

# YOUR SANIBEL

March 2020

## RED TIDE AND SANIBEL REAL ESTATE

By Jim McCallion

The damage Red Tide caused to our sanctuary island was so terrible, both environmentally and economically, that I hesitate to bring up such a painful topic. However, since this event, Susan and I have been asked by many residents the same question that I think is worth exploring:

*“How has the Red Tide and all the related media coverage affected Sanibel real estate?”*

The quick answer is that it hurt badly, in the short term. But how much and for how long? Is it affecting our market today? Being a ‘numbers guy’, I’ve dug into the real estate sales statistics for Sanibel seeking specific answers, but I’ll also share our anecdotal experience working with many potential real estate buyers.

### BY THE NUMBERS

Some people like to view details on charts (like me!), but others just want the summary. If you’re the latter, just skip to the next part of the article. I’ll summarize things there.

Sanibel’s real estate market is extremely seasonal; therefore, it is important to look at the market statistics as annual



trends instead of monthly totals. The charts below are based on a 12 month rolling average, not the totals for each month. This removes the seasonality from the charts. I’ve also highlighted the approximate time that Red Tide was affecting our island. \*All of these statistics were taken from the Sanibel and Captiva Association of Realtors® MLS.

**CONTINUED ON PAGE 5**

### SANIBEL EVENTS



**Zonta Peek  
at the Unique  
March 14  
Sanibel Island**



See The Full  
Sanibel Event  
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Homes for Sale

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U.S. POSTAGE  
PAID  
GREENFIELD, IN  
PERMIT NO. 67



## 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 months. Turn the page to see what homes sold during the month of December 2019 and January 2020. 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 - December 1, 2019 – January 31, 2020

### CAPTIVA ISLAND

|               | Subdivision                  | Address                  | Beds | Baths | Sq.Ft. | DOM   | Close Date | List Price  | Sold Price  |
|---------------|------------------------------|--------------------------|------|-------|--------|-------|------------|-------------|-------------|
| CONDOS        | BAYSIDE VILLAS               | 5315 Bayside Villas 5316 | 3    | 3     | 1,496  | 140   | 01/30/2020 | \$660,000   | \$630,000   |
|               | BAYSIDE VILLAS               | 4212 Bayside Villas 4212 | 1    | 2     | 684    | 244   | 01/10/2020 | \$368,900   | \$345,000   |
|               | BEACH HOMES                  | 11 Beach Homes 11        | 4    | 3     | 2,096  | 65    | 12/04/2019 | \$2,350,000 | \$2,285,000 |
|               | CAPTIVA HIDE-A-WAY           | 11410 Old Lodge Ln 2D    | 2    | 2     | 995    | 320   | 12/20/2019 | \$900,000   | \$835,000   |
|               | LANDS END VILLAGE            | 1602 Lands End Vlg 1602  | 3    | 3     | 2,440  | 55    | 12/06/2019 | \$2,150,000 | \$2,015,000 |
|               | MARINA VILLAS                | 904 Marina Villas 904    | 2    | 2     | 861    | 3     | 01/28/2020 | \$759,000   | \$759,000   |
|               | VENTURA CAPTIVA              | 15291 Captiva Dr 2B      | 3    | 3     | 1,285  | 30    | 12/19/2019 | \$915,000   | \$875,000   |
| SINGLE FAMILY | CAPTIVA BEACH                | 16596 Captiva Dr         | 6    | 8     | 6,979  | 677   | 01/18/2020 | \$6,499,000 | \$5,150,000 |
|               | CAPTIVA BEACH                | 11559 Laika Ln           | 2    | 2     | 4,736  | 1,085 | 01/10/2020 | \$4,900,000 | \$4,250,000 |
|               | FA LANES BAYVIEW 2ND EDITION | 14980 Binder Dr          | 4    | 4     | 2,500  | 368   | 01/08/2020 | \$2,695,000 | \$2,368,000 |
|               | METES AND BOUNDS             | 17041 Captiva Dr         | 2    | 2     | 2,090  | 111   | 12/30/2019 | \$1,699,000 | \$1,600,000 |
|               | WILES                        | 11509 Chapin Ln          | 4    | 4     | 2,867  | 368   | 01/14/2020 | \$1,799,999 | \$1,325,000 |

### SANIBEL ISLAND - EAST

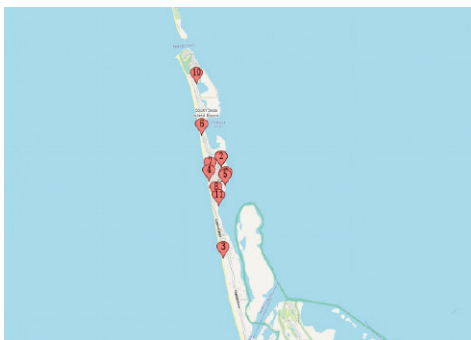
|               | Subdivision         | Address                  | Beds                | Baths | Sq.Ft. | DOM        | Close Date  | List Price  | Sold Price  |
|---------------|---------------------|--------------------------|---------------------|-------|--------|------------|-------------|-------------|-------------|
| CONDOS        | COMPASS POINT       | 1299 Middle Gulf Dr 181  | 2                   | 3     | 1,339  | 91         | 01/17/2020  | \$1,195,000 | \$1,175,000 |
|               | LOGGERHEAD CAY      | 979 East Gulf Dr 581     | 2                   | 2     | 1,184  | 53         | 01/30/2020  | \$689,000   | \$675,000   |
|               | LOGGERHEAD CAY      | 979 E Gulf Dr 134        | 2                   | 2     | 1,385  | 32         | 01/03/2020  | \$995,000   | \$960,000   |
|               | MARINER POINTE      | 760 Sextant Dr 321       | 3                   | 2     | 1,218  | 309        | 01/31/2020  | \$569,000   | \$526,670   |
|               | MARINER POINTE      | 760 Sextant Dr 842       | 2                   | 2     | 1,303  | 54         | 12/31/2019  | \$579,000   | \$555,000   |
|               | SANIBEL ARMS WEST   | 827 E Gulf Dr M1         | 2                   | 2     | 1,040  | 296        | 12/30/2019  | \$511,000   | \$494,000   |
|               | SANIBEL MOORINGS    | 845 E Gulf Dr 1111       | 2                   | 2     | 983    | 346        | 01/30/2020  | \$947,000   | \$890,000   |
|               | SANIBEL MOORINGS    | 845 E Gulf Dr 821        | 2                   | 2     | 981    | 70         | 01/15/2020  | \$579,000   | \$575,000   |
|               | SANIBEL SIESTA      | 1246 Fulgur St 108       | 2                   | 2     | 1,100  | 56         | 12/27/2019  | \$579,000   | \$570,000   |
|               | SUNDIAL WEST        | 1501 Middle Gulf Dr C204 | 1                   | 1     | 684    | 42         | 01/23/2020  | \$480,000   | \$460,000   |
|               | SUNDIAL WEST        | 1501 Middle Gulf Dr H211 | 1                   | 1     | 480    | 332        | 01/15/2020  | \$395,000   | \$360,000   |
|               | 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   |
|               | TENNISPLACE         | 1250 Tennisplace Ct A33  | 2                   | 1     | 688    | 3          | 12/31/2019  | \$315,000   | \$315,000   |
|               | WHITE PELICAN CONDO | 651 E Gulf Dr 114        | 2                   | 2     | 1,596  | 181        | 12/16/2019  | \$850,000   | \$830,000   |
|               | 1/2 DUPLEX          | DUNES SANIBEL            | 1611 Sand Castle Rd | 3     | 2      | 1,349      | 454         | 01/23/2020  | \$479,000   |
| SINGLE FAMILY | ANCHORS AWEIGH      | 707 Anchor Dr            | 3                   | 2     | 3,284  | 39         | 01/21/2020  | \$1,175,000 | \$1,150,000 |
|               | ANCHORS AWEIGH      | 747 Windlass Way         | 4                   | 3     | 3,650  | 69         | 12/10/2019  | \$2,450,000 | \$2,400,000 |
|               | DUNES SANIBEL       | 9052 Mockingbird Dr      | 3                   | 2     | 2,014  | 107        | 01/31/2020  | \$615,000   | \$555,000   |
|               | DUNES SANIBEL       | 1558 Sand Castle Rd      | 3                   | 2     | 2,489  | 230        | 01/14/2020  | \$599,000   | \$565,000   |
|               | DUNES SANIBEL       | 1418 Sanderling Cir      | 3                   | 3     | 2,536  | 296        | 12/27/2019  | \$599,500   | \$542,500   |
|               | DUNES SANIBEL       | 1243 Sand Castle Rd      | 4                   | 4     | 3,028  | 340        | 12/16/2019  | \$1,050,000 | \$980,000   |
|               | KINZIE ISLAND       | 572 Kinzie Island Ct     | 5                   | 5     | 4,604  | 148        | 01/15/2020  | \$2,150,000 | \$2,150,000 |
|               | METES AND BOUNDS    | 325 E Gulf Dr            | 1                   | 1     | 525    | 248        | 01/31/2020  | \$509,000   | \$480,000   |
|               | METES AND BOUNDS    | 706 Nerita St            | 3                   | 2     | 1,430  | 48         | 12/18/2019  | \$774,000   | \$774,000   |
|               | SANIBEL ESTATES     | 1121 Skiff Pl            | 3                   | 3     | 2,048  | 116        | 01/10/2020  | \$995,000   | \$985,000   |
|               | SANIBEL SHORES      | 749 Cardium 749          | 3                   | 2     | 1,252  | 125        | 01/30/2020  | \$689,000   | \$598,000   |
|               | SANIBEL SHORES      | 707 Cardium St           | 3                   | 2     | 1,570  | 66         | 12/23/2019  | \$729,000   | \$685,000   |
|               | SEAGULL ESTATES     | 526 Yachtsman            | 3                   | 2     | 1,601  | 15         | 01/15/2020  | \$995,000   | \$995,000   |
|               | SHELL HARBOR        | 982 Whelk Dr             | 3                   | 2     | 1,792  | 112        | 01/24/2020  | \$1,150,000 | \$1,000,000 |
|               | SHELL HARBOR        | 932 Whelk Dr             | 3                   | 3     | 1,800  | 384        | 01/22/2020  | \$1,065,000 | \$970,000   |
| SHELL HARBOR  | 758 Sand Dollar Dr  | 3                        | 3                   | 1,981 | 58     | 12/18/2019 | \$1,349,000 | \$1,285,000 |             |

### SANIBEL ISLAND - MID

|               | Subdivision          | Address               | Beds | Baths | Sq.Ft. | DOM | Close Date | List Price  | Sold Price  |
|---------------|----------------------|-----------------------|------|-------|--------|-----|------------|-------------|-------------|
| CONDOS        | KINDGS CROWN         | 2721 W Gulf Dr 213    | 2    | 2     | 1,566  | 54  | 12/20/2019 | \$799,000   | \$755,000   |
|               | SEASHELLS OF SANIBEL | 2840 West Gulf Dr 37  | 2    | 2     | 933    | 43  | 12/24/2019 | \$429,000   | \$405,000   |
|               | SEASHELLS OF SANIBEL | 2840 W Gulf Dr 15     | 2    | 2     | 933    | 257 | 12/18/2019 | \$439,000   | \$425,000   |
|               | TARPON BEACH         | 2475 W Gulf Dr 104    | 2    | 2     | 1,185  | 145 | 12/11/2019 | \$1,149,555 | \$1,070,000 |
|               | WEDGEWOOD OF SANIBEL | 3135 W Gulf Dr 203    | 3    | 3     | 3,012  | 81  | 12/12/2019 | \$2,495,000 | \$2,447,500 |
| SINGLE FAMILY | BEACHVIEW CC ESTATES | 1269 Par View Dr      | 3    | 2     | 2,791  | 248 | 12/31/2019 | \$1,099,000 | \$975,000   |
|               | GUMBO LIMBO          | 1585 Bunting Ln       | 3    | 2     | 1,640  | 66  | 12/23/2019 | \$575,000   | \$545,000   |
|               | GUMBO LIMBO          | 9440 Cotten Ct        | 3    | 2     | 1,879  | 77  | 12/20/2019 | \$650,000   | \$617,500   |
|               | GUMBO LIMBO          | 9436 Yucca Ct         | 3    | 2     | 2,367  | 144 | 12/20/2019 | \$839,000   | \$839,000   |
|               | LAKE MUREX           | 632 Lake Murex Circle | 3    | 2     | 1,694  | 84  | 12/30/2019 | \$719,007   | \$697,000   |
|               | SANIBEL LAKE ESTATES | 1805 Ibis Ln          | 2    | 2     | 1,586  | 210 | 12/27/2019 | \$519,000   | \$515,000   |
|               | SEAGULL ESTATES      | 238 Daniel Dr         | 3    | 2     | 1,708  | 32  | 01/17/2020 | \$777,126   | \$747,126   |
|               | SEAGULL ESTATES      | 245 Christofer Ct     | 3    | 2     | 2,085  | 27  | 01/15/2020 | \$799,000   | \$750,000   |
|               | SEAGULL ESTATES      | 256 Daniel Dr         | 3    | 2     | 1,549  | 71  | 12/13/2019 | \$747,000   | \$740,000   |
|               | SNYDERS              | 401 Raintree Pl       | 3    | 1     | 1,300  | 447 | 01/16/2020 | \$475,000   | \$412,500   |
|               | 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  |
|---------------|---------------------------|------------------------|------|-------|--------|-----|------------|-------------|-------------|
| CONDO         | BLIND PASS                | 5117 Sea Bell Rd E-207 | 2    | 2     | 1,434  | 104 | 01/31/2020 | \$399,000   | \$377,500   |
|               | IBIS AT THE SANCUTARY     | 5775 Baltusrol Ct B102 | 2    | 2     | 1,459  | 135 | 01/17/2020 | \$489,000   | \$468,500   |
|               | SANCTUARY GOLF VILLAGES I | 2619 Wulfert Rd 5      | 2    | 2     | 2,815  | 83  | 01/30/2020 | \$714,000   | \$683,000   |
|               | SANCTUARY GOLF VILLAGES I | 2661 Wulfert Rd 1      | 2    | 2     | 2,348  | 238 | 12/16/2019 | \$754,500   | \$736,750   |
| SINGLE FAMILY | DEL SEGA                  | 2569 Coconut Drive     | 3    | 2     | 1,700  | 60  | 01/31/2020 | \$989,000   | \$905,000   |
|               | DEL SEGA                  | 6447 Pine Ave          | 3    | 2     | 1,892  | 210 | 12/20/2019 | \$595,000   | \$552,500   |
|               | SANCTUARY AT WULFERT      | 5723 Baltusrol Ct      | 4    | 4     | 3,445  | 310 | 12/18/2019 | \$1,849,000 | \$1,800,000 |
|               | SANCTUARY AT WULFERT      | 2414 Wulfert Rd        | 4    | 4     | 4,813  | 0   | 12/06/2019 | \$1,597,000 | \$1,000,000 |



Captiva Island



Sanibel Island

Data is taken from the Sanibel and Captiva MLS and represents the number of homes sold from December 1, 2019 – January 31, 2020.



# RARE SITUATION DISCOVERED BY ASSOCIATION BOARD MEMBER



by Ilyce Glink  
and Samuel J. Tamkin

**Q** There is a home in my neighborhood that is still titled in the name of the previous owners. As a member of the board of our homeowners association, I noticed this when reviewing some of our records. Weird thing is, there is a deed of trust on file (in the courthouse land records) showing that the current owners have a mortgage on the house, but there is no deed on record.

The owners have been faithfully paying their property taxes. The previous owner is a corporation (it was previously a rental property owned by a company) that no longer exists.

The current owners were advised about four years ago that their deed was never recorded, but they've taken no action to resolve the matter. Since there is a deed of

trust, I think that the title company forgot to record the deed. The current owners purchased the house over 20 years ago, and the title company is no longer in business. The association's attorney, who has been practicing real estate law for several decades, told us that he has never seen a situation like this.

Presumably this will all be resolved when the current owners someday sell the house. What do you think?

**A** The situation you describe is quite rare, but we could see how it might happen. There are times when people close on their homes and the closing agent fails to record or file the deed.

While this is possible, we've seen other situations in which the deed of title is recorded or filed but does not appear to be recorded or filed.

When a seller conveys ownership in the home to a buyer, the seller delivers a document to the buyer,

usually a warranty deed. Sometimes the deed might be a special warranty deed, quitclaim deed, trustee's deed or one of many other deeds that real estate professionals use to transfer ownership of real property from a seller to a buyer.

In all instances, this conveyance document must state the name of the current owner and the intended buyer, must include the legal description for the property along with the tax parcel number and other information required under local law.

Frequently, the document is a couple of pages long. More often than not, the recorder's office or the office that handles real estate records accepts documents with a limited review of the document. If, for example, the seller forgets to attach the legal description to the document or misspells the seller's names, the recorder's office may file the document, but the document may not get indexed properly.

If the document is not indexed, recorded or filed properly, it may not show up in the right place. With today's computer systems, you might check under the name of the buyer, seller, or tax parcel number for the document. If that information is incorrect, the document might not pop up. The mortgage may have been recorded properly but the deed was not.

In any event, the current owners of the home may have to take some action to fix the issue when they sell, or, if so inclined, they could do it now.

It was kind of you to alert the owners of the issue you found. Unfortunately, not everybody is willing to accept advice. You can only do what you've done to help them out and wish them well. Thanks for writing and reading our columns. ■

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# REAL ESTATE

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# ISLAND EVENTS

## what's happening on Sanibel and Captiva



**MAR**  
5-7

### Sanibel Shell Festival Mar 5-7 • 9:00am – 5:00pm Sanibel Community House

The 83rd Annual Sanibel Shell Festival sponsored by the Sanibel-Captiva Shell Club will take place March 5-7, 2020. Times are 9-5 on Thursday and Friday and 9-4 on Saturday. Admission is free for the outdoor shell area and a \$5 donation is requested

**MAR**  
5-29

### 44th Annual Juried Art Council of SW Florida Exhibit March 5-29 • 10:00am Dunham Family Gallery

Sanibel-Captiva Art League's 44th Annual Juried All Members show, featuring members of San Cap Art League & members of the Art Council of SW Florida. This year's theme, "2020," will feature exciting, new works by regional artists. San Cap Art League is a member of the Art Council of Southwest Florida which is a consortium of 21 art leagues. Artists Reception: Friday, March 6, 5:30 PM, Gallery Hours: Monday-Friday 10am-4pm, Sunday 9am – 12pm

**MAR**  
11

### Nature Journaling Workshop March 11 • 1:00-4:00pm Bailey Homestead Preserve

Long-time Florida Native Plant Society member (FNPS) Elizabeth Smith will lead a hands-on workshop introducing you to the process of nature journaling. A way to connect more deeply to the outdoors, the class will teach you how to be more creative, look at nature differently, and add art to your life.

**MAR**  
14

### Zonta Peek at the Unique March 14 8:30am-3:00pm Sanibel Community Church

"A Peek at the Unique," the record-setting home tour and signature fund raiser for the Zonta Club of Sanibel-Captiva. The guided tour of four or five island homes, each one unique in its own way, takes about three hours. Guests ride comfortably on air-conditioned buses with an experienced tour attendant and receive specific information about each home visited.

**MAR**  
14

### 2020 National Chopin Piano Competition Winner March 14 • 7:30pm Sanibel Congregational U.C.C.

The National Chopin Piano Competition of the United States (NCPC) is designed to offer performance opportunities and financial support to young American pianists, and to enable the Prize Winners to take part in the International Chopin Competition in Warsaw, Poland. Initiated in 1975, and held in Miami every five years, the NCPC's rules reflect closely the regulations and requirements of the International Chopin Competition in Warsaw, Poland.

**MAR**  
15

### Cyber Security Seminar March 15 7:30pm BIG ARTS - Christensen Hall

Mike Rogers retired from the U.S. Navy in 2018 after nearly 37 years of naval service rising to the rank of four-star admiral. He culminated his career with a four-year tour as Commander, U.S. Cyber Command and Director, National Security Agency – creating the DoD's newest combatant command and running the U.S. government's largest intelligence organization.

**MAR**  
18

### Writer's Read March 18 7:30pm BIG ARTS - Strauss Theater

Part poetry slam, part nostalgia trip, part funny and heart-wrenching stories, Writers Read is a unique experience for the ears, the mind and the soul. Groups of island writers—over 50 from our community—compete with one another to share their work.

**MAR**  
24

### Singing Andrew Lloyd Webber March 24 • 7:30pm Sanibel Congregational U.C.C.

Singing Andrew Lloyd Webber, Superstar of Song and Stage, Presented by Opera Theater of Connecticut. Andrew Lloyd Webber is arguably the most successful composer of our time. He is best known for stage and film adaptations of his musicals Jesus Christ Superstar (1973), Cats (1994), Evita (1996), and The Phantom of the Opera (2004).

**MAR**  
30

### The Peanut Butter Falcon March 30 • 7:00pm BIG ARTS - Christensen Hall

BIG ARTS Film Series presents: The Peanut Butter Falcon, 2019. After running away from a residential nursing home to pursue his dream of becoming a pro wrestler, a man who has Down syndrome befriends an outlaw who becomes his coach and ally.

**MAR**  
(ALL)

### Island Jazz Sundays in March • 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.



### 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

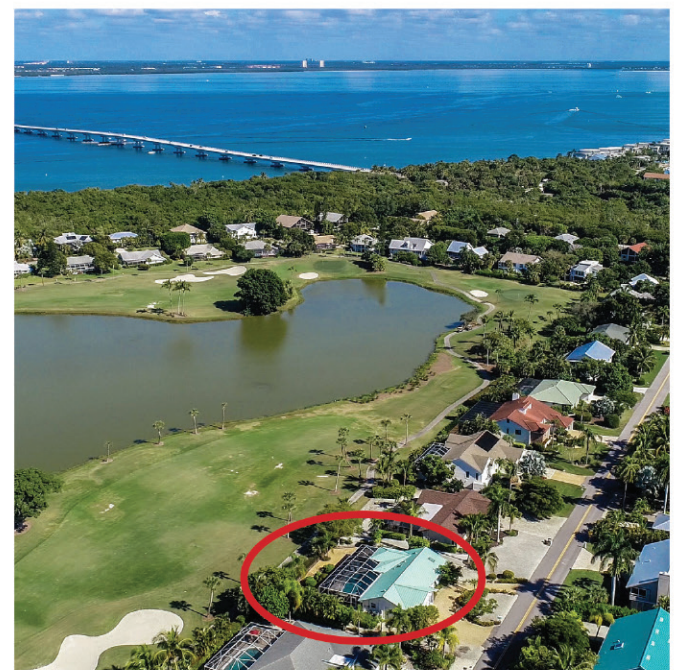
**Sanibel Congregational United  
Church of Christ**  
Sunday  
7:45 am - Chapel  
9:00 am - Full Service w/Childcare  
and Sunday School  
11:00 am - Full Service w/Childcare

**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

## Featured Home

WANT TO SEE YOUR HOME FEATURED HERE?  
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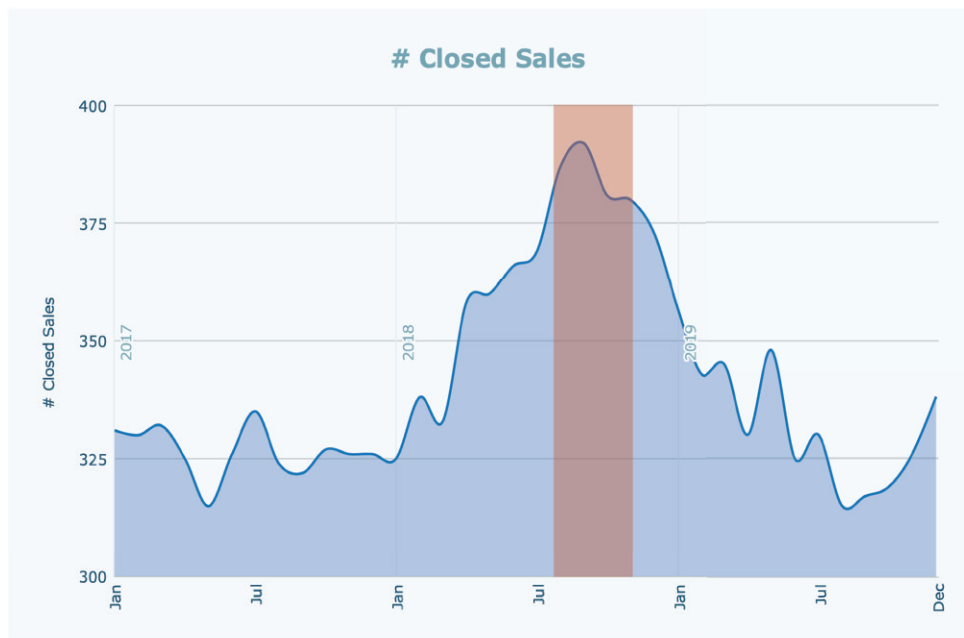


Price & Details: [www.1085SandCastleRoad.com](http://www.1085SandCastleRoad.com)



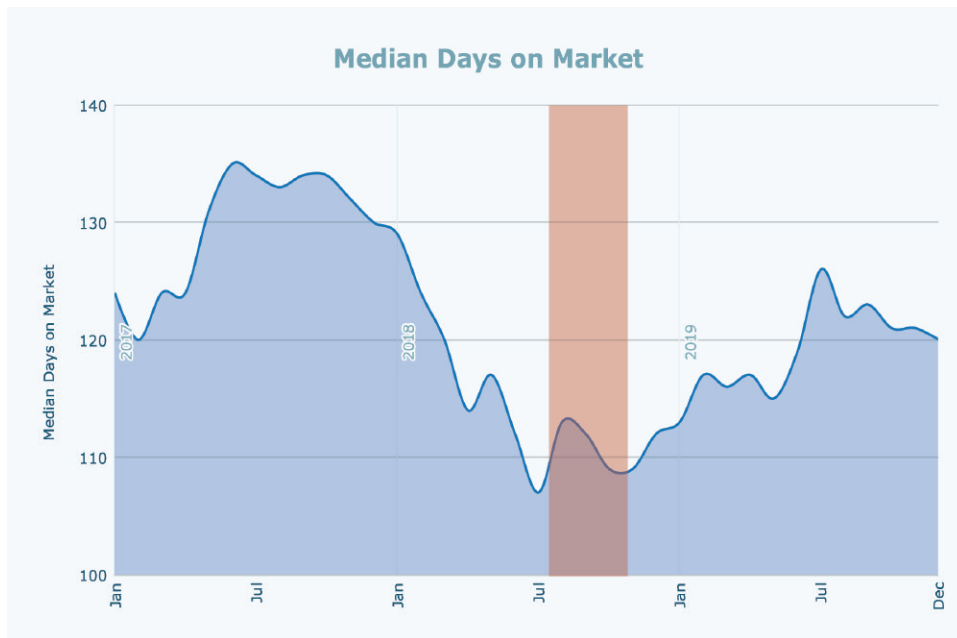
# RED TIDE (CONTINUED FROM PAGE 1)

## Did the number of sales go down?



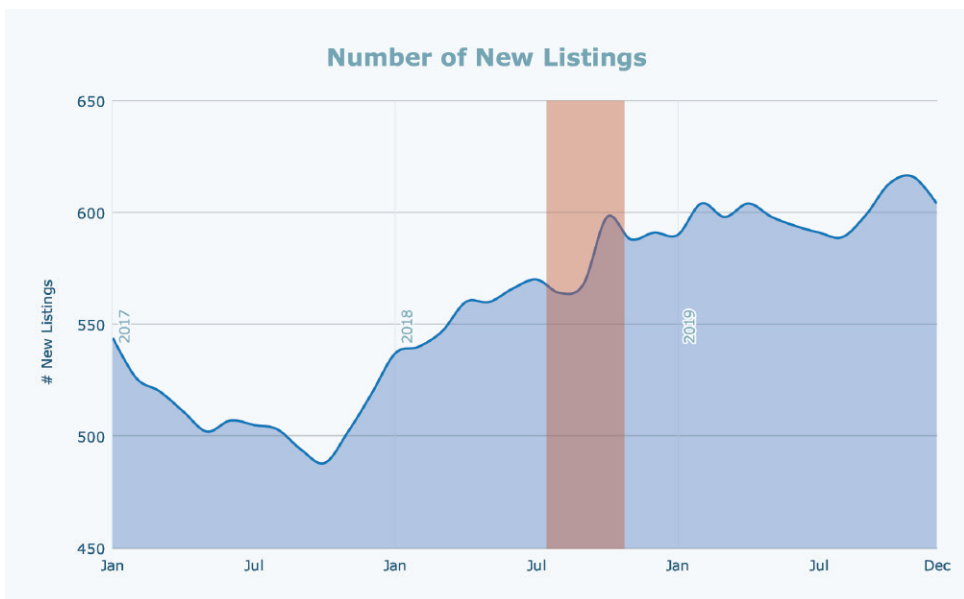
Yes. The number of closed sales suffered a sharp decline after the Red Tide. This matches our personal experience. But, notice that this decline was experienced after a sharp uptick in sales. Plus, there is some improvement at the end of 2019.

## Did the time it takes to sell a home increase?



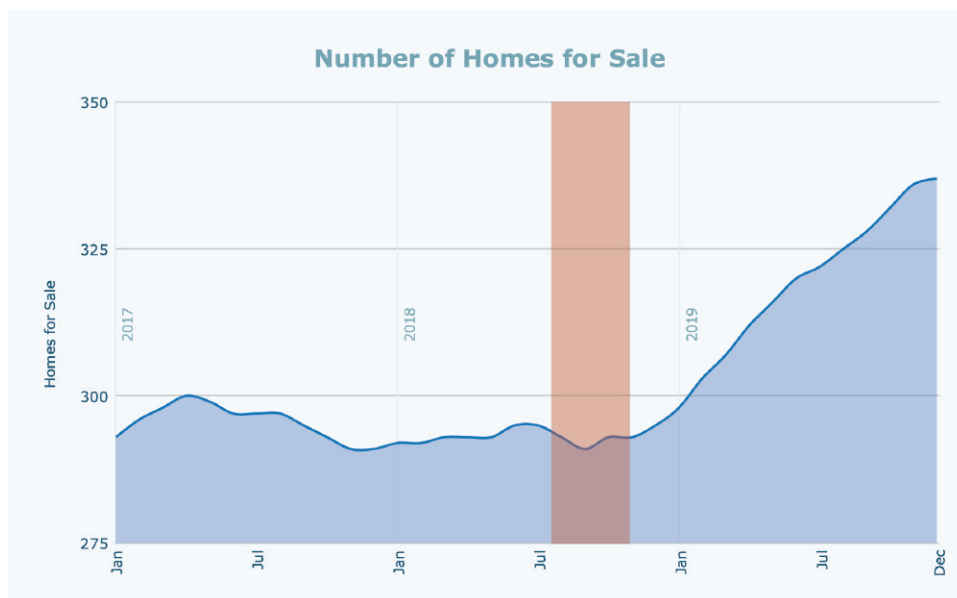
Yes, but not dramatically. The 'Days on Market' for homes on Sanibel was trending downward. This trend abruptly reversed when the Red Tide event occurred, but the change is not drastic.

## Did more folks choose to list their homes?



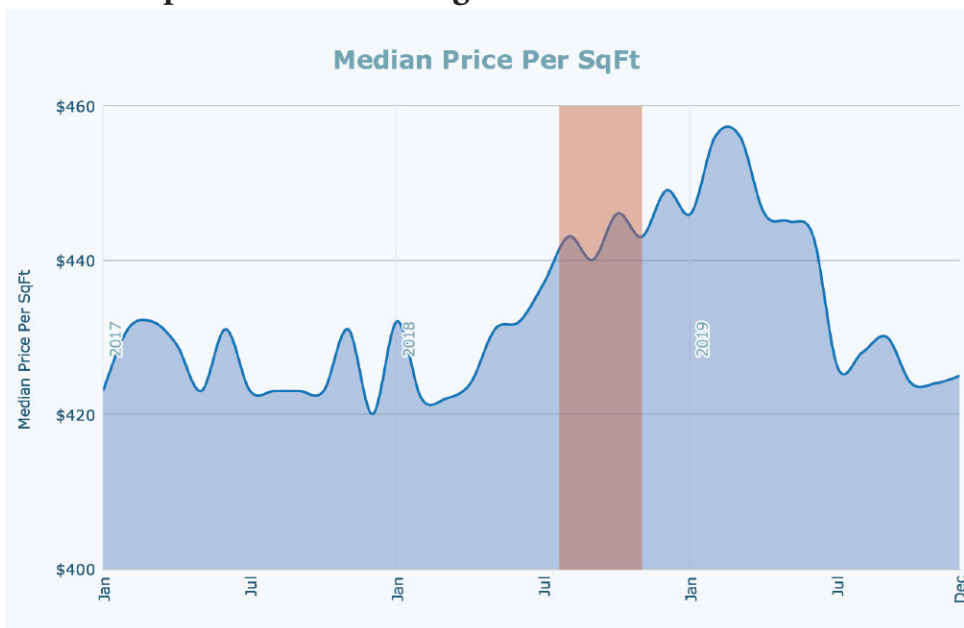
Yes. We did see an uptick in the number of new listings during Red Tide and the trend continues through 2019. However this statistic was also trending up before Red Tide was a factor.

## Have the number of homes for sale increase?



Yes. After Red Tide the number of homes for sale on Sanibel has steadily increased.

## Did the price of homes sold go down?



Maybe, but not dramatically. The chart shows that 'Average Price Per Square Foot' continued to trend upwards until dipping approximately 6 months after the Red Tide. This indicator lags market events as properties under contract during the time of red tide would usually not change their sales price. Also, the market generally takes some time to react to slowing sales.

## Did Red Tide cause all these changes?

I cannot say for certain. There are many factors that affect our real estate market. I can only show you a correlation between this event and our local market statistics.

### WHAT DO OUR CLIENTS SAY?

During the Red Tide and immediately afterwards, we had several clients back out of their contracts due to the conditions. Plus many prospective buyers cancelled their appointments to view homes because of Red Tide. Of the buyers we did meet, most shared that they would not be buying in the near future and some seemed scared off altogether.

During the subsequent months, buyers continued to express concern over Red Tide. Many put their purchase plans on hold, taking a 'wait and see' approach. However, we also worked with several buyers that believed the market conditions would help them get a good deal.

### IN CONCLUSION

Both the market statistics and our personal experiences are in agreement. To no one's surprise, it appears that Red Tide had an immediate negative impact on our local real estate market. Home listings increased and sales decreased resulting in more unsold homes in our marketplace.

However, after a year of review, the longer term effect may be more of a 'rapid cooling off' of a relatively strong market than a disastrous dip in sales. Recent indicators are showing improvement.

We believe this is because most of our potential buyers perceive the Red Tide of 2018 to be a rare occurrence. If we experience another serious Red Tide in the near future, this perception may change and the effects to our real estate market will likely be more severe. ■

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





## Sanibel - Top Selling Communities of 2019

Top Selling Sanibel Single Family Home Communities

| Subdivision          | # of Sales | Avg Sell/List | Avg List Price | Avg Close Price | Median Close Price |
|----------------------|------------|---------------|----------------|-----------------|--------------------|
| DUNES SANIBEL        | 17         | 94%           | \$742,200      | \$701,735       | \$650,000          |
| BEACHVIEW CC ESTATES | 15         | 92%           | \$985,500      | \$906,367       | \$925,000          |
| SANCTUARY AT WULFERT | 12         | 92%           | \$1,710,833    | \$1,576,333     | \$1,537,500        |
| GUMBO LIMBO          | 11         | 95%           | \$677,455      | \$640,864       | \$617,500          |
| SHELL HARBOR         | 11         | 92%           | \$1,532,091    | \$1,409,545     | \$1,285,000        |
| DEL SEGA             | 8          | 91%           | \$1,219,363    | \$1,102,500     | \$930,000          |
| SANIBEL ESTATES      | 7          | 93%           | \$888,857      | \$825,714       | \$825,000          |
| CHATEAUX SUR MER     | 6          | 95%           | \$1,842,167    | \$1,720,188     | \$795,000          |
| SANIBEL SHORES       | 6          | 94%           | \$767,983      | \$723,667       | \$692,500          |

by Susan McCallion

Do you live in a “hot” and poppin’ neighborhood on island? Not the temperature hot. I’m talking about home sales hot. If your community had more than six home sales last year, we’re considering it “hot” in this case. After all, our island typically averages between 300-400 home sales a year.

### WHAT MAKES A NEIGHBORHOOD HOT??

To be honest, it’s usually just the size of the neighborhood. Communities with more homes to sell will have more total home sales at the end of the year.

For example, the Dunes of Sanibel had the highest number of sales last year with 17 home sales. I should note that 3 of the sales were actually 1/2 duplexes within the Dunes, not single family homes. So this reflects a slightly higher number of sales and lower average in sales price as you might expect.

Beachview Country Club Estates was the second “hottest” selling community in 2019, with 15 total home sales. The stats were interesting to me as a homeowner and Realtor® on island, so I thought you’d like to check them out as well. The data was taken from our San-Cap MLS at the end of February 2020.

### WHERE ARE THE TOP SELLING COMMUNITIES?

Predominantly on the east end of the island. Why? Well, for one, there are simply more homes on the east end of the island. There are bayside homes, Gulf Front homes, and homes in the middle of this wider part of the island. As you notice on the map, the west end of Sanibel is mostly green preserved land on the bayside of the island with less developed land for housing.

### WHAT ABOUT CONDOS?

The same rules apply to condo communities in regards to the size of the complex. Obviously the larger

## 2019 Sales Data

Sales data was taken from the Sanibel-Captiva MLS and include all sales recorded from January 1, 2019 - December 31st, 2020.

Top Selling Sanibel Condo Communities

| Subdivision          | # of Sales | Avg Sell/List | Avg List Price | Avg Close Price | Median Close Price |
|----------------------|------------|---------------|----------------|-----------------|--------------------|
| SUNDIAL WEST         | 19         | 95%           | \$555,615      | \$523,382       | \$456,000          |
| TENNISPLACE          | 8          | 96%           | \$283,688      | \$273,000       | \$287,500          |
| LOGGERHEAD CAY       | 7          | 95%           | \$689,143      | \$653,143       | \$675,000          |
| SEASHELLS OF SANIBEL | 6          | 95%           | \$421,817      | \$399,167       | \$405,000          |

complexes have more inventory to sell. Sundial West and Loggerhead Cay make the list of top-selling condos each year.

Of course these stats don’t mean a thing in terms of what neighborhood is “better” than another on island. As you know, each community has its own unique characteristics and feel about it. For those thinking of selling in the next year or two, these stats are more useful when drilled down to see what exactly sold and for how much.

Didn’t see your community on the list? That just means it had fewer than 6 home sales last year. Shoot me an email or give us a call and I’d be happy to find the stats for your neighborhood specifically. Susan@McCallionRealty.com or 239-472-1950. ■

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

# TOPS

## 4 HOME UPGRADES THAT ARE GOOD FOR THE ENVIRONMENT

Consumers today are more mindful about the environmental impact of everything they do, from driving and traveling to energy usage in their homes. Fortunately, there are a few simple steps homeowners can take to save energy and help the environment.

### 1. BOOST YOUR INSULATION

You may already know what areas of your home are poorly insulated, simply by how you feel when it’s cold or hot outside. You can have a professional home energy audit conducted to help pinpoint areas that need improvement. Many energy companies provide an audit free of charge.

Start with the attic: If your attic is insufficiently insulated, you could be losing a lot of heat over the winter, which means your home is wasting energy - and money. The U.S. Department of Energy reports that boosting attic insulation can save 10-50 percent on heating costs.

### 2. UPGRADE YOUR HEATING AND COOLING SYSTEM

Heating and cooling your home uses the most energy, so investing in Energy Star certified HVAC products can make a big difference when it comes to cutting energy costs and your home’s impact on the environment.

For a new HVAC system in a variety of styles to fit any décor that can be easily installed by a



contractor, you might consider wall-mounted duct-free systems from a trusted brand like LG. They offer a variety of ultra-quiet “Art Cool” options (the sleek Mirror, stylish Premier and unique Gallery, which looks like a picture frame and allows you to display your own artwork). These systems are smart-enabled, allowing homeowners to adjust the temperature from their LG ThinQ app for Android and iOS users, or with simple commands via Google Assistant and Amazon Alexa.

The most eco-conscious consumers will want to look for “Energy Star Most Efficient” HVAC solutions. For example, the Art Cool

Mirror earned the 2019 designation and also features advanced “Reliable to Extreme Degrees” LGRED, heating technology that delivers 100 percent heating capacity down to 5 degrees Fahrenheit and continuous heating down to -13 degrees Fahrenheit. This will keep you warm and comfortable all winter long with remarkable energy efficiency.

### 3. REPLACE DOORS AND WINDOWS

You may be losing a lot of heat in the winter and air conditioning in the summer through your doors and windows, especially if they’re older. The latest energy-efficient models of windows and doors not only reduce leaks around the frames, but they’re made from materials that enhance insulation.

**Doors:** According to EnergyStar.gov, energy-efficient doors not only fit better and have improved weather stripping to reduce air leakage, but also use improved core materials for superior insulation. Where glass is used, they reduce heat flow via double- or triple-paned insulating glass.

**Windows:** Energy Star qualified windows use superior framing materials, including multiple panes of glass, with air- or gas-filled space between for additional insulation. They’re made from Low-E (low emissivity) glass, with special coatings to reflect infrared light. Warm

edge spacers keep the glass panes the correct distance apart reducing heat transfer through the window.

### 4. GO SOLAR

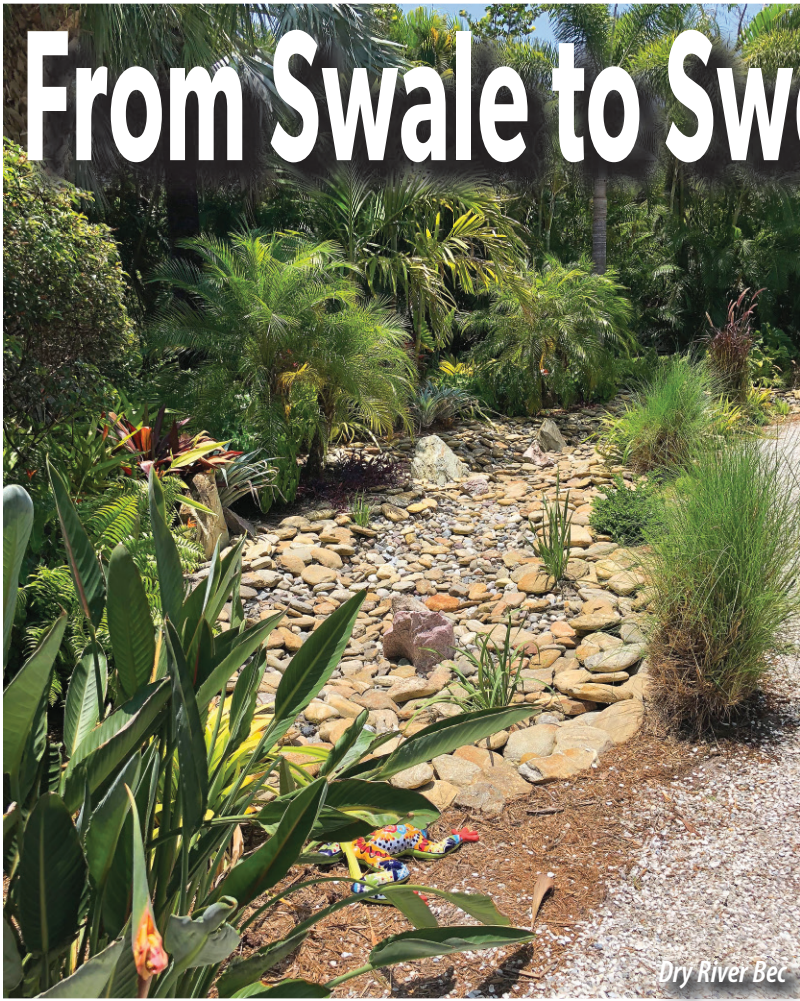
While most people are aware that solar power harnesses the sun’s energy to create electricity, many don’t know how easy and cost-effective it is to go solar.

The newest technology behind solar energy has made it increasingly accessible and appealing for homeowners. For example, new energy solutions such as LG’s “NeON R ACe” are high-efficiency solar panels that incorporate a built-in micro-inverter (that converts DC electricity to AC) instead of a separate traditional inverter. Recessed into the frame of the solar module, the micro-inverter simplifies the installation process and allows more flexibility to create a solar array that looks attractive on your roof. When going solar, it’s important to seek out a brand you trust, one like LG that offers solar panels covered by a 25-year limited product, part and performance warranty.

Choosing just one area to upgrade will save energy, reducing your home’s carbon footprint. You’ll also feel more comfortable throughout the year, as you better regulate the temperature of your home. ■



# From Swale to Swell! (Rain Gardens)



Dry River Bed



Thatch - Palm - Swale



Burned Garden



Monarch - Milkweed - Dune Sunflower

On a barrier island, everything that happens in our yards and property has an impact on the environment, including our surrounding waters. This past December (our dry season) has been recorded as one of the wettest Decembers on record!

Many of our yards on Sanibel have low lying areas, swales or engineered detention areas designed to collect and hold stormwater. Maintaining these areas can help our environment by filtering the contaminants or pollutants in the retained water before they find their way into the groundwater or coastal waters. With good design, these detention areas can become areas of diversity and interest on the property.

## UNDERSTANDING STORMWATER AND RUN-OFF

Stormwater is simply water from rain storms that fall on a property which includes the yard, house, driveway and lawn. Run-off refers to the fertilizers and pesticides used to enhance our yards and landscapes that, with the help of storms or irrigation, inadvertently find their way to creeks, rivers, canals, detention ponds and eventually to the coastal waters.

Anytime a vegetated property is developed with a new home and driveway (or other hardscape

elements), the amount of impervious surface area on the lot is increased, thereby increasing the potential for stormwater/runoff and reducing pervious area for water infiltration on site.

What can we do to help?

## INTRODUCE RAIN GARDENS!

Rain gardens help to deal with the necessity of the retention areas. Rain gardens are a way of beautifying the swale or detention area, but they also create a different micro environment with plants that tolerate both dry and flooded conditions and may not normally work well on your site.

The short-term retention of water on the property will increase the amount of wildlife habitat for birds, butterflies and beneficial insects like

dragonflies and bees. If the low-lying area is significant, planting on a slope can showcase plants in a more interesting way than is commonly seen in our flat Florida landscapes. Plus, rain gardens create interest and seasonal change, and will improve the aesthetic and curb appeal of your property!

## RAIN GARDEN PLANTINGS

Landscaping these areas is a vital part in capturing and filtering stormwater/runoff. Low-lying areas can be an opportunity to install some unique wetland plants that have different growing requirements. Planting these areas with water loving plants can add beauty to your yard as well as help to filter water and keep pests like mosquitos from breeding.

Rain gardens are also a great way to reduce sod areas, fertilizer and weekly mowing. Maintenance for low areas includes weeding of unwanted volunteer species, seasonal trimming of grasses or selective pruning of certain rain garden plantings and replenishing mulch. At most, a rain garden may require irrigation 1-2 times a week in dry season.

## CREATIVE ALTERNATE

A creative alternative is to turn your seasonally wet detention area or swale into a dry riverbed. Various sizes of smooth river rock and 2-man boulders can be layered to create a dry riverbed which functions as a water filtration area in the yard.

The slopes and edges of the dry riverbed can be planted with a variety of different blooming plants and native grasses. The dry riverbed will function during rain events while remaining dry during the winter / dry months. Another benefit is that the rocks within the riverbed will remain in place rather than floating away like mulch.

Stone on Sanibel may be classified as developed area. Prior to installing a dry riverbed on your property, it is important to confirm that you have available area to be developed. Consult a professional if you have any questions for rain garden design. ■

## SUGGESTED DETENTION AREA PLANTINGS

| NATIVE                   | NON-NATIVE                      |
|--------------------------|---------------------------------|
| Fakahatchee Grass        | Queen Emma of Green Crinum Lily |
| Spartina Grass           | Tropical Canna Lilly            |
| Bee Balm                 | African Iris                    |
| Butterfly weed           | Butterfly weed                  |
| Blue Flag Iris           | Alocasia spp.                   |
| Alligator Lilly          | Shrimp Plant                    |
| Leather Fern             |                                 |
| Swamp Hibiscus           |                                 |
| Silver or green palmetto |                                 |
| Dahoon Holly             |                                 |
| Paurotis Palm            |                                 |

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



## care for parkinson's

Caregivers of people with Parkinson's have an especially critical role. Parkinson's is often described as a "team sport," impacting not only the person with Parkinson's but also their loved ones and caregivers. In the U.S., approximately one million people are living with Parkinson's, defined by a progressive loss of certain nerve cells, or neurons, in the brain to doctors' appointments to helping them get dressed and recording daily symptoms, like OFF periods, or the re-emergence of Parkinson's symptoms. OFF periods can be difficult to describe because they differ from person to person and can include both motor and non-motor symptoms.

According to a recent survey of 700 caregivers and people with Parkinson's, caregivers report more non-motor symptoms of people with Parkinson's than people with Parkinson's themselves do. Researchers also found caregivers are able to detect subtle changes before people with Parkinson's are able to recognize and identify them. While caregivers help recognize symptoms, there is a need for resources that can capture and help communicate them to healthcare providers.

A new online tool is now available to help people with Parkinson's and their caregivers identify and discuss their symptoms. The "Do Tell" Your Doctor Tool, from the "Live Well. Do Tell.SM" initiative from Acorda Therapeutics, offers a visual guide to help caregivers and people with Parkinson's recognize and record their most challenging symptoms so they may communicate their impact more easily during a doctor's appointment.

The tool is based on a clinically validated questionnaire developed by Duke University called the Wearing-off Questionnaire 9 (WOQ-9). Acorda



**THIS NEW TOOL MAY HELP PARKINSON'S CAREGIVERS IDENTIFY AND DESCRIBE LOVED ONES' SYMPTOMS**

licensed the tool and adapted it, with input from a multi-disciplinary Steering Committee of Parkinson's community leaders, to create a patient-facing resource. The tool also underwent beta testing from members of InMotion, a nonprofit center dedicated to helping people manage their Parkinson's in Cleveland, Ohio.

People with Parkinson's and their caregivers can use the tool by identifying the symptoms they experience and ranking how bothersome they are. The answers are used to generate a word cloud, illustrating the symptoms users identified as most bothersome in larger letters, to help prioritize discussions

with their healthcare provider at their next appointment. As a caregiver of a loved one with Parkinson's, encouraging the use of this tool can help ensure symptoms, including OFF periods, are discussed in a meaningful way in the doctor's office.

The "Do Tell" Your Doctor Tool is part of Acorda's "Live Well. Do Tell." program, which aims to help initiate effective conversations about OFF periods between people with Parkinson's and their healthcare providers. For more information and to use the "Do Tell" Your Doctor Tool, visit: <https://livewelldotell.org/takeaction/>.

This article is sponsored by Acorda Therapeutics. The Instrument has been licensed by Duke University solely for use by individual visitors to the LiveWellDoTell.org website who use the "Do Tell" Your Doctor Tool. Always seek the advice of your physician or other qualified health provider with any questions you may have regarding a medical condition. Never disregard professional medical advice or delay in seeking it because of something you have read on this tool. ■

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## back to nature

# GET OUTDOORS AND ENJOY STATE PARKS



For many people, modern life means spending more time indoors. In fact, Americans spend roughly 90% of their time indoors, according to the United States Environmental Protection Agency. This has had numerous direct and indirect health impacts, from respiratory issues due to poor indoor air quality to reduced physical activity due to an indoor sedentary lifestyle.

People of all ages are starting to make a change, embracing the outdoors for all the benefits it can provide to their mental and physical health. Since there are opportunities for getting outdoors nearby wherever you live or travel, there's no better time to commit to getting outside than this year.

### EXPLORE LOCAL TREASURES YEAR-ROUND

It's easy to take for granted what's in your own backyard, and state parks are a reminder of the beauty of the different seasons while offering ample amenities that make exploration easy any time of year. Once you visit, you'll want to return again and again to cherish the scenery and create many more memories with your family.

Whether it's a family picnic, a guided group hike, bird watching, rock climbing or simply a calm walk listening to the sounds of nature, there are many activities to

explore at state parks. Check out the month's park programs run by knowledgeable state park staff and volunteers to see what may be of interest to you and your family.

### DISCOVER DIFFERENT PARKS THROUGHOUT THE U.S.

In the United States there are 6,792 state park areas comprising 18,694,570 acres. These parks offer 14,672 trails over 52,603 miles total length—that's more than twice around the Earth at the equator! Whether you're exploring your local park or looking for a way to enjoy the outdoors while traveling, there's a state park nearby that is sure to bring the wonder of nature to your family.

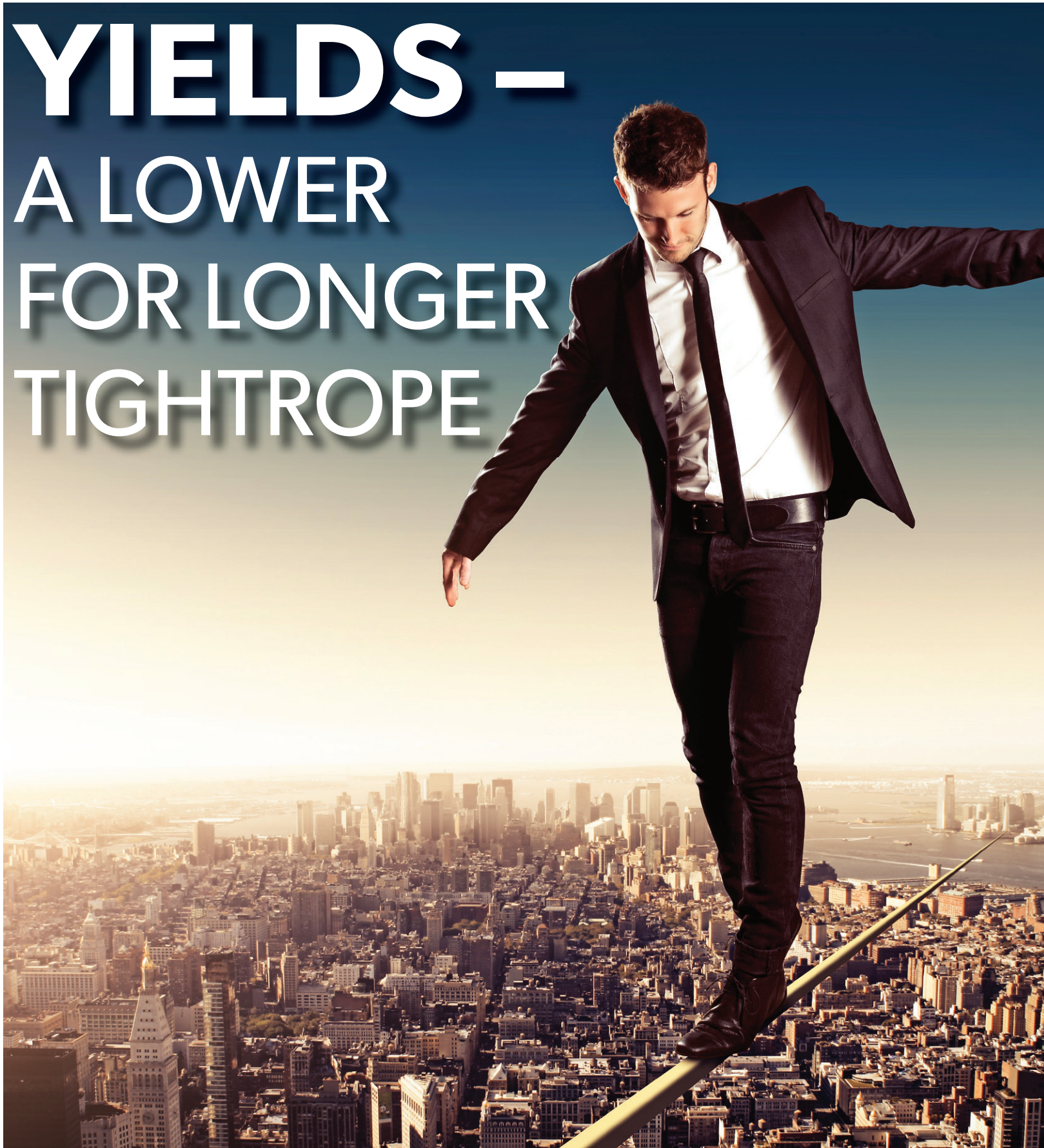
Every state park has different opportunities, from hiking, biking, and equestrian trails to swimming, marinas and ski slopes. The best way to get acquainted with a state park is to visit it and see for yourself. Wear comfortable shoes and consider packing a water bottle and protein bar for your hike and you'll be ready to enjoy nature to the fullest.

Let 2020 this be the year you commit to getting outdoors and enjoying state parks. You'll feel a deeper connection with nature and your loved ones, all while making lifelong memories. ■

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# YIELDS – A LOWER FOR LONGER TIGHTROPE



YOUR MONEY

by Timothy P. Vick, Director of Research – The Sanibel Captiva Trust Company

I'll lend you 100 cents today, provided you pay back 99 cents next year. Any takers? Truth be told, investors are making such counterintuitive bets with their money, as more than \$13 trillion of the world's bonds are priced to yield less than zero. In certain countries, bonds are being issued with no coupon, and banks are being charged a fee to deposit their excess cash with a central bank rather than collect interest on those deposits. A half-joking term for this phenomenon, "return-free risk," no longer evokes laughs.

Interest rates plunged globally last year, and for several weeks pundits even in the U.S. contemplated "negative rates," something thought not possible a couple of years ago. The central banks that have pushed their nations' interest rates to zero or below (first Sweden and

Denmark followed by the European Central Bank, Switzerland and Japan), strive to force consumers to spend, businesses to invest, and banks to lend.

Negative rates run counter to all principles of finance. Putting money at risk, even cash, has always required a bit of faith that the underlying economy can grow and boost the value of assets. But when investors accept interest rates at or below zero, they're essentially afraid to risk their money. They view losing money on cash or bonds as a viable option; and believe other investments can lose even more money. Like gold investors who pay to have their bars stored in a vault, they are willing to pay a storage fee to protect their cash in the bank.

We can easily make the case today for lower rates for longer – here and abroad – although we recognize there has to be a tipping point between sound and reckless rate policies. The chances that Japan and Europe lift

themselves from sluggish economic growth seem small given their aging, declining populations, lack of productivity growth, and struggling banking systems. Low rates there will continually make U.S. bonds and stocks attractive to own and will help keep our bond yields low too. Further, the free flow of capital and merchandise, and abundant cheaper labor in China, southeast Asia and India has stifled the type of wage pressures that used to cause inflation and push up interest rates. Shopping by Internet has likewise removed a natural prop for inflation – buyers can instantly compare prices everywhere and opt for the cheapest.

Negative rates, however, are not to be desired. View them instead as a temporary, desperate tool by policy makers to stop deflation and to weaken their currency enough to promote exports. On that front, it's still unclear whether this experiment has worked overseas. Otherwise,

there are potential adverse consequences. Retirees, savers and pension plans get unduly punished – nest eggs cannot compound as planned when part of that egg yields zero. Second, banks eventually feel the pressure to lower rates on loans and mortgages, which can wipe away enough of their profits that they stop lending. Depositors may be quicker to pull cash from banks if the interest on those deposits disappears.

For investors, negative rates in the U.S. would further distort the value of assets, artificially propping up the value of businesses and mortgaged homes while encouraging excessive borrowing to buy those assets. Rates near zero have the perverse effect of encouraging more government deficit spending to take advantage of cheap money. It is no coincidence in the U.S., for example, that leading candidates for president have pressed for quantum leaps in social spending as interest rates approached zero.

Indeed, the belief that money can stay free well into the future is not a mentality we'd like to see take root.

Our investment management team is available to visit with you about these topics and more. Contact us at [www.sancaptrustco.com](http://www.sancaptrustco.com)

*The Sanibel Captiva Trust Company is an independent trust company with \$2.5 billion in assets under management that provides family office and wealth management services, including investment management, trust administration and financial counsel to high net worth individuals, families, businesses, foundations and endowments. Offices in Sanibel-Captiva, Naples, Tampa, Belleair Bluffs-Clearwater and Tarpon Springs. [www.sancaptrustco.com](http://www.sancaptrustco.com)*

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**Timothy P. Vick**  
Director of Research,  
The Sanibel Captiva  
Trust Company



# COMMUNITY



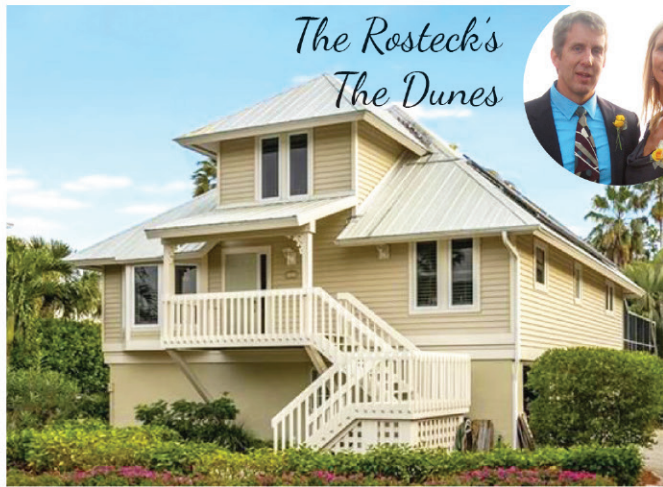
*The Funderburg's  
Lake Murex*



*The Smith's  
Shell Harbor*

## Neighbors, Not Numbers

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



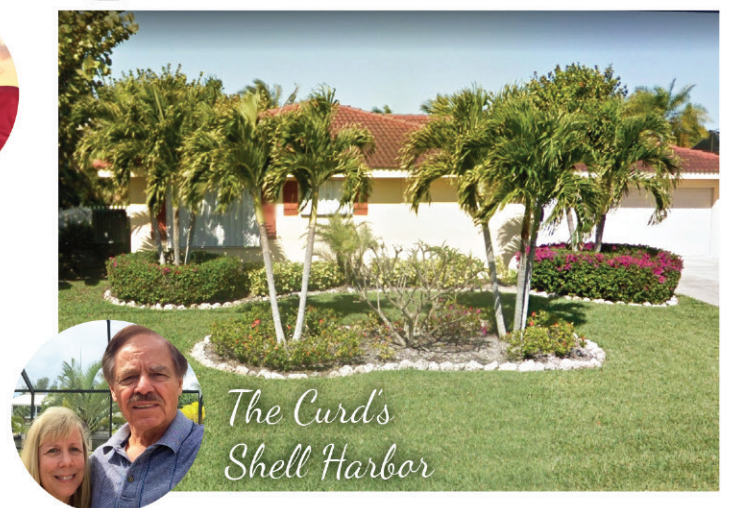
*The Rosteck's  
The Dunes*



*The Zajic's  
Gulf Shores*



*The Prices  
Beachview Estates*



*The Curd's  
Shell Harbor*



*The Readinger's  
Sanibel River Estates*



*The Hatch's  
Beachview Estates*



*The McDonald's  
Gulf Harbour*



*The Dahtem's  
White Caps*

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

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

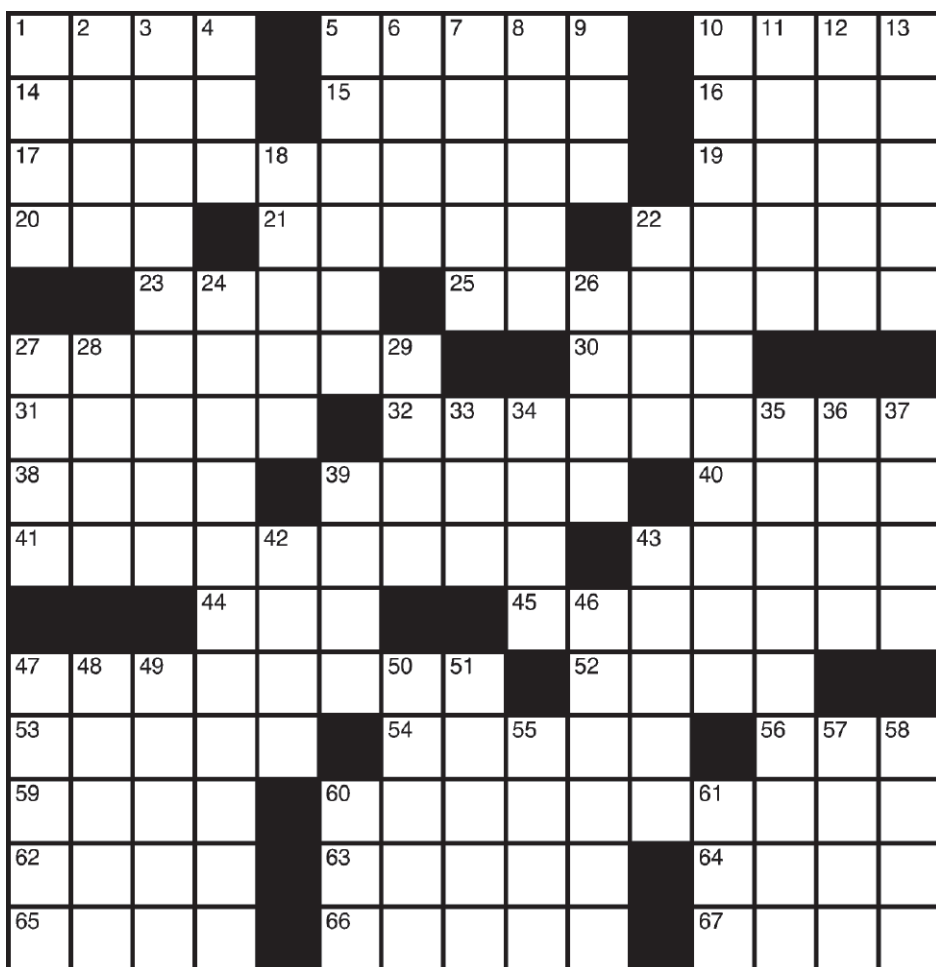
I would recommend her and her agency to anyone."

- The Rosteck's

*Welcome Neighbors!*



# CROSSWORD PUZZLE



## ACROSS

- 1 New England NFLers
- 5 Workforce
- 10 \_\_\_ salad
- 14 Cornell who founded Cornell
- 15 Actress Tierney
- 16 Passionate god
- 17 Nerd's moniker
- 19 Unexciting
- 20 Actress Gabor
- 21 Blends
- 22 Destination for the last flight?
- 23 In the cellar
- 25 Detective's moniker
- 27 Speak to
- 30 Michelle who was the youngest female to play in a PGA Tour event
- 31 Bubbles up
- 32 Didn't like leaving
- 38 Ending for marion
- 39 Traitor's moniker
- 40 Gung-ho
- 41 Lawn-trimming tool
- 43 Anti-inflammatory brand
- 44 Sixth sense, initially
- 45 Coming to a point
- 47 Genius' moniker
- 52 Bonny one

- 53 Captain Kirk's "final frontier"
- 54 Young zebras
- 56 "Gross!"
- 59 \_\_\_ avail: fruitless
- 60 Old-timer's moniker
- 62 Skunk cabbage feature
- 63 More flimsy, as an excuse
- 64 Ballet move
- 65 Attention getter
- 66 Krispy \_\_\_
- 67 Man, but not woman

- 24 Bodyguard, typically
- 26 Lambs' moms
- 27 Not many
- 28 Indulge, with "on"
- 29 Sealed tight
- 33 Summer cooler
- 34 Bakery offering
- 35 Presents too aggressively
- 36 Cave in
- 37 Piggid out (on), briefly
- 39 Taunting remark
- 42 Italian noble family
- 43 Take \_\_\_: decline to participate

## DOWN

- 1 First name in skunks
- 2 Sea of \_\_\_: Black Sea arm
- 3 Court calendar entry
- 4 \_\_\_ Diego
- 5 Silvery food fish
- 6 Airport waiter
- 7 Dealership lot array
- 8 At risk of being slapped
- 9 A long way
- 10 Rats
- 11 Former New York senator Al D'\_\_\_
- 12 Word with book or opera
- 13 "Clean Made Easy" vacuum brand
- 18 Pill amounts
- 22 Like Death Valley

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## PUZZLE answers



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

### SCRABBLE GRAMS

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RACK 1  
 A<sub>1</sub> E<sub>1</sub> O<sub>1</sub> S<sub>1</sub> S<sub>1</sub> L<sub>1</sub> S<sub>1</sub>

RACK 2  
 A<sub>1</sub> E<sub>1</sub> U<sub>1</sub> R<sub>1</sub> L<sub>1</sub> R<sub>1</sub> Q<sub>10</sub>

RACK 3  
 A<sub>1</sub> E<sub>1</sub> D<sub>2</sub> D<sub>2</sub> P<sub>3</sub> T<sub>1</sub> S<sub>1</sub> Double Word Score

RACK 4  
 A<sub>1</sub> I<sub>1</sub> Y<sub>4</sub> V<sub>4</sub> R<sub>1</sub> C<sub>3</sub> P<sub>3</sub> 1st Letter Triple

RACK 5  
 A<sub>1</sub> I<sub>1</sub> O<sub>1</sub> C<sub>3</sub> L<sub>1</sub> L<sub>1</sub> G<sub>2</sub>

**PAR SCORE 265-275**      **FIVE RACK TOTAL**  
**BEST SCORE 328**      **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**

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# Sudoku

created by Crosswords Ltd.

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

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