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Walton County Updates Emergency Covid-19 Measures

On Wednesday, April 1st, Florida Governor Ron DeSantis issued Executive Order 20-91 which requires all persons in Florida to “limit their movements and personal interactions outside of their home to only those necessary to obtain or provide essential services or conduct essential activities.”

The Executive Order incorporates by reference guidelines from the Department of Homeland Security and a Miami-Dade County Emergency Order, what is defined as essential services and essential activities.

As of Saturday, April 4, 2020 Walton County had 21 Confirmed Covid-19 Cases. There have been 8 new confirmed cases in the past week.

In order to comply with the Governor’s Executive Order, Walton County Local Government is taking following steps:

- All county employees which are not deemed “essential” will work from home for the duration of the Executive



- Order
- Limited TDC Beach Maintenance Staff will remain in service
- The following employees are deemed “essential” and will continue to report to work: limited Public Works Road and Bridge Crews, limited Fleet Maintenance, limited Facilities Maintenance and Custodial Staff, North Walton Mosquito Control,

Building Department Staff, County Probation, Landfill Staff, TDC Beach Code Enforcement; One (1) Purchasing Employee to receive shipments of essential supplies and one (1) courier to maintain essential communication
The Landfill will be closed to the public; however, the Landfill will remain open for commercial activity

- All county recreational facilities will be closed to the public; while parks are closed, boat ramps will remain open
- The Planning Department will continue to accept permits online and will maintain contact with the public via email and telephone; however, the Planning Department will be closed to the

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A Message of Hope from Pastor Steve Vaggalis

Psalm 91 begins with this message of hope: “He who dwells in the shelter of The Most High will rest in the shadow of the Almighty.” These words can infuse you with faith and give you the assurance you need in uncertain times. No insurance company, bank or government can cover you like the “Almighty.” You can have exceptional expectations when you pray. You don’t have to be just another statistic. Expect to be an outlier, not a statistic. Have an audacious faith to believe God for good things.

When David faced Goliath, he recalled the time a lion carried off one of his family’s sheep. David struck it and rescued the sheep from the lion’s mouth. The same happened when a bear tried to take his sheep. David told King Saul that just as God delivered him from the paw of the lion and from the paw of the bear, God would deliver him from Goliath... and God

A MESSAGE
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- public
- The Building Department will remain open to the public to accept permit applications; however, the Building Department will prioritize essential permitting (i.e., residential permitting) as defined by the Executive Order
 - The EOC will continue to operate at Level 2 activation.

In response to the Governor's Executive order, Walton County Board of County Commissioners voted to update Executive Order 2020-08 extending beach closures to all beaches in Walton County. Beginning on Friday, April 3rd, "It will be unlawful to walk or remain on any beach in Walton County."

Be advised:

Administration Office – Open, Limited public access, by appointment only.

Building Department – Limiting public to the lobbies. Prac-

ticating social distancing. No reduction in services.

GIS Department – Closed.
Human Resources Department – Closed.

HUD – Closed to walk-ins.

OMB/Purchasing Department – Closed to the Public.

Office of the County Attorney – Closed to the Public.

Parks & Recreation Department – Closed.

Planning Department – Closed to walk-ins. All

Planning Department Building Permit Reviews continue to be reviewed and issued as appropriate.

Probation – Open.

Public Works Department – Closed to the public.

Veteran's Services – Closed to walk-ins.

County Facilities

Morrison Springs and Grady Brown parks are closed to the public. Boat launches are open.

Eagle Springs Golf – Closed to the public.

Walton County public libraries

are closed.

Landfill – Closed to the public. All county parks are closed to the public; boat ramps are open.

Walton County Coastal Seniors – All activities cancelled until further notice.

Message from Walton County Sheriff's Office

Governor Ron Desantis has issued a 30-day stay-at-home order which goes into effect Friday, April 3rd at 12:01 am. This order directs everyone to stay at home for any reason other than working at essential jobs or participating in essential activities. Operationally, Walton County Sheriff's Office is fully functioning as it pertains to calls for service and providing fire rescue and animal control services. We are continuing to maintain our commitment to the public by providing public safety services to our community, however, in the interest of transparency, it's going to be a serious challenge. "We are going to carry out the order with common sense, courtesy, and professionalism," said Sheriff Michael Adkinson. "At the end of the day each situation is different and what we're working towards is gaining voluntary compliance while ensuring public safety. We will be as nice to people as they will let us be. An individual is not more important than the whole in this situation. Personal responsibility is critical."

Sheriff Michael Adkinson will be holding periodic Live Q&As on Walton County Sheriff's Office on Facebook, Twitter, and Instagram during the crisis. We appreciate your patience and support as the COVID-19 situation develops and evolves. We cannot stress this enough.... we are all in this together.

Walton County Tax Collectors Covid-19 Update

Rhonda Skipper, Walton County Tax Collector, would like to share the following information concerning the COVID-19 Pandemic and how we are adjusting to the situation.

The Department of Homeland Security has extended the deadline of the new Real ID Act for one year due to the coronavirus. It was originally supposed to take effect October 1, 2020. The new deadline is October 21, 2021.

The Department of Revenue has extended the property tax deadline to April 15, 2020. This was announced by an Executive Order from Governor DeSantis.

The annual Tax Certificate Sale will still take place on June 1st. This is since holding the certificate sale provides necessary funding for local governments and school districts.

Pursuant to Executive Order 20-52, issued March 15, 2020 by Governor Ron DeSantis, please observe the following:

Extend the effective period of driver licenses and identification cards with expiration dates of March 16, 2020, to April 15, 2020, for thirty (30) days.

(Be advised, this does not include suspensions or revocations.)

Waive the delinquent renewal fees during the extension period for these driver licenses and identification cards.

We are available to assist our CDL holders at 850-892-8121

Tax Collectors across the State of Florida are partnering with the Florida Department of Highway Safety and Motor Vehicles in extending expiring commercial driver licenses (CDL) and waiving commercial truck hours-of-service regulations and other related regulations so emergency supplies, equipment, commodities and resources for the state's response to COVID-19 can con-

tinue deliveries throughout the state.

- Please call 850-892-8121 for any questions you may have concerning your Commercial Driver License (CDL)
- Visit us on-line at: www.walton-taxcollector.com

Currently all lobbies are closed, but our Customer Call Center remains open. Telephone hours of operation are 8:00 am – 4:30 pm. On-Line Service available at www.waltontaxcollector.com to:

- Replace or renew a Florida driver license or ID card.

- Replace or renew registration for a motor vehicle, vessel or mobile home.

- Obtain a paper title or to pay property taxes.

- Tag Express Same Day Pickup- renew your registration online by Express then come to the office and we will bring it out to you


- Working on implementing an online chat for customers

We will continue to closely monitor the Coronavirus (COVID-19) through the CDC and other agencies as we continue to ensure the protection of our customers and employees. Thank you all for your patience and understanding during this time.



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A MESSAGE

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Pastor Steve Vaggalis

did!
 Just like David, what we rehearse we reinforce. If we constantly think about something negative, something evil, or something bad from our past, we reinforce that. If we rehearse fears we may get from the 24/7 news, we will reinforce that. But, if we rehearse the goodness of God, the Word of God, and the things God has done for us, we will reinforce and strengthen our faith in tough times. Did God help us through September 11? Did God see us through the hurricanes? Did God walk us through the Great Recession? Did God help us through the Gulf Oil Spill? Did God allow us to survive the Swine Flu that hit in 2008 and 2009? When we recall what God has seen us through, we are strengthened in our faith.

What does it mean to rest in the shadow of the Almighty? Where is this rest? Where is this peace? We talk about peace at church. We tell others they need it. We pretend we have it. But when all is said and done, there is more said than done. How do we get it? Forget world peace for a moment. Where is the peace we long for in our innermost beings? Most find it easier to talk about peace when they have a good job, family members are in good health, and the bills are all paid.



But there is a difference between good times and peace.

Horatio Spafford knew all about life's troubles. He was an attorney and real estate investor who lost a fortune in the great Chicago fire of 1871. Then, his four-year-old son died of scarlet fever. His family took it hard. Thinking a vacation would do them some good, he sent his wife and four daughters on a ship to England, planning to join them in a few weeks. However, while crossing the Atlantic Ocean, the ship sank. More than 200 people lost their lives, including all four of Horatio Spafford's precious daughters. His wife, Anna, survived the tragedy. Upon arriving in England, she sent a telegram to her husband that began: "Saved alone. What shall I do?" Horatio immediately set sail for England. At one point during his voyage, the captain of the ship let Horatio know that they were now passing over the spot where the shipwreck had occurred. As Horatio thought about his daughters, words of comfort and hope filled his heart and mind. His words have been sung in churches for over a hundred years:

When peace like a river, atten-

deth my way,

When sorrows like sea billows roll,

Whatever my lot, thou hast taught me to say,

It is well, it is well with my

soul.

Where did Horatio find such peace? Perhaps he found peace when he thought about heaven. Perhaps he found peace when he thought about a glorious place where all four of his daughters were; a place where there is no more dying, no more crying, no more sickness and no more pain. Perhaps he found peace when he realized his daughters were now safe and sound in the arms of the Prince of Peace. Perhaps it's time we cast our cares unto those same loving arms.

Pastor Steve Vaggalis is Lead Pastor of Destiny Worship Center, with campuses in Miramar Beach, Fort Walton Beach, Crestview, Freeport and Panama City Beach, FL.



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 Community

April 2020 WCSD Superintendent's Update



Superintendent A. Russell Hughes

Superintendent A. Russell Hughes, along with his district office staff, would like to share a special thank you to parents, who are the rock stars of our first ever At-Home Learning plan. We could not have done this week of at-home distance learning without you, and we appreciate

you! We also miss our students and employees dearly. All of you are in our hearts and minds as we navigate these uncharted waters TOGETHER.

We also want to give a huge thank you to our extraordinary bus drivers and food service workers. Because of you, along with district and school teams, WCSD is feeding approximately 1,500 children, a total of 3,000 meals a day! Due to this response, we will continue to provide meals for children ages 1 to 18 at our five school sites and on bus routes throughout Walton County. We also want to thank our partners, the Florida Department of Agriculture, Food for Thought, The Matrix, and numerous restaurants and organizations throughout Walton County.

Looking at academics, we want to again thank and rec-

ognize our parents who have started WCSD's At-Home Learning plan. We have heard from so many of you, and we appreciate your dedication to your children and your positive attitudes. We can see our students logging on daily to Class Link and their success in our many on-line platforms, such as Compass Learning, Study Island, Khan Academy, and more, which we are now so grateful to have had in place.

As we are transferring instruction back to schools, please visit your school's website. Each individual campus will post their own At-Home Learning Calendar for the week of March 30th. Many of the schools' plans may mirror our initial At-Home Learning Calendar as we are using parents' feedback from this week. Many of you have said you appreciate straightforward and clear direc-

tions as you embark on this new journey.

Parents, we have mailed report cards home, so you can view your child's grades for the third nine weeks, which reflects work prior to Spring Break. Schools will also begin to provide more guidance regarding how we will capture your child's work during our At Home Learning model.

We also want to welcome back our teachers and staff at schools, however, as we continue to keep our employees safe, we may work in a variety of different settings and times in order to follow CDC guidelines. Parents, as teachers return, you will start to see them reach out to you via phone or other technology. When we reach out, please let us know any individual questions or concerns you may have. This can include technology help, curriculum clarifications, and content questions. Your school's administration will also be available as school offices will be open Monday through Friday during your school's typical hours. Please contact your individual school for questions and concerns. You can also submit a question via any school or district webpage. We are here to help you and your child!

While parents are adjusting to this new scenario, here are a few tips for families as they adjust to the new reality of learning at home:

Make Space for Learning: Your children will achieve their best work in a quiet, comfortable and dedicated space devoted to learning other than where they normally play games or watch TV.

Monitor the (Computer) Monitor: Check to see if your child is taking notes or zoning out. Ask questions at the end of a lesson. When completing assignments and watching videos, students

should take detailed notes. They will use the same skills they've learned in the classroom to track essential information in the virtual class.

Recess: Make sure that your children take plenty of breaks in order to get physical activity and time away from screens. Please remind your children to save their work and log out when needed.

Plan Your Work and Work Your Plan: Good planning can relieve stress for both children and parents. Check in with your kids about their plans and help them develop a written schedule. Help them prioritize and learn to create goals, tasks, and deadlines.

Ask for help if you struggle with successfully completing assignments and need teacher assistance, move on to another course while you wait for teacher feedback. If you have questions at any time about your expectations for completing virtual coursework, please contact your school.

Don't Forget to Have Fun: Plan off-screen activities for the whole family. Follow your community's guidelines about safe behavior and events, of course, but make sure you still find time for fun with your kids.

As a final note, we just want to say thank you again to students, parents, employees, and the entire Walton County community. We have received well wishes and positive messages from so many groups and individuals, and it is appreciated more than you know. We are so blessed to be a part of such a strong community that values education!

Please continue to monitor the district website and our social media platforms for new updates. Stay safe and thank you for your support!



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Fun & Educational Activities for Kids While Stuck at Home

As coronavirus continues to spread across the globe, many families are finding themselves homebound for the foreseeable future. Parents are now juggling working from home with home-schooling, and it can be difficult to keep everyone from going stir crazy!

We turned to the Boys & Girls Clubs of the Emerald Coast for ideas to keep us all sane in these chaotic times. With more than 1,200 students enrolled in Clubs across Escambia, Okaloosa and Walton Counties, The Boys & Girls Clubs of the Emerald Coast knows how to develop educational activities that keep kids engaged!

Take a virtual field trip! More than 2,500 museums around the world have made their collections accessible online through Google Arts and Culture; you can also use Google to access virtual tours of national parks in the U.S.

Choose a theme for your day or week. Themes can vary from

simple to more complex depending on the age of the children. Ideas include the color green, the letter S, Diversity Day, Olympics Week or Hawaii Day. Center meals, movies, games, books and activities around the theme.

Watch a family movie and have kids draw a picture of their favorite scene, answer trivia questions or develop a "sequel" story of their own in a journal.

Make paper airplanes and have a flying contest. Which plane flies the farthest or the highest and why? Watch YouTube videos for creative design tips.

Get out envelopes, stamps, pens, and paper and write a letter. Write to someone you love, like grandma and grandpa, or friends you can't see right now.

Make exercise fun and create a family Tik Tok Dance!

Watch and learn about animals with the Cincinnati Zoo & Botanical Garden. Each day they are taking viewers on a Facebook



Live Home Safari highlighting one of their animals that includes an activity you can do from home. Many other zoos and aquariums also have live web cams on their websites, including the Georgia Aquarium, San Diego Zoo and Atlanta Zoo.

Teach kids to make simple meals independently, fold laundry, wash windows and clean floors. We all need to do our part to keep the house/office/classroom clean!

Pick a topic that interests the whole family and research it for a week. Fun topics could be famous athletes, local wildlife, historical figures or dinosaurs.

Join staff from the Brooklyn Public Library in New York for virtual story time featuring books and songs. The program is available via Facebook Live weekdays at 10 a.m.

Make trash art. Gather broken toys, empty food containers, wine

corks, egg crates, etc., and let kids paint and glue pieces together to make their own creation.

Make an indoor fort with blankets, chairs and pillows or create a backyard obstacle course with patio furniture, the garden hose, outdoor toys, etc.

Bring back Home Economics class! Teach kids to make simple meals independently, fold laundry, wash windows, or mow the lawn. We all need to do our part to keep the house/office/classroom clean!

Have Alexa entertain the kids! There are endless skills specifically for kids – everything from trivia to math to talking with Elmo!

Make a time capsule. These are unprecedented times we are living in and should be documented. Collect pictures of your quarantine adventures, art projects you have done, letters you have received and newspaper article clippings. Everyone will enjoy looking back one day in the future.

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 Community

Faces of Walton County; Cheryl Gray

BY MARK STANLEY AND TRACY STEELY

Cheryl Gray is a local artist who paints “funny little flamingos using a mixed media.” She also paints with watercolors and acrylics. After her children left home for college, she began taking watercolor classes in Hattiesburg, Mississippi. “I had always loved art and enjoyed doing crafts at home. But because I homeschooled I never had the time to take classes.” Her husband Steve found that the South Mississippi Art Association offered both pottery and watercolor classes, so she signed up. She took both classes each week for almost four years before they moved to Florida. She and Steve have lived in Walton County almost seven years.

Cheryl and Steve have a large family of five children and eight grandchildren. It’s a good thing

they love to travel, because the children are scattered across the United States. Cheryl is also a “big-time” dog lover. “My dogs are my babies!”

What is your favorite thing about Walton County? “I love living here! There is always something to do. I love the art community and the opportunities there are for artists. Oh and of course, I love the beaches! There’s nothing better than a beach sunset.”

What local business makes you the most nostalgic about our community? “I love the little giftshops like Big Mama Hula Girls and Blue Giraffe. My favorite coffee shop is Black Bear Bread Co. in Grayton Beach. My favorite places to go for lunch with a friend would be Basmati’s and The Vue. For an evening outdoors you can’t beat dinner at The Bay. But really, there are so many good restaurants in the



area it is hard to choose a favorite.”

If you could choose anyone alive today to have lunch with, who would it be and where would you have lunch? “I think I’d like to have lunch at The Vue with Chuck Swindoll. He had a huge impact on my life. Even at the age of six, I coveted what he had. He was the assistant Pastor at my church, and I watched him very carefully. He was different. He had a joy and passion for Jesus and for everyone around him. I knew I wanted what he had and accepted Christ as my Savior as a result. Later in life his radio broadcasts and books helped me through some very difficult times.”

Name something on your bucket list. “I would love to go to England. Not necessarily to London but to the countryside. Maybe do a Jane Austin tour.”

Where do you see yourself in

five to ten years? “I hope still living here. Painting, serving Christ and traveling to see my kiddos!”

What is something interesting that most people don’t know about you? “I used to manage an oil field service company that Steve and I owned. Besides daily paperwork, I would call clients and drive my pickup out to the oil well sites to check on our men.”

Finally, what advice would you give to people? “First to love Jesus with all your heart and your neighbor as yourself. There has never been any advice better than that! And second, to do things even if you’re a little scared. My little granddaughters had this

conversation just this morning while watching a show:

N: “Oh, I’d be so scared!”

V: “Yeah, I’d be scared but I’d do it anyway.”

N: “Yeah because if you’re scared it actually means you’re brave!”

Their mom: “Being scared equals a chance to be brave”

Tracy Steely and Mark Stanley are the hosts of a community website called The Faces of Walton County. The project aims to showcase the diverse residents of our community, one Face at a time. To nominate someone for an interview visit www.thefacesofwaltoncounty.com or call Tracy at 850-803-9822.

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Easter Reflections: It's Friday Now, But Sunday's Coming!

BY REV. GUEARY CLENDENNING

There is a prophecy in the Old Testament of the Bible concerning the death and resurrection of Jesus Christ. It is found in Isaiah 52: 13-15 in the New Living Translation: "See, my servant will prosper; he will be highly exalted. But many were amazed when they saw him. His face was so disfigured he seemed hardly human, and from his appearance, one would scarcely know he was a man. Yet He will startle [b] many nations. Kings will stand speechless in his presence. For they will see what they had not been told; they will understand what they had not heard about..."

Seven hundred years later, on a Friday, the Roman soldiers beat Him (the Son of God) with their fists until His face was horribly swollen and His eyes were nearly shut. They stripped Him of His clothes and whipped him with a rock-laced leather whip. His back was ripped open, his skin was shredded, exposing his internal organs. They crowned Him with a bed of thorns, put a reed in His hand, and clothed Him in a scarlet robe, spit on Him and mocked Him as the King of the

Jews. They led Him in a procession outside of the city gate of Jerusalem to a place called Golgotha (Translation: A Hill Called the Skull).

And there they crucified Him, nailing His hands and feet to a wooden cross. The soldiers then gambled for His robe. The religious leaders mockingly shouted, "He saved others but can not save himself." At around 3pm on that Friday, Jesus cried out "It is finished!" Finally, they laid Him in a borrowed tomb, and sealed it with the Governor's seal. A group of soldiers were stationed around the tomb to prevent anyone from stealing the body. The events of His death all occurred on Friday- Only Jesus knew Sunday was coming!

"But very early on Sunday morning the women came to the tomb. They found the stone covering the entrance rolled to the side. They went into the tomb but couldn't find the body of the Lord Jesus Christ. Suddenly, two men appeared to them, clothed in dazzling robes. The women were terrified. Then the men said, "why are you looking in a tomb for someone who is alive? He isn't here. He has risen from

the dead. Don't you remember what He told you back in Galilee, that the Son of Man must be betrayed into the hands of sinful men, that He would be crucified, and that He would rise again the third day." (Luke 24:1-7)

Friday has past and Sunday has come, fulfilling the prophecy of Isaiah!

For the past two thousand years, millions of people have believed the accounts of Christ as revealed in the scriptures, and as a result their lives have been changed. The message is simple; "For God so loved the world that He gave His only Son, (to die on

a cross to pay the penalty for our sins against God) so that everyone who believes in Him, will not perish but receive Eternal Life....For if you confess with your mouth that Jesus is Lord and believe in your heart that Jesus is Lord, you will be saved." (John 3:16, Romans 10:9).

Saved means to be forgiven of our sins; placed into the family of God to receive a new life of peace and purpose and to have the assurance of life after death with God forever!

I encourage you, if you have not received God's gift provided by His Son, that you pray to

Christ today! For anyone who calls on the name of the Lord, will be saved (Romans 10:13). That's God's promise; believe and receive.

Finally, these past few weeks we have experienced our own "Friday." All of the things we have relied on have been shaken or removed. I don't know what the future holds but I do know who holds my hand. Regardless of the outcome, because of Christ, Sunday's coming!

Gueary Clendenning is a retired Assembly of God pastor, having served as Senior pastor of the Valparaiso Assembly.

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 Pet Care

Tips from the Trainer; Littermate Syndrome Explained

BY STEVE KOTOWSKI

Littermate Syndrome occurs when puppies are raised together, without proper separation. They can become too closely bonded to one another, and count on each other's strengths rather than building on their own. This can certainly exacerbate issues of anxiety and fearfulness in one, or even both, of the dogs. It may show itself by the two actually fighting each other in stressful situations. Not all puppies and dogs raised together will have this issue, but it is quite common to see.

The best course of action to prevent this syndrome is to give them separate time so they can develop as individuals. I suggest they sleep, train, and even play separately for quite some time. The sleeping separately gives them adequate down time to destress by themselves. Training and playing separately is helpful for both human and dog because every dog has a different personality, coupled with different drives. Whether it is a drive for food, toys, or the desire to play they are usually not the same, even when from the same litter

— much like human brothers and sisters are different.

I like to use a crate for both dogs in different rooms when possible. This creates the most space and can build the individual dog's confidence. We know that confidence replaces anxiety, so building confidence is the key. Likewise, training done independent of each other produces a better response for the individual dogs, speeding development of behaviors. Playing separately affords the dog the ability to really express themselves and allows the human to see what the individual dog truly likes to do — not just what the other dog might prevent them from doing. Don't worry, there is a time to play together once you have these things sorted out.

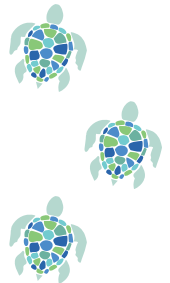
Many people with pups from the same litter are self-proclaimed dog lovers. They purchase out of extreme love for a breed or even to save a pup from being left behind. Many will also want the dogs to sleep with them. Since we know this isn't optimal for every dog, don't fight it — let them sleep alone for a period of time until they decide what is best for them. Do not force a dog to sleep in your bed that doesn't want to co-sleep with a human, or its littermate. This can create more problems down the road. One of the problems I see is marking on your bed. One of the dogs is telling you something. Don't miss the cues they are giving you.

While we are all social distancing to get through this coronavirus issue, take time to give

your dogs some space, especially if they are not littermates. Everyone is a bit more stressed, households are busier in some cases; this can make for a bit more anxious dog. Relax with your dog by playing fun games. Toss a portion of a regular meal into the yard a couple of days each week, and have your dog "hunt" for it. It will work for its food, use its nose and be a little more tired than usual if you do. Using the nose is the best way to get a dog to use its brain because the olfactory nerves are directly wired to the brain stem.

Steve Kotowski is the Owner and Senior Trainer for What's Up Dog?, with locations in Miramar Beach and Santa Rosa Beach. Check out their new online store for safe, convenient shopping for your pets.

Steve Kowtowski is the senior trainer and owner of What's up Dog in Santa Rosa Beach and Miramar Beach, providing training, boarding and supplies. For more information, please visit www.bestobedience.com.



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Food for Thought Outreach Continues Mission During Covid-19 Outbreak

Food For Thought (FFT) outreach, is a 501(c)(3) not-for-profit organization serving Walton and Okaloosa Counties. This group of dedicated volunteers works to fight child hunger through five, year-round programs with a goal to fight the negative impacts of Child Hunger in the lives of Food Insecure children in grades K-12. Their goal is to support a child's development and educational experience by bridging the gap between school meals during weekends, Summer and Holiday breaks, as well as offering learning and life-skill resources through the Emeril Lagasse Full-Circle Kitchen and our Full-Circle Gardens.

Since the onset of the Covid-19 crisis, FFT has had to change the way they operate the backpack program and volunteers. Prior to schools closing due to the pandemic, FFT created a set of health standards and guidelines for their volunteer staff to follow upon starting a volunteer shift. Guidelines include not volunteering if sick (even a little), wash hands/sanitize before entering pantry, setting up additional hand sanitizing stations, and the group moved to only plastic bags instead of backpacks to help prevent the spread of the virus.

Once schools closed, FFT has continued the same protocols/standards to keep volunteers and staff healthy, but have modified



Isagenix Associates Jay and Julia Johnson also helped distribute a product donation to Food for Thought Outreach.

food distribution to a direct pick-up service, where families can come to one of the three pantry locations to pick up a bag of food for the week. FFT continues to work with the school districts to help bridge the meal gap and provide food to families during this time of crisis. For more information about the Food for Thought Outreach, please call Tiffanie at (850) 290 - 4056 or visit www.fftfl.org.

Food For Thought Outreach received a generous donation

from Isagenix® through the efforts and the help of Jim and Tammy Pierce. FFT is extremely grateful for the Isagenix donation (retail value of \$55,000), which will provide 6,700 meals and enough smoothie mix for over 6,400 smoothies. The Isagenix meals and smoothie mixes will help provide specific nutrition children need in order to grow and thrive. Food For Thought is grateful to have the continued support of Isagenix since 2016. Thank you!



Established in 2002, Isagenix provides systems for weight loss, performance, vitality and well-being, personal care and beauty, and financial wellness. With more than 400,000 customers worldwide and more than 100 products, packs, and systems globally, the company is committed to supporting healthy change in its customers' and independent distributors' lives. For more information, visit www.Isagenix.com.

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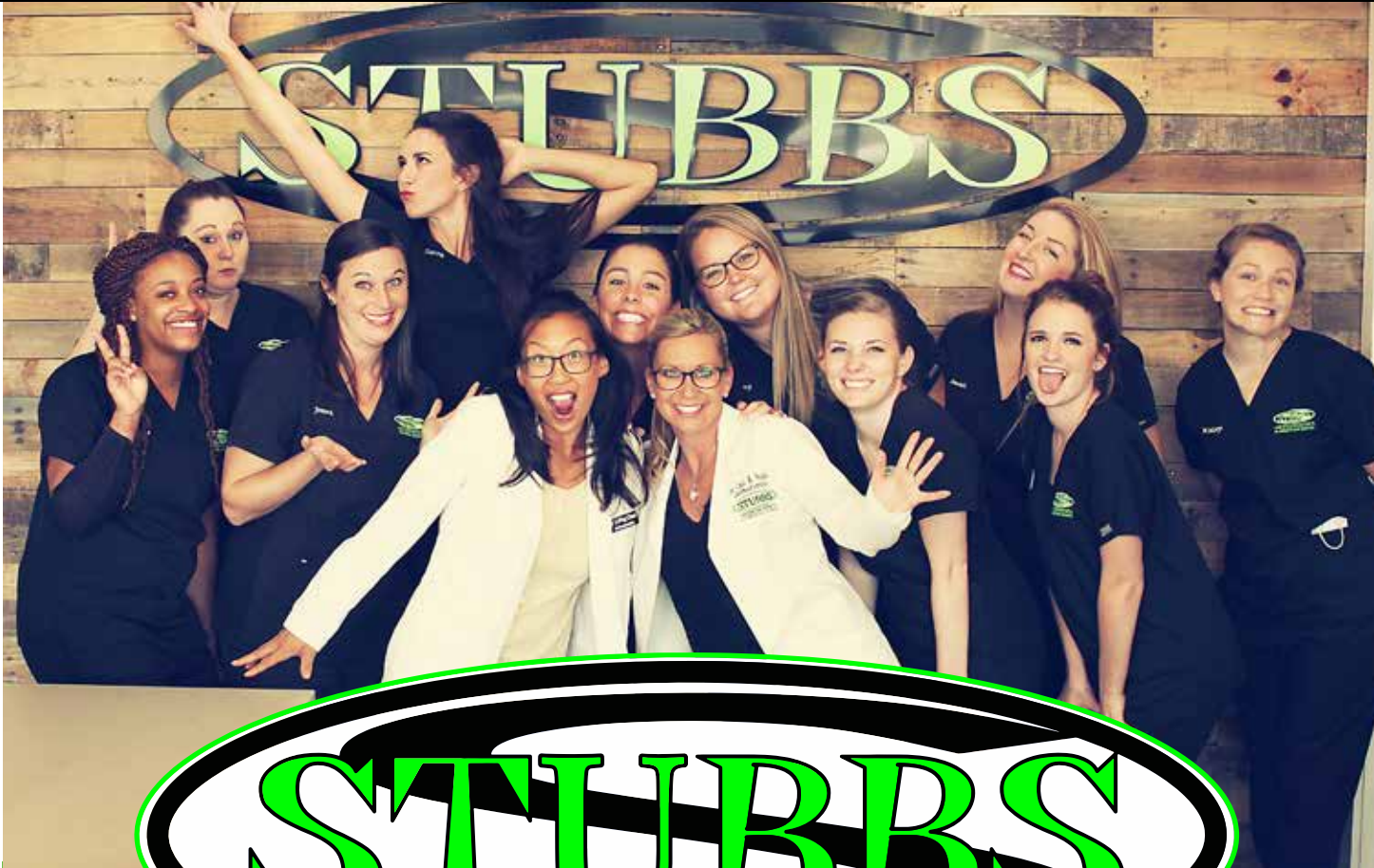
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Our daughter just completed her second phase and had her braces removed today, what a milestone!! This experience has been amazing. We love Dr. Stubbs and her staff. Always friendly and always went above and beyond for my daughter's comfort. ~ Micha K.

Sean Dietrich Shares His Own Story for the First Time

Publishes "Will the Circle be Unbroken?"



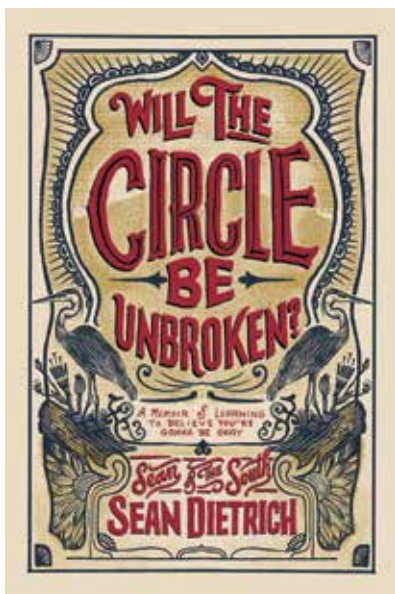
"A self-declared simple storyteller who champions finding a way to shine the light of positivity, Dietrich shifts the lens a bit as he unpacks his own tragedy. ...

What could easily have been a heavy read is uplifted with Dietrich's quirky one-liners told with a big-hearted, Southern voice."

—Library Journal

Longtime local and SoWal favorite Sean Dietrich (sometimes better known as "Sean of the South") is a traveling storyteller, podcaster, and Southern living writer known for his daily column filled with stories of steel workers, church potlucks, and trusty bloodhounds, which always give his readers a reason to believe there is good in the world—despite what they may have experienced to the contrary.

In his new book, *Will the Circle Be Unbroken?: A Memoir of Learning to Believe You're Gonna Be Okay*, Dietrich is telling his own story—for the very first time. It is one that has been marked by both loss and love and has taken him on an unlikely path. Sean was only twelve years old when he scattered his father's ashes from a mountain range. His father had been a man who lived for baseball. He was a steel worker with a ready wink, who once scaled a fifty-foot tree just to hang a tire swing for his son. But he also had been the stranger who tried to kidnap and kill Dietrich's mother before



pulling the trigger on himself. He was a childhood hero who was now reduced to a man in a box. After his father's death, Dietrich dropped out of seventh grade and became a dishwasher, a newspaper deliverer, and then a construction worker, to help his mother and sister scrape by. As a self-described "nobody with a sad story behind him," Dietrich

still could not deny the glimmers of life's goodness. Such goodness became even harder to deny when Sean met the love of his life, Jamie, at a fried chicken church potluck, and harder still when his lifelong love of storytelling led him to stages across the country, where he is known and loved as "Sean of the South."

A story that will stay with you long after the final page, *Will the Circle Be Unbroken?* testifies to the strength that lives within us all to stop the cycles of the past from laying claim to our future.

Sean Dietrich is a columnist, podcaster, speaker, and novelist, known for his commentary on life in the American South. His work has appeared in *Newsweek*, *Southern Living*, *The Tallahassee Democrat*, *Good Grit*, *South Magazine*, *The Bitter Southerner*, *Thom Magazine*, and *The Mobile Press Register*. He has authored eleven books, including the novel *Stars of Alabama*. Dietrich will be on a multi-city book tour this spring,



Learn more at www.WillTheCircleBook.com. Web Site: www.SeanDietrich.com, Facebook: @seanofthesouth, Instagram: @seanofthesouth, Twitter: @se-

anofthesouth1, Show/Podcast: www.SeanoftheSouthShow.com.

Long-time readers are well familiar with Sean's monthly column in South Walton Life.

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April 2020 30A Real Estate Update



I just want to reach out to all of my 30A neighbors and wish you and your families the best of health. With the recent changes, including beach closures, stay at home orders, masks and gloves, it has brought back into focus the things that are most important, your family, your health and your community. I have hope that sooner than later we will be back to our new normal. We have reached out to our neighbors, some we did not know, and family members we should check on more often, spend time with our loved ones and put our houses in order. Our beaches and restaurants will soon be open, the tourists who keep our area thriving will be flocking to the area, and we will all be grateful for the time-out we have had to cherish our families and our community.

30A Real Estate Market Report, April, 2020; Detached Single Family Homes

Rosemary Beach, Gulf Front

There are currently 3 active properties available, \$4,799,000 with 2800 sf, \$6,250,000 with 3673 sf, and \$10,200,000 with 5208 sf. There has been 1 sale at \$3,150,000 with 2530 sf.

Rosemary Beach, Non-Gulf Front

There are currently 36 active properties ranging from \$1,399,000 with 1592 sf to \$8,400,000 with 6459 sf. The average property is \$3,312,499

with 3369 sf and priced at \$988.16 per sf, and 275 days on the market.

There are two properties pending sale at \$2,400,000 with 3156 sf and \$2,500,000 with 4797 sf. There have been 32 sales ranging \$1,140,000 with 1474 sf to \$4,220,000 with 4100 sf. The average sale is \$1,985,234 with 2722 sf, selling at 94% of list price, at \$734.01 per sf and 190 days on the market.

Seacrest Beach, Non-Gulf Front

There are currently 34 active properties ranging from \$549,000 with 1120 sf to \$1,599,999 with 4123 sf. The average property is \$892,850 with 2438 sf, priced at \$368.70 per sf and 194 days on the market. There are currently 2 pending properties at \$679,000 with 1954 sf and \$749,900 with 1996 sf. There have been 47 sales ranging from \$620,000 with 1600 sf to \$1,570,000 with 4205 sf. The average sale is \$875,447 with 2479 sf, selling at 97% of list price at \$353.96 per sf, and 165 days on the market.

Alys Beach, Gulf Front: Highest Pending Sale

There is one pending property at \$11,500,000, with 3631 sf, 4 Bedrooms, 4.5 Baths, \$3,167.17 per sf, with 37 ft of waterfront. Built in 2012

Alys Beach, Non-Gulf Front

There are currently 16 active properties ranging from \$2,075,000 with 2010 sf to \$5,494,000 with 4875 sf. There are currently 10 pending contracts ranging \$2,775,000 with 2545 sf to \$5,795,000 with 5080 sf. The average property pending is \$3,965,479 with 3885 sf, \$1020.12 per sf and 58 days on the market. There have been 28 sales ranging from \$1,662,500 with 1943 sf to \$6,200,000 with 4583 sf. The average sale is \$3,392,971 with 3329 sf, selling at 98% of list price at \$1,012.79 per sf, and 98 days on the market.

Watersound Beach, Gulf Front

There are 2 active properties at \$5,595,000 with 5738 sf and 64.62' waterfront footage, and \$5,999,999 with 4433 sf with 52' of waterfront footage.

Watersound Beach, Non-Gulf Front

There are currently 32 active properties ranging from \$1,575,000 with 2430 sf to \$4,836,000 with 5690 sf. The average active property is \$3,104,125 with 4065 sf, \$755.41 per sf and 246 days on the market. There are 2 pending properties at \$1,995,000 with 3214 sf and \$2,395,000 with 3407 sf. There have been 32 sales ranging \$815,000 with 1526 sf to \$4,400,000 with 5733 sf. The average sale is \$2,511,459 with 3652 sf, selling at 95% of list price, and \$675.41 per sf, and 281 days on the market.

Seagrove, Gulf Front, Highest Sold

There has been 1 Gulf Front sale at \$8,995,000 with 4446 sf and 70 days on the market.

Seagrove, Non-Gulf Front

There are currently 21 active properties ranging from \$740,000 with 936 sf to \$4,664,000 with 5727 sf. The average property is \$1,740,714 with 2762 sf, at \$658.61 per sf and 255 days on the market. There is currently 1 pending property at \$879,000 with 1104 sf, and priced at \$796.20 per sf, with 4 days on the market. There have been 26 sales ranging \$625,000 with 1071 sf to \$4,295,000 with 7009 sf. The average sale is \$1,940,842 with 3165 sf, selling at 93% of list price, at \$621.60 per sf, and 153 days on the market.

Seaside, Gulf Front

There are currently 6 active properties ranging \$1,750,000 with 672 sf to \$9,995,000 with 5335 sf. The average property is \$4,445,833 with 2280 sf, priced at \$2209.20 per sf and 67 days on the market. There have been

6 sales ranging from \$1,750,000 with 784 sf to \$6,800,000 with 2952 sf. The average sale is \$4,250,000 with 2365 sf, selling at 95% of list price at \$1851.64 per sf, and 280 days on the market.

Seaside, Non-Gulf Front

There are currently 8 active properties ranging from \$1,595,000 with 1896 sf to \$3,495,000 with 3400 sf. The average property is \$2,197,000 with 2621 sf, priced at \$835.91 per sf and 143 days on the market. There have been 15 sales ranging from \$750,000 with 835 sf to \$4,191,655 with 4208 sf. The average sale is \$1,910,910 with 2171 sf, selling at 94% of list price at \$918.18 per sf and 137 days on the market.

Watercolor, Gulf Front

There are currently 2 properties active, \$3,750,000 with 2706 sf and \$3,895,000 with 2200 sf.

Watercolor, Non-Gulf Front

There are currently 47 active properties ranging from \$964,000 with 1648 sf to \$5,095,000 with 7568 sf. The average property is \$2,514,171 with 3648 sf, and \$673.86 per sf, with 128 days on the market. There are currently 8 pending properties ranging from \$1,150,000 with 2105 sf to \$2,259,000 with 4925 sf. The average pending is \$1,617,625 with 3087 sf, and \$535.09 per sf. There have been 91 sales ranging from \$840,000 with 1232 sf to \$5,500,000 with 6163 sf. The average sale is \$1,876,966 with 3247 sf, selling at 96% of list price at \$561.78 per sf and 136 days on the market.

Grayton Beach, Gulf Front

There are 2 active properties, \$3,850,000 with 1683 sf and \$6,200,000 with 4694 sf. There is 1 pending property at \$5,950,000 with 6043 sf.

Grayton Beach, Non-Gulf Front

There are currently 18 active properties ranging \$749,000

with 675 sf to \$3,250,000 with 4800 sf. The average listing is \$1,782,124 with 2590 sf, priced at \$771.24 per sf and 317 days on the market. There have been 11 sales ranging from \$580,000 with 1112 sf to \$1,665,000 with 3732 sf. The average sale is \$1,174,955 with 2050 sf, selling at 93% of list price at \$601.58 per sf and 205 days on the market.

Blue Mountain Beach, Gulf Front

There is 1 active property at \$4,250,000 with 4267 sf and 64' of waterfront. There is one sale at \$3,700,000 with 1967 sf and 80' of waterfront.

Blue Mountain Beach, Non-Gulf Front

There are currently 3 active properties ranging from \$1,300,000 with 868 sf to \$1,650,000 with 4330 sf. The average listing is \$1,431,667 with 2659 sf and \$787.64 per sf with 145 days on the market. There are 2 pending properties at \$1,349,000 with 2450 sf and \$1,495,000 with 3429 sf. There have been 7 sales ranging from \$630,000 with 1056 sf to \$5,200,000 with 4524 sf. The average sale is \$1,812,857 with 2454 sf, selling at 95% of list price at \$684.28 per sf and 140 days on the market.

If you have questions, or if I can help you with any of your real estate needs, please contact me.

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The Black Swan Has Appeared

BY MAURICE STOUSE,
BRANCH MANAGER AND
FINANCIAL ADVISOR

Lt. General Russell Honore (USA retired) spoke recently about how the United States has responded to crises and adversity over its history. He shared that the U.S., although perhaps late in responding, has historically done so with overwhelming force through the call to resilient leadership. That is due to this nation's people coming together and the best qualities emerging from its leadership – public and private. Gen. Honore led the Joint Task Katrina as Commander back in 2005. He is credited with restoring order and bringing about calm and recovery to the hurricane ravaged New Orleans area and the Mississippi Gulf Coast.

As our nation and the world

looks at this ominous challenge, it knows it is time to summon its strength and to let faith overcome fear. Feed faith and let fear starve as the saying goes. The resilient leaders along with nurses, doctors and caretakers in health care, front line or essential workers and those in the nation's logistics infrastructure; the first responders and those that keep law and order and protect this nation—they are also the unseen and unsung heroes who bring comfort, care and aid to the lonely, scared, suffering and hungry. The call to resilient leadership has been sounded and this nation and the world are responding.

And investors are left thinking and wondering what to do now, if anything, and are very worried about their savings, their investments and their dreams and goals. Two prime needs in life are health and wealth and both are being tested now that the black swan has appeared. What is a black swan or a black swan event?

If you imagine sitting on a park bench overlooking a lake and seeing a group or flock of swans, you could ask yourself,

“What color are swans?” The answer, of course, is that swans are white. Now imagine, in that same setting, that a black swan appears among the group of swans. Your thoughts might range from how strange and unusual that it is, or it is something that you have never seen before. And that is the analogy for what we are experiencing now—an event so rare, so seldom seen or even fathomed, that it is very startling.

As the nation has responded to the calls to contain the virus through social distancing, sheltering in place, quarantining, staying home and hand washing and other measures, nothing has had more dramatic impact than the immediate halting of the economy. That has sent shockwaves to every person and every business in the land. It immediately brought enormous fear into the markets and inevitable sell offs began. Investors began to wonder rather quickly if their savings and investments were accelerating their descent with each passing day. The market has demonstrated enormous volatility in a record amount of time. That has become beyond unsettling.

Amid all this upheaval, investors and savers are encouraged to keep a few things in mind. First, seek to understand when planning or contemplating action. Why are the markets reacting so quickly and so negatively? Will they come back? What should I do?

Second, liquidity, historically, has been the main driver in short term market volatility. What does that mean when it comes to the stock market, the bond market and the money market (not to mention alternative asset markets such as commodities)? Financial assets (stocks, bonds) are considered liquid as they can be sold very quickly and converted into cash. In almost every crisis, health and wealth, liquidity has emerged early on as a major threat. That means that in a very short period, the ability to sell an asset quickly appeared to be drying up as evidenced by the widening of the spread of the price of an asset. The spread is the difference between the asking price (the ask) and the selling price (the bid).

When stocks began a swift sell

off a few weeks ago, there was a significant shift into bonds, and bond prices went up. But then the spread on Treasury bonds began to widen. That is very unusual. There were not enough buyers vs. sellers and the price began to go down rather quickly. That affected bonds, and commercial paper, and of course stocks or equities. Institutional investors, which represent most of the trading each day, and are represented by pension funds, mutual funds, insurance companies, foundations, endowments, etc., responded to fear and began selling everything, including high quality investments (and even gold at the time) and going to cash. Fear drives these bigger investors just like it does the individual investors. In this day with electronic trading, there is added and tremendous velocity.

The result is a rapid decline in the price and that is very disconcerting, but not that unusual when compared to past crises. The Federal Reserve, in recognition of this, stepped in rather quickly with the introduction of buying programs designed to restore liquidity – mainly to the credit markets – through its buying of treasury bonds, mortgage backed bonds and commercial paper. Some people at times like this call the Federal Reserve the buyer (or lender) of last resort. That has brought some order to the turbulent markets recently. Add to that the Federal Reserve has also indicated that for the first time in its history, it intends to buy investment grade corporate bonds and investment grade exchange traded funds.


The Federal Reserve action is known as monetary policy. The U.S. Treasury, with the recent passing of the stimulus bill by Congress, is now implementing what is called fiscal policy. The \$2 trillion dollar spending bill is designed to take a lot of the bite out of the feared decline of Gross Domestic Product (GDP) in the 2nd quarter of this year (April-June). It is hoped that the federal government – in situations such as this, and as the spender of last resort, can bring some calm and order to the economy through its support for workers and businesses. Currently, GDP is about \$21 trillion per year. That would be about \$5.25 trillion per quarter.

With businesses having to close temporarily and production being curtailed, some estimates are that the decline could be at or around that same amount: \$2 trillion. It is an immediate, albeit short-term, solution, but one that many could help the nation get through a time like this until the economy can get growing again.


What about asset prices and the concern for individual investors? Warren Buffet was interviewed on Monday March 2nd, on a day that market was in steep decline (and of course continued that decline throughout the month). He had many things to share and provoked much thought about investing. He mentioned several times that he does not know where the stock market or a (great) business that he wants to own might be in six months or a year. He went on to say that he has great confidence on where those businesses will be many years from now. He also asked people to consider if the 10, or 20-year outlook on a business (a stock) has changed because of the recent past.

Fear, it is said, is a much stronger motivator than greed. Asset prices climb the stairs of appreciation, but during a crisis they take the elevator straight down. A black swan event followed by fear and uncertainty leads to the evaporation of liquidity and the sell off begins and erodes asset values very quickly. Investors are urged to take caution, even during the uncertainty to learn from past calamities. There are many stories you can find on the internet about the past: The financial crisis of '08, the 9/11 attacks of '01, the crash of '87. You can go further in to the past and look at 1974 (oil embargo), 1962, the Cuban Missile Crisis. The Capital Group (American Funds) has a paper out on what it was like in early 1942. Look further and you will find the history of the panic of 1893 and the long depression that began in 1873. All had one central theme when it came to asset values: Liquidity. But recovery followed all of these as well. Some rather quickly and some over time. They say knowledge is power and now is a time to learn all you can while you can as you decide a different course of action or to stay the course.

Continued on page 15




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 Community

What's on 30A TV ?

Corona Virus Binge Watching

By PAUL VIZZARD

We hope everyone is staying safe and healthy during the COVID-19 pandemic. While a lot of businesses have been impacted, based on personal interaction, television and streaming television are seeing huge increases in viewers.

Internet provider Comcast has seen television linear video consumption increased 4 hours to 64 hours per week with video-on-demand hitting record highs, increasing 25% compared with the same time last year. There was also a 38% increase in consumption of its streaming and online video services. 30A Television is seeing similar increases in viewer

access and minutes watched on ROKU and Amazon channels.

Since the “stay at home” policy has been instituted, binge watching is on the rise. This of course, generally applies to shows or series worth watching, a purely subjective opinion on what is, or is not viewer worthy. We can tell you that one of the most watched recent Netflix series has been “Tiger King” - which features a collection of folks involved in big cat breeding or conservation. Without stating a spoiler alert, there are stories of murder for hire, missing husbands, and of course, secrets and scandals of the big cat market.

Live streaming and live video interaction is experiencing large



increases from services like Zoom, Skype, Facebook and Youtube live. All of these are being used in different ways, with Zoom making large inroads in the business and workplace market. Many businesses are using zoom

to interact with workers to keep communication and production going as much as possible.

Video production is also seeing a large increase, especially as a communication and message release tool, and of course, to inform of updates, either to the public or internally within a

company.

Statistics show 75% of people would prefer to watch video rather than just text.

Our own content at 30A TV is being added to daily, and we appreciate all the additional viewers and downloads of apps and channels. You can see our live 24-7 channels at www.30alive.com. We hope this COVID-19 quarantine ends soon, and everyone stays safe and healthy during this time.

About 30A Media

30A TV broadcasts seven live channels of original programming, including Outdoors, Real Estate, Celebrity Interviews, music videos, and comedy. Available via iTunes, Android, ROKU - Amazon Firestick, and at www.30a.tv.

BLACK SWAN

continued from page 13

Herb Weinand, a retired swimming pool contractor in Santa Rosa Beach is often heard sharing his life experiences and asks today: “Where do you want to be in six months? And where do you want to be in five years?” Add to that, where do you want to be in 10 years or in retirement? Investors, savers and retirement planners can use these questions as they contemplate things at a time like this.

Lastly, think back to your life over the past five years (or longer). Try and recall the people you have met and the books you

have read and the experiences you have had. Determine what impact those things have had on your direction in life and think about what you have learned and incorporate that into your strategy going forward.

Maurice Stouse is a local Financial Advisor and the branch manager of The First Wealth Management and Raymond James. He has been in financial services for over 33 years. His main office is located at First Florida Bank, a division of the First, A National Banking Association, 2000 98 Palms Blvd, Destin, FL 32451. Branch offices are located in Niceville, Mary Esther, Miramar Beach, Freeport and Panama City, Pensacola and Tallahassee. Phone 850.654.8124. Raymond James advisors do not offer tax advice. Please see your tax professionals. Email: Maurice.stouse@raymondjames.com. Securities

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Beachy Blooms Brings “Miles of Smiles” to South Walton, Brightening our Day!

Beachy Blooms, a mobile floral vendor on 30A, is providing safe porch deliveries to local residents in their bright yellow retrofitted 1962 Ford F-250 pickup truck. Over the past 14 days, they have been spreading *Miles of Smiles* to Florida’s South Walton communities, with bouquets handpicked just for you!

What started out as a small scale flower delivery on a bike to local nearby friends has grown to over 50 personalized deliveries from Grand Boulevard to Inlet Beach in the yellow flower truck.

“The best kind of flowers are the “just because” kind. And these arrived just when I needed a HAPPY in my day.” says one recipient of a Beachy Blooms bouquet. “We are getting requests from people to gift a *Miles of Smiles* bouquet to friends and neighbors as a way to spread joy”, says Jane Denton, owner of Beachy Blooms, “or families using them as centerpieces for at-home birthday parties, as well as teachers using them to brighten their virtual

classrooms” she goes on to explain.

What’s even better is that a portion of all the proceeds

childhood hunger. Reach out to them on their website: [www. fftfl.org](http://www.fftfl.org) to learn more. The idea for the *Miles of Smiles* safe

erwise uncertain time,” Abigail explains. “When I asked Jane if she would be interested in offering it to the local commu-

next few weeks, following CDC guidelines for safe practices, and taking proper precautions. Consumers can place an order via the Beachy Bloom’s Facebook page by sending a direct message. Like them on Facebook: [www.facebook.com/ beachblooms30A](http://www.facebook.com/beachblooms30A)



About Beachy Blooms

Say everything and share a Beachy Bloom’s “Handpicked By You” bouquet. Beachy Blooms Mobile Floral Shop offers the artistry, expertise and personal touch you expect from a trusted neighborhood florist—in a custom vintage yellow truck. Known for the whimsical flower truck and cart at area Farmers Markets, patrons have the ability to handpick the stems to create their own bouquets, or bring the flowers to your events or activities. Follow Beachy Blooms on Facebook and Instagram@beachyblossoms30A and tag your photos #LoveOutLoud & #milesOfSmiles to be featured.

from the heartfelt floral arrangements will go to benefit Food for Thought, Inc. Community is everything to Beachy Blooms and partnering with Food For Thought, Inc. allows an opportunity to give back with every stem to help end

delivery campaign came from Abigail Davis, owner of Simply Put 30A, the brand strategist behind Beachy Blooms, “With everyone so worried about the Coronavirus, we saw an opportunity to provide smiles and a sense of normalcy to an oth-

er,” she goes on to say, “there was never a hesitation -she just said YES! Now, we are selling out within hours of opening up delivery!”

Beachy Blooms will be taking orders for *Miles of Smiles* bouquet safe delivery for the



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Community

Florida Restaurant & Lodging Association and Walton Area Chamber of Commerce, announce "Save Florida Business Initiative"

In response to the significant economic impacts from COVID-19 in Florida, the Florida Restaurant & Lodging Association (FRLA), Walton Area Chamber of Commerce and

DigiPro Media have partnered to announce the "Save Florida Business Initiative" to support Florida businesses during this unprecedented time for the industry.

The "Save Florida Business Initiative" will help Walton County businesses create immediate cash flow using technology and networking solutions that will provide much-needed revenue to survive this economic emergency. The initiative connects local consumers with area businesses through the Save Florida Business website. Local businesses can register to participate, and consumers can search and connect with registered businesses, on the site.

To participate, any business must offer a \$75 gift card bond that has a retail value of \$100. The purchase of the gift card bond incentivizes consumers as they will earn \$25 for every \$75 gift card bond purchased. There is no limit to the number of gift card bonds an individual can purchase. It is up to the participating business to decide when the bonds can be redeemed.

"The Save Florida Business Initiative will disperse money immediately to businesses as they are faced with the economic

impact of COVID-19 in our region," stated Florida Restaurant and Lodging Association Regional Director, Nick Lowe. "This program will also incentivize consumers to return to our local businesses once this has passed and will help us rebuild our retail community."

"Our community and economy are both largely based on local businesses," said Megan Harrison, CEO of the Walton Area Chamber of Commerce. "This initiative will not only lift up businesses in their urgent time of need but will also propel the economy out of this stagnant situation and towards a sense of normalcy within our community."

The SaveFloridaBusiness.com website was built by DigiPro Media, in partnership with FRLA and the Walton Area Chamber of Commerce. The website contains information on the program, a place for businesses to register, and a directory of businesses offering gift card bonds.

"Our number one priority, as DigiPro Media, in partnership with FRLA and the Walton Area Chamber, is to arm and equip businesses to fight back using technology and our exten-

sive networks to make it easier for customers to engage and pre-buy products and services so we can all make it through this together," said Steve Barshov, CEO of DigiPro Media. "We're living in unprecedented times and we need to think differently. The most important thing is that businesses and the community work together to support each other and act now before it is too late."

For more information about the "Save Florida Business Initiative" contact the Florida Restaurant & Lodging Association at nlowe@frla.org or the Walton Area Chamber of Commerce at ceo@waltonareachamber.com.

The Walton Area Chamber of Commerce was established in 1925 and provides leadership for a healthy business community. As the area's leading voice of business, the more than 800-member organization represents the interests of business with government, promotes the local community and provides business education and networking opportunities toward building a strong Walton County economy. For more information, visit www.waltonareachamber.com or call 850-267-0683.



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MAKIN' WAVES

Non-profit's 'water warriors' swimming in success

Editor's Note: Since 2018, South Walton Life has supported the work of Safe Water for Walton. We urge you to read more at www.safewaterforwalton.org and to be involved. We especially congratulate them on a successful resolution to the regional "Deep Injection Well" issue, which began in 2017.

In a time when we are all starved for "good news," Safe Water for Walton has plenty to share, and is inviting the community to help make more.

Just weeks ago, a state permit application sitting in Tallahassee was withdrawn by a Fortune 500 company. Concerns about that permit are what galvanized Safe Water for Walton into existence a few short years ago.

That's right – for nearly three years, the group did not let up, spurred into action by citizens in Jackson County sitting at the top of our public water supply.

Safe Water for Walton – comprised of retirees, parents, former state agency leaders, attorneys, community leaders, and a slew of small business owners – week after week continued to unearth facts and use experts to interpret complicated data and engineering.

The federal-state permit would have allowed Waste Management to inject "leachate" (or "garbage juice") about 4,000 feet underground near the very top of the Central Panhandle's regional water supply.

With about 100 freshwater springs within or near our six-county watershed, it serves as the only source of water for both utility customers and anyone on a private well. The watershed is recharged daily by the Floridan Aquifer underground, in terms of both water quality and quantity. The utilities and private wells tap into and depend on that water supply as it moves south.

The permit applicant has more than 21 million customers nationwide, and billions in assets. It runs a regional landfill in Jackson County, and said it needed a different disposal system than trucking the hazardous liquid to treatment facilities in the region, as it had for years.

With the permit application for a "deep injection well" to be drilled now withdrawn for final review by the Florida Department of Environmental Protection, the company has new regulatory air permits that allow it to, among



He owns Azland C&D Recycling Facility in DeFuniak Springs, which helps keep construction waste out of landfills across the Florida Panhandle.

He was one of Safe Water for Walton's first Business Members, and is now a Board member.

"There was absolutely no reason to unnecessarily risk the public water supply in a region that isn't an urban area and wouldn't have the resources for any future contamination crisis," Perry said.

The group's most recent event was a membership "thank you" event, hosted by Hyatt Place at Grand Boulevard. YOLO Board® and Gulf Power Company were honored.

A special tribute video was premiered, featuring their work with Safe Water for Walton after Hurricane Michael. It is posted on the group's web site: www.safewaterforwalton.org

"Our entire business philosophy is centered on building community, encouraging outdoors discovery, and fostering well-being, so we have been excited about what Safe Water for Walton has accomplished in that same spirit," Jeff Archer said.

A roll call of all Business Members ended with a special token gift for each one.

The group is still doing post-hurricane recovery assistance: www.safewaterforwalton.org/hurricane-relief

The Walton County School District was represented by South Walton High School administrators and thanked for hosting the group's first national book author event the year before.

Guests enjoyed door prizes and a silent auction featuring generous support from Hyatt Place, The 30A Company, Insurance Zone, YOLO Board, THE REP Theater in Seaside, The Nest on 30A vacation rental, J. Conley Images, Grayton Beer Company, Florida Boy Adventures charter fishing, and others.

The group also recently filmed Walton County Sheriff Mike Adkinson, Jr., and Schools Superintendent Russell Hughes for an upcoming project.

A planned April 13 membership celebration at Nick's Seafood Restaurant in Freeport featuring award-winning Georgia songwriter-fiddler Wyatt Espalin has been postponed with bigger plans

involving YOLO Board.

"We are grateful to the Nick family for their active support as a Business Members, especially during our hurricane relief efforts, delivering a hot buffet meal

to Holmes and Jackson County first responders," said Layman.

To help sponsor or donate something for the party, email admin@safewaterforwalton.org

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other things, use an evaporator and burning system on-site. The leftover "slurry" is put back into the landfill liner on-site.


The landfill accepts municipal waste (household trash) from Walton, Okaloosa, Jackson, and other counties in Northwest Florida where it has contracts, and from other states.

"It was a long but powerful testament to the power of positive thinking, and to being factual and civil. We have to take action to protect major resources and assets of this region as we continue to grow," said the group's founder Kelly Layman. "We pulled in the right people to be all over this, and others stepped up. Every single one of them knew what was at stake. We've had other successes in the meantime, but this was our No. 1 priority and it's a big deal to now have it resolved."

Lee Perry, a 35-year Walton resident, has a unique perspective.



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Neonatal Intensive Care Unit Opens at Ascension Sacred Heart Emerald Coast

The neonatal intensive care unit has begun caring for premature and critically ill babies at Ascension Sacred Heart Emerald Coast. This 10-bed, Level II unit will care for infants born prematurely, up to two months early, who weigh more than 3.3 pounds. The comprehensive group of caregivers includes board-certified neonatologists (pediatricians with specialized training in the care of critically-ill infants), neonatal nurses, immunologists and nutritionists along with a team of specialized nurses, support staff and volunteers.

“When parents have their babies at Ascension Sacred Heart Emerald Coast, they can rest assured that they’ll have immediate access to high-quality, compassionate care in the event of a complication,” said Roger Hall, president of Ascension Sacred Heart Emerald Coast. “The NICU is the hospital’s seventh major expansion in our

efforts to increase access to specialized healthcare in our community. We are thrilled to offer this next level of care for babies of our community.”

The NICU is named in recognition of the Destin Charity Wine Auction Foundation, which gave more than \$2 million to fund the construction of this unit. “Our community truly rallied behind the creation of this NICU, and we are so thankful to our supporters such as the Destin Charity Wine Auction Foundation, who saw the invaluable service that this unit will provide - the care of our smallest and most vulnerable patients,” said Carol Carlan, president of the Ascension Sacred Heart Foundation.

The NICU is the last phase of a \$30 million hospital expansion, which added 13 new rooms to the emergency room, 12 additional inpatient rooms and 12 new post-partum suites to the Family Birth Place.

Ascension Sacred Heart Em-

erald Coast is the only hospital in the area with a five-star rating from the Centers for Medicare and Medicaid Services, the highest possible rating. It is also the only one in the area to hold the “Baby-Friendly” designation from the World Health Organization and UNICEF, recognizing its commitment to the highest level of breastfeeding support and education.

Pediatric services at Ascension Sacred Heart Emerald Coast are backed by The Studer Family Children’s Hospital at Ascension Sacred Heart in Pensacola, Northwest Florida’s only children’s hospital. The Children’s Hospital provides a Level III NICU for the most critically ill and premature newborns. Should a baby need surgery or have needs beyond what can be managed at the Emerald Coast’s Level II NICU, a mobile neonatal critical care transport ambulance stationed in Miramar Beach will provide rapid transfer to the children’s hospital.

From Ascension Sacred Heart:

Please Stay Informed.

For the most updated information from Ascension, visit ascension.org. Timely information is also shared daily on our social media pages. Please follow us for ongoing updates and the latest news from our hospitals and sites of care.

Be Aware of Symptoms of COVID-19.

Please be aware of your health and the health of those around you. If you are experiencing a life-threatening emergency or difficulty breathing, go directly to the ER or dial 911.

If you or a loved one has a fever, cough, or shortness of breath, please call your doctor right away or video chat with a doctor 24/7 through Ascension Online Care without leaving home. Explain your symptoms and if it is something more, we’ll advise you what to do. Find more information at health-care.ascension.org/covid-19.

Use Online Care.

Ascension Online Care is offering video visits at a discounted rate of \$20 with code HOME. No insurance required. To get started, download Ascension Online Care from the App Store or Google Play or visit ascension.org/onlinecare to learn more. You will be able to talk with a doctor from a video-enabled smartphone, tablet or laptop.

If you are unable to use Ascension Online Care, please call the 24/7 Ascension COVID-19 hotline at 833-978-0649 before going to a care facility. Our nurses and care teams have the most up-to-date information and can guide you to the best options for care and testing.

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Ask Dr. Marty



ANSWER:

The first consideration for each of us is whether you are elderly, or if you have an underlying medical problem (like emphysema, chronic bronchitis, heart failure, or diabetes) or if you have a weakened immune system. This is common sense during cold and flu season if you are in a high-risk category. According to the U.S. Centers for Disease Control and Prevention (CDC), almost 61,000 people died in the United States of influenza in the 2017 – 2018 flu season. So, do we always need to be vigilant during flu season? Yes. Always. But fearful? No. Never.

We can't do anything to turn back the hands of time and become younger. But we can do whatever our health care professional advises to keep any

underlying medical problems well controlled. And we can do a lot when it comes to boosting our immune systems. Ooh. I think I hear some moans out there already. Some of the answers are simple, but not always easy to take to heart. Are you getting enough sleep, exercise, and water? The right amount of water is so important because our bodies must be working optimally to flush the body of any waste (including viruses and bacteria) and keep us strong. Eating more alkaline foods sets our bodies up to be less likely to develop inflammation and illness. (That was a spoiler alert for next month's column.) Eating well, like avoiding sugar and eating lots of organic vegetables and fruit, provide the nutrients to our bodies that we need to

fight off the crud that may head our way. Yes, I think crud is a technical medical word. Well, maybe not...

The bottom line here is that none of us should be making decisions from a position of fear. What will serve us well is a position of wisdom. We should be wise when it comes to travel of all sorts. We should be wise when it comes to properly washing our hands. We should be wise about not touching our mouths, eyes, or noses unless we have just washed our hands. We should be wise about seeing our health care professionals if we develop a severe cough, high fever, or shortness of breath. But above all, we should be wise to build our immune systems so that our bodies are more able to fight off any bacterial or viral infections.

For updates on statistics and for more details, check the CDC's website cdc.gov.

Stay well and stay calm. Wisdom will serve you well

A Freeport local, Marty Kernion, Ph.D. is not a medical doctor. She has a doctorate in naturopathy. Naturopathy uses natural, gentle ways to bring our bodies back into balance so that they have the God-given ability to heal themselves. She is a retired professor of herbal medicine and nutrition and has written 39 college level courses in natural approaches to health. She can be reached on askdoctormarty@cox.net for scheduling a class or consultation, or for sending in your questions for this column. This column is for educational purposes only. It is not intended to replace the advice of your health care professional.

QUESTION:

I'm really worried about Coronavirus (COVID-19). Do you think I should just order all my groceries online, pull the covers up over my head and stay home?

Child Abuse Prevention Month

April is National Child Abuse Prevention Month. This is a time to acknowledge the importance of families and communities working together to help prevent child abuse and neglect, as well as to promote the social and emotional well-being of impacted children and their families.

That is the 24/7 job of the multi-disciplinary team of staff and volunteers at Emerald Coast Children's Advocacy Centers (ECCAC) in Okaloosa and Walton counties. ECCAC is an accredited member of the National Children's Alliance (NCA) non-profit organization. There are 881 Centers across the country.

National abuse statistics are alarming. According to NCA, nearly 700,000 children are

abused in the U.S. annually. Neglect is the most common form of maltreatment with 75% suffering from neglect, 17.2% from physical abuse, and 8.4% from sexual abuse. About 4 out of 5 abusers are the child victim's parents.

According to ECCAC's CEO, Julie Porterfield, "Right here in Okaloosa and Walton counties in 2019, our two Children's Advocacy Centers assisted 710 children and 303 caretakers. For every one child we help, there are two child victims locally who are not helped due to lack of reporting to authorities. However, ECCAC is proud of the fact that last year, through our Child Safety Matters prevention program, we reached 31,606 grades K – 8 children."

National Child Abuse Month



in April is so important because of the awareness it creates. Prevention is the best protection

against child abuse. In support of child abuse prevention month, ECCAC is selling \$20 t-shirts to wear during the month of April, with proceeds benefiting ECCAC. Order the t-shirts on-line by visiting www.eccac.org.

ECCAC is in its 20th year in operation this year. They have provided over 150,000 services

at no cost to include mental health therapy, crisis intervention, referrals to other community providers, interviews and medicals to more than 14,000 children and their families.

For further information, visit www.eccac.org. If abuse is suspected, call the anonymous Florida Abuse Hotline at 1-800-96-ABUSE.

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Prevention and Treatment of COVID-19



Dr Richard Chern, MD communicated with several experts and wrote the following statements to let the community know the latest information on ways to combat COVID-19.

Highest risk individuals are those who have diabetes, high blood pressure (especially on ACE inhibitors), COPD, cardiovascular disease, age over 65 and males. Each adds significant risk. If you have any of these risk factors or have regular contact with someone who does, be extremely cautious. In the United States as of March 26, the death rate in diabetics with COVID-19 is over 10%.

COVID-19 can stay aerosol-

ized (airborne) for three hours and alive on surfaces for 10 days. It is found in blood, stool, tears and of course respiratory secretions. It can be shed 10 days before a person displays symptoms and 20 days after recovery from infection although 6 to 10 days is typical. People under age 20 can display symptoms as mild as a headache, sore throat, mild cough or just diarrhea. It's best to consider every stranger infected.

Step one is avoidance. This infection is in our community. Stay at home if possible and use social distancing if not. Be aware of people around you and give them space. Kids want to touch everything. Be aware of any surface kids can reach. Wearing masks, gloves and glasses does not eliminate your risk. They can give a false sense of security and often encourage you to touch your face. Be careful when wearing these and avoid touching your face. When wearing gloves, it is easy to contaminate clean surfaces. Be aware of what surfaces you want to keep clean and do not touch them with gloved hands.

Doorknobs, doorknobs, doorknobs. They may be a primary transfer method of COVID-19. Be careful where you place your hands after touching a doorknob.

COVID-19 is an enveloped virus which means it is easily destroyed with soap and water. Soap and water can be used on countertops, food containers and many other surfaces, not just your hands. Alcohol is also effective but the killing action occurs during evaporation. Let alcohol dry and avoid wiping it up before it's job is done. In Italy, non perishable groceries are quarantined outside for at least a day and perishables are sanitized with either soap and water or alcohol before being put away.

What can you do to reduce the severity of infection?

T cells, B cells and Natural Killer cells are white blood cells that help prevent and fight infection.

Vitamin A is critical for T cell and B cell function and reduces mortality in infection.

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Killer cell function and reduces risk of infection.

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Selank kills viruses and bacteria by increasing superoxides and white blood cell function.

Optimizing hormones and thyroid can boost immunity by inhibiting the ability of viruses to enter our cells and decreasing the severity of respiratory infections.

Avoid ibuprofen, Advil, Motrin and possibly naprosyn or Aleve. This is based on preliminary findings but is becoming a common recommendation.

Lastly, the combination of chloroquine and azithromycin works well. Chloroquine inhibits the virus's ability to enter the cell while azithromycin inhibits its ability to replicate. Unfortunately, these drugs have multiple drug to drug interactions and possible severe adverse effects. Chloroquine can cause retinal damage, hearing loss and in those with particular heart abnormalities, sudden death. It is not for everyone.

All these preventative measures need proper dosing and patient selection. They should be discussed with your doctor or myself during an appointment. Something as simple as zinc lozenges can cause loss of smell, kidney and liver damage, or death. Speak with a doctor before using these.

We are still seeing patients and can also do telemedicine appointments if desired. We are adhering to all CDC guidelines. Please call Dr Richard Chern, MD at 850-837-1271 for an appointment.

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Coping through Coronavirus



BY STEPHANIE CRAIG

ing about your goals, dreams, relationships, and life satisfaction has been overrun by crisis mode focused on basic needs and survival.

The good news in the midst of our current difficulty is your brain is created to change and adapt. Your brain will embrace a new version of normalcy after about 3-4 weeks if you engage in some repetitive daily practices that help you feel normal even in the midst of very abnormal circumstances.

5 Ways to Stay Mentally Healthy During Coronavirus:

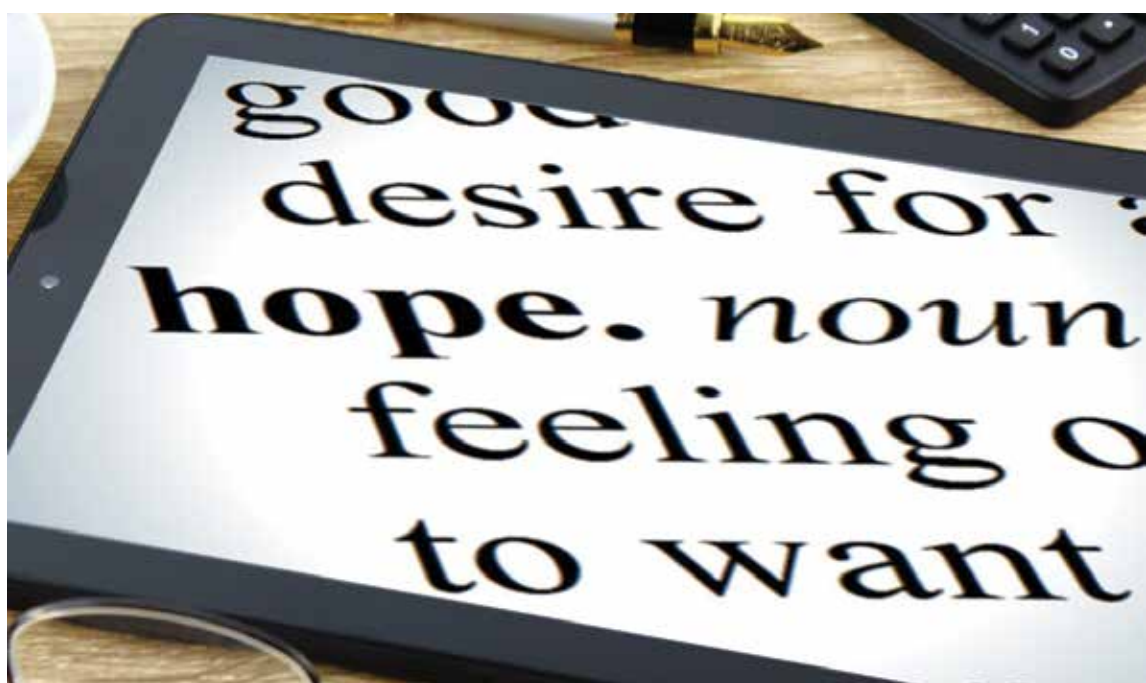
Be intentional about your sleep, nutrition, exercise, social connection, spiritual support, and medication regimen. Make intentional, reasonable efforts to take care of yourself in these areas while also being mindful to lower your expectations of yourself and others.

Adopt five daily practices to keep you grounded in a sense of purpose and connection to others. Personalize your five practices to what helps you feel normal, hopeful, and a sense of accomplishment each day. My five daily practices include: laying eyes on the ocean, walking outdoors, listening to hopeful/spiritual podcast or sermon, send an encouraging message to a friend/family member and naming 10 gratitude items. Make a meaningful effort to engage your five practices daily, giving grace to yourself when you aren't able to make it happen.

Connect socially. Whether by phone, text, Facetime, Facebook, Zoom, Marco Polo or talking to your neighbors from

A few short weeks ago, I woke up, took a beach walk, got the kids off to school, went to work to counsel people in person, and stopped on the way to a baseball game to pick up a few things from the store including toilet paper and lunchmeat. This week, I woke up, the beach is closed, the kids are doing school at home, all counseling sessions are online, no baseball games, and walking the empty toilet paper and lunchmeat aisles at the store sparks anxiety. Most things that felt normal and gave daily structure to life a few weeks ago are now completely different.

Experiencing so much change at one time in the daily infrastructure of our lives is disorienting and overwhelming. You aren't alone if you're experiencing brain fog, forgetfulness, exhaustion, depression, irritability, fear, anxiety, anger and grief. It is overwhelming to the brain to have so many life anchors cut loose simultaneously. Your brain has shifted from doing everyday tasks automatically to having to intentionally think through things that were simple a few weeks ago. Any room your brain had to give to higher level think-



across the yard, find a way to communicate with others. Talking with others reminds us that we aren't alone in the current struggle and serves as mutual encouragement that we can survive the challenges we are facing. Don't hesitate to share struggles with a trusted friend.

Engage in Self-Care. Find time each week to do something that feels calming and soul nurturing. Take a bath, read a book, watch your favorite show, call a friend, get outdoors, hold your pet, etc. Your brain and body need a break from your higher stress level.

Limit News Consumption. While we need to be wise and informed, there is wisdom in determining an amount of trustworthy news that feels informative and helpful for the day vs. falling into a black hole of fear mongering and confusion.

As we are navigating this new, socially distant, stressful world together, don't hesitate to seek extra mental health support. Many therapists are accepting new clients and providing online counseling sessions to accommodate increased mental health needs in the community

including Journey Bravelly.

Stephanie Craig is a Licensed Clinical Social Worker in practice for over 16 years providing counseling to those ages 11 and up for issues like stress, anxiety, depression, life transition, divorce, boundaries, managing emotions, and healthy coping. She recently moved cross country with her husband, Todd, and their three sons 14, 11, and 7 to make a home in our area. She loves to support individuals, families, and the community in being emotionally, physically, and spiritually well. Connect with Stephanie at her private practice, Journey Bravelly, at journeybravelly.com, stepheniecraig@journeybravelly.com or (918) 221-9987.



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Musing

The Lotus Life; Learning to Dance in the Rain!

BY LAUREN CATANESE

The storm is surging around us, you can feel it growing more powerful every day. It feels all consuming and never ending. Feels like it wants to swallow us up. The gravity of the situation is there, but do we have to consent to its reality? Can we stand for another truth, another notion? That yes while the world twists and whirls like a hurricane, can we stand in the eye? Can we keep our focus and thoughts on the truth, the stillness within?

It's the unknown that can be so overwhelming, we like to control and predict. We like to know what to expect and make plans to get there. Life wants to show us another way. Seems that with our new reality we can never go back to who and what we were. We are constantly shifting, growing and evolving every day. To move towards peace in turbulent times, try letting yourself honor and accept all your feelings and then release their hold on you. How can you let them go? Move with them, literally. Dance in the rain.

Here are a few tips to deliver you back into a place where you are safe and free!

Dance within the flame. Instead of fighting or working against the current conditions, allow the changes that are meant for you to happen. Look for the beauty in the day, what have you enjoyed about the last few weeks? Have you finally had quality time with your kids? Do you have more time to workout or take a walk? Mother Nature has given us all a reset, so where have you been shown that it's time to grow?

Gratitude will always bring you home. If you feel like you always hear about gratitude, there's a reason. It brings us back to love, every time. There



moment. When we focus on what we are grateful for, our hearts open, our fear subsides and the light has a way in.

Feel your feelings. To dance, to embrace, to allow this whole experience to move through you and not try to block out this experience. Life is always happening to us, around us. We can't try to stop it. Honor how you're feeling about it all. And it's ok to not be ok. Once you've accepted it, a funny thing happens- you begin to feel ok.

Go within, go within, go within. This means to literally, go somewhere quiet, close your eyes and breath. Take your attention away from the outside world with its external

news, obligations, responsibilities, and agendas and focus on you. Breathe. And keep breathing. You can say to yourself, breathe in, breathe out. Or you can count as you breathe. Stay here as long as you will let yourself. Even a few minutes will be productive. Another easy breathing exercise, breath in to the count of 4, hold for a count of 4, breath out to 4 then hold again for a count of 4. Happy breathing.

Bring forth the vision in your heart. Take out a sheet of paper and write uninhibitedly all the things you want to experience in your life. It can be places you want to travel, things you want to do, people you want to meet, what you want to create. Just let yourself write, free of any judgments or second guessing. This is not about what you might think is realistic or plausible. This is about free writing from your heart what it wants to do. See if you can get 30 items on the list, can you get to 100? Just let the moment happen and dream big!

Happy dancing Sowal!

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Stir Crazy



BY SEAN DIETRICH

I have here an email from a woman named Ella who lives in New York City. Ella writes:

“I turn 76 years old in two days... I’m trying not to lose my mind, but being trapped inside this little apartment and self-quarantining with my daughter and her roommate, I’m starting to go stir crazy!

“It’s been a long two years for me, I have survived breast cancer, and an autoimmune disease, please write something upbeat just for me that doesn’t even mention COVID-19 and take my mind off of it.”

Ella, since we don’t know each other, and since I don’t have your personal details, I guess I’ll just start writing something based on what I DO know about you.

For starters, you’re turning 76. This means that, if we do some basic math... Subtract the six... Carry the two... Divide the coefficient... Take the remainder and shove it up the cosine’s exponent... Made a mistake and kissed a snake, how many doctors did it take...?

You were born in 23 BC. No wait. That can’t be right. I’m sorry, Ella. Math has never been my strong suit. Let me try that again. You were born in 1944.

Before I wrote this, I was doing some research on your birth year and found out that ‘44 was a pivotal year. The war was still on, Navy ships were still being attacked, Roosevelt was president, America’s most edgy pop-star was Bing Crosby. There were also several historical figures born that year, such as Diana Ross, Jerry Springer, and of course Boz Scaggs.

Boz Scaggs. Now there’s a name I haven’t heard in ages. Do you remember him? Of course you do, who doesn’t? He was a singer-songwriter who had a big hit from the movie soundtrack “Urban Cowboy,” starring John Travolta. The song was titled “Look What You’ve Done to Me.”

This song was majorly depressing. My friend’s older sister, Sandy, had this cassette tape and played this song roughly 53,202 times every single day. Whenever we would walk by Sandy’s bedroom door, there would be lots of estrogen coming from her room. Sometimes you could see it seeping from beneath the door.

And Sandy’s little brother would always say in a serious voice, “Stay away from Sandy today, my mom said she’s got the hormones.”

This was bad news. We boys had never known anyone who

actually came down with a case of the hormones. We’d only heard about things like this happening in Third World countries where they didn’t have clean drinking water.

You didn’t want to catch the hormones. Teenage girls who caught the hormones, accord-

him, whereupon we would announce, “Hey, H.J.! Sandy’s paying us three bucks to slash your tires, how much will you pay us NOT to slash your tires?”

It was a great plan. And it worked, too. H.J. was very generous. He gave us two broken ribs and a few atomic wedgies



ing to my pal Johnny Randall, wound up so bad off that for the rest of their adult lives they had to visit bathrooms together in groups.

So we steered clear of Sandy. But I still remember her listening to that music. Sometimes she would be crying in her bedroom, mostly because of various boys. Her boyfriend, H.J., was always doing something to tick her off.

Sandy once got so upset with H.J. that she offered to pay me and my buddy, Todd, three bucks to slash H.J.’s bicycle tires. Todd and I were about to cut the tires when we came up with this brilliant plan.

Our plan involved waiting beside H.J.’s bicycle until we saw

from hell. What was I talking about again?

Oh, yes. Boz Scaggs. Well if there’s one thing old Boz taught us, it’s that girls can hurt you. My cousin Lydia, for instance, was always crying at romance movies when she was a teenager. All those tears made you sort of think she was soft and tender inside. But she was not tender, especially when it came to people messing with her Stuff. Lydia took her Stuff very seriously.

If we boys ever broke into her room and stole her Leif Garret poster, or God forbid, her Donny Osmond picture book, she turned into the Bionic Woman. Suddenly she could

bench press Buicks, and turn her head 360 degrees.

She would chase us for seven miles without even breaking a sweat, then use our faces to scrub oil stains off the driveway. To this day, I’m missing a molar because I was once an accessory to stealing Lydia’s “Teen Beat” magazine with Scott Baio on the cover.

Well, darn it. I’ve come to the end of this special column that I wrote for Ella. I didn’t say half the things I wanted to say. I’ve never been very good under pressure.

Still, if you’re reading this, I want you to know something, all kidding aside. You deserve to have a happy birthday, Ella. Lord knows, you’ve been through enough this year.

I know this probably doesn’t mean much coming from someone like me, but when you blow out your candles, I hope you remember that some guy in Podunk, Florida, is sincerely wishing you the best year of your life.

May you make it through this self-quarantine with your sanity and your health. And when it’s over, maybe one day we’ll meet, and I can hug you in person.

Just as long as you can guarantee that I won’t catch a case of the hormones.



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 Musings

Looking in a Mirror: A Reflection on Palindromes



BY KIRK MCCARLEY

A while back, before the days of Covid 19 and social distancing, people would gather for the ritual of a great American pastime: The Super Bowl. In addition this time it was that one day each year when Punxsutawney Phil either did or did not witness his shadow. It was also a moment of even rarer occurrence: a palindrome, a numeric date when the month, day, and year align in an identical sequence forwards

and backwards.

02/02/2020. Not only was it a palindrome day, but a full palindrome day, appearing in partial format (mm/dd/yy) as 02/02/20, as well as in military configuration (dd/mm/yy). The last time of a “trifecta” was 11/11/1111. The next full palindrome day will be after most of us have departed from this earth during Christmas time on 12/12/2121.

Palindromes are ever present. Maybe you have a friend named Bob, Anna, or Eve. How often do you “refer” to someone or something? Are they on the “level?” Many go to NASCAR events to watch “racecar” competition. We are reminded of palindromes in full sentences such as “Step on no pets.” Doors frontman Jim Morrison even took a stab by alluding to “Mr. Mojo Risin” in the song “LA Woman,” but that’s an anagram and like Mr. Morrison, an entirely different story.

Palindrome. The same coming and going. Balance. Reflec-

tion. Self-examination.

What do you see when you look in the mirror? In our youth, maybe another blemish? As a younger person perhaps a random touch of gray or that first wrinkle, signaling a transition to another phase of life?

Upon closer inspection is the view less visual and more conditional? A couple with a newborn, ragged after a seemingly endless run of sleep deprived nights. The desperation of someone who just learned of a job elimination. Helplessness, upon receiving an unfavorable health report?

More importantly what does our image convey to others? Is it positive, upbeat, humble? Are you “attractive” to others, not so much from a perspective of appearance, but rather from the standpoint of having a magnetism whereby people are “attracted” to you?

I was doing some virtual Career Coaching with a client a few months back. Although he found

himself at a stalled period in his career at the time and considering other opportunities, he still projected an enthusiasm and confidence that was contagious, permeating readiness for the next assignment. He stepped up to the challenge in what he needed to do to identify a different occupational path by applying the best use of the talents and abilities he had to offer. To his credit he developed a networking strategy of those he might contact to talk about opportunities and then executed that plan to near perfection. The result was that through this determined process he discerned his strongest gifts and passions eventually deciding to launch his own support enterprise as a dedicated contractor to a large organization.

As a Coach there are few encounters more rewarding than witnessing transformative power coursing through the expressions of a client. It was a thrill to be a part of his energetic journey.

Self-examination, looking at

things from inside and out, backwards and forwards, is a healthy exercise. Like a palindrome, our goal should be that our inner self is a positively accurate expression of what we convey to others externally. How do you project? Polarizing or inviting? Off putting or magnetic? Cold or warm? Consider the services of a coach to help you get to where you want to be.

Now, if only my parents would have had the wherewithal to have bought an extra vowel for that birth certificate way back when. Kirik, anyone?

A graduate of the University of North Texas, Kirk McCarley is a Certified Professional Coach as well as a Professional in Human Resources (PHR) and SHRM-CP Certified. He also is a Production Assistant for both college football and basketball for ESPN and leads group cycling classes as a Certified Spinning instructor. Contact kirk@theseedsowercoach.com, theseedsowercoach.com, or call 314-677-8779.

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A Pastor's Ponderings



BY REV. PETE HYDE

It was just before dusk when we headed out the door for a quick walk to get a little exercise and get out of the house. I worked in the yard all afternoon, so the walk was not as brisk as it should have been. Highway 30A was eerily quiet. The beaches are closed. Most businesses have elected to close. The few restaurants that are open are doing carryout only. Minutes would go by without a car passing us as we walked the lonely bike path.

Only the occasional remaining group of spring breakers on golf carts or bicycles went by, oblivious to the need for them to go home. The evening air was filled with songs of birds saying their good nights and calling their families to roost for the evening. All would be quiet before too long.

My thoughts wandered to morning worship. It was a little different. The sanctuary was empty except for those responsible for leading worship. We had no idea how many people were "out there" watching us on Livestream. There was no way to know whether we "connected" with them. Adjustments had to be made to fit the new format. Methods had to be changed, but the message would be the same. With a little nervousness we started the service. As we moved through the music, I felt the Spirit move also. Even though the vacant room stared back at us, we could picture each face (because we

know where everyone sits, LOL), and hear each voice. Though we weren't in physical proximity we felt the presence of the congregation through the work of the Spirit. Though we were divided by space, we were together, unified by the Spirit.

I thought about the thousands of churches across the country and around the world that had to "worship" in the same way. Maybe this was good for the Kingdom in one way. There was no dividing up and heading to our respective buildings with our respective labels and styles. We all gathered with our families, whoever they might be, and intergenerationally worshipped. No sending the kids and teenagers to "their" worship and us doing "our" worship. We gathered as they did in first century churches, without labels and divisions and worshipped God through the indwelling of the Spirit with our families.

The whip-o-rill begins its lonely call and the great horned

owl in the woods behind the house beckons the arrival of night. The eerie quiet settles in a little more deeply. Yes, it has been a Sabbath day and it has ended in the quiet serenity of God's Spirit. During these trying times, please take the opportunity to spend time in God's presence. Our busy lives have been forced to slow down. Slow down. Be with God. "Praise be to the Lord, for he has heard my cry for mercy. The Lord is my strength and my shield; my heart trusts in him, and he helps me. My heart leaps for joy, and with my song I praise him. The Lord is the strength of his people, a fortress of salvation for his anointed one. Save your people and bless your inheritance; be their shepherd and carry them forever. (Psalm 28: 6-9) Let this be our prayer today and this week.

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Musing

Call of the Waves

By RICK MOORE

After months of cool weather, and weeks of feeling cooped inside, many of us start to hear the call of the waves. If you close your eyes, it's easy to picture the sandy beach calling you ashore. The feeling of the warm sun beaming down on your face beckons you. The breeze of fresh air blowing in the wind is summoning you. The scent of salt in the air invites you to relax. But above all these wonderful attributes of the Emerald Coast, there's nothing that can compare to the waves. Riding a jet ski, surfing, or water skiing are just a few ways people can enjoy "catching waves."

Leaving Destin Harbor and entering the Gulf of Mexico in any vessel can be a bit choppy at times. But head out fifty miles into the Gulf on a windy day, and you will discover what real adventure is all about. The difference between six foot waves and

nine foot waves may not sound like much, but if you are ever in a boat with huge waves tossing you around, I hope you have some Dramamine to take. Suddenly, what is exciting can turn scary. While a wave can be fun and thrilling, there are many images taken of tsunamis that serve to prove waves can also destroy whatever is in their path.

There are real waves and then there are figurative waves. We will all experience both waves of grief, and waves of joy during our lifetime. We have little control over most of these waves. That is why we need waves of wisdom to guide us. By waves, I mean multiple sources of wisdom we can find to daily influence us. Wisdom can come from reading books, podcasts, good friends, family members and mentors.

According to an ancient myth, a student went to Socrates and asked to be taught wisdom. Socrates replies, "Walk with me." The student followed Socrates



across the sandy beach and into the waves. Suddenly, Socrates placed his hands on the young man's head and quickly forced it under the water. The young man fought his way to the surface and began to gasp for air. Socrates released the student's head, turned and walked away. The student was in shock. He asked the master, "Why would you do such a thing?" Socrates calmly replied, "When you desire wisdom as

much as you desire to breathe, then you shall have it."

As smart as Socrates was, his generation knew very little about waveforms. The radio waves that cause a stereo to play music from a local radio station were never experienced by Socrates. Likewise, there are many waves we do not understand today. We use terms to try and explain what we mean by saying "this person is putting off good vibes," or "I get bad vibes from that person." But are those real detectable waves? These "vibes" may sound mystical, but they are backed up with hard science. Research has proven that negative thoughts emit different brain waves than positive thoughts. The study of neuroplasticity has also shown a significant difference between positive and negative thoughts on brain development. Both physical and mental health are affected by our positive or negative brainwaves.

Wisdom is kind of like a radio that picks up on waves which may otherwise be undetected. We are constantly being bombarded by good and bad waves. Wisdom helps us identify what to tune into and what to tune out. It's our choice which waves we

want to listen to. Waves of wisdom beckon us to a place of bliss, removing the static from our life. While it may be uncertain when you will be able to enjoy water activities this season, here are a few "waves" you might want to catch: whatever is true, whatever is noble, whatever is right, whatever is pure, whatever is lovely, whatever is admirable—if anything is excellent or praiseworthy—think about such things. Perhaps this is a good time for all of us to "wave" goodbye to our negativity.

Rick Moore is Communications Pastor at Destiny Worship Center in Miramar Beach.

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30A Olive Oil's Recipe of the Month; Cooking through the Crisis

Efforts to “flatten the curve” have us all spending a lot more time at home, and many people are turning to their kitchens to find comfort in cooking. No only is cooking a source of entertainment as well as sustenance, it can also be a coping mechanism for dealing with anxiety during these uncertain times.

In the era of social distancing, many people are finding community in sharing pictures and videos of baking on social media. Several studies suggest baking in particular may be beneficial for mindfulness...something we could all use right now. Many people find baking to be calming and meditative; and since it typically requires your full attention, it can be a welcome distraction from everything else happening in the world. With nowhere to go, there is now more time than ever to discover the joy of cooking or try more labor-intensive recipes that seemed intimidating in busier times.

Lemon Rosemary Olive Oil Cake

Ingredients

Cooking Spray

- 2 Tbsp. All-Purpose Flour
- 3 cups All-Purpose Flour
- 2 Tsp. Baking Powder
- 1/2 Tsp. Baking Soda
- 1/2 Tsp. Salt
- 1.5 Cups Granulated Sugar
- 1/2 Cup Rosemary Olive Oil
- 1/2 Cup Fat-Free Milk
- 1/2 Tsp. Grated Lemon Rind
- 1/4 Cup Fresh Lemon Juice
- 1/2 Tsp. Vanilla Extract
- 1/4 Teaspoon Lemon Balsamic Vinegar
- 3 Large Eggs
- Icing Ingredients
- 1 Tbsp. Fresh Lemon Juice
- 1 Cup Powdered Sugar
- Optional: Fresh rosemary sprig

Directions

Preheat the oven to 350 degrees (reduce temperature by 25 degrees for glass pans).

Coat a 10-inch tube pan with cooking spray; dust with 2 Tbsp. flour.

Weigh or lightly spoon 13.5 ounces flour (about 3 cups) into dry measuring cups; level with a knife.

Combine flour and the next 4 ingredients (through salt) in a large bowl.

Place granulated sugar and



next 7 ingredients (through eggs) in a medium bowl; beat with mixer at a low speed for 2 minutes, or until smooth.

Add to flour mixture; beat until blended.

Pour batter into the prepared pan. Bake at 350 degrees for

30-35 minutes or until a toothpick inserted in the center comes out clean.

Cool in the pan for 15 minutes on a wire rack, then remove from the pan to cool completely on a wire rack.

Icing Directions:

Combine powdered sugar and 1 Tbsp. Lemon Balsamic Vinegar, stirring until smooth.

Drizzle sugar mixture over cake.

Garnish with rosemary sprig, if desired.

Lemon Balsamic Vinegar and Rosemary Olive Oil are available to purchase at 30A Olive Oil Co. 30A Olive Oil Co. features some of the highest quality olive oils, balsamics, and sea salts from around the world. Their oils and vinegars are bottled right in Inlet Beach, FL. Although their store is temporarily closed, products are available for curbside pickup or home delivery (within a 10-mile radius) as well as USPS delivery. During the month of April, Lemon Balsamic Vinegar and Garlic Extra Virgin Olive Oil are 15% off. Go to 30aliveoil.com to purchase or find more recipes.



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Music

The Day The Music Died, Again.

BY SHANNON IRELAND

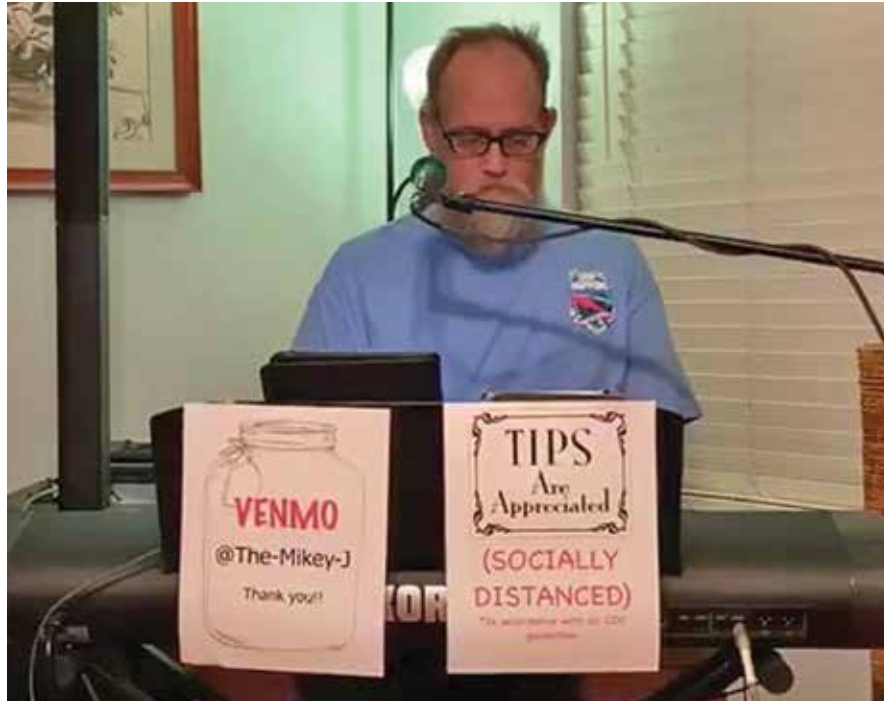


This article title is not meant to compare to the meaning of Don McLean's song American Pie, referring to the loss of some iconic musicians. However, there is something happening here, and it is affecting our local music scene. There is no denying that what is going on in the world today has directly affected many industries, some more than others. The COVID-19 pandemic has shut down virtually every industry except grocery stores. The dine-in restaurants that can be open, are mostly operating at a loss. Bars, rentals, retail, beaches and everything Florida is loved for...are all CLOSED.

Let's talk about the music, and the day it died....again. The

musicians in this area make the vast majority of their money during spring break and in the summer. Yes there are off season gigs, but they are few and far between. Normally during the off season, the musicians master their art, write songs, collaborate with others, and pick up any gig they can. Most of them are smart about saving during the busy season to make it through the off season.

I have seen on social networks, people making comments to the musicians such as "well I guess they will need to go out and get a real job now." Those folks have no clue. First of all, the majority of the local musicians already supplement their incomes with "real jobs." The lucky ones are working in the music business while also performing when they can. Secondly, the musicians aren't strik-



ing it rich out there. They are not doing it for the money, but to support the passion they have for music, and entertaining all of us. Today is the day the music died, again. We are all on the struggle bus, together here. Here's a solution for those of you that want to help out. I am not

going to pick and choose which musicians to promote here, but this is what you can do to help. Most people are working from home, or are at home and out of work for now. Let's all make that extra effort on social networks to watch our favorite musicians and their live feeds performing.

SHARE those feeds live, ENCOURAGE your friends to share it too! Let's have as many people as we can blast this out everywhere as it happens. Most of the live feeds I see are on Facebook, simply click share. The single most helpful thing you can do is tip these musicians online. It is easy, they usually have a sign or a link to click connecting to their funding source such as Venmo or PayPal. If you are unable to chip in financially, Share, Share and Share some more!! Let's have these live feeds seen and heard as much as possible.

Let's all help to bring the music back to life! When everything is back to normal, and it will be, I want to make sure these extremely talented and dedicated musicians are able to jump back in and do what they do best. Create, perform, and entertain.

Shannon Ireland is co-founder of 30A Songwriter Radio Music & Coffee in Santa Rosa Beach.

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Musical Distancing

BY LISA CYR

Here I am social distancing on my back porch. A light breeze gently shaking the leaves, while puffy white clouds float beneath a blue sky. School is out and I can hear children playing in the streets, hopefully social distancing themselves from each other. Our outdoor cat, Mocha, is relaxing into a deep sleep. She is one big brown oblivious poof ball of fluff. Not a care in the world. So now what? I can only drink so much sweet tea while waiting for the official “ok” for my piano students to return.

Just think, two weeks ago our primary focus was toilet paper and hand sanitizer gel. Now we are waiting for a virus to tell us when we are returning to normal, like in the “Twilight Zone”. I just received a message on my cell phone that those age 65 and over should not even leave their front door. It reminded me of those emergency announcements we used to see on TV saying, “this is a test, this station is conducting a test of the Emergency Broadcasting System...if this had been an actual emergency...”. It usually interrupted my “favorite program”.

When the emergency is over, do we really want to return to our same “favorite program”? Our fast-paced society reminds me of the now outlawed “roundabouts”



at playgrounds. Spinning so fast, centrifugal force eventually taking over sending us flying off or just barely holding on. Life can be that way.

There are ways to reduce centrifugal force. Slow down. Playing a musical instrument is soothing, challenging, fun, pro-

ductively time consuming, and rewarding. An activity we can do inside or outside, privately or in a group setting. Some of us have musical instruments around our home. Now is a good time to open them up and begin experimenting. You can’t go wrong, just have fun and a free spirit.

Try finding the notes from your favorite song. If you have several children, try forming a stomp percussion group using things like a wood block, coffee can, bucket, shaker, or yes those empty toilet paper rolls! Get on YouTube and pick out stomp type music with a fun beat. Have them play along with it. Encourage them to create their own music from that example. For older children, they can get together and try to form their own “band”. Our three children did that every summer break. During their college years, they performed together regularly around Tallahassee, FL and recorded two original albums. The band’s name was “Quiet People”.

There are a variety of online websites that have keyboards and music learning games such as:

- www.onlinepianist.com/virtual-piano (online keyboard with letters on keys)
- www.classicsforkids.com/games.html (games)
- www.musictechteacher.com/music_quizzes/music_quizzes.htm (games)

For middle schoolers and up:

- www.musictheory.net/exercises

There does come a time when a teacher is needed to refine and define musical skills. Some students study with a teacher right away. While others, develop an interest and then seek greater ability and understanding from a teacher. During this “at home time” our teachers offer on-line lessons with platforms such as: Zoom, Skype, or Facetime. Eventually, you may change over to “in-person lessons” here at the studio or remain online. The best scenario is an in-person private lesson because teachers are able to tweak hand positions, fingers, and help a student quickly resolve a playing problem.

Studio 237 Music Lessons is located in Santa Rosa Beach, FL. Our teachers seek to patiently help you succeed on your instrument. Give the studio a call to schedule a visit, ask questions, or get started with lessons at 850-231-3199. Our website is www.Studio237Music.com where you can learn more about our teachers, instruments, studio, rates, and more. Email is Studio237Music@gmail.com.



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Visioning Through a Crisis



BY RACHEL RUSSELL

With the world being on a literal shut down the last few days, many of us have had to come to a place of PAUSE. In this PAUSE, we can fall into the trap of worry and fear and become immobilized. But for those of us whose passion is visioning, there is an excitement that arises, because the PAUSE is allowing all of us to reposition ourselves for greatness.

My name is Rachel Russell and I am an entrepreneur and Vision Coach, because I love to

help people on their path to success. My specialty is that I take things from the vision realm, strategize and bring it to a place of execution. Let me tell you why I'm excited for this season.

The Japanese word for crisis is (キキ = kiki) and it means opportunity. I sense that this time of PAUSE has been set because there are things that we have been designed to do that many of us have been putting on the back shelf, because we were caught up with our everyday lives. Some of you have bestselling books that need to be written. Others need to finish some vital schooling. There are some of you that have million-dollar business ideas but because you have been so focused on your jobs, years have passed by and the ideas are just sitting in the back of your mind waiting to be released.

Some of you haven't spent much time with your children or your spouse, and now you are getting caught up with some quality family time. And then

there are some that need to concentrate on your health.

Whether this PAUSE is meant for a season of creativity, completion, bonding or a restoration, this PAUSE was designed to catapult you to a new place of success.

Taking time to vision in this season of PAUSE will be a beneficial activity. Ask yourself, when this is over, and believe me it's going to end at some time, where do I want to be? I mean "Netflixing and chilling" was cool for the first week, but what if this lasts for six months? Are you prepared to "Netflix and chill" or do you want to look back and say thank you for this time of PAUSE?

This crisis hit my country, Trinidad and Tobago, on Monday, March 16, 2020, and all schools had to shut down. I owned a prestige day care and

preschool. No school means no income for me. By March 17, I strategized with my team and was able to create three additional businesses. This process was fairly smooth, because these businesses were part of my larger vision from before and I already had the foundation in place. Today is March 24, and we have already launched two of the business initiatives, with the third one coming soon.

How was I able to turn a negative situation around? I asked myself what I was putting off during my busy season and how I can execute it now so that it is beneficial for me, my family and, of course, the wider community.

Take a step back! Look at the bigger picture! Is there an opportunity waiting for you at this time?

Encouragement during this

season is, don't fall into the trap of worry and fear. There is much that can be done at this time to further your path to success. Be safe and remember, this is your time to step into greatness!

Local Rachel Russell is the founder of Full Quiver Services Ltd., services that support families. She is the Visionary on the Board of Directors and spearheads the strategic direction of the company. Rachel has been in the field of small and medium business management from age 18 and has successfully pioneered Full Quiver Services Ltd. for the last 12 years. She has a passion for development, excellence and service, and it is her mission to develop future leaders that people can trust, emulate and follow. She has also launched two catering companies and a holding company, while a proud member of the John Maxwell Team. Her consulting business is designed to help turn big ideas into reality.

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Five Energy Savings Myths



BY CHRIS BALZAR

Now that most of us are spending more time at home and using more energy, here are a few myths to help save energy. Let's face it, saving energy has an important impact for all of us. Sometimes this advice can get confusing or contradicting and we decide to do nothing, so here are five popular energy saving myths.

Myth #1: Leaking tubs and faucets are not that big of a deal.

Surprising, one faucet leaking two drops of water per second will waste 200 gallons of water in a month. Two faucets will waste 400 gallons of water. Now what if the leak came from the hot water side? This puts a continual strain on your water heater and costs you money. In most cases a few cents washer will fix the problem. Tip: To check if your faucet leaks, put a dry cup under the faucet at night. Check the cup when you wake up; no water, no leak...

ENERGY TIPS

by Emerald Coast Energy Solutions

This is also a great activity if you have children at home.

Myth #2: I leave my ceiling fans on because it keeps the room cool.

This is a common practice but don't be fooled. Fans don't cool the room, they only circulate air. We experience a cooling sensation from moisture evaporating from our skin. Leaving fans on when we are not in the room wastes energy and money.

Myth #3: Closing off the vents in rooms which are not in use, improves your HVAC system's output and efficiency.

Your HVAC system is sized for your entire home or a zone within your house. Closing off vents in certain rooms could actually lower the system's efficiency. Plus, with forced air systems, closing off vents could create a buildup of pressure in ducts which could cause cracks and gaps in ducts leaking conditioned air. Tip: Change your HVAC filter. Unchanged filters not only decrease air quality but put a strain on your system. It's like trying to drink a milkshake with a tiny straw.

Myth #4: Setting the thermostat lower in the summer cools down a home faster and likewise in the winter.

HVAC systems are designed to operate at maximum power when they are first turned on. They won't produce cooler air just because the setting is set extremely low or high. They will run longer wasting energy and money attempting to achieve arctic temperatures. The Department of Energy recommends setting your thermostat to 78° to stay comfortable and save energy. Adding a ceiling fan will make you feel a few degrees cooler so you can increase the thermostat setting by a few degrees.

Myth #5: Appliances



like TV monitors when off and not charging don't use energy. It is not necessary to unplug them.

Anything with a digital display, remote control or turns on instantly are constantly drawing energy. Charges for cell phones, cameras, tablets, are known as "energy vampires" for a reason. Even if they are not attached to their device they continue to draw power from the outlet. Pull the plug or flip the switch on your power strip and start saving energy.

Saving energy and becoming more efficient does not have to

be difficult or costly. Anything we can do to save energy today has an impact on tomorrow.

Chris Balzer is Founder and President of Emerald Coast Energy Solutions which is a Smile Provider Company. We provide smiles to our customers after installing our high energy efficient products, increasing comfort and lowering energy bills. For more information on how to save this summer and become energy efficient, schedule an inspection by calling (850) 588-2870, visit www.trustees.com or email wecare@trustees.com and Beat the Heat.

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Business

Coronavirus and Potential Insurance Coverage



By VICTORIA OSTROSKY

We've coined a new phrase for 2020 – "social distancing." And a word that, until now, had been reserved for online gaming and the Plague. "Pandemic." With the Coronavirus, or COVID-19, it seems our worst fears as a society have been realized. However, while we watch the news and self-quarantine to help "flatten the curve" (another new phrase), we

want to know exactly how we're really doing and how painful this is going to be.

At the time of this writing, Florida Gov. DeSantis has suspended vacation rentals for two weeks; local authorities have closed many beaches and restaurants are only able to offer take-out or delivery. No dining in and groups must be 10 people or less. Given this situation, any vacationers have either already left, or are soon leaving.

If you own a rental property, what does this mean to your loss of rental income? If you own a business, what does this mean to business income coverage? Is this a covered claim? Can you get reimbursed from your insurance policy? Depending on the claims stated, coverage may exist under general liability, D&O and E&O. It also may be possible that Workers Compensation coverage

would apply if any employee contracted the virus on the job.

That being said, however, the long and the short of it is – it's probably not covered. According to David Thompson, FAIA's (Florida Association of Insurance Agents) insurance nerd, "While the likelihood of finding coverage under a standard ISO business income policy for losses due to COVID-19 is not zero, it is very unlikely according to most insurance exerts I know and interact with."

Each carrier, along with its specific policy language, can vary. So, it's always best to read your policy carefully. On most ISO policy forms, there are specific "triggers" in the policy language stipulating there must be direct physical damage to the property at the location covered under the policy.

What are some examples of triggers? A fire breaks out in the kitchen, causing your home, con-

do or business to be unusable for weeks or months. A leaking water heater damages your walls and floors, a hurricane blows your roof off. These are examples of direct physical damage that would be considered a covered peril.

According to Insurance Journal, in an article written by Christopher J. Boggs, there are two specific exclusions to note in the standard ISO policy forms:

"Discharge, dispersal, seepage, migration, release or escape of 'pollutants' unless the discharge, dispersal, seepage, migration, release or escape is itself caused by any of the 'specified causes of loss.'

"[P]ollutant' is defined in the form to mean: 'any solid, liquid, gaseous or thermal irritant or contaminant, including smoke, vapor, soot, fumes, acids, alkalis, chemicals and waste.' A contaminate, particularly a biological 'contaminant,' is defined as a contamination of food or environment with microorganisms such as bacteria, VIRUSES, fungi or parasites."

So, based on these exclusions, and the standard 72-hour waiting period, since the "contaminant" can be killed by being disinfected, and the virus can only live on surfaces for a short period of time, there would be no qualifying loss; therefore no coverage.

What about 'civil authority', you might ask. You must go back, again, to direct physical loss – there must be a physical loss from a covered peril that then causes the civil authority to prohibit use of the location because of a dangerous physical condition.

Some of the same ideas apply



from above – the virus can be destroyed via disinfecting and it has a short life on surfaces.

We're still working our way through some murky waters. Our everyday lives have been severely disrupted due to new guidelines and decisions made at the local, state, and federal levels, as an attempt to retard the spread of COVID-19 and protect Americans. Keep a close eye on upcoming bills as they move through Congress.

Everyone is hurting right now, and insurance carriers are in uncharted territory.

The upshot of it all is this – if you, as an insured, want to file a claim, we, as your agents, will be happy to assist and leave the decision making up to the carrier.

Everyone stay healthy out there!

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Looking at The Law: Estate Planning and Covid-19 Novel Coronavirus



BY GREG D. CROSSLIN

We know well that COVID-19 is having a serious impact on our community and round the world. There are many uncertainties surrounding each of us. The recent spread of Coronavirus has caused many clients, friends and family members to contact our firm about Estate Planning during this pandemic. No one knows if things will get worse. However, based upon how easy it appears that Coronavirus is spreading and its potential mortality rate being relatively high, it is something we all need to address.

The numbers seem to indicate that 80 percent of the cases turn out to be relatively mild. The numbers also seem to suggest that approximately 20% of cases turn more severe. Just as you are preparing to protect your family by stocking up on food, medicines, etc., it is prudent to ask "What should I do

from a legal perspective?"

Let's start with the basics: do you have a Will or Living Trust? If you do, make sure it is up to date and accurate. Do your plans reflect your intentions if you were to die tomorrow?

Here are a few questions for review:

Is the named personal representative or successor trustee still the person you want to carry out your intentions?

Have you correctly named all beneficiaries; are they still living; do you need to make any changes?

Is the beneficiary a responsible person? Should they receive their gift outright or should it be given to them in a trust for their long-term benefit?

Are there new people in your life that need to be included? Are there others who need to be excluded from your plan?

Do you have your beneficiaries properly identified in insurance policies, your IRA or 401(k) or annuity plans? Do they need to be changed? Remember, these do not pass through your Will and are likely not in your Trust; it's important your affairs are in order.

Of course, the above assumes you have a Will. If you



don't, then you really should address the issue. Everyone needs a plan!

Do you have a Trust? If you have a Revocable Living Trust, are your assets and property prepared to transfer to your Trust? With Coronavirus, many patients find themselves incapacitated, hospitalized, and unfortunately, a high number on respirators. The time to prepare is now.

Keep in mind:

The State of Florida does not recognize handwritten Wills unless they are executed in the correct format as required by Law.

All Wills must be signed in the presence of two witnesses,

who have signed the documents in each other's presence. The best practice is to also have them notarized at the same time.

Most importantly, dying without a Last Will and Testament means that your estate will have to go through the legal process. The statutes clearly intend to make sure that your beneficiaries receive your estate through proper distribution. However, there is no guarantee that the state through the probate process will make sure that your gifts, bequeaths and property will go to the person you want them to. That is why everyone should focus on avoiding probate by getting good legal advice and help in advance of any illness.

Issues to consider:

Accuracy of current Will or Trust; durable power of attorney and health care surrogate; access to original estate plan-

ning documents; revocable living trusts; is your Trust properly funded; are all assets identified and accessible; are the beneficiaries correct; has an heir been identified on safe deposit boxes; are my wishes known to my personal representative?

We are all facing numerous uncertainties right this moment. Legal issues surrounding your Estate Planning, your Wills, Trust, and planning for your family, your future and the directions of your intent should not be one of the things you have to worry about.

Only you can decide when it is time to get a checkup. We suggest you get these matters addressed before COVID-19 becomes a bigger issue.

Be well, stay safe.

Greg D. Crosslin is the principal attorney at the law office of Greg D. Crosslin, 3999 Commons Drive West, Suite D, in Destin, FL. Call 850-650-7378 or visit www.destinlegal.com for more information.



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Business

Coronavirus Guide to Buying and Selling Real Estate

BY DANNY MARGAGLIANO

In just a month, the coronavirus pandemic has turned just about everyone's life upside down. We have seen changes in every way we conduct our daily lives. One of the fantastic things happening throughout this pandemic that I've enjoyed watching is the ability of people and communities to adapt. I've also noticed in the South Walton community, neighbors, subdivisions, and businesses coming together to help one another.

We have been understanding each other's needs. We have asked for help, and we have given support to friends, family, and strangers. Businesses have been changing and adapting to keep the doors open, and real estate is no exception.

Although life has to continue, our most important concern must remain the health and safety of each other. Here are some valuable tips for consumers and real estate agents to take into consideration to stay safe from the coronavirus when selling or buying a home.

- It's okay for realtors and buyers to ask each other if either party has recently traveled.
- Ask each other if anyone has been in contact with anyone who has respiratory issues lately.
- Do not ride along with your realtor. Either follow them, or meet them at the house you wish to see.
- Limit the number of people that are going to look at the property. Do not bring children unless necessary.
- Ask your realtor if you can virtually view a tour of the property before going to see it.
- Do not assemble in one room with everyone. Instead, do the majority of your talking outdoors, if possible.
- Have one designated person to open and close doors.
- Bring plenty of hand sanitizer and use it after coming into contact with surfaces or people.

Realtors should be advised



potentially find yourself saving hundreds of dollars per month on the mortgage. We are seeing and will see more remote closings that will be electronically signed. The majority of banks do not allow electronic signing at this time, but that could soon change.

We see so many changes in the way we are buying and selling homes. Some of the changes may be temporary, and some might stick around for a long time. Even though investment properties and vacation rental sales have slowed down, primary residential home sales are remaining stable.

In these uncertain times, we have found that more than anything else, information is key to making the right decisions. Because of this, I would like to make myself available to anyone that needs help or advice. It does not matter whether or not you're looking to buy or sell a property.

Your phone call is welcome.

Danny Margagliano is a realtor with 30a Local Properties and can be contacted at 850-830-4747 or visit him at www.destinpropertyexpert.com.

to avoid potential fair housing issues by asking ALL clients the same screening questions based on factual information from public health authorities.

I am sure that you have heard that mortgage rates are fantastic right now. In fact, according to Dean Carrier, mortgage loan officer at BancorpSouth "interest rates are the best I've seen in over 21 years in the business.

And, although the market is volatile, current rates for 30 year fixed loans have been hanging out in the low 3% range. In fact, I have a couple of borrowers locked in under 3%."

For those of you that currently own a home and plan on staying there for at least a few more years, you may want to consider refinancing. With rates as low as they are now, you could

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Four Tips to Make Working from Home Work for You

The spread of coronavirus is affecting everything from travel plans to the supply of toilet paper, and the workplace is no different. As we try to mitigate the spread of the virus, many employees have found themselves suddenly working from home. It can be challenging and stressful to figure out how to make working from home work for you. Here are some tips to make your transition from the office to home a little easier.

Set the Stage for Work

Create a space that looks and feels like your office. It doesn't have to be a separate room, but a designated spot in your house that is dedicated to work. Bring home your desk chair, decorations, second monitor, office supplies...whatever you need to help you be productive, comfortable, motivated to work.

Avoid Distractions

Distraction is one of the biggest challenges when working at home. A lot of people who dreamed about working from home are now finding out how hard it is to actually focus on work when you are at home. It's easy to get caught up doing household chores, entertaining the kids, binge watching the latest Netflix series or scrolling social media. Staying productive at home takes a lot more effort than it does in the office. "Think outside of the box while you work 'outside of the box,'" Erin Bakker, principle at The Hive Creative Consulting, said. "Use your new setting as an opportunity to see things from a different angle and come up with creative solutions and innovative ideas."

Use Technology to Stay Connected

Use technology to replicate the personal interactions and collaboration you have in the office. This is a new work experience, so we need to create new processes. Regular communication is important to maintain relationships with colleagues, supervisors and direct reports.. "It's important to touch base regularly," Ali Wiel, principle at The Hive Creative Consulting, said. "It's hard to know who is working at what times as we all try to balance work and home life, so it is helpful to update everyone with your schedule and what you're working on."

Be Flexible

Have grace for your team members and yourself as we all navigate through this new work landscape. Everyone is going to be less productive during this time. This is uncharted territory for many companies and employees, and it doesn't help that we have a global pandemic going on at the same time.

"We all need to have more patience and flexibility right now," Sarah White, director of public relations at The Hive Creative Consulting, said. "It's going to take time for all of us to adjust and develop new routines."

Parents, go easy on yourself; you're essentially performing two full-time jobs. More screen time is inevitable and it's ok. If possible, adjust work hours to fit in with your children's schedules and/or schooling. "If you're homeschooling while working at home, try homeschooling first and then starting your work a little later than you normally might," Bakker said. "Doing both simultaneously is sometimes more stressful than productive."

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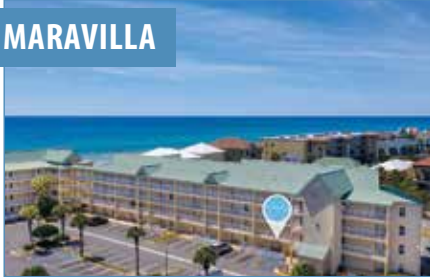
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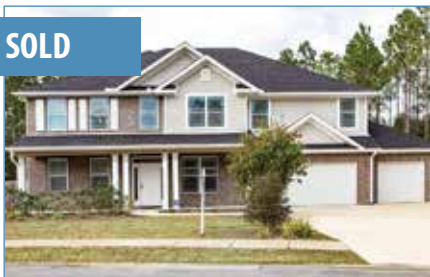
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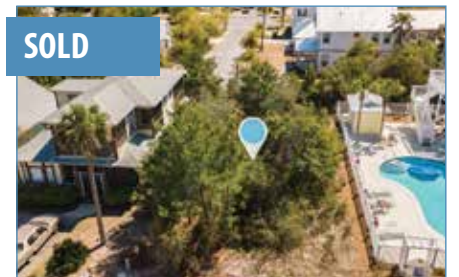
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