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Garden Tour
Greater Decatur
Garden Tour
Decatur Arts Festival**

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Hay Fever Help

Spring Decorating Trends

Business Spotlights, and more



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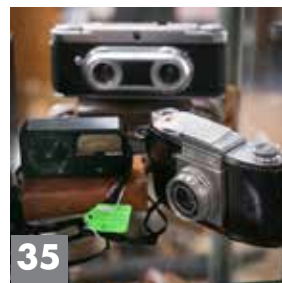
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It's spring, which means it's time to celebrate in Druid Hills, the largest continually occupied residential historic district in the United States. Here's a preview of the 46th annual Home and Garden Tour.



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Cure for Spring Fever



If longer, warmer days make you want to get outside and stir around, you are in the right place. Decatur offers lots of options for enjoying the sun on your face and the warm breeze on your back. From great alfresco dining and free concerts on the square to world-class art festivals and amazing home and garden tours, the inviting tree-lined streets seem to beckon, “Come out and play!”

One of the country’s loveliest historic neighborhoods, Druid Hills, marks spring with their 46th annual home and garden tour—a great opportunity to see some beautiful old homes that have been lovingly restored and modified for contemporary living (page 9). And if you are itching to get your hands in the dirt and play, you’ll find plenty of inspiration and direction at the Greater Decatur Home and Garden Tour. You can get some great ideas and purchase some native plants and trees along the way (page 12).

On Memorial Day weekend, Decatur will host one of the most popular art celebrations in the region. The Downtown Square will be bustling with 160 artists displaying their work and continuous live music taking the stage (page 18). The popular festival has something for everyone and includes performing arts and literary arts as well as visual arts. There’s a special kids arts festival on the 24th. Want to nurture your young budding artists on a regular basis? Check out our article on Color Wheel, a local art studio for young artists (page 39).

There’s no better place to be than Decatur in the springtime or anytime—there’s so much to do. In this issue we also spotlight a couple of local businesses where you can find some spring inspiration year round—Aimeé Jewelry and Gallery, Decatur Estate and Way Back Antiques. Another local business, Trinity Mercantile and Design, offers spring decorating tips so you can bring spring into your home.

Wishing you all a wonderful Decatur spring!

Natalie Gregory

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 Publisher, *Decatur Living*

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Decatur Living is published bi-monthly by Natalie Gregory. Distribution is a minimum of 14,000 with up to 11,000 being mailed to households in Decatur, Druid Hills, Avondale Estates, Candler Park and Lake Claire and Oak Grove. Contents of this magazine may not be reproduced without written permission from the publisher. Advertisers and advertising agencies assume liability for content of all advertisements. The publisher does not necessarily share the editorial opinions expressed in *Decatur Living Magazine*. Personal decisions regarding health, finance, and other matters should be made after consultation with the reader’s professional advisors.



ON THE COVER:
 Druid Hills Tour of Homes



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Sharian Garner | Showroom Manager and Design Consultant (Pictured with Boss)

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Celebrating the Past and Embracing the Present

2014 Druid Hills Tour of
Homes & Gardens and
Callanwolde Artist
& Pottery Market



On May 2-4, Druid Hills will welcome guests to its 46th annual Home and Garden Tour, a celebration of the neighborhood's historic origin and ongoing evolution. This beautiful in-town community is the largest continually occupied residential historic district in the United States with 4,000± spec and custom homes built prior to 1955, and the annual spring pilgrimage dates back nearly 100 years. "Before World War I, visitors began coming here from throughout the South to see the dogwoods blooming, notes Claudia Keenan, tour committee secretary. "The Tour officially started in 1968 during a time when Druid Hills had declined. Many homes on some of the most famous

streets – Springdale, Oxford and Oakdale – had been divided up and turned into boarding houses, fraternity houses and halfway houses."

The neighborhood faced another threat in the 1990s when plans for the proposed freeway project, Presidential Parkway, included bisecting the neighborhood and their much loved Olmsted Linear Parks. Fortunately the neighborhood rallied and was preserved, and since then buyers looking for quality in-town housing have placed Druid Hills at the top of their lists, pushing the home prices steadily upward. "During the decade of the 90s and since, there has been both new infill construction and the occasional tear-down on originally platted lots. However, approximately 98 percent of the original homes remain," explains Judy Yates, Tour home selection chair.



Many of the historic homes have been carefully restored and expanded to accommodate contemporary lifestyles. This year's tour spotlights the artistic melding of old with new, preservation with renovation. "The eight featured homes, built between 1917 and 1930, offer visitors a chance to see new work by contemporary architects, designers and landscapers as well as the original architectural styles and elements," affirms Keenan.

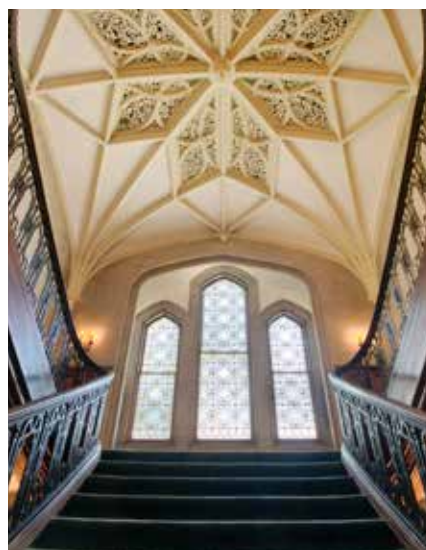
"In addition to beautiful interiors, high-end kitchens, stunning museum-quality antiques and outstanding collections, this year's tour includes a range of approaches to owning old buildings.

The tour showcases complete preservation, restoration, adaptive re-use renovations and a tear-down with all new construction behind facade preservation," adds Yates. Visitors can learn more about the preservation process and perhaps find liveable solutions to their own old-house dilemmas by perusing construction commentary, renovation videos and photo documentation provided by owners.

"Our docents will point out preservation of original lead glass windows with interior storms, UV film and programmable solar screens, original and reproduction millwork, front doors, fireplace restoration or rebuilds, discuss plaster vs. sheetrock, original and replaced moldings and trims, brick cleaning and restoration and much, much more. Of course, the best part of a tour is the experience of the walk-thru and hearing about old spaces that have been adapted for new uses while viewing examples and getting questions answered," Yates says.



This year tour goers can easily walk from home to home, and enjoy the streetscapes along Oakdale and Springdale Roads in addition to viewing the homes' beautiful décor and furnishings. "We hope that visitors will get a feel for how the neighborhood might have appeared in 1930. The docents will be paying particular attention to the cultural context in which the homes were built and lived in," Keenan adds. The tour will feature the following Druid Hills homes and gardens representing a variety of architectural styles:



- Ann Critz, 797 Springdale Road
- Jim and Gloria Boone, 965 Springdale Road
- Susan Muller and Steve Budnick, 1209 Springdale Road
- Claudia and Jeffrey Keenan, 1236 Springdale Road
- Katie and Sedgie Newsom, 815 Oakdale Road
- Kelley Moore and Scott Godfrey, 1198 Oakdale Road
- Franklin Johnson and Heather Renfro-Johnson, 1137 Briarcliff Road
- Lullwater Conservation Garden Plant Sale, 984 Springdale Road
- Callandwolde Fine Arts Center, 980 Briarcliff Road

The Lullwater Garden Club will present its annual spring plant sale in conjunction with the Tour. Native perennials suited to Atlanta's climate and drought-tolerant succulents will be available, as well as a variety of heirloom tomato plants. All proceeds will benefit the Lullwater Conservation Garden, Inc., which recently launched an ambitious revitalization of the 6.5-acre garden that it has tended since 1931. The entrance to the garden is located at the south intersection of Lullwater Parkway and Lullwater Road.

Premiering this year, Callanwolde Fine Arts Center and Emory Village will be joining the Druid Hills neighborhood celebration. "We are delighted to announce our



"We hope that visitors will get a feel for how the neighborhood might have appeared in 1930. The docents will be paying particular attention to the cultural context in which the homes were built and lived in."

- Jeffrey Keenan

collaboration with the Callanwolde Fine Arts Center, which will host the Artist & Pottery Market and open the Callanwolde home to tourgoers. For the first time this year, Emory Village will also be a stop on the tour for lunch, shopping, lectures and more," Keenan says.

The series of informational Bar Talks at Emory Village include: Frank Neely of Frank G. Neely Design Associates at Slice & Pint, Friday, May 2, 4:30 p.m.; Eric King & Holly Brooks of King Landscaping LLC at Saba, Saturday, May 3, 5:30 p.m.; and Larry Bosarge of Southern Outdoor Construction & Design at Ink & Elm, Sunday, May 4, 4:30 p.m.

The tour events take place Friday, May 2, 10 a.m. - 5 p.m.; Saturday, May 3, 10 a.m. - 5 p.m. and Sunday, May 4, 1-5 p.m. The Callanwolde Artist & Pottery market events take place Friday, May 2, 10 a.m. - 4 p.m.; Saturday, May 3, 10 a.m. - 4 p.m.; and Sunday, May 4, 1-5 p.m.

You can purchase tickets in advance on the website: DruidHillsTour.org. Proceeds from the tour and events benefit the Druid Hills neighborhood, which the noted landscape architect Frederick Law Olmsted designed during the late 19th century. The neighborhood is on the National Register of Historic Places.



Walk on the Wild Side

Greater Decatur Garden Tour Spotlights Woodland Gardens



Woodland gardens will take the spotlight at this year's Annual Greater Decatur Garden Tour on the weekend of April 26-27. This year's tour, the 26th, will feature an exciting mix of eight private and three public gardens in and around Decatur that were selected to showcase a variety of imaginative and colorful plant combinations, hardscapes and landscape features within a woodland setting.

The always-popular private garden of noted landscape designer Ryan Gainey will be included on the tour, along with Decatur's Woodlands Garden and the Wylde Center's greenspace, Hawk Hollow.

"We are thrilled with the quality and variety of this year's tour gardens," said Sandy Rice, who is chairing the tour for the fourth year. "We are especially grateful to our sponsor, (Simmons, Fouts and Fichtel) and excited that the company's principals, Liam Simmons and Chris Fichtel will open their beautiful garden, RoseHill, for the tour. Woodlands Garden and Hawk Hollow will offer lectures and walking tours over the weekend, along with a tree and native plant sale at Hawk Hollow. Woodlands

FEATURED WOODLAND GARDENS ON THE 26TH ANNUAL GREATER DECATUR GARDEN TOUR

Ryan Gainey's Garden, 129 Emerson Avenue

Best known for his work with flowering shrubs, Ryan is also devoted to trees. "They provide the essential structure for any great Southern garden" he states. An impressive white oak is Gainey's favorite. Nearly 180 years old, its branches greet and shelter visitors at the front gate, back terraces and arbor. In addition his garden includes many native buckeyes, a bigleaf magnolia, deciduous, fruit trees, and a female native American holly planted in 1947.

Sara Crews, 408 Drexel Avenue

This garden meanders through a condominium complex and invites ongoing outdoor living with stone patios, a footbridge, columned gate, teak bench, outdoor fireplace, and brick stairs. A DeKalb Master Gardener, Sara

envisioned a waterfall utilizing nearby Pea Vine Creek and spent four years moving stones and soil to create an amazing water feature.

Wylde Center, 435 Oakview Road

The flagship garden of the Wylde Center is situated on 1.75 acres and includes community plots, a demonstration vegetable garden, chicken coop, beehives, mud house, picnic and play areas and during the tour, a plant and herb sale. Begin or end your tour here.

Woodlands Garden, 932 Scott Boulevard

Woodlands Garden is a seven-acre nature preserve tucked away behind a busy Decatur intersection. Massive oaks and towering tulip trees protect understory shrubs and wildflowers along winding trails.

Hawk Hollow, 2304 1st Avenue (Atlanta)

Donated to the Wylde Center in 2012, this property rests on a flood plain of the Ocmulgee watershed and is home to many birds, a family of turtles and golden rod. Volunteers keep kudzu and privet at bay while maintaining a native pollinator garden with turtleheads, thread leaf coreopsis, asters, bee balm, black-eyed Susans and Echinacea.

Joanne and Bob Pemberton's Garden, 2275 1st Avenue (Atlanta)

This miniature botanical garden lies beneath a canopy of large water oaks and is terraced down to a creek. Winding mini-slate trails and natural stone steps link different sections of the garden which include woodlands, koi pond, fire pit, vegetable garden, henhouse and wildflower sun garden.

Garden is a true hidden gem at Clairmont Road and Scott Boulevard and features seven acres of Piedmont forest, native plants, over 50 varieties of camellias and numerous specimen trees. I encourage attendees to bring their cameras with them because they will want to take home some innovative ideas to try in their own landscapes.”

This year’s tour benefits the Wylde Center, one of the area’s most popular outdoor gathering spaces, offering individual garden plots, educational programs, a destination for school field trips and other youth groups and social activities for all ages. The Wylde Center oversees four distinctive greenspaces, manages a year-round educational program for all ages, hosts social events and supervises the Decatur City Schools’ Farm to School Program.

Tour times are 10 a.m. – 5 p.m. on Saturday, April 26 and noon – 5 p.m. on Sunday, April 27. Attendees may also visit RoseHill from 7-9 p.m. on Saturday. It’s the only garden on the tour open in the evening. Tickets are \$20 in advance and \$25 the day of the tour, and free for children under age 12. The tour is self-guided and will be held rain or shine.

For more information, visit DecaturGardenTour.com.



Bill and Sheila Dixon’s Garden, 62 Roseclair Dr., SE, (Atlanta)

The sunny front garden of this 1945 bungalow is anchored by a Japanese maple that was displaced by the 2006 renovation of The High Museum of Art. It is surrounded by dozens of roses, English laurels, and azaleas.

Sarah Satola’s Garden, 52 Roseclair Drive, SE (Atlanta)

With the professional help of Camille Harvey and sponsor Garden*Hood, Sarah made her dream for a shade and sun garden a reality. Raised beds, stacked stone walls, stepping stones and Alabama red gravel paths wind around levels of annual, perennial and vegetable plants for year round color and interest.

Liam Simmons And Chris Fichtel’s Garden (RoseHill), 620 Pinetree Drive

RoseHill is the home and garden of presenting sponsors Chris Fichtel and Liam Simmons. Returning visitors have watched the rose bushes, foundation plants, water features and giant planters evolve over the past four years creating a private haven. If you enjoy this garden during the day, you should see it at night. A string quartet will perform near the pool from 7-9 p.m. on Saturday, and light refreshments will be served. The glass bottle fountain will be bubbling and the garden lit with candle and moonlight.

Linda and Louis Mcleod’s Garden, 207 Glenn Circle

William C. Lovejoy, Sr., a charter member and president of The Georgia Men’s Garden Club (1949), began

developing this property in the 1920s. A landscape full of azaleas, Lenten roses, camellias, narcissus, irises, and peonies remains. Mulch and slate create meandering paths through the trees, and ‘Emerald’ zoysia accentuates areas of interest.

Pat and Travis Godbee’s Garden, 438 Superior Avenue

This well-established garden began in 1973 with terracing the front slope into a rock garden. Chinese and American beautyberry, ‘PeeGee’ hydrangea and butterfly bushes flourish at the base of a large oak tree, and a Japanese maple shades the patio. Around the back ‘Tardiva’ and ‘Vince Dooley’ hydrangeas are enclosed by wrought iron English gates and a lattice arbor supports climbing hydrangea.

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At Aimée Jewelry & Gallery

Aimée Jewelry & Gallery is celebrating its sixth-month birthday in Decatur and is marking the occasion with the addition of several new artists. “Since we opened in November we’ve enjoyed meeting and working with our customers, many who live and work here,” says owner Amy Elfersy. “As we interacted with them, it became apparent that Decaturites have a passion for handmade jewelry. So we are responding by bringing in more artists who specialize in handcrafted pieces.”

Every jeweler has a unique vision and approach to their craft. For example, one artist uses botanical elements in her work such as blossoms and seeds. Each piece is hand sculpted out of an emulsion made from precious metal clays. Another artist creates pieces from pigmented epoxy resin and sterling silver. Shoppers will find bracelets, pendants, earrings, necklaces, and rings graced with precious and semi-precious gem stones, pearls, and even antique buttons, all made with a variety of materials including enamel, copper, sterling silver and gold.

“My goal is to fill the Gallery with beautiful artwork in all mediums including jewelry, paintings, pottery and decorative items,” says Elfersy. “We are very excited to be showing a collection of paintings from Pedro Gonzalez.” The artist, who was born in Mexico and lives in the Atlanta area, has been painting for 27 years and has exhibited in Mexico, Canada and the U.S. He studied painting at the Goya Academy of Art in Mexico and print-making in Canada at the Atelier Circulaire, and says his art is influenced by ancient forms of communication.

“My art work derives from the interest in alphabets, symbols and pictograms and the meanings intended,” says Gonzalez. “We all have the experience of confronting an unknown language and its symbols and trying to decipher what they might mean,” he explains. Color vibrations and the way visual impressions are created also greatly influence his work, he adds. Upon first glance it may appear that the lines in many of his paintings are drawn with a precision tool, but Gonzalez paints these free-hand giving his paintings a vibrating, fluid look. Layer upon layer of paint on handmade paper or canvas give his work texture. “My work can be perceived through many levels including the combination of forms, color, tone, and texture.”

Gonzalez will have an exhibition of his paintings at Aimée Gallery on May 23, as part of the Decatur Art Walk, a kick-off event for the Decatur Arts Festival. Festivities will take place from 5-10 p.m., with special guest Dr. Ricardo Camara Sanchez, the Consul General of



Mexico and other Latin American officials and friends. Visitors will enjoy food by Calle Latina, and music by flutist Candace Keach and tenor Jeffrey Akana. This special exhibition will last through June 17.

For more information, visit AimeeJewelryAndGallery.com.

Celebrate the Arts!

Decatur Arts Festival May 25-26

Literary arts, storytelling, art collections, fine arts, music, wacky parade, artists market, performing arts, singer/songwriters, balloon artists, improvisational comedy, poetry, open mic opportunities, dance, textile artists, ArtWalk, silent auction, poster art, community art project... These are a few of the exciting and engaging elements that make Decatur's Arts Festival one of the region's most popular arts celebrations.

On Memorial Day weekend the city's month-long arts celebration culminates and Downtown Decatur comes alive with 160 artists displaying their work and continuous live music taking the stage. This marks 26 years of the Decatur Arts Festival bringing outstanding craft

and art exhibitors, entertainment, food and fun to the downtown area of Decatur, Georgia.

The Decatur Arts Festival's performance stage announced that Sugarland's Kristian Bush, of the Grammy award winning group Sugarland, will perform with Larkin Poe on Saturday, May 24th on the community bandstand in the Square. Check the website for updates on the performing arts schedule.

Produced by the Decatur Arts Alliance, the Decatur Arts Festival is considered a premier Atlanta event for its level of quality and variety of art. The festival offers many one-of-a-kind pieces in sculpture, glass-work, functional and decorative ceramics, jewelry and mixed media.



THE ARTS TAKE CENTER STAGE IN MAY

The Decatur Arts Festival is a month-long celebration of the arts with events beginning on May 1 and continuing through Memorial Day weekend.

Poster Unveiling.....	May 1
Community Lantern Parade.....	May 16
Juried Artist Market.....	May 24-25
Juried Fine Arts Exhibition	May 20-June 8
Downtown Decatur ArtWalk.....	May 23
Kid's Festival	May 24
Theater and Literary Arts.....	May 24-25
Speak...Easy	May 23
Performing Arts Stage.....	May 24-25
New Dance	May 24-25

For the latest information, please visit DecaturArtsFestival.com.



BIKE!

Bike Valet Service
May 25 and 26
N. McDonough St. at the Square

Hop on your bike, ride it to the festival, and park it in the new bike valet area. It's Free! A valet attendant will be on duty throughout the event to park and monitor bikes. When you arrive, look for signs to direct you to the bike valet area. Then enjoy the festival knowing that your bike will remain secure.

The bike valet service is sponsored by Bicycle South and the City of Decatur. The Decatur Arts Festival worked with the Atlanta Bicycle Coalition to provide the service to minimize the event's impact on traffic congestion and reduce carbon emissions.

Answers to Your Arts Festival Questions

1. What are the hours of the Decatur Arts Festival?

The ArtWalk opens the festival on Friday evening at 5 p.m. The festival hours are Saturday, 10 a.m. to 6 p.m., and Sunday, 11 a.m. to 5 p.m.

2. Where can I park?

Take MARTA to the Decatur Station, or bike to Downtown Decatur and use the Bike Valet Service. A festival map with parking details will be available online. Parking in the county deck at West Trinity Place behind the county courthouse is free. Metered spaces, and pay parking in private decks and lots is also available.

3. What if it rains?

Bring an umbrella. The festival will be held rain or shine.

4. Is it free?

Yes, all events are free.

5. Where is the kids area of the festival?

The Kids Arts Festival is on Saturday, 10 a.m. to 2 p.m. at the First Baptist Church of Decatur, 308 Clairmont Ave.

6. Where do I get food and beverages?

Food and beverage vendors are located on East Court Square, or take your pick from Decatur's many award-winning restaurants, pubs, cafés and fast food restaurants.

7. How do I find a specific artist?

Look for an artist list and festival map available online in early May.

8. Where can I buy a poster and festival T-shirt?

Festival merchandise can be purchased at the information tents.

9. How can I be a volunteer?

Check the website (DecaturArtsFestival.com) for more information on how to get involved.



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Beauty Questions?

Decatur Plastic Surgeon Lisa M. DiFrancesco Has Answers

Have you ever put on a new top or bathing suit and noticed your bust line seems different from your younger days? Maybe your breasts are larger and sag lower than you'd like. Or perhaps your breasts have lost volume and you miss the cleavage you once enjoyed.

You aren't alone. Many women notice that the size and shape of their breasts have changed over the years due to many factors, including having babies, weight loss, and the aging process. However, thanks to advances in plastic surgery, you can now return to your former bust line – or have shapelier breasts than ever – thanks to breast rejuvenation surgery.

Dr. Lisa M. DiFrancesco answers your questions about breast rejuvenation.

Who can benefit from breast rejuvenation?

Women who have experienced sagging of their breasts with loss of upper pole volume (the upper part of the breast) after substantial weight loss or after pregnancies can benefit. Many women simply desire larger or smaller, lifted breasts to restore their confidence, especially when wearing low-cut or fitted clothes. Congenital breast asymmetry with one breast larger than the other or one breast constricted and misshapen may also be corrected with breast surgery.

Interested in breast rejuvenation or other cosmetic procedures? Call 404.377.3474 to schedule a personal consultation with Lisa M. DiFrancesco, MD, to discuss your individual needs (be sure to ask about her breast rejuvenation special). Her office is at 150 East Ponce de Leon Ave., Suite 190, Decatur. For more information, visit DrDiFrancesco.com.

What does breast rejuvenation surgery involve?

There are several ways breasts can be rejuvenated, depending on a woman's needs and preferences. Breast rejuvenation can involve a breast lift, with or without augmentation, to make breasts more firm and full. Specifically, shaped breast implants can recreate a youthful, naturally appearing breast shape. Breast reduction surgery, which includes a breast lift, is also an option for breasts that are so large they cause back pain.

Does breast rejuvenation surgery provide natural looking results?

Yes, if performed by a plastic surgeon highly experienced in these procedures.

How long does breast rejuvenation surgery take and what's the recovery time?

The surgery is performed under general anesthesia as an outpatient and takes approximately two to three hours. Most women can return to normal activities such as light housework in two or three weeks and, in six weeks, they can resume their full activities.

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Nip Spring Allergies in the Bud!

with TLC from ENT Specialists

There are few places more picturesque than Decatur in the spring – its graceful streets are lined with flowering crabapples, redbuds and dogwoods, and a succession of vibrant forsythia, jonquils and azaleas bloom in turn beneath the tall canopy of budding majestic oaks. Unfortunately, there are also few places more perilous for seasonal allergy sufferers. As the lovely flowers blossom and the pollen becomes airborne, allergy sufferers begin their not-so-lovely annual ritual of sniffing and sneezing also known as hay fever. If you are one of the itchy-eyed, runny-nosed millions who harbor love/hate feelings for spring, perhaps you should consider seeking professional help for your seasonal affliction. According to Drs. Preston Imhof and Shivan Amin, ENT (ear, nose and throat) specialists at DeKalb Medical, treatment options are available to ease the discomfort of seasonal allergy symptoms that are safer and more effective than over-the-counter medications.

Dr. Preston Imhof and Dr. Shivan Amin

DO YOUR EARS, NOSE AND/OR THROAT NEED SOME TLC?

Drs. Preston Imhof, and Shivan Amin, of Atlanta ENT Specialists, which is part of the DeKalb Medical Physician's Group, are highly skilled otolaryngologists who possess extensive knowledge and can provide the latest treatment options for much more than spring sniffles. They offer comprehensive ENT services, and their scope of practice includes:

Thyroidectomy, Balloon Sinuplasty™, Rhinoplasty, Facial Injectables, Facelift, Head and Neck Cancer, Allergy Testing, Dizziness and Vertigo, Sleep Apnea, Ear Tubes,

Tonsillectomy, Adenoidectomy, Sinus Surgery, Parathyroid Surgery, Skin Cancer Treatment, Ear Surgery...and more.

Since Drs. Imhof and Amin are part of DeKalb Medical's network of healthcare services, their patients are able to promptly obtain a full range of diagnostic tests, including X-rays, CT scans, MRI and ultrasound, at any of the DeKalb Medical facilities. When urgent medical care by a different specialist is necessary, the physicians are able to facilitate appointments and referrals to one of the more than 775 physicians on the DeKalb Medical staff.

For more information or to schedule an appointment, call 404.596.4803.

Dr. Imhof, whose brother and father are ENT specialists in his hometown of Hannibal, Missouri, recommends allergy sufferers come in for a professional evaluation before pollen season fully erupts to get treatment started and prevent unnecessary discomfort. "Frequently when patients self medicate with over-the-counter products, they end up with complications from side effects like over-drying and thick drainage. I prefer to treat with topical therapies – nasal steroids, nasal antihistamines or nasal saline irrigation. They are usually more effective than systemic medicines and don't have the side effects or drug interactions associated with many of the oral medications. If we optimize treatment early on, we can minimize symptoms more quickly and effectively."

Dr. Amin, who grew up and attended medical school in Georgia, says that another compelling reason to visit a physician is that more serious complications can result when allergies aren't properly diagnosed and treated. "Allergies are very prevalent and can lead to a lot of complications such as fatigue and chronic sinus infections. And in many cases, asthma is triggered by allergies." If you are having severe facial pressure or pain, recurring sinus infections, ongoing nasal drainage or obstruction – when your sniffles start diminishing your quality of life – Dr. Amin says you should schedule an appointment with a specialist to determine what is causing the problem or triggering the allergic reactions.

The DeKalb Medical ENT physicians make it a priority to stay abreast of the latest ENT research, therapies and technology and can use advanced diagnostic tools and procedures

"Dr. Imhof and I are very patient oriented, and we strive to provide our patients with the best care possible."

– Dr. Shivan Amin

to properly determine if their patient's symptoms are a seasonal reaction to pollen, a reaction to other allergens such as mold, pet dander or dust mites, or a more complex condition. More than 20 percent of the U. S. population suffers from allergy symptoms at some point, according to latest studies, and more than half of the population will test positive for one or more allergens.

"Dr. Imhof and I are very patient oriented, and we strive to provide our patients with the best care possible," affirms Dr. Amin, a board-certified Otolaryngologist-Head and Neck Surgeon. "Whether we are dealing with allergies, sleep apnea or chronic sinusitis, we will use the latest cutting-edge diagnostic tools and therapies – from fiber-optic evaluations to the latest surgical treatments – if necessary. Our goal is always to provide the most effective, least-invasive treatment to restore our patient's vitality and quality of life."

Dr. Imhof, who is certified in Balloon Sinuplasty™, a minimally invasive procedure that involves opening up the sinus passages to relieve sinus pain and pressure, adds that there is nothing more rewarding than when a patient recovers. "Seeing a patient, addressing their medical issues, watching them recover and knowing that you helped them is the best part of being a doctor."

Yep...There's an App for That!



If you suffer from seasonal allergies, you might not want to plan a five-mile run through Clairemont

Heights when pollen levels are at their highest. The free WebMD Allergy app for iPhone will help you plan appropriately for each day with a personalized allergy and weather forecast along with doctor-approved tips that can be customized to you and your family's specific allergies. You can prevent prolonged pollen exposure and subsequently minimize your allergy symptoms by determining local pollen levels before you start your day.

For more information visit WebMD.com/allergy-app.

For more information, visit AtlantaENTSpecialists.com or call 404.596.4803.

Heads Up!

Concussion Awareness... Risks, Symptoms and the Georgia law



By Dr. Jane Wilkov

A concussion is a type of traumatic brain injury caused by a bump or blow to the head. It can occur from a relatively minor “ding”, may or may not be associated with loss of consciousness, and can cause immediate or delayed symptoms. If a second hit occurs before the brain is fully healed, the risk for another concussion is high. A repeat concussion can be very serious, and repetitive or later concussions can lead to permanent brain damage.

Because of these risks, in 2013 Georgia passed HB 284, the Return to Play Act, which became effective Jan. 1, 2014. It states:

All public and private schools must have a concussion policy which includes these standards:

- Each season parents must be given an information sheet about the nature and risk of concussions.
- If an athlete age 7-18 exhibits signs or symptoms of a concussion he /she must be removed from play and be evaluated by a healthcare provider.
- Before returning to play an athlete must be cleared by a healthcare professional trained in concussion management.
- Recreational leagues: Must provide information about the risks of concussions to athletes’ parents at the time of registration.

Concussion Symptoms (can widely vary, may be mild or severe and may appear immediately or days/weeks later):

Observed by others:

- Appears dazed or stunned
- Forgets plays
- Is unsure of game or opponent
- Moves clumsily
- Answers questions slowly
- Shows behavior or personality changes

Symptoms reported by athlete:

- Headache or “pressure” in the head
- Nausea or vomiting
- Dizziness or balance problems
- Fuzzy vision or double vision
- Feeling foggy, hazy, or groggy
- Concentration or memory problems, confusion

If you suspect a concussion:

In case of an urgent concern, emergency, or sudden change in your child’s condition, call 911 or go to the nearest emergency department right away. Otherwise, visit a physician for evaluation and a treatment plan. Your child must stay out of play until he is cleared by a licensed healthcare provider. Your child will need brain rest and a gradual return to school and activities.

For more information visit www.choa.org/concussion or www.cdc.gov/concussion

NEW! Color Wheel Studio Art Classes | ages 8-18

Color Wheel Studio’s new second location at 508 East Howard Avenue, Decatur is now open!

Art classes for young artists ages 8-18 in ceramics, drawing & painting, mixed media and textiles.

Summer camp registration for ages 8-12 now open.

Fall class registration opening May 15th.



Visit our website, colorwheelstudio.com, for more information or call 404-377-9801 to schedule a studio tour.



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Dog Years and Human Years Explained



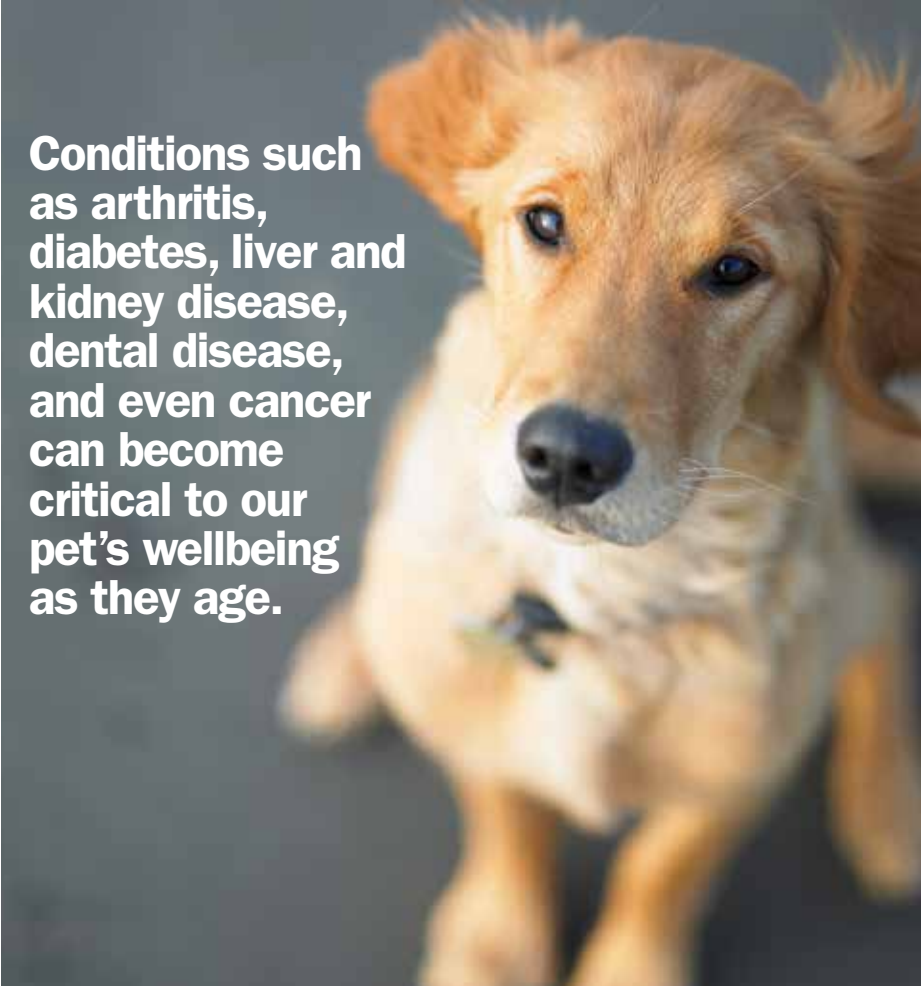
by Jessica Jenkins, DVM

We have all heard that one dog year is equal to seven human years. This is true to some extent, but did you know that based on your pet's size (toy breed vs. giant breed) and weight (ideal vs. overweight) your pet may actually be aging faster than you think. Typically cats and dogs weighing less than 20 pounds age the slowest, which is one reason why you are more likely to see a 20-year-old cat than a 20-year-old Rottweiler. These smaller pets mature at a rate of approximately seven human years per age of life for the first three years. However at age 4, their physical aging slows down to roughly four human years per dog (or cat) year.

However, large and giant breeds are on a more accelerated growth and aging schedule. They age at a rate of seven to nine years per human year. For a comparison, a 9-year-old Maltese would be around 52 years old but a Great Dane would be closer to 71 years old. That's nearly a 20-year difference in age, and of course an over 10-fold difference in size/weight. Weight plays just as much, if not more, of a factor in aging than breed. An overweight pet is more likely to feel and act older, and that may put him or her into a higher aging category. Carrying even five additional pounds could cause a pet to age one to four human years faster.

Aside from being a great piece of trivia to bring up with friends and family, why is understanding your pet's age so important? Since our pets age differently based on size and weight, we need to make sure we are addressing the age-related needs and changes that occur. Conditions such as arthritis, diabetes, liver and kidney disease, dental disease, and even cancer can become critical to our pet's wellbeing as they age.

Would you allow your aging parent or grandparent to visit their physician once



Conditions such as arthritis, diabetes, liver and kidney disease, dental disease, and even cancer can become critical to our pet's wellbeing as they age.

every seven to ten years? I hope not...so why should our pets be any different? The best way to combat these changes is to make sure your pets get the necessary medical care recommended by your family veterinarian. Annual and even semi-annual exams, routine wellness blood screens, and recommended dental care are great steps that you can take to make sure your pet stays happy and healthy for as long as possible. Ensuring that your pet stays at an ideal body weight for his or her size is another way to prevent early aging.

Although aging is a normal part of life, don't be caught off guard by the changes occurring. Set up an appointment with your pet's veterinarian to discuss what steps you can take to make sure your pet's years are the best they can be.

Dr. Jenkins is a veterinarian at The Village Vets. For more information, visit TheVillageVets.com or call 404.371.0111.

Left to right-Trish, Ashley and Rachel-Reception Team Members



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Keeping Kids Engaged in the Arts

At the City Schools of Decatur

Decatur is a music and arts-loving town, and the music, art, and theatre programs at the City Schools of Decatur are all spreading their wings – to the delight of many students and their parents. In budget-conscious times, it is often the arts programs that are the most vulnerable to cuts. However, thanks to many dedicated teachers and parents, and to Decatur Education Foundation, the weight of those cuts has not been felt so strongly here.

Why is it important that DEF supports the arts? How do these efforts contribute to our community? For many, art is a particular way of learning. It is a language unbound by the rules of letters and numbers. Art is a way to bring something abstract or even mundane into the mind and work with it, change it, make sense of it, and ultimately share it.

Arts programs foster creativity and self-expression and, for many students, it is the way they find their niche and their kindred spirits.

Over the past year, DEF grants have helped fund numerous programs at all levels of education. Teacher Innovation Grants (formerly DEF Mini-grants) helped the 4/5 Academy purchase guitars for the music classes and helped Renfroe Middle School buy instruments for its new string ensemble. Grants to Decatur High School helped to expand its choral music library and hang microphones in the Performing Arts Center. Each new instrument and piece of music is a lesson in that new language waiting to be learned. Each microphone is an invitation for all of us to hear not only what but how our students are growing into our community.

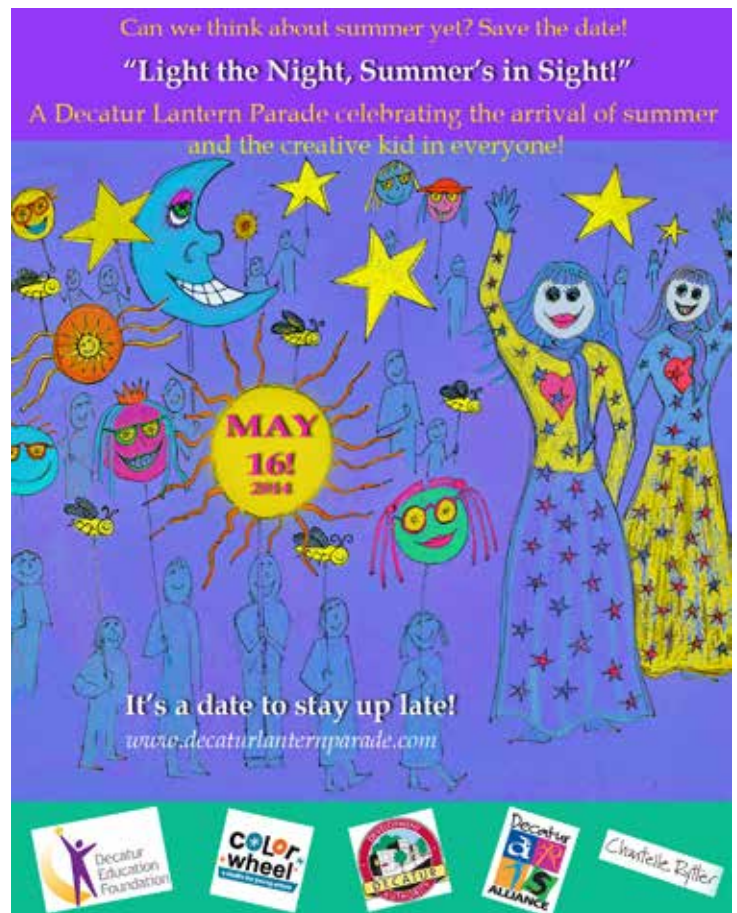
As creative efforts do, this art appreciation is spreading. Oakhurst residents Emily and David Berg have been throwing a



Mardi Gras party for years, but in 2014 they decided to make it a fundraiser. They raised more than \$2,000 for music-related programs.

In the Winter 2014 issue of *Decatur Living*, you read about the wonderful Stardust Stroll Lantern Parade, funded in part by DEF and guided by parade artist Chantelle Rytter. The parade, a unique exhibition of Glennwood Elementary second-graders' study of the cosmos, was such a bang that the DEF and Rytter are doing the lantern parade again on Friday, May 16. And this time it is open to everyone.

For more information, visit DecaturLanternParade.com. Nia Schooler is the director of Community Engagement for DEF.



THE ABC'S OF DEF

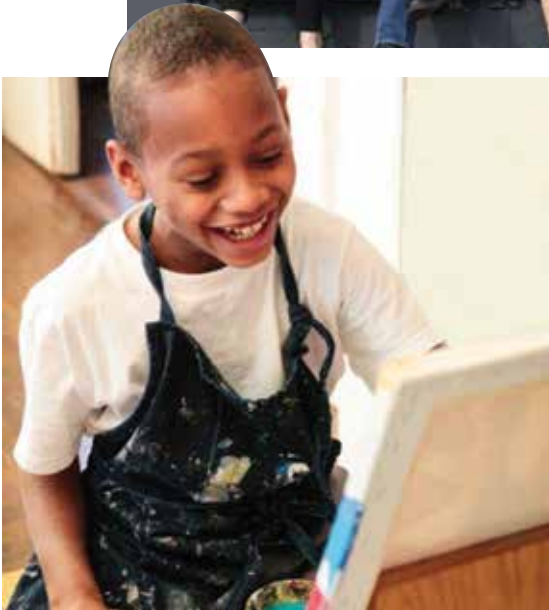
(Decatur Education Foundation)

- A.** DEF is a non-profit organization that works to help Decatur youth realize their potential through academic enrichment and other learning experiences that contribute to personal development.
- B.** DEF harnesses community resources to help generate financial support.
- C.** DEF awards grants and scholarships designed to benefit the youth of Decatur.

For more information, visit DecaturEducationFoundation.org.

Young Artists at Work!

Color Wheel Studio is Growing



Each afternoon for the past 12 years, Color Wheel Studio's Church Street bungalow has been teaming with young artists at work. Under the direction of degreed mentor instructors, young artists have been drawing, painting, sewing, sculpting, creating ceramics and functioning as a true mini arts coalition. "The key is that we love it," says owner and director Cathy Spencer. "We love it, and we hire kind, talented artists who love it, too. We have a great time every day in the studio and see amazing results in our students – technically, and more importantly, emotionally. The arts for us are a fantastic vehicle for building confidence and self esteem."

Color Wheel has been running preschool, after-school and school-break programs since the fall of 2002 with great success. This spring, the studio opened a second Decatur location to meet the needs of the ever growing community. The new studio at 508 East Howard Ave.

is designed for artists, ages 8 to 18, seeking after-school classes and a creative community. The glass-front warehouse has been transformed into a gallery and loft-like art space with dedicated textile, ceramics and drawing/painting studios. The studio will hold camps this summer for artists ages 8 to 12 and classes in all areas of the arts next fall for students ranging in age from 8 to 18. "We are so excited to share this great space with Decatur and to extend our programs to middle and high school families. The new studio is a great community meeting space. The possibilities here are endless," says Spencer.

Indeed the possibilities seem endless and off to a fun start. Color Wheel's Howard Avenue Studio recently hosted the cast party for Decatur High's musical, "Hairspray," that featured nearly 100 high school students dancing and performing karaoke in the gallery.

This spring, the new Color Wheel location will be the headquarters for the first Decatur

Lantern Parade on Friday, May 16. Through a partnership with the Decatur Education Foundation, Chantelle Rytter, the founder of the well known Atlanta Belt Line Lantern Parades and the City of Decatur, Color Wheel will host community lantern-making workshops and be the kickoff location for this great event. The new studio will then be a stop on the May 23rd Decatur Arts Walk during the Arts Festival showcasing a student exhibition of Color Wheel work.

Color Wheel is a partner in education with City Schools of Decatur, a member of the Decatur Arts Alliance and a member of the Decatur Business Association.

Color Wheel Studio's two downtown Decatur studios are located at 112 Church St. and 508 East Howard Ave.

For more information on upcoming programming, visit ColorWheelStudio.com or call 404.377.9800 or 404.377.9801.

Capturing Life's Most Magical Moments

A Portrait Artist and a Birth Doula in One

Preparing for the birth of a child takes months, yet events surrounding the baby's arrival can unfold so quickly the drama often goes undocumented. Family photographer and certified birth doula Chanda Williams combines her love of portraiture and passion to help couples have a satisfying birth experience through her business.

"My role as a photographer is to catch those fleeting images that can never be repeated," says Williams. "My role as a doula is to compliment a couple's birth team by providing information as well as emotional, physical and spiritual support that lessens anxiety and increases their chances of having the type of birth they want and deserve," says Williams.



Every family's birth story is unique. For example, Andrea Morgan says she knew from the beginning of her pregnancy she wanted both a doula and photographer. During the initial interview with Williams, Andrea and her husband John found her calming, reassuring presence especially helpful because they were first time parents.

"When we got to the hospital, my labor slowed down, which was very disappointing," Morgan remembers. "When that happened, Chanda gave me information and many strategies that enabled me to tell the nurse I needed something different to get me through the rest of an extremely long labor. Chanda's advice was spot on and gave me the confidence to push through that kind of intense pain to a natural birth."

"Having Chanda there took the pressure off John to take photographs and allowed him to be there for me," says Morgan. "If she hadn't been there taking pictures there would be so many moments lost... like the shots of me walking up and down the hall during labor. Or seeing our daughter being weighed on the scale and getting her first bath. Those are precious images we'll have forever."



Dondrea Owens and her husband John were expecting their first child and were in search of someone who could photograph a family-centered Cesarean birth. "I knew I wanted the birth documented in some way and didn't want my husband wrestling with the camera."

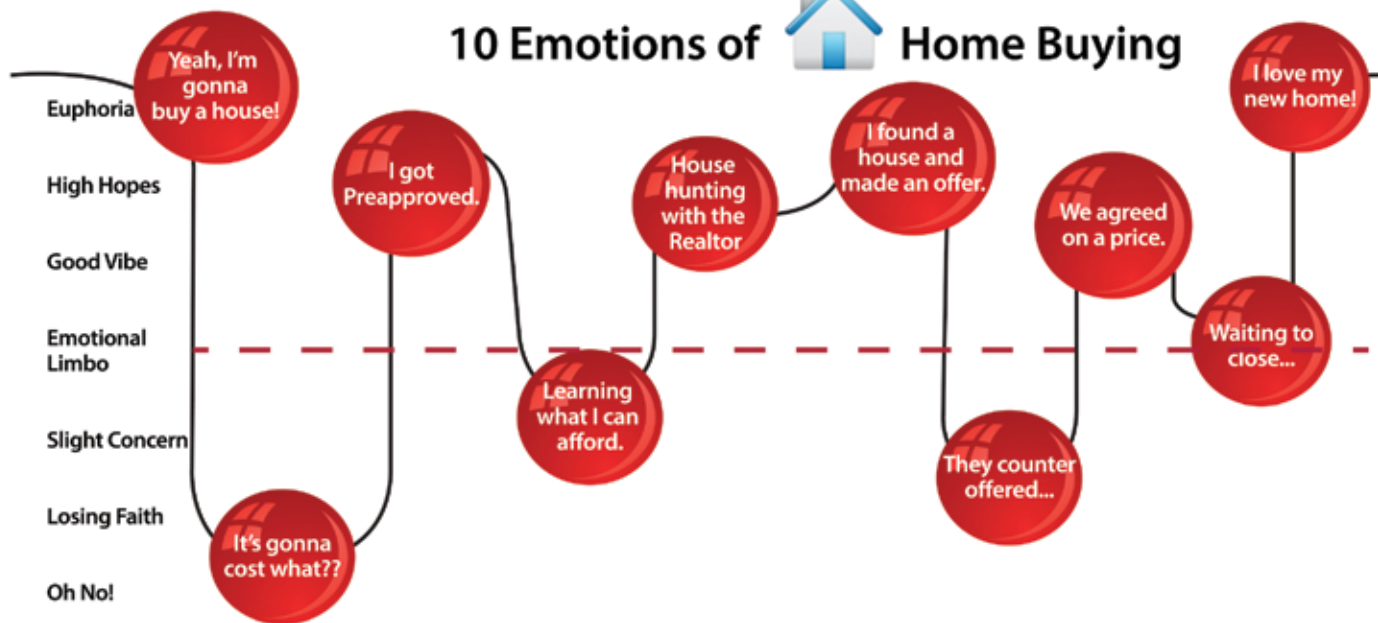
"Chanda has a great eye and seemed to know where I would want mine to be," says Owens. "Her ability to decipher when to use color or black and white portraiture is amazing. The turnaround was quick; we had our DVD within a week. You can hire anyone to snap photos but to have someone who is calm and helpful focusing on your experience is invaluable."

Photography sessions vary from capturing the baby's first 48 hours to documenting labor, birth and the first couple of hours after birth. Pregnancy, a newborn's first 10 days of life as well as baby, family and big kids sessions can also be scheduled. Doula services include help writing a birth plan, being on call 24/7 two weeks prior to the due date until the baby is born, access to Williams' library of books and DVDs, continuous support during labor and delivery and one postpartum visit.

"Birth—and parenthood—can seem like a blur," Williams says. "I hope that I can capture some of those precious moments for families to keep forever."

For more information, visit BeautyofBirth.com.

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Heads Up, Treasure Hunters

Decatur Estate Moves to new Digs and Expands Services



When she bought Decatur Estate in 2006, she pursued a niche of buying the entire contents of a home. “It’s exciting meeting people and learning about their histories and seeing what gives them a sense of place in the world. I look for a good balance of furniture and “smalls” and whether or not the style would be sellable in today’s market.”

“Initially I view photos clients send me of their pieces and complete room shots to get an overall feel for the home. If the contents are intriguing enough, I’ll make an appointment to view the home in person and do my own assessment. I typically give a bid within 48 hours.”

Next year Monastesse plans to add on-site estate sales for homes with too much inventory to bring to the shop. “This will add a new facet to the business and allow us to expand our services based on which approach is best for the client—liquidation or on-site sale.”

Future plans include opening the lower level of the building which will increase

One of the most beloved local haunts for treasure hunters, Decatur Estate and Way Back Antiques, has a new address. The popular shopping destination that made its home in Suburban Plaza for 12 years is now located on Lawrenceville Highway in the former home of a nightclub built in 1977.

“We are really excited about our new larger space,” says owner Maggie Monastesse. “Our visibility from the road is prominent, and we’re right across the street from Home Depot.” The building, which took nearly nine months to renovate, features lots of large windows and is filled with treasures from all over the world.

“I have 35 different dealers who rent booths in the shop, so we can really bring a broad range to your shopping experience,” Monastesse says. Collections include vintage and antique cameras, old tools, microscopes, kitchen items, books, pottery, glassware, jewelry and furniture from primitive antique to mid-century modern. “One of our newest dealers has a collection of sports memorabilia. All our dealers work very hard and sometimes travel to other states to get the best deals on unusual pieces. It’s a constant flow in and out.”

Monastesse, who got her initial start in 2001 through consigning pieces, says she comes by the knack naturally. “I learned the value of repurposing at a young age. My childhood home was filled with old things my mother would pick up for a song and refinish into a completely new look.”



the total space to 9,500 square feet. Also in the works are outside “swap meet” sales so neighborhood folks can join in. “We are, after all still a neighborhood shop, and I love to involve ‘outsiders’ to experience the thrill of shopping resale, not retail.”

*For more information visit:
DecaturEstateAntiques.com or call
404.378.4889. Decatur Estate is located
at 2272 Lawrenceville Highway.*



by Peter Michelson

Ask the Expert



Q. We are buying a new home and planning on renovating it to fit our style and needs. Can you offer any advice before we make this significant investment?

A. You found the perfect home in the perfect location, but it's lacking that modern kitchen you've always wanted or that extra bathroom your family needs. Some helpful tips for purchasing and renovating your next home:

- 1. Know Your Budget:** First, look at your monthly budget. Make sure you can afford the home, including property taxes and homeowner's insurance. Next, start thinking about how you would finance any renovations. Do you have the cash to fund your kitchen remodel? Or, will you have to finance your project? This could affect your monthly budget drastically.
- 2. Timing is Everything:** When submitting your offer, request a long due diligence period (the timeframe given to you to evaluate your future asset). During due diligence, you'll want to: get the home inspected, consider renovation changes, obtain estimates, and get bank approval on all loans. A good time span is 60 days, and for extensive renovations, you may want to ask for 90 days.
- 3. Choose Your Team:** As you're looking at homes, have your team in place. This might include: an architect, a licensed general contractor, a design-build firm, mortgage loan officer, and of course, your realtor. The earlier your trusted team is at hand, the easier the process will be.
- 4. Do Your Due Diligence:** Once your offer is accepted, it's time to get your home inspected and start the design process. If financing your renovations, your lender will need to approve the drawings prior to closing. Approval can take 30 days or more, so make sure that any offers include an understanding by the buyer of the process that your bank will need to follow.
- 5. How Construction Loan Financing Works:** After the estimate and drawings are submitted to your lender, your lender's appraiser will calculate what the house will be worth upon completion of the proposed project. The After Repair Value (ARV) is based upon the drawings and proposed pricing for the renovations. The ARV determines how much money will be available for your described renovation. It is essential to work with a bank and an appraiser that fully understand your renovation goals.
- 6. During Construction:** Your total budget for the project may be substantial, but while your project is in the construction phase, you typically pay only interest on your loans and at a discounted rate. In addition, your property taxes are deferred. For many construction loans, your regular monthly payments only start back up again once construction is complete, and you've received your final inspection.

For more information, go to RenewalDesignBuild.com or call 404.378.6962.

What Puts the Pop in ‘Pop of Color’?

And how can you actually use the idea to enliven your living space?



At Trinity Mercantile and Design, interior designer Wallace Bryan notes, “When creating the look of a room, many homeowners avoid using bold colors in a larger element such as a sofa, rug or wall color. We usually see rooms heavy in neutrals such as greys and browns.” However, Wallace adds, “The risk of neutral environments is to envelope yourself with extreme boredom. When rooms get too safe, they don’t have a pulse.”

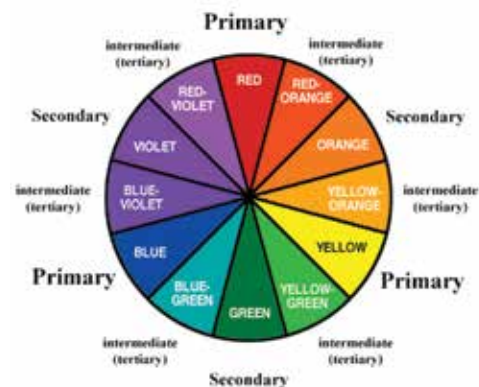
So how do you resuscitate a boring room?

A pop of color (a phrase often heard in art and interior design circles), begins with color theory, the art and science of mixing and maximizing the visual effects of color.

Using the dynamics behind a pop of color, you can breathe life into a room by using colors opposite each other on the color wheel. They act as complementary colors with one accenting and intensifying the other when they are presented together. Green and red, blue and orange, yellow and purple pop! There are many shades of each color, and the mixture of primaries, create the secondary contrasting colors. See the easy color wheel to the right and see how it works.

To up the interest in a neutral room in a way that’s easily affordable and changeable, Trinity Interior Designer Lisa Turner suggests, “Smaller accents, such as a lamp,

Using the dynamics behind a pop of color, you can breathe life into a room by using colors opposite each other on the color wheel.



ottoman, or pillows that are used together in complementary colors, give the eye a destination in the room. Complementary color accents make a room feel more collected, polished and alive. It’s like adding a beautifully colored scarf to an outfit or a bit of bling!”

Beyond color, Bryan and Turner encourage the under-touted pop of texture.

A pop of texture is based on mixing contrasting surfaces; accenting nubby with smooth or matte with glistening. For example, introduce contrasting materials; pair soft leather with a highly textured fabric, or contrast a glossy ceramic vase on a reclaimed wood coffee table, or tuck a kilim covered ottoman under a sleek metal table. Large plants bring a landscape of textural possibility; the soft detail of flowers, infinitely changeable with the seasons adds color and texture.

To learn more on how you can add interest to your living space, stop by Trinity Mercantile and Design in Decatur at 131 E. Trinity Place or visit their website 131trinity.com.

Greater Decatur Garden Tour

April 26-27

This year's 26th anniversary tour expands into greater Decatur. The theme is the woodland garden, and the tour features eight private gardens and three public treasures: the Wylde Center, Hawk Hollow, and the Woodlands Garden. There will be plant sales at two locations, a children's art market, musical performances and an opportunity to enjoy the presenting sponsors' beautiful rose garden by candlelight Saturday evening. Your ticket purchase benefits The Wylde Center. For more information, visit DecaturGardenTour.com.

The 2014 Druid Hills Tour of Homes & Gardens

May 2-4

The much anticipated annual tour of homes and gardens will showcase four homes on Springdale Road, two homes on Oakdale Road, and one home on Briarcliff Road. Two of the homes feature spectacular gardens. This year, the Callanwolde Pottery & Artist Market will be held in conjunction with the tour as well. Please visit DruidHillsTour.org for more information and to purchase tickets.

Just Voices - Annual Spring Concert

May 3rd and May 4th

The theme of our program is the inevitable changes life brings – the joy of falling in love, nostalgia for the road not taken, the grief and dislocation caused by war and famine, and the final mystery of death. A wide variety of a cappella musical styles will be included such as vocal jazz, show tunes, folksongs, gospel, shape note tunes, and classical works. Saturday, May 3, 7:30 pm at Virginia Highland Church and Sunday, May 4, 4 pm at Holy Trinity Episcopal Church. Adults \$10, Students \$5 For information visit justvoices.org



Blue Sky Concerts

Wednesdays in May: 7, 14, 21, 28

Enjoy a mid-week, mid-afternoon music break. Bring your lunch or purchase a special to-go lunch from a nearby restaurant and enjoy a concert on the square every Wednesday in May. Brought to you by the Decatur Business Association and sponsored by SunTrust Bank. For schedule information, visit DecaturDBA.com. Free.

Concerts on the Square

Saturdays in May: 3, 10, 17, 24, 31

Enjoy a free concert on the square in downtown Decatur every Saturday in May. Pack your picnic, bring your quilts and blankets and enjoy an evening of free musical entertainment. For schedule information, visit DecaturDBA.com. Free.

Book Sale

May 24 • 9 a.m. – 3 p.m.

The Friends of the Decatur Library will host a book sale on the lawn in front of the Decatur Library. Thousands of gently used fiction, nonfiction and children's books, as well as DVDs and CDs, will be offered for sale at low prices starting at 50 cents. Only cash or checks will be accepted. All proceeds benefit the programs and collections of the Decatur Library. Admission is free.

Decatur Arts Festival

May 25-26

On Memorial Day weekend the city's month-long arts celebration culminates and Downtown Decatur comes alive with 160 artists displaying their work and continuous live music taking the stage. This marks 26 years of the Decatur Arts Festival bringing outstanding craft and art exhibitors, entertainment, food and fun to the downtown area of Decatur. For the latest information, visit DecaturArtsFestival.com. Free.

Decatur Beach Party

June 20 • 5-11 p.m.

Dig your toes in the sand in downtown Decatur on Friday, June 20 from 5-11 p.m. at the annual Beach Party, brought to you by the Decatur Business Association. Celebrate the start of summer at the famous Ponce de Leon Beach with 60 tons of sand, a kids' board walk with all kinds of fun games, live music, dancing on the plaza, a food court, cold beverages and guaranteed great times for all ages! Adult tickets are \$7 in advance or \$10 at the gate. Child tickets (ages 3-12) are \$5 and include all games and activities. Children 0-2, free.



Submitted by
Lawrence W.
Waller II



International Investing

Some international investments have a global strategy that strives to encompass worldwide economic activity, whereas others focus on a specific region or a single country. Here are some factors that tend to affect investment performance and contribute to greater share price volatility.

Politics and policies: A nation's political structure, leadership, and regulations may affect the government's influence on the economy and the financial markets.

Property rights: U.S. laws are effective at enforcing contracts and the rights of property owners, but not all nations offer the same protections.

Currency exchange: If a domestic currency is strong against a foreign currency, an investor could gain purchasing power when exchanging to the weaker currency. However, if the foreign currency continues to weaken, any investment gains and the principal may lose value when exchanged back to the domestic currency.

Financial reporting: Many countries do not follow rigorous U.S. accounting standards, which often makes it more difficult to have a true picture of company and industry performance.

These risks can make it more complicated for investors to perform due diligence and identify sound investment opportunities outside the U.S. Though it may be tempting to shift more assets into a booming region or nation, there's no surefire way to predict how long a hot market will last. Chasing performance can cause investors to buy at high prices and suffer losses when economic or market conditions shift. A more sound strategy might be to spread an appropriate portion of your investment dollars around the world, hold tight during bouts of volatility, and rebalance your portfolio periodically to help align your asset allocation with your investment strategy over the long term.

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How Lenders View Self-Employed Income



By Denise Pajak

Ready to make the plunge to self-employment or 1099 contract work? Keep some things in mind if you want to buy a home or refinance soon. The rules for income may affect when and if you qualify for a loan.

Lenders like consistency and growth. Just be sure you can prove both before you seek a loan.

What Lenders Want

Borrowers typically need a minimum of two years self-employment history. Income is calculated by averaging the last two year's gross adjusted income and year-to-date income. The lender will require a YTD profit-and-loss statement and are cautious if the income is declining. They will also pay particular attention to Schedule C and any expenses you are writing off since new businesses usually have substantial write-offs for the first few years. The lender will add back in the depreciation, if any. If you've been self-employed for 3-23 months, it's still possible to get a loan, but there are more restrictive hoops to jump through.

The 1099 Form

When you receive a 1099, the lender considers you self-employed. However, if you recently changed to 1099 contract work in the same industry in the same type of work, your income may count. You'll probably have unreimbursed business expenses (tax form 2106), and the lender will reduce your income by those expenses. Also, the lender may require a statement from your employer as to the length of your contract or the probability that it will be renewed.

Lenders like consistency and growth. Just be sure you can prove both before you seek a loan.

Denise Pajak is vice president and mortgage banker at Private Mortgage Solutions/Private Bank of Decatur. For more information or to ensure you are qualified on your next home purchase, contact her at 678.799.4167.

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WELCOME TO YOUR NEW HOME



970 DREWRY STREET, VIRGINIA HIGHLAND

This handsome new Craftsman-style home that combines old world charm with modern conveniences and flair is in the heart of Virginia Highland. Fine workmanship, unique trim-work, and rich hardwood floors are just a few of the details. The open floor plan is perfect for entertaining with a gourmet custom kitchen that opens to a family room, formal dining room, and screened porch. The main floor also includes a guest suite. The second level provides a spacious owner's suite with two custom walk-in closets and a spa-like bathroom. The upstairs flex room is perfect for a playroom or office and leads to a balcony with views of Downtown Atlanta. Two additional upstairs bedrooms have private bathrooms with beautiful handmade tile. Basement includes an additional bedroom, full bathroom, and bonus room. Well organized mudroom leads to a private, level backyard and two car garage.

\$1,225,000



745 KIRK ROAD, DECATUR

Enjoy living immersed in one of Decatur's most coveted woodland gardens. This elegant and charming five-bedroom, four-bathroom home sits on a private estate-size 1.5 acre lot that features beautiful heritage gardens, stately trees and plenty of year-round interest. The inviting foyer opens to the spacious formal living room—with fireplace and large windows overlooking the lovely gardens—and leads to the back porch. Perfect for entertaining, this home has a spacious kitchen that opens onto a four-seasons, screened porch with an expansive covered outdoor kitchen featuring handsome flagstone flooring and stacked-stone fireplace. Upstairs offers four bedrooms including the master bedroom and private master bathroom with double vanity, whirlpool tub, separate shower, and large walk-in closet. The finished basement is perfect for a home office or play room and offers ample storage space.

\$829,000



474 PENSDALE ROAD, DECATUR

This like-new construction is conveniently located just 1/2 of a mile north of downtown Decatur and has gracious, open living spaces and handsome finishes. The foyer leads a library-esque vestibule and spacious formal dining room. The back of the house features a family room with stacked stone fireplace and custom kitchen with hi-end stainless appliances, breakfast bar, and breakfast room that leads to a sunroom and deck. Upstairs you will find a spacious master bedroom with sitting area, walk-in closet, and bathroom with double vanity and separate whirlpool tub and shower. Three additional bedrooms make it a perfect family floor plan. Two car attached garage is conveniently located off of the kitchen and laundry / mudroom. Large closets throughout keep things organized. Level and spacious backyard is fully fenced and ready for fun!

\$675,000



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WELCOME TO YOUR NEW HOME



140 ERIE AVENUE, DECATUR

Here's your chance to live in one of Decatur's in-town, authentic Craftsman bungalows. You can walk to the Square from this charming circa 1925 home that has been lovingly restored and expanded. Located in the desirable Great Lakes neighborhood, this home is just down the street from award-winning Clairemont Elementary. This handsome home, with hardwood floors, heavy moldings and great light, offers five bedrooms and two and a half bathrooms. The formal living room features a large fireplace flanked with built-ins. The kitchen offers ample storage with granite countertops and an eat-in area that leads to a spacious central dining room. The upstairs master's suite features a sitting area with fireplace, custom walk-in closet and elegantly appointed bath with dual sinks, shower and a soaking tub. The laundry room is also conveniently located upstairs. Enjoy the great outdoor living spaces—a rocking-chair front porch to mingle with the neighbors and a back deck that is perfect for grilling.

\$649,000



1732 EAST CLIFTON ROAD, DRUID HILLS

This solid traditional brick bungalow is sited on a spacious deep lot within walking distance to Emory Village, Fernbank, and the Druid Hills Golf Club. In great condition with fresh paint and hardwood floors throughout, this home offers five bedrooms and three bathrooms. Entry foyer leads to a gracious living room with fireplace. Separate dining room leads to the kitchen and an office. Enjoy views of the expansive and private backyard from the large windows in the den that span the back of the home. Porch off of the den is perfect for an outdoor dining area. Two-car carport and a large workshop are a plus!

\$550,000



1263 EUCLADE COURT, ATLANTA

This spacious all brick home site on a beautifully landscaped cul-de-sac lot offers a gracious open floor plan, formal living room, two story foyer and hardwood floors throughout. The two-story family room features built-in bookshelves and a gas fireplace. The kitchen that opens to a family room includes a breakfast bar and breakfast room. Other great features of this home include a separate dining room, two-car garage, large master suite with cathedral ceiling, and an in-law suite on the walkout terrace level. Master bath offers a garden tub, large tiled shower, and his & her vanities. This home is conveniently located to the new Emory Point shopping and dining district and the CDC.

\$539,000



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153 INMAN DRIVE, DECATUR

This charming painted brick Tudor is sited on one of the most sought-after streets in Winnona Park within walking distance to award-winning Winnona Park Elementary School. Light-filled formal living room features fireplace flanked with built-ins and leads to the dining area and open kitchen. The renovated kitchen has ample cabinet space, stainless steel appliances, and granite countertops. Master bedroom has a private bathroom that has been newly renovated. Spacious screened porch off of the master bedroom and kitchen leads to a beautifully landscaped private, level backyard. One car garage with lots of storage is a plus.

\$489,000 UNDER CONTRACT



1724 RIDGEWOOD DRIVE, DRUID HILLS

Just a short stroll to Emory, CDC, and Emory Village from this painted brick cottage that is loaded with charm. Front formal living room features a unique fireplace with built-ins. Archway into the private dining area opens to the kitchen with white cabinets and brand new stainless appliances. Kitchen leads to a large den at the back of the property. Main level has two bedrooms and a hall bathroom. The second level features a master suite with his/her closets with Elfa shelving and private bathroom. The finished basement includes an exercise room, home office, and a separate workshop.

\$459,000



201 EAST PARKWOOD ROAD, DECATUR

Beautiful professional landscaping and flagstone walkway greets you at this renovated brick traditional on nearly 1/2 of an acre. This home offers two spacious bedrooms and two bathrooms and gracious living areas. Details include a formal living room with fireplace and archway opening to a private dining room. The recently renovated kitchen sparkles with black Brazilian granite, shaker cabinets, and a breakfast bar that leads to a family room with fireplace. The upstairs, that is currently used as a playroom, is ready for expansion with a wide stairwell, hardwood floors, and built-in storage. Screened porch off of the kitchen provides views of the extra deep, private backyard. Full daylight basement includes a two car garage, ample storage, and provides further options for expansion.

\$539,000 COMING SOON!

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