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Addressing the Florida Alzheimer's Crises Locally

By MATTHEW EATON

Paula Zoeller loved spending time with her kids and grandkids. However, her husband Jim began to notice a change in her he couldn't describe. They moved from place to place, trying to find her happy spot, not realizing something more sinister was taking hold. A few months later, she was diagnosed with Alzheimer's. In the four short years since, this devastating disease has taken everything from her; memories of family, friends, things she has done and places she has been. It has robbed Paula and Jim of the joy that 41 years of life together brings. And they aren't alone.

Right now, roughly one in every 38 Floridians is living with Alzheimer's. By 2025, that number is expected to grow another 24%. As more and more individuals get the disease, it is important to note that Alzheimer's is not a normal part of aging — it is a progressive brain disease that



causes problems with memory, thinking and behavior. Alzheimer's is the most common cause of dementia, a general term for memory loss and other cognitive abilities serious enough to interfere with daily life. Although there is currently no cure, new treatments are on the horizon as a result of accelerating insight into the biology of the disease. Somewhere out there is the first survivor of

Alzheimer's, but we can't get there without help.

The Alzheimer's Association is the leading voluntary health organization in Alzheimer's care, support and research. Founded in 1980 by a group of family caregivers and individuals interested in research, the Association has a presence in communities across the country. The Association is working to address the current crisis by providing education

and support to the millions who face dementia every day, while advancing critical research toward methods of treatment, prevention and, ultimately, a cure.

The world's largest fundraiser for Alzheimer's, The Walk to End Alzheimer's is held in communities large and small throughout Florida. From Miami to Pensacola,

ALZHEIMER'S
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Walton County Breaks Ground on New Scenic Gulf Drive Beach Access

The Walton County Board of County Commissioners and the Walton County Tourism Department held a groundbreaking ceremony for the new Scenic Gulf Drive Regional Beach Access on Wednesday, Oct. 27th. The new regional beach access will be located at 907 Scenic Gulf Drive in Miramar Beach.

"This new regional beach access will include a restroom building with a large plaza, an ADA accessible boardwalk to the beach, as well as vehicle, golf cart and bicycle parking," said Beach Operations Director Brian Kellenberger. "There will also be a picnic pavilion with access to the beach."

Since August 2016, Visit South Walton has purchased a total of seven parcels to be used as new regional access points, as well as future parking facilities. One of the most notable properties is the "Grayton Grand" project on County Road 283.

The properties were purchased

BREAKING GROUND
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ARTS FEST

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thousands of volunteers unite to raise funds and awareness for the disease. Locally, two walks take place on the Emerald Coast (Niceville) and Pensacola. Participants form a team and raise funds to walk together on event day. Some walk alone, others with a loved one facing the disease, but all walk with the hope that we can make things

better. Dollar for dollar, funds go to support critical research. As the world's largest nonprofit funder of Alzheimer's research, the Alzheimer's Association is currently investing more than \$235 million in over 650 best-of-field projects in 39 countries.

The Alzheimer's Association provides support in other ways as well:

Find support with a free 24/7 Helpline (800.272.3900), staffed

by master's-level clinicians and specialists providing confidential support and information to all those affected in over 200 languages.

Access free care and support resources available to all families impacted by Alzheimer's and other dementia at alz.org/care.

Browse a comprehensive database of dementia and aging-related resources and programs using the Alzheimer's

Association & AARP Community Resource Finder at CommunityResourceFinder.org.

It's never too late to start making a difference and there are so many opportunities to participate. Form a team at the Walk to End Alzheimer's, turn your passion into a purpose as part of the Longest Day challenge or volunteer at one of the many Alzheimer's events in your area.

We can create a world where

loved ones aren't robbed of their memories, a world where Jim and Paula can continue their life together without the devastating consequences of Alzheimer's. No matter what you have to offer - your time, your financial support, or even just a helping hand to someone impacted by the disease - together we will #ENDALZ. Visit alz.org today.

Emerald Coast Walk to End Alzheimer's Nov. 13

Sat., Nov. 13 | 9 a.m.
Northwest Florida State College | Niceville

Join the fight to end Alzheimer's by participating in the Alzheimer's Association Walk to End Alzheimer's on Sat., Nov. 13.

Walk to End Alzheimer's is the world's largest event to

raise funds for Alzheimer's care, support and research. On Walk day, participants honor those affected by Alzheimer's with the poignant Promise Garden ceremony filled with flowers, each carried by someone committed to ending this disease. Because, like flowers, participants don't stop when something's in their way,



They keep raising funds and awareness for a breakthrough in the fight against Alzheimer's and all other dementia.

The Alzheimer's Association Walk to End Alzheimer's is the world's largest event to raise awareness and funds for Alzheimer's care, support and research. Since 1989, the Alzheimer's Association mobilized millions of Americans in the Alzheimer's Association Memory Walk®; now the Alzheimer's Association is

continuing to lead the way with Walk to End Alzheimer's. Together, we can end Alzheimer's.

The Walk will kick off with an Opening Ceremony at 9 a.m., Nov. 13, at Northwest Florida State College in Niceville. To register and receive the latest updates, visit alz.org/walk or alz.org/CNFL/walk.

BREAKING GROUND

continued from page 1

and will be maintained using bed tax dollars, a 5 percent tax collected on short term rentals. Residents do not pay the bed tax unless they are taking a "staycation" in a local rental property or accommodation.

"Anytime we have an opportunity to provide additional beach access for our residents and visitors to

enjoy, it's a priority for Walton County," said District 5 Commissioner Tony Anderson. "We understand that it can sometimes be a long process from the time we purchase a property until we open a new access, but it's always great to see these important steps begin. This new beach access is going to be a great addition to Miramar Beach and our county."

Once construction is completed on the Scenic Gulf Drive access, as well as the proposed regional beach access in Sea-

grove Beach, across from Café Thirty-A, the total number of regional beach access points in

South Walton will increase to 11. Each regional beach access point includes parking, bath-

room facilities, and a lifeguard station.

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 Community

November 2021 WCSD Superintendent's Update



Superintendent A. Russell Hughes

confidence, accountability, and teamwork. Congratulations and "Go Seahawks!" In keeping with this, South Walton's baseball team celebrated the opening of their new baseball field on October 22, 2021 with a ribbon cutting. Superintendent Hughes was on hand to throw out the first pitch along with School Board members.

Also, in District athletic news is the Walton High School Golf Team. Walton student athletes competed in EPIC style in District tournament play on October 26, 2021 taking the runner-up spot! Members of the team advanced to regional competition in Jacksonville on Nov. 1, 2021. Congratulations to the Walton High School Golf Team and Good Luck to regional competition players!

Emerald Coast Technical College (ECTC), is Walton

School District's educational institution offering adult education and career technical education courses which provide career paths and advancement for our Community. On Nov. 2, 2021 ECTC hosted a groundbreaking for a new Welding and HVAC facility. Superintendent Hughes and the Walton County School Board were present for the ceremony along with the Walton County Sheriff's Department and Triangle Chevrolet who partnered with the District in this endeavor. Thank you to the community partners who are committed to excellence in education.

Other highlights in October included the District's collaboration with the Walton County FAIR. District employees staffed a booth to greet families and answer questions. Students from Paxton School participated in livestock shows with animals they raised and prepared for auction. District student art from all schools and of different themes was displayed in the exhibition hall for FAIR goes to enjoy. There were many community service organization booths and we were delighted when Maude

Saunders Elementary booth won a blue ribbon!

Our students of the arts will participate in the Sinfonia Quartet in Residence beginning during the fall season. The String Quartet in Residence offers the opportunity for students to experience a professional string quartet in performance. Throughout the performance the quartet will engage the students with explanations, demonstrations, collaboration, and participation! The Sinfonia has been to many of the elementary schools over the years in Walton County and are looking forward to serving these schools again in the fall. LinkUp with Sinfonia for 3rd-5th grade students is currently in session. Sinfonia Gulf Coast provides a special project in collaboration with the Carnegie-Weill Institute that offers a yearlong music curriculum and a culminating interactive concert where the students perform with a LIVE orchestra.

Walton County will also participate with the Cultural Alliance of Walton County in the Flutterby Arts Festival on November 14, 2021. The Flutterby Festival is an arts/crafts/and science festival for all fami-

lies. There are art activities, live music, theatre and dance performances, art exhibits, and a butterfly parade. Students of our District will create butterfly art for exhibition commemorating butterfly migration times. Many of our high school students across the district will be volunteering to receive community hours during the festival. Visit <https://culturalartsalliance.com/> for more details.

The first week of November is nationally acknowledged as Mentoring Recognition week. Mentors play an important role in the lives of students by providing educational support and guidance toward future endeavors. Walton County School District appreciates all our mentor volunteers and thank you for the time you commit to students. If you are interested in mentoring or volunteering, please complete an application which can be found under the "Community" tab on our web page. You may contact Lori Hughes with questions @ HughesL@walton.k12.fl.us or text your questions using the "Let's Talk" tab on the right side of our webpage. Mentors, we salute you!!



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November 2021 South Walton Coastal Seniors Update

The Coastal Seniors of South Walton is collecting nonperishable items for less fortunate people in our community for their holiday meals. Please bring your donations to any event you attend in November and December.

Fridays With Friends

Each "Fridays with Friends" program will be open from 10 AM until noon. Coastal Seniors will welcome members, who are 50 years and older, to our office to participate in activities, such



as: card games, board games, ping pong, bingo, art classes, exercise classes, etc. If you are interested in any of these activities, please let us know so that our volunteers can prepare.

Pickleball at the Boys and Girls Club

Tuesdays and Thursdays 9:30 AM -12:30 PM

Come join in the fun now through December 16th.

Thanksgiving Potluck Luncheon

November 16th at 11 AM
Join friends and members for a potluck luncheon at 70 Logan Lane. Bring a dish and enjoy time with other Coastal Seniors to kick-off the holiday season. Please RSVP by messaging coastalseniorsofsouthwalton@

gmail.com or call 850-280-5342.

Little Free Library

Coastal Seniors of South Walton, Inc. has received a Little Free Library which is located at our office at 70 Logan Lane, Santa Rosa Beach, Florida 32459. It is outside our front door and allows seniors to access books and puzzles whenever they are able to come by our office location.

Seniors 50 years of age and up residing in or visiting Walton County are invited

to join CSSW. Membership is \$20 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, or on the website at www.coastalseniorsofsouthwalton.org. Coastal Seniors of South Walton, Inc. is a non-profit 501© (3) organization for active adults and we're looking for dedicated, enthusiastic persons to join our Board of Directors.

Seagrove Garden Club "Gifting and Giving November 17"

After a pause in 2020, members of the Seagrove Garden Club are hard at work again, raising money to benefit local families and community groups.

Seagrove Garden's largest annual fundraiser, Gifting and Giving, will be held Nov. 17, beginning at 10 a.m. at the Churchill Oaks Clubhouse in Santa Rosa Beach. The event will again feature holiday-themed silent auctions items as well as a

live auction with Kim and Keen Polokoff, but a Last year, despite having to hold the holiday charity event virtually due to Covid-19 restrictions, club members raised a record \$18,800, primarily through donations. Proceeds helped 36 families in Okaloosa, Walton and Bay counties. The group also funded prescription co-pay cards for patients of the Point Washington Medical Clinic, donated gift cards for adults at ARC of Walton County

and donated money to support ongoing programs at Girls Inc. of Bay County and BeGenerous Inc., a local non-profit that assists women overcoming drug addiction and sex trafficking.

Club membership is aimed at those who enjoy flowers, gardening and food. Annual dues are \$20. For more membership information, please send an email to seagrovegardenclub@gmail.com.



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 Community

Rhonda Skipper Installed as President of the Florida Tax Collectors Association

Walton County Tax Collector, Rhonda Skipper, was recently sworn in as the 76th President of the Florida Tax Collectors, Inc., the state-wide Association of Florida's Tax Collectors.

"I am incredibly humbled and honored that you have placed your faith and trust in me as your President this coming year," said Skipper. "I've

been a part of this Association since 2005 and every year, I learn something new and in being actively involved in various committees as well as in leadership roles. I have come to realize that every member of this Association has a deep passion and commitment to making a positive impact on the lives of those we serve."

Ms. Skipper embarked on her



one-year term with a message of renewed commitment to collaboration and unity echoing the Association's mission of advancing the office of Florida Tax Collectors through professional leadership, shared resources and collaboration, but also of embracing change and being adaptable. Ms. Skipper said, "change is something we live with every day and,

currently, the times we find ourselves in are in continuous flux. Technology is evolving, the way we approach our method of serving the public is changing, our culture is changing, but change is a part of our business - the purpose of change is to learn and to make processes better."

Walton County Tax Collector Receives Excellence in Finance Legacy Award

Walton County Tax Collector, Rhonda Skipper was recently presented with the 2021 Excellence in Finance Operations

Legacy Award by the Florida Tax Collectors Association. The award recognizes offices who have achieved innovation, cus-

tomers focus, a well-managed budget and clean audit in the finance operations of the office.

"Receiving this award is an amazing honor and a testament to our Chief Financial Officer, Nathan Thomas and his team," said Rhonda Skipper. "We have a fantastic finance team that works diligently to ensure we are innovating in our daily work processes to reduce redundancy and ensure accuracy. They ensure every penny is accounted for and accounts are balanced daily."

The Legacy Award is one of the highest achievements the

Florida Tax Collectors Association can award a local Tax Collector. This is the 11th straight Legacy Award the Walton County Tax Collector's office has received.

"Achieving the clean audit and Legacy award reflects Rhonda Skipper's exemplary performance day in and day out. Maintaining focus on the details to achieve financial excellence is not easy," said John Power, past-president of the Florida Tax Collectors Association. "This is a tremendous milestone and designation. The citizens of Walton

County can be proud of, and have confidence in, Collector Skipper's ability to provide exemplary service."

A five-person judging panel made up of government financial executives from throughout Florida reviewed the Tax Collector's processes as related to the four areas of competency. The review included methods utilized by Mrs. Skipper to deliver customer service to the people she serves and consideration of the technological innovations she has developed and put into place.



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Letter to Sacred Heart Health System

November 2, 2021

David Sansing Sacred Heart Health System 6200 Pensacola Boulevard Pensacola, F1 32505
Thomas Van Osdol President & CEO Sacred Heart Health System 5151 North 9th Avenue Pensacola, FL 32501

Gentlemen:

We are local physicians in private practice, who have supported Sacred Heart Hospital on the Emerald Coast since its inception in 2003. We want what is best for our hospital and community.

This COVID-19 vaccine mandate is not in the best interest of the community. Mandatory vaccinations are within the exclusive jurisdiction of the state. (Florida Statute § 381.00315). Sacred Heart has no authority to mandate vaccinations. Your continued demands for staff to get vaccinated is coercion into accepting unwanted medical treatment. This violates medical ethics as well as patient rights. This mandate does not allow for free choice.

The Florida Constitution includes a right to privacy. (Art. 1 Section 23). The invasion of one's body with unwanted medical treatment violates their rights.

The mandate makes no accommodation for those with a superior immunity--natural immunity.

Our Catholic hospital is denying our employees religious exemptions!

The mandate inexplicably violates state law prohibiting the use of the vaccines as a condition of employment. Precedence has already been set, as the Florida Department of Health recently levied a \$3.5 million fine to Leon County for terminating employees for failing to comply with their COVID-19 mandates. This scenario is no different.

The Federal "mandate" announced by our president requiring hospitals to require their employees to be vaccinated, was never enacted. There are no CMS rules governing a hospital's requirement or ability to require its staff to become vaccinated as a condition of employment.

The available COVID-19 vaccines are Not FDA approved. Comirnaty, a Pfizer vaccine was FDA approved; however, it is not available in the United States, thus all current utilized COVID-19 vaccines are Not FDA approved and remain under the experimental use authorization (EUA). Americans receiving the COVID-19 vaccines are entering an experimental drug study, for which full informed consent is not provided. This SHH mandate, therefore, is requiring the administration of an experimental vaccine. This violates all Patient's Civil Rights.

Vaccines are designed to mimic natural immunity. The Pfizer vaccine has an embarrassing record as compared to natural immunity, as determined by the recent Israeli study in the journal Science, published September 3, 2021. The study mined a database of nearly 2.5 million patients. The vaccinated patients were 13 times more likely to contract COVID-19 than those with natural immunity! The vaccinated risks of hospitalization were 8 times higher.

The vaccines should never have been granted EUA, nor FDA approval, as we have had effective treatments. (If effective treatment is available, then an EUA cannot be granted.) Ivermectin has been approved by the NIH for treatment. (NIH website table 2(c)). We Have found from our experience that early outpatient treatment is very effective, having had a very high success rate in keeping patients out of the hospital.

The COVID-19 vaccines have caused significant morbidity and mortality, much higher than any vaccine in the history of VAERS, the official vaccine adverse event reporting system for the United States. From mid-December 2020 through October 15, 2021, the VARES data indicates half of all reports, and two thirds of all deaths reported to VAERS since its inception in 1990 are related to the COVID-19 vaccines. There have been 26,919 reports of disability, 10,304 cases of myocarditis, 8,408 heart attacks, 2,631 miscarriages and 17,128 deaths.

According to your internal documents, you had less than 70 COVID patients statewide last week! Governor De Santis has called for a special session to begin on November 15, 2021. You have been asked to suspend your vaccination mandate long enough to allow this special session to occur. Why won't you agree? What is the rush? Why this mandatory November 12, 2021, deadline?

Finally, we ask that you voluntarily provide the following information to the State Legislature so that our representatives are informed as to all the issues our community is facing:

- A projection of the number of healthcare workers that could be placed on unpaid leave or terminated assuming the policy continues in force;

- A complete description of your organization's vaccination policy as it stands today;


All documents related to exemption requests where such requests have been denied with an explanation of each such denial, whether the exemption sought was medical or religious, setting forth the reasoned basis for such denial and why no accommodation is possible without an undue burden; and

- A projection of the effect of the policy on each hospital's capacity for providing community healthcare, both (a) regarding COVID-19 and (b) regarding all other types of routine and emergent health care assuming the policy continues in force.

We are all interested in serving the public good. We therefore ask you to reconsider your COVID-19 mandate.


 Calvin Blount Jr., MD


 Luke Lentz, MD


 William Varnadore, DO



Alaqua Opens New Wildlife Rehabilitation Center

By MARY CHRIS MURRAY

Located on five acres within their original Whitfield Road property in Freeport, the Alaqua Wildlife Rehabilitation Center is a state and federally permitted facility, providing a much-needed resource of rehabilitating sick, injured, and orphaned native wildlife. Permits were issued by the Florida Fish and Wildlife Conservation Commission (FWC) and the U.S. Fish and Wildlife Service (USFWS) (pending). Alaqua anticipates most animals will come from Walton, Okaloosa, and Bay counties. However, there are eight counties surrounding Alaqua's facilities with no

physical rehabilitation center.

"Alaqua receives a dozen or more calls a week to help injured wildlife, and up until this point we have had to send them to another facility," said Alaqua Founder Laurie Hood. "It is heart-wrenching to think there is an animal out there suffering. We believe that all animals deserve a second chance, and that includes our important wildlife. We are thrilled to finally be a resource for people in our community when they see injured wildlife, and we will also be able to educate them in the



welcome including shore birds, seabirds, birds of prey, mammals, marsupials, and reptiles. The organization expects the new facility to fill up within a couple of weeks due to the increased need in the area with an estimated capacity of approximately 300 animals.

that are raised through private donations and fundraising. Currently, the non-profit organization does not receive any state or federal funding for these types of community programs and services. The facility will not be open to the public as it is important to rehabilitate in a quiet space and keep human interaction to a minimum to ensure the animals' safety until they are ultimately ready to be released back into the wild.

Alaqua's long-term vision is to create a wildlife sanctuary on 40 acres of its new property to provide a refuge for injured wildlife animals that are unable to be released back into their native environment. This sanctuary will also contain a rehabilitation area and will allow visitors to connect with these animals in a natural setting allowing guests to learn about various species, how to co-exist with them, and how they can protect them for future generations.

"The Alaqua Wildlife Rehabilitation Center on our Whitfield Campus is just the beginning," commented Laurie.

process." Laurie also iterated, "With the overdevelopment around our state and in other parts of our country, animals are losing their natural habitat. It is becoming more increasingly important to respect their environments and protect them for future generations."

A highly experienced wildlife specialty team has been assembled with a combined 30 years' experience working with wildlife in clinical settings. The facility includes a fully functional wildlife clinic with surgical suite, triage area, ICU for critical animals, a detached avian nursery, and a mammal nursery with rabies vector species quadrant to provide specialized care for orphaned babies in a contained environment. Additional outdoor habitats including a brand-new flight cage have also been constructed on the wooded property to provide an environment free from common urban stressors. This will allow the rehabilitation process to happen in a setting that is closely similar to being back in nature.

Animals of all types are

In addition to physically rehabilitating animals, Alaqua is spearheading a "Re-nesting / Reuniting Educational Campaign" to educate the public on how to safely get healthy babies back to their parents, where their chances of survival are greater.

Alaqua and its staff have met all requirements associated with the FWC and the USFWS permitting regulations which include thousands of hours working hands on with wildlife and other specific requirements for various species. Medical, husbandry, nursery, transport, rescue, capture, and release experience with all species is mandatory.

Animals may be dropped at the Alaqua Whitfield Campus from 9 a.m. to 4 p.m., 7-days a week (located at 914 Whitfield Road, Freeport, FL). A volunteer team is also in the process of being assembled to rescue animals and bring them back to Alaqua. Individuals needing assistance can call the office at (850) 880-6697 or the FWC Wildlife Hotline at (888) 404-3922. Alaqua operates solely on funds

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Editor & Publisher
Dave White
dave@southwalton.life
editor@southwalton.life

Production & Layout
Dawna Shackley
graphics@southwalton.life

Advertising Department
850-399-0228

Advertising Manager
Raymond Cyr
850 797-3546
sales@southwalton.life

Contributing Writers
Heather Bennett
Rita L. Sherwood
850-399-0228

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Walton County Master Gardeners 2021 Tree and Plant Sale

The Walton County Master Gardeners invite you to participate in their annual Tree & Plant Sale. Due to COVID concerns orders will be taken by email only and plant pickup will be scheduled. Orders will be accepted through Friday, November 12th, 2021. Plants will be scheduled for pickup Friday and Saturday, January 11th, and 12th 2022, at the Walton County Fair Grounds in DeFuniak Springs.



Please email us at waltonmg@ifas.ufl.edu to receive an order form and a three-page plant list of plants we are offering for sale. The list includes each plant's name, the size of the container it is in, and the sale price. Some plants may be listed more than once if multiple pot sizes are offered. The first page lists fruit-bearing plants which

are not subject to sales tax. Plants listed on pages two and three are subject to 7% sales tax that will be calculated at the time you pick up your plants.

Detailed plant information may be found at edis.ifas.ufl.edu. We will call you a few days before the pickup date to confirm your final order and price. Payment is

due at pickup and can be made by cash with exact change or by check payable to the University of Florida.

On the order form, please print legibly your name, telephone number and your

email address. Print the name of your selected plants, the size of grow container you want, and the price listed for each. Do not calculate sales tax on this form; this will be done when you pick up your plants. When you have completed the Order Form, email it back to us at waltonmg@ifas.ufl.edu. We will call you to confirm your order has been received. Orders will be taken as they are received so it is important you email the form back to us as soon as possible.

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 Community


BY MAURICE STOUSE, FINANCIAL ADVISOR AND BRANCH MANAGER

Americans and American investors continue to be amazed and surprised at so many things that are taking place. Were we headed in this direction already and has the pandemic merely accelerated it? There is a shortage of labor. (We understand there are 10 million job openings and only 6 million looking for jobs). Was that already going to happen given the changes in population growth? Americans are retiring now more than ever before. The media are referring to this as “The Great Resignation.” American workers are also quitting their jobs (often to go to another job) more now than in recent memory. There is also a shortage of supplies: computer chips, Christmas and other holiday presents (toys, things), cars, parts, materials. There is a shortage of truck drivers. Now we are seeing and hearing there is a shortage in energy. A recent cover of *The Economist* called it “The Energy Crisis.” We haven’t seen a headline like that since the 1970s. This week we have learned, courtesy of CNBC, that this Fall saw the sharpest decline in college enrollments in the past 50 years...portending a future shortage in skilled workers? One might wonder: Just what is going on? We think there are a myriad of reasons why and we also anticipate there are things that investors might want to consider going forward.

First, as to labor, consider that the population is no longer growing, it is slowing or even declining. The fastest growing segment of the population is now those over 65. **Second**, consider the positive financial shape many Americans are reported to be in at this time: Checking and savings deposits have swelled to \$3.5 trillion dollars — that in part has been helped by the massive Federal Reserve stimulus unleashed in the past 18 months. Real estate values have climbed,

along with stock prices and several commodities...leading to increased wealth. If people feel more wealthy or financially secure, might they be retiring earlier?

Third, consider that inflation has increased and many are left wondering if that is permanent or getting worse. We believe that the levels of inflation we are now experiencing will be with us for a while. In response to the labor shortage, wages are up, but so are worker strikes and walkouts.

There are implications for investors. Inflation resistant and inflation resilient investments might be worth further review and adding to current allocations in those investments might be practical as well. Examples of those are energy, commodities, materials, industrials, financials and real estate.

Business leaders have been weighing on inflation: Jack Dorsey, who co-founded Twitter, announced this week that hyperinflation is here. On the other hand, Cathie Wood, CEO of ARK Invest, opines that we will soon be entering a period of sustained deflation. Those are pretty divergent views.

Fourth, the supply chain has been disrupted. This is leading to shortages from chips to energy and everything in between as demand for such goods is increasing. As the world emerges from the pandemic, both developed countries and emerging markets are accelerating their growth. There is a book, written by Darren Hardy called “The Compound Effect.” In it, he notes that as anything that compounds, (in this case economic growth), it can lead to a substantial result or change. In another book “The Tipping Point,” written by Malcolm Gladwell, it is pointed out that massive change comes about as the result of a lot of little things that add up. So, we conclude that economic growth, developing markets and demographic shifts are leading to increased demand for labor, materials and for energy — from all sources. In the meanwhile, concerning energy, there is considerable effort to lower carbon emissions which might be having an impact on exploration

and production — eventually resulting in lower supplies. We understand cleaner energy could eventually fill the void but the amount of investment into cleaner energy sources would have to just about triple from where it is now to meet planned targets for carbon emissions and that is not currently happening. Coal has reemerged not only in demand, but in price as well as China and the developed world have increased coal consumption (it also has increased in the U.S., per S&P Global, and the EIA for the first time in seven years).

Looking again at Americans’ financial shape (on the average), balance sheets are at their strongest in decades. We have more money and assets but we owe less. This has also had an impact on those on the lower on the economic spectrum. The New York Times recently reported that the poverty rate in the U.S. has been cut in half in the past 18 months. That is attributable to government assistance as well as stimulus. No one expected this at the outset of the pandemic.

Finally, the most positive thing that has emerged is American productivity. It is at one of the highest rates in history. That is the silver lining. Productivity means that more goods and services are produced per unit of input and this has continued to grow. The question is will price and wage inflation eventually jeopardize that? Maintaining and growing productivity is key to economic growth and ultimately the profitability of companies and that has direct input on stock prices.

So, what might investors want to consider right now? We feel that productivity, maintaining it, and actually growing it will be very critical going forward. How might America’s producers and service providers accomplish that? We think it means acceleration in the use and implementation of automation and artificial intelligence. Investors might do well to look at companies, funds and exchange traded funds that focus on those very things. Cloud computing would be in the same group. The cloud is one of the

fastest growing innovations in the world. Almost all of our daily activities interact with the cloud directly and indirectly. With so much being stored and relied upon by way of the cloud, investors can look at companies and funds in those areas as well. What is the cloud? Simply put: the “cloud” is made up of data centers. Note: The growth in energy consumption from these large data centers is quite significant (see “The Atlas of AI” by Kate Crawford). Not just in America, but around the world as well. In other words, it takes massive amounts of electricity to power and run the cloud — which means the demand for energy won’t be easing up anytime soon. Another reason for investors to consider increasing their energy allocations.

Electricity is produced by sources of nuclear, hydro, solar, wind, natural gas (currently 40%) and coal. The increased demands for electricity — whether from data centers (the cloud), mining crypto currency, supply or supply change problems or


the upcoming winter weather are driving prices up. Natural gas at this writing has doubled year to date. Raymond James (October 26, 2021 Daily Energy Update by John Freeman, Pavel Molchanov, Justin Jenkins and J.R. Weston) wrote this week that “numerous weather forecast models increased their probability of a materially colder 2021, 2022 winter, sending natural gas prices surging”.**

At The First Wealth Management, we encourage investors to look to make change over time, versus overnight. That ongoing monitoring and vigilance over one’s financial matters is critical to achieving goals. Lastly, having a guaranteed or reliable source of income (pension, annuity, SSI) supplemented with a retirement income strategy are essential elements of living and sustaining a standard of living when no longer in the workforce.

** A full copy of the report is available upon request.


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Preview: Participating Teams in Emerald Coast Classic

BY MIKE MAHON

The Emerald Coast Classic, one of the area's top sporting events, returns after a two-year absence this Thanksgiving weekend, providing fans along the Emerald Coast a look at college basketball teams that hope to make their presence known in the 2022 NCAA Tournament.

LSU, seeking its third straight appearance in the NCAA Tournament, and Oregon State which was the Cinderella story of the 2021 NCAA Tournament after advancing to the Elite Eight, headline the Emerald Coast Classic field.

The semifinal round games on Nov. 26 will feature LSU playing Penn State at 6 p.m. Central Time, followed by Oregon State facing Wake Forest at 8:30 p.m. Central Time.

The championship game on Nov. 27 will tip off at 6 p.m. at The Arena at Northwest Florida State College with the third-place game set for 3 p.m.

It will be a homecoming of sorts for Wake Forest head coach Steve Forbes, who served as head coach at Northwest Florida State College from 2011-13, guiding the Raiders to a 62-6 record. Penn State captured the 2018 NIT championship.

Tickets can be purchased online at <https://www.emeraldcoastclassic.com/2021-tickets/>

In addition to the prime-time matchups, the Emerald Coast Classic will feature an afternoon session on Friday as well as a Saturday morning session involving McNeese, North Carolina A&T, Samford and St. Francis Brooklyn.

Here's a sneak preview of the participating teams:

LSU Tigers

LSU has a combined 39 SEC wins over the past three seasons—the most in the conference during that span. The Tigers are the only team to finish in the top four in the SEC in each of the last three seasons and have established themselves as a perennial SEC contender under coach Will Wade.

Oregon State Beavers

The Beavers had a 14-12 record before winning the Pac-12 Conference tournament in Las Vegas and making their historic NCAA Tournament run. Oregon State, which had not won an NCAA Tournament game since 1982 before notching three wins in the 2021 bracket, has the pieces to make the NCAA



field again as an at-large section.

The key question is can coach Wayne Tinkle and the Beavers handle the heightened outside expectations born out of last season's Cinderella story? Six of the top eight scorers from the remarkable Pac-12 and NCAA Tournament are back.

Penn State Nittany Lions

Between his offensive acumen and experience with the likes of Brad Stevens and Matt Painter, don't be surprised if first year head coach Micah Shrewsberry leads Penn State to a surprising finish in the Big Ten Conference. Success will be defined by how quickly everyone picks up the style of Shrewsberry who lured Siena's Jalen Pickett and Western Michigan's Greg Lee to supplement holdovers John Harrar and Seth Lundy.

Wake Forest Demon Deacons

Year Two of the Steve Forbes regime should be an improvement and provide hope for the future. Senior Daivien Williamson followed Forbes from East Tennessee State to Wake Forest and led the team in scoring (12.9 ppg) last year. Senior Isaiah Mucius led the Demon Deacons in rebounding (5.2 avg.). The duo were the only players to appear in every contest during

the 2020-21 season. Mucius (10.3 ppg) can score inside and out. A crop of new faces should help the team's talent level and depth.

Schedule

Friday, Nov. 26

- 11 a.m.** — McNeese State vs. St. Francis Brooklyn
- 1:30 p.m.** — Samford vs. North Carolina A&T
- 6 p.m.** — Penn State vs. LSU
- 8:30 p.m.** — Oregon State vs. Wake Forest

Saturday Nov. 27

- 10 a.m.** — Seventh-Place game
- 12:30 p.m.** — Fifth-Place game
- 3 p.m.** — Loser of Penn State/LSU vs. loser of Oregon State/Wake Forest
- 6 p.m.** — Championship: winner of Penn State/LSU vs. winner of Oregon State/Wake Forest

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Community

Seaside School Shines with 2020-21 Test Results

Ranked #3 Combination School in State of Florida

Seaside School students continue to earn high marks on annual state testing and rank as one of the top public schools in the State of Florida for 2020-2021. Results from the most recent Florida state assessments show that The Seaside School,

Inc., the oldest, operating public charter school in the state, is the #3 ranked combination school in the State of Florida, performing above the majority of combination schools statewide, and continually scores higher on college entrance

exams compared to the national student average.

Notably, data from the most recently administered tests in 2021 show Seaside School, Inc. scored #2 in the State of Florida for 7th and 8th grade mathematics, #7 in the State of

Florida for 10th grade English Language Arts (ELA), and #6 in the State of Florida in 8th grade science. Additionally, students scored an average of more than 140 points higher than the state average on the PSAT.

“Certainly the performance of Seaside School plays an integral part in the success of Walton County School District’s grade. We treasure this relationship and the willing, intentional collaboration that we engage in for each child to receive a world-class education, contributing to the success of all students,” said Mr. A. Russell Hughes, Superintendent of Walton County School District. “Thank you, Seaside School, for carrying out, maintaining, and staying in lockstep with the high standards set by Walton County School District.”

Seaside School, Inc. is a combination school which encompasses elementary (5th grade), middle school (6th through 8th grades) and high school (9th through 12th grades). Depending on the specific state assessment, the school is either compared to other combination schools and/or to all schools statewide.

Top 4% Overall

High School Statewide Achievements

Seacoast Collegiate High School is among the top performing high schools in the State of Florida in the following categories on the FSA and EOC exams for the 2020-2021 school year:

10th Grade English Language Arts (ELA): #7 Ranked School

9th Grade English Language Arts (ELA): Top 4% Overall

US History Pass Rate, End of Course Exam (EOC): Top 5% Overall

Algebra 1, Fall 2020, End of Course Exam (EOC): Top 6% Overall

Additionally, Seacoast Collegiate High School recently learned that three Seacoast students have qualified as National Merit Scholarship Program Semi-Finalists. This year Walton County had a total of four students qualify for this status. Reagan Wells, Kegley Hubbard, and Knoxye Grinstead will all advance to the next level.

Admissions

Seaside School operates as a public charter school and admissions are conducted on an annual basis. Admissions for the next school year open in February and applications are due by the end of March. The lottery drawing takes place in May for available openings. Currently, Seaside Neighborhood School currently has a waitlist while Seacoast Collegiate High School has select openings for the 2021-2022 school year. Seaside School, Inc. accepts applications for grades 5th through 12th for the 2022-2023 school year starting in February 2022.

Seacoast Collegiate High School will host an open house for interested students on Thursday, December 9th, 2021. If interested in learning more about admissions or attending upcoming events, please contact Dr. O’Prey at opreys@seasideschools.net.

Middle School Statewide Achievements

The Florida Standards Assessments (FSA) test is an annual test administered in the subjects of English Language Arts (ELA), Mathematics, and end-of-course (EOC) subjects such as Algebra 1. This annual assessment serves Florida students by measuring education gains and progress.

Seaside Neighborhood School is among the top performing public schools in the State of Florida in the following categories on the FSA and EOC exams for the 2020-2021 school year:

7th Grade Mathematics: #2 Ranked School

8th Grade Mathematics: #2 Ranked School

5th Grade Mathematics: #4 Ranked School

8th Grade Science: #6 Ranked School

English Language Arts, Grades 5th through 8th:



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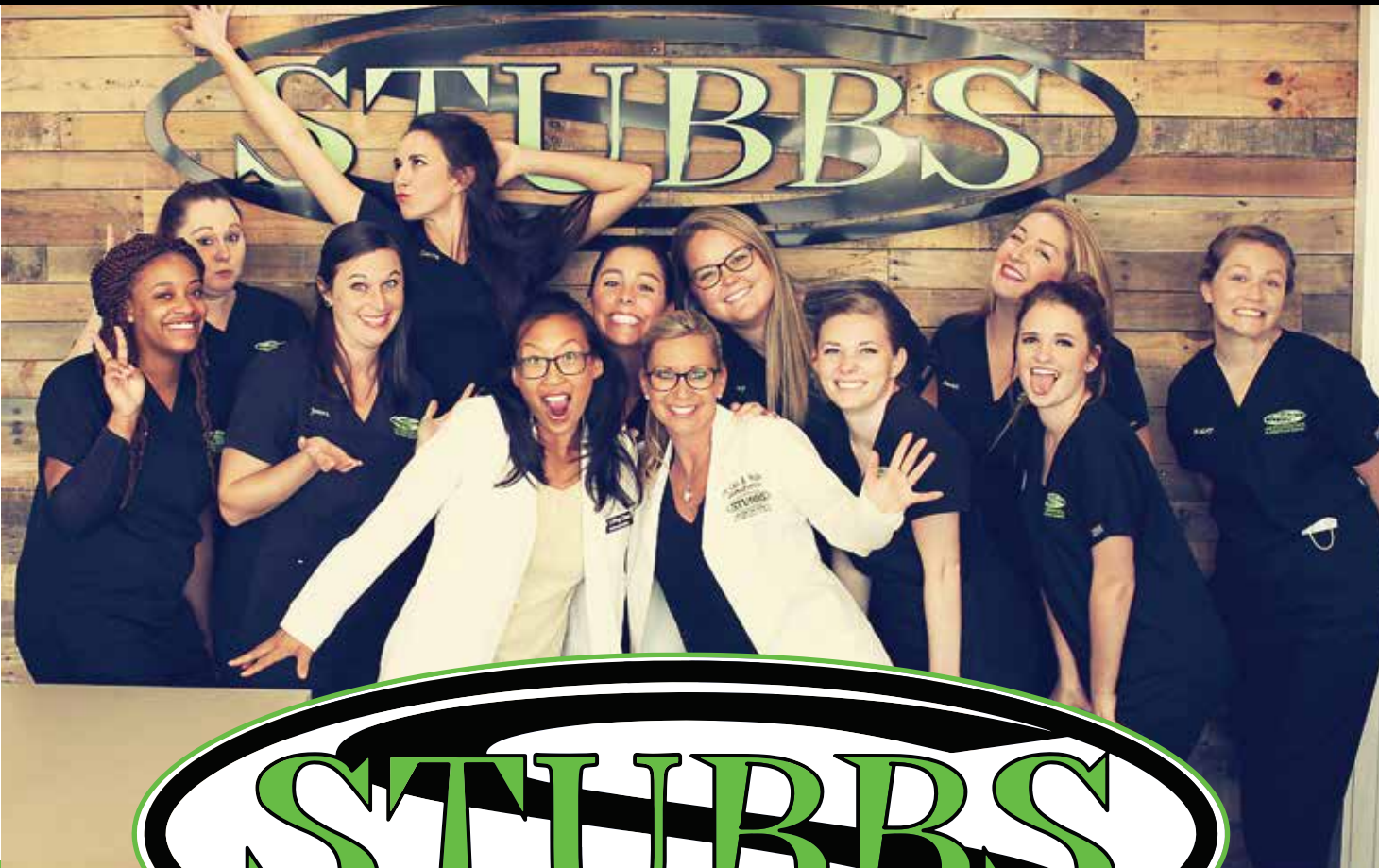
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 Community

November Events in South Walton



Baytowne On Ice Nov. 1st - Feb. 6

Dust off those skates and get in the winter spirit at The Village of Baytowne Wharf's Baytowne on Ice. For those visitors who miss the cold and ice, our seasonal ice rink is the perfect opportunity to share some of your favorite holiday traditions. Ice rink is open October 29th - February 6th. Hours vary daily. Call 850.714.7614 for more information.

The Village of Baytowne Wharf, Sandestin.

Topsail Hill Preserve State Park: Guided Plant Stroll Monday, November 15, 9:00 am to 11:00 am

Join Topsail Hill Preserve State Park and Master Gardener

Bill Kuenstler on the third Monday each month from 9:00a.m. - 11:00a.m for a Guided Plant Stroll. Take a stroll through the park and the campground to explore the plants visible and to see what is in bloom. Visitors will learn about some of the plant species here at the park. Topics for the hike will vary based on the time of year and growing season. The program is on the third Monday of the month. This program is free with regular park admission. Topsail Hill Preserve State Park, 7525 W County Hwy 30A, Santa Rosa Beach. 850-267-8330.

Yoga in the Backyard of Love Thursday, November 18, 9am

Hibiscus Coffee & Guesthouse is hosting Yoga in the Backyard of Love every Thursday starting at 9AM. Mollie with Lunar Serenity Yoga leads this donation-based flow that is open to the public. Enjoy breakfast, tea, coffee, smoothies, and more for purchase from the cafe after class. 85 Defuniak St, Santa Rosa Beach, 850-231-2733.

Gulf Place Wine Walkabout Thursday, November 18, 5:00 pm to 6:45 pm

Gulf Place Merchants host the Third Thursday Wine Walkabout each month. For \$25, attendees can enjoy samplings of hand-selected wines, light appetizers, live music and giveaways while venturing to all of the unique Gulf Place shops. Featuring jewelry, artwork, clothing and many other unique gifts. Check with the Artists at Gulf Place to receive your complimentary glass and your walkabout map. Visit each participating merchant to be entered for a chance to win giveaways at the end of the night! 45 Center Loop, Santa Rosa Beach. 850-687-0171.

Moonlight Paddle on Lake Powell at Camp Helen State Park Friday, November 19, 4:30 pm to 6:00 pm

Come join Park Rangers at Camp Helen State Park for a moonlight paddle on Lake Powell, Florida's largest coastal dune lake! The experience will give



visitors a unique opportunity to view one of the rarest lakes in the world, while under a nearly full moon. The trip is approximately 2 hours and will begin with a brief safety review and interpretation on Lake Powell and why coastal dune lakes are such a rare natural phenomenon. Participants must be experienced paddlers and 12 years of age or older. Program is \$30 per person, cash only. Space is limited. Advanced reservations are required to participate and can be done by calling 850-233-5059. Camp Helen State Park is located at 23937 Panama City Beach Parkway.

Sparkling Wine and Holiday Lights Saturday, Nov. 20, 4pm-6pm

Start the holiday season with a

special sparkling event at the Village of Baytowne Wharf during our 9th Annual Sparkling Wine and Holiday Lights, Saturday, November 20th. This sparkling event will feature more than 30 champagnes and delicious appetizers at featured Village restaurants. Guests can enjoy the sounds of the season with carolers, and a sneak peek of our first tree lighting of the season! Visit w.baytownesparklingwinefest.com for more information.

The Nutcracker Ballet at Seaside Amphitheater Sunday, November 21, 5pm

The Merchants of Seaside will host the annual Nutcracker ballet to be performed by Ballet Pensacola. The Nutcracker performance has become a beautiful holiday tradition in Seaside. The one-time performance of Tchaikovsky's The Nutcracker performance is free and open to the public. Bring low back chairs and blankets and enjoy the show! Seaside Amphitheater, Central Square, Santa Rosa Beach.



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People of South Walton: Introducing Local Author Deborah Rine

By RITA L. SHERWOOD

Deborah Rine retired and escaped the brutal winters of Chicago last August and made the move to the Emerald Coast. She taught French for nearly 25 years, was married to a Frenchman, and lived all over Europe including France, Italy, Belgium and Sweden.

When she retired, she decided to take a \$99 creative writing class online and learned that she loved it. Deborah says, "People say to write out your thoughts in a journal to work through life's problems. I started writing short stories to escape my issues and my kids' issues. In addition, I joined a women's creative writing group."

"The next thing I knew, a creative piece about a morning walk down to the beach with my dogs was published in the Chicago Tribune. That poetic walk became the prologue of my first



novel but with the addition of a dead body!" Deborah explains.

The first three books were mystery novels set on the north shore of Chicago. Then came Raw Guilt which was based on a true story of a child

killed in a snowstorm.

Deborah talks about her experiences here on 30A, taking part in a Zen Buddhist meditation at Monet Monet, participating in a book club at Sundog, and meeting a myriad of fascinating people.

What makes her recent books unique are that the characters all peruse our local restaurants and shops along 30A. Deborah says that people love the novels because they can relate, and it makes it more fun. "I just love the vibe and the charm along 30A, the incredibly friendly people, and of course the beautiful

beaches." She's even branched out a bit and included Hammock Bay in Freeport, and locations in Choctaw and Panama City Beach.

And where does Deborah get her inspiration? She says she gets it from different publications like the New York Times science section, Northwestern University blogs, and current events.

The 30A books include The Girl on 30A, Envy on 30A, Missing on 30A, and the most recent one, Double Trouble on 30A. The books are fast moving thrillers and serve as travelogues. They are sold at Sundog Books, Hidden Lantern bookstore, Footprints gift shop in Miramar Beach and North Bay Mercantile in Freeport.

When not writing, Deborah enjoys spending time with her husband Larry and visiting with her sons and daughter who live in Raleigh, North Carolina, and Chicago. Oh, and of course spoiling her 14 grandchildren!

Stay tuned for Deborah's

next 30A novel (not named yet) about the disappearance of a character named Jim Thomp-

son who worked for the CIA in the late 60s in Thailand. Sounds interesting, are you hooked yet?

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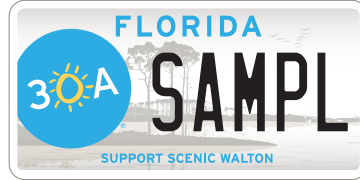
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Community

New "30A" License Plate to Help Keep Walton County Scenic

Governor Ron DeSantis recently signed Senate Bill 676 to help create a new "30A" specialty license plate for Florida motorists. The 30A tags cost \$33, with all proceeds being donated to support Scenic Walton, a 501(c)(3) non-profit that promotes projects designed to improve the quality of life in Walton County. Three thousand vouchers must now be sold before Florida's Department of Motor Vehicles will manufacture the 30A tags. Vouchers can be purchased at www.30Atag.com or at any

Florida Tax Collector's Office. "Money raised by the new tags will help promote beautification and safety projects throughout all of Walton County, not just along the beach," said Leigh Moore, Scenic Walton's Executive Director. "We work to improve landscaping in roadway medians, reduce litter, promote underground utilities, expand infrastructure for pedestrians and cyclists, and other projects that enhance the quality of life for Walton County residents and visitors." The team asked



Walton County locals and 30A's 1.5 million social media fans to help select the final tag design, which was created by Gulf Coast native, Jake Meyer. The winning design depicts the blue 30A logo against a silhouette of Western Lake, one of Walton County's most famous vistas.

"Of course, we have amazing beaches here, as do many Florida towns, but our coastal dune lakes really are unique to Walton County," said Mike Ragsdale of The 30A Company. "I think our community made an excellent choice." "This is the only specialty tag that generates revenue exclusively for community projects here in Walton County," added Moore. "So everyone who buys an official 30A / Scenic Walton tag for their vehicle will help preserve Walton County's beauty."

Florida residents can go to any Tax Collector Office to buy a 30A tag voucher. They can also be purchased online at www.30Atag.com.

Scenic Walton is a 501(c)(3) nonprofit that promotes increased property values, a robust business environment and safe and beautiful surroundings by working to preserve, protect, and enhance the beauty of the roadways in Walton County, Florida. For more information, visit www.scenicwalton.org.

Democratic Women's Club Celebrate Heroes Awareness Week

Local Communities are celebrating Heroes Awareness Week this month, and it's a great time to look back at the many individuals and organizations that have stepped up to help us all pull through the combined challenges of the Pandemic, economic downturn and isolation of the past year.

There are a number of organizations that provide resources for food insecure

neighbors, and several of them stepped up in unique and innovative ways. While Caring and Sharing continued to provide a food pantry, the Matrix, the Open-Door Food Pantry and many local Churches answered the call to help distribute thousands of pounds of fresh produce and milk that was donated. And Food for Thought, a non-profit dedicated to addressing the needs of food

insecure children, changed their food delivery from a backpack model to curbside delivery or pick-up at their warehouse.

Throughout the year the Democratic Women's Club of Walton County (DWCWC) arranged for ways to say "thank you" to the Heroes who kept us safe. From treats delivered to the Healthcare workers, IMT (Incident Management Team) personnel and National Guard who gave thousands of vaccinations, to snacks and supplies to Lifeguards on the Beaches, and a pizza party for Firefighters, it was a chance to let them each know how much their efforts were appreciated.



The photo shows Dr. Zonia with the Humanitarian Award, surrounded by members and guests of DWCWC.

Because of her volunteer efforts to test, care for and vaccinate the Community during the Pandemic, Dr. Carolynn Zonia, DWCWC Treasurer, was recognized with the Humanitarian Award by the

Democratic Women's Club of Florida.

Thanks to all the volunteers and essential workers who have sacrificed so much this year. You have demonstrated what it takes to be a Hero.

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SUNDAY WORSHIP SCHEDULE:

8:00am: Holy Eucharist Rite I with Instrumental Hymns
10:30am: Holy Eucharist Rite II with Sanctuary Choir
Children's activities during the 10:30am service in the educational building for children up to 5th grade. Nursery opens at 10:15am.

WEEKDAY WORSHIP SCHEDULE:

The DAILY OFFICE: Scripture readings, collects, and prayers from the Book of Common Prayer
Monday - Friday
Morning Prayer: 9am | Evening Prayer: 4:15pm (No evening prayer on Fridays)

CENTERING PRAYER and contemplative Christianity Discussion
Thursdays
Centering Prayer: 10:00am - 10:20am
Lectio Divinia / Discussion: 10:30am - 12:00pm

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Travel Tips with Pam: 5 Scenic US Road Trips



BY PAMELA DONAR

For those who enjoy breathtaking views and long scenic drives, here are five US road trips you should consider.

1. Acadia National Park, Maine.

Hugging the Atlantic coastline, this park is open year round for winter skiing, spring fishing, or summer hikes. This sprawling 47,000 acres park has rocky shores, granite mountain peaks, and everything from white-tailed deer to peregrine falcons. Add to the experience a hike along the 120 mile trails or take a guided tour on a narrated bus.

2. Martha's Vineyard, Massachusetts.

Known for its pristine beaches and antiquated sea villages, you can get to Martha's Vineyard

by pre-booking a 45 minute car ferry. Martha's Vineyard is made up of six towns that have their own unique character. Most people have heard of Vineyard Haven or Oak Bluffs, however don't miss the small fishing village of Menemsha, considered the best place to watch the sunset. People gather on the beach and applaud as the sun sets into the ocean.

3. Overseas Highway, Florida. Running over 100 miles from

Miami to Key West this is one of the best road trips showcasing Florida's stunning turquoise waters and coral reefs. There are amazing places to stop on your journey including John Pennekamp Coral Reef State Park in Key Largo or take the Pigeon Key Tour and then snorkel around the dock.

4. Route 12, Utah.

Here you will find red rocks majestically on display on this 124 mile journey. This byway passes a number of scenic viewpoints, including Red Canyon, Bryce Canyon, Boulder Overlook, Calf Creek Falls, and the infamous Hogback. The Hogback is not for the faint at heart to travel, however the scenery is remarkable. Also make a stop at the Kiva Koffeehouse for a 'cup



of joe' and views of the Grand Staircase-Escalante National Monument.

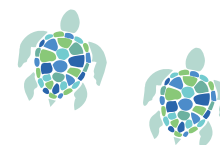
5. Anchorage to Valdez, Alaska.

This short but sweet 300 mile drive connecting the Glenn and Richardson highways will bring you to another level of paradise. The road is speckled with glaciers and mountain ranges that

allow you to discover the natural wonders of the last frontier. Take an easy hike along Thunderbird Falls, which is famous for being a family friendly excursion, leading towards a gorgeous 200 foot waterfall. This incredible experience is well worth the trip.

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Arts

ECTC Presents Family Friendly Events in November

Wake Up Brother Bear and Disney's Frozen Jr. Provide Theater for Kids

Emerald Coast Theatre Company continues its ninth annual season with several family-friendly entertaining productions this fall. "From six months old infants to teenager, we have quality, live theater for kids of all ages," says ECTC co-founder and producing artistic director Nathanael Fisher. "Come on out this fall and enjoy a fun and entertaining evening

with your children." Emerald Coast Theatre Company's Professional Theatre for Young & Very Young Audiences showcases professional actors performing productions on ECTC's Main Stage especially selected for young audience members.

"Wake Up Brother Bear"
Theatre for the Very Young:

Interactive Theatre (ages 6 months to 5 years-old) November 19, 20 at 9 a.m.

Join Brother and Sister Bear as they experience a full year of glorious seasons. Together we see a waterfall melt, meet a butterfly, chase an elusive fish, and skate on an icy pond. Children are invited to participate in the action with a small bag of props that help create magical moments. This interactive live show is performed with the youngest of audience members in mind.

Theatre for the Very Young (TVY) productions are \$15 for adults, \$13 for students, \$10 for children four through twelve, and free for three years old and younger.

ECTC Mini, Little, and Big Players Present: "Disney's Frozen Jr."

Big Players November 12 & 13, 7 p.m.; Mini/Little Players November 13, noon & 2 p.m.

The enchanting modern classic from Disney is ready for your Broadway Junior stars.



and loaded with magic, adventure, and plenty of humor, "Frozen Jr." is sure to melt even the coldest heart.

Tickets for Educational Program shows are as follows: ECTC Kids Program tickets are \$14 for adults, \$12 for students, \$8 for children 4 to 12, free for 0-3 years old and they must sit on an adult's lap.

All productions listed will be staged at Emerald Coast Theatre Company's space located at 560 Grand Boulevard (upstairs) in Grand Boulevard Town Center in Miramar Beach.

ECTC is implementing a Safety Protocol Plan to ensure patrons can enjoy all offerings in a safe environment. Visit emeraldcoasttheatre.org/ectc-safety-protocol for the latest updates.

To purchase tickets, make a tax-deductible donation, volunteer, or learn more about Emerald Coast Theatre Company, find them on Facebook, follow the ECTC YouTube channel, call (850) 684-0323 and visit www.emeraldcoasttheatre.org.



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Grand Opening of Watersound Monarch Art Trail to Lift Annual Flutterby Arts Festival Weekend

Events Scheduled For November 12th - 14th In Watersound Origins Community

The Cultural Arts Alliance of Walton County (CAA) is proud to announce the anticipated official opening of the Watersound® Monarch Art Trail (MAT), an outdoor sculpture project created by the CAA with support from The St. Joe Community Foundation. The November 12th grand opening will kick off a weekend of festive events that offer creative education and fun for the whole family.

It is well-known that Northwest Florida is part of the migratory path of the Monarch butterfly, and every fall tens of thousands of Monarchs can be seen enjoying the indigenous flora that lives in Walton County. Since 1992, the CAA has celebrated this natural event with an annual children's arts and science festival called The Flutterby Festival, and now the Alliance is excited to include the MAT opening in this celebration.

The MAT will include eight original sculptures designed specifically for installation along South Watersound Parkway's existing mile-long walking and

bike path that connects Highways 98 and 30A. Use of the area was made possible by The St. Joe Company. The sculptures will be complemented with seating, lighting, signage, and native landscape. Additionally, a phone app will provide insight into the artists' creative process through audio recordings, descriptive text, and geo-locators.

In Spring 2021, a national call to artists went out requesting design proposals inspired by the area's natural environment and the Monarch migration. Out of 40 submissions, eight artists were selected for the project, including Jeffie Brewer, Jonathan Burger, Grace Cathey, Peter Hazel, Rachel Herring, Anthony Heinz May, Mark Metz, and Andrew Hamilton Reiss.

The MAT is part of the CAA's Art in Public Places (AIPS) program created to fulfill its vision to make Walton County a creative place. Other current and future AIPS projects include the Underwater Museum of Art, the U.S. Highway 98 Underpass

project, the "Art Thrives in South Walton" billboard project, and a Walton County mural project.

The MAT's official opening will be Friday, November 12th from 4:00 - 7:00 pm and will be celebrated with live music, food by Grayton Beach Catering, beverages for all ages, and meet & greets with some of the artists as guests stroll or bike along the trail.

The festivities will continue Saturday, November 13th from 11:00 am - 2:00 pm with a family scavenger hunt and other fun entertainment. Guests are encouraged to download the OtoCast App for a self-guided audio tour which includes a description for each artwork from the artist. Parking for the MAT events is located on the north end of the trail at the Magnet Innovation Center.

In another new addition to the weekend, the CAA is joining forces with the Point Washington Medical Clinic for the Clinic's Metamorphosis event. Metamorphosis is scheduled

for Saturday, November 13th from 6:00 - 9:00 pm on the Village Commons green in the Watersound Origins community. Headlining the event is one of the 30A Songwriters Festival favorite bands, Atlanta-based Gurufish. Funds raised from the event's cash bar will go towards the CAA's Art in Public Spaces program and be used to commission custom artwork painted by local artists in the new PWMC facility. For more information about PWMC and tickets for Metamorphosis, visit thepwmc.org.

The weekend will culminate with the beloved Flutterby Festival featuring art activities, live performances, art exhibits and more on Sunday, November 14th from 10:00 am - 4:00 pm on the Village Commons green in the Watersound Origins community.

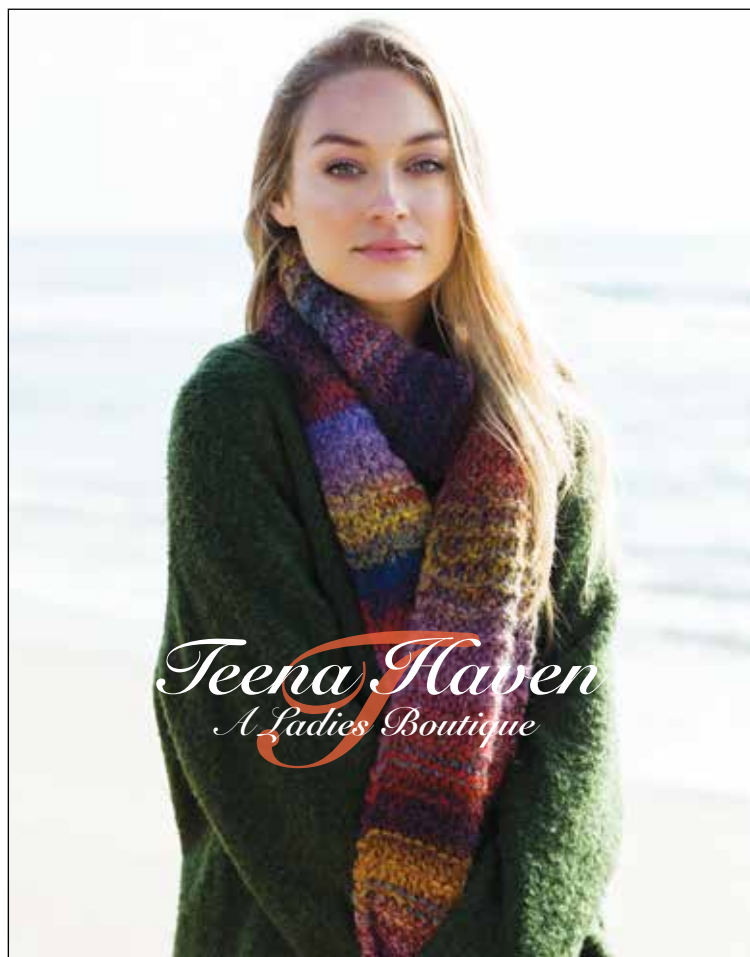
The festival offers live entertainment for the entire family, art activities like the butterfly wing creation station and craft-making as well as the butterfly learning center, carnival games and a

flutterby frenzy at the end of each day.

Flutterby entertainment will be provided by The Seaside Repertory Theatre, Mari Gleason, Ohana Rock on the Road, and more. Professional artists will be exhibiting and selling their work throughout the weekend, and official Flutterby merchandise featuring artwork by local student artist Parker Barnes, will be available for purchase. The Flutterby Festival weekend events are free and open to the public. Food by Sports to Geaux and beverages will be available for purchase, and some activities require a small fee.

Watersound Origins Village Commons green is located at 530 Pathways Drive, Watersound, FL 32461. Parking, including accessible parking, will be available on-site.

For more information on the AIPS program, the Flutterby Festival, and the CAA, please visit CulturalArtsAlliance.com or call 850-622-5970.



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Wellness

Finding Freedom from People Pleasing



BY STEPHENIE CRAIG, LCSW

You cook, you travel, you buy, you get the outfits, you smile, you take pretty pictures. You hope your family behaves well. You clean, you decorate, you

do your best to get along. You work so hard and hope people are proud of you, like you, think you're enough. Then the end of the holiday season arrives, often leaving you feeling exhausted, disappointed, and asking yourself, "Why am I so tired and what's missing from this picture?"

You expect time with family and friends during holidays to be fun and instead your people pleasing feels sad, critical, and like no matter what you did for others, it wasn't enough. People pleasing is the practice of seeking approval from others by doing what you think they want you to do. People pleasing tricks you into believing you will feel good about yourself if you can just make the

next person happy. Sometimes people pleasing feels like it's really working for you. You might receive some praise and approval at times inviting you to believe doing what others want you to do is the pathway to fulfillment. Eventually, you can't keep everyone happy and something falls through the cracks resulting in disappointment, criticism, and feelings of failure.

The uncomfortable and wonderful truth is you are not capable of making everyone happy and you can stop trying to get their approval. Some people will not be pleased and there will always be someone who doesn't like your choices. Your purpose was never pleasing others. Your purpose is to be uniquely you, bringing your strengths, love, and authentic self to your life, relationships, and community. People pleasing makes false promises of fulfillment and leaves you feeling empty, bitter, and lonely. So, how are you supposed to let it go and find joy in who you really are?

5 Ways to Begin Letting Go of People Pleasing as Identity

Use resentment as a red flag. People pleasing leads to resentment. You work hard to make others happy and when they aren't, you find yourself bitter and wondering why you



worked hard for someone so ungrateful. Resentment can be your guide to noticing when you have your sense of self wrapped up in pleasing others.

Consider both what you need and what will benefit others. Instead of immediately trying to anticipate what will make others happy with you, slow down. Ask yourself what will show healthy love and kindness toward others with boundaries. Ask yourself what you want, what you need, and what is healthy for you. Find the overlap in what feels both authentically loving, kind, and healthy for others and yourself.

Make healthy decisions even if you believe someone else will be unhappy about it. Even if you've considered what is loving and healthy for the other and yourself, sometimes the other wants you to do what is only good for them. Proceeding to make the healthy decision and setting a boundary with kindness is the healthy path forward for any relationship. "Mom, I understand you'd like for us to be at your house all of Thanksgiving Day, however, it is important to us to be at our house in the morning. We will be happy to join you in the afternoon at your house."

Work through your discomfort

when someone is disappointed by your decision. Maybe they invite you to feel guilty, maybe they give you the silent treatment, maybe they say mean things. It will feel like you can't survive this, but I promise, you can. Sit through the discomfort and you will find the sun will still rise and set. People who want to respect you and their relationship with you will learn to respect you when you make decisions that displease them.

Enjoy being more truly yourself. When you stop seeking unhealthy approval from others, you have more space to understand who you are, what creates joy for you, and ways you can bring genuine love and joy to others. Find confidence in your decisions and enjoy the authentic space you've created to be you and to feel like you're enough.

Letting go of deeply ingrained habits requires grace, patience, and time. When you commit to the long work of change, the resulting freedom is worth your commitment and effort. As you walk through letting go of people pleasing and other life patterns that have left you feeling exhausted, remember to connect with us at journeybravely.com for support along your journey.



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Where Did that Drive Go?



deal with stress, maintaining a steady weight, and getting restful sleep all quickly deteriorate. In addition, numerous health indicators including cholesterol, sugar levels, blood pressure, bone density, cancer risk, heart issues and more all *worsen* with this decline in testosterone in women.

Unfortunately, most doctors do not even look at testosterone levels in women. Worse, when they do, they are unable to interpret the results properly. Women see benefits at levels greater than 100 ng/dL but the reference range for most labs will tell you that “normal” is *below* 45ng/dL. This “normal” reference range is really showing levels that have *already fallen*. So most levels appear to be in the “normal range” when they are actually severely low. If your doctor has never drawn a testosterone level in women before, are you going to trust their judgment of the results of that test?

Don't be fooled. For most

doctors, normal means, “Does the patient’s lab value fall inside the reference range?” and *does not* mean, “Does the patient’s lab value give them the most protection against disease and functional decline?”

Another great example of this is vitamin D. A level of 30ng/mL is considered “normal” and many doctors would tell you a level of 30ng/mL is fine. Well, a level of 30ng/mL is associated with a huge increased risk of cancer including breast cancer and is also associated with an increased risk of death from COVID infections. A level of 70ng/mL reduces the risk of cancer and reduces the risk of death from COVID. Are you going to be content when your doctor tells you your labs are normal?

So many times patients tell me they’ve complained to their doctor but always hear that their labs look fine and that this is just part of the aging process. Enjoy

the aging you. You are not going to hear that from us! I bet you don’t even realize how bad you are feeling. Come find out what you’ve been missing and get your drive back!

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One of the most bothersome symptoms women mention at their initial visit is a loss of sex drive. A decline in *sex drive* is very typical for women as they age. This decline in sex drive is directly related to the decline of testosterone. Testosterone levels in women begin declining in their 30’s but are often subtle until menopause when things can worsen drastically. As women’s testosterone declines, numerous changes occur in the body. Sex drive, mood, the ability to



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Wellness

The Gift of Imagination



BY YLENE FORWOOD

Do you remember growing up as a child having many playful imaginations as a young boy or girl? Perhaps you dressed up as a policeman who keeps the bad

guys away? Or being Cinderella wearing your beautiful dress while you played with your teacups? Or maybe you were the doctor who likes to help someone feel better? Or did you always put on your Superman costume to rescue anyone in trouble? How often as a child did you imagine yourself being at a certain place and having the same experiences as you would in reality?! How often did you visit and ride the rides at Disneyworld long before your

actual trip?! I bet the experience was everything you imagined it to be and more.

Growing up in the Philippines as a young child - I often imagined being at the beach. I would imagine myself swimming or lying chest down on my surfboard. I remember feeling exuberant each time. It felt so real! I would see the gentle waves. I see a whole bunch of kids my age having the time of their lives while rolling themselves in the sand. And


during the times when we were at the beach, I would do the same thing again and imagine being able to surf using my cardboard carton surfboard. There I was surfing the waves. All my cousins were doing the same thing and we were experts at surfing. We laughed hard as we rode the waves in our minds. It's still vivid in my head like it was yesterday. But the truth was I never really had the chance to learn how to surf, let alone own a surfboard. What I had was this big cardboard carton that I cut up and used each time my imagination took me surfing. And it didn't really matter. In my mind it was all the same. I've experienced how to surf in more ways than one through my imagination. It gave me the experience and joy as often as I imagined myself on a surfboard. My imagination allowed me to have those wonderful memories and experiences as a young girl. And to this day I still find myself very much connected to the feelings that my imagination brings up when I think about those times. The GIFT of our imagination is truly special and one of a kind.

When I became a hypnotherapist, it became known and clear to me that those joyful feelings were possible because our deep inner mind (AKA our subconscious mind) does not

know the difference between real and imagined thoughts, ideas and experiences. When a suggestion is made especially during our tender age of between 0 to 7... we automatically receive or perceive the suggestion as real and true. And whatever we think... we feel. So, as we can conceive of a thing - we can also feel a thing. This line is so powerful and true that I had to borrow it from my former and well-loved instructor/mentor back in hypno school. Just like Albert Einstein's famous quote says: "Imagination is more important than knowledge. Knowledge is limited. Imagination encircles the world."

So how can we take advantage of this notion? Well, VISUALIZE and keep your imagination flowing. Besides, there is no rule that we must stop our creative juices flowing just because we've become an adult. So next time that you have a project, travel plans or creative idea... imagine away and see yourself already in the experience. With sufficient and more than enough feelings poured in to associate with your idea...the closer you will find yourself manifesting anything in your life into reality.

To learn more, call Ylene Forwood Hypnotherapy at 251-533-5988 or visit www.YleneForwoodHypnosos.com.



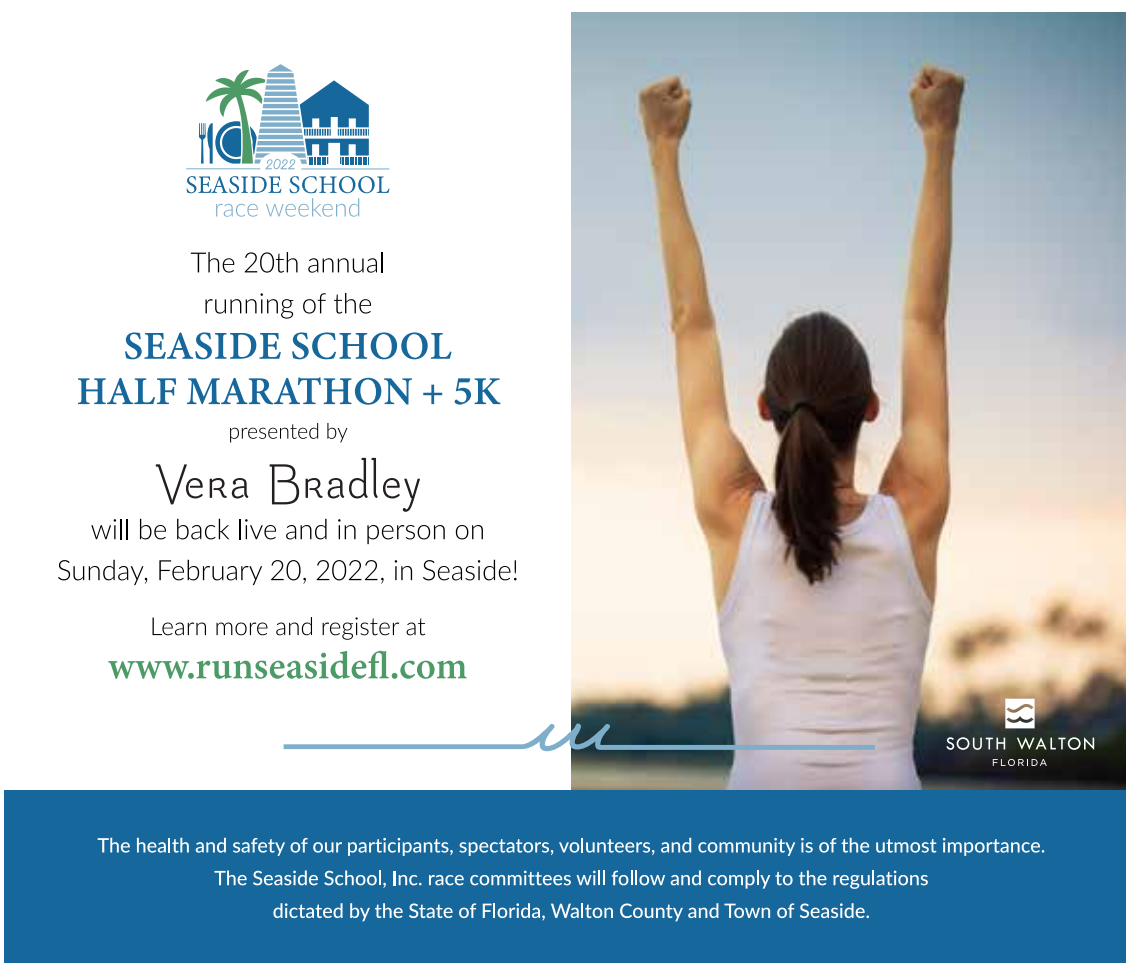
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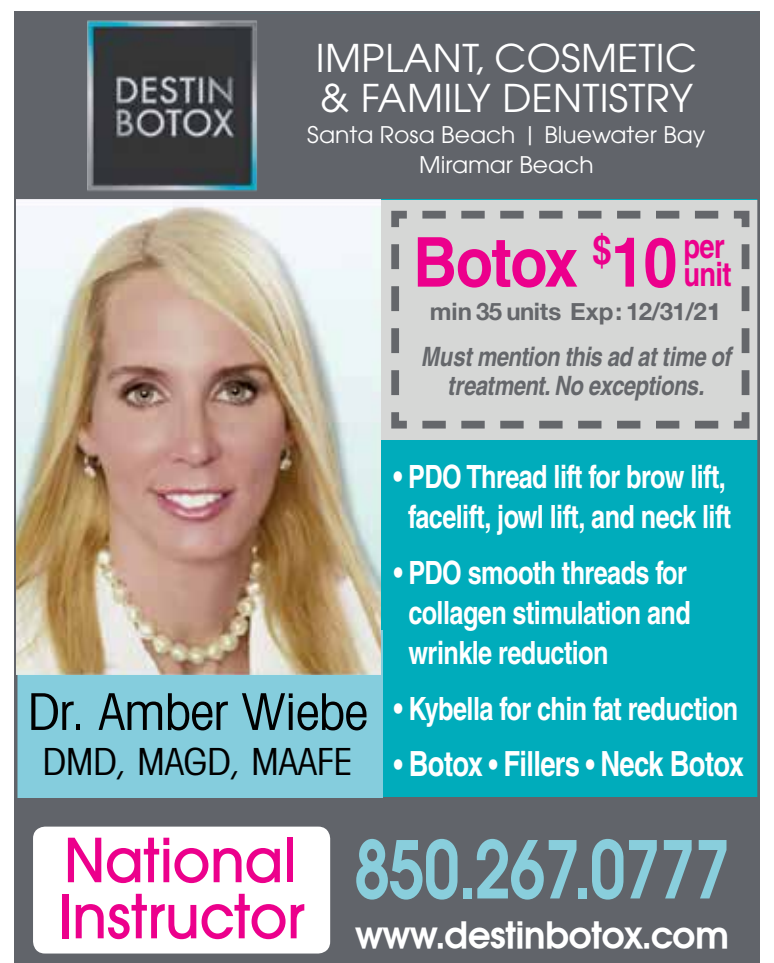
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Maternal-fetal Medicine Doctor Joins Ascension Sacred Heart

Maternal-fetal medicine doctor and geneticist Melissa S. Mancuso, MD, has joined the Ascension Sacred Heart Regional Perinatal Center.

Dr. Mancuso will see patients at the inpatient high-risk pregnancy unit on the Ascension Sacred Heart Pensacola campus. She will also offer outpatient consultations, as well as genetic and preconception counseling, at Ascension Sacred Heart's outpatient offices in Miramar Beach. For information or to request an appointment, please call 850-416-2477.

Dr. Mancuso has more than 10 years of experience in obstetrics and gynecology and maternal-fetal medicine. She received her bachelor's and medical degree from Case Western Reserve University in Cleveland, Ohio, and she completed residency training in obstetrics and gynecology at University Hospitals Case Medical Center, where she served as chief resident. She completed a combined fellowship in maternal-fetal medicine and medical genetics at the University of Alabama at Birmingham.

Dr. Mancuso comes to Northwest Florida from serving as director of Akron Children's Hospital Fetal Treatment Center, as well as chair of maternal-fetal medicine and an associate profes-



sor at Northeast Ohio Medical University College of Medicine.

Dr. Mancuso is board-certified in obstetrics and gynecology, maternal-fetal medicine and medical genetics and genomics. She has contributed to medical textbooks about pregnancy and childbirth, and her research has been published in national, peer-reviewed journals, including Di-

abetes Care, Maternal & Child Nutrition, Journal of Maternal-Fetal and Neonatal Medicine, American Journal of Obstetrics and Gynecology, Journal of Translational Medicine and Journal of Robotic Surgery. She has presented at the annual meetings of the Society of Maternal-Fetal Medicine and the World Conference on Ultrasound in Obstetrics



and Gynecology. Dr. Mancuso is a fellow of the Society for Maternal-Fetal Medicine, the American Congress of Obstetricians and Gynecologists, and the American College of Medical Genetics and Genomics. She is a member of the American Medical Association, the American Society for Human Genetics, the International Fetal Medicine Foundation and the American Institute of Ultrasound in Medicine.

As Northwest Florida's Regional Perinatal Center – one of 12 such centers in the state – Ascension Sacred Heart provides the highest level of medical care to women with high-risk pregnancies and their babies. The maternal-fetal medicine doctors treat and manage various medical complications of pregnancy,

including diabetes, hypertension, pre-eclampsia, placenta previa, premature rupture of the amniotic membranes, preterm labor and RH disease.

Delivering more than 4,100 babies each year, the Ascension Sacred Heart Maternity and Women's Center is the most preferred childbirth facility in Escambia and Santa Rosa counties and offers the area's only Level III Neonatal Intensive Care Unit, OB Emergency Care Center and high-risk pregnancy unit.

For more information about the Ascension Sacred Heart Regional Perinatal Center, call 850-416-2477 or visit sacred-heartbaby.com.

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Red Tide Detected in the Gulf

Health Alert to Include Miramar Beach and Inlet Beach Areas

The Florida Department of Health in Walton County (DOH-Walton) is notifying the public of a red tide bloom near Inlet Beach and Miramar Beach. Santa Rosa Beach area has tested with low levels of red tide. Some people may have mild and short-lived respiratory symptoms such as eye, nose and throat irritation similar to cold symptoms. Some individuals with breathing problems such as asthma might experience more severe symptoms. Usually symptoms go away when a person leaves the area or goes indoors. Health officials recommend that people experiencing these symptoms stay away from beach areas or go into an air-conditioned space. If

symptoms do not subside, please contact your health care provider for evaluation.

The Department recommends:

If you have chronic respiratory problems, be careful and consider staying away from this location as red tide can affect your breathing.

Do not harvest or eat molluscan shellfish and distressed or dead fish from this location. If fish are healthy, rinse fillets with tap or bottled water and throw out the guts.

Keep pets and livestock away from water, sea foam and dead sea life.

Residents living in beach areas are advised to close windows

and run the air conditioner (making sure that the A/C filter is maintained according to manufacturer's specifications).

If outdoors, residents may choose to wear paper filter masks, especially if onshore winds are blowing. Florida Poison Control Centers have a toll-free 24/7 Hotline for reporting of illnesses, including health effects from exposure to red tide at 1-888-232-8635. Please visit the Florida Fish and Wildlife Research website for additional information on the locations where red tide has been found: myfwc.com/research/redtide/statewide/.



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Musings

The Lotus Life: Gratitude

BY LAUREN CATANESE

“Acknowledging the good that you already have in your life, is the foundation for all abundance.” – Eckhart Tolle

We all have dreams. We all have visions of how we want our lives to look. We see ourselves living a certain lifestyle, having certain experiences, and becoming what we feel we must. Creating our world is a journey. If we are lucky, we get a lifetime to do it. It is easy, however, to get so caught up in our desires, and become so fixated on actualizing them, that we can miss out on life. See the irony? We spend our lives, trying to achieve a point in our lives,

only to get there and realize that we were so focused on the prize we missed out on all the gifts along the way. So instead of a race to the finish line, we will find that there is more enjoyment, freedom, and peace if we hold our vision high, and take daily action towards it, while being grateful for what we already have.

Being in a space of gratitude, and consciously acknowledging all the positive and good that are currently in your life, allows you to fully embrace the present. Enjoying the present for what it really is, a gift. When we can look at our lives and be thankful for



our health, the money we do have in our accounts, having a roof over our head and food to eat, having people that love us, our kids...the list goes on. No matter who you are, where you are, or what is going on there is always at least one thing you can be grateful for, always! Keeping a gratitude journal or even making a mental note in the morning of what you are grateful for, if it's one thing or twenty, will

help keep you grounded. It is a subtle reminder that while you are on your journey to the grand dreams, there are small miracles that happen every day. That we can enjoy, embrace, and allow what we do have to bring a little more peace into our world. Isn't that what we are striving to feel anyways? When you think about your dreams, what emotions are you expecting achieving them to evoke? Ultimately, it's because we feel it will bring more peace and love into our lives. Lucky for us, those emotions are not a lifetime away. They can be felt right now where you are. All you must do is acknowledge that they are there. That in this moment in time, which is the only one that exists, you are feeling that peace, that love. Then life becomes about feeling that way more, and for longer periods in time versus a rush to having to get anywhere other than where you are to feel them.

Happy Thanksgiving SoWal... I am grateful for you.



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Mother Mary



BY SEAN DIETRICH

I'm sitting with my Methodist mother-in-law in the living room. We are replaying old memories like worn out records. There is a ballgame playing in the background. Braves are winning.

She sits in her wheelchair, nursing a nightly glass of Metamucil. I am sitting in a fold-up rollator walker, drinking one of her Ensure meal replacements. Chocolate.

The white-haired woman gets a sly look on her face and says, "Do you remember that one time...?"

There is mischief in her voice. And I already know where she's going with this. Even so, I prod. "What 'one time?"

"Oh, the time I came over to your house, unannounced, several years ago...?"

I knew we were going here. "You mean the time you saw me naked?"

She laughs and sips her fiber supplement. "That would be the instance of which I speak."

I might as well tell you the story now that we've brought it up. And I'm sorry if this is offensive because I consider myself a sincere gentleman. I mean it. I open doors for ladies, watch

my language, and I don't slouch.

But the truth is—and I can hardly say it—my mother-in-law has indeed seen me wearing nothing but the Joy of the Lord. And I mean the full biscuit.

Don't make me repeat myself.

It happened years ago. And the violation occurred right in my own house. I'm forever traumatized. In fact, just writing about this causes unpleasant feelings to start swimming inside me, some of which date back to middle-school gym showers.

I can't really explain how it happened. All I know is that one moment I'm waltzing across my empty house after a shower, enjoying the invigorating spring-time air, then (WAM!) a peeping Thomasina is standing in my kitchen.

"Mother Mary!" Isquealed—but in a masculine tone. "How'd you get in here?"

"I have a key, ding-a-ling."

"Please don't use that word."

She handed me a stack of envelopes, but did not turn away. Her demeanor could only be described as unimpressed. "I was bringing your mail."

I felt my face get hot. "My eyes are up here."

"It's mostly just bills."

"Miss Mary, I'm naked."

She agreed with this.

Then without breaking her non-Methodist stare, she said, "Sorry, I didn't bring any ones or fives with me."

Without uttering another word I trotted to the bedroom and heard loud whistling and cheering behind me. I edged past her, one hand covering the stern of the boat, the other shielding the bow.

The thing is, I've never felt so violated. A man's house is his sanctuary, his dojo. Mothers-in-law can't just pop in for half-priced peepshows whenever the mood strikes. There are laws against this sort of thing in civilized countries.

I suppose even after all these years I still don't know how to act now that my mother-in-law has seen the authentic me. Nothing has ever been the same between us. I have a hard time looking her in the eye.

Take the holidays. Thanksgiving with the family is awkward. I want to know who prays the serious and reverent blessing with a straight face? It can't be me. I can't say grace while she's bouncing her eyebrows at me. I know what she's visualizing.

What about going to church?



For years after the incident whenever our congregation would sing a hymn, Mary would slap my back pocket and say, "I got your Blessed Assurance right here."

Isn't it sad how something like an innocent pair of hind-cheeks can rip a family apart with awkwardness? Which is why my advice to all sons-in-law reading this is, keep your family close and your skivvies closer.

Mary finishes her Metamucil, and after we are done retelling the old story I realize how much this past experience traumatized me. I never forgot it. It laid me bare, so to speak. So I ask Mother Mary where two traumatized souls go from here.

Mary suggested we go for drinks and dinner.

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Our Ad & Editorial Deadline is the 20th of each month for the following month's issue.

Musings



BY KIRK MCCARLEY

Coaching has been a blessing for me. Through it I've had the occasion to encounter clients from a variety of walks of life that I might not have otherwise.

Engineers, Attorneys, Division I Sports Information Directors, Entertainers, Private Business Owners, and Social Media Content Moderators have been among those connections.

It's said that the essential ingredient to becoming an effective Executive Career or Life Coach is possessing a healthy measure of curiosity. Dan Barry, New York Times Reporter remarked, "I listen, I observe, I ask questions, and try to ward against world-weariness. I want to be eternally curious." Dale Carnegie shared, "To be interesting, be interested."

We tend towards those similar to us: common values, interests,

and outlooks. And although I have had clients who represent a wide zone of personalities and professions, a successful business is generally going to have a target niche. That does not necessarily correlate to an uncompromising "hard line" as to who to serve, but it does offer guidance as to targeted "fit."

For me, my focus is basically two distinct and unrelated client markets with an empathetic commonality in that they represent paths that I too once walked.

The first are those who are late in their careers and searching for their nirvana, that place in their work and personal lives where self-actualizing dreams are realized. The second group represents individuals early in their careers. They may have just completed educational or training requirements, but are more likely a segment that has been out of school for a while and is either in an initial or second career job. Like those who are late in their careers, they look for something called "more" or ways to make an "impact on the world."

In both groups I find that ca-

reer objectives intersect with life goals. "My parents are elderly and I need to stay where I am to take care of them." "Extensive travel and irregular hours are difficult for my health." Career starters: "My fiancé has a great job that will require us to remain where we are." "I feel led to do worldwide mission work, but debts demand greater compensation."

I belonged to the late career client fraternity myself not long ago. In fact, I hired a coach to help sort through what was next for me. I had been an HR professional for over 30 years and knew I did not want to retire, but rather wanted to transition to something else. For me, what would that be? That coach helped me evaluate not only my talents and interests, but also brought some clarity to what I wanted. My breakthrough moment came when I looked him in the eye, wagged my finger at him and proclaimed, "I want to do what you do." And so that journey began.

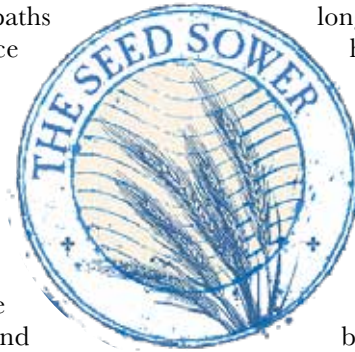
Time passes quickly. It seems like only a few blinks of an eye ago that I was newlywed, financially challenged, often feel-

ing insufficient. For sure there were some mentors and advisors along the way for whom I will always be indebted. Still, at that period of life, I wished that there could have been an objective person, "a coach," who might have created a "safe" place where I could explore possibilities and really dig deep for what I wanted. The HR career that I spent most of my time in laid the foundation for what I now do. Although I am proud of that career, if I'm honest, it has not been until these past several years in coaching that I found my capstone.

I am curious as to where you are on your journey. We each have within ourselves the capacity to achieve even beyond what we dream. It would be my privilege to learn more about helping you get there.

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

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A Pastor's Ponderings: **Let God Love You**



BY PASTOR DAVE HOLLAND

Many Christians yearn for a better relationship with God, and they wonder why God seems to be distant. He is nearer than you know, and He is not silent.

Consider Zacchaeus in Luke 19. This successful businessman lived his life in luxury. But something was missing—he wanted to be closer to the Lord. When he heard Jesus would pass through his town, he ran ahead and climbed a tree to see Jesus.

Traveling to Jerusalem, Christ

passes through Jericho. Josephus, a noted Jewish historian from the first century, calls this city the “fattest region in Palestine.” Taxes gathered there would make a chief tax collector like Zacchaeus wealthy. But he wants something more from God. He needs what Jesus offers—love, acceptance and forgiveness. Christ looks up and sees Zacchaeus. The Master moves toward him and invites Himself to Zacchaeus’ home. Jesus sees you and invites Himself to your home. Welcome Him now.

God wants to speak to you. Listen. The Word of God is our primary source of revelation, but our hearts are built like old-fashioned radios. If you calm your heart and dial in to the Spirit, you can hear from God.

Allow me to challenge you with this exercise. Find a quiet spot in your home where no one will disturb you and commit to sitting before the Lord for seven silent minutes. Don’t be surprised by the onslaught of thoughts



screaming at you. Dismiss the feelings that shout at you to go get something done. Let go of the guilt and regret that cling to you. Believe that Jesus took care of all those things on the cross. Ask Jesus to come to you. Close your eyes. Imagine the room you are in. In the theater of your mind, place yourself in your chair. Invite Jesus to come into the room to be with you. How is He dressed? What does He do? What does He say? To you.

I see myself seated in a sanctuary. I’m in the chair at the end of the aisle. Christ walks

close to me and lays His hand on my shoulder. I am bowed, partly in deference to the Master, but mostly because of the events of my life that have left me scarred and humbled. The scene shifts in my mind to the northern shore of the Sea of Galilee in Israel. My eyes look to the west, as magnificent yellows, oranges, and reds glow in the distant sunset. “You are in the sunset of your life,” the Lord whispers into my inner ear.

“Do You mean I am going to die soon, Lord?” “No, sunset is the time to contemplate the

beauty of creation and your life. The time when there are more memories behind you than there are battles ahead. Write, tell people the story of My love. Invite them to swim in the deep sea of grace and forgiveness rather than the muddy waters of guilt, rules, and religion. Humanity knows little of the joys I have set before them. Liberated people from the shackles of sin and condemnation. Tell them about me.”

God still speaks. He will speak to you if you invite Him. Jesus said My sheep hear My voice.

Dave Holland pastored churches for 38 years before retiring in Destin. Dave has released his Christmas devotional, “Christmas Jesus,” with three new fables added for fun. You can get a copy of this book from his website, DaveHolland.org, or at Amazon.com. Pastor Dave is available to preach and teach in churches and conferences. Contact him at DavidHolland54@gmail.com.

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Musings

Change



BY RICK MOORE

Our entire vacation was mapped out in great detail. First, we planned to fly to Nevada. After seeing Death Valley and

Hoover Dam, we would make our way to Zion National Park in Utah. Then we would go to Bryce Canyon and Arches National Park. The next stop would be Colorado National Monument. After spending a day at Rocky Mountain National Park, we would drive to Denver to catch an airplane back to the Emerald Coast. It didn't work out that way.

Twelve hours before our plane was scheduled to leave for Nevada, we received word that our flight was cancelled and there was no way to catch a flight for 24 hours due to a storm coming from the West Coast. After watching the news

and discovering one airline had cancelled 29% of their flights, we knew this was a real challenge. We then called our rental car company which we had paid in advance, just to let them know we would be 24 hours late. They said they could not hold the vehicle and we would have to rebook. I was told that instead of \$700 for the week, it would cost \$2,300. Due to fewer flights, travelers had to resort to rental cars, few were left, and the price gouging had begun. I said no way!

We decided it best to simplify our plans, fly to Denver, and relax while experiencing several days in Colorado. The delay allowed us to enjoy a quick "stay-cation." It was 85 degrees on a mid-October Tuesday, as we relished our last swim in the Emerald Coast waters for the year. While walking a few feet from shore, we discovered something we had never seen in our many decades of visiting the beach. Manta rays were jumping out of the water so high they appeared to be flying! I filmed one that leaped right past me. The following day, we boarded a plane to Colorado. As we drove to Estes Park from Denver, we saw prairie dogs chasing each other, and witnessed a herd of elk walk right past our Jeep at the stop light. These are special moments we would have missed if our original plans had not been cancelled.

Rocky Mountain National Park is beautiful year round, but it is even more spectacular during certain seasons. Usually,



if one visits at the beginning of October, the leaves on the Aspen trees have a vibrant golden hue. If one visits the end of October there is snow on the mountains. But in the middle of October, you may see both, or you may see neither. Fortunately for us, we saw both. One day we were enjoying the sugar white sand on the beach, and the next day we were enjoying the sugar white snow on the mountains. We would have missed these incredible sights if our original plans had not been cancelled.

Perhaps the biggest change we experienced that week had nothing to do with our itinerary. Rather, it had to do with a special souvenir we brought back from Colorado. She is a Russian Blue kitten named Clementine. When my wife decides it's time to adopt another animal, there is no use in arguing. Surprisingly,

Clementine was easy to fly with and quite the attention getter in the security line at the airport. Though I was content with having two dogs and a cat, having an energetic kitten pouncing around the house has been a pleasant change. Sometimes the best things in life are different from what we have planned.

Change happens. As we look back over the pictures and videos from our vacation, we are actually grateful for the way everything turned out. Arnold Bennett once said, "Any change, even change for the better, is always accompanied by discomforts." The next time you are confronted with discomforts in life, try to embrace the change. When we embrace change, the change embraces us.

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

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Construction Starts on Latitude Margaritaville Watersound Town Center



The partners behind Latitude Margaritaville Watersound announced that construction has started on the Town Center. Latitude Margaritaville Watersound is located on Northwest Florida's gorgeous Emerald Coast near Panama City Beach and the Scenic Highway 30A corridor. It is the third of the incredibly popular, award-winning Lati-

tude Margaritaville communities for those 55 and better who are growing older...but not up.

In April 2021, 13 colorful island-style model homes opened to an overwhelmingly positive response from homebuyers. Planned to be the largest of the laid-back lifestyle communities to date, the initial phase of Latitude Margaritaville Watersound is anticipated to include approximately 3,500 homes. Construction on the first phase of homes is in progress.

Phase one Town Center amenities include a dynamic Town Square that features an amphitheater with a thatched roof bandshell, full-size concert stage, jumbo screen for concerts and movies, and special recessed dance floor that provides a little give and spring for dancers.

Dining and refreshment choices will include a two-story Bar & Chill restaurant overlooking the Intracoastal Waterway,

Changes in Attitude Bar, and Overlook Bar. A state-of-the-art Fins Up! Fitness Center will include an indoor pool and spa. In addition, there will be a lagoon-style Paradise Pool with beach-like entry and Tiki Island.

Additional amenities include tennis and pickleball courts with lighting for night play and a Barkaritaville Dog Park. Future planned amenities include a Workin' N' Playin' Center, Last Mango Theater, Hangar Workshop for golf cart tune ups, and Barkaritaville Pet Spa.

Latitude Margaritaville's all-new approach to active adult living has captured the imagination of today's vibrant and active adult home buyers. More than 550,000 are registered as Latitude Margaritaville Paradise Club members to receive ongoing information on the communities.

The Latitude Margaritaville sales center and model homes are

open daily. Four distinct home collections, the Conch Cottage Collection, Caribbean Villas Collection, and Beach and Island Collections of single-family homes, capture the "no worries" tropical vibe that defines Latitude Margaritaville. Floor plans range from 1,204 to 2,568 square feet under air with pricing from the mid \$200s.

Latitude Margaritaville Watersound is being developed in a dynamic partnership that includes master developer Minto Communities USA ("Minto"), global lifestyle brand Margaritaville Holdings, and The St. Joe Company (NYSE: JOE) ("St. Joe"). Latitude Margaritaville Watersound is the first of the popular communities to be developed in partnership with St. Joe. The first two Latitude Margaritaville communities by partners Minto and Margaritaville are located in Daytona Beach, Florida and near Hilton Head,

South Carolina.

Latitude Margaritaville Watersound is located between Pensacola and Panama City, near Panama City Beach, and situated in the heart of St. Joe's vast Bay-Walton Sector Plan that encompasses approximately 110,500 acres with approximately 15 miles of frontage on the Intracoastal Waterway. Just a short drive from the famed Scenic Highway 30-A corridor with its beautiful white-sand beaches, this region is the embodiment of the relaxed, beachy vibe that is at the heart of the Latitude Margaritaville lifestyle.

For more information, contact Nate Kelly, your 30A Real Estate Specialist providing superior service with homes, condos and land in South Walton County FL. Nate can be reached at 251.923.6393 or email: nate@johnmartin30a.com.


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 Dining

Kevin Gillespie's Framish Pie

By SUSAN BENTON,
30AEATS.COM

With a last name that spells pie, I'm certain that Chef Gillespie's Framish Pie will be a big hit when served at your Thanksgiving!

Framish Pie, a French Coconut and Amish Buttermilk hybrid created by Chef Kevin Gillespie, is a specialty at Gunshow in Atlanta (Photo by Angie Moser). Gunshow offers a bold, new take on the traditional dining experience.

Inspired by Brazilian churrasceria-style dining and Chinese dim sum, Gillespie combined the two for a decidedly fun and delicious result. Dishes are presented on rolling carts and trays to diners at their tables where they can then choose what to order.

The restaurant's name is a tribute to Gillespie's family. Growing up, Gillespie's father worked seven days a week to pro-



vide a better life for his family. On the rare Sunday afternoon he had off, father and son would go to a gun show.

Ingredients

- 1/2 cup salted plugra butter, softened
- 1 1/2 cups sugar



- 3 eggs, beaten
- 1 teaspoon vanilla extract
- 1/8 teaspoon almond extract
- 3 tablespoons all-purpose flour
- 1 pinch salt
- 1 cup buttermilk
- Zest of 1/2 lemon
- 1 cup toasted, unsweetened coconut
- 2 7-inch store-bought all-butter pie shells

Directions

Preheat oven to 400 degrees. Beat the butter and sugar to-

gether until light.

Add the eggs and beat; then beat in vanilla and almond extracts.

Sift flour and salt together and add to the batter alternatively with the buttermilk; beat until smooth. Add lemon zest and coconut and mix just to combine.

Divide between two pie shells and bake at 400 degrees for 10 minutes, then reduce heat to 350 degrees and bake for 30-40 additional minutes.

Pie should turn a nice golden brown when ready and a toothpick inserted should come out clean.

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\$85/adult, Children 3 to 12: \$45/child, Children 2 and under: Free

Visit www.thepearlrb.com for complete menu options.

Havana Beach Bar & Grill, Rosemary Beach Dining Room open for Plated Meal with seating times from 11am to 8pm, Bar & Lounge open from 11 a.m. to 9 p.m. (last call at 8:30 p.m.) offering regular bar/lounge menus and an a la carte Thanksgiving offering available at the bar only on a first come first served basis.

Havana Beach Roof Top

Open for normal operations, weather permitting. Last call at 8:30 p.m. with a closure of the space at 9 p.m.

FOOW, Watercolor

Thursday, November 25th, All



Day, there's no better day than one served with turkey and dressing! Join us at FOOW restaurant at the WaterColor Inn. Guests can enjoy Thanksgiving plates along with a la carte brunch items until 2:00pm. Enjoy your day and let the team at FOOW do all the work for you!

WaterColor Lakehouse

Thursday November 25th, 11am-3pm, Buffet style brunch will be served at \$65 for adults, \$30 for children, 12 and under. Reservations required. (Service charge and sales tax not included.)

FOOW, Watercolor

Brunch with Santa, Friday, November 26th, 9am - 12pm

Brunch is served a la carte with Santa who is available for pictures & wish lists. Santa will be giving out sweet treats to all the children!

The Bay, Santa Rosa Beach

Thursday, November 25th, 11am-4pm. There's nothing like a bayfront Thanksgiving! The Bay is offering a Thanksgiving buffet, \$39/adults, \$19/child. Reservations are required and can be made by phone only (850-622-2291) starting November 1st. Visit www.baysouthwalton.com for more information.

Great Southern Café, Seaside

Thursday, November 25th, Gobble gobble, it's time to save your spot for Great Southern's famous Traditional Thanksgiving supper! This year, it will be plated, instead of a buffet. Call to reserve your place beginning No-

vember 1, 2021 at 8:00am. \$39 adults \$19 kids. Seatings available from 10:00 a.m. - 4:00 p.m. Later Thanksgiving night, they'll re-open around 5:00 p.m. - 9:30 p.m. for dinner service.

Food for Thought

The holidays are a magical time for most. Unfortunately, many local families face a huge economic burden during the holidays, and prolonged stress related to food insecurity can get in the way of truly enjoying the holiday season with their loved ones. For Thanksgiving and Christmas, Food For Thought will feed 700 families for each holiday meal curbside service. Text-to-give by texting FFTHOLIDAY to 44321 or donate via www.fftl.org

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Music

Mitch Malloy's Van Halen Experience Rocks Mattie Kelly Arts Village

BY WILL ESTELL

If you're a hard rock fan living anywhere along Northwest Florida's Gulf Coast, I hope you were able to make it out to the spectacular show that took place

October 9th at Mattie Kelly Arts Foundation's arts village in Destin. What made this particular concert so iconic, was that not only was it the first live performance of Mitch Malloy's Van Halen Experience, but moreover



of music he had this to say, "I was born in Dickinson, North Dakota, and began singing in church and school plays when I was about six years old. I was the youngest of six children, and always had a passion for music. I began playing guitar at about twelve. I went to music school in Seattle, and then hit the road to New York, finally landing in Nashville to chase the dream."

In addition to putting out multiple solo albums and two Billboard hits, Mitch has worked with a smorgasbord of artists, ranging from Kenny Loggins to Taylor Swift to country sensation Craig Morgan. His work producing and engineering has paired him with some of the best songwriters in the business, even beyond his own award-winning songwriter. After being signed to Warner Chappell and Chrysalis Music, Mitch later launched his own publishing company to control his work, once his name became well recognized within the industry.

As for the history leading to Mitch assembling the all-star

musicians that made up Mitch Malloy's Van Halen Experience last month in Destin, it goes something like this: In the mid-90s, Mitch was invited to take the lead vocals position for Van Halen, after Sammy Hagar left the group. As intriguing as the offer, and subsequent time he spent with the late great Eddie Van Halen was, Mitch decided that the turmoil and conflict that surrounded the band at the time, just didn't make the position a good fit for him at the time. This led him to literally turn down what almost any rock vocalist would surely see as the once-in-a-lifetime opportunity to be at the helm of what was arguably one of the greatest hard rock bands of all time.

The concert raised money for the new Destin High School and was a huge community hit, selling over 50 VIP tables alone and pulling in major sponsorships from everyone from Step One Automotive to Destin Plastic Surgery to restaurant, real estate, beer, liquor and beverage sponsors. The concert also went a long way in showing just what the possibilities are for larger concerts and events at Mattie Kelly Arts Foundation's concert venue, an organization I'm privileged to serve on the board of myself as does Destin Life publisher.

When I asked Mitch about the opportunity to live where we do and be a part of this cool coastal culture and lifestyle, he had this to say, "You know, it's beautiful and the area's great, but it's also like you and I have talked about before, the people are just so friendly, and real and accommodating. Everyone seems so genuinely nice here. It's a melting pot of happy people." All true—having moved to Destin myself roughly four years ago, I'm quick to point out that most people would find it difficult to be unhappy living in such a place.

Currently Mitch is touring with Great White and performing solo shows when not touring. Who knows, there just may be another opportunity to catch Mitch Malloy's Van Halen Experience in the future. Don't miss it!

Will Estell is a 25-year veteran writer turned editor, with hundreds of published articles in various publications, as well as numerous additional online articles in an array of genres. He's been instrumental in founding eleven magazine titles.

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the singer himself now calls Destin home.

Though Mitch Malloy is relatively new to the Destin area, he is certainly no stranger to the rock side of the equation. When I asked Mitch to share a little about his journey into the world

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Studio 237 Music Lessons: Recital Celebration



BY RAYMOND CYR

The month of December is the celebration of the ending of a year. The pleasure for a music student is the completion of their song which they have been preparing for recital. This is also the time when the entire family will applaud them and their musical accomplishments.

The power of music has a very unusual ability to bring people together- whether it is singing, dancing, or attending a concert. A recital brings families together be it parents, grandparents, or relatives who support those with a musical interest. The experience that a

child might recognize at a recital is the knowledge that they have, through the power of music, brought people together.

The power of music draws together a community of those who appreciate the arts and the art of music. It allows everyone to hear someone's expression of music which in turn releases a freedom of expression and stirs up artistic qualities. It is a time of acknowledging and rewarding a student for their accomplishment.

Saturday December 11th, the community is invited to join the families of the Studio 237 Music School students as they share their children's musical hearts

and talent with our community. Two recitals will be held, Saturday at 10:30 am and also at 2:00 pm, located in Seagrove Beach at the Seagrove Baptist Church, 4915 E. County Hwy 30A. Each recital will last about one hour. The recitals have no admission cost.

Studio 237 Music School is located in Santa Rosa Beach, FL. Private music lessons are taught to students of all ages (5 and up). For more information contact Lisa or Ray Cyr at 850-231-3199, email: studio237dawson@gmail.com, and visit their website at Studio237Music.com.

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 Business

A Quick Guide to Self-Managing a Condominium Community Association



BY BOB RUZICKA

Some Condominium Associations, particularly in smaller communities, often consider self-managing association duties in lieu of paying a full-time association management company. While these companies can be a valued asset for large communities, smaller communities may not be able to easily support the cost of their services. Additionally, owners who are considering managing their own association have a vested interest in the appearance and maintenance of the community and are in the best position to evaluate its needs. By gaining a thorough understanding of the different functions involved, achieving self-management becomes much more conceivable.

Most association tasks

can be categorized into two main groups. The first group is the Community Functions and the second, the Financial Functions. Here is a list of the main tasks for each:

- Community Functions –
- Field owner/renter inquiries.
- Track vendor performance; order needed repairs and maintenance.
- Organize Board & Owner meetings, assist at meetings, keep minutes.
- Maintain owner/member directory. Store association historical files and documents.
- Enforce compliance with Community Rules & Regulations.
 - Financial Functions –
 - enter and pay bills
 - book dues received, send delinquent notices as needed
 - reconcile bank accounts, provide financial reports
 - file annual tax return

A first step toward self-management might be to set up the community email and phone. Owners or their guests may need to contact the Association regarding issues with the common areas like elevators, pool, parking, entry gates or other association property. An

Association email address can be set up and might include the community's name, e.g., Beach.condos@gmail.com. For phone contact, an answering service like AnswerFirst can provide a dedicated local phone number for the Association. They can put together a script including a greeting identifying the Association, inquire as to the reason for the call and then contact the designated Association member to relay the information.

While vendor management duties can be shared by the various owners and officers, it is best that there be a single contact for each of the vendors to avoid confusion. Owners should become familiar with each vendor contract, noting the type of services and how often they are to provide them.

Board and owner meetings need to comply with state statutes, particularly chapter 718 for condominiums, making sure that proper notices are posted in advance of the meeting as well as following voting procedures for any Association business. Annual Board certification courses, which are usually provided by local attorneys specializing in

condo law, are a good source for this information.

As the Association is required to maintain community records, a cloud-based service like Dropbox will serve well. Folders for each category can be created like board and owner meeting minutes, insurance contracts, vendor contracts, or any other items that have been in the Associations historical files. Access to these files can be provided to all board members.

Community Rules & Regulations are intended to maintain order and create an atmosphere of harmony. A review of the Rules document may be in order to improve compliance. Adding bullet points, underlines and bold type to highlight important parts and listing the most important rules first can add clarity to the document. Copies should be posted in multiple conspicuous locations on property and sent frequently to owners and rental agents.

Some local banks offer a lock-box service to receive condo dues payments and will send payment coupon books directly to each owner as well. A mailbox for the Association can

be set up at a USPS or UPS location to receive bills and other Association mail. Most small communities only write perhaps a dozen checks for vendors and utilities once-a-month. Easy-to-use accounting software like Quickbooks can be used for all Association accounting with an outside accounting service assisting with set-up, financial reports and filing the annual tax return.

The key to successful transition to a self-managed condominium association is having owners committed to taking on the challenge, a well-thought-out plan, and to have the support of an experienced professional to assist before, during, and after the transition.

As a certified Community Association Manager with years of experience, Bob Ruzicka, President of The Ruzicka Group, helps guide condominium communities through the process of taking ownership of their own associations. For a free consultation, call (850) 312-3377 or email bob@theruzickagroup.com to explore how The Ruzicka Group can help your association take the leap to a successful self-managed community.

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9 Signs of Energy Loss; Know the Signs!



BY CHRIS BALZER

I was recently asked; how do I know if my home needs insulation or improvements to make my home more energy efficient? Some ways we can check is with a thermal Camera. Thermal cameras can detect the slightest difference in temperature showing us leaks, missing insulation, poor seals and areas which need improving. Like a detective, we also ask questions to better understand the problems. Do you need more insulation? Or better insulation? Odds are, if your home was not specifically built for energy efficiency, it's a good idea to re-insulate. There are other signs that will let you know if new or more insulation is needed.

Attic Signs: If you detect moisture in your attic, or condensation on your vents, you're likely to have insulation problems. The recommended amount of insulation in your attic is usually about twelve to thirteen inches. You should also consider installing an insulated attic

ENERGY TIPS

by Emerald Coast Energy Solutions

cap to the access door to your attic to keep out drafts and heat. If the access to your attic is located inside the conditioned part of your home, adding an insulated cap is a must. While attic issues are very common in older homes, they can be present in newer homes as well. So it's always a good idea to check the attic!

Energy Bill Signs: If you think you've done everything you can to keep your house running efficiently, but your bills continue to rise, this is a sign that your insulation is failing you. If your AC constantly runs in the summer and winter or if you turn off your air conditioning in the summer and your home suddenly feels like it's in the center of Death Valley, these can be signs your insulation is failing you. Cooling and heating systems are necessary to maintain a consistent level of comfort in your home, but they shouldn't be working overtime.

Living Space Signs: If your living room is a sauna, and your bedroom feels like the Arctic, this is a sign. This happens because not all of your insulation will necessarily fail you at the same time. Some rooms may be perfectly comfort-

able, while others are not. Check the walls of interior closets to see if they're hot. You may never have noticed it before and if you're lucky, only certain rooms will need new or additional insulation, and the rest of your home may be fine.

Insulation Signs: This one may be obvious, but if your insulation is crumbly, missing, outdated or low and wouldn't meet today's building codes, you'll need to replace it or add to it. If you know that the insulation is old, don't take matters into your own hands and consult with a professional. Some insulation is best not to disturb and may contain toxins. If it's safe to remove, let the experts remove it properly to eliminate any danger.

Crack Signs: If you spot cracks around your doors and windows, this could be a sign of failing caulking or settling. This can be an easy, do-it-yourself fix. If they're small cracks, apply new caulk to the area to seal them. Whatever you do, don't let these go unchecked. Sometimes a few cracks are all it takes to let enough conditioned air escape and cause high energy bills.

Pest Signs: If you spot signs

of pests; droppings, burrow holes or other indicators that pests have infiltrated your home; this could compromise the integrity of your insulation. Insects and other pests can eat away at what is called "the building envelope," creating gaps that invite air through the home costing you money and loss of energy.

Now that you know the signs, don't wait any longer to enjoy energy savings and indoor comfort, contact an insulation professional 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 or email wecare@trusteces.com and Beat the Heat.

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 Business

How to Protect Your Most Treasured Possessions



By JOE CAPERS,
INSURANCE ZONE

In prior articles we detailed the major coverages and restrictions of your homeowners, condo unit owners or renter's policies. While these are designed to protect your structure and what's inside, there is normally limited coverage for your

valuable possessions such as jewelry, fine art, wine, antiques and other collectibles that might be damaged, stolen or disappear. The best way to make sure these collections are adequately protected is to insure them on a Personal Articles Floater (PAF) policy separate from your primary homeowners.

Personal articles insurance covers personal property that is not covered by a traditional homeowner's policy. Home, condo and renter's insurance will typically cover personal items like electronics, clothing and furniture up to the limit of Personal Property or Contents (sometimes it is a percentage of your dwelling limit) on your policy. But for 'special' items such as valuable jewelry, furs, art and silverware, there are sub limits that limit the coverage to predetermined amounts, normally

between \$1,000 and \$2,500. These 'special limits of liability' provisions for certain items of personal property limit and state the maximum payout for these items. It is not to be confused with the personal property limit on your insurance policy declaration page or the insured value of the dwelling, which are always much higher.

The list of items that can be covered under a Personal Articles Insurance is extensive. Some of the more common high-value items are Keepsakes – jewelry, furs, fine art, fine china, silverware, collectibles and money; Equipment – cameras, computers and software, musical instruments, golf, bicycles, silverware, sports equipment and guns; Health-related – Hearing aids, medical devices, prosthetic devices, personal mobility devices, and wheelchairs. The standard

homeowner's policy limits the coverage for these items to anywhere between \$1,000 to \$2,500.

We normally recommend purchasing a standalone policy, even though you might miss out on the savings or convenience of bundling with one insurer. There are several reasons you might want a standalone policy for your valuables and gifts, even though you might miss out on the savings or convenience of bundling with one insurer. This is particularly true if the item is for someone who does not live with you, and it cannot be added to your policy, or you don't have homeowner's, condo unit owner's or renter's insurance, or the item is used for work or business which would be excluded from a homeowner's policy. Another advantage of a standalone policy is, if you have a loss, your homeowner's coverage is not negatively impacted.

Although the benefits of standalone or scheduled policy may vary from insurer to insurer, you should check with your agent for the details. Below are many of the most common provisions that should be verified if important to you as the owner:

Worldwide coverage – protects your covered valuables at home and across the globe and covers most causes of loss, with no deductible

Individual coverage – flexible coverage options to meet your unique needs, whether you own one item or many pieces

Protecting your delicate items – breakage of fragile possessions is automatically covered

Newly required items – may be covered up to 90 days



up to a certain limit

Payout market value – can pay up to market value and an additional amount

Premium discount – if you keep in a bank vault, you can benefit from a reduced insurance premium

Appraisal requirement – Appraisals will be required for individual pieces valued over a certain amount. Below this threshold, usually all that is required is a description, estimated value and possibly a photo

Agreed value feature – makes sure you receive 100% of the agreed value as a cash settlement

Choices – you can decide whether to repair or replace the item, at the merchant of your choice, or keep the cash

You invested a lot in your valuable private collections. Make sure you have the right coverage to protect each piece. Talk to your agent today to find out the best option for you. Watch a detailed video at myinsurancevideos.com.

Insurance Zone, founded by Joe and Lea Capers, is a full service commercial and personal lines insurance agency. Visit their Video Library on www.ins-zone.com and watch an informative video "How to Protect your most Treasured Possessions" or call (850) 424.6979 and talk with one of our experienced Team Members.

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