

Pelicans, dolphins, and sea turtles churn glassy, blue-green waters. Light breezes stir the crystalline powder of an empty beach. Sand crabs scramble amid the sea oats. For Julia Cunningham and Gary Settle, Cape San Blas is where heaven meets earth.

"I spent years sitting in a cubicle after a daily hour-long commute in heavy traffic," says Settle, 46. "Now, I'm standing on sand dunes selling real estate to people looking to fulfill their dreams."

Settle owned a real estate title business for 20 years before he and Cunningham, 39, discovered Cape San Blas, a 15-mile-long peninsula at the elbow of Florida's Panhandle where the population is 350 and flip-flops are de rigueur.

Cunningham covers 15 states and manages 10 people as a vice president for General Electric Capital. When she and Settle decided to move from Dallas, Texas, she simply unplugged her modem and relocated her high-tech home office. Now she conducts business travel from Panama City's airport, just 90 minutes northwest of Cape San Blas.

"I wanted a simpler life, especially in my high-stress career," she explains. "We both dreamed of retiring to the beach, even before we met five years ago."

Settle grew up in Rockville, Maryland, where

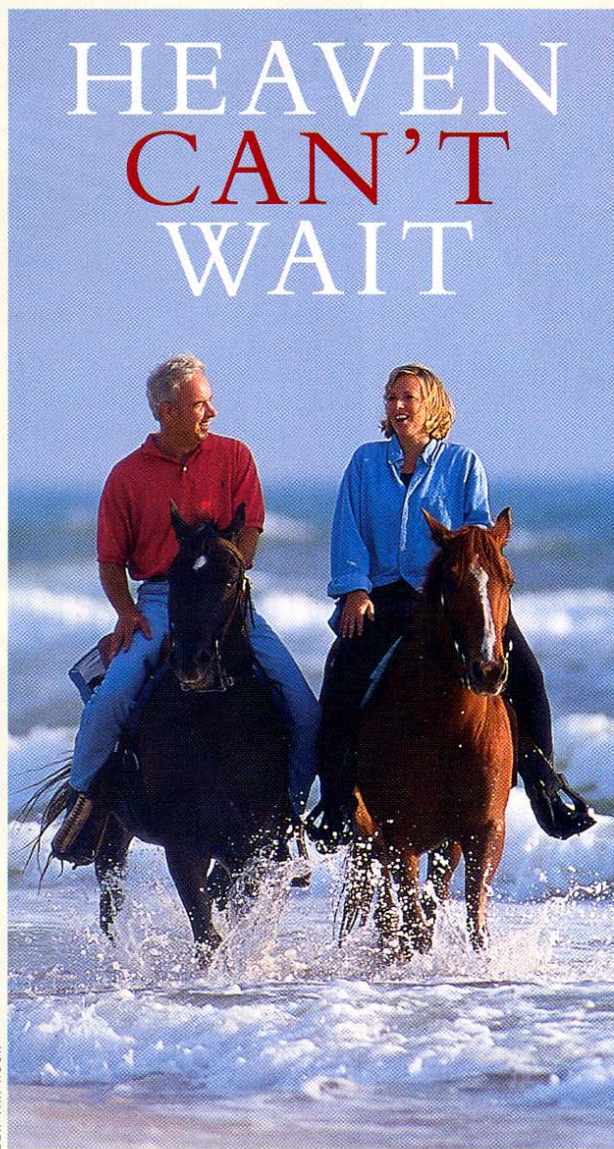
he earned his pilot's license as a young adult and studied the shoreline from the cockpit of his airplane. Indiana native Cunningham summered with her family in Florida, where the hatching sea turtles fascinated her as a child.

But when they first met, Cunningham and Settle were living inland, entrenched in their busy schedules and suburban lifestyles. Together, they lived in Dallas for several years, but they never forgot their goal of moving to the coast. Just last year, Dallas' 100-degree temperatures had them heading for a cool vacation in the Napa Valley for Fourth of July, but last-minute plans placed them in the Panhandle. There, they spent their holiday scouting beach houses.

"A girlfriend had given me a subscription to *Coastal Living* since she knew of our goal," Cunningham says. "So we contacted a real estate agent from one of the advertisements and hopped on a plane." After touring more expensive surrounding communities—Destin, Grayton Beach, Seagrave—they agreed Cape San Blas was as idyllic as real estate prices there.

"We were overwhelmed with its natural beauty and seclusion," explains Cunningham. She recalls seeing a sign that read, "Slow Down, Congested Area," as two raccoons ran

BEN VAN HOOK



Julia Cunningham and Gary Settle didn't have to grow old to move into the beach house where they dreamed of retiring. The couple traded a well-heeled suburban life in Dallas for the remote white sands of Cape San Blas, Florida, where they live and work in their own Shangri-la.

BY JUDY ALEXANDRA DIEDWARD

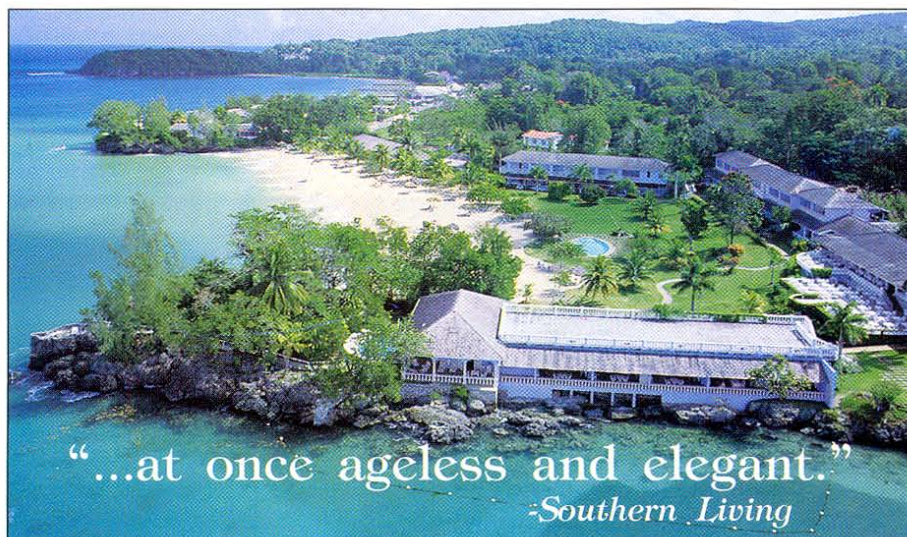
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THE GOOD LIFE

across the road while a pair of deer stood by. "We looked at each other and laughed," she says.

The day after returning to Dallas, the couple boarded a plane back to Cape San Blas because their agent called with news of an available property. "We walked into our new house and signed immediately, paying

MAKE YOUR OWN GOOD FORTUNE

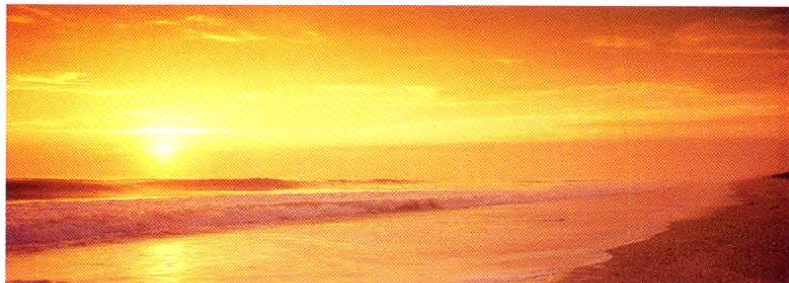
*Cunningham and Settle offer tips
on remote beach living:*

- **Investigate essential telephone and mail services.** Remote areas usually don't have phone mail, caller ID, or daily express mail service, but Cunningham duplicated her Dallas home office with telephone lines for modem, fax, personal, and business.
- **Use E-commerce.** "I don't miss weekly shopping excursions to Nordstrom in Dallas one bit," Cunningham laughs. "I can buy everything from my favorite Aveda shampoo and GNC vitamins to best-selling books on the Internet."
- **Look for a service that's needed.** In his own area, for instance, Settle suggests opening a movie theater in nearby Port St. Joe or building another golf course. (There's only one course within an hour's drive.)
- **If your business requires travel, check flight schedules.** "I was thrilled to learn there are flights between Atlanta and Panama City every two hours," says Cunningham. "By the time I make the 90-minute drive home from the airport, I'm completely relaxed."
- **Make in-town moments count.** "I'm more efficient and a better time manager since we moved," Cunningham says. "I grocery shop on my return from the airport each week rather than make a special trip. I also stop at the cleaners and the bank."

the full asking price of \$250,000," says Settle. "There were two people behind us ready to do the same."

The two-bedroom, 1,200-square-foot house they bought may not have been spectacular, but the half-acre chunk of real estate it sits on was. One hundred feet of pristine beach-front offered unlimited Gulf views. "The actual house part of our dream house could be created," says Cunningham. "The location, on

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the other hand, could not."

Though they intended to use the house as a rental property until they retired, a return trip over Labor Day weekend and an opportunity for Settle to move his title business into their real estate agent's office convinced them otherwise.

Their Dallas house sold immediately, and by Christmas, they called Cape San Blas home. "We wanted to simplify our lives, which meant making the most of what we had," says Cunningham.

"In Dallas, I was pretty materialistic," she admits. "But whatever sacrifices we've had to make have been worth the quality of life we've gained."

Besides cats Martini and Rossi, Cunningham and Settle have two horses housed at a nearby stable. "Ironically, we didn't have horses in Dallas," says Cunningham. "We love it so much that we're teaming up with another couple to start a side business renting them to tourists."

Soon, they'll begin building their dream home, once the current house is relocated to the adjacent half-acre lot recently purchased for \$80,000. It will become a rental property.

"After that, we'll reset our goals," Settle says with a smile. "Julia wants to write novels, and I want another airplane. Our best-case scenario is that I'll fly her to her book signings and golf while she's busy giving autographs." 🌸

Resources on page 197.

Freelance writer Judy Alexandra

DiEduardo is a big-city transplant herself, who now covers regional and international lifestyle and travel stories from her seaside home office in North Palm Beach, Florida.