possesses some of the information needed and the financial planner has equally valuable but different information. Only by working together can they determine the most efficient way for the client to benefit.

All these techniques are available through proper planning. If you’re not already receiving these advanced services, either talk to your existing professionals about teaming up on your behalf or

consider making a switch.

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 42-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 available in the firm’s Form ADV (Part 2A) as well as the client agreement. Please ask your Advisor to provide. 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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Any opinions are those of the financial advisor and not necessarily those of Raymond James.

Managed accounts are charged Advisory Fees in addition to internal fees of investment company products and should be evaluated when determining the costs of a fee-based account. A list of additional considerations, as well as the fee schedule is

available in the firm’s Form ADV (Part 2A) as well as the client agreement. Please ask your Advisor to provide.

Raymond James and its advisors do not offer tax or legal advice. You should discuss any tax or legal matters with the appropriate professional.

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JANUARY 2020 - LUNAR, SOLAR, AND TIDE OUTLOOK - SANIBEL, FL

Tide information found at
Tides4Fishing.com



TIDE BASICS

What is a High Tide and when does it occur?

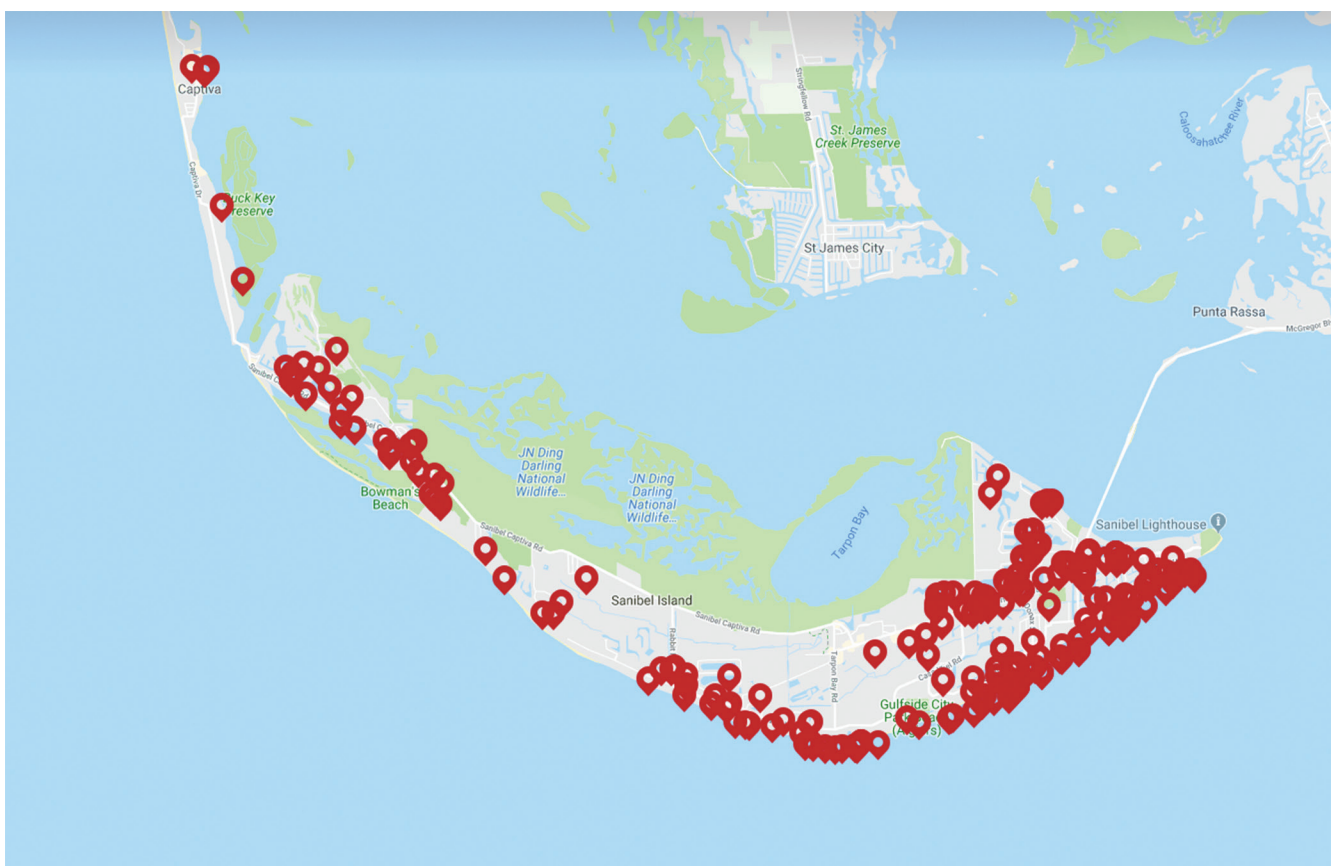
High tides are a result of the gravitational pull between the Earth and its moon and the Sun. In short, the gravity from the moon pulls the Earth's water towards it, and thus creates a high tide. High tides occur when the moon is directly overhead and again when the moon is on the opposite side of the planet, which is why we normally see two high tides occurring in an 24-hour timeframe.

What is a Low Tide and when does it occur?

As you can guess, low tides come opposite of high tides. So, low tides occur when the moon is not directly overhead or behind. When the moon is at a 90 degree angle from your position on Earth, the moon is pulling the water towards it and away from you, thus causing a low tide to occur.

Learn How Tides Affect Shelling & Fishing at
SanibelRealEstateGuide.com!

DAY	MOON	SUN	TIDES FOR SANIBEL				COEFFICIENT	SOLUNAR ACTIVITY
			1 st TIDE	2 nd TIDE	3 rd TIDE	4 th TIDE		
1 Wed	☾	☀	3:02 am ▲ 1.9 ft	11:09 am ▼ 0.0 ft	5:24 pm ▲ 1.7 ft	11:35 pm ▼ 1.0 ft	48 low	🐟🐟🐟
2 Thu	☾	☀	4:17 am ▲ 1.6 ft	11:50 am ▼ 0.2 ft	5:57 pm ▲ 1.8 ft		34 low	🐟🐟🐟
3 Fri	☾	☀	1:02 am ▼ 0.7 ft	5:54 am ▲ 1.4 ft	12:31 pm ▼ 0.5 ft	6:30 pm ▲ 1.9 ft	27 low	🐟🐟🐟
4 Sat	☾	☀	2:17 am ▼ 0.4 ft	7:43 am ▲ 1.2 ft	1:12 pm ▼ 0.7 ft	7:03 pm ▲ 2.1 ft	20 low	🐟🐟🐟
5 Sun	☾	☀	3:19 am ▼ 0.0 ft	9:24 am ▲ 1.2 ft	1:53 pm ▼ 0.9 ft	7:38 pm ▲ 2.2 ft	27 low	🐟🐟🐟
6 Mon	☾	☀	4:11 am ▼ -0.3 ft	10:45 am ▲ 1.3 ft	2:33 pm ▼ 1.1 ft	8:14 pm ▲ 2.4 ft	27 low	🐟🐟🐟
7 Tue	☾	☀	4:58 am ▼ -0.6 ft	11:51 am ▲ 1.4 ft	3:12 pm ▼ 1.2 ft	8:52 pm ▲ 2.5 ft	41 low	🐟🐟🐟
8 Wed	☾	☀	5:41 am ▼ -0.8 ft	12:44 pm ▲ 1.4 ft	3:49 pm ▼ 1.3 ft	9:33 pm ▲ 2.7 ft	48 low	🐟🐟🐟
9 Thu	☾	☀	6:24 am ▼ -1.0 ft	1:27 pm ▲ 1.4 ft	4:26 pm ▼ 1.3 ft	10:16 pm ▲ 2.8 ft	62 average	🐟🐟🐟
10 Fri	☾	☀	7:07 am ▼ -1.1 ft	2:04 pm ▲ 1.4 ft	5:08 pm ▼ 1.3 ft	11:02 pm ▲ 2.9 ft	76 high	🐟🐟🐟
11 Sat	☾	☀	7:49 am ▼ -1.1 ft	2:35 pm ▲ 1.3 ft	5:56 pm ▼ 1.2 ft	11:50 pm ▲ 2.9 ft	83 high	🐟🐟🐟
12 Sun	☾	☀	8:32 am ▼ -1.1 ft	3:03 pm ▲ 1.3 ft	6:51 pm ▼ 1.1 ft		90 very high	🐟🐟🐟
13 Mon	☾	☀	12:42 am ▲ 2.8 ft	9:14 am ▼ -0.9 ft	3:31 pm ▲ 1.4 ft	7:56 pm ▼ 1.0 ft	97 very high	🐟🐟🐟
14 Tue	☾	☀	1:37 am ▲ 2.6 ft	9:57 am ▼ -0.7 ft	4:01 pm ▲ 1.4 ft	9:11 pm ▼ 0.8 ft	90 very high	🐟🐟🐟
15 Wed	☾	☀	2:40 am ▲ 2.3 ft	10:38 am ▼ -0.3 ft	4:32 pm ▲ 1.6 ft	10:36 pm ▼ 0.7 ft	83 high	🐟🐟🐟
16 Thu	☾	☀	3:54 am ▲ 1.9 ft	11:18 am ▼ 0.0 ft	5:07 pm ▲ 1.8 ft		76 high	🐟🐟🐟
17 Fri	☾	☀	12:09 am ▼ 0.4 ft	5:30 am ▲ 1.5 ft	11:58 am ▼ 0.4 ft	5:46 pm ▲ 2.0 ft	62 average	🐟🐟🐟
18 Sat	☾	☀	1:42 am ▼ 0.1 ft	7:32 am ▲ 1.2 ft	12:37 pm ▼ 0.8 ft	6:29 pm ▲ 2.2 ft	48 low	🐟🐟🐟
19 Sun	☾	☀	3:03 am ▼ -0.3 ft	9:38 am ▲ 1.2 ft	1:16 pm ▼ 1.0 ft	7:16 pm ▲ 2.4 ft	41 low	🐟🐟🐟
20 Mon	☾	☀	4:10 am ▼ -0.6 ft	11:20 am ▲ 1.3 ft	2:00 pm ▼ 1.2 ft	8:06 pm ▲ 2.5 ft	41 low	🐟🐟🐟
21 Tue	☾	☀	5:05 am ▼ -0.8 ft	8:57 pm ▲ 2.6 ft			48 low	🐟🐟🐟
22 Wed	☾	☀	5:53 am ▼ -1.0 ft	9:45 pm ▲ 2.6 ft			62 average	🐟🐟🐟
23 Thu	☾	☀	6:34 am ▼ -1.0 ft	1:38 pm ▲ 1.4 ft	4:40 pm ▼ 1.3 ft	10:30 pm ▲ 2.6 ft	69 average	🐟🐟🐟
24 Fri	☾	☀	7:11 am ▼ -0.9 ft	1:57 pm ▲ 1.3 ft	5:29 pm ▼ 1.2 ft	11:12 pm ▲ 2.6 ft	76 high	🐟🐟🐟
25 Sat	☾	☀	7:43 am ▼ -0.8 ft	2:12 pm ▲ 1.3 ft	6:15 pm ▼ 1.1 ft	11:52 pm ▲ 2.5 ft	83 high	🐟🐟🐟
26 Sun	☾	☀	8:13 am ▼ -0.7 ft	2:26 pm ▲ 1.4 ft	7:03 pm ▼ 1.0 ft		83 high	🐟🐟🐟
27 Mon	☾	☀	12:32 am ▲ 2.4 ft	8:41 am ▼ -0.6 ft	2:40 pm ▲ 1.4 ft	7:52 pm ▼ 0.8 ft	83 high	🐟🐟🐟
28 Tue	☾	☀	1:14 am ▲ 2.2 ft	9:09 am ▼ -0.4 ft	2:59 pm ▲ 1.5 ft	8:45 pm ▼ 0.7 ft	76 high	🐟🐟🐟
29 Wed	☾	☀	1:59 am ▲ 2.0 ft	9:37 am ▼ -0.2 ft	3:21 pm ▲ 1.7 ft	9:43 pm ▼ 0.6 ft	69 average	🐟🐟🐟
30 Thu	☾	☀	2:51 am ▲ 1.7 ft	10:06 am ▼ 0.1 ft	3:48 pm ▲ 1.8 ft	10:47 pm ▼ 0.4 ft	55 average	🐟🐟🐟
31 Fri	☾	☀	3:53 am ▲ 1.5 ft	10:35 am ▼ 0.4 ft	4:19 pm ▲ 1.9 ft		48 low	🐟🐟🐟



EXPERIENCE MATTERS

These are the homes we've had the pleasure of selling.

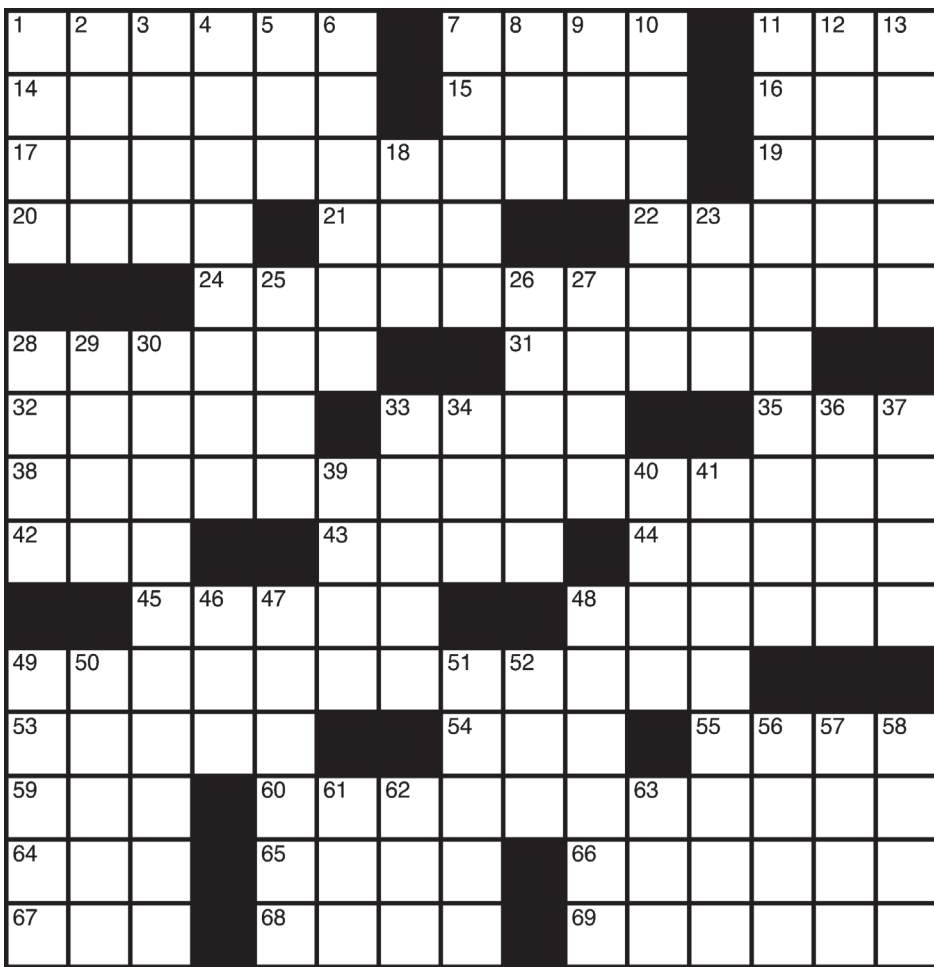
Experience matters!
Let's work together to get the job done.

Susan McCallion
239-472-1950

M&CALLION
REALTY DONE RIGHT



CROSSWORD PUZZLE



ACROSS

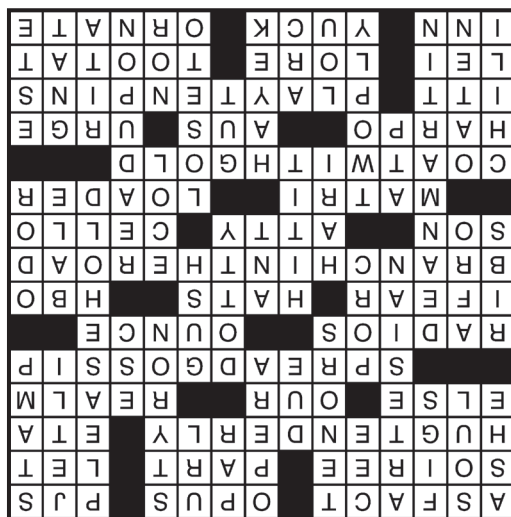
- 1 Assuming it's true
- 7 "Bloom County" penguin
- 11 Jams
- 14 After-dinner gathering
- 15 Go in different directions
- 16 Service to redo
- 17 Spoon
- 19 Flight status info
- 20 In addition
- 21 "The Fault in ___ Stars": John Green novel
- 22 Leader's domain
- 24 Dish
- 28 Chatter boxes?
- 31 Light weight
- 32 It may precede bad news
- 33 Beavers, e.g.
- 35 "Girls" channel
- 38 Fork
- 42 Icarus, to Daedalus
- 43 Bar employee: Abbr.
- 44 String quartet member
- 45 Prefix with arch
- 48 Bulldozer companion
- 49 Plate
- 53 Marx with a horn
- 54 Vienna's land: Abbr.
- 55 The munchies, e.g.
- 59 Hairy TV cousin

DOWN

- 60 Bowl
- 64 Flowery welcome
- 65 It's retold often
- 66 Greet on the street
- 67 Roadside shelter
- 68 "Oh, ew"
- 69 Fancy, and then some
- 28 Smokehouse order
- 29 Coiffure style
- 30 '60s-'70s variety show host
- 33 Order before the music starts
- 34 Colony occupant
- 36 Agricultural bundle
- 37 Reminder to take out the trash?
- 39 Big name in WWI espionage
- 40 Green sci.
- 41 Research
- 46 Org. for netmen
- 47 Like some paper towels
- 48 Underscore?
- 49 Some like it hot
- 50 Like Cheerios
- 51 "Frida" star Salma
- 52 Prepare to remodel, maybe
- 56 Poet Dove
- 57 Pest in a swarm
- 58 Where el sol rises
- 61 Murderers' Row teammate of Babe
- 62 Part of a hinged-door floor plan symbol
- 63 Fish-fowl link

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PUZZLE answers



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

SCRABBLE GRAMS

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1st Letter Double

A₁ O₁ T₁ P₃ L₁ T₁ F₄

Triple Word Score

A₁ I₁ S₁ W₄ K₅ H₄ H₄

A₁ U₁ H₄ L₁ C₃ N₁ T₁

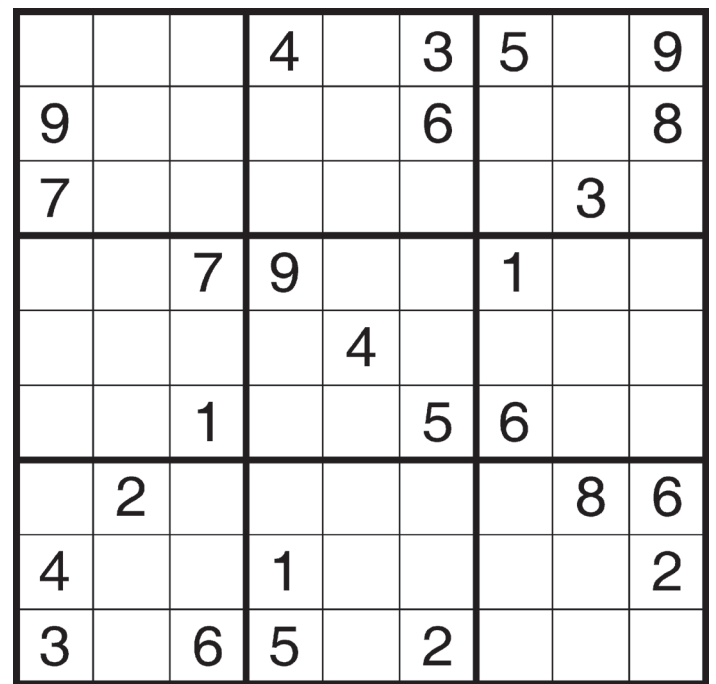
A₁ O₁ O₁ R₁ T₁ L₁ C₃

PAR SCORE 260-270
BEST SCORE 358
DIRECTIONS: Make a 2- to 7-letter word from the letters in each row. Add points of each word, using scoring directions at right. Finally, 7-letter words get 50-point bonus. "Blanks" used as any letter have no point value. All the words are in the Official SCRABBLE® Players Dictionary, 5th Edition. SOLUTION TOMORROW

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

Sudoku

created by Crosswords Ltd.



WE HAVE BUYERS LOOKING FOR A HOME

If you or someone you know is thinking of selling, here is a partial list of some buyers and their wish list.

Name	Area	Max Price	Requirements
J & M	Sanibel Estates	\$1.2M	3bd, 2bth, pool, updated kitchen
S. N.	Sanibel Moorings	\$550k	2bd, 2bth, partial gulf view
E. C.	The Dunes	\$700k	2bd, 2bth, ground level
A & S	Hérons Landing	\$1.5M	3bd, 3bth, canal with dock
B & N	Sanibel Arms	\$400k	2bd, 2bth, updated & modern

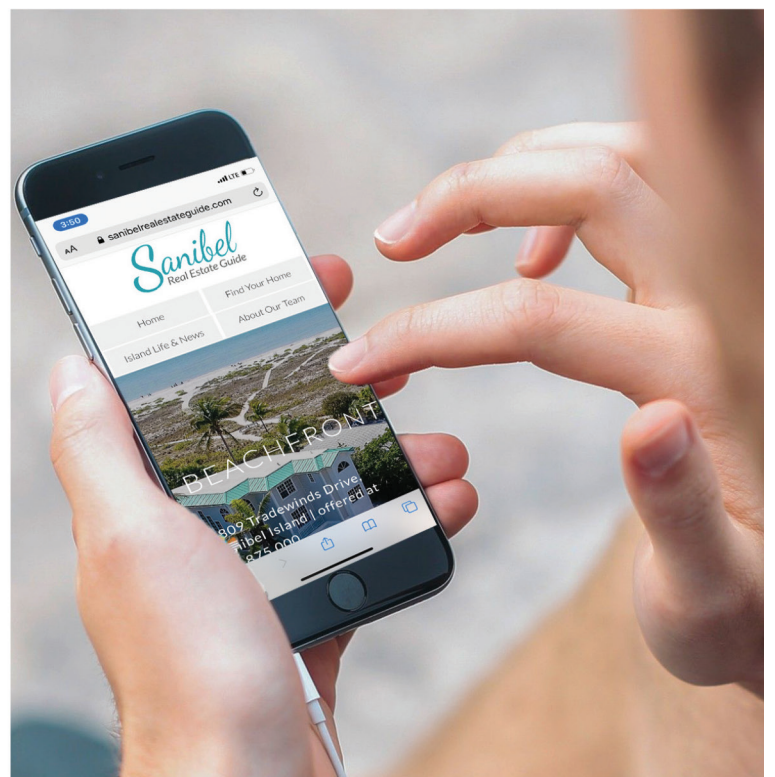
For a free analysis of what your home is worth in today's market, please give me a call or shoot me an email. My team and I are standing by to offer assistance.

- Susan McCallion



239.472.1950

Team@McCallionRealty.com



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



FACT: SELLING YOUR HOME? IT PAYS TO KNOW McCALLION & McCALLION.

64 HOME SALES
Past 12 Months

VIEW ALL OUR LISTINGS
McCallionSells.com



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GULF VIEW CONDO

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Great Amenities

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GULF VIEW CONDO

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Great Rental Unit

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GULF FRONT HOME

Amazing Sunsets
Steps to the Sand

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UPDATED CONDO

Resort Amenities
Steps to Beach

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SUNSET CAPTIVA

Gulf-front & Bayfront Community
Private Cul-De-Sac

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(800) 298-9718 #1053



SPACIOUS LOFT

Private Pool & Spa,
Master Loft, Vaulted Ceiling

Free Recorded Info:
(800) 298-9718 #1046

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

★★★★★ **Highly likely to recommend**



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

- Tisa and John

M&CALLION M&CALLION

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