



OCTOBER 2022
VOL. 7. NO. 6

SOWAL Life

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27th Annual MKAF Festival of the Arts Celebrates Art, Music, Food and Fun

BY ZANDRA WOLFGAM

How do you frame up a festive, fall weekend on the Emerald Coast? Come take part in Mattie Kelly Arts Foundation's 27th annual Festival of the Arts.

With dozens of artists taking part, this year's free event, set for Saturday, Oct. 29 and Sunday, Oct. 30 at the scenic MKAF Cultural Arts Village in Destin, again promises to be a true celebration of art, music, food and fun.

One of the Southeast's premier art festivals, the two-day signature event features exhibits of more than 100 artists venturing from 17 states showcasing a diverse palette of artistic styles in a range of different art mediums from oil, watercolor and glass art paintings to clay pottery, ceramics, metal sculpture, mixed media, jewelry art and much more.

Art lovers of all ages can watch artists demonstrating their techniques in their tented booths, browse art from



dozens of emerging new and student artists, and get hands-on in the interactive Creative Kids station and more.

This year's poster art features Seascape, a lushly layered coastal-inspired acrylic work of award-winning 30A artist Justin Gaffrey, South Walton 2005 artist of the year. As a professional, self-taught, artist since 2001, Gaffrey draws inspiration from

nature, human nature and life experiences.

Beyond the visual arts, the Festival will feature two days of continual live music and a sampling of the local culinary arts scene. Entertaining street performers, art-themed photo opportunities, lively art drawings and the sale of colorful keepsake souvenirs — all create a family-friendly festival feel.



Esteemed judges will award \$10,000 in artist prizes in the juried and collaborative art categories. On Saturday, Festivalgoers are invited to vote for the "People's Choice" Artist Award by casting a ballot located at the Main Festival Entrance.

One must-not-miss feature

ART FESTIVAL
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Vote for Your Favorites in the 2023 Perfect in Walton County Awards!

It's time to choose your favorites in the 2023 Perfect in Walton County Awards! The online voting period is open Monday, Sept. 26 until Friday, Oct. 21 at perfectinwaltoncounty.com.

The top five nominees with the highest votes in 30 categories have been selected, and now it's time for the final vote! Both residents and visitors are encouraged to vote for their favorite businesses, events, and activities online at perfectinwaltoncounty.com.

The finalists with the most votes in each category will be recognized as Diamond, Platinum or Gold winners at the Perfect in Walton County Awards presentation in January 2023. These winners will be promoted in print and online by Visit South Walton throughout the year. For a complete list of last year's winners, please visit visitsouthwalton.com/2022-perfect-south-walton-awards.

Voting will remain open until 4:30

AWARDS
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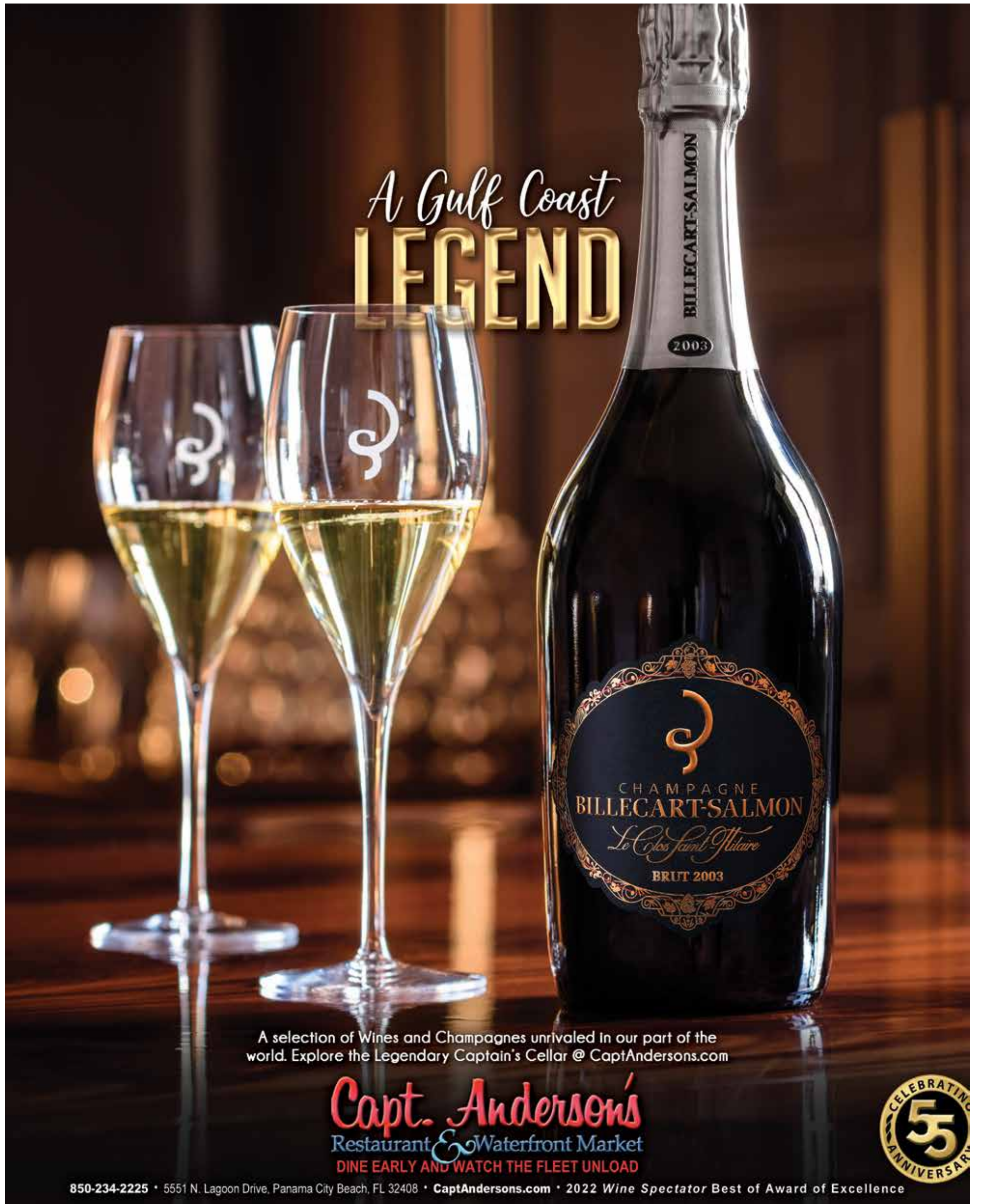


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ART FESTIVAL

continued from page 1

is the Collaborative Art Exhibit, which showcases the work of both emerging and seasoned artists competing for the McIlroy Awards.

Six sensational local and regional musicians and bands will perform live throughout the weekend on stage at The Dugas Pavilion. The lineup includes The Wavy Winstons, Jones & Company, Tillman & Taff, Now & Then, Roman Street Trio and Casey Kearney.

The Festival celebrates the art of dining, too. Foodies will enjoy samplings of savory cuisine and



sweet bites from area restaurants and food trucks along with craft beer and cocktails in the Beer & Wine Garden. Gather with family and friends to enjoy your meal seated at tables al fresco, while taking in the scene and listening to the stellar music line up.

Festival producer Deb Nissley guarantees there will be plenty of "new surprises" to enjoy. As for advice on how best to enjoy

the Festival, she says, "Plan to spend the day and come prepared to see a lot of great art, hear great music, enjoy the outdoors and meet talented artists."

The Festival is open to the public and runs Saturday from 9 a.m. to 5 p.m. and Sunday 10 a.m. to 4 p.m. Daily admission is free! Proceeds from MKAF cultural events help fund Arts-Reach — MKAF's arts education community outreach programs serving K-12 students, children and adults with special needs, and the military community along the Emerald Coast.

For more details follow MKAF on social media channels and visit MKAF.org.

AWARDS

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p.m. on Friday, Oct. 21. Each person is allowed one vote per email address. For more information about the 2023 Perfect in Walton County Awards program, please contact Industry Relations Specialist Lisa Foster at Lisa@visitsouthwalton.com or (850) 333-2728.

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For more information, please call **850-399-0228.**



Published Monthly
Mailed FREE to the Communities of 32459, 32461 and 32413
Circulation: 12,500 households
P.O. Box 1424
Santa Rosa Beach, FL 32459

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Community

October 2022 WCSD Superintendent's Update

Walton County School District Recognized Nationally



Superintendent A. Russell Hughes

Cognia, the global school improvement organization that helps grow learners, teachers, and leaders, has announced its list of Schools of Distinction among Cognia accredited schools and districts. The Schools of Distinction earn this recognition based on the results of Cognia's rigorous Accreditation Engagement Review process. The 2022 Schools of Distinction are listed on the Cognia website.

During the 2021-2022 school year, Cognia conducted approximately 1,500 school engagement

reviews for accreditation. This year, 96 schools and 38 systems in 34 states, the District of Columbia, Puerto Rico, and nine countries are recognized. The number of institutions reviewed and those that earn this designation vary from year to year. Winners carry the designation for one year.

Five school districts in Florida were among 38 systems that received recognition. Walton, Okaloosa, Collier, Pasco, and Volusia County School Districts were all among those named. Upon hearing the news, Superintendent A. Russell Hughes was again honored and humbled to receive yet another award, recognition, or designation that affirms our hard work and dedication in education for our students and families. "We experienced the Cognia Accreditation process last year, and the organization shared that we were a top tier visit. We know we are ranked third in the state of Florida with academics,

but to know that we are in the top 38 of systems in the world according to this national accreditation organization – that is truly EPIC!" Superintendent Hughes continued by thanking all stakeholders who were involved during the Cognia visit – students, parents, staff, teachers, administrators, and school board.

"Congratulations to the 2022 Schools and Systems of Distinction for demonstrating excellence in education in meeting the Cognia Performance Standards," said Cognia President and CEO Dr. Mark A. Elgart. "Based on the results of their 2021-2022 accreditation reviews, each of these schools and systems demonstrated evidence of growth in learning, a healthy culture for learning, engaging and high-quality instructional environments, and effective leadership for learning."

Cognia is a global, nonprofit improvement organization dedi-

cated to helping institutions and other education providers grow learners, teachers, and leaders. Cognia offers accreditation and certification, assessment, and professional services within a framework of continuous improvement. Serving 36,000 public and private institutions from early learning through high school in

more than 90 countries, Cognia brings a global perspective to advancing teaching and learning. Find out more at cognia.org.

Congratulations again to all stakeholders in the Walton County School District for being a part of the success we are experiencing; you are EPIC, and EPIC remains the way!

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October 2022 Coastal Seniors Update

COASTAL SENIORS OF SOUTH WALTON

FRIDAYS WITH FRIENDS - October 14th and 28th from 10 AM - Noon

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. On October 14th Coastal Seniors and United Way Emerald Coast are partnering to build kits to be distributed to children in need in our community. The kits will consist of either food/snack items or literacy items (books, flashcards, etc.). The contents will be supplied by the United Way. You can contact us by calling 850-280-5342, or by sending an email to: coastalseniorsofsouthwalton@gmail.com.

EXERCISE CLASSES FOR SENIORS at Padgett Park on J.D. Miller Rd.

Barbara Reynolds will teach Zumba Gold at 10:00 am on

Wednesdays beginning October 12th, Gentle Yoga at 11:00 am on Wednesdays beginning October 12th, and Senior Pilates on Fridays at 10:00 am beginning October 14th. Cost is \$40 per 8-week session. Sign up by calling 850-280-5342, or by sending an email to: coastalseniorsofsouthwalton@gmail.com.

MONTHLY MEETING - WEST FLORIDA AHEC PROGRAMS FOR HEALTHY LIVING

Friday, October 21st from 11:00 AM - 1 PM (Light lunch provided).

Kristil Knox, West Florida AHEC will return to talk about programs available including Tai Chi for Arthritis, Diabetes Education, Power Tools for Caregivers, Living Healthy, and A Matter of Balance. Joyce Hankins, from Watercrest Assisted Living Facility will provide lunch and speak about services offered by

Watercrest. If you have any questions contact Sonia at 850-280-5342 or message her at: coastalseniorsofsouthwalton@gmail.com.

ART CLASSES

Karen Peterson will teach seniors Beginner Watercolor Painting on every Friday for four weeks scheduled to begin on October 28th from 9:00 am - Noon. Cost is \$20 per session. Sign up by calling 850-280-5342, or by sending an email to: coastalseniorsofsouthwalton@gmail.com. A glass art class is scheduled at The Shard Shop in Grayton Beach on November 2nd at 11:00 am.

PICKLEBALL

Beginner Pickleball 101 at Walton Sports Complex courts - Wednesdays, October 19th and October 26th from 6:30 PM - 7:30 PM. Space is limited. CSSW Members please contact Sandy at sowalpickleball@gmail.com to register. The new public

pickleball courts are now open daily from 8 a.m. to 9 p.m. at the Walton County sports complex behind Dune Lakes Elementary

School. Please join the SoWal Pickleball Association on Facebook for more information and weekly updates.

COASTAL SENIORS *continued on page 7*



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Community

SWFD Firefighters Work with Alaqua Animal Refuge to Rescue Pelican Tangled in Tree

South Walton Fire District (SWFD) firefighters successfully rescued a pelican from a tree on Monday after receiving a call from Alaqua Animal Refuge for assistance around 11:30 a.m. The rescue happened behind a residence on Joy Lane in Santa Rosa Beach. SWFD's District Chief 2 and Squad 3 firefighters arrived on-scene to find a pelican dangling from a tree branch ap-



proximately 25 feet in the air. The pelican's wing was tangled in the branch with fishing line.

To ensure the rescuer's safety, responding firefighters determined the best course of action was to climb the tree and cut the branch the bird was attached to, and by doing so, the bird would land below in water where personnel could free it from the branch.

SWFD Lieutenant Firefighter/Paramedic Chris Powell then climbed the tree using a harness and rope rescue equipment. Powell secured himself to the tree at each point when making cuts to the branches using a reciprocating saw.

After approximately 25 minutes of work from responding firefighters, the branch and bird were cut free and fell safely into the water below. Alaqua Animal Refuge personnel entered the water and successfully retrieved the bird by cutting it free from the fishing line.

According to Alaqua's medical evaluation, the pelican did not suffer any fractures, however had soft tissue trauma from a deeply embedded fishing hook in one of its wings. Their staff removed the hook, then cleaned and wrapped the affected area. Alaqua staff report the bird should recover from the incident in approximately a week's time with the help of antibiotics and pain medication.

Alaqua Animal Refuge and SWFD want to remind the public that it is the start of migration season for these birds and many incidents involving wildlife in distress can be avoided by the proper disposal of hooks, lines, and other fishing materials.



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For more information contact Lisa Jefferson, Learning Coordinator at ljefferson@FSU.edu or check out the OLLI at FSU PC30A website: pc.fsu.edu/olli

2022 FALL SEMESTER CLASSES register at pc.fsu.edu/olli



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NOVEMBER 2, 5:00-7:00 PM
A WRITER'S PERSPECTIVE
Ann Kief - Ohana Institute, Inlet Beach



NOVEMBER 16, 5:00-6:30 PM
AUTUMN FLORAL WORKSHOP
Cari DeGregorio - Rose and Co., Miramar Beach

Stay Curious SPEAKER SERIES

10/25, 6:00 PM: **Leaders of a Musical Revolution**
Dr. Chris Hasegawa at Ohana Institute, Inlet Beach

10/26, 6:00 PM: **Your Aging Brain**
Dr. Chris Hasegawa at Ohana Institute, Inlet Beach

11/10, 6:00 PM: **9/11 at the Pentagon**
Brigadier General John Adams at Ohana Institute, Inlet Beach

Walton County Democratic Women Launch Medical Debt Campaign

The Walton County Democratic Women's Club is focused on issues that impact our fellow citizens. Each year, we dedicate 10 percent of our budget to charitable events and to organizations that need our assistance. In past years, the Club has funded books for both school and public libraries, provided food for our first responders as they faced the dangers of Covid, donated cash

and volunteer hours to our local free clinic and aided numerous organizations that work with our local children who are facing difficult situations. This year they have chosen a very ambitious project to work on the problem of medical debt in our area.

Medical costs have doubled, insurance copays and deductibles have spiked, and bankruptcy rates have quadrupled, creat-

ing an avalanche of destructive medical debt. More than 60% of bankruptcies in America have medical debt as a root cause.

The Democratic Women are working with RIP Medical Debt, a highly regarded and rated 501c3 organization that buys purchasable medical debt for qualified individuals and abolishes the debt. RIP buys debt in huge quantities at very low cost.

Churches, synagogues, individuals, and clubs across our country are working with RIP to fund their efforts. Since 2014 they have abolished over 7 billion dollars in medical debt across the country.

Every dollar raised eliminates \$100 in medical debt for people in deep need. It is the goal of the Democratic Women of Walton County to raise \$5,000 to allevi-

ate \$500,000 in medical debt for eligible individuals in Northwest Florida.

To participate, Please visit: www.ripmedicaldebt.org/campaign/northwest-florida-women-helping-florida-families/? for more information.

Green Thumb Garden Club is Offering Members a Sneak Peek at the Holiday Bazaar

The October meeting of Green Thumb Garden Club (GTGC) will have members creating a variety of holiday gifts that will be available at their November scholarship fundraiser. The planning committee will provide all the materials needed to make the items for the Holiday



Bazaar for our talented, creative members.

A special GTGC members-only pre-sale will also provide a sneak peek at some of the fabulous bazaar items. The October 19, 2022, meeting is at the Westwinds Conference Center in Miramar Beach. It starts at 9:00 am and lunch is included in the \$25.00 fee for each member.

The second annual GTGC Holiday Bazaar is on November 12, 2022, in the Cantina Laredo rear meeting room and on the enclosed outdoor patio. Bazaar hours have been extended from

9:00 am to 2:00 pm. Last year's event was a complete sell out so be sure to mark your calendars and come early.

The Green Thumb Garden Club welcomes new members. The GTGC website www.greenthumbgardenclubinc.org contains detailed information about how to join the Club, support its charitable mission and details on meetings, activities, and events. For additional information, please visit the website or email greenthumbgardenclubinc@gmail.com.

COASTAL SENIORS

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COASTAL SENIORS BOOK CLUB

The second Wednesday of each month – October 12th at Noon. Join the Coastal Seniors of South Walton (CSSW) at The Bay Restaurant to discuss books you've enjoyed by participating in the book club once a month. You choose your own book – there will be no assigned books for all to read. Each participant will have up to 5 minutes to share the book they read and their thoughts about it.

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 (your business will be listed on our home webpage and our Facebook page). You can become a member via email at coastalseniorsofsouthwalton@gmail.com, or on the website at www.coastalseniorsofsouthwalton.org. Also, follow us on Facebook at Coastal Seniors of South Walton. 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.

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 Community

Seagrove Garden Club Inaugurates 60th Season

Members of the Seagrove Garden Club have launched a new season of monthly meetings as the club prepares to celebrate its 60th anniversary in 2023.

Fall marks the end of the growing season but the start of monthly club gatherings that will feature creating charcuterie boards with edible flowers, fabulous holiday florals and the club's major fundraiser in November. In 2023, decorating with hydrangeas, growing mushrooms and orchids, as well as learning about the underwater art garden off Grayton Beach, will be meeting topics.

Seagrove Garden's annual holiday fundraiser, Gifting & Giving, will be held Nov. 9, beginning at 10 a.m. at the Sandestin Bayside conference room. After restrictions during the pandemic, guests are again invited to join the event which features holiday-themed silent auction items as well as a live gift auction with Kim and Keen Polakoff, followed

by lunch.

Despite pandemic precautions that limited last year's attendance, Seagrove Garden members raised nearly \$14,000 which was donated to a dozen local charities to assist families in Okaloosa, Walton and Bay counties.

More than 50 club members attended the kickoff luncheon Sept. 14 and affirmed the election of Patsy Powell as the club's new president. Powell succeeds Kathy Altonji who led the club through the difficult pandemic years. "The board and committees have been working hard to plan another great year and we hope every member knows they are a vital part," said Powell. "We look forward to meeting new members and welcoming previous members back after a couple of challenging years."

Next year's monthly meetings will build to a fall celebration marking the anniversary of the club's 1963 founding by Babe



McGee, wife of C.H. McGee Jr., who helped his father with the early development of Seagrove Beach. Babe McGee launched the club by inviting a handful of ladies to her Seagrove home on Halloween 1963 and serving as club president for the first two years. From birds to bees, flower arranging to fashion, sea oats to

sea turtles, few topics have escaped discussion at the hundreds of Seagrove Garden Club meetings held over the decades. The club's early focus on sharing the culture and coastal flowers of the panhandle has evolved into a mission of giving back to the community. Seagrove Garden Club is a tax-exempt 501 (c)(3)

non-profit.

"We are blessed with diversity of talent and hope everyone finds a place to share theirs," Powell said.

The club's weekly Flower Shuttle program is active all year, working with local florists and event planners to repurpose donated flowers into small arrangements delivered to residents at assisted-living facilities in Santa Rosa Beach. Arrangements are also created for the enjoyment of staff, patients and visitors at Ascension Sacred Heart Emerald Coast Hospital in Miramar Beach. Monthly club meetings are held on the second Wednesday of each month from September to May, except for December.

Club membership is aimed at those who enjoy flowers, gardening, food and helping others. Annual dues are \$30. For more membership information, please send an email to seagrovegardenclub@gmail.com

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Caring & Sharing of South Walton Fall Fashion Show is Back by Popular Demand

Caring & Sharing of South Walton is excited to announce their 2nd Annual Fall Fashion Show and Luncheon presented by Emerald Coast Hospice. This year's event will be held on Sunday, October 16th from 12:30pm to 3:30pm at the picturesque Gardens and Gallery of Monet Monet in Grayton Beach.

Guests will enjoy a fashion show curated from donations to the Caring & Sharing Thrift Store that are styled and modeled by Caring & Sharing volunteers and community supporters. All items modeled in the Fashion Show, along with other thrift store items, will be available to purchase in a pop-up boutique on-site during the event.

"We are so excited to have a Fall Fashion Show again this year," says Carly Barnes, Executive Director of Caring & Sharing. "Our Spring Fashion Show has been around for over 10 years and we are thrilled to add another opportunity to showcase the amazing items that are donated to our Thrift Store from our community!"

"Funds raised at this event go towards helping us continue providing our neighbors in need with access to food, financial assistance, case management, and counseling services," adds Barnes.



Attendees will also enjoy a seated lunch catered by Grayton Beach Catering, a cash bar sponsored by 30A Olive Oil Company and Silver Sands Premium Outlets, photo booth sponsored by Indigo WaterColor, DJ spon-

sored by Pizza by the Sea, and a silent auction.

A complimentary shuttle provided by Grayton Beach Catering will be running between the event venue and Grayton Public Parking Lot (1505 County High-



way 283 S) located across the street from the Shops of Grayton.

Tickets are \$65 and are available for purchase at the Caring & Sharing Thrift Store located at 112 Lynn Drive in Santa Rosa Beach. If you have di-

etary restrictions, please email info@caringsharing.org Sponsorship opportunities are still available. Please email carly@caringsharing.org or visit www.caringsharing.org for more information.



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Insights for Investors



BY MAURICE STOUSE, FINANCIAL ADVISOR AND BRANCH MANAGER

Focus on the US Dollar

Former U.S. Treasury Secretary James Baker commented some time ago that one of the greatest challenges to the union is that America is seen through our current account deficits and, even more importantly, the debt to GDP ratio. That ratio is at its highest level since the end of World War II. He argued that that is unsustainable. It eventually will significantly erode the standards of living for any country, let alone our own. A country can either significantly cut spending (along with other austerity measures), raise taxes or default on its debt. None of these are in the best interest of the country and none are politically, economically or socially acceptable. The answer, just as it was after WWII, is for the U.S. to inflate its way out of that ratio. In other words, let the dollar continue to inflate. That is not saying, however, that the current levels of inflation are acceptable or the answer.

The Fed's Two-Tiered Mandates

The Federal Reserve is not shy about communicating its double mandate of a target of low inflation – they state 2 percent and full employment. Most consider full employment to be an unemployment rate of 4 percent. We are currently at approximately 3.5 percent unemployment, with a severe labor shortage and two job openings for every one person looking for a job. Inflation, by way of CPI is at 8.3 percent.

The Fed's Target Inflation Rate is with PCEPI not CPI

Most of the media report inflation from the US Labor Department's monthly reading known as the Consumer Price Index or CPI. It is consumer driven, is only from urban areas and gives its largest weighting

to housing (or shelter). Investors should take note that the Fed uses the Personal Consumption Expenditures Price Index or PCEPI as its measure of inflation. This is important for investors because PCEPI is 6.1 percent and CPI is 8.3 percent at this writing. The Fed is somewhat closer to its target by way of PCEPI. The PCEPI gives a lower weighting to housing and is from a broader spectrum including producers and non-profits. The Fed feels it is a better indicator of inflation since it was introduced in 2012 (and is from the US Department of Commerce).

What About the Unemployment Rate

Fidelity Investments recently commented that for inflation to come down, unemployment would have to go up as high as 6.5 percent for the Fed to get to its inflation target. That is because this historically low unemployment is driving wages higher at an accelerating rate, thus driving inflation. The question is whether politicians and society would accept that. The answer is probably not. Add to that you see that higher rates of employment (because of fewer dollars in the economy) might release more stimulus with unemployment assistance. The more things change the more they stay the same.

The Impact This Has on Interest Rates and Yields

So, the Fed has tried to reduce inflation by raising short term rates, known as the Federal Funds rate to a new target of 3-3.25 percent. It has also begun to let those Treasury bonds (and Mortgage-Backed Securities) it bought during the pandemic mature (hence reducing the supply of money or liquidity out there). The immediate impact of this will be 1) U.S. banks increase what they earn on overnight deposits with the Fed or other banks and might therefore lend less (an intended outcome) 2) U.S. banks have an increased source of revenue (making the financial sector more valuable in our opinion) 3) Money Market Mutual Fund yields should continue to climb 4) CD yields, mainly shorter term, should continue to climb 5) the domino effect is felt in the Treasury market and ultimately mortgage rates 6) the economy should continue to slow. Risk averse investors can avoid mar-

ket volatility by moving in to or accumulating assets in the cash equivalent type investments. One caveat: Take caution as to the real rate of return with inflation currently reading as high as it is. More risky assets such as stocks and real estate continue to be (despite their current volatility and price woes) the leaders in outpacing inflation and with the real rate of return.

Is it Different This Time?

We have quoted before the words of the great investor, Sir John Templeton. He suggested that investors take note of the four most expensive words in investing; "This time it's different." Reading the news and listening to the commentators, most investors are finding themselves tested and somehow believing that this time it is different. Peter Lynch (another great investor) often called that "background noise." We don't think this time is different. We look to history as a greater indicator of where things are and where they are likely to be in the long run. The economy is slowing, earnings are coming down. Stocks follow earnings. There is a winter coming or it has arrived. But spring will come again, and no one knows exactly when that will be, so best to be positioned for recovery vs. trying to time it (which is close to impossible). Some people get frustrated when they constantly hear it best to hold or wait and not give up hope at the worst possible time. We also take note that if you want to build your health you have to be consistent and respect diet and exercise. If you want to build your wealth, you must be consistent with buying and holding and or reallocating when necessary. We remind investors however that not one size fits all: Goals, Risk Tolerance (comfort level) are always the most important.

Our Current Thinking and Suggestions for Investors

The U.S. dollar will start to come down as foreign central banks will begin to sell their holdings of U.S. dollars. Japan has already begun doing this. The U.S. dollar, at this writing is at decades high and is up 16 percent ytd. That hurts other economies and the earnings of many US companies who are multinational (many of America's largest companies get revenues from

overseas and their products and services are much more costly with a higher dollar hence hurting their earnings).

A cheaper dollar could mean stronger returns in emerging markets and with other currencies. Investors can buy mutual funds that invest in both and buy the individual securities. This is more speculative however, so caution is urged.

Inflation will continue to moderate. The Fed will coordinate further rate hikes with respect to PCEPI, not CPI.

Unemployment will rise, which will further reduce upward pressure on interest rates.

There is value with municipal bond yields and rates. The swift move in rates is producing yields, and we think values, not seen in more than 10 years. Investors in higher tax brackets could benefit by locking in these higher tax-free yields. Add to that most states are in strong financial shape and running surpluses.

The demand for housing (40 percent of the CPI and close to 20 percent of the PCEPI) will remain resilient but the opportunity to buy a home will remain muted with higher mortgage rates. Many would-be home buyers are forced to rent since they cannot afford to buy at these rates, keeping rents higher. Fewer new housing units are being built keeping some of that pressure on. Commercial real estate (office space) which is overbuilt could see some relief if landlords see opportunity in converting office space into condos and apartments to meet that demand. Real estate income investments or funds could provide attractive opportunities for suitable investors.

War, cyber warfare, cybersecurity and raised uncertainty with China: The Early Warning Report, in its August edition, continues to highlight the large defense and cybersecurity stocks for the foreseeable future.

Demographic trends: Will huge countries such as China reverse their population growth? Author Peter Zeina in his book "The End of The World is Just the Beginning" ponders this. That could have implications in the next few decades for demand, inflation and interest rates.

Health Care – surprisingly, inflation for health care costs has not been at the rate of PCEPI

or CPI. The labor shortage is even more intense in this sector (37,000 fewer nurses than before the pandemic began). We think that economic environments such as this warrant an increased exposure to health care stocks or funds.

Power, or electricity consumption along with shortages, will continue to grow substantially. The world continues to grow its affluence and its standard of living. That means greater demand for power. Data centers (think the cloud), EVs, cleaner water and sanitation for the world, greater indoor climate control et al continue to drive that up. This has implications for continued fossil fuel demand (and hence the energy sector) as well as renewed demand for nuclear energy and companies that operate nuclear facilities. Oil prices will remain at \$80-90 per barrel and hence continued strong earnings for oil companies. We think there will be a renewed emphasis on nuclear technology and construction. Expanded demand is also seen for natural gas and even coal for the foreseeable future. Wind and solar will continue to grow but so will the challenges (and opportunities) for the rare earth materials needed to build them.

Artificial intelligence and robotics technology and production will accelerate. This is one innovation that has accelerated due to labor shortages and higher labor costs. Those are the areas that technology companies can grow and expand and increase their earnings. Self-driving EVs and trucks still need to refine their programming but are coming faster than originally thought.

Lastly, the market is doing a lot of the Fed's work and that is bringing asset prices, earnings, and ultimately inflation down. We are in or entering recession and yields will soon peak and by late 2023 will start to come down. Investors should always be cautious and prudent to not get overly influenced by the media-driven anxiety. Long term, buy and hold and patient investors have typically fared the best.

The First Wealth Management is located at First Florida Bank, a division of The First Bank, 2000 98 Palms Blvd, Destin, FL 32541. Branch offices in Niceville, Mary Esther, Miramar Beach, Freeport and Panama City. Phone 850.654.8122.

Raymond James advisors do not offer tax advice.

Continued on page 12

Halloween Haunt Returns to Destin Commons

Local community to enjoy trick-or-treating and costume contest at annual spooktacular event

Halloween Haunt is returning to Destin Commons this October with a spooktacular affair on October 28, 2022, from 6 to 8 p.m. Local families can kick off the Halloween weekend with fun festivities that include a costume contest, trick-or-treating, face painting, and crafts by Build-a-Bear.



This spirited October evening will begin with a costume contest, where those who show up dressed to impress will be competing for scary good prizes. Volunteer judges will determine the winners of three different age categories; 0-4 years old, 5-8 years old, and 9-12 years old. The final category will include the furry fam-

ily members as dogs compete for "best costume." Winners within each category will receive a gift card to their store of choice at Destin Commons. Gift card dollar amount will be determined by the winning place. First place winners will receive \$50, second place winners will receive \$25, third place winners will receive

\$10 and the best-dressed dog will receive \$25.

The frighteningly fun night will continue with attendees capturing memories at the photo booth and filling their bags with candy in the trick-or-treating portion of the event. Parents will enjoy the safe and friendly en-

vironment at Destin Commons as they walk their kids from one store to the next, allowing them to get an early start to stocking up on their favorite Halloween treats. Participating stores will have a designated sign on their door and will be available to hand out candy to the festively dressed

trick-or-treaters until 8 p.m.

This annual event is open and free to the community. For more information on this year's Halloween Haunt and all upcoming events, visit destincommons.com, and follow Destin Commons on Facebook and Instagram.

26th South Walton Celebrity Classic Golf October 27-29 at Sandestin

Presented by Celebrities For Charity, the 26th South Walton Celebrity Golf Classic at Sandestin Golf and Beach Resort, boasts a golf tournament with celebrities playing, and accompanying events that you won't want to miss. It benefits the Emerald Coast Children's Advocacy Center and Fisher House of the Emerald Coast.



"Some of our celebrities this year include Jim McMahon, Chicago Bears; Ed "Too Tall" Jones, Dallas Cowboys; John Rucker, Atlanta Braves; Roberto Clemente, Jr., baseball broadcaster and former pro ball player; and many others. We will also be auctioning some impressive trip experiences at the Celebrity Gala, as well as 30 second TV commercials are available on Bally Sports (formerly Fox Sports) when we air some of the Celebrity Golf Classic," commented Tournament Director, Charlie Haje. "We're looking forward to another successful tournament to benefit these two important charities in our community."

during the day, concluding with a Completion of Play Party, Cookout, and Awards Ceremony.

Golfers will receive 2 rounds of golf, plus a cart; a player appreciation package, breakfast each day before play, along with food and refreshments during play; souvenir photo with celebrity; and an awards ceremony cookout at completion of the tournament. Various sponsorship levels are also available. For more information and to register, visit SouthWaltonCelebrityClassic.com, or email Tournament Director at CharlieHaje@earthlink.net, 850-259-6334.

The Emerald Coast Children's Advocacy Center, whose mission is healing children and ending child abuse, is seeking volunteers for the golf tournament days. To volunteer, email ECCAC's Volunteer and Event Coordinator, Ana Michalzik at volunteer@eccac.org, or call her at (850) 420-4639.

It kicks off Thursday, October 27, with Casino Night at the Hilton Sandestin. Then golf with celebrity players at the Raven and Baytowne golf courses on Friday, October 28 that ends with a Celebrity Gala & Auction that evening. On Saturday, October 29, the golf tournament finale is



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 Community

Walton Republican Women Federated Honors Veteran "T.Mike" Cejielski at its November 2nd Meeting

"T.Mike" Cjeielski will tell his inspiring story of defecting from Communist Poland during the Munich Olympics in 1972, to his fascinating service in the US Air Force.

Tadeusz Mike "T.Mike" Cejielski, Major, USAF/US Army (Ret.), will describe his amazing US military career which led him to teaching Russian Language and Political Science at the US Air Force Academy and serving as interpreter for four US presidents, including participating in the Salt Talks with Gorbachev. He is fluent in four languages.

T.Mike even proudly returned to his homeland Poland, as an assistant to the USAF Air Attaché



at the US Embassy, 20 years after defecting and escaping Communist tyranny. His military service also included Deputy Director, Senior Political-Military Analyst for Strategic Affairs at U.S. NORTHCOM, Senior Training Analyst at NORAD/Cheyenne Mountain Directorate's Operational Intelligence Watch, and Air Force Special Operations Command at Hurlburt Field.

T.Mike's in-depth knowledge of world history and politics, coupled with his real life experience living in Communist and Socialist countries, are a foundation for his staunch conservatism. His patriotic message is perfect timing right before voters head to the polls, and as we remember

our veterans!

At this November 2nd Wednesday meeting, WRWF will also be reviewing portions of the general election ballot, including the controversial tax referendum and some of the judges on the ballot. As always, men are welcome. Pre-registration is required, and available at:

WaltonRepublicanWomenFederated.org

Voters are also reminded to pick up campaign materials at the Walton Republican Headquarters at 9745 HWY 98 in Miramar Beach. Questions may be sent to: WRWFederated@gmail.com.

Café Thirty-A to Host Annual Christmas Charity Ball in December

Proceeds to benefit Caring and Sharing of South Walton

Café Thirty-A, located at 3899 East County Hwy 30A, will host its annual Christmas Charity Ball benefiting Caring and Sharing of South Walton on Friday, December 2, 2022.

From 6- 10 p.m., the restaurant will be transformed with festive holiday décor for the annual evening event. Attendees will be greeted upon arrival with complimentary valet sponsored by Corcoran Reverie along with a glass of champagne. Inside, they'll enjoy passed heavy hors d'oeuvres, a dinner buffet, and a cash bar sponsored by Foundation Title and Escrow Series, LLC. There will be music by DJ Wub Control sponsored by Centennial Bank, along with a commemorative Epic Photo Co. photo booth sponsored by McNeese Title Company. Guests are encouraged to dress in evening attire, black tie optional.



The event will boast a large silent auction featuring items from various local businesses, as well as a generous raffle package from Hotel Effie, with all proceeds benefiting Caring and Sharing of South Walton's efforts to provide food and financial assistance to local area families and individuals in need. In 2021, the

annual Christmas Charity Ball raised over \$35,000 through ticket sales, donations, raffle tickets, and auction sales. For area businesses interested in silent auction donation, please contact Jessica Bracken at jessica@prof-fittpr.com.

"We look forward to this event every year and we know a



lot of our regular customers and loyal patrons do too," said Café Thirty-A owner, Harriet Crommelin. "We invite everyone to join us to kick off the holiday season and give back to those who need it most in our local community. The holidays can be tough for a lot of people so we hope this event will bring relief to a lot of those families."

Ticket prices will be \$125 per person with one hundred per-

cent of the ticket sales and auction proceeds benefiting Caring and Sharing of South Walton. Funds raised from ticket sales will go directly to providing neighbors in need with access to food, financial assistance, mental health counseling, case management, and connection to other community resources. Tickets can be purchased online at www.cafethirtya.com.

INSIGHTS

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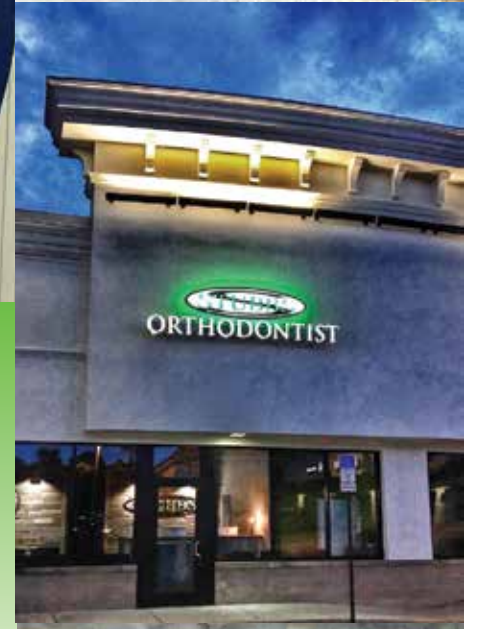
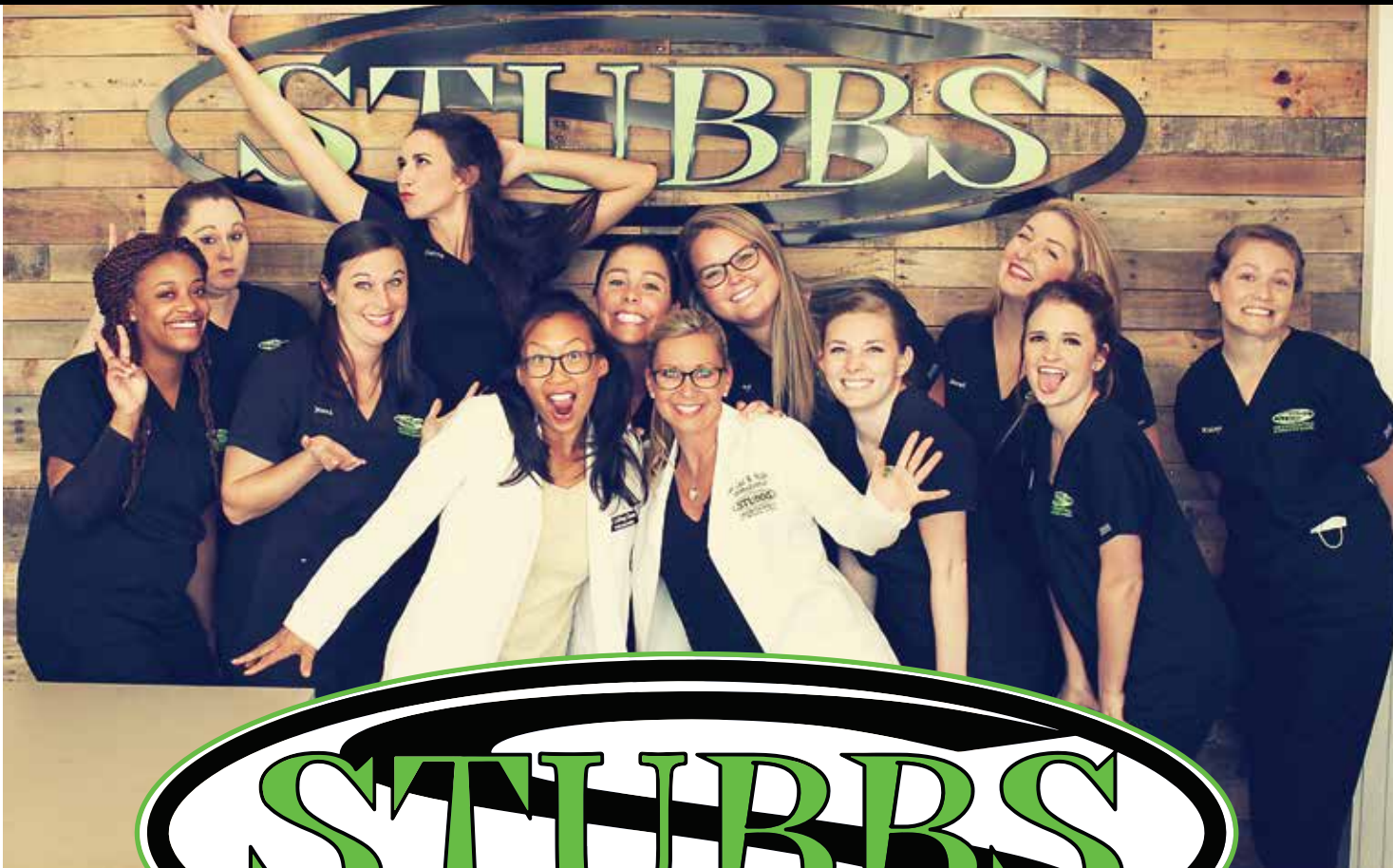
Investors should consider the investment objectives, risks, charges, and expenses of an exchange traded fund carefully before investing. The prospectus contains this and other information and should be read carefully before investing. The prospectus is available from your investment professional. The companies engaged in the

communications and technology industries are subject to fierce competition and their products and services may be subject to rapid obsolescence. Investing in the energy sector involves special risks, including the potential adverse effects of state and federal regulation and may not be suitable for all investors.

Investing in emerging markets can be riskier than investing in well established foreign markets. Investing involves risk and investors may incur a profit or a loss. Investments in municipal securities may not be appropriate for all investors, particularly for those who do not stand to benefit from the tax status of the investment.

Investing in specific sectors, such as healthcare, involves additional risk such as a limited diversification. Real estate investments can be subject to different and greater risks than more diversified investments. Declines in the value of real estate, economic conditions, property taxes, tax laws and interest rates all present potential risks to real estate investments. Investing in the energy sector involves special risks, including the potential adverse effects of state and federal regulation and many not be suitable for all investors.

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Community

Cultural Arts Alliance Adds Native Plantings, Wildflowers to Watersound Monarch Art Trail

To be Unveiled During 30th Annual Flutterby Festival Weekend

The Cultural Arts Alliance of Walton County (CAA) announces that improvements were recently made to the Watersound® Monarch Art Trail (WMAT), a program of the CAA's Art in Public Spaces (AIPS) program featuring eight original sculptures installed along South Watersound Parkway's existing mile-long walking and bike path.

The CAA partnered with Sandhills Native Nursery to clear existing plant beds, install native pollinators, including Blue Sage, Lantana, Seaside Goldenrod, Milkweed, Silk Grass, Skullcap, and dozens more around each of the eight sculptures; and spread wildflower seeds along the forest's tree line. Around 60 volunteers,

including students from the Abadie Academy, Magnet Innovation Center (STEAM) and Westwood Ranch worked to clear and install the ecologically sustainable gardens over the course of two days. Additionally, custom benches created by local craftsman Jim Foley and updated solar powered lighting will be installed this month.

"This phase of the Watersound® Monarch Art Trail improvement is focused on sustainability and providing the public with continuous enjoyment of the artwork and native plantings," said CAA Executive Director Jennifer Steele. "We are fortunate to have found a partner in Sam Mello of Sandhills Native Nursery who

designed the garden beds to withstand longer periods of dry weather, enabling the garden to be low maintenance and remain beautiful and functional year-round."



Northwest Florida is part of the migratory path of the recently-classified endangered Monarch butterfly, and every fall thousands of Monarchs can be seen enjoying the indigenous flora that grows 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. In its 30th anniversary, the Festival will feature the WMAT guided tours on Saturday, November 12th and a family festival in Watersound® Town Center on Sunday, November 13th.

The guided tours will be co-led by the CAA's Program Manager Courtney Malone and Mello, owner of Sandhills Native Nursery, who will provide guests with fun and educational information about each piece of artwork and how the new native plantings enhance and sustain the overall project while providing habitat for the Monarch butterfly and other important insects. The WMAT guided tours are free and open to the public and are scheduled for Saturday, November 12th at 9:30 a.m. and 11:30 a.m..

The 30th annual Flutterby Festival will take place Sunday, November 13th from 10:00 a.m. - 4:00 p.m. in Watersound® Town Center and will feature food trucks, live music, dance and theatre performances, student butterfly art exhibits, art activities like the butterfly wing creation station and craft-making as well as the butterfly learning center, carnival games, and a butterfly parade at the end of the day.

Professional artists will be exhibiting and selling their work throughout the weekend, and official Flutterby merchandise

featuring artwork by local student artist Ella Townley of Seaside School, will be available for purchase. The Flutterby Festival weekend events are free and open to the public. Food and beverages will be available for purchase, and some activities require a small fee. Parking, including accessible parking, will be available on-site.

The Flutterby Festival weekend is presented with support from the St. Joe Community Foundation, Watersound® Town Center and from the Florida Department of State Division of Arts and Culture. Additional sponsorships available, email Gabby Callaway at gabby@culturalartsalliance.com for details.

Artists and food trucks interested in participating in the Flutterby Festival may submit an application through October 29, 2022. Volunteers are needed to help create all the fun! Please visit CulturalArtsAlliance.com/volunteer to sign up.

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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Food for Thought Seeks Service Minded Volunteers

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As Food for Thought (FFT) services grow, so does the need for volunteers. Every week, FFT needs volunteers to help support the growing list of programs. Volunteer shifts occur during the week as services are provided every Thursday and Friday. FFT can help you find a volunteer opportunity that fits within your lifestyle. Volunteers can help in as little as 30 minutes once a month or as frequently as they like. The biggest need right now is to support delivering and distributing services to our schools. FFT can not serve more children without more volunteers to support this

part of the process. It is faster and easier than you might think. Our team is happy to help you connect to the right place to help and provide the support you need. Email volunteer@fftfl.org to learn more.

Support FFT Service Year Round
Food For Thought Outreach provides 5 services to ensure year round access to food for the children enrolled in their programs. Programs work to bridge the meal gap when food insecure children are away from the free/reduced meal plans they depend upon at school. When you be-

come a recurring, monthly donor, you ensure the children served in Okaloosa & Walton Counties have the access to food they need to support their development and education. Become a recurring donor by visiting www.fftfl.org.

8th Annual Eggs on the Beach!

Food For Thought Outreach & Fisher House return as beneficiaries of Eggs on the Beach!

The Emerald Coast's official Big Green Egg cooking competition, Eggs on the Beach, is returning to Seascapes Resort in Miramar Beach this Oct. 15. This family-friendly event celebrates the delicious results of



Thought. Cook team registration is now open and grilling enthusiasts are encouraged to enter a team for a chance to win a Big Green Egg, Judge's Trophy, and/or cash toward their favorite non-profit organization.

The new location, the deck at the Seascapes Towne Center, provides more space for tasters along with a full bar and flat screen TV's airing the top college football games. For cook teams, the new location allows for individual tents and more space to prepare bites. In addition, the Tiki bar, public restrooms and access to Seascapes Towne Center businesses provide added convenience and enjoyment.

Visit eggsonthebeach.com for more information.

cooking on the Big Green Egg while benefiting two local charities—the Fisher House of the Emerald Coast and Food for

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for more information on how to join one of these groups:

**South Walton Republican Club, North Walton Republican Club,
Walton Republican Women Federated, Republican Women of Walton County,
Freeport Republican Club and 30A GOP**

Community

Seaside Institute Announces 2023 Seaside Prize Winner: UCLA's Donald Shoup

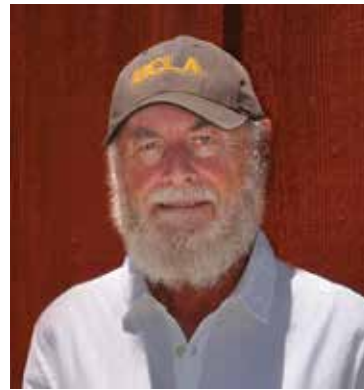
The SEASIDE Institute™ is pleased to announce that Donald Shoup, Distinguished Research Professor in the Department of Urban Planning at UCLA, will be honored as the 2023 SEASIDE Prize™ recipient for his radical rethinking of parking policy. In his groundbreaking 2005 book, *The High Cost of Free Parking*, and his work since then, Shoup changed the way cities view the relationship between parking and the built

environment, traffic congestion, energy consumption, and local economic development.

The Institute will hold the 29th Annual SEASIDE Prize™ on February 24-26, 2023. Last year's winner, Jeff Speck, wrote in his seminal *Walkable City Rules*: "Parking covers more acres of Urban America than any one thing, and yet planners have neglected it for years ... that was until the research of one man, who helped change the way plan-

ners think about parking forever." That man was Donald Shoup. As noted in *The Wall Street Journal*, Shoup is described as a "parking rock star" whose works have inspired a group of followers dubbed Shoupistas.

The *New York Times* wrote that Shoup's work "has led to a revolution in ideas about relieving congestion." *The High Cost of Free Parking* and Shoup's 2018 book, *Parking and the City*, remain classics in the fields of



transportation and city planning. annually to individuals, organizations, or places that have made major contributions to the quality of the built community. Recipients have significantly influenced how towns and cities can best be built and rebuilt to reflect and promote New Urban principles, such as walkability, affordability, diversity, beauty, and sustainability. For more information on the SEASIDE Prize™, visit SeasideInstitute.org.

Jeffrey Tumlin, the author of *Sustainable Transportation Planning*, wrote: "If your city wants to focus on one topic for reducing traffic congestion, improving housing availability, cleaning the air, lessening climate change, making government more efficient, and enlivening the economy—all at the same time—then it should focus on parking."

The SEASIDE Institute™ awards the SEASIDE Prize™

In addition to his position at UCLA, Shoup is a Fellow of the American Institute of Certified Planners, an Honorary Professor at the Beijing Transportation Research Center, a winner of the American Planning Association's National Excellence Award as a Planning Pioneer, and the American Collegiate Schools of Planning's Distinguished Educator Award. More on Shoup can be

SEASIDE
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Community

International Coastal Cleanup Another Great Success!

Visit South Walton, in partnership with Friends of South Walton Sea Turtles Volunteer Beach Ambassador Team, hosted the 2022 International Coastal Cleanup on Saturday, September 17th from 9:00 – 11:00 am. A host team of 28 Volunteer Beach Ambassadors and 285 Volunteers covered 5 main beach sites across South Walton.

At an average of 2 hours per person, Walton County citizens donated approximately 530 hours of their time to clean up our beautiful beaches.

Listed below are the numbers for the Top Ten Items collected from our beaches:

- #1 Cigarette Butts: 855
- #2 Small Plastic Pieces/Particles: 497

- #3 Plastic Bottle Caps: 523
 - #4 Food Wrappers: (candy, chips, etc) 489
 - #5 Foam Pieces: 331
 - #6 Straws/Stirrers: 220
 - #7 Other Plastic/ Elastic Bands: 215
 - #8 Metal Bottle Caps: 120
 - #9 tobacco Products: 116
 - #10 Beverage Bottles: 126
- Friends of South Walton Sea Turtles (FOSWT) ICC Director Christina Cabral said, "It is truly impressive how our small coastal community consistently demonstrates a true commitment to the environment. Walton County participants should feel proud of their contribution to the world's largest volunteer effort to remove and record trash collected from local lakes, waterways, beaches,



and the ocean. With each piece of trash, collected on International Coastal Cleanup Day, we make a difference in our environment – and our beautiful Gulf waters see the difference too."

"A special thanks goes to Volunteer Beach Ambassadors

(VBAs) who hosted the five beach access sites. They tirelessly managed registration, shirt distribution and trash data collection. They also used the opportunity to share their passion and knowledge about keeping our beaches #CleanDarkFlat."

Visit South Walton and The Friends of South Walton Sea Turtles would like to thank all of the site captains and their host team for a job well done, the citizens that gave of their time and effort to volunteer to cleanup South Walton Beaches,

and Christy Gibson, Manager of the Visit South Walton Visitor Center, and her team for providing the Octopus themed ICC t-shirts to all of our volunteers. It was another GREAT International Coastal Cleanup for South Walton.

As a special note, we would love to work with groups next year ahead of the event to pre register participants and provide supplies for their section of beach. Visit www.friendsofswturtles.org to learn more.



SEASIDE

continued from page 16

found at ShoupDogg.com.

For Walton County, FL, like other areas throughout the country and world, parking and traffic congestion are critical challenges. With wit and humor, Shoup will present solutions that he discovered over many years of research.

The SEASIDE Prize™ Weekend will include guest lectures (some of which will be CEU accredited); the SEASIDE Prize™

Gala and awards ceremony; walking tours of SEASIDE®, Alys Beach and Rosemary Beach; and social gatherings. The Prize Weekend is an opportunity for all who have an interest in New Urbanism, walkable communities, and human-scale planning and design. While the Prize Weekend is often of interest to architects, planners, and design students, all members of the community are invited to attend and learn why parking and traffic can be manageable with

the right policies.

"You don't have to be a planner to appreciate Dr. Shoup's insights. Everyone in our community will be enlightened by his perspectives on why "free parking is anything but free," said SEASIDE Institute™ Executive Director Thomas Cordi.

2023 SEASIDE Prize™ tickets are available now: register here >>.

To become a member of the SEASIDE Institute™, visit SeasideInstitute.org/membership.

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Fore Her Tees Off for Tenth Annual Golf Outing

Join Fore Her for the 10th Annual Golf Outing presented by Emerald Coast Hospice on Friday, October 21st at The Links Golf Club in the Sandestin Golf & Beach Resort.

Anyone interested in teeing off for the cause can register as an individual for \$175 or \$650 for a team of four. Registration begins at 8:00 am and tee off is at 9:00 am.

Funds raised at the Fore Her Golf Outing are used to financially assist local individuals diagnosed with breast cancer and undergoing treatment. Financial relief support includes mortgage or rent payments and utilities, coverage of medical expenses, or helping with auto repairs so patients can get to treatments.

October is Breast Cancer Awareness Month making it all the more vital to support Fore Her and their mission. As of January 2022, there are more than 3.8 million women with a history of Breast cancer in the U.S. This includes women currently being treated and women who have finished treatment. Breast cancer



is the most common cancer globally, and it's estimated that about 30% of newly diagnosed cancers among American women will be breast cancers.

“When I founded Fore Her, my hope was to give back to my community in some small way while honoring the lives of my mom and aunt,” Founder of Fore Her, Amy Walsh said. “Now, with our Tenth Annual For Her Golf Outing, we are humbled by the community’s support and look forward to surpassing last year’s total of \$26,000 raised so we can offer even more support and resources to our neighbors battling breast cancer.”

On the course, golfers will enjoy drinks from the drink carts sponsored by Julie + Rob at Scenic Sotheby’s International Realty and Southeastern Sash & Door, the infamous “Dress Like A Girl” Hole sponsored by Lichon Aviation Services, and a fun time at the 19th Hole sponsored by Elite

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The day will begin with a

Bloody Mary Bar sponsored by Sunset Bay Café and will include lunch on the turn provided by Centennial Bank. This year’s After Party will be held at The

Bayview Ballroom with heavy hors d’oeuvres sponsored by the Aaron Page Team at NPM Lending, drinks, silent auction, live music, and prizes sponsored by Prime Plumbing & Gas! As the official lodging partner, The Hilton Sandestin Beach Golf Resort & Spa is offering a discounted rate for Tenth Annual Golf Outing participants.

Additional sponsors include Pizza By The Sea, Emerald Bay Plumbing, Specialty Roofers, and Silver Sands Premium Outlets, and more.

Sponsorship opportunities are still available. Please email ali@weilhousecreative.com or visit

ForeHer.org/GolfOuting for more information.

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The Marketplace: Small Business Trio Opens in PCB

As our beautiful beaches in the panhandle of Florida grow, I find one of the most exciting things is seeing opportunities to watch folks with new creative ideas put themselves out there in the public and hope to grow something that others will like; something that will support their own families as well as being a positive addition to our community.

The Marketplace by TGH is one of these new opportunities. Started as an idea for a small business for The Georgia Hammer, an engraving business, turned into a multi vendor spot to share the opportunity with 34+ more small businesses.

Three of us highlighted in this article are friends, crossing paths in previous years. The business adventure to share in the multi-vendor shop was presented to us last spring and we all decided to join the fun!

Who are we and what do we love to do?

Stephanie Brown is a Florida native, Air Force veteran, as well as the creator, artist and owner of Jewelfish, a shop with unique beach totes for everyday life or weekend fun. A few other acces-

sories included are market totes, crossbody bags, clutch

purses and cosmetic bags. "I started making totes around 2004 for family and friends as gifts. Jewelfish was established in 2019 when my husband encouraged me to take the jump and start my own business. I love to discover fabrics that inspire and feel fun. One of my favorite quotes: 'Creativity takes courage.' ~Henri Matisse."

Finding a good tote at the beginning of each spring season is a NECESSITY especially when you live near the World's Most Beautiful Beaches. Visit Jewelfishtotes.com and Etsy.

Denise Schmidt, The Charming Sister, is a creative jewelry de-



signer and makes all her bracelets, earrings and necklaces at home. Designed to be worn for every day, weddings, girls night out or date night with your favorite person, you'll surely find

something that fits YOU. Denise just added a baby line complete with pacifier clips and

rattles, a must have for any new baby! You may have already seen some of her items in local shops, such as The Blue Giraffe, and can find her items for sale in her Etsy shop.

Valerie Lofton is the owner and creator of Sea Turtle Hearts, a business grown from her love of the beach, oceans and retail. "I've always had a passion for art and nature since my youth. For the last 20+ years, I've been a volunteer and area coordinator for South Walton Turtle Watch. One winter, I designed a sea turtle and put it on a few t-shirts. Sales exploded! I began putting designs on hats, cups, reusable bottles, hoodies, etc. I opened an online Etsy

shop and began selling at many festivals in our state, as well as out of state. This past year, I've added hand cut, hand painted yo-yos to my store, a collaboration with my husband, who is a woodworker. My idea is to get our youth off of electronic devices and 'excite your brainpower!' I like using this area of my life to teach and encourage, not only about nature, but how you can be the best

God created you to be! Genesis 1:20.

The Marketplace, a Multi-vendor shop is located at 12010 Panama City Beach Parkway, Panama City Beach. Open Mon-Fri 10-5, Sat 10-4 and Closed Sun.

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Community

October 2022 Family Friendly Events in South Walton

Walton County Fair

The Walton County Fair 2022 takes place October 10 - 15 at the Fair Grounds in DeFuniak Springs, Florida. Lots of family fun for the week! See Walton County Fair website for schedule of events, rides, pricing, youth activities, contest entries, live entertainment, and more! Oct

10-15, Mon - Fri, 5pm-10pm, Sat., 12pm-10pm. Visit www.waltoncountyfair.com for more information.

Seaside Central Square Cinema

Friday, October 14, 7:00 pm Grab a blanket and come out to the Seaside Amphitheater on Friday night for Central Square

Cinema, a family movie on the lawn. Free and open to the public. Show begins at 7:00PM. Movies Include: October 14, Monsters University, October 21, Wallace & Gromit: The Curse of the Were-Rabbit, October 28, Addams Family 2. Seaside Amphitheater, Seaside.

Emerald Coast Theatre

Company: Click, Clack, Moo: Cows That Type

Saturday, October 15, 9:00 am 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. Click, Clack, Moo: Cows That Type, Theatre for the Young, October 15-24 (Wednesday & Thursday 9 a.m., Fridays 9 a.m. and 7:30 p.m., Saturday 7:30 p.m., Sunday 2:30 p.m.) Emerald Coast Theatre Company, 560 Grand Blvd (Upstairs) Miramar Beach, For tickets and additional info, visit www.emeraldcoasttheatre.org or follow along on ECTC Facebook.

from 9am - 5pm. This FREE admission festival features live music, complimentary wine tastings, art & craft vendors, and more. Chautauqua Winery's Harvest Festival, 364 Hugh Adams Rd., DeFuniak Springs, FL 32435.

Westonwood Ranch: Sensory Friendly Trick or Treat Night

Saturday, October 22, 5-7 pm

Calling all friendly ghosts and goblins! Westonwood Ranch is excited to host their 3rd Annual Sensory Friendly Trick or Treat Night on Wednesday, October 26th from 5:00-7:00PM! Join for a fun filled evening of trick or treating, games, and Halloween activities. It is FREE to attend. Open to all ages, abilities, and families in our community. Halloween treats and lite beverages provided. Costumes are encouraged but please try to keep them fun and NOT fearful! This event is sensory friendly and will not have any loud music, strobe lights, fog or other sensory triggering items. Organizers will be participating in the Teal Pumpkin initiative and offering Allergy Friendly Trick or Treat

Chautauqua Winery's Harvest Festival

Saturday, October 15, 9:00 am to 5:00 pm Join in the fun at Chautauqua Winery's Harvest Festival at Chautauqua Winery in Defuniak Springs on Saturday, October 15



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 Community

options as well. Special Needs Professionals will be on hand to assist. Westonwood Ranch, 4390 Hwy 20 W, Freeport, FL 32439.

Camp Helen State Park Movie in the Patch: Hocus Pocus

Saturday, October 22, 6:00 pm Join The Friends of Camp Helen State Park for a Movie in the Patch on Saturday, October 22nd at 6:00PM. The park will remain open after sunset for those attending the showing of "Hocus Pocus". The movie begins at 5:30PM with smores and hotdogs for everyone. Bring your own blankets and chairs. Free to the public. Camp Helen State Park, 23937 Panama City Beach Parkway, Panama City Beach.

Moon Crush: Harvest Moon at Seascape Resort

Thursday, October 27, 6:00 pm to 10:00 pm Moon Crush: Harvest Moon will be held October 27 – 29. Eric Church, Turnpike Troubadours, and Throughout the Weekend are on the lineup for the Fall event. Learn more about Moon Crush: Harvest Moon, the lineup, your safety, and the experience here: www.harvestmoon.topeka.live/presale22. Seascape Resort,

556 Seascape Drive, Miramar Beach.

Barktoberfest Thursday, Oct. 27, 4:30 PM – 6:30 PM

Dress your four-legged friends in their Halloween finest and enjoy a free canine-only trick-or-treating event and doggie social benefiting Dog-Harmony. Judging for the best "Pet & Parent Matching Costume" contest will take place during the event with the prize-winning duo announced at 6:30 PM. Guests will enjoy light bites, libations, a raffle drawing and lawn games. Grand Boulevard at Sandestin, 495 Grand Blvd, Miramar Beach.

Eden Gardens October Film Series Thursday, October 20 & 27,, 6:30 pm

Eden Gardens Film Series includes three movies in the park in October. Come out to relax under the live oaks at Eden Gardens State Park and enjoy the movie starting at 6:30PM. Films are free with paid park admission, \$4 per vehicle. Films will be shown on the lawn near the pavilion and guests are welcome to bring chairs, blankets, bug spray and coolers. Concessions will offer popcorn, candy and

drinks for sale. Eden Gardens October Film Series, Films roll at 6:30PM, October 20: The NeverEnding Story, October 27: Frogs. Eden Gardens State Park is a treasure in South Walton, Florida. It's located bayside in Point Washington just north of Hwy 98 via County Road 395. Park Hours are from 8:00 a.m. until sunset, 365 days a year. Eden Gardens State Park, 181 Eden Gardens Road, Santa Rosa Beach.

Alys Beach Fall Festival

Friday, October 28, 4:30 pm Join us in the Alys Beach Amphitheatre on Friday, October 28th as we celebrate the spookiest time of year on 30A with Alys Beach's inaugural Fall Festival! With activities for all goblins and ghouls beginning at 4:30PM, we invite you, your friends and family to join us for fall crafts, face painting, a photobooth and more – all to the tune of 30A favorites, Alys Beach Amphitheater, Scenic Hwy 30A, Alys Beach, FL.

Seaside Halloweener Derby Saturday, October 29, 10:00 am to 2:00 pm

The annual Halloweener Derby takes place on Saturday,

Oct. 29th in Seaside, Florida. Check-in and registration will start at 9AM with the first races kicking off at 10:00am. Costume contest to follow the Championship race. Visit seasidefl.com to learn more and register your pups. Seaside Amphitheater, 25 Central Square, Seaside.

Camp Helen State Park: Witch's Paddle on Lake Powell

Saturday, October 29, 5:30 pm Join Camp Helen State Park for a Witch's Paddle on Lake Powell, Florida's largest coastal dune lake. This FREE festive event will take place Saturday, October 29th. Registration/check in starts at 5PM with the Witch's Paddle beginning at 5:30PM. Paddle from the bank of Lake Powell through the Inlet and to the beach for a sunset picnic. Then, paddle back to join friends and family for face painting, games and music. Camp Helen State Park, 23937 Panama City Beach Parkway, Panama City Beach.

Run Watersound 5K, 10K and Kids Fun Run

Sunday, October 30, 8:00 am The second annual Run Watersound will take place on Sunday, October 30th with two

new event distances. In addition to the 5K, this year's event will feature a 10K and a kids' fun run for those under 12 years old. All races will begin and end at the Watersound Town Center. Watersound Town Center, 170 N Watersound Pkwy.

Witches of South Walton Charity Ride

Monday, October 31, 6:30 am The Witches of South Walton Founders Ride will leave from Gulf Place on Monday, October 31st at 7:00AM. The Witches will again be riding to support the mission of Children's Volunteer Health Network (CVHN). Event registration at Register. WitchRide.com.

Halloween on the Boulevard Monday, Oct. 31, 4 PM – 6 PM

Families are invited to trick-or-treat throughout the Town Center on Halloween where stores and restaurants will pass out candy and other treats to children. Dress up in your favorite costume and fill your bag in a safe pedestrian-friendly place. Grand Boulevard at Sandestin, 495 Grand Blvd, Miramar Beach.



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Emerald Coast Theatre Company Presents Dr. Seuss' Cat in the Hat

A Theatre for Young Audiences Performance

"It is fun to have fun, but you have to know how." Get ready for all the tricks on stage when you come see Dr. Seuss' Cat in the Hat - part of Emerald Coast Theatre Company's Theatre for Young Audiences. The show opens Friday, October 14, 2022, and runs through Sunday, Oct. 23. Public performances are October 15 and 22 at 6:00 p.m. and October 16 and 23 at 2:30 p.m. School Field Trips are offered October 14, 19, 20, and 21 at 9:30 a.m. and 11:00 a.m.

"The Cat in the Hat knows a lot about that!" Follow everyone's favorite mischievous cat in this theatrical adaptation of the Dr. Seuss classic. From the moment his tall, red-and-white-striped hat appears around the door, Sally and her brother know that The Cat in the Hat is the most adventurous cat that they have ever met. With the trickiest of tricks and the craziest of ideas, he is certainly loads of fun... but what will mom find when she gets home?

Based on the books by Theodore Geisel (Dr. Seuss), Adapted by Katie Mitchell.

The cast features Peter Lake as "Cat". Peter is an internationally performing operatic tenor and actor who debuted in the world premiere of Michael Ching's Alice Ryley/Anna Hunter this August at the Savannah VOICE Festival. The ensemble also features Dylan Van Slyke, an actor who was born, raised and is based in Panama City, Florida, as "Boy", Taylor McLaughlin, a Panama City resident and recent graduate of Valdosta State College, as "Sally", Rebeca Lake, a set and lighting designer, actress, and teaching artist at ECTC, as "Thing" and "Kitten", Shelby Steverson, an actor, musician, and playwright who has lived in The Panhandle his whole life, as "Fish", and Lee-Anna Studt, a recent resident of the Destin area, as "Thing 1".

This production is directed by Jason Hedden, set and lighting



design by Rebeca Lake, costume design by Anna Fisher, props by Luci Sloan and the Stage Manager is Kortney Adcock. "We love Dr. Seuss' Cat in the Hat for many reasons - the rhymes, the tricks, but most of all that it hits on trust, responsibility, and honesty." said ECTC co-founder Nathanael Fisher.

The performance of Dr. Seuss' Cat in the Hat will be staged in ECTC's main space located on the second floor of 560 Grand Boulevard in Grand Boulevard Town Center in Miramar

Beach. Tickets to this show are \$18 per person for adults, \$16 for seniors (55 years old and up)/military and \$12 for students (must show ID). There is an additional processing fee for ticket purchases. Purchase tickets online at www.emeraldcoasttheatre.org. Save the date for ECTC's upcoming family friendly offerings: A Charlie Brown Christmas (Dec 2 - 10), The Best Christmas Pageant Ever (Dec. 8-18), You and Me Under the Sea (for 6 mos - 5yrs - Mar 21 - Apr 8) and The Sound of Music (May 5-14).

A special thanks to ECTC's Major Sponsors of the 2022-2023 season: Grand Blvd at Sandestin, St. Joe Community Foundation, Howard Group and the South Walton Tourist Development Council (Visit South Walton). Theatre for Young Audiences Sponsors for the 2022-2023 season are: the Cultural Arts Alliance of Walton County, Well's Vision and Laser Eye Center, and

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The Studio Gallery Celebrates 25th Anniversary

As The Studio Gallery in Grayton Beach embarks on its 25th year in business in the same charming cottage location, a new face is at the helm. As of July 1st, Susie Bettenhausen, an artist herself, assumed ownership from Sarah and Bill Sullivan, taking the wheel for the next leg of the journey.

An avid fan of "Old Florida", Bettenhausen wants to keep the original eclectic and organic nature of the Studio intact while also introducing new artists to the 30A community. The little cottage gallery is quite representative of Grayton and hangs some very well-collected artists on its storied walls alongside emerging artists from the regional area. "There is so much to tell besides what you see in a painting. There is an artist and their story. There is history, their dreams, their inspiration - all of that makes up the "why" they create. I've en-

joyed meeting them and getting to know them more than anything over these past few months".

You'll find traditional oils, watercolors, acrylics, encaustics, pottery, jewelry, folk art and unique gifts all living together in harmony in the Shops of Grayton. Many of the 70+ artists have a lengthy history with the gallery and date back to its earliest days. Originally founded by Dr. Jim Poteet, the Studio Gallery has been home to a number of the same artists since the very beginning. A best kept secret along the 30A corridor, The Studio Gallery is an original breath of fresh air in a mass produced world. Folks include it as a must-do on their repeated visits to the coast and



those discovering it for the first time acknowledge they have overlooked a gem.

"As a Montgomery native, the history behind The Studio isn't lost on me. I treasure the fact that many of the artists were showing in here while I was just graduating from Baylor University. Since the Studio's beginning, life would take me from Alabama



Jupiter is delightful but when the opportunity to purchase the gallery arose, I jumped at the chance. Coming from a family that put down part-time roots here in the Panhandle in the 1930's, this has always been my "home beach". Spending my days painting in Grayton and carrying on the Studio Gallery tradition is a natural fit and a coming home moment for sure.

The Studio Gallery is located at 26 Logan Ln Suite D, in Grayton Beach. Phone: 850-231-3331.

to Texas, the UK, and finally down to Palm Beach County. Splitting time between 30A and

Coastal Branch Library to Host the Art of Laura Bear

The Friends of the Coastal Branch Library is pleased to host the art display for Laura Bear for the month of November, 2022. Laura Bear has loved art from the day she was born, always exploring and creating. She would have to say, the driving force behind her work has been the emotional challenges of the past fifteen years. Raising a special needs child opened her eyes to a world she would have

never imagined. Due to these challenges, Laura's work is constantly evolving through reinterpreting her daily landscape. Each interpretation stems from ideas about her and how she relates to the world around her. Applying infinite thin layers and mark-making, Laura slowly



builds a conversation. So, when it comes to an end, hopefully the audience continues the conversation forward. Laura Bear Fine Art contact phone number 334-324-0703.

Coastal Branch Library, 437 Greenway Trail, Santa Rosa Beach. 850-267-2809.

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An Invitation to Dream



BY TODD CRAIG,
JOURNEY BRAVELY

One of the most difficult seasons of my life were the two years I had hopes and dreams that I was too scared to share

with other people. The truth is, I wasn't even brave enough to acknowledge them to myself. It was time to move from one chapter of life to the next, but I thought I didn't know how I wanted to begin writing the next chapter. I kept talking myself out of the things that were stirring within me. However, when I got brave enough to acknowledge and share my dreams, amazing things began to happen.

Life, relationships, and even work become adventures to be lived when you name your dreams and ambitions. When you are brave enough to do this, you take the first steps on an exciting journey of growth. Struggling on where to start?

6 Practices to Help Clarify Your Dreams

Focus on the potential, not the problem

The tendency to focus on the problems of life leads to anxious thoughts that anchor you to status quo thinking. When you allow yourself space to imagine the life you want to live, you begin to develop a passion and desire that can move you forward. As I've written before, one of the most powerful and important questions to wrestle with is, "What do I want.... really?"

Postpone edits

The discipline of dreaming requires postponing edits. Many of us choose to live a limited life because we edit chapters in our life story that haven't been written yet. Focusing on potential and allowing ourselves to dream makes us vulnerable to disruption or disappointment. So, we prematurely edit what could be magnificent stories in favor of a settled life.

Resist either/or thinking

We have been told ad nauseum, "you can't have your cake and eat it too." While this is true in some situations, there is a temptation to over apply this. As you imagine what is possible give yourself permission and hold yourself accountable to keeping a both/and mindset. Either/ or thinking comes from a scarcity mindset; there is only one cake.

An abundance mindset allows both/and thinking, I can eat my cake and bake more.

Figure out what first.... how later

Don't limit your future based on your current capabilities. It's so tempting when you begin to imagine what is possible to quickly begin wondering how to make it happen. When you do this, you shut the door on imagining what is possible and shift to problem solving. You don't have to know how to get there yet. If you already had the skills and knew how to get the outcome you wanted, you would have already done it. When you keep your attention focused on what you desire to be true, you will naturally begin gathering evidence of the behaviors and attitudes that lead you towards that vision or away from it. Getting clear on what you want will contribute, over time, to the clarity of how to get there. When focused on the problem you say, "I don't know how." When focused on the possibility you say, "I don't know how... yet."

Leverage what ifs

"What if" thinking can be a blessing or a curse entirely based on how you apply it. When you imagine "what if?" in a negative way you paralyze yourself with fear. What if I can't? What if it fails? While these may be possi-

bilities, so are the positive "what ifs". What if I can? What if it all works out? The challenge here is to intentionally focus on the positive.

Be patient, enjoy the journey and make room for serendipity

Dreams shrink when they are rushed. If your vision is big, it will take time. Keep the view in front of you and take the next right step. You don't have to have it all figured out. And, again, if your dream is big enough, you probably won't have it all figured out. We tend to overestimate what we can accomplish in a short amount of time and grossly underestimate what is possible in the long term. Resist the temptation to shrink your dream to fit who you are today. Instead, allow yourself space and time to grow into your dream. Celebrate the steps you take along the way and enjoy those unexplainable moments of serendipity that happen along the way.

One of our great joys in working with people is to witness those moments of transformation when a lightbulb goes on and clients begin to imagine and believe what is possible. Visit us at www.journeybravely.com and let's discuss how we can help you on your journey.



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Estrogen In Men Is Dangerous... When It's Too Low!



By DR. RICHARD CHERN, MD

Are there any men out there who are tired, irritable, have trouble sleeping, headaches, brain fog, dry cracked skin, depression, anxiety, high cholesterol or high triglycerides? These are just some problems associated

with **low** Estrogen levels. As I've discussed previously, testosterone breaks down into estrogen and this estrogen helps to relieve these symptoms and much more. Additionally, Estrogen protects against heart attacks, strokes and some cancers!

I'm sure you've seen stories about the ripped body builder who drops dead at forty from a heart attack! Do you know why this happens? These guys block their testosterone from converting into estrogen so their testosterone levels can stay abnormally high. They do not die from the elevated testosterone, they die from the low Estrogen! Estrogen works so well to prevent heart attacks that when these younger guys block it for years they quickly build up plaques in their heart and drop dead.

So what does that have to do

with us non-body builders who don't block their estrogen? Well, low Estrogen is nearly as bad as no estrogen. As we age our testosterone drops. Low testosterone means low Estrogen. Low estrogen means big problems!

You don't hear about women dying from strokes and heart attacks at fifty years old. Just the men. Why? Low Estrogen!

So what do we do at The Hormone Restoration Center? Well, we don't put estrogen in men! We **add** testosterone which helps with testosterone symptoms and estrogen symptoms because the testosterone will slowly convert into estrogen and then the heart is happy, the brain is happy and we're happy.

Now remember, it's normal for our testosterone and estrogen to fall over time so when your doctor says your labs are normal

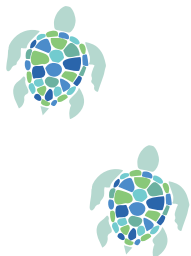
that does not mean they are optimal!

At The Hormone Restoration Center, we optimize your hormones so you can have optimal health!

Did you know your risk for Alzheimer's goes up if your testosterone is **BELOW 900**? Are you going to be happy with a "NORMAL" level of 550? I'm not! Did you know your risk of aggressive prostate cancer goes up when your testosterone is **BELOW 840**? Are you going to be happy with a "NORMAL" level of 400? I'm not! Did you know that all causes of mortality

(that means dead!) goes up with testosterone levels below 600? Are you going to be happy with a testosterone of 375? I'm not! Ask your doctor if a testosterone level of 375 is normal. Ask what an optimal level for health is? They probably won't have an answer.

Of course women need estrogen too and maybe we can discuss that next month. But if your husband is tired, irritable, can't sleep, can't find his wallet, his keys or his reading glasses then you better get him to The Hormone Restoration Center and let us fix him up. Call us today for an appointment. 850-837-1271.



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Wellness

Tai Chi not Chai Tea :)

BY MARGE GROSS

Tai Chi (pronounced tie-chee) is a graceful, meditative form of exercise involving a series of movements performed in a slow focused manner, accompanied by deep breathing. It has been around for several thousand years and is practiced by approximately 100 million people in China daily. In America, "more than 2.5 million Americans are practicing Tai Chi to reduce stress and anxiety, increase energy, stamina and flexibility, muscle strength and definition and balance." (Mayoclinic.org)

I discovered Tai Chi at a community center 7 years ago, while searching for a low impact exercise that would help me regain my balance after cancer. What looked like boring, slow motion exercises turned out to be a transformative experience.

After taking that class, not only did my balance improve,

so did my PTSD. My mind was more calm and relaxed after each practice, which allowed my body to activate its own innate healing capabilities. Along with prayer and bible study, Tai Chi is an integral part of my daily routine in taking care of my temple.

"Do you not know that your bodies are temples of the Holy Spirit, who is in you, whom you have received from God? You are not your own; you were bought at a price. Therefore honor God with your bodies." 1 Corinthians 6:19-20

In the meditative part of the practice, I focus my thoughts on gratitude for God's healing power in me, which starts my day with a positive attitude.

"Finally, brothers and sisters, whatever is true, whatever is noble, whatever is right, whatever is pure, whatever is lovely, whatever is admirable—if anything is excellent or praiseworthy—think

about such things." Phil 4:8 NIV

Two years ago, I moved to Destin in the midst of the pandemic. Again, I searched for a Tai Chi class, hoping I would find an outdoor practice, since social distancing was a thing then. But I could not find any. So I decided to do it myself and got trained to be a Tai Chi Easy™ practice leader, with ongoing training certifications. I love that this program is not as formal as traditional Tai Chi which can sometimes lead to more stress in trying to perfect the forms. But doing it the Tai Chi Easy™ way makes the practice fun, non competitive and easy.

The Tai Chi Easy™ program, created by Dr. Jahnke, who carefully reviewed many of the most popular, prevalent and beneficial forms out of 10,000 forms of Qigong and Tai Chi, and distilled a set of practices that are easy to teach, easy to learn and easy to practice. It is a carefully developed approach that makes Qigong and Tai Chi easy, fun, and beneficial right away.

Essentially, Tai Chi Easy™ takes five of the traditional move-



ments from Tai Chi and does them in a stationary standing position or in a seated position. As the process advances, the movements can be performed, combined with Tai Chi Walking.

Anyone can do Tai Chi because it is low impact, inexpensive and does not require any special equipment. It can be performed indoors or outdoors, alone or in a group.

Of course, it is always wise to consult your healthcare provider before trying Tai Chi.

So whether you are a newbie or a pro, join us at the Destin Library on Mondays from 9-10 AM. For more information, contact the Destin Library or send an email to Margegross777@gmail.com.

Marge Gross is a Certified TCEPL. She is also a Mental Health Coach with a focus on Metanoia Mind Change Method. For the last 25 years, Marge has helped women transform their lives mentally, emotionally and spiritually.

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CVHN Announces Megan Trent as Executive Director

Exciting Time of Growth Brings New Executive Director, Dentist, and Five Board Members



Children's Volunteer Health Network has officially announced their new Executive Director, Megan Trent. Trent has worked for CVHN for three years, serving numerous roles within the organization, such as Mental Health Coordinator and most recently, Associate Executive Director. The change in leadership was one thoughtfully planned out, with Trent being well-versed in CVHN's daily inner workings as well as the overall mission of the organization.

"CVHN has built a fantastic reputation over the past 17 years through the work we have done in our local community. I believe we are at the perfect place where we can honor our history while also looking towards our bright future and the impact we will continue to have as an organization," said Trent. "I'm grateful to be a part of such a hardworking team who truly cares about helping children

reach their full potential."

Trent won't be the only one settling into a new role within the organization. Joining the CVHN team is their newest Dentist, Dr. Iysha Cawthon, a 2017 graduate of the University of Maryland School of Dentistry. Cawthon brings unique experience to CVHN from working at a clinic within a hospital setting and volunteering for over a decade in programs for special needs individuals. Cawthon reflects on that time in her career, and how she feels it has prepared her for this new role.

This time of transformation brings further changes to the organization, including the addition of five new board members. Lisa Marie Burwell, Dr. Bradley Harrelson, Will Burns, Coley McMillan, and Linda Miller are taking their seats at the table to aid in the growth and success of the organization. Burwell is the founder and CEO of Cornerstone Marketing & Advertising, Inc., as well as the Founder/Editor-in-Chief for VIE Magazine, where she has

shared the story of CVHN's mission for countless years. Burwell is known for her think-tank mentality, fostering a spirit of innovation and creativity in all she does. Harrelson comes to the CVHN board with experience as an oral and maxillofacial surgeon at Blue Water Oral Surgery Center, P.A. Before pursuing a dental career, he received his Masters of Divinity and served as a youth pastor in California. Harrelson has a long list of accolades through serving as a youth pastor, a volunteer dentist, his time in dental school, and his time in the Air Force.

Burns, having served on the board in 2021, is now serving as the new CVHN Board President. Burns works as a financial advisor in Destin, Florida, and is an active supporter of numerous charities. Also joining the team of hardworking professionals is McMillan, an Auburn University graduate who has many years of experience working with children and nonprofits in her hometown of Brewton, Alabama. McMillan also works as a full-time mom

and co-owner of Codeword Hats and Mudbug Mafia, a Gulf Coast catering company, where she works alongside her husband. The fifth and final new board member joining CVHN is Miller, Broker and Owner of Linda Miller Real Estate. Miller has over 24 years of experience in luxury coastal real estate and has spent over three years serving on the Board of Directors at Emerald Coast Association of

Realtors.

CVHN is looking forward to what the future may bring for their organization with the addition of the five board members and the variety of experience each member brings to the table. For more information on CVHN and their growing team, visit cvhnkids.org and follow CVHN on Facebook and Instagram.

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A Pastor's Ponderings: Clippidy-Clop



BY PASTOR DAVID HOLLAND

"So he got up and went to his father.

"But while he was still a long way off, his father saw him and was filled with compassion for him; he ran to his son, threw his arms around him and kissed him." Luke 15:19-20 (NIV)

As a little boy, I idolized my father. I looked like him, shared his sober demeanor, and I wanted to grow up like him. Then he disappeared. I cried every day, "Where's Daddy?" Finally, my older brother took me aside to say Daddy's gone.

My parent's divorce robbed me of my hero and left me with a lifetime of suppressed grief. Anger simmered beneath the surface and corrupted many of my relationships. Fortunately, God doesn't leave us in our pain

and dysfunction.

The parable of the Prodigal Son reveals the nature of God through the response of a loving Father. It also shows the folly of humanity's departure from our Father's house. The great love the Son of God has for us is also on full display.

Imagine this story from the father's point of view. He is a well-to-do landowner with a home commensurate with his wealth and prestige. Dressed in a long robe and fine leather sandals, he carries the dignity of a successful man as he manages his estate. He loves his son, but the son leaves him.

Time passes so slowly as months turn into years. Without cell phones or postal service, the father languishes in the void left by the person he loves more than life.

Coming home from the fields, the elderly man glances toward the horizon and sees a haggard figure approaching. Though a poor and ragged young man, there is something about his walk that is oddly familiar. Peering into the setting

sun, his eyes coming into focus, "My son!" he cries.

The elderly father casts his dignity aside, hikes up his robe, and runs as fast as his sandals can clippidy-clop down the dusty pathway. Weeping uncontrollably, he cries out, "My son, my son."

Catching the young man in his arms, the father sweeps aside the boy's contrition. barks out orders to his servants, "Quick! Bring the best robe and put it on him. Put my ring on his finger and sandals on his feet. Bring the fattened calf and cook it. Let's have a feast and celebrate." The father is the picture of grace as he welcomes his lost son home. His world overflows with joy as love overwhelms past transgressions.

I am that wayward son walking toward Father God. In my life, I have wasted myself on lesser gods and made poor choices. Coming to myself in the pigpen of my own making, the Holy Spirit silently whispered to me, "Come back to the Father." Each time, the Lord welcomed me because Jesus paved that

road with His sacrifice.

It is always time to run back to the Father. He never tires of us, never gets disgusted at the depths we fall, nor impatient with our lack of progress. He waits, peering down the road for our return. Clippidy-clop He runs toward us weeping with joy. He longs to dress us in the robe of Christ's righteousness, to place His ring on our finger and declare us His child. Father God will slip the sandals of His peace on our feet.


The JB Phillips translation (1958) translates Romans 8:18-19 "whatever we may have to go through now is less than nothing compared with the magnificent future God has planned for us. The whole creation is on tiptoe to see the wonderful sight of the sons of God coming into their own."


Many of us grew up without a father present. God the Father wants to fill that immense void. I see in this story a father who longs for his son and runs to meet him on the road. Can you see Father God running clippidy-clop toward you? Creation waits

for you and me to turn toward the Father and meet Him on the road. Oh, what a party God has planned.

Please pray with me, "Father God, I'm turning to meet You on the road. Thank you for loving me enough to cast aside my sin and love on me. I know I didn't deserve any of this, but I love You more because of Your graciousness. Help me live confident of Your grace, and thankful for Your mercy. Resting in the Father's arms, I pray. Amen."

Dave Holland pastored churches for thirty-eight years before retiring in Destin, Florida. He recently released his new devotional-Bible study based on the Gospel of Luke titled "Extraordinary Jesus: Ignite Your Season of Miracles." 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 DavidvHolland54@gmail.com.





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Road to Redemption: Andrea Ward's Story – Waiting

By VICTORIA OSTROSKY

We are an impatient people. We want everything now. Fast food, lightning-fast internet speed, faster computer processors. Waiting isn't on our list of things we want to do anymore. We want what we want when we want it.

But God, as we know full well, has no problem with waiting for the right time as He orchestrates and trains His child to be ready to receive what was promised. Abraham and Sarah waited 25 years for Isaac, after God gave them the promise. David waited 15 years before taking the throne, after he was anointed by Samuel.

Our lives contain only so many years, so we grasp for what we want. But God is never in a hurry. His timing is perfect, and since He lives outside of time itself, He isn't constrained by it. Andrea Ward wanted something with all her heart,

and she knew it was a desire that God had placed there. It seemed like the fulfillment of that desire would never arrive. But in due time, God brought her dream to fruition.

In her mid-twenties, Andrea was engaged to be married. Her plan fell apart when her fiancé abandoned her two months before the wedding. Shaken to her core, she said "what am I going to do? I'm nothing without him." That's when God showed her that He was all she needed. Andrea became actively involved in church again, and one Sunday her pastor spoke about the desire of your heart, and Andrea had to admit that she didn't know what that was. She spent some quiet time hiking in Arizona, communing with her Heavenly Father, and He showed her what her heart's desire was. It was to be a mother.

She began to pray every day for a child, a baby girl, and

the years slowly ticked by. Five years, then ten years, then more time went by. She contacted an adoption agency and was told she would need to be prepared



for a long wait. She put in an application, and nine months and one day later, her daughter was born. Her daughter's biological mother actually chose Andrea to adopt her baby.

Andrea was 44 years old when her heart's desire was fulfilled. She figured out that what she thought was a delay, was God

making her ready. Andrea cherishes every single moment together with her daughter. "I don't take anything lightly."

"I know she is truly a gift from God." Andrea had prayed for a baby girl for 17 years. "Waiting on God isn't easy, but I believed for God to fulfill the desire of my heart." She recalls that verse in I Samuel, "For this child I have prayed", spoken by Hannah, Samuel's mother, another woman who prayed for a child. As Andrea says, the scripture doesn't tell us how many years Hannah waited or how many tears she cried, but we know she trusted God in the journey.

"Our human nature doesn't allow us to be perfect and understand God's will. Digging into God's word and praying, and seeking out community that

will lift you up, is important."

Every day Andrea and her daughter give thanks to God. She is teaching her daughter about praying to grow in her faith as she encounters bumps and pits in the road. All through the centuries God's people have had to wait while He prepared them to receive what He had for them. It's not if we will wait, but how we wait that matters.

Andrea wants to encourage us to seek God in the wait. "Always look up. Don't go to others when you face adversity. Face it on your knees."

You can hear Andrea's entire story and listen to many other incredible interviews on the weekly Road to Redemption radio show and podcast at www.roadtoredemptionpodcast.com.

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Musing

Sean of the South



BY SEAN DIETRICH

This is not my story. It was told to me. In fact, I'm hearing it for the first time, just like you are.

The year was 1982. The old man climbed out of a rust-red

Ford. He was ancient. He walked with a shuffle as he hobbled into the supermarket. Struggling to walk. Fighting to breathe.

A young man in the parking lot saw him get out of the rust-red Ford. He rushed ahead to help. The kid was wearing a black sports coat. Black tie. Hair slicked back. Lots of cheap cologne.

"Thank you," the old man said. "Would you be kind enough to get me a buggy?"

The kid pulled a cart from the stockyard of buggies. The



old man hooked his cane over the handle and tried to catch his breath.

"What are you so dressed up for?" the old man asked.

"I'm going to a funeral."

"I'm sorry," said the man. "Family or friend?"

"Neither. It was my dad."

The old man nodded, but said nothing. He pushed his buggy into the store. Past the pneumatic doors. The store was filled with the paralyzingly lush sound of muzak. Death by violins.

The kid was following him closely because he was a good kid, and the old man was wheezing badly. He looked like he was about to fall over. Pale and gaunt. Shaky and frail.

"I'll help you shop," said the kid. "I've got some time before the funeral starts."

"Thank you," said the old man, whose face lit up like Christmas.

They puttered through the A&P together. Two strangers.

When they reached the Campbell's soup aisle the old man asked a question.

"You weren't close with your father?"

"No. He left my mom when I was little. He didn't want anything to do with me. I didn't even like him."

The old man nodded.

"Did you stay in touch?" he asked.

"Not really. I called him sometimes, but he never had much time for me. He had lots of problems. I was just one more."

"I'll bet that hurt you."

The kid shrugged. "I guess." And that's when the air got weird. Everything became weird. The old man lowered his gaze at the kid. The old voice was suddenly very strong and rich. A deep baritone. And he did not sound like an oldster anymore.

"Your father loves you," said the man.

The kid looked around. He was wondering where the Allen Funt and the hidden cameras were. But the old man was still looking at him with those tap-water blue eyes.

"Your father is sorry he hurt you," said the old man. "And he loves you very much. And he wants to know if you will forgive him."

The old man was speaking present tense. Not past tense.

The kid was sufficiently weirded out now. They didn't speak to each other much after that. Shopping was pretty awkward. The old man just pointed and the kid fetched his items. But nobody spoke.

When they got to the checkout aisle, the kid left the old man briefly to use the restroom. He jogged into the john and was gone for maybe three minutes. When he returned, the old man was gone.

The kid asked the lone cashier if she had already rang up the old man.

"What old man?" she answered. "There hasn't been anybody in this store but you."

So the young man trotted out of the building. He wandered into the vacant parking lot. There was no rust-red Ford. In fact, there weren't many cars in the parking lot at all.

The kid drove to the funeral that evening. He found his father lying in a pinewood box. He wept all over his old man. He whispered things into his father's ear. Healing things. Things he had been waiting a long time to say.

And 40 years later, when the kid told this story to me, he did so with red rings around his eyes. He is no longer a kid anymore, but a father of three.

I asked the kid whether he thought the old man in the grocery store was an angel.

"No," the kid said. "I don't think he was. I know he was."

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Who Do You Want on Your Team?

By KIRK MCCARLEY

My son, Kyle, is a fan of Steve Harvey on the Family Feud. He posed the question to me recently of, "if I were to be selected to appear on the show, who would be the four other family members that I would select to join me?" From my competitive and at times harsh perspective, my response was it would be those that led to the best chances of winning. I also opined to Kyle that if it were my wife and his mother's call she would focus more on not hurting anyone's feelings. She's a lot nicer than me.

We ran an exercise during basketball practices, the three-man weave. The objective was to pass the ball to a teammate and "cut" behind them, creating a "weave" up and down the court. If any of the three passed errantly, or dropped the ball, all would end up running laps as punishment. During the drill our coach would bellow, "watch who you get with," adding "no matter how good you are, if you surround yourself with 'mullets' you will perform down to that level." Years later, I've found no truer words to be spoken personally or professionally.

How do you go about deciding who to "get with?"

During the search process, the focus is on the job candidate. Does the cover letter and resume create attraction? Are there others that can attest to

the character and ethic of the individual? Does the applicant's work record reflect stability, integrity, and progression?

With those boxes checked, it often continues to where the person is invited for an actual job interview. Having interviewed literally thousands of people over the years, I became aware of not only the patterns and rhythm of applicants, but also some of my own biases. I've heard it said that an interviewer's tendency is to reach an opinion on an individual within the first three to five minutes of the encounter. Cognizant of that inclination I would often find fascination with those who did not make the most favorable first impression, but rather 20 or 30 minutes into the interview would offer something profound or differentiate themselves from others. I ended up being drawn to those persons from the standpoint of attempting to build a team comprised of those that would offer diverse viewpoints and perspectives. As a result, I believe stronger work units were developed.

Leave no doubt, in my experience those who were most articulate and thoughtful during the interview were most often successful in their job pursuits.

Thoughtful... So often the emphasis during the interview process is predicated upon the questions the interviewer asks and the answers the applicants provide. Yet equally important,

I believe, are the questions the applicant asks of the interviewer. They indicate not only preparation for the interview but genuine interest in the job itself and the people associated with it. In addition, they can be key to determining for the candidate whether the environment is a place where community and connection may be found.

What are some good questions?

Tell me about yourself (to the interviewer).

What do you enjoy most about working here?

What does the organization value?

What are the traits of those who are most successful in this environment?

In what ways does this company contribute back to the community?

What are the greatest challenges this organization faces in the short- to mid-term future? How is the company positioning itself to be up to those obstacles?

If there were one thing that you were to see as an opportunity for improvement in the organization, what might that be?

By all means, have questions. I always found the least impressive interviews were ones where at the end I would ask, "what questions might you have?," and the applicant would answer, "none."

In my Career Coaching practice, it is notable the number of clients regretful of some of

their work choices. More often than not, I find it was either a case of a "desperate" decision coupled with failure to adequately vet the company.

Watch who you get with.

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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Musing

Embarrassed



By RICK MOORE

When I was about five years old, my family checked into a hotel room while on a vacation. The sliding glass door to our room was adjacent to the swimming pool. My two older brothers and I decided to race to see who could be the first to change into a bathing suit and jump into the pool. I quickly jumped out of my clothes and was the first into the water. There was just one problem. In my haste to be first, I forgot to put on my swimming suit. Of course my mom just so happened to be filming the whole event. That is

one video clip I pray never makes it to social media.

Years ago, I was speaking at a venue which sat 5,500 people. This event was being televised on a world-wide network. My wife Catrina was sitting in the front row. As I began my presentation, she started making hand gestures. I wasn't sure what her motions meant, but I immediately looked at my pants to make sure my zipper wasn't open. Thank the Lord it was pulled up. Whatever she was motioning about couldn't be too bad. Or could it?

Catrina started making the type of motions a third base coach would make when he wanted you to steal from first to second. While trying to stay focused on my presentation, I peaked down to make sure my shoe laces were tied. That wasn't it. I tried my best to read my wife's lips, but could not figure out what she was saying. It was as if we were playing a game of charades in the middle of my speech. By this time, others in the audience started looking at her and were picking up on our unsuccessful attempts to communicate.

Not wanting to distract any



further, I quit looking at Catrina and just focused on the audience. When the event was over, she met me in the green room and said, "you still don't see it do you?" She then pointed to the sleeve of my new sports jacket. There it was, a two-inch white price tag, still attached to the sleeve, just like it was when I picked it off the rack in the store. I was so nervous to speak in front of such a large audience, I did something silly I had never done before.

We all find ourselves in awkward or humiliating situations at some point in our

lives. It may come from slipping on the ice while trying to skate. It may come from knocking over a shelf of items in the supermarket. It may come from opening a fire door and setting off the alarm. It may come from a fellow employee noticing your socks don't match. Some people can shake off embarrassment quickly, but if we fear disapproval of others, we can become consumed thinking about our embarrassments. Embarrassment is a highly individualized experience, but it is intensified when others are watching us. When others

witness what we have done, there is no denying it. We can try to mask our embarrassment with a smile or nervous laughter, but on the inside we feel like crying.

Embarrassment is considered a self-conscious emotion. It can have a negative effect on our thoughts and behaviors for years, or even for a lifetime. Unwanted nicknames given to us in elementary school from embarrassing moments can haunt us forever. Replaying embarrassing events over and over in our minds may even cause us to believe others no longer accept us. The remedy is simple: Forget the mistake...remember the lesson. Embarrassment can actually serve a good purpose. It can motivate us to never make the same mistake again. Admitting weakness is hard, but if we stop taking ourselves so seriously and become a bit more humble, laughing at ourselves can be one of the most therapeutic things we can ever do.

Rick Moore is Communications Pastor at Destiny Worship Center.



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A Conversation with the Conductor

Demetrius Fuller Gives His Take on Sinfonia Gulf Coast's 17th Season

By ZANDRA WOLFGRAM

Sinfonia Gulf Coast has a stellar 2022-2023 season line up. From world-renowned vocalists and violinists to Broadway's brightest stars, Beethoven musically mashed with rock bands. Curating a season that "sings" is an artform and Sinfonia Music & Artistic Director Demetrius Fuller is pitch perfect for the 17th year. With celebrity appearances, classical connections and innovative Northwest Florida debuts, this year's offerings redefine the symphony experience and offer something for everyone. Zandra Wolfgram recently sat down with maestro Fuller to get his take on Season 17.



ZW: Jeremy Jordan is the Sinfonia Cabaret offering at Seagar's (Sept. 15). Why did you invite this particular performer to wow us?

DF: Jeremy is really a multi-faceted artist. He got his start on Broadway in the original cast of Newsies, which is a wonderful show. He is a Tony and Grammy nominated artist, but more recently, he's done a lot of film and drama. Most recently with Kerry Washington in a play on Broadway, and in the hit TV show Supergirl. He's sort of a "triple threat" — he can sing, act and dance. Plus, he's just an amazing artist. He transcends all of the music genres: classical, Broadway and pop. Jeremy is a talented artist, a great musician and a nice person. I think people will really love him.

ZW: October 11 is the highly anticipated Gala Event with the incomparable Patti LaBelle. Do tell us more.

DF: Who doesn't know Patti LaBelle? And to know her is to like her. To bring "the god-mother of soul" to the stage with

her 60 years in the business is a feather in our cap and an absolute thrill. She's just as nice as she could be, and she's simply incomparable. That's really the only word. There is nobody like Patti LaBelle. We're honored to be able to present her and her whole band on the Sinfonia stage. She

joins our special exclusive Sinfonia sorority joining Vanessa Williams, Roberta Flack, Kristin Chenoweth, Patti LuPone and Bernadette Peters.

ZW: What motivated you to create the Gala Event experience? Bernadette Peters was a showstopper for Sinfonia's in-

augural season and set at a very high bar. What prompted you stage a celebrity-studded Gala Event in a major hall like the Destin-Fort Walton Beach Convention Center?

DF: It's a standalone event. It really has separated Sinfonia from anything else, not only in

our community but along the Gulf coast, because none of the other regional orchestras bring in the caliber of artists that Sinfonia does. Sinfonia is what I call one-stop symphony shopping. It runs the gamut —we have the

Continued on page 38



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Tuesday, October 25: The Beatles, Temptations and Beach Boys: Leaders of a Musical Revolution

Chris will show clear evidence that these three groups influenced each other and ultimately all of popular music. Chris will show the historical, developmental, and musical intersections of these three legendary bands.

Wednesday, October 26: Your Aging Brain

Chris will take a non-technical look at what happens in your brain as you age. He will present how the brain works and how those processes change over time as evidenced by brain scans and the newest thinking about how the brain works.



Musing

Ndulge In The Fall Season With Roux 30A

Sunday Cooking Classes are Back, Around the World Series Continues, Plus More to Savor from Roux 30a this Fall

This year, Roux 30a is welcoming fall with decadent dining affairs and the return of beloved Sunday cooking classes. Whether you want to sit back and let Chef Nikhil Abuvala and his team delight you with a vibrant multi-course menu, or you'd like to sharpen your culinary skills with Chef John, there is something for everyone this season at Roux 30a.

First Sundays Cooking Series with Chef John

Roux's First Sundays Cooking Series will kick off in October and continue through February with special themes each month. To begin, Chef John will be teaching students how to perfect Coastal Italian cuisine, complete

with preparing an entire fish, pasta + a paired sauce, and finishing with creamy pannacotta.

In November, join Roux 30a and master Classic French-cuisine, like cassoulet, duck confit and creme brulee. If you're interested in learning how to utilize fresh, local produce, attend December's First Sunday Cooking Class where Chef John will center the meal around winter vegetables. Perfect the art of brunch in January, and learn how to make chicken paella & tres leches during February's Spanish-themed class.

This experience costs \$155 per person, including wine, tax and gratuity, and it starts at 2 p.m. There are only 8 spots available, so be sure to purchase your tickets to these intimate, exclusive classes soon.

October 2nd: Coastal Italian Cuisine



November 6th: Classic French Cuisine

December 4th: Winter Vegetables Theme

January: Brunch (date tba)

February 5th: Spanish Cuisine



classic "Mediterranean Triad" when we jet to Greece in November.

This five-course dinner is \$125 per person with an optional wine pairing for an additional charge. Book now on Resy (Add hyperlink) and be sure to follow along for future stops on this delicious world tour.

October 12th + 13th: France
November 16th + 17th: Greece

Thanksgiving at Roux

Alleviate the stress of the holiday season with Roux 30a's Thanksgiving Dinner. This festive, ready-to-go package includes a Joyce Farms oven roasted turkey and all the fixings to feed a family of 8-10, including...

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- Scratched pumpkin pie
- Cranberry chutney
- Gravy

Let Roux 30a delight your family & friends so you can spend more time with the ones you love this holiday season. Choose from the full order (8-10 people) for \$495, or the half order (4-6 people) for \$325. Tax + gratuity are not included, and delivery costs \$35.

All reservations can be made by calling (850) 213-0899.

Around the World Dinner Series

Roux 30a's Around the World Dinner Series continues this fall with stops in France and Greece. These dinners feature 5 carefully selected and prepared dishes courtesy of Chef Nikhil and his talented culinary team. Inspired by the cuisine of countries all across the globe, Roux 30a's Around the World Dinners have been an Emerald Coast-favorite for years. Come indulge in the rich decadence of French fare, or enjoy Roux 30a's twist on the

Recipe of the Month: Italian Wedding Soup with Turkey Meatballs

BY SUSAN BENTON

This Italian Wedding Soup is packed with immune boosting and good for you foods, like lemon, dill, spinach, bone broth, and much needed lean protein.

Wedding soup is not so named because it is served at Italian weddings, but because the flavors of stock and bitter greens ‘marry’ well to produce a harmony of flavors: a Minestra Maritata.

Ingredients

- 4 cups chicken broth
- 4 cups bone broth
- 3 tablespoons good olive oil
- 2 tablespoons butter
- 1 pound lean ground turkey



- 1/2 cup gluten free panko bread crumbs
- 1/3 packed cup fresh parsley leaves, finely chopped

- 1 egg, lightly beaten
- 3 to 4 garlic cloves, minced
- 1 small onion, chopped
- 1/2 small onion, minced
- 1 teaspoon kosher salt
- 1/2 teaspoon black pepper
- 1/2 cup freshly grated Parmesan cheese, plus more for serving
- 3/4 cup gluten free orzo, ditalini, acini di pepe or other small soup pasta
- 3 packed cups baby spinach, chiffonade aka thinly sliced
- 1 lemon, zested and juiced
- 1/4 cup fresh dill, roughly chopped

Preparation

In a large heavy bottom pot, melt 1 tablespoon of butter and add 2 tablespoons of olive oil.

Saute 1/2 chopped small onion until it sweats and is translucent. Add 2 quarts (8 cups) chicken and bone broth to the pot and bring to a simmering boil.

In a large bowl, add the turkey, panko, parsley, egg, garlic, salt, pepper and 1/2 cup Parmesan to a large bowl as well as 1/2 small onion, minced finely. Mix with a fork or your clean hands until combined. Gently roll the mixture into 15-20 small (1 1/2-inch) meatballs and transfer to a lightly greased baking sheet.

Heat the broiler to high, cooking the meatballs until brown, turning halfway through, about 5 minutes per side. Watch carefully so they don't burn.

Add the pasta to the boiling broth and cook until al dente, then lower the heat to a low simmer.

Add the meatballs to the broth and simmer on low until completely warmed through, 3 to 5 minutes, stirring occasionally. Remove from the heat, and add the spinach, dill, lemon and zest, stirring well. Season with salt and pepper to taste.

When serving the soup, drizzle each with olive oil, and sprinkle with Parmesan. And, serve with crusty toasted sourdough bread.

Pro tip: The meatballs can be made ahead of time and used for sandwiches, soups, and pasta dishes.

30a Eats.com's Gluten Free Guide to South Walton

BY SUSAN BENTON

Sticking to a gluten-free way of life during your South Walton vacation is easy thanks to fresh Gulf seafood and a variety of other dishes that our local chefs serve up daily. Here are just a few recommendations for gluten-free breakfast, lunch and dinner below. Also, check my @30aeats Instagram for local tips and recipes.

Breakfast

Grab a bag of gluten-free granola or a tasty baked goods at Blue Mountain Bakery in Blue Mountain Beach. The gluten-free muffins are beloved by area residents; and hardly anyone can stop into this shop without picking up a chocolate puddle cookie.



For a heartier breakfast, browse the special dietary restriction menu at Crackings in Grayton Beach. From gluten-free pancakes to huevos rancheros, this eatery has plenty of options for diners with gluten sensitivities. Another delicious spot for omelets and all other egg-based breakfasts: The Donut Hole,

with locations in Sandestin and Inlet Beach.

Lunch

Grab a mouthwatering salad or the shrimp and grits from Chanticleer Eatery in Grayton Beach. Or, head to FOOW in WaterColor showcasing amazing views of the Gulf of Mexico! They have a variety of gluten-

free menu options available. Or, at Grand Boulevard, choose your favorite dish from more than 10 options on PF Chang's entire gluten-free lunch menu.

Dinner

Keep things casual with a gluten-free pizza at Pizza By the Sea which is conveniently located in WaterColor and Gulf Place. EL-

evate your dining experience at Surfing Deer in Seagrove with a varied selection of gluten-free dishes like lobster tacos, sweet & spicy snapper and braised beef short ribs. Or choose from one of the many gluten-free culinary delights at George's at Alys Beach — I like the crusted Gulf snapper and seared sea scallops.

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Dining

DEMETRIUS

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gala, which is a pinnacle event, the full orchestra, Pops, chamber orchestra, chamber music, education programs, non-orchestra events, like the Cabaret and Crescendo! and wine events. So, the Gala Event really is just part of the puzzle piece that is sort of the angel on the Christmas tree, so to speak.

ZW: On October 22, the full orchestra will accompany the full film showing of the 1931 horror film based on Mary Shelley’s book, *The Bride of Frankenstein*. This is a different experience than a typical concert.

DF: The *Bride of Frankenstein* has one of the most amazing orchestral scores in film history. It’s full orchestra, so we’ll have 65 to 70 musicians on stage in the Mattie Kelly Arts Foundation’s Cultural Arts Village al fresco just before Halloween. It’s about 90 minutes. It will be fun.

ZW: December 9 we have a popular offering that is always changing. Holiday Pops is a tradition, but you always put a twist on it.

DF: Yes, this year, we

“doowopify” our Holiday Pops with the Doo Wop Project. This is a group of guys who were originals in the *Jersey Boys* off Broadway. Doo Wop is just a great art form. It is as much an American musical staple as jazz, and rock and roll. These guys take a piece of music and make it their own. They will perform everybody’s favorite holiday tunes but will also take pop songs and a handful of popular tunes that people from all age groups are going to know. Plus, the full orchestra will play favorites like *Stille Nacht* and more, so it will be a great seasonal concert.

ZW: January 21 we shake off the winter blues with *Get Happy* and celebrate the centennial of Judy Garland’s birth.

DF: Who doesn’t love the legend, Judy Garland? This is a great production because it showcases the string section of the orchestra and basically a jazz band along with superstar vocalist Jessica Vosk. She performed *Elphaba* in *Wicked* on Broadway. If you’ve heard her sing, you know she has amazing pipes, and is just a powerhouse. You will feel as though you are



seeing Judy Garland singing live with the orchestra. There’s a multimedia component that showcases vintage footage of *The Judy Garland Show* with tons of outtakes with Dean Martin, Sammy Davis Jr. and Frank Sinatra that make an entertaining trip down memory lane. It will be a fun concert to experience because we are creating a clubby, dinner theater atmosphere with café tables. You can do that or opt for regular seating.

ZW: March 11 is the Classical

Connections concert featuring violinist Geneva Lewis. Tell us about her.

DF: Classical Connections is the “meat and potatoes” classical portion of what Sinfonia does and Geneva Lewis is an extraordinary young talented violinist. She’s the winner of the 2020 Concert Artist Guild annual competition and a recipient of a 2021 Avery Fisher career grant, which is a major award and a big deal in the classical music world. She’s a remarkable artist and she’s doing Mendelssohn’s

Concerto for Violin which is one of the staples of the violin repertoire. Her performance is one not to miss. She is going to working with the Sinfonia Youth Orchestra doing outreach in our local schools as well.

ZW: Capping the season (April 29) is *Beethoven versus Coldplay*. This sounds like another perfect example of how you are redefining the symphony experience. Tell us what people can expect.

Continued on page 39

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Continued from page 38

DF: Beethoven is immortal. When you pair or mash Beethoven up with something on the pop scene, like Coldplay it's unexpected. For this concert, they're not just playing a piece by Beethoven and a piece by Coldplay side by side. This is a melding, a mashup of the internal, interwoven musical notation with vocalists and it is remarkable. It's an incredible way to listen to and rethink how music is connected. Steve Hackman, the producer, is a brilliant musician, composer, and arranger. It's totally unique, but it's accessible. How many people from the age of 15 don't know Coldplay? So, again, we hope this innovative offering brings in some new faces.

ZW: At the heart of Sinfonia's mission is music education. Tell us why.

DF: Our mission states succinctly that we "entertain, educate, inspire the community" and we aim to do that with everything we do. Education is the centerpiece of Sinfonia. It was founded not only for its entertainment value, but for the fact that Northwest Florida needed an organization that could be the proponent for arts education in schools, specifically music education. We all know arts education is on a continual

decline in all public schools. We've been more fortunate here in Northwest Florida, compared to some areas but in many cases our Link Up program, which is a year-long curriculum, is sometimes the only arts education these students receive.

We have a String Quartet, a resident Brass Quintet, and a Woodwind Quintet in residence — all going out to schools and the community and providing outreach and community engagement.

This year, we are reintroducing the Paint the Music project, which is a great cross-genre program that includes both visual arts and the musical arts. Kids receive a recording of what they will ultimately hear live at a Sinfonia concert, and they visually interpret what they hear on to paper. We take their artwork and display it at a concert. (Look for the Paint the Music exhibit at Get Happy in January.) The following Monday, the kids will sit in the convention center to see Beethoven Lives Upstairs, a theatrical mini musical featuring actors and singers sharing the lifetime of Beethoven with more than 30 excerpts of his music.

ZW: Congratulations, this is indeed a stellar 17th season.

Purchase tickets online at SinfoniaGulfCoast.org or call (850) 460-8800.

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Music Line Up

Friday 6-8 p.m.: Jarred McConnell and The High Aces
Saturday 2-5 p.m.: Trest Richerson Band

Tribute Weekend!
Friday, Nov. 4th –
Sunday, Nov. 6th

Make plans now to be in the



Village of Baytowne Wharf for Tribute Weekend! Rock out the weekend and enjoy live music from great tribute bands. Grab your blankets and lawn chairs and meet on the events plaza lawn for a jam-packed weekend of incredible talent.

Music Line Up

Friday, Nov. 4th 7-9 p.m.: Past II Present - Toto Tribute Show
Saturday, Nov. 5th 7-9 p.m.: Past II Present - Yacht Rock Tribute Show
Sunday, Nov. 6th 2-4 p.m.: Ron Adams “Shadow of The King”

We cannot wait to see you there!

Admission is FREE and open to the public.

The Village of Baytowne Wharf October Events!

The Farmers Market at Baytowne Wharf
Saturdays through Dec. 31st | 10 a.m.-2 p.m.
The Village of Baytowne Wharf | FREE

Local small businesses bring a lovely brand-new farmers market to Sandestin’s Village of Baytowne Wharf every Saturday from 10am-2pm. Come shop with local farmers, bakers, local fresh seafood and gourmet, beef, local honey, fresh pressed juices, and much more!

Wednesday Night Concert Series

Wednesdays, Oct. 5th-26th 7-9 p.m. | FREE

This fall sit back and relax, and enjoy live entertainment. The concert series will feature both local and regional talent from a variety of genres. Live music concert begins at 7pm on the Events Plaza Stage.

- Oct. 5:* Jessie Ritter
 - Oct. 12:* Biscuit Miller & The Mix
 - Oct. 19:* Shenanigans
 - Oct. 26:* Forrest Williams Band
- Bubbly Baytowne**
Thursday, October 20th 5 p.m. | FREE

Bubbly Baytowne is BACK! Who’s ready to sip and shop through The Village streets?!



Join us for an evening full of FREE champagne and shopping during Bubbly Baytowne. Check in by the fountain to receive your complimentary Baytowne Wharf glass and a map outlining specific merchants to visit starting at 5pm.

* This event is free and for 21 and up only. The village will be open to the public during this event.

Throwback Thursday Cinema | Halloween Town
Thursday, Oct. 27th 7 p.m. | FREE

We are throwing back to some of your favorite films this Fall!. Enjoy a movie on the big-screen during our Throwback Thursday Cinema! All movies are family-friendly and open to the public. Grab you blankets

and lawn chairs and enjoy this week’s featured film, Halloween Town.

Trick or Treat Street
Monday, Oct. 31st 6-8 p.m. | FREE

Calling all ghouls, ghosts, and goblins to the Village of Baytowne Wharf for a spooktacular extravaganza!



This Halloween, Trick or Treat through the Village streets and visit merchants for your favorite treat. Steve Hall will play frighteningly good tunes on the main stage, enjoy crafts and balloon animals. Be sure to stop by Coconut Kidz to enter the costume contest and compete to win the grand prize! End the night with a spooky fireworks display at 8 p.m.



The Benefits of Drumming

Drums have been with us longer than any other instrument. They are man's best musical friend, fulfilling our need for movin' and groovin' since the first records of man-made drums in 5500BC.

While drums have had a huge variety of purposes in history (from use in rituals and ceremonies to battles and communication over large distances) we mainly use them today for enjoyment and connection.

Playing in a band, taking lessons, participating in a drumming circle, or making your own drums with household objects are just a few of many ways you can bring the joy and excitement of drumming into your everyday life, no matter your age or schedule. Let's explore a few of the benefits you can expect when you decide to take up drumming.

Guaranteed Mood Booster & Stress Relief

A good drumming session leaves you feeling more relaxed, refreshed, and energized, no matter how you felt at the start of the session. The science supports this - a study at the Royal College of Music (London) found that 10 weeks of group drumming sessions reduced symptoms of anxiety and depression plus boosted overall mental wellbeing in participants at a mental health organization.

Promotes a Healthy Lifestyle

As well as being a good workout (especially if you're a lively player), drumming is great for the brain. It improves coordi-

nation, creativity, memory, and internal sense of rhythm, while giving the brain a workout too. Studies carried out by President of the Yamaha Music & Wellness Institute Barry Bittman, MD, show that regular group drumming can boost your immune system by increasing the production of natural disease-fighting cells in your body.

Connect With Others

The drums are one of the most social instruments out there. The process of moving our bodies to a beat (for example when we dance or tap our foot) is called 'entrainment'. There is some evidence that this is in our genes, as studies show even newborn babies can entrain to a beat. When a group of people all entrain to the same beat, all moving in sync, our social bonds become stronger, and we build trust and connection throughout the whole group. This reminds me of line dancing with friends at a fun event. As a drummer, you are given the amazing opportunity to be the backbone of the music, leading the beat, and making a rhythmic connection with everyone in the room.

As well as finding band members, drummers develop into great networkers, they are naturally inquisitive, enjoy meeting new people and forming new circles of friends with a shared love of music.

How Can I Get Started?

While you might be considering taking lessons or checking out marching bands, there's no need to wait to start adding



drumming into your day-to-day activities. Without a drum kit, you can make a groove by tapping your feet, clapping your hands or drumming on a solid surface and playing along to your favorite songs. You might even try out a smaller option like the bongos, or a drum pad which straps onto your knee!

Drumming is a fun and freeing activity which humans have been doing for centuries. Don't be put off by the complicated setup of a standard drum kit, there are endless ways to drum and bring some extra rhythm and groove to your life!

Ray Cyr (drum teacher) at Studio 237 Music Lessons will help you find your beat. Call 850.231.3199 to

schedule a visit of the studio. We also offer lessons on piano, guitar (acoustic, bass, electric, classical), voice, ukulele, song writing. Website: www.Studio-237Music.com.



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Estate Planning Council Offers Free Seminar

BY ALI WEIL

More than half of Americans, an estimated 56 percent, do not have an estate plan in place, making estate planning a critically overlooked component of financial wellness. This creates hardship, financial or otherwise,

that can be avoided by planning. The Estate Planning Council of the Emerald Coast, Inc. (EPCEC) invites the public to join them on Thursday, Oct. 20, 1- 5:30 p.m. at The Island, Fort Walton Beach, for the Fifth Annual Estate Planning Day.

No matter how large or how

modest, nearly everyone has an estate, but all too often individuals, couples, and families put off estate planning. People put off estate planning because they think they do not own enough, they are not old enough, it will be costly or confusing, they will have plenty of time to do it later,



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they do not know where to begin or who can help them, or they just do not want to think about it. Then when something happens to them, their families have to pick up the pieces.

This free event will host a panel of local professionals on topics of interest regarding estate planning. Complimentary snacks and refreshments will be provided to all attendees and the day will culminate with a cocktail reception at The Island lobby bar. RSVP is strongly encouraged. You can register for the free event at: www.estateplanningday.eventbrite.com.

Estate planning encompasses the growth, conservation, and transfer of an individual's wealth through the creation and maintenance of an "estate plan." The purpose of estate planning is to develop a strategy that will maintain the financial security of individuals through their lifetime and ensure the intended transfer of their property and assets at death, while taking into consideration the unique circumstances of the family and the potential costs of different methods.

"Working in this industry for more than 10 years, I have seen the importance of having a proper estate plan in place," says James Wright of Carr Riggs & Ingram, and president of EPCEC. "I have seen the relief in family member's eyes when their loved ones had their affairs in order and I have also witnessed the agony and frustration of people when their loved ones did not have their affairs in order." "The purpose of Estate Planning Day is to bring awareness to everyone, no matter the person's age, profession or income level, the importance of having their affairs in order so they do not leave

their loved ones frustrated and in agony."

To support and encourage the future of estate planning, the EPCEC founded the Kevin Helmich Restricted Scholarship, which awards \$1,500 to Northwest Florida State College students majoring in accounting, finance, or pre-law. The EPCEC has chosen to name this scholarship in memory of Kevin Helmich who, until his untimely death, was an active member and past president of the organization. Kevin was a well-regarded estate planner, a trusted adviser to his clients, and a mentor to others in his firm.

The Estate Planning Council of the Emerald Coast, Inc. (EPCEC) is the professional "organization of choice" for multi-disciplinary estate planning professionals from across Florida's Emerald Coast. Members include accomplished Estate and Elder Law Attorneys, CPAs, Financial Advisors, Insurance Consultants and Trust Officers. The EPCEC is an affiliated council of the National Association of Estate Planners & Councils, the leading professional organization for estate planners, which provides its 2,000 Accredited Estate Planner® designees, and 275 affiliated local estate planning councils and their 30,000 members with ongoing education and a forum for professional networking. National Estate Planning Awareness Week was adopted in 2008 to help consumers understand estate planning and its need, along with how best to create a qualified team of professionals to assist in the planning process. For additional information visit www.emeraldcoastestate.org.



Does Your Home Sweat?

ENERGY TIPS

by Emerald Coast Energy Solutions



BY CHRIS BALZER, ECES

When I conduct insulation inspections in attics, I normally come out with sweat on my forehead and, sometimes, depending on the inspection and time of year, I am completely drenched. Sweating is normal to keep our bodies cool. But when our home sweats, that's an indication of a problem. Receiving calls from concerned homeowners about sweating vents and equipment is common at ECES.

There can be many factors which cause condensation in the home; ultimately it is the dew point in our attics. Dew point defines the point at which air will become saturated and condense. Simply, the air can't hold any more moisture and creates dew.

So, why do I have moisture on my vents? Ductwork is a system or network of ducts which bring cool air to the different rooms and living areas of our homes. When heating and cooling companies install the air ducts in a home, the contractors are working with many separate pieces. While the workers strive to connect each piece as tightly and securely as possible, leaks

and gaps in the ducts might still occur. This can happen in new and older homes. When these gaps and leaks occur, the conditioned air leaks out into our attics. A typical home can experience close to 20% of conditioned air loss from leaking ducts. If the leaks are big enough, even more loss can occur costing you money and comfort.

One common problem when ducts and vents are not sealed properly is condensation or sweating. These tiny drops build up around and on the vents causing issues, like mold.

Another problem we come across is cracked seals and loose boots. Maybe you had a security system installed or needed cable ran into a room which wasn't wired. Most of the time you need a technician to go in the attic and navigate in a hot,

hard-to-walk-around, dark area while performing these services. Ductwork tends to run in the same places these wires need to be run and sometimes ductwork is used as railing or support by the technician so they don't end up putting their foot through your ceiling. Putting pressure on ductwork can cause loose boots around vents and cracked seams. These are less common, but do happen and, unfortunately, are unseen, because they happen in the attic. More common is that over time, our seams, connectors, tape and vent boxes fail over time due to the harsh environment they are in. Failing tape is most common. The duct tape, which was used, becomes brittle and can no longer keep a tight seal.

Good news is that repairing these leaks is a simple one.

Foil tape, expandable foam and mastic (which are a type of paste applied to seams when foil tape can't seal) is used to reseal these leaks keeping the conditioned air flowing for years to come. We tend to forget how important these systems really are and how important it is to maintain them. It is always a great idea to schedule an inspection and improve the efficiency of our largest investment, our homes.

Chris Balzer is Founder and President of Emerald Coast Energy Solutions, which is a Smile Provider Company. It provides smiles to its customers after installing high energy efficient products, increasing comfort and lowering energy bills. For more information on how to save this fall 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

Benefits of a Customized Business Insurance Program



By JOE CAPERS,
INSURANCE ZONE

If you plan on running a successful business, then you should definitely plan on getting business insurance. Without this coverage, you may end up having to pay out-of-pocket for property damage, accidents, or lawsuits from unhappy clients. Needless to say, all of these very real possibilities can be devastating for both your business and your personal finances. Depending

on what you do, some clients won't want to work with you unless you are insured, especially if you're in a business where you work on a client's property and are at risk for causing damage. And in some cases, the state may legally require you to carry some type of business insurance coverage.

Whether you are a sole proprietor, partnership, LLC, joint venture or corporation, the type of business insurance you'll need depends on the type of business you own, the services you provide, and how many employees you might have. All of this information will be used to help provide you with recommendations for the type of business insurance you'll need. Other basic criteria to determine the proper business insurance program will be your specific trade, physical location, number of employees, estimated revenue and the ser-

vices provided.

For small to medium-sized businesses, Business Owners Policies or BOPs, are a great product combining protection from major property and liability risks in one package, similar to your homeowners' policy. They cover things such as:

Property insurance for both the building and contents owned by the company. This includes furniture, fixtures and inventory. Your policy should always be written on the Special Form which is broader coverage, changing the policy from a named peril to an open peril policy. Being in the height of hurricane season, securing wind and flood is essential for maximum protection.

Business Income & Extra Expense insurance, which covers the loss of income resulting from a fire or other catastrophe that disrupts the businesses op-

eration. It can also include the extra expense of operating out of a temporary location.

Liability coverage, which protects your company's legal responsibility for the harm done to others. This harm can be triggered by you or your employees for what they do or fail to do in your operations that may cause bodily injury or property damage due to an error in providing a service, faulty installation or defective product. It also covers the cost of your defense as businesses can be sued even if they are not negligent or did nothing wrong.

In conjunction with the BOP, additional coverages can be purchased, depending on the type of business you have and your exposures. You should always consult your agent and purchase the correct coverages for your particular risk.

And other exposures and additional areas of coverages for a business to consider:

Business Auto coverage to protect your owned business vehicles, hired and non-owned auto and your employees when they drive on company time.

Crime Insurance to protect your business against burglary, forgery, computer fraud, employee dishonesty and other crimes.

Cyber Liability coverage for computer attacks and damage to electronic data and computer systems.

Employee Practices Liability Insurance (EPLI) to protect against employee lawsuits.

Professional Liability insurance (E&O) to protect against lawsuits for negligent acts, errors and omissions that result in



financial losses during business activities.

Inland Marine coverage to protect property, goods or equipment in transit and over water or land.

Umbrella coverage to obtain higher limits over underlying policies you have in place.

Workers' Compensation to protect employees against accidents and diseases at your workplace.

Being a business owner is stressful. Make sure you have all the coverage and protection you need so you can focus on being successful instead of worrying about what might happen to your business if disaster comes to visit.

Insurance Zone, founded by Joe and Lea Capers, is a full service commercial and personal lines insurance agency serving Destin, Miramar Beach, Santa Rosa Beach (30A) and Inlet Beach. Visit their Video Library on www.ins-zone.com and watch our informative video on 'Business Owners Policy', or call 850.424.6979 and talk with one of our Team Members.

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FOR THE HEALTH OF IT
10% OFF SMOOTHIES AND JUICES WITH THIS COUPON
 Offer expires 10/31/22
 2217 West County Hwy. 30A
 Santa Rosa Beach, 850-267-0558

ARCHITECTURAL ELEMENTS & RESOURCES
15% OFF OUTDOOR KITCHENS, ARBORS, DECKS, FENCING & PAVERS
 Offer expires 10/31/22
 181 Lynn Drive, Santa Rosa Beach
 850-622-0246

OTTO'S CAR WASH
WASH CLUB MEMBERSHIP
 THE ULTIMATE WASH PACKAGE \$54.98/MONTH
 THE SUPREME WASH PACKAGE \$43.98/MONTH
 THE EXPRESS WASH PACKAGE \$29.98/MONTH
 Offer expires 10/31/22
 34709 Emerald Coast Pkwy., Destin
 850-974-9994

TAMTECH POOLS
SERVICE CALL \$50 OFF W/ THIS COUPON
 Offer expires 10/31/22
 185 N. Holiday Rd., Miramar Beach
 850-650-3747

40TH ST. PIZZA
BUY 2 LARGE PIZZAS AND RECEIVE FREE ORDER OF CHEESE BREAD
 (Not valid with any other offers)
 Offer expires 10/31/22
 11394 US Hwy 98W - Miramar Beach
 850-424-6588

THE GROUTSMITH
\$50 OFF ORDER OF \$500 OR MORE
\$30 OFF ORDER OF \$200 OR MORE (WITH COUPON)
 Offer expires 10/31/22
 Serving Northwest Florida
 850-367-3100

RIDEIT
GET \$200 IN ACCESSORIES WITH E-BIKE PURCHASE
 Offer expires 10/31/22
 2166 W County Hwy 30A, Suite B, Santa Rosa Beach, FL | 850-366-2524 | rideitfl.com

ECCO MOTORS
\$300 OFF PURCHASE OF A NEW CART
 WHEN YOU MENTION THIS AD
 Offer expires 10/31/22
 36058 Emerald Coast Pkwy. Destin
 850-837-2600



JOHN MARTIN GROUP

SOUTH WALTON
REAL ESTATE



John Martin Group has received top reviews and awards with Berkshire Hathaway Home Services.

- Ranked **#2** in **Florida**
- Ranked **#10** in the **USA**
- Chairmans Club Diamond Award Winner
- Ranks in the **Top 1/2** of **1%** for sales nationwide



WHAT OTHERS ARE SAYING

"John is a great realtor and person! He is honest and a joy to work with! We have used John for both buying and selling property and the transactions have always been seamless. Thank you John!"

- K. Stephanian

"We have worked with John on 2 properties and have only great things to say about him. He knows the area so well that he was able to lead us to our dream home! We would highly recommend using him to any of our friends or family!"

- P. Tatum



BERKSHIRE HATHAWAY
HomeServices
PenFed Realty

850.714.3731

JOHN MARTIN 30A.COM