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# SOWAL Life

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## What Child is This? Ways You Can Help

By VICTORIA OSTROSKY

Christmas 2020. This will be one for the books. For everyone, this year has been a challenge, and for non-profits, this year has been especially difficult. Holding fundraisers and sponsoring events like they normally do to raise the funds required to continue their much-needed work has not been possible. So, we thought we would introduce you to some of them here.

Each organization listed below specializes in one main thing – children. Providing them a safe place to live, a bed to sleep on, healthcare, career opportunities and much more. I would encourage you to check out each non-profit's website and Facebook page so you can decide which one of these wonderful charities you'd like to support.

I love this quote from Bob Goff's book *Live in Grace, Walk in Love*: "We knew the way to show Jesus to people was to love the way He loved. When He went away, He said He was leaving His Spirit with us so we could become like Him and act like Him.



It means we can love people who are excluded and alone during the holidays."

Where are you going to show love this Christmas?

**Emerald Coast Children's Advocacy Center**  
Eccac.org

This place of safety pro-

vides services to children who have been abused, neglected or assaulted. They work in Okaloosa and Walton Counties giving help to the most vulnerable. They provide on-site interviews and medical evaluations, while working closely with law enforcement and the courts.

**A Bed 4 Me**  
Abed4me.org

This organization provides beds and bedding for children in Okaloosa County at no cost to families. They believe each child needs their own place

**YOU CAN HELP**  
*continued on page 2*

## The Greatest Gift

By GUEARY CLENDENNING

Queen Elizabeth received a 105-carat diamond from Raja Singh of India, which is in her crown. It is considered one of the most expensive jewels in the world at a cost of almost 13 million dollars.

Created in Italy and housed in Dubai, a pair of ladies shoes are considered the world's most expensive at a cost of 17 million dollars. These shoes boast of 236 diamonds as well as two, 15-carat flawless diamonds with a combination of gold, leather and silk. The heels were nine months in the making.

How would you like these gifts?

The priciest property in the history of Los Angeles, the mountain of Beverly Hills, is priced at one billion dollars. It overlooks the entire landscape of Los Angeles with 157 acres free of any buildings and twice the size of Disneyland. Obviously, most of us would be unable to afford such gifts. But everyone of us wants to give things special to those we love. Most people do not judge gifts by their

**GREATEST GIFT**  
*continued on page 2*



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**Community**



**YOU CAN HELP**

*continued from page 1*

to sleep so they can get the rest they need and feel safe. They provide beds and bedding for

those who are displaced victims of domestic abuse or who are struggling financially.

**Children in Crisis**  
[Childrenincrisisfl.org](http://Childrenincrisisfl.org)

This non-profit serves chil-

dren in Walton, Okaloosa, Escambia and Santa Rosa Counties. They provide homes for abused, neglected and abandoned children, doing their best to keep brothers and sisters together. They have different donation levels depending on how involved you want to be.

**Children's Volunteer Health Network**  
[Cvhnkids.org](http://Cvhnkids.org)

Children's Volunteer Health Network serves the needs of children in Walton and Okaloosa Counties by providing much needed vision, dental and mental health services.

**Shelter House of Northwest Florida**  
[Shelterhousenwfl.org](http://Shelterhousenwfl.org)

Shelter House is a center for victims of domestic and sexual violence where their assistance is always free and confidential. They offer a variety of services, among them a 24-hour hotline, support groups and legal advocacy.

**AMI Kids**  
[Amikids.org](http://Amikids.org)

AMI Kids has been making a difference in at risk children's lives since 1969. They have many programs available, and their goal is for every child to reach their full potential.

**Boys & Girls Clubs of the Emerald Coast**  
[Emeraldcoastbgc.org](http://Emeraldcoastbgc.org)

This organization is geared for school aged children five to eighteen. They offer a variety of programs and now include virtual activities like bingo and Pictionary and yoga depending on the age group. They also have mentor programs for those who desire to make a difference in a specific child's life on an ongoing basis.

*This Christmas, as you purchase gifts for your family and friends, remember the children who, through no fault of their own, are in need, and choose a charity and donate. It's always a win/win.*

**GREATEST GIFT**

*continued from page 1*

monetary value, but by the heart of those giving the gift. Someone once said, "It's what is behind the gift that counts!"

If we were God and wanted to show our love to the human race, what would we give? Would we rip up the "streets of gold," or break down the "pearly gates?" Or would we dig up beautiful jewels that are the foundation stones of the walls of Heaven, and distribute them to the people?

For those we love, the giving of gifts is an expression of our love. God, out of His love for us, gave His most precious gift, His son, Jesus Christ. "In this was manifested the love of God toward us, because God sent his only begotten Son into the world, that we might live through Him. Herein is love, not that we loved God, but that He loved us, and sent His Son to be the propitiation for our sins." (1John 4:9-10).

The word "propitiation" means "the act of appeasing or the gaining of favor." The judgment of God against our sins was appeased by Christ's death on the cross. Like a friend picking up the tab for our lunch at a restaurant, the debt for our sins was completely paid for by Christ. Therefore, the favor of God's forgiveness is ours through faith in what Christ did, making us children of God. I pray this



living in us, and power to live without guilt or fear. What a gift!

As we enter the Christmas season, may we open our hearts and receive the greatest gift— God's Son. "But to all who believed Him, He gave the right to become Children of God. Believe, accept and receive God's greatest Gift!

has become a reality in your life! Jesus really is the answer!

What a priceless gift! Eternal life with God forever with Christ

**Merry Christmas!**

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# December 2020 Coastal Seniors Update



## HOLIDAY BREAKFAST AT 70 LOGAN LANE - DEC 15th at 9 AM

Coastal Seniors of South Walton, Inc. is planning a breakfast get together for our members on Tuesday, December 15th, 2020 at 9 am at our office location: 70 Logan Lane, Santa Rosa Beach, Florida 32459. Please RSVP by calling Nancy at 850-280-5342 or sending an email to Nancy at [coastalseniorsofsouthwalton@gmail.com](mailto:coastalseniorsofsouthwalton@gmail.com). Following breakfast we will have our annual HOLIDAY WREATH-MAKING event which will be limited to 12 members. If you are interested in participating in the wreathmaking event please call Nancy at 850-280-5342 or email her at [coastalseniorsofsouthwalton@gmail.com](mailto:coastalseniorsofsouthwalton@gmail.com). Masks and social distancing will be required at both events. Thanks to a CARES grant we are installing a medical grade air purifier, and will have disinfectant sprayers, masks for everyone, as well as other items to protect all of us.

## LITTLE FREE LIBRARY

Coastal Seniors is getting a Little Free Library which will be located at our office at 70 Logan Lane, Santa Rosa Beach, Florida 32459! We hope to have the Little Free Library up and running next month. We were able to purchase the Little Free Library with funds made available through the CARES grant which we received. This will allow seniors to access books and puzzles whenever they are able to come by our office location.

## GIVING BACK TO THE COMMUNITY

Care packages for seniors are being provided by Coastal Seniors of South Walton at the Walton County Coastal Branch Library. The library is located at 437 Greenway Trail, Santa Rosa Beach, Florida. These care packages contain COVID prevention items such

as: masks, hand sanitizer, and information about community resources. Coastal Seniors of South Walton is also working with the Sheriff's Department to provide care packages for seniors when the deputies make wellness checks. Care packages have also been provided to the John Horton Senior Center located at 194 North County Road 393 in Santa Rosa Beach. The care packages for seniors are made possible by funds provided by a CARES grant for COVID related items for seniors in our community.

## COASTAL SENIORS BOOK CLUB - VIRTUAL VIA ZOOM (see our website calendar for a link to meeting on the day of the meeting)

The second Wednesday of each month - December 9th from 3:00 PM - 4:00 PM.

Join the Coastal Seniors of South Walton (CSSW) to discuss books you've enjoyed by participating in an online book club once a month. You choose your own book - there will be no assigned books for all to read. Each participant will have up to 5 minutes to share the book they read and their thoughts about it. Should members want to exchange books they can drop one they've read at our offices at 70 Logan Lane in Grayton Beach and pick up another there to read. Seniors 50 years of age and up residing in Walton County are invited to join CSSW. Membership is \$15 for individuals, \$30 for family, and \$50 for businesses. You can become a member on Facebook at Coastal Seniors of South Walton, or via email at [coastalseniorsofsouthwalton@gmail.com](mailto:coastalseniorsofsouthwalton@gmail.com), or on the website at [www.coastalseniorsofsouthwalton.org](http://www.coastalseniorsofsouthwalton.org). Coastal Seniors of South Walton, Inc. is a non-profit 501(c)(3) organization for active adults and we're looking for dedicated, enthusiastic persons to join our Board of Directors.

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# Walton County School District Looks Ahead



**Superintendent A. Russell Hughes**

Walton County students and teachers have returned from the Thanksgiving Holiday break and settled back into the routine of hard work which is evidenced in their successes. Pushing through an extraordinary first half of the year; teachers championed the challenge of transitioning into new modes of digital teaching. Our students met the challenge

adjusting and responding to these changes with excellence. This excellence did not go unnoticed as Walton County School District was recognized by the Florida Department of Education as an “Academically High Performing District. The designation was based on last years’ grades, financial audit reviews, and 2019-20 class size compliance. The methods for maintaining academic excellence certainly look different, but our students and staff are consistently exemplifying their E.P.I.C. (Excellence-Professionalism-Innovation-Collaboration) character!

As festive lights emerge around the district, we recognize the Winter Holidays are quickly approaching. With this, there are important dates to keep in the forefront of your December schedule and family activity planning. December 18, 2020 is the

end of the 2nd nine weeks and first semester. December 21, 2020 through January 2, 2021 is the official “Winter Break.” All students and school district employees will be off on those days to celebrate the holidays and enjoy time with friends and families. January 4, 2020, our teachers will return to work, with the students following on January 6, 2021. As your students enjoy this time away from formal studies, we encourage you to keep them mentally engaged and active to avoid the “winter break knowledge slide!” Perhaps you might have them read a special holiday story, or come together to play a fun, family game that encourages higher order thinking skills. In this age of technology and electronic media, writing cards, “thank-you” notes, or letters has gone “out of style,” but doing so, is a wonderful way to boost your child’s language and communication skills.

We know you will be delighted to see how your child is progressing academically, creatively, and

socially when you are able to visit the school or attend extracurricular activities or concerts they may be participating in! When attending these events, please bear with us as we attempt to keep your student safe. You most likely will notice policies that outline the event capacity, requests to social distance (sit at least six feet apart) from those not in your household. When you exit and enter an event, we ask that you also keep social distance in mind and for the safety of our students we recommend masks if you are moving around. Although the Walton County School District hopes to keep events open to the public, if schools or our spectators are not following guidelines, events may not include spectators in the near future. We appreciate the understanding of parents and community for taking our guidelines seriously, as the safety of our students and schools are our number one priority.

Superintendent Hughes encourages parents to stay in contact with their students’ teachers

and keep a close eye on the completion of work and grades for our digital and brick and mortar learners. Superintendent Hughes says, “All students are expected to maintain the highest level of achievement; their success is reliant on it and our teachers and staff are willing and available to help.”

January is National Mentoring Month and Walton County School District encourages interested community residents to give time to mentoring a district student. Although each school has a differing protocol for face-to-face meetings with students, virtual check-in is currently an option. Interested persons should complete an online application on the Walton County School District Website. Mentoring applications can be found under the “Community Tab.”

Superintendent Hughes sends wishes for Happy Holidays to all, and reminds everyone to stay vigilant and safe!



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# Progress Continues at Latitude Margaritaville Watersound with Model Homes Now Under Way

Latitude Margaritaville Watersound partners Minto Communities USA, Margaritaville Holdings and The St. Joe Company recently started construction on 13 model homes at the highly anticipated 55-and-better community. The models are projected to open in April 2021 with each model designed to have a carefree, tropical vibe in line with the “no worries” lifestyle associated with the community brand.

Located near Panama City Beach along the Intracoastal Waterway, Latitude Margaritaville Watersound is the third Latitude Margaritaville community to be developed by Minto and Margaritaville and the first in partnership with St. Joe. Four distinct home collections will be available – Conch Cottage Collection, Caribbean Villas Collection, and Beach and Island Collections of single-family homes. Home plans range from approximately 1,204 to 2,564 square feet of living space with prices anticipated to start in the \$200s.

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family homes. Home plans range from approximately 1,204 to 2,564 square feet of living space with prices anticipated to start in the \$200s.

The sense of community we’ve seen at our previously opened Latitude Margaritaville properties in Daytona and Hilton Head has been incredible, especially during this challenging

year,” shared Jim Wiseman, President of Margaritaville Development in a recent press release about the community. “We’re thrilled to partner with Minto and St. Joe to open a new, neighborly community in Northwest Florida, where residents can feel safe, comfortable, and supported – all while living like they’re on vacation.”

The concept of the community is inspired by the lyrics and lifestyle of Jimmy Buffett, singer, songwriter, and best-selling author. The tropical escape and relaxation themes associated with Buffett’s songs resonate with today’s vibrant and active 55-and-better home buyers. Development commenced on the community’s first 258 homesites including the 13 model homes. The first phase of Latitude Margaritaville Watersound is projected to include ap-

proximately 3,500 homes.

The start of construction on the model homes at Latitude Margaritaville Watersound represents another significant milestone for this community,” said Jorge Gonzalez, President and CEO of St. Joe in a community press release. “We look forward to welcoming future residents to visit the community and tour the model homes in early 2021. In addition to the homes and amenities that are being planned for Latitude Margaritaville Watersound, the community’s proximity to Northwest Florida Beaches International Airport, the beach and local shopping centers is sure to appeal to 55-and-better home buyers from across the country.”

For more information on Latitude Margaritaville and to sign up to receive regular development updates, visit [www.thewaltongroup.30a.beachproperties.com](http://www.thewaltongroup.30a.beachproperties.com) or contact Brad Reese, [brad@southwaltonfl.com](mailto:brad@southwaltonfl.com) or call 508-797-7930.

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Community

# Food for Thought Serves Record Number of Families for Thanksgiving

During the Thanksgiving break from school, students miss up to 10 meals that they otherwise would have had access to while in school. Since 2011, Food For Thought has helped bridge that gap by providing holiday services to local families in need.

2020 was, as expected, a record year.

Food For Thought served more than 640 families across five locations in just five hours. More than 1,300 bags of food containing 30,000 food items and nearly 600 turkeys were dis-

tributed to help support families during the holiday season. "This year has really highlighted the issues surrounding food insecurity in our communities," says Tiffanie Nelson, Founder & CEO of Food For Thought. "1 in 3 kids don't know where their next meal will come from. In 2019, that number was closer to 1 in 5.

Families can't keep enough food on the table. We are seeing record numbers of families needing our assistance, and in many cases, for the very first time."

Since March, families have been receiving curbside food distributions, each vehicle receiving 30 to 50 full size food items, often including fresh produce, in order to prepare full meals for the entire family. Food For Thought is currently serving 500-600 families a month while staff and volunteers are strictly adhering to safety guidelines including wearing face masks, social distancing, increased sanitizing and cleaning procedures in the pantries, and less than 10 volunteers working



You can Sponsor a Family. \$40 feeds one family in need. Donors can text FFTHOLIDAY to 44321 to give or visit [fftfl.org](http://fftfl.org) to donate online.

If you are interested in donating food items, Food For Thought is hosting their Stock the Sleigh Food Drive from December 2nd through December 14th. Desired

food for the collection includes instant potatoes, stuffing, corn-bread mix, canned veggies, rice, dry beans, mac n cheese, pasta sauce, cereal, pancake mix, juice, and boxed milk. Donations will be accepted December 11th & 14th from 8:30-4pm at Food For Thought's Destin and Santa Rosa Beach Pantries. If you or someone you know is in need of support from Food For Thought, you can get information about food distribution the following ways: text FOOD to 474747, email [support@fftfl.org](mailto:support@fftfl.org), or call 850-714-1960.



together at any one time.

"In a way, our holiday services from past years helped us transition more effectively into curbside distributions since the pandemic started," adds Nelson. "We have those systems in place for these larger services, and we have built off of that framework. We served nearly 40% more families than last year, and we expect the same at our Christmas services."

To support Food For Thought they have a few ways to help during the holiday season.

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# Does Your Dog Stare at the Wall?

Ever walk into a room to find your dog aimlessly staring at a wall? Of all the interesting things in your home, they choose the wall to stare at! Believe it or not, this is a pretty common thing with canines. Dogs do all kinds of weird stuff that we can't explain. This behavior happens to be one of them! Most of us just chalk it up to dogs being dogs and call them over to break their gaze.

But have you ever wondered why they stare at the wall?

It turns out, there are several reasons why your dog is doing this! Some are innocent enough. However, others can indicate potentially dangerous health issues. There's no way for dogs to tell us what they find so fascinating with the wall. So, we have to use our knowledge of canine behavior to solve this conundrum ourselves!

## #1. They Spotted a Captivating Pest

Sometimes, dogs stare at the wall because they see something you can't. No, we're not talking about ghosts! We're talking about bugs or pests! Dogs have an impressive sense of smell and hearing. They're fully capable of spotting a tiny bug crawling on your wall. It might blend into the paint color or be too far away for you to see. But for your pooch, it's an exciting invader they want to keep an eye on! Check the wall and see if you can spot it! If the bug flies or runs away, your dog's eyes will likely follow. This behavior isn't a cause for concern. Though, you might want to contact pest control to ensure that your home doesn't have any bugs that are dangerous to your dog.

## #2. It's a Symptom of a Seizure

Contrary to popular belief,

seizures aren't always the dramatic convulsions you see on television. Some seizures can be subtle, making them difficult to identify. Partial or focal seizures, for example, don't involve shaking at all. Instead, these seizures cause dogs to stare at the wall or ceiling. Sometimes, staring is the only symptom. But in some cases, the staring might be accompanied by biting at the air. Next time you catch your dog staring, try to pull focus. If your dog ignores you and keeps starting no matter how hard you try, you could be looking at a focal seizure.

Contact your vet straight away! Seizures are usually a symptom of some other serious health condition, such as cancer or epilepsy. The only way to know for sure is a trip to the vet's office. Luckily, there are many medications to keep these bouts under control.

## #3. They Hear Something on the Other Side

Once again, your pup's finely tuned senses are to blame! Oftentimes, dogs can hear what's going on outside even though you can't. Your dog knows that they can't go outside to investigate. So, they'll stare at the wall as they concentrate on listening. If there's a window nearby, they may be so inclined to go look at themselves. But if there's not, you might see your dog's head cock to the side every few minutes. Sometimes, the noise may not be on the other side of the



wall. Instead, it could be coming from inside the wall. Press your ear to the wall and see if you can hear any critters running around. If that doesn't result in any findings, the offending noise could be outside or hundreds of feet away.

## #4. Your Pooch is Suffering from CDS

CDS, or Canine Dysfunctional Syndrome, is a condition that affects older dogs. It's akin to Alzheimer's Disease or Dementia in humans. The

condition affects your pup's mental prowess. There are many symptoms of this condition. Most dogs will only experience a couple of them in the early stages. Unfortunately, this often leads to misdiagnosis. Dogs with CDS can become disoriented with their surroundings. They might get stuck in corners, walk around aimlessly, or even stare at the wall. As the disease progresses, dogs can experience changes to their

## DOG STARE

*continued on page 9*

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## DOG STARE

*continued from page 8*

sleep habits, interactions with humans, and more. Many will also have accidents, as they forget their housetraining. There's no way to cure Canine Dysfunctional Syndrome. But, you can mitigate its effects on your dog. To do that, you need to catch it early! Take your dog to a vet if you suspect that CDS, or any other brain conditions, is to blame for your dog's odd behavior.

### #5. It's a Compulsive Behavior

Your dog's staring could be a product of compulsive behavior. When dogs are bored, under-stimulated, or stress-out, they will develop compulsive behaviors to cope. Generally, these behaviors are of no concern. They're not harmful, and unless they are causing problems around the home, there's no need to intervene. But, you may want to think about addressing the underlying cause of the compulsive staring. Consider playing with your dog more or giving them some ways to stay occupied throughout the day. If stress is to blame, address the trigger so that your dog can live more comfortably. You can consult with your vet for tips or go to a behavioral trainer.

### #6. They're Bored and Want Attention

Do you always call your dog's name to try and get them out of their «haze» when they stare at the wall? If you do, your dog could be playing you like a fiddle! Dogs are smart creatures. If



you try to pull their focus when they stare, they've learned that staring is a surefire way to get your attention. So, they'll use the behavior to their advantage anytime they get bored. It's just your dog's way of saying, «Look at me!»

### #7. Nervous System Damage

Is your dog head-pressing when they stare? This behavior is quite unique. Instead of staring at the wall from a distance, they get right up on it and place their head against the wall.

You've probably seen pictures of this behavior before. While it makes your dog look cute and guilt-ridden, this behavior could be very serious! Head-pressing is a response to a nervous-system issue. In fact, it might mean that the issue has progressed to the point of causing neurological issues. Head-pressing is a coping mechanism when things go out of whack in your dog's brain. Oftentimes, it means that they are under the influence of toxins. For example, liver disease causes the organ to produce high

levels of ammonia. That ammonia can intoxicate the brain, making it difficult for your dog to function. So, they use head-pressing to get a bit of solace. There are several reasons why your dog could be doing this. A wide range of health problems result in nervous-system damage, so you need to pay a trip to the vet for a diagnosis.

### Conclusion

Occasional staring contests with the wall are no major cause for concern. If the behavior

doesn't occur regularly, there's a good chance that the reason behind it is innocent. It's only when staring becomes a chronic behavior that you should be concerned. If you're worried about your dog's staring, consult with your vet. It doesn't hurt to rule out medical issues. Take the behavior as a sign and do what you can to address any potential problems that could be causing the behavior.

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# Guest Columnist: Christmas and the United States of America



BY TIM NORRIS

Christians celebrate Christmas Day as the anniversary of the birth of Jesus of Nazareth, a spiritual leader whose teachings form the basis of their religion. Popular customs include exchanging gifts, decorating Christmas trees, attending church, sharing meals with family and friends and, of course, waiting for Santa Claus to arrive. December 25, Christmas Day, has been a federal holiday in the United States since 1870.

When Oliver Cromwell and his Puritan forces took over England in 1645, they vowed to rid England of decadence and,

as part of their effort, cancelled Christmas. By popular demand, Charles II was restored to the throne and, with him, came the return of the popular holiday.

The pilgrims, English separatists that came to America in 1620, were even more orthodox in their Puritan beliefs than Cromwell. As a result, Christmas was not a holiday in early America. From 1659 to 1681, the celebration of Christmas was actually outlawed in Boston. Anyone exhibiting the Christmas spirit was fined five shillings. By contrast, in the Jamestown settlement, Captain John Smith reported that Christmas was enjoyed by all and passed without incident.

After the American Revolution, English customs fell out of favor, including Christmas. In fact, Christmas wasn't declared a federal holiday until June 26, 1870.

At Valley Forge, Pennsylvania December 23, 1777, General George Washington, had what he called "infinite pain and concern" on his mind- British troop advancement and the dire state of his forces. Some 12,000 troops were setting up camp

around him for the winter, putting together 2,000 or so rude huts with foraged wood and the barest of tools. Horses and oxen were in such short supply that the men were reduced to yoking themselves to makeshift carts. Many soldiers went without coats, shoes and blankets; most ate little in the way of meat. That day in camp, there were no cattle to slaughter and fewer than 30 barrels of flour in the commissary. Nearly 3,000 freezing, near-naked and starving troops, a quarter of Washington's force had been declared unfit for duty. The six months that the Continental Army would spend at Valley Forge would be the most difficult, and ultimately, transforming the American Revolution. That December, at a low point in his campaign to expel the British, Washington found himself in a desperate moment, one that drove him to consider one of his boldest, and riskiest, military maneuvers yet: a Christmas Eve attack.

As the aborted battle plan disappeared into history on that afternoon of December 23, 1777. Two days later, on Christ-

mas afternoon, the dirt ridden faced troops of the Continental Army emerged from their half-built huts and tattered tents to receive a holiday dinner of burnt mutton and watery grog. Many with their feet wrapped in rags, standing on their hats in the deepening snow.

The Continental Congress named George Washington head of the newly created United States Army in 1775 and charged him with throwing off the shackles of the greatest empire on earth. Incredibly, the worst of that winter at Valley Forge was the crucial moment in the war for American independence. Many, not the least George Washington, wondered if his bobtailed and bloodied army, freezing and starving and seemingly on the verge of "dissolving," would even exist when the spring. For the moment, what Washington did not realize on that Christmas Day was that in the months to come the

deprivations of Valley Forge would make his fighting men into a force that would emerge to topple an empire. It is well to remember our founding fathers fought and sacrificed their lives for the United States of America! I hope we remember over these Christmas Holidays that not only do we celebrate the birth of our savior Jesus Christ but also the birth of the most incredible nation on earth. A nation still worth fighting for.

May God Bless America and Merry Christmas to All!

*Tim Norris, a long-time Panhandle resident is past Chairman of the Walton County Republican Party and is the current Republican Party of Florida's State Committeeman for Walton County. Tim Resides in Santa Rosa Beach with his wife Nancy. The couple have 3 daughters, Calli, Hannah and Piper.*

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 Community

# December 2020 30A Real Estate Update



Dear 30A Neighbors,

Happy Holidays! It will be a different celebration this year, with families and friends being Covid safe. Our saving grace is that we are lucky to have all of the outdoors to enjoy. It is easy to keep 6 ft apart at the beach! Obviously, the news has spread that the panhandle of Florida is a great place to be! We have buyers moving here from all over the U.S. The numbers tell the story.

This year, we have had 6 homes sell for over \$10 Million. The highest sale is \$16,100,000 in Miramar Beach. There were 2 sales at \$15,950,000 and \$15,100,000 in Paradise By the Sea, and a \$14,000,000 sale in Seagrove. There was an \$11,500,000 sale in Beach Highlands and a \$10,000,000 sale in Alys Beach.

This year, there were 46 sales between \$5,000,000 and \$10,000,000. 16 of the sales were in Alys Beach. There are also 8 pending sales, 5 of which are in Alys Beach. In comparison, there were only 13 sales in 2019 between \$5,000,000 and \$10,000,000.

We had 222 sales ranging between \$2,500,000 and \$5,000,000. A few neighborhoods led the way in this category. Watercolor had 42 sales, Alys Beach had 39 sales and Watersound Beach had 32 sales, 16 sales were located in Rose-

mary Beach, and 10 sales in Inlet Beach. In comparison, there were only 103 in 2019.

This year, there were 608 sales between \$1,000,000 and \$2,500,000. In comparison, there were only 328 sales in 2019. There are also 151 properties pending sale currently. 91 of these sales were in Watercolor, 50 in Watersound Beach, 43 in Rosemary Beach, and 19 in Grayton Beach.

Let's take a look at a few of the neighborhoods separately:

## Rosemary Beach

Gulf Front - There are currently only 3 Active properties ranging from \$3,250,000 to \$10,200,000. The average property is \$6,466,667 with 3503 sf, priced at \$1845.87 per sf and 584 days on the market. There have been 4 sales ranging from \$4,300,000 to \$4,900,000. The average property is \$4,600,000, selling at 89% of the list price with 3236 sf, priced at \$1434.89 per sf and 1667 days on the market.

Non-Gulf Front - There are currently 37 properties available ranging from \$985,000 to \$8,100,000 with the average property being \$3,475,729 with 3236 sf, priced at an average of \$1057.89 per sf and 313 days on the market. There are 8 pending sales ranging from \$899,000 to \$3,350,000 with the average property being \$1,848,250 with 2393 sf, \$843,18 per sf and 189 days on the market.

## Seacrest Beach

There are 10 available properties ranging from \$805,000 to \$1,525,000 with the average property being \$1,268,570 with 2513 sf, priced at \$505.47 per sf and 57 days on the market. There are currently 12 pending properties ranging from \$775,000 to \$1,550,000 with the average property being \$1,106,821 with 2568 sf, and 110 days on the market. There have been 85 sales ranging

from \$525,000 to \$1,820,000 with the average property being \$903,240, selling at 97% of list price with 2381 sf, selling at \$384.88 per sf, and 151 days on the market.

## Alys Beach

Gulf Front - There is currently 1 active property at \$5,850,000. There are 4 properties pending sale ranging from \$6,095,000 to \$6,650,000 with the average being \$6,386,250 with 2446 sf and \$2,614.18 per sf. There has been 1 sale at \$10,000,000 with 3631 sf, \$2,754.06 per sf and 198 days on the market.

Non-Gulf Front - There are currently 8 active properties ranging from \$2,825,000 to \$6,395,000 with the average being \$4,417,375 with 3413 sf, priced at \$1365.65 per sf and 97 days on the market. There are currently 38 pending sales ranging from \$1,265,530 to \$5,885,000 with the average being \$2,931,577 with 2798 sf, \$1,077.41 per sf and 73 days on the market. There have been 69 sales ranging from \$1,200,000 to \$6,200,000. with the average sale being \$3,643,893 with 3222 sf, selling at 97% of list price at \$1,128.25 per sf and 86 days on the market.

## Seagrove

Gulf Front - There are currently 2 active properties: \$995,500 with 1802 sf and \$999,995 with 1802 sf. There have been 3 sales ranging from \$4,100,000 to \$14,000,000!

Non-Gulf Front - There are currently 22 available properties ranging from \$5,250,000. The average property is \$2,526,809 with 3503 sf, priced at \$726.20 per sf and 140 days on the market. There are currently 5 pending properties ranging from \$1,225,000 to \$3,150,000 with the average being \$2,103,000 with 3616 sf and 114 days on the market. There have been 53 sales ranging from \$230,000 to \$5,800,000. The average prop-



erty is \$1,431,136 with 2485 sf, selling at 96% of list price, \$565.70 per sf, and 121 days on the market.

## Grayton Beach

Gulf Front - There have been 2 sales at \$3,700,000 with 1683 sf, selling at 96% of list price at \$943.24 per sf and 217 days on the market and \$5,700,000 with 6043 sf, selling at 96% of list price and \$2198.46 per sf and 316 days on the market.

Non-Gulf Front - There are currently 8 properties available ranging from \$579,000 to \$3,399,000 with the average property being \$2,267,125 with 3036 sf, priced at \$740.19 per sf and 224 days on the market. There are 6 pending sales ranging from \$1,219,000 to \$4,650,000 with the average being \$2,299,333 with 3181 sf and \$698.27 per sf, with 222 days on the market. There have been 24 sales ranging from \$587,000 to \$3,300,000 with the average being \$1,681,267 with 2754 sf, selling at 93% of list price at \$639.73 per sf and 302 days on the market.

## Blue Mountain Beach - Gulf Front

There is currently 1 active property at \$3,875,000 with 4267 sf and 383 days on the market. There has been 1 sale at \$3,700,000 with 1967 sf and 80 days on the market.

## Gulf Place, Single Family Homes (Bella Mar)

There are 2 pending properties ranging \$799,900 with

\$1,125,000. The average property is \$962,450 with 2608 sf, priced at \$374.28 per sf and 136 days on the market. There have been 8 sales ranging \$893,000 to \$1,285,000 with the average being \$1,103,500 with \$340.18 per sf and 275 days on the market.

## Gulf Place, Condominiums

There are currently 11 properties available ranging from \$239,000 to \$990,000. The average is \$545,527 with 1000 sf and 382 days on the market. There are 24 pending properties ranging from \$325,000 to \$740,000 with the average being \$551,500 with 1066 sf, \$520.24 per sf, and 264 days on the market. There have been 16 sales ranging from \$270,000 to \$625,000 with the average being \$365,688 with 719 sf and priced at \$514.50 per sf with 87 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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# Considerations for Investors During These Times



BY MAURICE STOUSE, FINANCIAL ADVISOR AND BRANCH MANAGER

What might you want to be considering now with elections behind us, the potential of new vaccines and a new administration coming to The White House? Whether you are investing for the near, intermediate or long-term, logistics, more than a strategy, can be critical to achieving your goals. Strategy is recognized as a plan to achieve the objective. Logistics by contrast is more about the details and the implementation of the plan or the strategy. Logistics usually means consistency and discipline. A few investors this year, in the face of such uncertainty, chose to exit the market or abandon their strategy. That

is understandable as comfort level and the ability to sleep at night are so important.

Some made that decision as the market dropped rapidly back in March and others just prior to the election. Staying in, not getting out, is typically what has led to the attainment of long-term goals. What follows are some thoughts for investors to consider if they choose to remain invested.

First, consider the significant rise in the money supply. The supply of money, from the input of new dollars in the financial system (monetary stimulus from the Fed), has risen more than 25% so far this year. That, in turn, has pushed up asset prices from stocks to bonds to real estate, raw materials, building materials and so on. Also, consider the fiscal stimulus; that, too, is more money being injected into the system. Add to this the term, “velocity of money.” That is the rate at which money is exchanged from goods to goods or to service. That continues to increase.

Second, consider the consistent rise in consumer spending and the rise in durable goods



orders, and yet, overall debt is lower than before the pandemic began. Short-term variations remain as investors reacted to election and ongoing pandemic concerns. Certain sectors of the economy have done better (technology, discretionary to name a couple) and others have suffered (travel, leisure and hospitality as examples). As savings rates increase, there is a potential for even greater consumption not only now, but if and when the economy is more open. Once again, note that this is in addition to the rise in the money supply.


Third, these two together could have impact on price inflation – the cost of goods and services. An increased money supply, coupled with low and stagnant interest rates and greater velocity, could be spelling upward pressure on the costs of goods and services in the economy. In times past this might be followed by the tightening of the money supply and higher interest rates. However, take note that the Federal Reserve has indicated that its current policy is to not tighten the money supply or increase interest rates. With the flow of money and static interest rates, that could impact asset prices. Note the increases in building materials (lumber prices up 80% since April) and housing prices as two examples.

Investors may wonder what, in the interest of diversification, risk efficiency, should they consider. They might want to look into inflation hedged assets. Two examples are TIPS (Treasury Inflation Protected Securities) and precious metals. These two alone do not form a plan, but are part of the logistics for the plan. TIPS are for investors who anticipate higher prices (inflation) as are investments in precious metals. TIPS are designed


own in-depth research in order to have your plan implemented and for it to evolve as needed.

*Maurice Stouse is a financial advisor and the branch manager of The First Wealth Management and Raymond James. He resides in Grayton Beach and 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 32541. Branch offices in Niceville, Mary Esther, Miramar Beach, Freeport and Panama City, Pensacola, Tallahassee and Moultrie, Ga.; Phone 850.654.8124. Raymond James advisors do not offer tax advice. Please see your tax professionals. Email: Maurice.stouse@raymond-james.com. Securities offered through Raymond James Financial Services, Inc. Member FINRA/SIPC, and are not insured by bank insurance, the FDIC or any other government agency, are not deposits or obligations of the bank, are not guaranteed by the bank, and are subject to risks, including the possible loss of principal. Investment Advisory Services are offered through Raymond James Financial Services Advisors, Inc. The First Wealth Management First Florida Bank, and The First, A National Banking Association are not registered broker/dealers and are independent of Raymond James Financial Services. Views expressed are the current opinion of the author, not necessarily those of RJFS or Raymond James, and are subject to change without notice. Information provided is general in nature and is not a complete statement of all information necessary for making an investment decision and is not a recommendation or a solicitation to buy or sell any security. Past performance is not indicative of future results.*

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to appreciate with the rate of inflation. These days, there are so many choices, both more liquid and less costly, by way of Exchange Traded Funds which allow investors to buy a portfolio of TIPS or gold bullion or silver bullion. TIPS would be part of the fixed income or conservative parts of the logistics. Gold and silver bullion funds are considered alternative assets (vs. stocks, bonds, cash or real estate). Once again, these are inflation hedges and investors might want to consider learning more about these as they look at their goals and their plans. Real estate, and of course stocks, also can play a part in the logistics for investors.

So, with regards to stocks, what might investors want to investigate further? Growth-oriented stocks (technology as an example) have outperformed value oriented stocks (banks, energy, industrials as examples) for quite some time. A smaller number of growth oriented stocks make up a significant weighting of the S&P 500 as well as the NASDAQ. Many are wondering if this environment means a rotation from growth to value and that it becomes a long-term trend. There are many choices available today through mutual funds or individual stock selection for adding value-oriented securities to a portfolio. Diversification by asset class (and within an asset class) is seen as a component in the logistics for investors. Value-oriented stocks have tended to outperform growth stocks in times of higher inflation. There are even programs out there which rotate between asset classes and sub asset classes with a disciplined and researched approach.

Finally, and as always, when you work on your logistics, it is suggested that you collaborate with your advisors or do your

**Community**

# Time with Wine: **Small Wines with Big Flavor**

At Kwiker Liquor, we know that the key to having a great selection of fine wines is knowing a great selection of Vintners and Winemakers. And we take pride in cultivating these relations to bring the very best to our customers in the Panhandle. This month we called on our

friend Hunter Boon to share his story with us.

So, I am pretty sure I am the only 'winemaker' in Napa Valley with a 30A sticker on their car!!

I started going to 'the beach' with my grandparents when I was 4, way back in 1970, we had

a front lot in Seagrove that now has a few really big houses on it.

30A is one of my favorite places on Earth. I am so happy to be able to sell my wines at Kwiker Liquor, not far from where I ran on the beach and caught blue crabs with my mom and little brother at sunset.



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Well, I have lived in Napa Valley for the past 25 years and have been in the wine/restaurant business for four decades. I love the people, the creativity and the food and wine.

I have sold a lot of wine for other great producers, and a few years back I decided to make some of my own wine. We made 250 cases of a wine called Warrior Angel. It is an amazing wine made from grapes in Oakville, right in the middle of Napa Valley, near Robert Mondavi and Opus and Silver Oak. Warrior Angel is a blend while Cufflinks is 100% Cabernet.

We are a negociant which means we buy barrels and blend and come up with our private blend. We have some amazing winemaker friends who have helped us get great wine to go to market at "better price." Since we don't have all the costs of a big winery, we are able to offer our wines at a 30% discount to what they might have cost. Our goal is to over deliver with all of our wines.

As mentioned, Cufflinks is 100% Cabernet and we are very excited about the 2016 vintage. We only made 9 barrels - 225 cases. One thing to note is that we only sell our wine in California, Missouri and Florida. I have a lot of chef friends in Missouri and went to high school there, and I really like to fish and visit Florida, so that's where we sell our wine. These grapes are grown near Opus and Silver

Oak, it is a pretty good place to grow Cabernet.

We sent half of our Cufflinks production to Florida - 112 cases for the whole state. It is really not a lot of wine in relation to the big wineries who will make 100,000 cases or more in some cases. Our goal is to create amazing small wines and over deliver. We really hope you like this wine and our goal is also to produce an outstanding wine under \$50, which we have been able to do.

The fruit for the Cufflinks is 50% from Oakville and 50% from Atlas Peak, two great regions in the Napa Valley for Cabernet. Oakville is really one of the greatest places on the planet to grow Cabernet. It is a very small region and is truly heralded for making many of the best wines to ever come out of Napa. We blend the Oakville wine with wine from Atlas Peak, which adds some acidity and nuances from the mountain fruit and we like how the two wines come together.

So, we say thank you for supporting our little Napa wine company, we are so excited to be sold on 30A and 98 and at Kwiker Liquor. We will continue to make great small wines and send them your way and who knows you may see me signing bottles at Kwiker or on a fishing dock near you one day soon. Happy Holidays!

# The Faces of Walton: Cold Brew Near You

BY MARK STANLEY AND TRACY STEELY

Daniel Pratt, founder and owner of Panama City Coffee Company, insists that what he is doing as he pedals his custom-made barista bike through the streets of Grayton Beach is not about the money. He is trying to create an experience. Not for himself, but for the curious customers he takes by surprise.

"I am first and foremost a musician. Creating an experience correlates with the creative part of me. I started a band when I was thirteen. These coffee shops had open mic nights, poetry nights, all centered around coffee. I sort of identified with that whole vibe."

What Pratt is peddling as he pedals is not iced coffee, which is simply hot brewed coffee on ice. This is nitro cold brew, a coffee that develops its flavors and aromas from ground beans steeped in cold water for hours or even days. It is dispensed from a keg, like beer. The nitrogen charge produces a pour with a creamy head, very much like Guinness stout, but with caffeine instead of alcohol.

About this time last year Pratt was living a normal pre-pandemic life, like the rest of us. He was recording his second EP (just released), playing gigs, and working as a worship leader for his church.

When the economy shut down in the spring he began delivering meals for DoorDash to help pay bills. The idea came to him in his sleep after a day in a particularly



storm-blighted neighborhood in Panama City. "I woke up with the phrase 'from Panama, for Panama' in my head. It was a real God thing."

Pratt grew up in the Washington, D.C. area, the oldest boy in a family of twelve siblings. His father's family was originally from Panama, so he was familiar with the Central American country long before his epiphany in Florida's namesake town.

His idea was simple. Build a successful local business to create opportunities for those still suffering from the effects Hurricane Michael. Purchase the raw ingredients for the business directly from farmers in Panama, thus dispensing with the costs of the middlemen, and help alleviate poverty in his paternal homeland.

He worked remarkably fast, given the limitations of the pandemic economy. He ordered his custom-made barista bike from a specialty craftsman in the Pacific Northwest. He received his first shipment of beans from the Boquete District, in the cool highlands of Panama near the Costa Rican border. He hit up friends to help him design a logo, set up a website, and research licensing and trade rules. He talked to other baristas and coffee shop



Stale coffee has no flavor. The big producers intentionally burn their beans to at least give the stale coffee a distinctive flavor."

The whole thing finally came together when he met Joe Thomas of Water's Edge Coffee, a local roastmaster who had been perfecting his craft for years. Pratt briefly explained his vision to Thomas. "I have been waiting to meet someone like you," Thomas reportedly said.

Pratt says that as soon as travel restrictions to Panama are lifted, he and Joe Thomas are heading south to visit farmers and taste coffees. He plans to introduce new roasts and hopes to start hir-

ing additional bicycling baristas to spread the experience up and down the Emerald Coast.

To see where his cold brew bike will appear next, search Facebook or Instagram for Panama City Coffee Company. To order bags of beans to brew yourself, visit the company's website, [panamacitycoffee.com](http://panamacitycoffee.com).

*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](http://www.thefacesofwaltoncounty.com) or call Tracy at 850-803-9822.*

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Community

# Hearing Loss is Now Linked to Alzheimer's Disease and Dementia

By JOHNS HOPKINS MEDICINE

According to several major studies, older adults with hearing loss are more likely to develop Alzheimer's disease and dementia, compared to those with normal hearing. Further, the risk escalates as a person's hearing loss grows worse. Those with mild hearing impairment are nearly twice as likely to develop dementia compared to those with normal hearing. The risk increases three-fold for those with moderate hearing loss, and five-fold for those with severe impairment.

Specifically, the risk of dementia increases among those with a hearing loss greater than 25 decibels. For study participants over the age of 60, 36 percent of the risk for dementia was associated with hearing loss.



How are the conditions connected? Although the reason for the link between hearing loss and dementia is not conclusive, study investigators suggest that a common pathology may underlie both, or that the strain of decoding sounds over time may overwhelm the brains of people with hearing loss, leaving them more vulnerable to dementia. They also speculate that hearing loss could lead to dementia by making individuals more socially isolated—a known risk factor for dementia and other cognitive disorders.

In addition to being an important risk factor for Alzheimer's and dementia, multiple studies have shown that hearing loss worsens the symptoms of these diseases when they are already present. These symptoms include impaired memory, the inability to learn new tasks, reduced alertness, compromised personal safety, irritability, anger, fatigue, stress, depression, and diminished overall health.

Can hearing aids help? In response to these findings, further studies are underway to determine if hearing aids can delay,



or even prevent, dementia and Alzheimer's by improving patients' hearing.

The bottom line, generally speaking, hearing loss develops slowly. Our brain's own ability to compensate and adjust to gradual hearing changes makes hearing loss difficult to recognize. That's why it's extremely important to have annual hearing evaluations. Experts encourage people as young as 45 to

have a baseline hearing screening. Catching and treating hearing loss early can slow, or stop, its progression.

Taking time to monitor your hearing may save many problems as you get older, you'll preserve more good hearing for life!

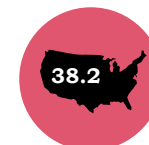
For more information, please contact All Clear Hearing Centers, 3133 Thomas Drive, 850 238 8805.

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*Hearing Loss is more widespread than you think. Approximately 38.2 million Americans (14.3 percent) report some degree of hearing loss.*

**Our Hearing health is connected to our Overall Wellness**

*Did You Know? Hearing loss may signal other important health related issues?*



**DEMENTIA**

Seniors with hearing loss are significantly more likely to develop dementia than those who retain their hearing.

**CARDIOVASCULAR DISEASE**

People with low-frequency hearing loss are considered at risk for cardiovascular events.

**DIABETES**

Hearing loss is 2x more likely for those with Diabetes.

**HYPERTENSION**

High blood pressure can be an accelerating factor of hearing loss in adults.



*It's important to take an empowered, proactive approach to health during every stage of your life – let it begin with your hearing health.*



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# Experience Joy and Moments of Hope!

BY HEATHER BENNETT

Covid-19 has kept us on our toes this year as we navigate and operate under unpredictable circumstances. This means we have to come up with new ways of doing old things, and organizations are getting creative. Instead of having a large gathering with dinner and music for its “Moments of Hope” fundraiser, Hope for the World Foundation hosted a telethon-style online streaming event. “We called it a stream-a-thon,” said Buddy Mullins, Hope for the World Foundation C.E.O.

For three years now, Hope for the World Foundation has hosted its Christmas fundraiser in Santa Rosa Beach to raise awareness about its work in Albania. But on Dec. 3, viewers were able to stream Moments of Hope online through YouTube, Facebook or their Hope for the World Foundation Website, watching and listening to music from the Gaither Vocal Band, videos, and stories about the foundation, testimony from organization members as well as people whose lives they’ve touched. There were hosts available throughout the 90-minute program to accept donations.

If you missed out on the live Dec. 3 event, you can still experience it on Dec. 23rd at 7 p.m. It will be streamed again on Facebook: @hopefortheworldfdn or @BuddyMullins/Hopefortheworld; on YouTube: @hope for the world foundation; Instagram: @hftwfoundation and by visiting: HFTW.org. Live hosts will be available to answer questions and viewers can visit HFTW.org/give to donate.

Hope for the World Foundation is a nonprofit organization that has brought Christianity to Albania along with helping orphans, repairing buildings, and giving food to those in need. Buddy and Kerri Mullins, Santa Rosa Beach locals, have worked in the organization full time for five years. Buddy’s parents, Roger and Cherie Mullins, have worked in the organization full time since 1994, and helped make the ministry what it is today.

Albania was once the world’s only self-proclaimed atheist county. After World War II,



Albania became a communist country, which lasted for 50 years. Under Enver Hoxha’s rule, the practice of any religion was forbidden. Churches, mosques and other religious institutions were closed and converted and the properties were nationalized. Many religious members and leaders were expelled, arrested, tortured or killed. After the fall of communism in 1991, Albania faced the issue of learning to be its own independent country. Another problem it faced was thousands of orphans, children whose parents had been arrested, sent to labor camps or executed under the communist regime.

Jimmy Franks, who had just started Hope for the World, felt driven to help bring the ministry of Christianity to Albania and brought in Roger and Cherie Mullins to help. They were ready to step in with food and clothes wherever they were needed. Hope for the World met with leaders of the new government and were asked to step in and take care of the orphanages, which at the time were basic collecting houses where children in rags were being kept in dilapidated buildings, had little interaction with the overwhelmed caretakers and received no education.

Since its conception in 1992, Hope for the World has helped more than 10,000 orphans in

four cities throughout Albania. Over the last 25 years, they have led people to Christ, fixed buildings, fed, clothed and educated the orphans. They started their own teen center to house those teens that transition out of orphanages around ages 14-16. The teen center provides them with shelter, a Christian foundation, and opportunity to learn a vocation and to study for university. Hope for the World Foundation also works with special needs orphans, has a ministry in the south for elderly and widows, and a ministry for Gypsies in the north. “It’s a real success story in Albania,” said Buddy. “We’re so grateful.”

Buddy and Kerri work on promoting Hope for the World Foundation by traveling across the country using music, videos and testimonies to show churches, organizations and individuals what the organization is doing in Albania. “We encourage people to continue to bring hope to people that are in need,” said Buddy. They also provide tours of their work across the country of Albania, called Vision Trips. “We take leaders, or those who want to get involved, on a trip through our works that span the entire country, on a 10-day vision trip, and let them see what Hope for the World is doing and let God speak to their hearts about if and where they are supposed

to get involved. One thing I love is that Hope for the World has not been about trying to Americanize the country. We’ve been more about discipling the

nationals of the country,” he continued. “The nationals there have done a tremendous job.”

With Covid-19, all the traveling has halted temporarily, and they are working on more creative ways to spread their testimony. Buddy and Kerri are trying to use social media and technology to increase exposure here, about the work Hope for the World Foundation is accomplishing in Albania. Streaming Moments of Hope is one of their first projects. “We were a little anxious. We’ve never done this online,” said Buddy. “Maybe once we get back to some normalcy in the U.S., we can do both. We’ll still do our Christmas event here and online as well.

To learn more about HFTW, visit [www.hftw.org](http://www.hftw.org) or [BuddyMullins.com](http://BuddyMullins.com). Subscribe to the Hope for the World Foundation channel on YouTube, or find the organization on Facebook at [Facebook.com/HopefortheWorldfdn](https://www.facebook.com/HopefortheWorldfdn) or [www.facebook.com/BuddyMullinsHFTW](https://www.facebook.com/BuddyMullinsHFTW).



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Community

# Caring & Sharing Holiday Season Update

With the support of its faithful partners, donors, and volunteers, Caring & Sharing of South Walton was able to distribute Thanksgiving meals to over 360 families in Walton County. Each family received a standard bag of food from their pantry, a Thanksgiving specific bag, and a gift card designated for the purchase of a turkey, ham, or produce. These efforts provided close to 1,000 bags of food and \$9,000 in gift cards to the community.

### Angel Tree

With Christmas just around the corner, Caring & Sharing's annual Angel Tree Program plans to distribute gifts to 400 children. A big thank you to the South Walton Fire District for sponsoring and coordinating gifts for over 160 children in South Walton. Though every registered child has been sponsored at this time, community members can still help to provide a memorable Holiday to neighbors in need. Please contact Carly Harmer at [carly@caringandsharing.org](mailto:carly@caringandsharing.org) to learn more about getting involved.

2020 has been a transformative year for Caring & Sharing of South Walton!

While the organization was presented with many challenges, they were able to continue providing hundreds of Walton County families with support. Executive Director Carly Harmer said: "We've learned that we not only meet basic needs but we provide our clients with so much hope each time they visit us. The team at Caring & Sharing truly cares about the wellbeing of our clients and works hard to get them connected to the resources they need. Also, we have a community that supports the work we do, financially and physically, every step of the way."

This December caring and Sharing is asking you to make a gift to help the organization prepare for what is ahead in 2021. Please consider Caring and Sharing for your Holiday giving. Every gift makes a difference in the lives of those they serve!

Caring & Sharing also operates a Thrift Store that generates funds for its various programs



and operating expenses. Donations of clothing, furniture, and household accessories are accepted Monday-Friday from 9 a.m. to 4 p.m., pick up can be arranged for larger items.

### Volunteers are needed in the Thrift store!

The team is working hard to get the Thrift Store back open five days a week but needs your help! They're looking for volunteers to fill all Thrift Store positions Mondays and Wednesdays. The shifts are from 9:00-12:30 or 12:30-4:00. Revenue generated in the Caring & Sharing Thrift Store makes the support we give our neighbors in need possible. We are currently open Wednesdays and will start opening on Mondays January 4th. If you are interested, please email [amariles@caringandsharingso-wal.org](mailto:amariles@caringandsharingso-wal.org) to learn more about our current needs!



### Ball is back!

December 12, 2020, Cafe Thirty-A will be transformed

with festive holiday décor for its Annual Christmas Charity Ball. Guests will be greeted upon arrival with a glass of champagne and enjoy passed heavy hors d'oeuvres, a dinner buffet, and a cash bar. The event will boast a large silent auction and raffle with all proceeds benefiting Caring and Sharing of South Walton's efforts to provide food and financial assistance to local area families and individuals in need. Tickets are \$100 per person, click below to purchase yours today! Visit [www.caringandsharingso-wal.org](http://www.caringandsharingso-wal.org) to learn more about the organization and the services they provide to low income Walton County residents.

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# Emerald Coast Theatre Company Presents A Christmas Carol and Christmas Cabaret on the Boulevard

Emerald Coast Theatre Company (ECTC) is ready to lift your spirits this holiday season.

ECTC continues its eighth annual season on the Northwest Florida Gulf Coast in December with both classic and new holiday entertainment. As part of its Professional Theatre Mainstage series, ECTC presents Charles Dickens' beloved classic tale, A Christmas Carol. The show opens Friday, Dec. 4 and runs three weekends through Sunday, Dec. 20. Performances are Friday, Saturday and Sunday at 7:30 p.m. with 2 p.m. Sunday matinees Dec. 6, 13 and 20.

In this thrilling adaptation by Patrick Barlow five actors bring to life some of Dickens' most beloved characters. From Scrooge and Tiny Tim to Bob Cratchit and Mrs. Fezziwig, Barlow's A Christmas Carol uses simple props, fresh physicality and the power of imagination to convey this timeless story of redemption. Witness Ebenezer Scrooge's transformation from a stingy miser to a man who generously celebrates the spirit of the season all year long, in this highly theatrical adaptation.

This production is directed by Nathanael Fisher with music direction and choreography by Vincent Pelligrino. Lighting and set design is by Rebeca Lake. Costume and prop design is by Anna Fisher. Stage Management and sound design is by Phillip Padgett.

"This is Scrooge as you've



never seen him before," says ECTC co-founder and producing artistic director Nathanael Fisher. "This adaptation is full of fast-paced, family-friendly comedy that is sure to put theater patrons of any age in the holiday spirit." Tickets to A Christmas Carol are \$32 per person for adults, \$30 for seniors/military and \$28 for students. Purchase tickets online at [www.emeraldcoasttheatre.org](http://www.emeraldcoasttheatre.org).

Two performances of Christmas Cabaret on the Boulevard will be Tuesday, Dec. 8 and 15 at 7:30 p.m. Mix, mingle, and enjoy live musical selections performed by talented performers from the cast of A Christmas Carol, ECTC

Education's Musical Theatre Cabaret Class, and a very exciting addition — renowned pianist Tom LaDow — who is sure to create holiday cheer with pre-show Jazzy Christmas tunes and a delightful accompaniment to the vocalists.

Enjoy classic holiday songs and join in some carols as well. Like a mug of hot cocoa, this event will warm your heart and get you in the holiday spirit.

Tickets to Christmas Cabaret on the Boulevard are \$22 per person for adults; \$20 for seniors/military; \$18 students. Purchase tickets online at [www.emeraldcoasttheatre.org](http://www.emeraldcoasttheatre.org).

"We invite everyone to come

out to see just why our new Second Stage Cabarets have become a huge hit! This is a casual evening at the theater where fun, laughter and music take center stage. Who could ask for anything more?" asks Fisher.

With COVID-19 safety protocols in place, all offerings will be performed in ECTC's performance space located at 560 Grand

Boulevard, in Grand Boulevard at Sandestin in Miramar Beach.

To make a tax-deductible donation, volunteer or learn more about Emerald Coast Theatre Company, find them on Facebook, call (850) 684-0323 and visit [www.emeraldcoasttheatre.org](http://www.emeraldcoasttheatre.org).

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## Merry Christmas

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 Arts

# ECMA Brings Classical Music to Northwest Florida

BY DEBORAH CARLONI

Ludwig Van Beethoven said, “Music can change the world!” And the Emerald Coast Music Alliance (ECMA) was formed to do just that locally—not for the entire world, but for our small piece of paradise. ECMA was founded in 2017 by Israeli-born classical pianist, Artistic Director Alon Goldstein who describes performing for children and adults who might not normally have access to classical music concerts, as “life changing and transformative,” and they’re bringing it on!

Alon is a passionate advocate for classical music education and is devoted to sharing the beauty of classical music to under-served communities. Since becoming a U.S. citizen, he’s had this vision. Perhaps that’s what drives his passion for the mission of ECMA, calling it “bringing Carnegie Hall to the people.” He makes his performances an interactive experience for children and adults, weaving in stories or asking kids questions, captivating them not only with his music, but also his welcoming interac-

tion. In turn, he hopes some are impacted to develop an appreciation for classical music as well.

Alon could probably have chosen a zillion other places to pursue this passion, but he chose Northwest Florida to form the ECMA and we are the ones that benefit. Alon is one of the most original and sensitive artists of his generation, admired for his musical intelligence and dynamic personality. His artistic vision and innovative programming have made him a favorite with audiences and critics alike throughout the United States, Europe and Israel. Since his orchestral debut at age 18 with the Israel Philharmonic, Alon has since performed with the Los Angeles Philharmonic; Philadelphia Orchestra; the San Francisco, Baltimore, St. Louis, Houston, Vancouver, Kansas City, Indianapolis and North Carolina symphonies; and orchestras on tour in Paris, Mexico, Russia, Romania and Bulgaria.

The ECMA works in partnership with the Northwest Florida Symphony Orchestra and relies solely on donations to fund its



efforts. Through these funds, ECMA has been able to schedule a week in January each year since its creation, to invite renowned classical musicians from throughout the world to perform in Northwest Florida, FREE of charge, for local schools, senior centers, assisted living facilities and organizations serving special needs populations. Guest mu-

sicians have come from Israel, Italy, Belarus, Korea, China and the U.S. In addition to Alon’s performances on the piano at each festival, the 2019 festival featured guest musicians Amit Peled and the Peabody Cello Group of Johns Hopkins University. The 2020 Festival featured guest musicians and the winners of the 2016 and 2018 Concert

Artists Guild International Competition; Jiji (Guitarist) and Mitya Nilov (Percussionist) respectively.

Since 2017, the ECMA Festivals have grown exponentially from five performances in the first year, to 46 performances by 12 musicians in 2020.

The 2021 Festival planning is currently underway, tentatively scheduled for January 9-29, 2021. Although Covid-19 concerns will prevent live performances in most venues, ECMA is committed to presenting concert performances via streaming video and other technologies such as Zoom featuring live question and answer sessions for students. Guest musicians will be announced soon on [emeraldcoastmusic.org](http://emeraldcoastmusic.org).

You can donate any amount to support ECMA’s ongoing mission at [emeraldcoastmusic.org/donate](http://emeraldcoastmusic.org/donate). Sponsorships are also available for a specific concert venue. All donations are tax deductible. Please visit [emeraldcoastmusic.org](http://emeraldcoastmusic.org) or contact via email at [info@emeraldcoastmusic.org](mailto:info@emeraldcoastmusic.org).



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# Cultural Arts Alliance Announces Launch of Under the Sea Campaign

Due to COVID-19 response, the Cultural Arts Alliance of Walton County (CAA) was unable to host its annual Under the Sea fundraiser that normally helps cover the cost of the Underwater Museum of Art (UMA) sculpture deployment. So in true 2020 fashion, the CAA is taking it virtual and inviting everyone to support the nation's first and only permanent underwater museum.

The Under the Sea campaign will begin December 1st at 7:00 AM CST at facebook.com/CulturalArtsAlliance. In support, Facebook is partnering with PayPal to match the first \$7 million in donations to all participating

non-profits, and supporters are encouraged to give early in the day to ensure matching funds are secured for the UMA campaign. Sculpture sponsorships are also needed, and the first five donations of \$3,000 or more will be named as sponsors of the remaining sculptures.

Named in 2018 by TIME Magazine as one of 100 "World's Greatest Places," the UMA is presented as part of the CAA's Art In Public Spaces Program in partnership with South Walton Artificial Reef Association (SWARA). The UMA's purpose is to create marine habitat and expand fishery populations through art while pro-

viding enhanced creative, cultural, economic and educational opportunities for the benefit, education and enjoyment of residents, students and visitors in South Walton. The UMA is a special asset unique to Walton County and Florida, and it is important to ensure its viability, especially during this irregular fundraising year."

With support from Visit South Walton, Visit Florida, The National Endowment of the Arts, Florida Department of State Division of Cultural Affairs, Alys Foundation, 30A Company, and Hilton Sandestin Golf & Beach Resort, eight UMA sculptures will be deployed in Spring 2021

joining the existing seventeen sculptures located on a one-acre permit patch of seabed off Grayton Beach State Park.

The sculptures quickly attract a wide variety of marine life and, over time, evolve into a living reef. This eco-tourism attraction entices art lovers and divers from around the country and the globe, provides a much-needed habitat for local marine life and fisheries; and gives marine scientists, wildlife management professionals, ecologists, and students an opportunity to study marine life and measure the impact of artificial reef systems on the Gulf ecosystem.

The Cultural Arts Alliance

(CAA) of Walton County offers support, connection and access opportunities for all forms of art, every variety of maker, all levels of learners, and especially, art lovers. Through sponsorship, performance, and educational programs, the organization directly connects the people of Walton County with the broader view, the critical exploration, and the answers only the Arts have the power to provide. For more information, visit CulturalArtsAlliance.com.





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# Sorting Through the Noise of Medicare Annual Enrollment



BY MICHAEL ROTH

For those folks new to the Medicare Annual Enrollment Period (AEP), the overwhelming volume of mailing pieces, emails and phone calls are dizzying. For those folks more experienced in this time, the sigh of despair and calls of “Oh no, not

again!” can be heard from every balcony and rooftop.

Keep in mind, the closer we get to December 7th (the official end of the AEP), the more intense it will get if you let them. Regardless of your experience level, there are some things you can do to quell the noise and help you make the best decision possible for you.

First, make sure you pay attention to the mail and phone calls you receive from your existing insurance company. These communications will be very valuable to you as they likely will be about the changes to your current plan in the new year. Too often, because of the volume of clutter mail, folks tend to throw these out along with everything else just to try and keep the kitchen counter clear. As the

saying goes, don’t throw the baby out with the bath water!

Next, try to make a real effort to understand everything you can about your current plan. Know the exact name and type of plan as well as how much you are paying in premiums. Is it a Supplement Plan? If so, which one; M, N, G, F, etc.? Know which type of Part D or, Stand-Alone Prescription plan (if any) you have, to go along with this Supplement Plan. Know your deductible and copays. Know if you are able to use your pharmacy of choice. Know how the coverage Gap (commonly known as the “Donut Hole”) works in your plan.

Perhaps you have an Advantage Plan instead. Again, know the exact name and type of plan as well as how much you

are paying in premiums. Being that Advantage plans have the Prescription coverage built in, you will not have a separate premium for Part D. However, you will need to know the deductibles for the entire plan. Oftentimes, there will be a separate deductible for the Advantage Plan and the Prescription coverage within the plan. Also, know your copays and whatever Extra Coverages your plan offers such as Rewards Programs, Silver Sneakers, etc.

The two last, most important pieces of information you will need to know about your current plan is, what your premium will be and are your doctors/medications going to be on the plan in 2021. Some plans get better, some plans not so much. Some get more expensive and some reduce to as low as \$0 per month. Some doctors stay and some doctors go. Some medications get more expensive, less expensive or simply are not covered. It all depends on where you live and the plan you have.

Now, FINALLY, you are armed and ready to attack that onslaught of external information. Be careful of where you

look! Many of those ads you see on TV with famous sports figures/actors are nothing more than marketing companies looking to get your information to SELL to anyone willing to pay for it. If you respond to those ads, you will only make the onslaught of mail, emails, texts and calls that much bigger.

Work with people you know and/or reputable insurance companies you know and recognize. Deal directly and don’t be afraid to let someone know you would prefer they not contact you again if you have settled on what you want to do.

That is the final important point. Now that you are well informed and have made a well-informed decision, you will feel much better about changing the channel when the next Medicare ad shows up on TV. You can sort your mail over the trash barrel. Talk about stress free living!

*Michael Roth is a qualified, licensed agent with Florida Health Connector providing Florida Blue Medicare throughout the State and is based in the Walton/Okaloosa County area. He has been in the insurance industry Since 1984 and can be reached at (850) 899-7003.*

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# Our Shared 2020 Grief



BY STEPHENIE CRAIG,  
JOURNEY BRAVELY

What comes to mind when you hear the word grief? 2020 is inviting you to see grief as the emotional experience surrounding the loss of anything or anyone important to you. Maybe you've lost a person, a pet, a relationship or a home. We are experiencing loss of jobs, physical touch, in-person contact with family, the ability to visit sick loved ones, gathering in large groups to celebrate or to mourn. We are also experiencing intangible losses like feelings of certainty, control and the way life was before COVID.

As the year's end approaches, we are invited to acknowledge our loss/pain and remember that we aren't alone in our grief. While we all wish 2021 would bring "normal" back, we struggle to make

sense of our current and ongoing challenges in a world where COVID exists.

So, what are we supposed to do with all the uncertainty, sadness, anger and depression?

Elizabeth Kubler Ross and David Kessler, authors/social scientists, provide helpful guidance in messy, chaotic grief. The 6 Stages of Grief are not tidy categories, neat timelines or defined behavioral markers. Grief is complicated, unique to each person, and non linear. Rather, the Stages of Grief are ideas providing structure for understanding complex emotions. Stages are experienced in any order, repetitively, and you don't have to experience every stage. There is no typical or normal grief. You can't do it wrong. What's important is acknowledging your loss and allowing yourself to feel.

### 6 Stages of Grief to Help You Navigate Loss:

**Denial.** Denial is the numbness/shock that occurs shortly after a loss. Your brain can't completely process and reorient to loss. So, denial helps you ease into the reality. Denial feels like your brain is tricking you into postponing acknowledgement of loss and the full onset of grief emotion is sometimes muted temporarily.

**Anger.** Anger can be pow-

erful and overwhelming. Let yourself feel and express anger. Losing a person, a job, or sense of normalcy are hurtful experiences. Your body uses anger to find structure and strength in the emptiness of loss. It's ok to feel anger toward yourself, loved ones, strangers, God. Let yourself feel rather than pushing anger down.

**Bargaining.** "If only I had left the house 15 minutes later..." "I will do anything to get things back to the way it was before so I don't have to feel this pain." Bargaining is your brain seeking control in the midst of out of control circumstances. It's okay to entertain these thoughts and wonderings as a path toward accepting death, pain, and loss happen in this world outside of your control.

**Depression.** Loss is terribly sad. It leaves you feeling empty, exhausted, withdrawn, lacking motivation, lacking a sense of purpose, and lacking mental clarity. Situational depression is common in grief and different from clinical depression that is prolonged and not related to circumstance. Don't rush yourself or "quick fix" grief-related depression. It's normal and over time, it decreases.

**Acceptance.** You don't "get over" loss. Instead, you move through it in your own time accepting the loss will always be part

of you and your story. Acceptance happens as you accept the new reality of daily life in the absence of what you lost. You will still hurt at times even as you begin to experience joy again in your life in small doses.

**Making Meaning.** Loss cannot take from you all of the moments, lessons, and joys you carry from time before the loss. You make meaning by remembering the value and beauty in what existed before. You make meaning by bringing what was before into the present and creating meaningful moments of memory and carrying legacy forward. You make meaning by allowing loss to motivate positive action to help others

through the loss you've experienced.

These stages will not help you skip the pain; however, they can provide reassurance along the journey. Allow yourself whatever time you need to grieve. Let emotions rise to the surface even when they threaten to overwhelm you. Releasing feelings is the slow path to lessening emotional intensity and embracing the current reality of your life. As you navigate grief and other difficulties, remember that Journey Bravely has coaching sessions available to help you. Connect with us at [journeybravely.com](http://journeybravely.com).



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Wellness

# Studer Family Children's Hospital Expands Care for South Walton & Destin

Sick and injured children in Walton County and Destin will soon have improved access to pediatric care, thanks to an expansion of pediatric emergency room services at Ascension Sacred Heart Emerald Coast, with close support from the Studer Family Children's Hospital at Ascension Sacred Heart, the region's only children's hospital.

"Each year, our Miramar Beach campus cares for more than 4,900 children in the emergency room," said Henry Stovall, regional president of Ascension Sacred Heart Emerald Coast. "We want to ensure those children have a smooth and positive experience, plus ready access to high-quality, specialized care at our Children's Hospital in Pensacola. This ex-

pansion of children's services in our community will help us to grow the care we are able to provide locally."

The expanded pediatric services, which will be available Dec. 14, will include four treatment rooms, three observation rooms, plus advanced equipment specially designed for diagnosing and treating medical emergencies in kids. Because coming to the ER is stressful for children and families, the hospital team has worked to make the experience as child-friendly as possible.

The facility will be staffed by ER physicians and nurses who have additional training from pediatric critical care specialists and other pediatrics specialists at the Studer Family Children's

Hospital.

This new partnership will allow for more direct connections between the specialists at Children's Hospital and the ER facility in Miramar Beach. Children's Hospital provides a wide range of expertise in specialized areas of pediatrics including pediatric surgery, or-



## Ascension Sacred Heart

thopedics, trauma, oncology, cardiology, neurology and neurosurgery.

The addition of pediatric ER services follows the opening of a Level II neonatal intensive care

unit at Ascension Sacred Heart Emerald Coast in the spring of 2020.

"As we continue to grow our children's hospital services, we're working hard to bring specialized healthcare closer to the communities we serve," said Will Condon, president of the Studer Family Children's Hospital.

in their community. This means greater convenience, improved access to healthcare and ultimately better outcomes for families of sick and injured kids."

As Northwest Florida's only pediatric trauma referral center, the Studer Family Children's Hospital also offers medical transportation services – including both ground and air transportation – to bring critically ill and injured babies and children to the Children's Hospital campus in Pensacola.

For more information about Northwest Florida's only children's hospital, to find a specialist or to hold your place in line for the pediatric emergency room, visit studerfamilychildrenshospital.com.

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BY DR. RICHARD CHERN, MD

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tially resolve, but diseases keep progressing under the surface. There are even studies indicating oral and topical hormones increase disease. We have been voted Best-in-Destin for the last three years and there is a reason for this. We are great at what we do and take great pride in that. If

you are over 40 and not already a patient, then you should be calling us now for an appointment. Even if you think you are feeling okay, you have probably just forgotten what it's like to really feel great.

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years and has been trained in both traditional and alternative medicine techniques. So, he is able to see the patient in a much more holistic way without losing sight of the importance of traditional medicine. Call today for an appointment at (850) 837- 1271.



have occurred. But some things just can't be improved no matter how hard we try.

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Musings

# Unbounded

BY LAUREN CATANESE

Standing on a mountain-top, arms spread wide. Breeze blowing your hair, while the sun warms your cheeks. Heart open. Free. You close your eyes and feel the peace unattached to anything other than your soul's truth. Connected to the higher power, content within yourself, trusting in life's beauty and soaking it in; knowing the flow will never stop. Endless supply of connection to Source, of truth and of love. Basking in the exhilaration of being alive, free, and well. You are unbounded in joy.

Life's lessons and reality bring our souls through so many forms of emotions. And when we are on a journey to reach our destination, there are things that we do not want to feel, afraid of what they mean. One side is the knowing that we are powerful beings actually able to manifest our

miraculous world. The power of our ability to create our fate and achieve desires along the way, can cause us to also doubt our worth, our integrity, our place of belonging. We feel we would rather sabotage the path and sink into a space that says we are not good enough, and do not have what it takes to make it happen. Or doubt its validity. We spend our world, feeling into our pasts, anchored to the harborside unwilling to let go. And we can get stuck in this space. Holding on to an illusion that the fear is the truth not the love.

On the path of grandness, heart and magnificence to a life we feel in our soul we are meant to live; all these feelings, emotions, temptations, doubts and fears will absolutely 100% come up. Might even bring us to our knees and make us question every situation we are presently



desperate failures of life knocking you down and saying stay there. They are the light calling you home. It's the divine in you, saying feel this, don't fear, don't analyze. Take this journey to your darkest spaces, so you can free yourself a little more each time. And you will. I believe in you. I believe you can. And as you delve deeper and love wider, you will feel the lightness begin to grow.

Barriers are released. Your heart has more room to breath and expand. And more of life can come in. The good parts of life. I'd say the ultimate gift you can give anyone, including yourself, is to be in all your authenticity- your own unbounded version of you! Stand on your mountain top. Spread those arms wide. And breath in the freedom of a life that one day you will be satiated from. Life is not meant to tie us up into so many knots that we can't even live and experience all that she has to offer. Life is meant to go big, feel deep, and learn to love more of yourself and accept the beauty that calls to you. My wish is for you to feel the freedom and unboundedness that is surrounding your essence just waiting for the opportunity to get you to fly. Happy Holidays SoWal and Destin!

in. Might even bring up tears. This is the time to persevere and recognize that it's natural for life to bring it up. So allow them, and let yourself feel into the restrictions that you have built around

yourself. You will be successful at taking on a new approach to old paradigms. To healing wounds that have been keeping you stuck longer than you knew. Deep moments of self- reflection are not



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 Musings



BY SEAN DIETRICH

My wife is putting up the Christmas tree and we haven't even rounded the corner toward Thanksgiving yet. But then, this holiday season can't arrive quickly enough for us.

My wife is ready to get this show on the road. After a long year of sheltering in place, social distancing, sterilizing hands, and making curbside grocery pickups in hazmat suits, I'm surprised she didn't put the tree up in July.

Not only is she erecting our tiny plastic tree, she is cooking butterscotch cookies, lighting scented candles, and diffusing festive 50-dollar essential oils into the air. Our house smells like a Yankee Candle suffering from an identity crisis.

Our corny Christmas decorations are making an annual appearance, too. We have porcelain figurines strewn on every surface, little glass people skating on mirrors, decorative salt shakers, a Norman Rockwell advent cal-

endar, and of course, Christmas scarves for our dogs.

Yes. Scarves.

And music. You cannot put up a tree without music, it would be wrong. We play only the classics in this house. Because whenever Christmastime rolls around I prefer to travel back to a time when singers wore tuxedos, drank martinis on national television, and slurred their words in the company Foster Brooks.

The old melodies are drifting through our home like ghosts of Christmas Past. Nat sings about Chestnuts. Der Bingle is singing in Deutsch. The Vienna Boys' Choir sings in Latin. Willie sings in Texan.

And I am lost in a fog of peppermint and plasticized Christmas paraphernalia. I have already traveled backward in time, deep into my childhood.

When I was a kid, my parents did not give many Christmas presents. Oh, we decorated and did trees, but our evergreens were fake, and our decorations were cheap.

On Christmas morning I would receive three or four sensible gifts and that was about all. Because we were fundamentalists. My mother didn't believe in elaborate gifts. So I never even knew what I was missing out on.

I thought every kid received khakis, Fruit of the Looms, a Sandi Patty record, and a 1611 King James Bible for Christmas.



Until one year when I visited my friend's house on Christmas Eve night.

The party was un-dang-be-lievable.

I felt like I was walking into a Yuletide explosion. They were smoking cigarettes, sipping spiked eggnog, and shouting. They all gathered around a tree that was the size of a municipal landfill. Under the branches were 1,498,283 wrapped presents. Everyone was howling along to the "Twelve Days of Christmas," refilling highballs, and wearing colorful garb.

My friend's mother was dressed in a red gown with white pearls and a holly brooch. His father wore a Santa hat and smoked a stogie the size of a two-by-four. There was mistletoe hanging from the door jambs. I believe Foster Brooks even made a cameo.

The green-eyed monster of envy was awakened within Little Me, and I am at my worst when I'm jealous. It's my ugliest emotion. I couldn't believe I'd been so shorted for all these years.

Our Christmases had been

dreadfully plain, and our suppers basic. We were pitiful. We ate canned oysters and cold cheese logs. We listened to solemn religious music. Our idea of a wild holiday night was turning up volume when Lawrence and the boys played "Lady of Spain." How could my parents do this to me?

The next Christmas, my father decided to help me see life more clearly. He let me accompany him on one of the annual holiday errands he always did for our church.

We spent the evening going across town to deliver free balsam firs and sacks of gifts to needy families. These were sturdy trees, and the presents were mostly coats and shoes and hats.

That night we visited many different neighborhoods. I was introduced to various children who lived in ramshacked homes with dogs under the porches and absent parents. My father wasn't trying to give me a guilt trip, I think he was just trying to let me see the world as it was.

And I did. I met kids my age who didn't even seem to realize it was Christmas. They had no twinkling lights, no yard art, no butterscotch, no cheese logs, no nothing.

There was one kid who I went

to school with. He was waiting on his porch with his little brother when we arrived. His family not only lacked a tree, they were using flashlights because their electricity was off. The church delivered their groceries weekly. And their clothes came from donations.

My father put on his biggest smile to make the delivery. We dropped off a garbage bag filled with gifts, and I was surprised to discover that these kids were actually excited about receiving so little.

When the kids threw their arms around my father I saw peach-sized tears in their eyes. One boy shouted, "Oh thankyou-thankyouthankyou!"

And I'll never forget seeing that kid look admiringly at my father, then to me, and saying with complete sincerity: "Man, you're SO lucky."

We rode home in silence. And when I arrived at our little house and saw our crooked tree, I felt differently about it all. I looked at our handmade decorations, and the popcorn garland, and the quilted advent calendar, and the candied pecans, and I felt downright silly.

Then I sat beside the glow of our lit-up tree and got lost in the sounds of music. I could not quit thinking about what I had seen.

And even though I am an adult now, and even though COVID-19 has made this year a crummy year, I still replay that boy's words in my head.

Because they remain so very true.

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 Musings

# Problems, Problems



By KIRK MCCARLEY

In 1958, Don and Phil Everly lamented the frustrations of many high school young men with a song, “Problems,” which eventually crested at number 2 on the Billboard Top 100 songs. DARN IT! Racking my

brain trying to come up with a piece that’s illuminating, motivating, compelling, thought provoking. Nothing comes to mind. The frustration level hearkens back to memories of vain laborious attempts to unscrew the lid from the jar. Or the car failing to start from a battery dead as a doornail. Or the long wails of a baby continuing after another futile attempt at comfort.

Anxiety brings chest tightness. Blood pressure elevates. So many things to do and the day is wasting.

You ever get that feeling? Often the stakes are higher. Hours at work just got reduced and the rent is due in two weeks. The doctor called to say the test



results seem a little bit off; she is going to confer with a specialist and get back to you. You and your sister had a fight and have not spoken now for six months.

Everybody thinks that his or her problem is big and unique in this world. Many of us keep on thinking, worrying, and hurting ourselves when some problem arises trying to simply escape away from the pain...

Years ago there was an angel given a project to solve problems—problems of the human kind. This particular angel was of high intellectual capability and wanted a 100% solution to each of the challenges. The angel commenced to invite all men, women, and children in his company to write their problems down on a small chit of paper, without revealing names.

Everyone present wrote their problems in detail and folded the paper in half. They were then told to put their paper in a common box and place them

before the angel.

“Now,” the angel said, “Those who want to exchange their problems, please come forward. Pick a chit and your problems will be exchanged with the one on your newly chosen paper.”

Many kinds of people were gathered: poor, wealthy, smart, infirm. They all began to pick and read the other person’s problem. To the surprise of the angel and all present, everyone’s remarks were the same.

“Let me remain with my existing problem. I can manage it. Oh God, I didn’t know this type of problem was also here in the world,” they exclaimed. They all now knew the extremity of the problems faced by others.

Thanks to Rajesh Rao for not only sharing this story, but freeing my writer’s block.

I knew a woman many years ago who wrestled with cancer, not once, twice, but three separate times. Further, each

instance was a different variety. There were more than several episodes of surgery, treatment, pain, convalescence, and absence from her regular rhythm of life and work. In listening to her story and the hardships faced she shared something interesting. As frustrating and demoralizing as her recovery could be and the helplessness she felt at having to rely on the assistance of others she realized her blessing. It was that she was providing a ministry opportunity to her family and friends to care, feed, and spend time for and with her, which in turn ministered to them and provided purpose and fulfillment to her many caregivers.

How bad are your problems? Would you really take a chance to trade with someone else? Who might be more than willing to help you and by virtue of you allowing them to help provide them with thanksgiving. Merry Christmas!

A graduate of the University of North Texas, Kirk McCauley 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: The Christmas Song

BY PASTOR DAVE HOLLAND

*Where were you when I laid the earth's foundation?  
Tell me, if you understand...  
On what were its footings set,  
or who laid its cornerstone—  
while the morning stars sang together  
and all the angels shouted for joy?  
—Job 38:4-7 (NIV)*

In the beginning of time there was a Singer. He sang a magnificent song and the world was made. Such beautiful music danced through the universe that the sun, moon and stars waltzed in perfect rhythm. But,

humanity questioned everything in the song for so long that humans forgot there was a Singer. That's when the great sadness began. The earth decayed and the song faded into a distant memory.

God fashioned the heavens and the earth while the stars sang. We look through the eyes of science and we see laser beams and light-years calculated to infinity. But we miss the song and the Singer. God speaks the language of beauty and design, while science seeks the method and math of creation. Albert Einstein said, "Science is lame without religion and religion without science is blind." Science relates to creation as sheet music interacts with a song. Both are necessary, but methodology must follow the creative genius.

Creation resounds to the glory of God. But we have this problem called sin. It mucks up the works considerably. Our hurts and pains deafen us to the song; it blinds us from seeing the



splendor. We can trace our fatal flaw to the Garden of Eden where Adam and Eve rebelled against God. We inherited their mutinous nature and possess it in every fiber of our being. We don't try to be bad—it comes naturally. All seemed hopeless until Father God created a new beginning.

God's secret plan slowly unfolded. In the stillness of a Middle Eastern night, a Hebrew named Abraham once again heard the stars sing. The promise revealed to Abraham that salvation would come through his descendants. And he believed the promise. God would create a new song for humanity

to sing and rejoin the praises of the morning stars.

The Holy Child was born in Bethlehem, birthed to the tune of "Glory to God in the highest." The universe sang at His birth, "At once

the angel was joined by a huge angelic choir singing God's praises: Glory to God in the heavenly heights, Peace to all men and women on earth who please him." Luke 2:13-14 (The Message)

Humanity crucified Jesus the Savior, but God's creative song would not be silenced. All creation groaned until the melody of pain and suffering converted into resurrection. The great sadness is transformed into joy. This message of life is released through faith in Christ.

The song of creation and Christmas simmers in every Christian's heart. You are God's workmanship. His creative song

dances in your heart waiting to be sung by your voice. The universe is waiting to hear the new thing that God has created in you.

Christmas is the song of the ages and you are now the singer. The angels sang it and invited the shepherds and all people to join the joy. The birth of Jesus is our theme: "It came upon a midnight clear, That glorious song of old, From angels bending near the earth, To touch their harps of gold: "Peace on the earth, goodwill to men, From heaven's all-gracious King."

*Dave Holland pastored churches for 38 years before retiring in Destin. He recently released his new devotional-Bible study based on the Gospel of Luke titled, "Extraordinary Jesus: Ignite Your Season of Miracles." You can obtain a copy of this book from his website, [DaveHolland.org](http://DaveHolland.org) or at [Amazon.com](http://Amazon.com). Pastor Dave is available to preach and teach in churches and conferences.*

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Musings

# Gifts



By RICK MOORE

Buying presents for others is easier when you know what they like to collect. When someone asks me what they can buy for my mom, I let them know she collects teapots, which makes selecting a gift for her simple. My dad used to collect rare and expensive coins. My father-in-law collected fishing lures. My younger sister owns a large selection of rare baseball cards. My brother-in-law frequents yard sales and flea markets looking for decorative cigar boxes. My wife has assembled a number of antique plates

through the years. My children used to collect Beanie Babies. I tried collecting stamps for awhile, but my collection seems to have been lost during one of our many moves.

Some people have enough wealth to collect rare automobiles, famous pieces of art, and precious jewels. Yet, there are collectables more precious than diamonds and more costly than gold. The great news is absolutely anyone can collect these gifts I am referring to. What is in this collection of gifts? Love, joy, peace, forbearance, kindness, goodness, faithfulness, gentleness, and self-control. People who begin collecting these gift items discover they enjoy it so much they always want more.

You might be thinking only God can give a person such priceless gifts. But what about gifts you can give? If you are uncertain what you can give to others this Christmas, here is a list of suggestions for your consideration:

To your enemy - give forgive-



- ness
- To an opponent - give tolerance
- To a friend - give your heart
- To a customer - give service
- To all men - give charity
- To every child - give a good example

To yourself - give respect

As a child I traded baseball cards with other kids in my neighborhood. Trading was fun. Sometimes I would have two identical cards while my neighbor needed one of mine. What did we do? They gave me a card I didn't have and I gave them a card they didn't have. It is funny how we forget to trade when we get older. I give you a smile, you give me a smile. I let you out in traffic, you let me out in traffic. Sounds simple, doesn't it? Yet, we forget that letting someone out in traffic may make them happier than any gift card they will ever receive.

If you are still planning your Christmas gift list, here is some advice from John Wesley from many years ago:

- Do all the good you can,
- By all the means you can,
- In all the ways you can,
- In all the places you can,

At all the times you can,  
To all the people you can,  
As long as ever you can.

There is one last collection to consider. Take time to collect your thoughts. Reflect on the true meaning of Christmas. Yes, 2020 was a very tough year. It was also a very tough year in which a little baby was born in Bethlehem. Mary and Joseph had to travel a hundred miles the old fashion way just to pay taxes. Then she gave birth to her first child in a stinky barn. It is true that wise men brought gifts of gold, frankincense, and myrrh. But those gifts can not compare to the greatest gift of all, which was, and will always be, the "Gift" that was wrapped in swaddling clothes, lying in a manger.

Merry Christmas!

*Rick Moore is Pastor of Communications at Destiny Worship Center*

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# What Ever Happened to Peace?



By MYRNA CONRAD

Christmas is one of my favorite holidays. During this time, we receive cards and hear songs about “peace on earth good will toward man.” In fact, when the angels heralded the birth of Jesus they said, “And this will be a sign for you: You will find a baby wrapped in swaddling clothes and lying in a manger. And suddenly there was with the angel a multitude of the heavenly host praising God and saying, ‘Glory to God in the highest, and on earth peace among those with whom He is pleased.’” ~Luke 2:12-14

Christmas is supposed to be a time when we see people caring for

and thinking more of others than themselves; a time of kindness and giving. It should be a time when families and friends gather and celebrate. It should represent a time of peace and hope. However, over the years, it has become as much about getting as it is giving and rather than the act of bringing joy and peace, it often brings stress and anxiety. Many people feel anything but peace during this time. Over the last several decades many of the traditional celebrations of Christ’s birth by Christians have been attacked and regarded as being offensive rather than representing life and peace.

I read an article about peace during the time of WWI when a cease fire happened on both fronts at noon on Christmas Eve. It wasn’t something that was decided by the military leaders, it was decided by the men in the trenches. In their hearts they wanted to observe one evening of peace. Christmas in the U.S. during the post war years between 1946 and 1964 reflected a period of peace, prosperity and productivity.

Today, peace seems to be more elusive than ever, whether it be peace within families, peace within

churches, peace within organizations, or peace both within countries and between countries. There is turmoil and destruction in all of our major cities and even in some rural areas. This year has definitely been a year of anger, frustration and people attacking each other, both verbally and physically. If you listen to the news or get on social media, people are very opinionated and mean. People have chosen to have confrontations instead of conversations, conflict instead of peace. Sometimes the hardest place to find peace is within our own hearts.

So, what happened to the peace that this season is suppose to represent? How do we find a measure of peace again in our country?

I believe there will always be turmoil and wars, arguments and disagreements. However, peace starts from within. Until we can find peace in our own hearts, we will not be at peace with others. So, how do we find inner peace? The major thing that takes away anyone’s peace is fear. So many people are living in fear during this time: fear of sickness, fear of being in need, fear of losing people they love, their livelihoods,

their belongings; fear of loneliness, fear of being out of control. Well guess what! We are not in control over any number of things that might happen in our lives. Peace can only come when we realize that there is one more powerful than any person or circumstance—someone who loves us and is working in our lives—someone who does have complete control! That’s the peace message of Christmas! God sent His Son to this earth so that we could be reconciled to Him and know how very much He loves us. That is the only peace that is lasting regardless of our circumstances, which are constantly changing. When we have this peace and security in our own hearts, then we can reach out to others in peace, with a heart of giving, not expecting; with a heart of love, not need; with a heart of forgiveness, not anger.

How can you have peace and promote peace? Here are a few strategies:

**Be Aware:**

Be aware of the things or feelings that disrupt your own peace.

Think about how peace would change your life.

Consider how you can let go of some of the fears that plague your life.

Understand that you have no control of what others do, but that you can choose peace in your own life.

**Be Intentional:**

Make every effort to be at peace with others.

Be willing to not try to control every situation.

Teach your children how to get along with others.

Have a generous heart this Christmas. That doesn’t mean spending a lot of money, but being generous with your time and your love.

Check out Jesus – He came to bring ultimate peace – personal peace.

“Now may the Lord of peace Himself give you peace at all times in every way. The Lord be with you all.” ~2 Thessalonians 3:16

“For He himself is our peace, who has made the two groups one and has destroyed the barrier, the dividing wall of hostility.” ~Ephesians 2:14

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 Dining

# St. Joe Properties Celebrate the Season with Festive Holiday Events

'Tis the season to gather with loved ones, give thanks and celebrate – and St. Joe Hospitality's properties Watercolor Inn and FOOW restaurant are getting into the spirit of the season with special events being held from now through December. A roundup of these standouts is included below.

### Poolside Campfire

The Gathering Spot at WaterColor Inn | Every Saturday, Nov. 14 – Feb. 27 | 8 – 11 p.m. 34 Goldenrod Circle, Santa Rosa Beach, Fla.

Join WaterColor Inn for the reopening of its lobby bar and lounge, The Gathering Spot, now featuring a revamped menu of small plates and bites meant to be shared with friends. Cozy up to the warmth of the hotel's poolside fire pits and enjoy featured hand-crafted cocktails and menu items that'll remind you of classic fall days spent by the campfire. Live music and specials will be available at the newly reimagined bar and lounge every Saturday night beginning at 8 p.m. Open to the public; reservations are not accepted. Free valet for all guests.

### Supper Club at FOOW

Thursday, Dec. 17 | 6:30 – 8:30 p.m. 34 Goldenrod Circle, Santa Rosa Beach, Fla.

Join FOOW's Executive Chef for a multi-course tasting menu with beverage pairings featur-

ing the world's top wine, spirit and beers. This special Supper Club dinner will be limited to 20 guests; reservations are required (email [cori.wheaton@stjoeclub.com](mailto:cori.wheaton@stjoeclub.com)). Open to guests 21+; \$125++ per person. ++Service charge and sales tax not included.

### Tacky Christmas Sweater Cocktails Class

The Gathering Spot at WaterColor Inn | Saturday, Dec. 19 | 8 p.m. – midnight

34 Goldenrod Circle, Santa Rosa Beach, Fla.

Put on your tackiest Christmas sweater and join us at the hotel's lobby bar for a holiday-themed cocktail class with your favorite FOOW bartenders! Guests will learn how to create two hand-crafted holiday cocktails curated by FOOW's bartenders, who'll be providing insights into the spirits used, as well as teaching the basics for building your very own creative holiday libations at home. Open to guests 21+; \$40++ per person (includes class, beverages and light fare). Open to the public; in order to seat guests more efficiently, reservations are not accepted. ++Service charge and sales tax not included.

### FOOW Christmas Eve Dinner

FOOW | Thursday, Dec. 24 | 5 – 10 p.m. 34 Goldenrod Circle.

'Twas the night before Christmas, when all through FOOW, the restaurant was stir-



ring while the chefs cooked for you... Join FOOW in celebrating the last night before Santa arrives with special menu features curated by the restaurant's Executive Chef, and wind down with family and friends on a special evening – after all, Christmas is prettier on the Gulf! FOOW's regular dinner menu will be served during this time. Open to the public; in order to seat guests more efficiently, reservations are not accepted.

### FOOW New Year's Eve

FOOW | Thursday, Dec. 31 | 5 p.m. – 12:30 a.m. 34 Goldenrod Circle, Santa Rosa Beach, Fla.

The end of 2020 is finally here! Celebrate with FOOW and ring in the New Year with special Chef features, champagne and a memorable night of festivities, including live music and special guests. For additional information, email [cori.wheaton@stjoeclub.com](mailto:cori.wheaton@stjoeclub.com). Open to the public; in order to seat guests more efficiently, reservations are not accepted. A cover charge of \$20 per person will apply after 10 p.m.

### SJH - 2020 Holiday Events 4

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# 30A Eats.com Holiday Recipes



Last Christmas we were up bright and early prepping for our feast to come later. When my daughter asked me to throw out some ideas for new recipes, I led her to my closet of cookbooks and told her to take her pick. With good taste she chose a favorite old church cookbook of mine containing a recipe for elegant mashed potatoes. This recipe is decadent and perfect as a holiday side to my tenderloin. I didn't take the prettiest photo, but the potatoes won high praise!

Wishing everyone a safe and happy holiday season! Merry Christmas!

## HOLIDAY POTATOES

### Ingredients

- 5 pounds Yukon Gold potatoes, peeled and cut into 3-inch chunks
- 5 pinches sea salt
- 1 pound sliced bacon
- 2 sticks unsalted butter, softened
- 1 1/2 cups heavy cream, slightly warmed
- 1 cup cheddar or gruyere cheese
- 1/2 cup minced chives
- freshly ground pepper

### Preparation

Put the potatoes in a large pot and cover with water. Add salt and bring to a boil. Simmer over moderately high heat until tender, about 20 minutes.

Meanwhile, in a large skillet,

cook the bacon in 2 batches over moderate heat, turning once, until crisp, 8 to 10 minutes per batch. Drain the bacon on paper towels and coarsely chop it.

Drain the potatoes and return them to the pot. Shake the pot over moderately high heat for about 20 seconds to dry the potatoes. Remove. Pass the potatoes through a ricer into a large pot. Add the butter, cream, cheese, chives and bacon and stir well. Season with salt and pepper and serve.

## SOUTHERN CHEESE RING

Perfect for holiday parties, family gatherings, or tailgating, I hope you enjoy one of our family favorite appetizers. Just make sure to run the Jello Mold under hot water before popping off the bottom and the top of the mold, and setting the ring on a platter. Top the cheese ring with pecans, fill with strawberry preserves, and serve with your favorite crackers. I find the Ritz brand works best with this particular recipe. (That's just a Rosemary Sprig from my garden on top for garnish).

### Ingredients

- 2 (16 ounce) packages sharp cheddar cheese at room temperature, grated
- 1 cup pecans, toasted, salted and chopped
- 3/4 - 1 cup mayonnaise
- 1 small onion, minced
- 2 garlic clove, minced
- 1/2 teaspoon Tabasco sauce
- sprinkle of cayenne pepper
- 1 cup strawberry preserves
- butter to lightly grease the Tupperware Jello mold

### Preparation

Combine all the ingredients and mix well, except the strawberry preserves and chopped pecans. Place the mixture into a lightly buttered Tupperware Jello Mold. Chill for 3 hours. Run warm water over mold and remove the top and bottom. Sprinkle with chopped pecans

Fill the center with the good strawberry preserves. Serve with your favorite crackers.

Option: Shape the mixture into a ring on an attractive serving dish, cover and chill.

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Music

# Studio 237 Music School; Let the Music Play

By LISA CYR,

Music playing in the background elevates a room's atmosphere and mood. Everyday, I choose instrumental music to play in our living space to match the moment, weather, or season. When the outdoor temperature drops, I locate a video of a fireplace with instrumental music playing in the background on our tv monitor in the studio living room. People often say they feel warmer and more relaxed even if the A/C is on.

In December, many stores play a variety of holiday songs to lighten up our mood and may bring back fond memories of years gone by. People tend to purchase more products when music is playing. I was shopping at The Fresh Market the other day and exclaimed, "One of the reasons I like this store so much is the classical music being played while I shop!"

Sometimes, people who are battling illness will play special



music daily to encourage healing and a positive mindset. We often want peace and quiet while we rest, however songs from happier times in our lives can sooth and lift our spirits for a hopeful future.

Opera is amazing! I volunteered at an annual opera brunch scholarship fundraiser for about 4 years. I decided to play opera music while the volunteers set up the room, food, raffle etc.... The

room's atmosphere was instantly transformed, as we all came into unity in anticipation of the Pensacola Opera's Artists in Residence program performance. Plus, I felt great afterwards.



Live music while eating at a restaurant will always make a difference! Many of us have a great

appreciation for the dedicated talented local musicians we have in our area. They have the gift of making people happy! Their passion is sharing their music and gifting. While at a restaurant, you will notice smiling joyful faces, people celebrating each other, and laughter. Their music creates

a festive mood. In your travels, remember to "Tip the Gift."

Studio 237 Music is grateful for our talented giving teachers who have invested many years of study and performance developing their talent. Our teaching staff are Jim Couch, Lisa Cyr, Ray Cyr, Scott Gilmore, Peter Lake, Matt Miller, Katarina Marshall and Johanna Sholar. The instruments they teach include: piano, guitar (acoustic or electric), voice, violin, cello, viola, drums, ukulele, clarinet, saxophone, songwriting, and more. You may read their bio's at our website: [www.Studio237Music.com](http://www.Studio237Music.com).

Let's imagine a typical event such as weddings, anniversaries, receptions, birthdays, barbecues, church services, coffee houses, proms, football games, parades etc... without music. Very somber. In contrast, music energizes, lifts our heart, gets us moving, loving, laughing, anticipating, creating, strategizing, drinking, eating, and being merry! So, I say, "Let the Music Play"! Wishing you a music filled holiday season.

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# 30A Songwriter Radio Artist Spotlight: B-L'Attitude



BY JOSETTE RHODES

Just when you think you've heard it all, along comes something that makes you say wow! Allow me to introduce B-L'Attitude. South Walton locals Josh and Tara Bohlen bring together Hip Hop Rap and Artistic Violin creating an original sound steeped in positivity.

The name B-L'Attitude is a combination of four words: be, love, attitude, and latitude. Tara shared that when a person is loved it can change their attitude and give them latitude to

pursue their dreams. Josh says his rhymes are meant to be positive and inspirational, encouraging people to rise above any obstacles they might be facing, thus setting them free. The duo states that there is definitely a Christian message in some of their music but their appeal and genre reaches many different types of fans.

Tara Bohlen began studying music at the age of 9 with the Suzuki Method School of Music. In 2016 she was voted as North Dakota's Favorite Instrumentalist at the North Dakota Music Awards. Tara is a music instructor with over 20 years experience



and has led multiple orchestras.

Josh Bohlen got his start in inner city Minneapolis. During childhood he performed lead

roles in plays, singing, dancing, and reciting soliloquies in numerous school and family shows including Harold Hill in "The

ment in the band will expand.

You can learn more about B-L'Attitude at their website [b-lattitude.com](http://b-lattitude.com).

Music Man" and Tevve in "The Fiddler on the Roof." Josh has performed around the United States, West, Southern, and Central Africa, Central America, and South America.

Tara and Josh are raising three daughters; Hannah, Taliah, and Sylvia. They are home schooled and all play string instruments. You can see cameos of the girls in B-L'Attitude's music videos and as the children grow into their talent their involve-

## The Baytowne Countdown is On at The Village of Baytowne Wharf!

Twinkling lights, skating on ice, magical tunes and streets filled with sparkle, tinsel, holly and jolly beckon your inner child to "believe" in the magic of the holidays all over again. Kids know it and we know it, too! The wonder of Santa and the holiday season jingles in our hearts and in the joyful Village of Baytowne Wharf!

Join in the excitement as **Baytowne on Ice** hosts its **5th Annual Ice Skating Extravaganza!** You will enjoy two performances by Jessica Pfund and Josh Santillan on Friday, December 11th at 6 & 7:30 p.m. Both shows are FREE. Before and in between the shows, lace up those skates and skate around with the Pros! Jessica and Josh will be on the ice sharing tips and tricks! And there's a lot to know about Jessica and Josh. After successful singles careers that included national medals, Jessica and Josh teamed up six years ago. Together they have competed in many international competitions earning medals while representing Team USA. They have Olympic dreams and are shooting for the 2022 games! Skaters of all ages won't want to miss them!

**Wednesday Night Holiday Concerts Holiday Edition + Visits with Santa** usher you into the holiday spirit! Listen to some of your favorite holiday classics during the holiday edition of Baytowne Wharf's Wednesday Night Concert Series. Each concert features a festive choreographed light show and visits with Santa. No cost to attend!

**Dec. 9** | Fort Walton Beach High School Chorus

**Dec. 16** | Matt McCarty Band

Lighting up the holiday nights are **12 Nights of Lights!** Enjoy a festive, choreographed light show every Wednesday, Friday and Saturday in December (Wednesday, Dec. 2 - 23) leading up to Christmas on the Events Plaza Lawn! This sparkling event will also be featured during the special holiday edition of the Wednesday Night Concert Series. Watch three dazzling shows on The Village tree at 6 p.m., 7 p.m., and 8 p.m. No cost to attend!

Celebrate the New Year with **Baytowne Countdown!** You don't want to miss The Village of Baytowne Wharf's end-of-the-year celebration! Ring in the New Year with an evening to



remember—two breathtaking fireworks displays at 8 p.m. and midnight. Enjoy fun for kids and

kids at heart with face painting, kids' activities and LIVE music on the Baytowne LIVE stage with DJ 30A from 5-7 p.m. Finish off the family friendly evening with the first fireworks display at 8 p.m. The fun doesn't stop there! Dance the night away with LIVE music from GROOVY 7 from 7 p.m. until 1 a.m. featured on the Events Plaza Stage! End the night with a spectacular midnight fireworks show! There is no better place to ring in 2021!

\*21 & over after 10 p.m. 20 & under must be accompanied by a legal guardian after 10 p.m.

**Baytowne on Ice** continues as a favorite holiday tradition! The Ice rink is open through January 31st. Hours vary daily. \$11 for 90-minute skate; \$3 skate rentals. Rent the rink for private parties and functions. Call 850-714-7614 or please visit [baytownewharf.com](http://baytownewharf.com).

All holiday events are no cost to attend.

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# NWFSC Enters into a Season of Gratitude

Now more than ever, I am grateful for our community, who have funded, volunteered, celebrated and advocated for us throughout the years. Your unwavering support throughout this time of great uncertainty has helped Northwest Florida State College thrive. This year, we are overwhelmed and humbled by the community's response to assist our students through the College's Student Emergency Fund and major scholarship endowment donations.

We are fortunate to live in such a generous community with deep roots in patriotism and loyalty. Let us all pause in gratitude for the men and women who have served to protect our great nation. I am thankful for the sights and sounds of freedom that can regularly be seen and felt outside my home and office windows. I am proud that



we are doing our part to serve our active duty service members, veterans, and their family members at our one-stop Veterans Success Center (VSC) by offering a tranquil, professional and respectful space, where veterans and their family members can study or pursue other scholastic assignments.

Above all, I am thankful for the overall health



Dr. Devin Stephenson, President

and wellbeing of our College community. I am humbled by the resiliency and resolve of our College administration, faculty and staff. This year, specifically, I have witnessed great efforts to transform long-practiced teaching methods and operational processes to better serve our students and personnel.

As we prepare for the holiday season, I find myself reflecting

on a number of good things that came from a year that was filled not only with unprecedented challenges, but one that also generated extraordinary opportunities. Our College has received over \$18 million in grant funding in the past year, which will continue to transform our career education offerings and positively impact the quality of place in both Okaloosa and Walton Counties. Most recently, U.S. News & World Report ranked Northwest Florida State College #1 among all southern region colleges for the least amount of student

loan debt realized by our graduates, and ranked 4th nationally among all regional colleges. This is an honor and a testament to our affordable first-class education and the work of our team.

Northwest Florida State College is a member of the Southern Association of Colleges and Schools Commission on Colleges (SACSCOC) Reaffirmation of Accreditation Class

of 2020. We successfully completed our decennial review in mid-October and submitted our five-year Quality Enhancement Plan (QEP): Engage NWFSC. The reaffirmation process was a college-wide effort that guarantees our accreditation for the next ten years and affirms our mission to improve lives by providing high-quality, globally competitive education. Through our QEP, we pledge to become a more present, visible and active partner in our students' path toward academic and career success.

It is my sincere wish that you experience a joyous holiday season with your loved ones. The year 2020 has stretched us, challenged us and forced us to adapt. Never lose sight of the goodness around you. Together we will Make a Difference and continue to advance as we have for 56 years. We are in the prime of life as an organization, and we will continue doing great things for Northwest Florida!

Warmest Regards,



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BY CHRIS BALZER, ECES

# Helpful Holiday Energy Saving Tips

## ENERGY TIPS

by Emerald Coast Energy Solutions

off the electronics completely. Many electronics, even when powered off, still use energy. I call them energy vampires.

**If you plan to leave this holiday season, think about automating your home.** Put exterior and interior lighting on timers to avoid being on all day and night. Add a thermostat which you can control via Wi-Fi and your smart phone, in

the event we get a cold streak or heat wave during the time you are away, you can control your home's temperature. Also, remember to unplug those energy vampire electronics which use energy even when turned off.

**When shopping for groceries, buying local foods and goods not only supports our community, but saves energy by reducing trans-**

### portation-related energy costs.

It is always a good idea to give your home an energy checkup by a professional. They can pinpoint your biggest energy loss areas and provide suggestions and solutions to become more energy efficient.

We wish you and your loved ones a happy, safe and energy-efficient holiday season!

Chris Balzer is founder and president of Emerald Coast Energy Solutions, a smile-provider company. ECES provides smiles to its customers after installing high energy efficient products, increasing comfort and lowering energy bills. For more information on how to save and become

energy efficient, schedule an inspection by calling (850) 588-2870, visit [www.trusteces.com](http://www.trusteces.com) or email [wecare@trusteces.com](mailto:wecare@trusteces.com). Save energy and "Beat the Heat."

*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 and become energy efficient, schedule an inspection by calling (850) 588-2870, visit [www.trusteces.com](http://www.trusteces.com) or email [wecare@trusteces.com](mailto:wecare@trusteces.com) and Beat the Heat.*

This holiday season is unlike any other, to cap off a year unlike any other. Throughout this season, and as we move into a new (and hopefully better) year, we wish you moments of peace amid the difficulties, connections with family and friends, even if they can't be in person, the warmth of memories from holidays past and wonderful glimpses of the joy that still lives under the surface.

We would also like to share a few holiday energy savings tips to help brighten your nights and lower your energy bills.

**Switch to LED lights when decorating.** LED lights use 80 to 90% less energy than incandescent lights. If you aren't sure if you have incandescent lighting or not, you can tell if you have incandescent lights when it is warm or hot to the touch. We recommend using a digital thermometer to test to avoid injury. It is estimated that four strands of LED lights will save \$30 this month compared to four strands of the traditional lighting. It is also a good idea to use timers to reduce the amount of time holiday lighting stays on, plus one less thing worry about.

**When cooking the holiday feast, don't forget about the smaller appliances.** Crockpots and microwaves use less energy and give off less heat than ovens and stoves. Also consider co-cooking. If one dish needs to bake at 400° and the other at 350°, consider sharing the baking time and set your oven at 375° and bake both dishes.

**Electronics are always a popular gift.** You can get those electronics and save energy. When choosing electronics: TV's, computers, gaming consoles, etc., always look for Energy Star qualified electronics. These qualified electronics use less energy and save energy. Rechargeable batteries and LED lighting might not be on top of anyone's list, but they make great stocking stuffers and save energy. Also, consider using smart power strips and turn

**Energy-Saving Tips to Make Your Holidays Even Brighter!**

- Create & send e-cards for paperless holiday cheer
- Give cookies and treats in reusable mugs & plates
- Bake all dishes at once in your Energy Star appliances
- Recycle grocery store brown bags into gift wrap
- Decorate with Energy Star LED lights for up to 70% less energy usage
- Plug your festive holiday lights into a timer
- Use advanced power strips & power down the strip when not in use

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# Christmas Gifts and Auto Insurance



BY VICTORIA OSTROSKY

Bill loved Christmas. He loved the decorations and the gift-giving. He especially loved to see the surprise and joy on his son's face on Christmas morning. Now that Kyle was a teenager, Christmas gifts and their wonder had lost a bit of their excitement, and he wanted to bring that feeling back once more before his son

was grown.

Kyle was still a new driver, so Bill decided he would surprise him with a new used car. Bill had already absorbed the painful sting of his increased auto insurance premium when Kyle was added as a driver on his policy a few months earlier, and he was hoping adding another car wouldn't increase it too much. Or maybe he should register the car to his son and get him his own insurance. Maybe that would be cheaper since he could put the bodily injury at the state minimums. That was an idea. But, he needed to discuss it with his agent.

"Good afternoon, Sarah! Are you ready for the holidays?" asked Bill.

"I'm getting there," replied Sarah. "What can I help you with today? Kyle didn't get into an accident, did he?"

"No, no, nothing like that," said Bill. "I've decided to get him a used car for Christmas and I'd like to know how much more it will cost, and if it would be a good idea to have him get his own policy."

"Wow! I'm sure Kyle will be in heaven with that kind of gift! I'll be happy to go over your options."

Sarah went on to explain to Bill that as long as Kyle remained a dependent, he should stay on his dad's auto policy. She quoted from an article on the subject: "The argument that a teen driver should obtain a separate policy with less coverage to keep costs down ignores several potential problems—chief among them that in many states the parents are still legally liable for their child's actions—particularly if they are still minors—and therefore the parents could still be sued for

their child's actions behind the wheel regardless of whether the teen driver has a separate policy. If the teen driver DOES have a separate policy, the parents' own auto insurance might not come into play, and they could be left with a very large bill." (<https://www.elliottwhittier.com/announcements/bid/161292/should-your-teenager-have-their-own-car-insurance-policy>)

"Wow," said Bill. "I had no idea!"

"Right. And keep in mind, that once you purchase the vehicle, get it added to your policy right away. That goes for any kind of vehicle, such as a licensed golf cart or motorcycle, to ensure that it is covered. Next, let's look at some ways to lower your premium. Does Kyle get A's and B's at school?" asked Sarah.

"Yes, he does. He's a great student."

"Excellent! Then email me a copy of his most recent transcript for a discount. That will save you some money at least," said Sarah.

She also told Bill that some cars are more expensive than others to insure. "Get me the VINs of a few and I'll get you quotes so you can decide which one would be the best bang for your buck. Another thing, too, depending on what you pay for the vehicle, you might want to consider leaving off comprehensive and collision coverage. Of course, that would mean if the car is damaged in an accident, there would be no coverage to get it repaired or

replaced. For young drivers, the two most expensive coverages on an auto policy are the bodily injury and collision, and you don't want to reduce your bodily injury coverage since that's your asset protector. But, you could exclude comprehensive and collision to save on the premium as long as you understand the ramifications.

"One last thing. We've talked about an umbrella policy before. Now that you have a youthful driver, you might want to consider a higher limit since your exposure has increased, and I'll check to make sure the carrier will include Kyle on the coverage."

After Bill's conversation with his agent, he felt a lot more prepared to go out shopping for his son's first car. He wondered if he could also find one of those large red bows to put on the roof like they do in the commercials.

*Insurance Zone, owned by Joe and Lea Capers, is a full service commercial and personal lines insurance agency serving Destin, Miramar Beach, Niceville, Freeport, Santa Rosa Beach (30A) and Inlet Beach. Visit their Video Library on [www.ins-zone.com](http://www.ins-zone.com) and watch several informative videos including 'Auto Insurance Made Easy,' or call 850.424.6979. Victoria Ostrosky, author of this article, is a Personal Lines and Life Agent/CSR with IZ.*



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# What on 30A TV ?

Smart TV's are Becoming the juggernaut of content, no devices needed.

BY PAUL VIZZARD

30A TV now broadcasts 11 channels of programming, from 30atv to "Sidewalks" celebrity interviews, to Real Estate, Outdoors, and Business Network television. These channels have been available via add-on devices such as Fire TV, Roku, and Apple.

Recently, new contenders hit the shelves, with familiar name brands such as LG, Samsung, TCL, Phillips, and others. But they are not making devices to plug in the TV set. They are the TV. Smart TV's are now coming with a fast growing array of "apps" – similar to phone apps, but installed via your TV remote, or part of the operating system of the tv itself. All that's needed is a WIFI connection, and you can open the door to hundreds of channels of television programming, movies, music, and on some, even games. Newer models offer voice control and smart home integration.

A growing number of models now include voice recognition tools, like Amazon Alexa and Google Assistant, for switching channels and searching for pro-



grams. Most smart TVs can connect to "smart speakers" and a few will offer some or all of that same functionality built right into the TV. And now, smart TVs also let you wirelessly stream videos, music and pictures from your phone, tablet or laptop straight to your TV. This is often called cast-

ing. Why would you want to do that? Well, in many cases there are apps available for phones and tablets that may not yet be available on the smart tv, but can still stream masses of programming, movies etc, since the smart TV apps are still being developed. 30A Media and 30ATV network is now developing apps for smart

tv's and is also partnering with the television manufacturers to supply broadcast channels to the TV's as they are produced and released to retailers such as Walmart and Best Buy.

Once again, there is a huge shift in the market, moving away from satellite and cable in huge numbers, in favor of streaming

tv's or devices to add to tv's. For help or advice on these TV's and the program apps, drop me a line at paul@30a.tv.

30A TV broadcasts 11 live channels of original programming, including 30A, Outdoors,

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# FPRA NWFL Coast Chapter Celebrates 15 Years!

## Chapter Wins Multiple State Awards, Installs 2020-21 Board

The Northwest Florida Coast Chapter of the Florida Public Relations Association (FPRA) is celebrating 15 years serving the Florida Panhandle. Formed in 2004 as the 15th chapter to be established under the FPRA, it currently has 57 members (and growing) across three counties; Bay, Walton and Okaloosa.

In August, the chapter inducted the 2020-2021 Board of Directors during a virtual instal-

lation ceremony via Zoom. "Now is a critical time for public relations and marketing professionals to lean into our association for continuing education, professional development, and networking in order to stay vigilant and on top of their game as leaders in our companies and our profession," said Shaye Smith, incoming Chapter President.

The chapter's new board of directors are:



recognized for their outstanding communication efforts in Northwest Florida, making a profound difference and using their platforms and voices in innovative ways in our communities:

Shantelle Dedicke, Founder and Chief Creative Officer for the Frances Roy Agency, received the 2019-2020 Communicator of the Year for Business/For Profit organization.

Andrea Gainey, Lead Legislative Aide for Senator George Gainer of the Florida Senate 2nd District, received the 2019-2020 Non-Profit Communicator of the Year.

Christopher Saul, Public Information Officer for Okaloosa County was the recipient of the 2019-2020 Social Impact of the Year Award.

Tracy Louthain, APR, CPRC, Newman-Dailey Resort Properties, was the recipient of the 15th Annual Northwest Florida Coast Chapter/2020 Person of the Year.

Kate McMillan, Communications Manager, Destin Charity Wine Auction Foundation, was the recipient of the Chapter President's Award.

Bobby Parker, Director of Marketing and Public Relations, Aloha Hospitality International, was the recipient of the Chapter's Member of the Year Award.

To learn more about becoming a member of FPRA NWFL Coast Chapter and membership benefits, visit [nwcoastfpra.org/membership](http://nwcoastfpra.org/membership).

Shaye Smith - President, Jeni Brunson - President-Elect and VP of Membership, Denise Song - Secretary, Lori Leath Smith - VP of Finance, Chelsea Fox - VP of Professional Development, Maggie White - Professional Development Chair, Bobby Parker - Northwest Florida Communications Summit Chair, Corey Dobridnia - VP of Communications, Cali Hlavac - Digital Media Chair, Danica Phillips - Design Chair, Whitney Lee - VP of Student Services, Kelly Curry - VP of Events, Hillaree Durso - VP of Image Awards and Stephanie Pettis, APR, CPRC- Immediate Past President and VP of Accreditation.

In September, the chapter celebrated 15 years with past and present board members at a limited attendance ceremony where the group reflected on its 15th year and the accomplishments despite the "unique" cir-

cumstances facing the chapter. Some of those accomplishments included having the largest APR study group in chapter history with seven students, hosting virtual webinars/professional development events for the first time, and winning three State President's awards from FPRA: 2019 State President's Award for Professional Development (third consecutive year!); 2019 State President's Award for Financial Management; and 2019 State President's Award for Transformation (new award, runner-up to Chapter of the Year). "This is the first year our chapter has taken home three State President's awards and I could not be prouder of our board's efforts under such challenging circumstances," said Stephanie Pettis, APR, CPRC, Immediate Past President.

In addition, several leaders in the field of public relations were

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Great Corner Lot, 393 & Ridge Rd.



145 Symphony Drive | \$422,500  
Custom Touches! 5 Bedrooms, 3 Car Garage  
Hammock Bay, Symphony



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Gulf Place Residences #108 | \$510,000  
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*I would love to have the opportunity to answer any questions you have!*

