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Vicki Sarris | Associate Publisher

Vicki is a tried and true Georgia native who stayed for college, studying Industrial Design at the Georgia Institute of Technology. She loves great food, photography, art, travel and spending time with her two children, Gregory and Maia. Vicki has been part of the *Decatur Living* family as the Associate Publisher for 8 years. She's seen big changes to the community and looks forward to being part of even greater things to come.

Mel Selcho | Editor

Mel is a seasoned creative who lives, works and plays in Decatur. She credits a degree in Journalism from Arizona State University as putting her on the path to the writing and marketing work she loves, which includes her service as Editor of *Decatur Living*.

With a mantra of "follow the fun," Mel craves salt water taffy, live shows by the Avett Brothers and long runs on vacation. She finds no better company than her husband of 24 years, her four kids and Elvira, the world's cutest pug puppy.



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Ellie is a senior at Decatur High School serving as the Managing Editor for her school's journalism staff. After studying at the Young Writers Workshop at Bard College Simon's Rock, Ellie includes plans to pursue creative writing in college among her big dreams. Halloween gets her imagination in full gear, she's been a local version of Stephen King's "Carrie" and Sandy from Grease in recent years.

Lorrie Bryan | Writer

Lorrie Bryan is a digital nomad—editing and creating content for B2B publications while traveling and living in five states in the last four years. She's currently setting down some roots in Blue Ridge, Georgia, and heading up the launch of a beautiful lifestyle magazine spotlighting North Georgia.



Brent Cashman | Creative Director

Brent started his company, BOC design, Inc., in 2004 as a freelance art director, graphic designer and illustrator. For over twenty years he has created innovative print designs, through publications, corporate branding/marketing, advertisement campaigns, trade shows and product designs. Also specializing in illustration, photo retouching and conceptual art and fine art paintings. He has won many awards for his work, including the Platinum Hermes Award. Originally from Janesville, WI, Brent has made Georgia his home since 1995, with his wife Stephaine and son Aidan.



Sunshine After the Storm

WEEKS AGO THERE WAS no way we could have known that as this issue went to print, our community would be under its first ever tropical storm watch for Irma. I'm now aware of how grateful I am for electricity and for the crews who worked tirelessly to help. We're pretty lucky we didn't have it worse.

It reminds me that there are storms in each of our lives that disrupt even our best laid plans. While Back to School is usually a time of excitement and smiling snapshots, it can also bring unknown setbacks. For some families, just finding a school can be a hurdle all its own. I am excited to share some of the community resources here to help, including the great work of The Language Group and The Cloverleaf School (page 9) as well as Mathnasium (page 15).

One good thing Irma did bring was a respite from the summer. When the air begins to crisp, it's time for college football and Halloween! No matter how you like to celebrate, we've found a few local tricks and treats that are sure to please. One of my favorites is Open Streets at Emory Village, where traffic stops for an afternoon filled with street performers, good eats and dogs in costume (page 27). The festival is just one of the ways Emory Village Alliance brings neighbors and businesses together to better them both. Their groundwork can be seen in successful ventures like Wagaya, a traditional Japanese restaurant winning the hearts of local Sushi lovers (page 22).

This is also the one year mark for some local endeavors. Found Co., a lifestyle retailer in downtown Decatur, creates that rare experience where shopping brings just as much joy as the treasures you take home (page 18). And Decatur Education Foundation is celebrating the results of their Opportunity Partnership Mentoring Program, where low-income students and local adult mentors benefit from each other (page 17).

There's a lot to fall in to this season.

Natalie Gregory
Natalie Gregory
Publisher, *Decatur Living*

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Behind the Smiles

COVER STORY

by Mel Selcho



FOR ANYONE WITH a child over the age of five, the rhythm of life eventually molds to the school calendar. “Next year” begins in August as kids don new clothing, their backpacks overflowing with fresh supplies. They pose for Back to School pictures their parents will splatter across social media saying “Third grade - where did the time go?”

Behind the smiles are some students where a new school year’s academic and social rigors may bring to light learning challenges. Struggling to complete homework, slipping grades and behavioral concerns are some of the clues parents notice.

Margaret Evans was trying to help another parent find resources when she suspected her son Candler needed help. As the curriculum became more demanding for 5th graders, she noticed Candler taking longer with homework and lacking critical thinking skills she expected

*Triumph over
Back to School Setbacks*



he would have given his intelligence level. “It happened at the time they start writing essays and piecing out information. He would struggle to put things into words.” she said. “He was lost.”

The Language Group Unlocks the Magic

As many as 10% of children have a learning disability, according to Psychology Today. Left untreated, the difficulties continue to adulthood. Danielle Moore saw this firsthand growing up. Her otherwise capable and talented father struggled with key elements of his job, likely due to an undiagnosed language disorder.

Moore began what is now a 22-year career in Speech and Language Pathology, and is the Clinical Director of The Language Group. She describes their work as “unlocking the magic inside” of children who feel frustrated or sad because they haven’t been taught the right strategies.

The Language Group serves Atlanta area families and students who experience a variety of communication needs. With locations in Tucker and Roswell, they treat disorders in: Dyslexia and reading, language, auditory processing, executive functioning, ADD/ADHD and Autism spectrum or social communication.

“Sometimes the symptoms appear behavioral. A parent will ask a child to go upstairs, change their clothes, grab a book, and bring it down to read. They’ll then wonder why [the child] never returns down the stairs.” Moore said. “It could be the way they’re processing directions.”



Danielle Moore, M.S.Ed. CCC-SLP, Clinical Director The Language Group

SIGNS A CHILD MAY NEED AN EXPERT

1. Are grades slipping or not in line with what you “know they know?”
Does your child do well on homework and poorly on tests?
2. Is your child easily frustrated by homework or school work?
3. Does your child use self-defeating talk like “I’m just not a math person?”
4. Is your child’s teacher mentioning words like “daydreaming” or “not living up to their potential?”
5. Does your child seem to not hear you or does not follow directions that you just said to them?

Suspecting Something’s Not Right

Margaret Evans was correct, her son needed help. She turned to The Language Group three years ago. While there is still work to do, Evans said Candler has made great improvement. Most notably he’s gone from being a kid who needed someone with him “all the time” to help him with homework to working independently.

Jennifer Allred is a parent who came to Moore with diagnosis in hand and hope nearly gone. Since age two, her son Jack had been through several therapies to treat his speech delay and wasn’t making the progress Allred expected.



“I felt like he was getting everything there was to offer in terms of language, and he just wasn’t coming along,” she said. “We didn’t know what his future would look like. We didn’t know if we was going to be able to navigate the world on his own. We had a real fear.”

Jack is now 16 and has “graduated” from working with The Language Group. He earns A’s at school and participates in baseball, basketball and chess.

“My goal is to work myself out of a job with each client,” Moore said. “There’s no bigger compliment I get than hearing from a former client who’s now successfully enrolled in college and having them tell me they are using the study skills and learning strategies I taught them.”

The Cloverleaf School Champions Neuro Diversity

There is no going “back” to going to school for some children and families, as Kim Ryan knows well. When her son, Walker, was just over a year old, he began displaying

symptoms that eventually led to a diagnosis on the autism spectrum. That was nearly 12 years ago. Since then, Ryan has known a way of life familiar to parents of children with neurologically diverse needs - a relentless search to find a place that’s both safe and challenging for their children to learn.

Walker went through several public and private schools, some hits and others misses in terms of fit for his needs. Then Ryan found The Cloverleaf School.

The Cloverleaf School is a private K-8 school in Decatur founded by four families intending to serve a niche by providing rigorous academics in an environment that empowers neurologically diverse children. The student-centered, whole body learning approach serves students with ADHD, Autism, Dyslexia and other learning differences.

The name and symbol of the school stems in part from a cloverleaf interchange, which co-founder Katherine McGee said is symbolic of the fact that everyone is coming to the school from different places

and will leave to go in different directions, but are all in the cloverleaf together. She recounts a time when she and other families were struggling in another environment and one of them said, “We could start our own school.”

“We had found a few amazing teachers and knew our kids were capable of more,” she said. McGee is both a parent of a neurologically diverse student and now serves as Admissions Director. They later learned that opening a school brought complications and logistics they had not considered. In the end, it was well worth the work involved.

Lost Stress, Found Safety

The search for schooling can be grueling and relentless for families. “There’s nothing quite like hearing your child is the most difficult a teacher has faced in 30 years and not knowing whether that teacher has the experience to know how to work with him,” Ryan said about a prior experience. “Our first year at Cloverleaf

“There’s no bigger compliment I get than hearing from a former client who’s now successfully enrolled in college and having them tell me they are using the study skills and learning strategies I taught them.”

– Danielle Moore



was spent helping Walker know he was safe at school. They are spectacular.”

School Principal Sharonda Frazier has seen the toll that something as simple as finding a place to learn can be for families. “Children and their families often have struggled before they find us. Some have been shunned, for others the stress of school has worn on them. What we hope they find here is a love of learning and that they carry that home with them.”

Rick Lockridge found what Frazier was hoping to deliver. He came to Cloverleaf after advocating for his son, Vance, in traditional settings for years. Lockridge credits the small class size (the school boasts a 6:1 student teacher ratio) and the commitment and enthusiasm of the administration and teachers for the success Vance experienced at Cloverleaf. Lockridge said where just going to school was once difficult, at Cloverleaf, “Vance became attached to the teachers, and they became his allies.”

Where Are You Going?

The school motto is Quo Vadis? which means “Where are you going?” The intent

“It’s our job to believe in these kids. We finally found [in Cloverleaf] someone who was willing to fight for them. It’s a massive undertaking, like chipping away at an iceberg with a shrimp fork.”

– Rick Lockridge

behind it, according to McGee, is not to pre-define or limit the potential of neuro-diverse children - socially or academically.

“The story isn’t written for these students,” McGee said. “We don’t have a pre-determined course for them based on their diagnosis. We want them to be as prepared as possible for their next setting. Some leave for a typical setting, others for another specialized school. While they are here we want to give them strategies for life: self-regulating, self-advocating and finding the right way to ask for and get what they need.”

McGee describes the approach as “supportive but realistic - we meet them where they are and have high but reasonable expectations for them.”

In addition to traditional academics and rotating extras such as art, yoga and gardening, the school day always includes a social skills lesson. Here discussions center on how conduct affects the way others think about us and the way we think about ourselves. Lessons vary from how to join a group to being a social detective and understanding the reasoning behind the way we do things. Students take these social skills to the outside world in their community connections where they experience art, nature, and even do volunteer work.

Students are also offered a sensory diet to fit their needs. That could be a quiet place free from stimulation, headphones to cut down noise, or sensory breaks for movement seekers.

Every year the students focus on the core values of the school with lessons, activities, and celebrations. The foundation of the school is to empower these students to become even more capable, connected, considerate and creative.

“It’s our job to believe in these kids,” Lockridge said. “We finally found [in Cloverleaf] someone who was willing to fight for them. It’s a massive undertaking, like chipping away at an iceberg with a shrimp fork. But what I learned was there is a common-sense model that will work when you figure it out.”

For more information visit cloverleafschool.org or call 404.474.3904

Find The Language Group at thelanguagegroup.org or call 404.477.9400



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YOUR CHILDREN

by Jane Wilkov, M.D.



What did you say?

An ounce of prevention prevents common cause of hearing loss

DO YOU OR your children listen to music at high volume through ear buds or headphones? Enjoy attending loud concerts? Mow the grass or use a leaf blower without earplugs?

You may be at risk.

Long or repeated exposure to sounds at or above 85 decibels may result in noise-induced hearing loss (NIHL). This may occur in one or both ears and be temporary or permanent. However, with proper awareness and precautions this is a preventable condition.

The American Academy of Pediatrics has recently recommended screening for high frequency noise exposure and offering prevention guidelines at annual visits.

Sound is measured in decibels. For example:

Normal conversation	60	decibels
Heavy city traffic	85	decibels
MP3 player at max volume	105	decibels
		(This is 100 times more intense than 85 decibels!)
Siren	120	decibels
Firecracker/gun	150	decibels

The louder the sound and/or the closer you are to the sound, the less amount of time it takes for damage to occur.

What can you do?

Keep the volume down – Regularly listen at 60% volume, and rarely, if ever more than at 80% level. Use noise cancelling headphones so music can be heard clearly at lower volumes. Wear earplugs when involved in loud activities, such as mowing the lawn. An ear bud in one ear is not recommended.

Limit time spent in noisy activities. Move to quieter locations in venues, such as away

from loudspeakers. Limit unprotected exposure to sounds that are 100 decibels to less than 15 minutes. Regular exposure to sounds at 110 decibels for more than one minute risks permanent damage. Music at 80% volume should be limited to about 90 minutes.

Monitor safe listening levels. Most phones and devices have controls that can be set to safe maximum volume levels. Volume limited headphones are available for purchase.

Seek care if any symptoms of hearing loss or ringing in the ears, and have regular screening check-ups.

NIHL is one area where an ounce of prevention really works!

Find more information visit dekalbpeds.com or call 404-508-1177

Expert Insight: Kids and Math

AS LONG AS schools have existed, there have been kids who say they hate math. We asked Sam Younis, owner of Mathnasium Learning Centers in Dunwoody and Decatur, for insight.

What are the signs a child might need extra help with math?

Sometimes the signs are obvious. Kids avoid their math homework or complain that math is “boring” or “stupid.” Sometimes they lash out or cry when parents try to help. Studies have shown that math anxiety can actually overwhelm the very part of the brain that is responsible for mathematical reasoning. Repetitive timed drills can compound this anxiety and prove counterproductive.

Other signs are more subtle. Kids can go under the radar by scoring A's and B's on homework and quizzes, and then failing tests. Careless errors may not cause alarm, but can reflect underlying gaps in a child's math foundation.

When these gaps are addressed, parents are surprised to learn that their children never actually hated math. They only hated the feeling of being frustrated and intimidated by it.

What happens if signs are ignored?

Kids who struggle in math and never address the root causes will face increased difficulty as they develop. They buy in to self-defeating narrative, saying things like, “I'm just not a math person” or “I'll never be good at math.” The effect on their confidence can extend well beyond the math classroom.

Why would a student who excels need outside resources?

A huge misconception is that only “struggling” students need help.



For a time they are able to score high grades with minimal effort. But advanced students often break down in frustration at the first sign of difficulty because they haven't faced challenging schoolwork before. They later experience a sharp drop-off in their math confidence when they place into accelerated classes.

Ironically, these advanced students have a disadvantage as compared to students who have routinely experienced frustration and learned to overcome it.

What prevents people from getting help?

In many cases, parents don't know where to start to get the help they need. Sometimes they are concerned about the demands of supplemental education when kids are already so overextended with after-school activities and sports.

Parents who turn to online resources and after-school assistance offered by the school often see short-term relief such as passing an exam or turning in homework. However, for lasting gains in confidence and math fluency, a longer-term approach that focuses on strengthening core skills will deliver the best results.

How can parents select the best fit?

Most parents check the credentials and logistics, but forget to ask about how the program builds accountability and encouragement. If students don't buy in to the program and don't feel supported, they are not likely to reap the benefits.

It's also important to know the tangible ways progress and growth are measured. There should be systems in place to communicate regularly with parents and students about progress and to make adjustments to learning plans.


To learn more call 404.974.4690 or visit mathnasium.com/decatur

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Shrinking the Opportunity Gap

Local Mentoring Program Marks Big Milestone

IT'S CALLED THE Opportunity Gap, the stark discrepancy that exists between low-income students and their upper-income peers when it comes to accessing extracurricular opportunities. And Decatur Education Foundation is celebrating an exciting milestone in its effort to bridge that gap: It's been almost one year since the nonprofit launched its Opportunity Partnership (OP) Mentoring Program that matches third graders with adult volunteers who can help open their eyes to new learning experiences.

OP started last November when the first cohort of seven eager third graders from the Decatur Housing Authority were paired with seven equally eager adult community members. After more than a year of planning, Meagan Berardi, DEF's Director of Community Engagement, was on-hand that night. She remembers the positive energy, "There's always a little uncertainty when launching a new program," she said. "But seeing the enthusiasm and joy on everyone's faces and the warm hugs from all of the kids' parents confirmed that we were establishing some truly meaningful connections."

The pairs have since met regularly to play sports, do homework or crafts, or just talk. OP mentor and Decatur resident Mike Killeen tries to see his mentee, eight-year-old Hamza, weekly. They play basketball, work on homework, and last spring they even met up with another mentor pair to catch an Atlanta Hawks game - Hamza's first!

Erin Guerrieri, a former special education teacher with Atlanta Public Schools, signed up to be a mentor because she was looking for an opportunity to work with children in a teaching capacity. She mentors Micayla, and the two have enjoyed walking through Decatur, visiting the bookstore and talking about school and life.

She said, "Micayla is such a wonderful girl with a supportive family. I think our time together has given her a little extra boost of confidence - just knowing that another adult is cheering her on."

DEF works with local businesses like ColorWheel and Little Shop of Stories to coordinate group activities for the mentor pairs. Decatur Makers sponsored a group project in which the mentees and their mentors constructed kites. After testing out her newly constructed kite, Micayla exclaimed, "This was the best day!" When Guerrieri reminded her that she made that same declaration the previous week, Micayla responded, "Pretty much every day we get to spend with our mentors is a great day."

The OP participants have found an added bonus to the program. Guerrieri explains, "The Opportunity Partnership is so much more than just connecting kids with opportunities - it's connecting us as a community, and that's the real impact."

With such a positive response from participating families, DEF expects more kids to enroll, which means increased need for local adult mentors. Do you want to be a part of an initiative that impacts a local student and unites our community?



For more information about the OP mentoring program and the other ways DEF is helping Decatur kids, visit www.decatureducationfoundation.org/mentoring.

BUSINESS SPOTLIGHT

by Brook Bolen • Photography by Jarid Barringer



Shop Where Life and Style Meet

DECATUR EXPERIENCED THAT familiar rush of a good find when unique shop called Found Co. opened its doors on West Ponce de Leon Avenue last August. The creation of Alan McArthur and Jason Shadix, Found Co. is a serene oasis brimming with wares for the home and body.

Their curated collection of goods includes one-of-a-kind pieces that turn a house into a home, go-to accessories that create a signature look, and gifts that leave a loved one feeling special. “It can be hard to describe what we sell,” Shadix said. “But the minute you walk through the door you get it.”

Friends since college, McArthur and Shadix used to dream about opening a business together. Shadix says the vision began as a “coffee house with art and cool things.”

After graduation, life took the two in different directions—McArthur landed in the Tucson spa world and Shadix worked in special events.

Years later when their two worlds met again, they rediscovered their college dream with new-found influence from their recent careers. Together, they share an eye for the organic and the beautiful that is complemented by their individual talents. One step in the store and it’s easy to see their masterful understanding of atmosphere and mad skills when it comes to color and design.

When the question of location arose, “Decatur is the first place we thought of,” Shadix says. “We both love it, and we knew that with its vibe, people, restaurants and shopping, it would be perfect.”



The two determined they wanted to sell only things that excite them - potted plants, jewelry, orchids, natural candles, custom terrariums, pottery and other artful things. They also decided on a stylized combination of both old and new, a unique concept for their industry. "It's representative of how people live," Shadix says. "Very few people have homes where everything is brand new."

The aesthetic of the store is as important as its inventory. Found Co. is designed for experiential shopping, a relaxing scene that scores high on retail as therapy and

low on the dreaded errand running scale. Shadix describes the scene as relaxing and serene. He says, "It feels good here, there's good energy. It's kind of alive with all the plants and other natural elements."

It's hard to leave Found Co. empty handed, whether it's a special gift for someone or taking that experience back to your own home. Shadix says, "We offer a curated mix of things that will bring some added beauty and function the home, and we do it at a price point where anyone can come in and feel comfortable and take home a few things to enjoy."



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DINING SPOTLIGHT

by Lorrie Bryan • Photography by PollyVisuals

Traditional Japanese Fare Close to Home

THESE DAYS, YOU don't have to go far for an authentic Japanese culinary adventure. Wagaya, a Japanese restaurant and sushi bar, is serving up a vast and wonderful array of Japanese cuisine at their new location in Emory Village. Owner and chef Takashi Otsuka's mission is to offer patrons many of the same delicious foods he ate while growing up in Japan. "Wagaya means our home in Japanese. And we like to offer our customers the opportunity to relax and enjoy a variety of traditional Japanese dishes in a casual dining atmosphere. A lot of people are familiar with sushi, but there is so much more to Japanese cuisine than sushi," he explains.

Your Japanese dining experience begins when you enter the restaurant. The design of the entrance is based on a traditional Japanese temple design called torii. A torii symbolically marks the transition to a more sacred place. Otsuka, who came to the Atlanta area to attend college when he was 18, designed the interior using simple elements of nature such as bamboo shades and wood timbers to reflect his Japanese heritage and to make guests more comfortable.

Wagaya offers up an array of popular sushi creations – Sushi Sashimi, Nigiri Sashimi and a variety of traditional and signature rolls like the popular Devil's Breath "Akumano Toiki" (it's torch-seared tableside) – and so much more. While you may not be familiar with the non-Sushi items on the menu, like Katsu Curry or Hitsumabushi (broiled eel), you'll find that there is a common thread among the menu selections. They are all as lovely to look at as they are flavorful. "Every dish is well-executed, and we emphasize presentation in everything that we prepare," notes Otsuka. "The menu is extensive, but don't be overwhelmed. The wait staff is very knowledgeable and happy to help with your selection."



They can also help you with the proper pronunciations. The special lunch combinations here are called Teishoku (tay-sho-ku) and include a combination of a main rice dish, miso or udon soup and/or sushi. Wagaya also offers a salad, roll and soup combo for lunch.

The ramen here, available six ways, has earned Wagaya accolades from food critics and frequent patrons at their popular location on 14th Street in Atlanta. Unlike the wavy packaged noodles that sustained many a college student, the ramen here is the real deal—a broth-based soup (often made from pork or fish) with noodles, meat and/or vegetables that is typically spiked with soy sauce or miso.

“It is one of our best selling dishes. We offer six different kinds – Premium White Tonkotsu, Black Sesame Tonkotsu, Red

Spicy Tonkotsu, Traditional Shoyu, Corn Butter Negi Miso, and Spicy Curry Ramen – and at around \$10, it’s a great choice for lunch,” Otsuka says.

If you are looking for an extraordinary craft beer experience, Wagaya is an appropriate destination as well. They offer the largest selection of Japanese craft beers in the region with more than 30 diverse selections available, ranging from rice lager (Echigo Koshihikari) to a sweet blue beer made from the water of icebergs (Okhotsk Blue Draft).

Not an adventurous eater? Not a problem. Your wait staff can steer you toward selections that you are more familiar with like fried shrimp (Shrimp Tempura), fried chicken (Chicken Nanban) or an organic green salad. “We want everyone to feel at home at our home, Wagaya,” affirms Otsuka.

WAGAYA EMORY VILLAGE AWAITS!

Wagaya Emory Village is located at 1579 N. Decatur Road NE, Atlanta, GA 30307

Lunch is served Monday-Friday, 11:30 a.m. – 2:30 p.m. (closed Saturday and Sunday) Dinner is served 5-10 p.m. Monday-Thursday and 5-10:30 p.m. on Saturday. (Sunday hours coming soon.)

You can order online at Wagaya.us or text WAGAYA to 33733 to download their app for easy ordering.

For more information, call 678.949.9278 or check the website and menu at Wagaya.us.



BEYOND SUSHI

Want to find out how to get started on your extraordinary culinary adventure? Try one of chef/owner Takashi Otsuka’s favorite authentic Japanese entrees’.

1. Hitsumabushi

Broiled fresh water eel on rice served in a stone bowl with various toppings and Dashi soup made of Japanese kelp and bonito.

2. Two-Layer Chirashi

Chirashi is simply sashimi on the top of rice. Wagaya’s chef jazzes it up and

makes it two layers by using wooden sake boxes. The first layer is elegantly decorated sashimi on rice. The second layer is sushi rice with various toppings such as masago (smelt roe), tobillo (flying fish roe), bonito flake, finely cut seaweed and soy marinated shiitake.

3. Chuka

Chuka comes with three dishes: ramen (broth with noodles), karaage (Japanese fried chicken with garlic and ginger flavor) and pork gyoza (grilled dumplings) along with rice. And for the ramen you may select from three options: tonkotsu (pork broth), miso and soy.



For more information, visit Wagaya.us or call 678.949.9278.



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YOUR NET WORTH

by Denise Pajak



Two Great Things: Deferring Taxes and Vacation Homes



DOES THE END of summer have you thinking about planning next year's vacation? You may be ready to sell an investment property to purchase a vacation home with the profits. If certain requirements are met, you may defer taxes on that profit using a 1031 Exchange to buy a vacation home. That may mean more buying power for you.

You must own the new vacation home for two continuous years. That part is easy since you'll have just bought it. You have to rent it out each year for a minimum of 14 days. Short term rentals are all the trend now such as AirBNB, VRBO and HomeAway. You can rent it out longer, too. The hard part is that you have to restrict personal use of the home to a maximum of 14 days in each of those two years, or 10% of the number of days you rented it out. For example, if you booked renters for 180 days of the year, you can vacation there 18 days.

Mortgages for vacation homes are slightly different from primary residences, but you can usually put as little as 10% down, depending on loan size. If you are considering a 1031 Exchange, start planning now, get pre-approved for the mortgage and have all your ducks in a row. Be sure to also consult your tax advisor. When done within the requirements, you could enjoy large tax savings.

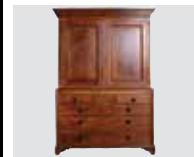
Denise Pajak (NMLS#6191) is vice president and mortgage banker at the Private Bank of Decatur. She can be reached at 678.799.4167.

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Hype-Worthy Haunts

Halloween is now a whole season, pick and choose from the big plans the greater community has to make the most of yours.



OCTOBER IS A month of perfectly chilly air, beautiful leaves blanketing the sidewalks, endless reruns of “Hocus Pocus” and aisles of candy corn. To top it all off, we get to end the month with a major celebration of the eeriest holiday of the year: Halloween.

What once was a night of trick-or-treating, the holiday has become several days and even weeks of celebration waiting to happen. Here’s what’s going on near Decatur and Druid Hills:

Peeps and Pups at Emory Village Open Streets

When motor traffic stops, the fun begins at the community’s most popular free public event, Open Streets Emory Village. The Dekalb County and Emory Village Alliance (EVA) initiative draws support from local businesses, civic innovators and Druid Hills and Emory neighbors to make room for community, activity, sustainability and experience the Village in a completely different way.

This marks the fifth year of this signature event for the EVA – a partnership of businesses, neighbors and Emory University dedicated to



improve the vitality and accessibility of Emory Village as a work, play and dine destination.

Pedestrians, pups and kids of all sizes are welcome for performances by local artists, street performers, a puppet show and other activities. Without the threat of car traffic, people of all ages and abilities get active as they walk, run, bike, roll, dance and play in the streets while enjoying the impeccable weather and irresistible hair-raising hallows of festival events.

Your runway for a fright-filled fashion show

The Halloween parade is a highlight, even the dogs dress up in masterpieces for the popular Dog Costume Contest. Starting at 2 p.m. on October 29, it's your chance to make the streets of Emory Village your personal runway and the festive parade your own frightening fashion show.

Food vendors and local restaurants will be ready with delicious bites for when the post-parade hunger sets in or you can't escape that tempting festival food smell wafting from your neighbors' plates. Adults can quench their thirst at outside beer tents and cocktails.

The best part about Open Streets Emory Village is the opportunity to experience a haven of community the EVA has worked for years to provide. Emory Village turns from a busy hub to a place to meet with neighbors who care about community issues as much as holiday fun. Anyone with a craving for bobbed apples or a Halloween spirit will be greeted with a welcoming bustle of togetherness.

Last year's event was a feast for the senses for the estimated 1,200 attendees. They delighted in sounds of local bands playing and drummers drumming, the sights of parading kids and performing circus acts, the touch of making kudzu wreaths and a giant climbing wall, and the inviting smells and delicious tastes of Village food and brews. This year, the goal is to make the event even better.

Sometimes the best way to experience the magic is to make it happen. As a volunteer, you'll give fresh ideas and energy and get mentoring, support and the satisfaction of giving back.

For more information visit emoryvillage.org

Fernbank BOO-seum

On Saturday, October 28, bring the whole family to Fernbank Museum from 10 a.m. to 2 p.m. for a ghoulish gathering. Regular museum admission fees (members are free) get you into the BOO-seum for fun and Halloween-themed activities, including mystery boxes of eyeballs and spiders, a DJ for those who want to do the monster mash, and trick or treating all around the museum. Enter your family's cleverest costume in the costume contest to win "Best Family," or give your child their fifteen minutes of fame with a win for "Best Overall Kids Costume."

For more details call 404.492.5293 or visit fernbankmuseum.org



Haints and Saints Halloween Parade

Reawakening the rich tradition of parade history that goes back to Maury Mable parading down Ponce de Leon Avenue in his black silk top hat, Decatur's HomeGrown shop began the Haints and Saints parade in 2011. It started as a small walking parade around the square and has grown to include floats, bands, hearses and classic cars. This year's parade is Sunday, October 29.

For more information visit decaurhalloweenparade.com

Decatur Ghost Tour

If haunted spirits roam the streets, the Decatur Ghost Tour is a place for a meet and greet. The two hour tour begins in the heart of the downtown square, where modern shops and restaurants share common space with the ghosts of Decatur's exciting past. The twilight visit to Decatur's cemetery is the grand finale, where some of the city's most notable citizens were laid to rest. Cameras are welcome, you may capture an orb or apparition to share on Instagram.

To find the next tour call 404.296.7771



Atlanta Halloween Half Marathon and 5k

Now that the heat and humidity of the summer have passed, there's no better season to lace up to race up and earn those treats before you eat them. For the fifth year, walkers and runners of all fitness levels will don costumes or "dress up like runners" as they gather at the start line in Old Fourth Ward Historic Park. Cast your best spell and see if you can whiz up the hills or to the finish line faster. Finishers are awarded a Feature Creature medal that's destined to become a collectible like the bats, vampires, skeletons, werewolves and zombies of the past have been. Prizes await for fast finishers and best dressed. Race begins at 8 a.m. Sunday, October 29.

Register at halloweenhalfmarathon.com

Little 5 Points Halloween Festival

This signature event is the unofficial kickoff of Halloween happenings. In its 17th year, the festival is ranked one of the top 10 Halloween events in the country. Saturday, October 21 you'll join 35,000 holiday fans walking or watching the iconic parade. Festivities include a killer (pun intended) line up of live music and the most creative artist market this side of the Mississippi. Bites and beverages from food vendors will sustain you because the party starts at noon and doesn't quiet down til 11 p.m.

Find more details for fun at L5PHalloween.com

Mummies and Mixers at Carlos Museum

Prepare to walk like an ancient Egyptian Friday, October 27 from 7 to 9 p.m. at this annual monster bash. Last year tickets sold out, so get yours soon for guaranteed wicked movies, music and food. Plus you'll be sipping cocktails by Julian Goglia (renowned for work at The Mercury, The Pinewood Tipping Room and Proof Cocktail Syrups) in costume. Stop by the ancient Egyptian face painting stations for looks that will match the mummies around you. Stop by the ancient Egyptian face painting for looks that will match the mummies around you. If you're feeling particularly lavish, purchase a VIP ticket to start your evening at six, participate in champagne toast, and spend an extra hour with the mummies and the museum curator, Dr. Melinda Hartwig.

Tickets available at carlos.emory.edu/mummymixtix

Halloween Hikes

Just outside of town, take a break from the fright on a guided Halloween hike at the Chattahoochee Nature Center. Go for a 45-minute, well-lit hike through the forest to see Georgia's nature and meet woodland creatures, including costumed Dragonfly and Box Turtle. Beginning October 20, Friday and Saturday hikes start at 7 p.m. and run continuously until 9:45. The \$10 fee grants access to a night of face painting, crafts, music, hiking and a campfire. Spend a night this season in a monster-free, family-friendly safe zone for an educational and magical evening. Don't forget some cash for hot chocolate, coffee, and s'mores.

Find details at chattnaturecenter.org



CALENDAR OF EVENTS

Avondale Farmer's Market
Sundays through October 29
10 a.m. to 2 p.m.

It's harvest season and no place better to find local bounties than The Avondale Estates Farmers Market. Shop this outdoor farmer's market stocked by various local vendors selling fruits, veggies, eggs, cheese, meat, baked goods, prepared foods, coffee, pasta, jam, sweet treats, handmade goods and more. The market is in the parking lot of My Parents' Basement, 22 North Avondale Road. Be sure to stop by for some fresh goodies.

Decatur Tiny House Festival
September 29 through October 1

The trend to tiny is alive in the City of Decatur. The festival partners with the City of Decatur focusing on how micro-housing can benefit individuals and communities in the metro Atlanta area. The weekend event will feature 20+ high quality, tiny houses to tour, related vendors and speakers on sustainability, minimalism, urban planning, zoning and codes, and downsizing. There's even a VIP Tiny Soiree Friday night. For tickets and details check out tinyhouseatlanta.com.

Oakhurst 5A5K
October 7
9 a.m.

Kickstart your fall fitness goals with healthy dose of run, walk or combination of both. Co-hosted by the Decatur Education Foundation, in partnership with the 4/5 Academy at Fifth Avenue, this rain-or-shine (let's hope shine) event features a 5K starting on 5th Avenue in Oakhurst as well as a chance to join city commissioners and past mayors during The Mayor's Mile in Oakhurst Village. Visit decatureducationfoundation.org/5a5k to register.



Oakhurst Porchfest
October 14
12 to 7 p.m.

Porchfest, the ultimate grassroots community music festival where front porches become stages, yards become venues and radical generosity and good will rule the day. Maybe because it's 100% resident owned and operated, the grassroots jam has been going and growing every year since its inaugural 2015 show. Don't miss out on this unique opportunity to meander from yard to yard, listen, hang out, and connect/reconnect with your neighbors. Find the line-up as well as this year's poster at oakhurstporchfest.org.

Decatur Education Foundation Supper & Sips
October 19

It's the biggest food party in one of the biggest foodie towns. Supper & Sips (formerly the Boil & Brew) boasts a lively auction, inspired interpretations of southern food from award-winning Decatur chefs and craft beer and wine selections. For tickets, details about this event and more about the Decatur Education Foundation, visit decatureducationfoundation.org.



Decatur Wine Festival & Artwalk
Artwalk: November 3, 5 to 10 p.m.
Wine Festival: November 4,
12:30 to 4:30 p.m.

Wine and art belong together. That's why the Decatur Wine Festival kicks off the ArtWalk on Friday, November 3rd. Each art spot features the work of one or more artists. Visit any or all 13! It's free and open to the public.

Then Saturday, taste wines from around the globe and enjoy music at metro Atlanta's largest outdoor wine festival. It's drinks for a great cause since proceeds benefit the Decatur Arts Alliance, which produces the Decatur Arts Festival and many other arts events free to the community each year. Whether rain or shine, it's wine-thirty on the square in Downtown Decatur. Find tickets and more at decaturwinefestival.org.

The Annual Museum School Auction -
Night at the Museum, Explorers Dream!
Friday, November 3
7 p.m.

Unforgettable fun for a great cause, this is the largest fundraiser of the year to benefit the Museum School of Avondale Estates. The event will be returning to Agnes Scott College this year for another incredible night of dinner, dancing and both live and silent auctions. Last year the funds raised at this event provided new computers carts giving every student access to a computer! It's been a sell-out event the past three years, so get tickets when they go on sale October 1. Up your contribution and sponsor an event, donate an item, or just get more info at tmsauction.com.

Avondale Estates Holiday Bazar
Saturday, November 11
9 a.m. to 5 p.m.

Once Halloween is a wrap, kick off the holiday season with the Avondale Estates Garden Club's annual Holiday Bazar. The one day shopping extravaganza is called a "bazar" because of the wide variety of merchandise to be found there: Jewelry, gourmet baked goods, unique hand-built birdhouses, Christmas décor, books, children's toys, antiques, house plants and so much more. You might even get lucky in the raffles going throughout the day. Get your shop on at Avondale Community Club, 21 North Avondale Plaza.

YOUR MONEY

by Lawrence W. Waller II



What is an independent financial advisor?

INDEPENDENT REGISTERED investment advisors (RIAs) are professional independent advisory firms that provide personalized financial advice to their clients, many of whom have complex financial needs. Because these advisors are independent, they are not tied to any particular family of funds or investment products. As fiduciaries, they are held to the highest standard of care – and are required to act in the best interests of their clients at all times. Here are some benefits to working with a RIA:

1. Customized guidance based on your entire financial picture
Independent advisors are not tied to any particular family of funds or investment

products. So whether you need help with retirement planning, a tax situation, estate planning, or managing assets at multiple places independent advisors have the freedom to choose from a wide range of investment options in order to tailor their advice based on what's best for you.

2. A relationship that's responsive, attentive and personal
To offer advice closely aligned with your goals, independent advisors must first build a strong understanding of your situation. As a result, many independent advisors focus on building deep relationships with their clients. This often takes regular, ongoing interactions. And because many of these advisors are entrepreneurial business owners, they hold themselves personally accountable to their clients.

3. A fee structure that is simple and transparent
Independent advisors typically charge a fee based on a percentage of assets managed. This fee structure is simple, transparent and easy to understand. It also gives your advisor an incentive to help grow your assets. When you succeed, your advisor succeeds.

4. A high level of expertise to support your complex financial needs
Independent advisors can help investors address the variety of complex investment needs that arise when you accumulate significant wealth. While specific services vary from firm to firm, they are often described as financial “quarterbacks” focused on your holistic financial picture. Some advisors are specialists in certain investment strategies. Others can assist you with comprehensive services, such as estate planning or borrowing, the sale of a business, complicated tax situations, trusts and intergenerational wealth transfer.

5. Your money is held by an independent custodian, not the advisor firm
Independent advisors use independent custodians (eliminating the Maddoff nightmare) to hold and safeguard clients' assets. For many investors, this provides a reassuring system of checks and balances – your money is not held by the same person who advises you about how to invest it.

Lawrence W. Waller II is President of HLM Financial Services Inc., located in Downtown Decatur. Visit HLMonestop.com or call 404-836-1120.

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501 W HOWARD AVE., DECATUR

Combining period finishes with luxe modern amenities, this sun-laden craftsman delivers a fluid floorplan on an expansive corner lot steps from downtown Decatur. A large front porch welcomes you into a formal living area with adjoining den. Hardwood floors lead into a fireside dining room with coffered ceiling. Stainless steel appliances shine in the renovated chef's kitchen with custom white cabinetry, granite countertops, and breakfast bar. Unwind in the plush owner's suite with frameless rainfall shower, dual marble vanity, clawfoot soaking tub, walk-in closet, and private balcony. Outside, a screened porch overlooks a fenced backyard with organic garden, detached 2-car garage, and alley access. Designer selections, artful trimwork, and a wine cellar complete this immaculate restoration.

\$775,000



126 CHAMPLAIN ST., DECATUR

Residing on an abounding .6 acre lot in the sought-after Great Lakes neighborhood, this idyllic brick Tudor effortlessly combines character and convenience throughout 4 bedrooms and 3.5 bathrooms. A one-of-a-kind art deco fireplace with marble surround anchors the main living area opposite a sun-filled dining room with large, arched windows. Through a keeping room, the spacious kitchen offers ample workspace with an adjoining mudroom/pantry. A main level guest suite with sitting room looks onto the expansive backyard while a central library delivers vaulted ceilings and upstairs access. Relax and unwind in the refined owner's suite with private en-suite and oversized windows.

COMING SOON



1772 RIDGEWOOD DR., DRUID HILLS

Nestled on a tree-lined street, steps from Emory University, this expansive, colonial-inspired Cape Cod offers 5 bedrooms and 3 bathrooms. Exquisite details begin in the formal fireside living room with built-in bookcases and adjoining den. A curved archway unveils a refined dining room with wainscoting and kitchen access. Stainless steel appliances shine in the renovated kitchen with granite countertops and keeping room. Upstairs, a spacious owner's retreat boasts clawfoot soaking tub, separate shower, oversized walk-in closet and built-in window seat with storage. Entertain with ease on the rear screened porch overlooking fenced backyard with brick patio, parking pad, and community park access. Recent energy efficient additions seal this stunning home.

\$699,000



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1115 S CANDLER ST., DECATUR

Stationed along the crest of Winnona Park, this expanded farmhouse bungalow boasts 5 bedrooms and 3 baths in City of Decatur's award-winning school district. A fireside family room anchors the main level alongside a sun-filled dining room. Through a butler's pantry, a spacious kitchen delivers professional-grade stainless steel appliances, walk-in pantry, and breakfast bar. Upstairs, an airy master suite offers open-concept spa bath with rainfall shower, whirlpool tub, dual vanity, and his-and-her walk-in closets. Outside, a large deck overlooks an idyllic, fenced backyard perfect for gatherings with friends and family.

\$699,000



THE CLIFTON, #305, DRUID HILLS

Stunning, one-of-a-kind, penthouse condo overlooking private lap pool moments from Emory Village in coveted Clifton building. This expansive two bedroom, two bath unit delivers a modern, open floorplan with upgrades galore. A galley foyer opens to a sun-soaked living area with fireplace and patio access. Professional-grade stainless steel appliances shine in the chef's kitchen along with breakfast bar, wine chiller, and designer wet bar. Gorgeous rosewood floors offset 12 foot ceilings and double crown molding throughout. A refined master retreat delivers custom walk-in closet and spacious en-suite with dual vanity, whirlpool tub, and separate shower. In addition to 3 reserved parking spaces, The Clifton boasts a bounty of building amenities including: club room with catering kitchen, fitness center, business center, and guest suite.

\$689,000



PARK AT DECATUR SQUARE, DECATUR

Lux urban living steps from historic Decatur Square and gorgeous Glenlake Park. Freshly completed, The Park at Decatur Square combines striking exterior styling with lush interior finishes to create 6 unique townhomes alongside a private tree canopy. A drive-under, rear-entry garage leads to a stunning open floorplan ideal for gatherings with friends and family. Hardwood floors flow from a deck-side living room with fireplace into a custom, gourmet kitchen with quartz countertops, double oven, and breakfast bar. Upstairs, a master retreat boasts walk-in closet and spa-bath with free-standing soaking tub and frameless tile shower. Only 3 remain!

From the mid \$600s



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500 EMORY CIRCLE, DRUID HILLS

Come home to this classic brick bungalow, stationed along an idyllic streetscape, moments from Emory University. A welcoming front porch unveils a formal living room with original stone fireplace and adjoining dining room. Hardwood floors lead to a beautiful library with built-in shelves and matching trimwork. A sun-soaked kitchen delivers stainless steel appliances, granite countertops, and French door access to a private, covered porch and stone patio. Enjoy evenings in the refined master suite with oversized walk-in closet, dual vanity, separate shower, and soaking tub. An unfinished basement, storage shed, and professionally-landscaped, fenced backyard complete this Druid Hills hideaway.

\$575,000



502 PONCE DE LEON PL., DECATUR

Steps from Downtown Decatur, this sun-soaked bungalow showcases an open, yet understated, floorplan. A welcoming front porch ushers you into a fireside living area with built-in bookcases and gorgeous picture windows. Hardwood floors span into the separate den with adjoining half bath. Around the corner, a granite kitchen delivers professional-grade stainless steel appliances, breakfast bar, and butler's pantry. Through the spacious dining room, a pristine master suite offsets period finishes with luxe custom closets. A full, unfinished, walk-out basement offers easy storage and expansion options.

\$525,000



1336 SCOTT BLVD., DECATUR

Sited on an expansive, fenced corner lot, this freshly updated brick bungalow delivers 3 bedrooms and 2 bathrooms in the sought-after City of Decatur school district. Hardwood floors, built-ins, and a brick fireplace anchor the front living room with an adjoining sunroom ideal for office or in-home escape. A spacious chef's kitchen with exposed brick feature wall offers professional-grade stainless steel appliances and island breakfast bar, while a separate dining area leads to a rear deck overlooking a tree-line backyard. Upstairs, a master retreat features walk-in closet and private en-suite. New high efficiency HVAC, updated electrical, second deck, and driveway complete this Decatur dwelling.

\$459,000



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