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SoWAL Life

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A Path to Transformation

BY LISA WOODRUM

Path of Grace (POG) provides a way out for women caught in the destructive lifestyle of addiction through discovering their identity and purpose in Christ. Eddie Mansfield has been its director for 12 years. He compassionately understands these residents' journey as he too had wandered off the right path, but later found his way back to God's path of grace through Christ from a life of addiction many years ago.

POG has a structured faith-based culture effectively producing transformation, with an 85-90 percent success rate (two-year program)! Aspects of the program include Bible study, prayer, work at their thrift store (in Santa Rosa Beach and Panama City), attending AA, church, parenting classes, individual and group therapy. They also learn various skill sets such as sales, management, truck driving, customer service and construction.

At graduation, each 2-year girl receives a "nest egg" of \$8,100 for her fresh start.



(They also have an 18-month program as well.) Eddie explains, "We speak life into these ladies, teach them to be there for each other ... They learn to be loving, caring and a big family for each other."

POG has one house in Miramar Beach, two in Santa Rosa Beach and one in Vernon. Since its inception, it has graduated 160 women. Some remain to become staff.

Upon graduation, Brandy

PATH

continued on page 3

Confirmed EF 2 Tornado in South Walton Hits Driftwood Estates Neighborhood

National Weather Service (NWS) Tallahassee conducted preliminary damage assessments in the affected areas of South Walton, where they confirmed January 22th's severe weather system as an EF 2 tornado with maximum wind speeds of approximately 115 MPH.

According to NWS, the tornado touched down in the Driftwood Estates subdivision between Riverbirth Loop and Cocobolo Drive at approximately 5:14am. Traveling northeast, the system lifted briefly over a boarding wooded area, then touched down on Red Bay Court and continued northeast until lifting into the Choctawhatchee Bay at 5:15am. The path was approximately 0.8 miles in length, with a maximum width of 85 yards.

On Sunday, January 22nd, South Walton Fire District (SWFD) and Walton County Sheriff's Office (WCSO) responded to reports of potential lightning strikes to homes. After further investigation, responding agencies found varying levels

TORNADO

continued on page 3



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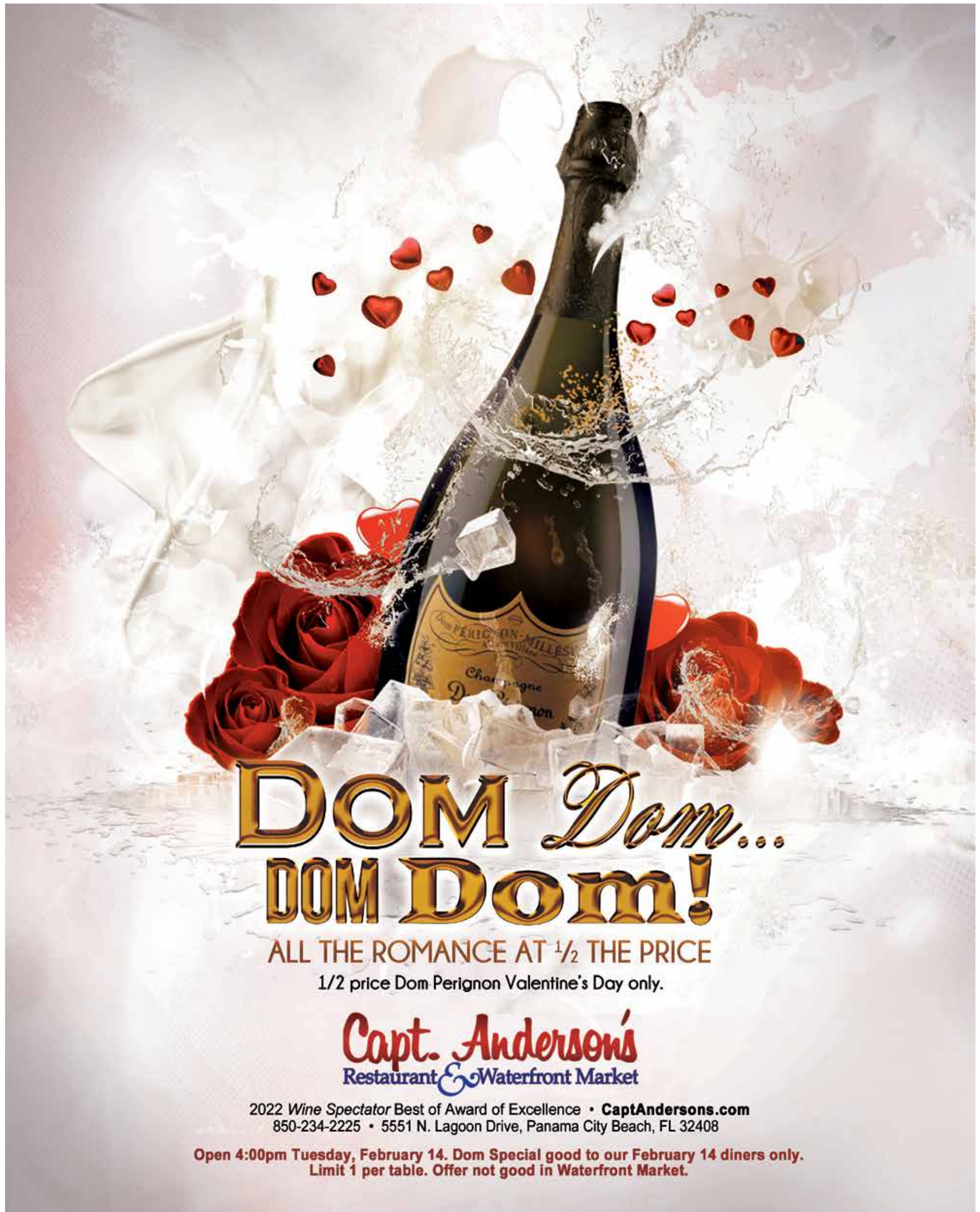
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PATH

continued from page 1

Wilson desired a job in recovery and was offered the position as assistant managing director. She shares, “God totally restored my life. This program is my heart!”

Morgan Jones is a house chaplain. She experienced major losses and spiraled into a life of addiction, ultimately forfeiting custody of her daughter. She came to herself and entered POG. She recalls, “I finally found that missing piece...



a relationship with God, his grace... and learned stability in the everyday routines.” She has been restored to her whole

family, celebrates the opportunity to “speak life into the girls with truth and love. It makes my heart smile knowing I helped

someone through a rough time.”

To ensure the continued recovery of the graduates and reunite mothers with their children, POG has completed Phase I of Serenity Village, eight transitional cottages. Because of the financial and emotional challenges to start over, this offers a safe environment and a continued support system to thrive together as a family.

An open house will be held at the beginning of March. Please plan to join the celebration and congratulate the staff and POG family! (Check its facebook site

for details TBA: facebook.com/pathofgrace.

There is no other program like this across the Emerald Coast, so the need for POG and Serenity Village are paramount. This is a costly venture, in which many have invested. As Morgan testifies, “Path of Grace is an amazing recovery program and ministry to invest into, giving women a second chance at life... to live in freedom and become all that God’s called them to be! It is restoration that no price can be put on.” Donations can be made at www.pathofgrace.net.

TORNADO

continued from page 1

of water and wind damage to homes and conducted welfare checks throughout the area. Walton County Emergency Management (WCEM) conducted initial damage assessments to the affected area and surveyed the potential unmet needs of the community. The Red Cross assisted with case management and provided alternative housing for displaced residents.

“Given the speed with which the tornado developed, we’re grateful to report no injuries from this event,” said WCEM Director, Jeff Goldberg. “Our team witnessed the selflessness of neighbors supporting neighbors and a seamless response from our partnering agencies. We’re grateful for the swift response and look forward to assisting this community in returning to normalcy.”

Damage assessments were



conducted on Cocobolo Drive, Pin Oak Loop, Loblolly Bay Drive, Red Bay Court, and Driftwood Point Road in Santa Rosa Beach, Florida. Combined data from WCEM, NWS Tallahassee, and the Residential Self-Reporting tool estimated a total of 37 impacted homes, with classifications ranging from affected to major. Numerous properties received damage, including bro-

ken fences, heavy vegetation, and widespread debris.

Residents impacted by the Driftwood Estates Tornado are encouraged to complete the Walton County Emergency Management Damage Reporting Survey to help determine the scope of the storm’s impacts and address any unmet needs. Survey can be found at www.bit.ly/3kyKRZn. For questions, please contact wcem@waltoncountymem.org

When disaster strikes, Walton County Emergency Management (WCEM) is here to serve

the residents, businesses, and visitors of Walton County. Our mission is to prevent, mitigate, prepare, respond, and recover from all hazards, emergencies, and disasters using a whole community approach. Through effective public education and strategic community partnerships, the vision of WCEM is to further Walton County’s resiliency from future disasters and instill community preparedness for years to come. For more information, visit waltoncountymem.org or follow us on social media.

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Community

February 2023 WCSD Superintendent's Update



Superintendent A. Russell Hughes

The Walton County School District continues to make historical achievements in education! The Florida Department of Education recently published graduation data for the 2021-2022 school year showing our Walton County School District with a graduation rate increase of 5% in a single year which is phenomenal! This increase gives Walton County the third highest number of students receiving their diplomas; in fact, this is 10% above the state average! In an inclusive look, this is an unprecedented 20% percent increase in the last six years! We are proud of the students who worked hard and the teachers and staff who collaborated with them to help them succeed.

Walton School District celebrated excellent teachers and teacher support personnel at the annual Educational Support Personnel (ESP) and Teacher of the Year (TOY) Recognition Event this month. Each school's staff selected and submitted the name of teacher and support personnel that they believed embodied the spirit of E.P.I.C. Those chosen represented their campus in the District selection for ESP and TOY. On Thursday, January 19, 2023, Ms. Shelly Hinojosa was chosen as Teacher of the Year and Roslyn Chatman was chosen as Education Support Personnel of the Year Both will represent Walton County School District in State Competition later in the year. Congratulations to these ladies!

Tuesday, January 24th was an EPIC day of growth for the Walton County School District. Superintendent Hughes and the Walton County School Board donned hardhats and broke ground for the new Freeport Middle School. Later that morning, they attended the ribbon cutting for the new addition to Freeport

Elementary School. This addition gives children new classrooms, cafetorium and an atrium for outdoor learning! Those attending the ribbon cutting enjoyed music provided by the Freeport Sophisticats led by Angela Saltsman.

Schools across our District celebrated the annual statewide Celebrate Literacy Week, Florida 2023, January 23-27. This year's theme was **Take a Deep Dive Into Literacy - Splash Into New Worlds!** Schools throughout the district participated by reading books to deepen our students' knowledge while supporting the New Worlds Reading Initiative program. The program provides high-quality, free books monthly to K-5 students performing below grade level in the hopes of instilling a love of reading.

Superintendent A. Russell Hughes is known for his enthusiasm for reading. He believes all students, teachers and parents should read something every day! Our elementary schools have added to this challenge by partnering with the St. Joe Foundation and Food For Thought in the "Read to Feed Program." Students are

challenged to read A.R. (Accelerated Reader) books which will earn \$.25 per book read to be donated to Food for Thought to combat food insecurity for families. Students are encouraged to read and in addition, they gain valuable lessons about sharing and giving back! The total donated funds from student readings will be announced May 5, 2023. Watch your school's website for the results!

Fine Arts students from eight district schools from all grade levels attended the Florida Music Education Association Conference and All State Concerts in Orlando, FL January 11-14, 2023. Students were able to participate in sessions which helped them perfect their musical talent and meet other musicians from across the state. Students from state schools comprised the concert band and chorus and presented to the awaiting audience as the culmination of the event. Our Walton County Fine Arts Teachers were in Orlando participating in Professional Development training and brought home a wealth of new strategies to engage

our Fine Arts students.

The All County Band comprised of Middle and High School Honor Band Students with the All County Chorus Honor performed at Freeport High School Auditorium on the evening of January 24, 2023. Area band students presented a musical performance showcasing their musicality for the awaiting audience. Walton School District strives to create learning environments that support and encourage the talents of all students. The display of musical giftedness was evident this evening! Congratulations to all Honor musicians who participated!

Please remember our grading timelines and continue monitoring your child's grades. January 5, 2023 was the last dissemination of report cards and your child should have brought their reports home. You are always able to review your student's progress by accessing the student FOCUS Portal on your school web page. If you have questions, reach out to your child's teacher. We are all partners in ensuring student success!



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February 2023 Coastal Seniors Update

FRIDAYS WITH FRIENDS - February 10th and 24th from 10 a.m. - 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.

VIRTUAL TAI CHI CLASSES

There are still a few spots left in Kristil Knox's Virtual Tai Chi classes. The next workshop will begin on February 7th and end on March 30th. Sessions will take place via Zoom on Tuesdays and Thursdays, 9-10 a.m. To join this class, you will need a computer or smart device with a camera that can be set up to display a head-to-toe image of you on screen. Call 850-669-0579

ART CLASSES

Karen Peterson will teach CSSW members Beginner Watercolor Painting on Tuesdays in February (7th, 14th, 21st and

28th) 9am-Noon. Cost is \$20. You will take home a completed painting at the end of each class. On Wednesday, February 8th, join Coastal Seniors at The Shard Shop in Grayton Beach at 11:00 am. Reservations are required and the cost is \$40, payable in advance to the Coastal Seniors.

MONTHLY MEETING - WATER-SOUND FOUNTAINS and WALTON COUNTY COMMISSIONER DONNA JOHNS

Friday, Feb. 17th from 11:00 AM - 1 PM. Lunch provided by Allyson Anger of the new Water-sound Fountains. She will introduce us to their new facility that offers seniors an elevated lifestyle with resort-style amenities and exceptional care. Commissioner Johns will talk about the county's plans for a senior community center.

PICKLEBALL

Beginner Pickleball 101 at Walton Sports Complex courts -

Feb. 8th and 15th at 6:30PM. Email Sandra Gulak at sowl-pickleball@gmail.com for more information and to register. Open to Walton County residents only. Also, please join us at the Boys and Girls Club (located behind the Coastal Branch Library) for indoor pickleball on Tuesdays, Wednesdays and Thursdays from 9:30 am - 12:30 pm. The 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.

BREWERY TOUR - ODD PELICAN BEER COMPANY - FREEPORT

Thursday, Feb. 23rd at 3 pm. Join us for a tour and tasting, including food truck, trivia and brewery tour. Location is 355 Bulldog Rd., Unit 103 in Freeport. 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 at www.coastalseniorsofsouthwalton.org. Also, follow us on Facebook at Coastal Seniors of South Walton. To sign up for classes call 850-280-5342, or by sending an email to: coastalseniorsofsouthwalton@gmail.com.



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Community

Walton County Snowbirds Give Back to the Community

The Walton County Snowbirds partner with OneBlood each year to sponsor a blood drive. This year, the blood drive will be on Wednesday, February 15 at Faith Fellowship Hall, 306 S. Geronimo, Miramar Beach. The OneBlood mobile bus will be in the parking lot from 8 a.m. to 3 p.m. The Snowbirds are scheduling appointments. Contact Peg Breetz at 330-807-2379 to schedule an appointment. All are welcome, not just Snowbirds. Participants will each receive a free OneBlood tee shirt and a \$20 electronic gift card that can be used at various retail stores.



Len and Jan Hoover presentation Mike Carman

The club also has 50/50 raffles at each general meeting during the season. The proceeds go towards two \$1,000 scholarships for South Walton High School students to use for college. Attend any General Meeting listed below to buy tickets for the drawing.

In addition, the club sells FunDRays coupon books throughout the season for \$20. These cou-

pon books provide discounts at many local restaurants and stores in Walton and Okaloosa Counties. The proceeds from the sales of the coupon books go to Children in Crisis, a foster care organization in Fort Walton Beach.

The Snowbirds also know how to have fun while on the beautiful Emerald Coast! The Walton County Snowbirds held

their first of two socials on January 20 at Acme Oyster House in Miramar Beach. Approximately 60 Snowbirds flocked to Acme to socialize and meet new friends. Our next social is Friday, February 3 at The Beach House on the Gulf side of Sandestin, 4009 S Sandestin Boulevard. The club is also having a dolphin cruise on February 10 on the Southern Star. The cruise, entertainment, food, beer, wine, and soft drinks are provided for just \$30 per person. For more information on the social and dolphin cruise, go to our website at www.walton-countysnowbirds.com.

The Snowbirds have several card groups during the season.



Snowbird Social 1.20.23

Bridge meets on Mondays and Wednesday from 10 a.m. to 2:30 p.m. at Austin's Restaurant in Miramar Beach. Euchre is held on Wednesdays from 6 to 9 p.m. at Culver's on Route 98. Hand and Foot players meet on Fridays at 11:30 at The Beach House in Sandestin. After folks have lunch, they play hand and foot until approximately 4 p.m. Mah-Jongg is on Thursdays from 1 to 4 p.m. at First Presbyterian Church in Destin. Lastly, poker is played on Tuesdays from 6 to 9 p.m. at Culver's. Card and game players can play every day with various game options!

Besides these activities and events, there are over 30 other

activities including basketball, bowling, golf, aerobics, ballroom dancing, discussion groups, singles group, trips to the Biloxi casinos and more.

The final General Meeting is on Feb 23 at 10:00 a.m. at St. Andrews Episcopal Church, 207 Harbor Blvd, Destin.

For more information on registration and all the activities and events the club has to offer, go to the website at www.walton-countysnowbirds.com or join the group Facebook page "Walton County Snowbirds."



Snowbirds of Destiny!

All snowbirds, winter guests and part time residents are invited to gather each Tuesday morning from 10:30-11:30am at the Destiny Worship Center Chapel in Miramar Beach. This is a great way to get to know others in our area, and to join in on relevant conversations that

affect us all. Hang out after the class in the Fireside Cafe for a time of camaraderie and an opportunity to become connected. Sessions are every Tuesday through March 7th. To sign up or for more information, connect Pastor Rick Moore at rick@destinyworshipcenter.com

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Green Thumb Garden Club is Offering Scholarships to Students in Walton County

BY KATHLEEN EDGE, PUBLICITY & WEBSITE CHAIR

For over four decades, Green Thumb Garden Club has awarded Mercer Scholarships to college students from Walton County. Students must be currently enrolled or must have been accepted by a college, university, or technical school with a major in agriculture, biology, botany, ecology, environmental studies, forestry, horticulture, landscape design or an acceptable related course.

The scholarship is funded through donations from generous GTGC members, fundraising events and the Walton County community. A total of \$3,000. is available for award. The amount of each scholarship will be based upon applicants' qualifications. Detailed application requirements and forms are available on the GTGC website, www.greenthumbgardenclubinc.org.



Club member Debbie Michel is GTGC Scholarship Committee Chair, and her contact information is on the application form which must be submitted no later than April 30, 2023. Please contact Debbie Michel with any questions or email greenthumbgardenclubinc@gmail.com.

The scholarship is for tuition only and paid directly to the college, university, or technical school. The winner will be requested to make a presentation at the award ceremony for the scholarship in May 2023.

The Green Thumb Garden Club, Inc., located in Walton

County, Florida, is a tax-exempt, 501(c)(3) non-profit organization. Its mission is to stimulate interest in the beautification of Walton County, furthering the education of its members and the public in botany, community beautification, conservation of natural resources, environmental awareness, floral design, gardening, horticulture, and nature studies and instill in our youth the love of gardening and respect for the environment.



St. Rita Parish Hosts Final Fish Fry Friday, Feb. 17th

On Friday, February 17, 2023, The Knights of Columbus – St. Joseph the Workman Council will be hosting their locally notable, FRIDAY FISH FRY Fundraising Dinner at Saint Rita Parish from 4 pm to 7 pm. The Dinner menu includes Fried Fish, French Fries, Baked Beans, Hush Puppies, Bread, Beverages, and Dessert. Dining options include dine-in at the Family Life Center or “Grab and Go” Take-Out. The cost is:

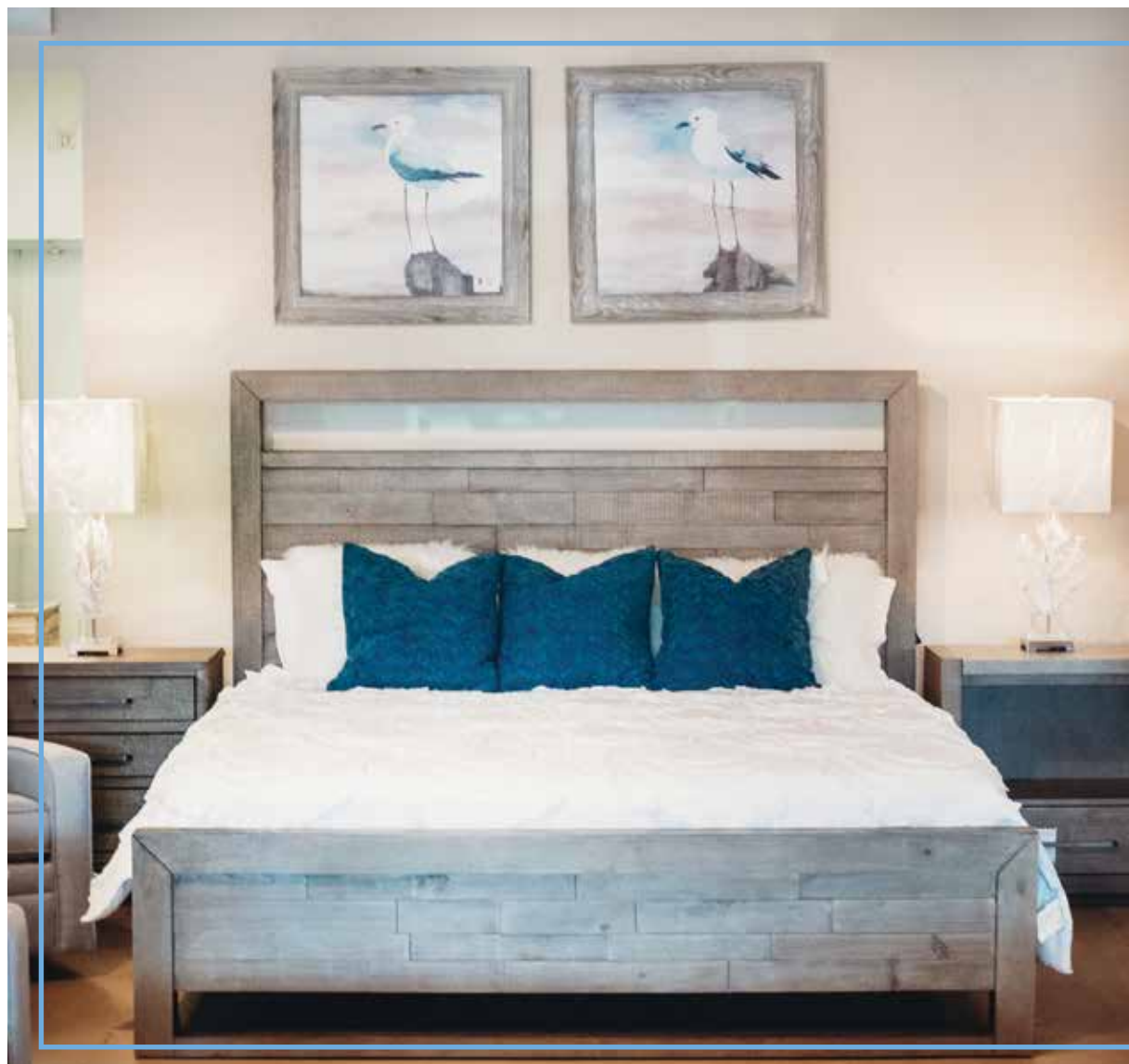
Adults \$15, Youth (ages 6-18) \$8, Children under 8 eat for free. Families with 3+ children dine for \$50.

FRIDAY FISH FRY will take place at The Saint Rita Parish Family Life Center located at 22 Saint Rita Lane in Santa Rosa Beach, FL.

Proceeds from this highly popular annual event enables The Knights of Columbus St. Joseph the Workman Council to follow its mission of contributing local financial support to worthwhile community endeavors.



Many of the programs that the Council aids each year include The Coats for Kids annual coat drive, Saint Rita Youth Ministry Programs, St. Vincent de Paul Community Outreach, and others.



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"EXPECT SOMETHING DIFFERENT"

Community

Tips from the Trainer: Coffee and Dogs

BY STEVE KOTOWSKIE

I was asked a question recently that I would like to share with my readers. "I'd like to know why my dog loves every dog and person inside my house, plays well outside too... but when he sees them outside the house through the window he rips the blinds down."

This is more common than people might think. There are many reasons a dog might do this so I will attempt to break it down into the most likely reason without having met your dog.

The barrier between your dog and people can pose a serious problem. It can be frustrating when your dog makes visual con-

tact with a person on the outside of your home. Energy can build like the cartoon character who swirls fire in their hands. That energy can be misused because your dog may simply want to play! It is hard for some dogs to decompress. When this energy is not released the dog becomes frustrated and redirects the energy. For some dogs this is shown through excessive barking, while in others it turns destructive. We must stop the energy from building.

What is the solution? Training, teaching, and showing your dog how to remain calm. Doing so requires dog owners to be intentional in their efforts by staging scenarios within which to train.



prepared to train!

Drive switching is an important part of owning a dog and dealing with behavioral issues. Knowing what drive the dog is engaging, and effectively redirecting the drive is critical to having a balanced relationship.

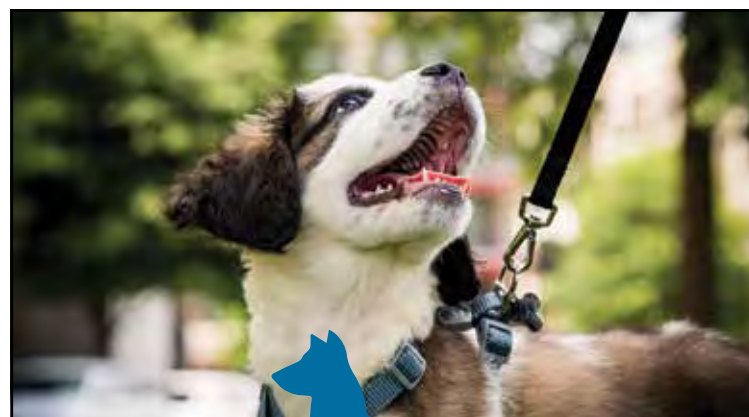
Get a cup of coffee and practice a little "coffee and dogs" in public places, too. Enjoy your dog more by having a dog that doesn't need to engage every person or every dog no matter the circumstance! Teach your dog to rest.

I will be doing "Coffee and Dogs" training once the weather is more consistent and pleasant temperatures prevail. We will simply sit and have coffee with our dogs. I'll give you an hour of adult interaction and instruct how to hold the leash while maintaining a sense of calm. All I ask in return is that someone buy my cup of coffee! Our area affords us so much opportunity to enjoy our dogs outdoors that we should embrace it. Follow us on Facebook (@Whats up Dog) to find out when we will have our next "Coffee and Dogs" free mini-training event. All breeds are welcome, all people are welcome. Let's create some positive outcomes together for a better dog community!

Steve Kotowskie is Senior Trainer of What's Up Dog in Santa Rosa Beach and Miramar Beach, offering Professional Dog Grooming, Dog Training, Boarding, and Doggie Daycare. "What's up Dog" is the area's largest independent pet retailer with a focus on holistic food products. For more information Call (850) 420-2894 or visit www.bestobedience.com.

I use a method called "coffee and dogs." The concept is pretty simple. First, get a great cup of coffee poured and have your dog on a leash. Have a seat, put your foot on the leash while your dog lays next to you. The idea is for you to enjoy that cup of coffee while your dog remains by your side. By having your foot on the leash, the dog cannot get up - people can walk by, trucks can drive by, dogs can pass by - and your dog remains calmly by your side. As your dog attempts to get

up, a little pressure on the leash will ensure he stays put. After a few attempts, and the dog has not been able to engage at the window, the dog begins to calm down and relax. This is effective with almost any dog because it has a positive outcome. Your dog will see that there was no harm in simply ignoring the passersby. Having your friends assist by passing by should be simple enough, or if you know the routine of people passing by your house, set the time aside and be




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

Walton County Democratic Women's Club Welcomes 2023!

By SUE BOWDEN

The Democratic Women's Club of Walton County started 2023 off right on January 17, 2023 by honoring our veterans with a chili cook off at the Coastal Library and a talk by Captain Doris Ravenell-Brown about her service with the US Public Health Service. Congratulations to chili contest winner Becki Baker, who won for the second year in a row. The Club also donated books to the

library for their book sales.

Our February event will be participating in the Black History Parade in DeFuniak Springs on February 18 at 11 am. This annual event is planned by the Democratic Black Caucus of Walton County and is led by President Liz Wilson and parade organizer Sandra Macon. All are invited to attend (the parade route starts on Baldwin Avenue and goes through downtown, ending up at the Tivoli school complex}. Following the parade

there will be an after party with vendors, food trucks, and a dee jay.

In March the DWCCW celebrates Women's History Month at the Cantina Laredo restaurant on Grand Boulevard in Miramar Beach. For \$25 you can have a delicious meal and hear Women's Club member Deborah Rine speak about her family's involvement with Adlai Stevenson, an important figure in Democratic political history. The date is Tuesday, March 14,

2023 from 11:30 am-1:30 pm and to sign up go to our website, which is waltoncountydwc.org. There is a \$2 fee for using your credit card. Sign up deadline is March 7.

And most joyously of all, the DWC of WC is proud to report that thanks to the donations of club members and other citizens we were able to erase over \$1,000,000 in medical debt for Walton, Washington, and Holmes County residents through the RIP program!

For more information on RIP, go to their website, www.ripmedicaldebt.org.

If you have questions, please contact club president Sue Bowden at susanbowden4321@yahoo.com. We welcome new members, men included... only criteria are you must be a registered Democrat to join. However, you do not have to be a registered Democrat to attend any of our events.

Walton County School District Shows Excellence in Graduation Rate

The Walton County School District's graduation rate is at an all-time high of 96.7% – a five percent increase over the 2020-2021 school year.

The Florida Department of Education recently published graduation data for the 2021-2022 school year showing the Walton County School District with a graduation rate increase of 5% in a single year. This increase means Walton County has the third-highest number of students walking across the stage to receive their diplomas – 10% above the state average.

Under the leadership of Su-

perintendent A. Russell Hughes, the Walton County School District has seen an unprecedented increase in the number of students graduating high school. Since Hughes took office in 2016, the District has experienced a 20% increase in students successfully completing the requirements to graduate high school and receive their diplomas.

Superintendent A. Russell Hughes remarked "I am very proud of the accomplishments

of our students, faculty, staff, school board, and all stakeholders of the Walton County School District. At the end of these incredible statistics, we are really talking about children - children who have options after graduation and children who will become the building blocks of our thriving communities. We have a dedicated team of innovative professionals serving and preparing the whole child for a life of success. Congratulations to all

those involved in this wonderful accomplishment."

The graduation rate increase illustrates the results of the Walton County School District's

commitment to Excellence, Professionalism, Innovation, and Collaboration – "The Walton County Way."



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 Community


By MAURICE STOUSE, FINANCIAL ADVISOR AND BRANCH MANAGER

The new year has begun for investors. After watching both the stock and market experience significant drawdowns in 2022 (a rarity for the two to move in tandem), people wondered what the new year might bring. Thus far, we have been showered by the media with talk of recession, stoking fear into the hearts and minds of consumers. Eventually, consumers begin to over worry and they begin to snap their wallets shut. This, however, does not seem to be the case, at least not yet. At this writing, while the economy has most definitely slowed, many companies continue to make money. Seventy-one percent of companies reporting their Q4 earnings have surpassed expectations

We are left to wonder which is the greatest evil: a recession, inflation or deflation. Inflation over time erodes the standard of living and is not sustainable. Deflation, we think, is the worst of outcomes as it is a collapse of demand and it eventually pulls the economy down, perhaps into a depression. We are reminded of a quote Ronald Reagan repeated more than once: A recession is when your neighbor loses his job, and a depression is when you lose yours. A recession is an economic reset and investors are reminded to take note that when the economy is seemingly at its worst, that is the time to invest in stocks if they are long-term, growth-oriented investors and have the tolerance for the risk.

What is driving us here?

The Federal Reserve, whether we like it or not, has significant influence in the economy. The Fed has taken its Federal Funds Rate to 4.5 percent and by the time you read this may very well be at 4.75 or 5 percent. What does that rate do? First of all it is the rate it pays to banks and to money market mutual funds for deposits and investments made overnight.

The Fed has an average of

\$3 trillion on deposit each night from banks. It also has about \$2.6 trillion from several money market mutual funds. If banks put that money at the Fed, they are not lending it. If investors and savers are putting money in money market mutual funds, they are not investing it in stocks, bonds, businesses or a host of other things. Since 2008, the Fed has used the federal funds rate to slow an overheated economy, usually one that manifests itself by the inflation read. If less money is available to the economy, that in theory should slow demand, bringing inflation down. It seems to be working. Some worry, however, that it may end up working too much and that the economy will crash land versus soft land. We will have to see.

The impact of this can be seen in the leveling off of interest rates.

Short-term rates are remarkably higher than long term rates. Investors take note that in times like these, that is by design. That can work to the advantage of savers and those wanting to have lower-risk investments with higher returns than in the past. If the inverted yield curve (where shorter rates are higher than longer term rates) persists, a slower economy will bring down inflation and also long-term rates, including mortgage rates. The implication is that investors should consider investing in longer term bonds be those U.S. Treasuries, municipals or corporate bonds. For retirement accounts, investors also might consider taxable municipal bonds for their quality relative to corporates and their competitive rates. Many investors can diversify their long-term portfolios by incorporating these types of bonds for a portion of their strategy. Investors might also want to consider zero coupon bonds, mainly in retirement accounts as a way of not only diversifying, but knowing what they will have and when they will have it. Zero coupon bonds are bought at a discount from their face value. Bonds have a face value of \$1,000 and a zero coupon bond may sell for \$750 now for example and be worth \$1,000 at maturity. The difference is the rate that the investor earns. Lastly, other fixed rate investments like CDs and fixed annuities offer lower risk and portfolio diversity.

Other considerations for times like these

We continue to think that part of a diversified portfolio should include increased weightings into health care, energy, consumer staples, utilities and financial sector stocks. Increased allocations into fixed income, or bonds could be part of a well-diversified portfolio. Lastly, we think investors should continue to watch the value of the dollar, as its continued slide would mean accelerated growth in international investments (which of course brings on more risk).

Last tidbits

We read that for the first time in decades, China's population has declined (by more than 850,000 people). We also read that in 2022, for the first time in a long time, many index funds underperformed the market. That might be so because index funds are weighted by market capitalization. With approximately 27 percent of the S&P 500 into the technology sector, and that sector had significant drawdown in 2022, that might explain it. Should China continue to decline in population, that has worldwide implications for demands as well as for pricing and inflation. Lastly, if interest rates slow or reverse, investors tend to take more risk in this sector.

Now that we are well into the new year, investors are encouraged to perform portfolio reviews with their advisers or on their own. Working with an advisor might deliver "alpha," that is, increased value for cost paid. Investors should also familiarize themselves with the latest changes in the tax code as well as the updates for retirement savings vehicles. Call or write your adviser or do your own research when you can.

There are special risks associated with investing with bonds, such as interest rate risk, market risk, call risk, prepayment risk, credit risk, reinvestment risk and unique tax consequences. Investments in municipal securities may not be appropriate for all investors, particularly those who do not stand to benefit from the tax status of the investment. Municipal bond interest is not subject to federal income tax but may be subject to AMT, state or local taxes. U.S. government bonds and Treasuries are guaranteed by the U.S. government and, if held to maturity, offer a fixed rate of return and guaranteed principal value. CDs are insured by the

FDIC and offer a fixed rate of return, whereas the return and principal value of investment securities fluctuate with changes in market conditions. An investment in a money market fund is neither insured nor guaranteed by the FDIC or any other government agency. Although the fund seeks to preserve the value of your investment at \$1 per share, it is possible to lose money by investing in the fund. A fixed annuity is a long-term, tax-deferred insurance contract designed for retirement. Fixed annuities have limitations. If you decide to take your money out early, you may face fees called surrender charges. Plus, if you're not yet 59-and-a-half, you may also have to pay an additional 10 percent tax penalty on top of ordinary income taxes. You should also know that a fixed annuity contains guarantees and protections that are subject to the issuing insurance company's ability to pay for them. The S&P 500 is an unmanaged index of 500 widely held stocks that is generally considered representative of the U.S. stock market. Inclusion of this index is for illustrative purposes only. Keep in mind that individuals cannot invest directly in any index, and index performance does not include transaction costs or other fees, which will affect actual investment performance. Investing involves risk and you may incur a profit or loss, regardless of strategy selected. Diversification and asset allocation does not ensure a profit or protect against a loss. Holding investments for the long term does not ensure a profitable outcome.

Maurice Stouse is a Financial Advisor and the branch manager of The First Wealth Management/ Raymond James. Main office located at The First Bank, 2000 98 Palms Blvd, Destin, FL 32451. Phone 850.654.8124. Raymond James advisors do not offer tax advice. Please see your tax professionals. Email: Maurice.stouse@raymondjames.com.

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Maurice Stouse
Financial Advisor

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Tickets on Sale for 9th Annual Tea Fore Her Fundraiser

Tickets are now on sale for the 9th Annual Tea Fore Her fundraiser presented by Emerald Coast Hospice on Sunday, March 5th from 12 to 2 p.m. at The Hilton Sandestin Beach Golf Resort and Spa!

Guests are encouraged to dress up in their “tea party best” including their most fabulous hats to enjoy lunch and tea with great company while raising funds for those battling breast cancer on the Emerald Coast. This year’s soiree will feature breast cancer survivor, Jessica Foster from WJHG-TV, as the emcee for the event.

“For more than 20 years, it has been our honor at Emerald Coast Hospice to care for patients and families in our community. Our mission is to offer support, compassion, and dignity when life matters most,” says Amanda Middleton RN, Clinical Liaison

at Emerald Coast Hospice. “Giving back to our community is such an important part of what we do and we are proud to support our neighbors that continue to battle breast cancer through our sponsorship of Tea Fore Her. Life is about making the best of every moment throughout their journey!”

Tickets are \$65 per person, or \$60 for breast cancer survivors, and includes a plated lunch, live music, photo booth, complimentary glass of champagne, silent auction, and as always - a prize for “Best Hat.” Tickets can be purchased online at <https://www.foreher.org/tea-fore-her>

“As a breast cancer survivor, the Tea Fore Her is a very special event,” says Ginny Richerson, Fore Her Board Member & Pa-



tient Liaison. “Please come join us for an afternoon of tea, fun, and friends while we raise money to support breast cancer patients along the Emerald Coast!”

Sponsorship opportunities are still available. Please email ali@weilhousecreative.com or visit www.foreher.org/tea-fore-her for more information.

Caring & Sharing Spring Fashion Show Returns to The Vue on 30A

Tickets are now on sale for the annual Caring & Sharing of South Walton Spring Fashion Show and Luncheon. This year’s event will be held on Sunday, February 26th from 12:30 to 3 p.m at The Vue on 30a.

Guests will enjoy a fashion show, lunch from The Vue, silent auction, photo booth, on-site boutique, a cash bar, and more! Doors open at noon with mingling, bidding, and shopping opportunities available before the show begins. Music and DJ will be provided by GTS Entertainment.

Caring and Sharing volun-



teers and supporters will walk the runway modeling outfits made up entirely of items donated to the Caring & Sharing Thrift Store. All items modeled in the Fashion Show, along with other thrift store items, will be available to purchase in an on-site boutique curated specifically for the event and sponsored by The Turner Team at Counts Real Estate.

Tickets are \$65 and can be purchased at the Caring and Sharing Thrift Store during business hours Monday through Friday from 9 to 4pm located at 112 Lynn Drive in Santa Rosa Beach. Sponsorship opportunities are still available. For more information, please email carly@caringandsharingsowal.org.

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Modus Captured Clothing Opens in Grayton Beach

Well-known photographer and South Walton's 2021 artist of the year, Chandler Williams has expanded his footprint in his Graton Beach shop by opening Modus Captured Clothing, a men's store focused on custom apparel and curated goods from all over the globe.

Williams has been developing his concept over the past few years. With touches of Williams' unique photography, as well as a surf, travel & lifestyle vibe, the store is truly an expansion of the local brand we know as Modus Photo or Modus. For those who value quality, culture, and personal style, Captured Clothing is a unique shopping experience.

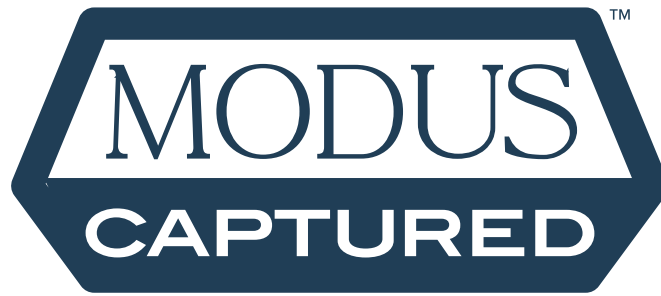
Williams' unique process of printing, stitching and hand sewing his designs is a must see, in person kind of experience. His custom style compliments some of the

basic men's essentials.

With a focus on artisan driven leather goods and a quintessential 'Grayton' atmosphere, it reminds you to get out and travel a little more!

Chandler has dedicated the entire upstairs to customize the retail experience! In an interview, he mentioned reading surfer mag and seeing photographer Aaron Chang's photos printed on shirts as inspiration for his own designs. Williams began printing his own images on shirts back in 2010. Now, fourteen years later, Modus Captured Clothing is born. "We are not a shirt printing company," Chandler said. "But we will offer select services to other artists who are looking to create wearable art."

As an additional part of the experience, customers will be able to sip and shop.



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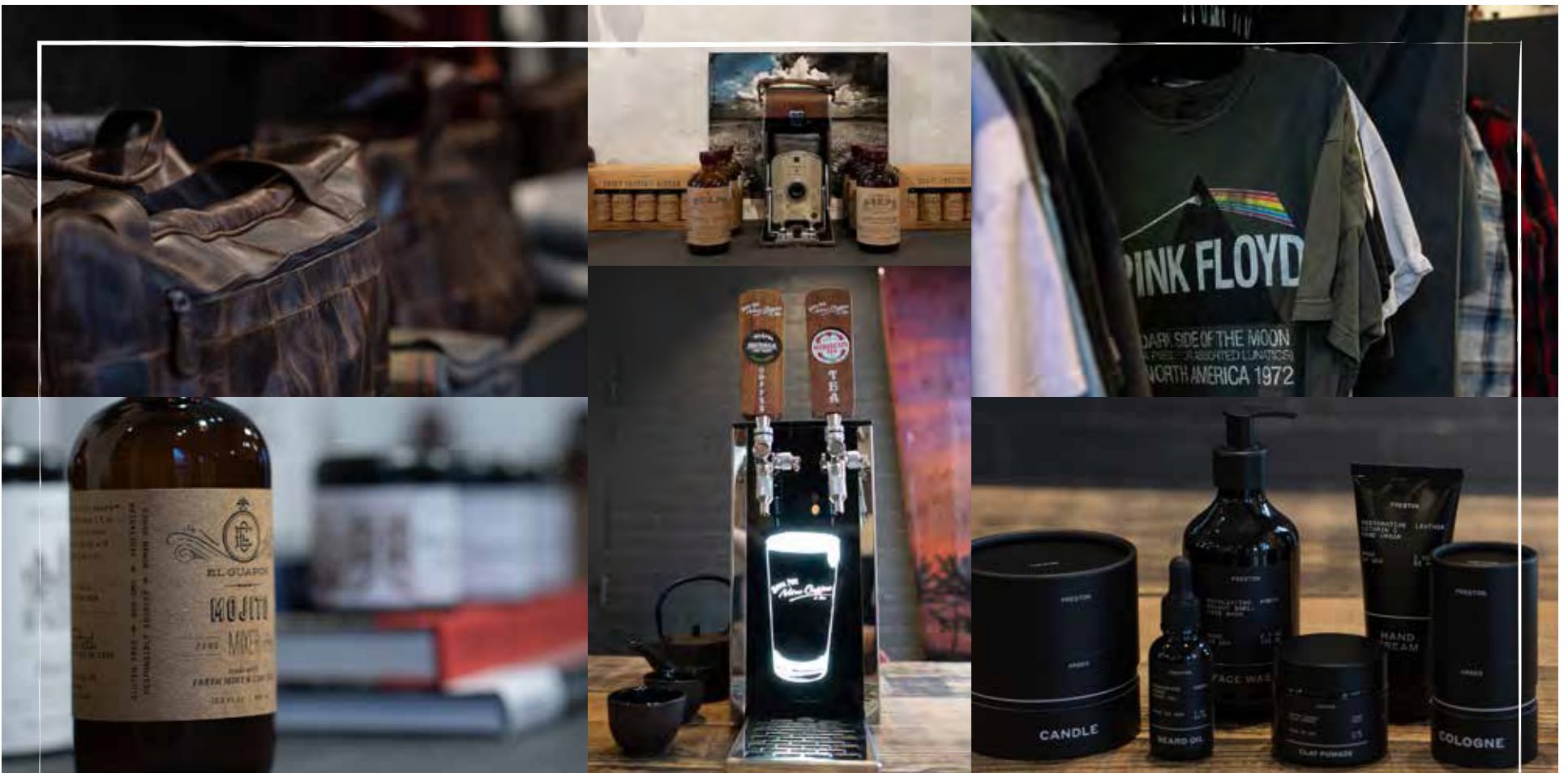


Captured Clothing will be serving nitro cold brew teas and coffees as well as offering the occasional complimentary espresso!

"Don't worry," Chandler says. "Yes, the gallery is still here but we have moved it across the courtyard in the same complex. A huge thank you for all the local support as we are celebrating the 10th year of the Modus Landscape Art Gallery this year."

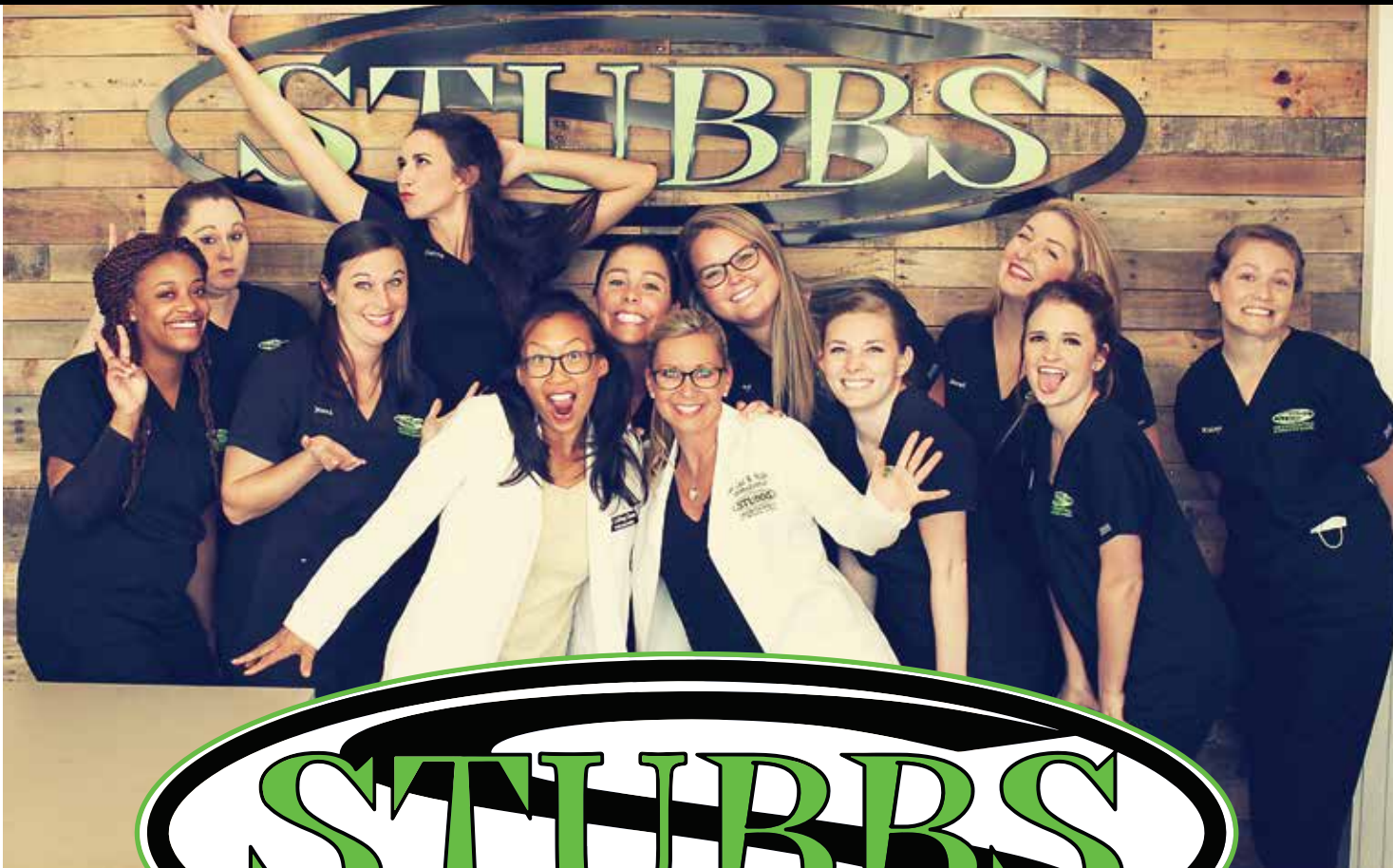
Grayton Beach is one of the easiest and most convenient beaches and shopping experiences for locals and visitors. The public parking lot and shuttle system has made getting to the beach and the other shops of Grayton extremely accommodating.

Be sure to stop by and experience Modus Captured Clothing located in Grayton Beach at 37 Logan Lane, suite 3.



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Community

Local Veteran Publishes First Novel

Alan Featherstone and his wife, Linda, are both US Air Force veterans, he serving as a pilot and she as a lawyer. After retiring from the Air Force, Alan worked in the private sector and Linda worked in the federal government. In 2016 and fully retired, they moved to the Emerald Coast and built a house in Sandestin, where they currently reside.

His book, *One Hard Day*, is a moving story of perseverance and triumph in the face of life-changing adversity. When asked what prompted him to write the book, he said he was encouraged by others to do it. "As I'm sure we all do from time to time, I'd be enjoying the company of colleagues, friends, and family members, and we'd regale each other with personal stories of adventure, sadness, bravado, and the like. I don't know if I was a good storyteller or if I just told really compelling stories, but over

the years I'd often hear, 'Alan, you really need to write this stuff down.' So, in 2015 I decided to do just that."

Alan spent the next few years writing the manuscript and working with a professional editor to polish it, and find a publisher. After about forty or more rejections from literary agents and publishers, in 2021 Covenant Books accepted the book for publication. In Alan's words, "Unless one is a truly gifted writer or well-known and connected, getting one's first book published can be quite an ordeal."

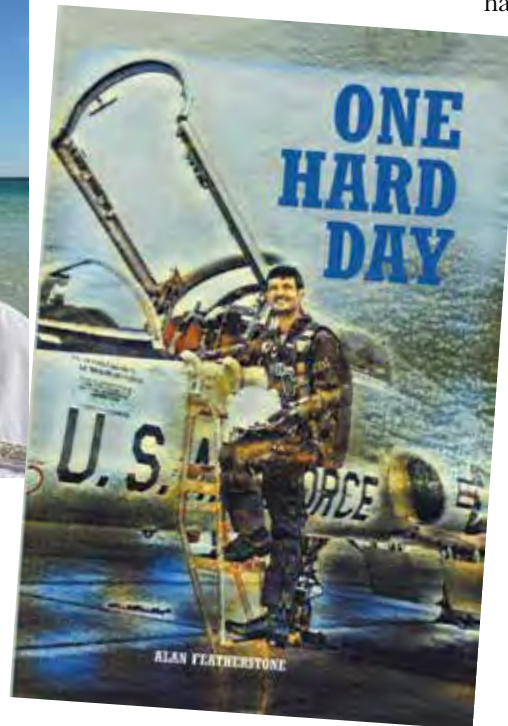
One Hard Day is a stunning achievement. Reading it is a roller-coaster ride. In the course of only a few pages you'll find yourself wiping back tears, bowled over in laughter, cheering



for one of the characters, and gripping the arms of your chair in excitement. His use of dialogue is exceptional. Every word is well chosen and every conversation is believable and as fitting to the moment as a favorite pair of bedroom slippers is to the feet.

What is the book about? This, from the back cover: "US Air

Force Lieutenant Cutler Walker is on a roll. He had just graduated from Air Force pilot training



are involved in a horrendous accident, with life changing consequences. His early life could not have foretold this. The second

son of an Army officer, his early years were unexceptional in every way. He flourished in college, though he faced a scurrilous attack on his honor, and suffered a falling-out with his father as a result. The accident changed the trajectory of his life and spurred him on his march to manhood. With the Lord as his copilot, Walker overcomes his injuries and faces his future with unbound optimism, and a newfound empathy for others who have had more than one hard day.

One Hard Day is available in print and e-book formats online at Amazon, Barnes & Noble, and iTunes, and in select bookstores.



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Walton Republicans Announce February and March Meetings

The Walton County Republican Executive Committee (WCREC) will meet Monday, February 20th & March 20th at the Hammock Bay Clubhouse, 1850 Great Hammock Bend in Freeport, FL. Registration begins @5:30 p.m.; meeting

6-7 p.m.

These meetings are open to registered Republican voters in Walton County. Come join us and find out about becoming a Precinct Committeeman/woman.

If you want to know what the

various clubs in Walton County are doing, to include speakers and events, this is the place to find out. The WCREC meets monthly on the third Monday of each month at the same location and time.

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Plans in Place for the 2nd Annual Soiree on the Bay Benefiting Children's Volunteer Health Network!

Enjoy a lavish gathering with fine wine, food and spirits at the 2nd Annual Soiree on the Bay, benefiting Children's Volunteer Health Network on Friday, March 10th from 6 - 9 p.m and Saturday, March 11th from 1:30

Saturday's event kicks off at 1:30 p.m. with bocce ball, bubbly, wine samples and lite bites along with a high energy live music performance featuring The Tip Tops, a motown dancing show band, presented by Merrill

their support as accommodations partners. Tickets are \$1,000 per person, which includes both Friday and Saturday's festivities. Proceeds from the event will go towards CVHN mission to eliminate the barriers to acces-

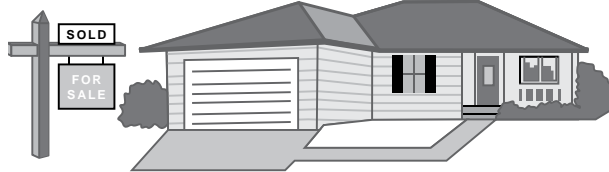
sible and affordable healthcare for children in need through mobile solutions to provide free restorative dental services to children in need across Okaloosa and Walton counties. Visit www.cvhnkids.org/soiree-on-the-bay

for more information or to purchase tickets for the event. The Dugas Family Estate is located at 38 West Hodge Road, Santa Rosa Beach.



- 7 p.m. This weekend event is presented by the Dugas Family and will take place on their stunning family estate overlooking the Choctawhatchee Bay in Santa Rosa Beach. Each night, guests will indulge in delicious cuisine by Cafe Thirty-A, wine tastings featuring Thompson 31 Fifty Wines and Etude Winery, as well as an assortment of beverages provided by Mighty Swell. The evening will feature an exciting live auction where attendees can bid on incredible prize packages including wine experiences and unique travel.

Lynch with Brown Burns Associates. This fun and fabulous evening will be captured in a photo booth provided by Linda Miller Real Estate and each guest will go home with a special VIP bag, provided by The Jewel at Grand Boulevard. This elegant weekend is sponsored by The Dugas Family, Merrill Lynch, McNeese Title, A Boheme Design, Suskey and Associates, Dr. Bradley Harrelson, VIE Magazine, and Trustmark Bank. Special thanks to Marriott Hotels - Courtyard + Residence Inn and Silver Sands + Grand Boulevard for



DID YOU BUILD OR PURCHASE A HOME LAST YEAR?

PROPERTY TAX EXEMPTION FILING DEADLINE MARCH 1, 2023

Gary J. Gregor, Walton County Property Appraiser, reminds property owners who intend to make application for Homestead Exemption, Deployed Military Exemption, Combat Disabled Veteran's Discount, Veteran's Exemption, Disability Exemption, Agricultural Classification, Additional Senior Exemption, or Widow's and Widower's Exemption, the absolute filing deadline is **MARCH 1, 2023**.

If you plan to file your exemption for the first time, please bring with you a copy of your recorded deed or tax receipt, the social security number(s) of all owners of property, Florida driver's license number, Florida auto tag number, and voter's registration number. If you are entitled to disability exemption, please bring proof of disability (two doctors' statements). If you are filing Homestead Exemption on a mobile home, please bring the title or registration certificate. If you are filing for the "Additional Exemption for Persons 65 and Older" your annual household income cannot exceed \$35,167 (adjusted annually) (proof will be required).

If you would like information to determine your eligibility for exemptions, please call **850-892-8123** or **850-267-4500**, Monday thru Friday, 8:00 a.m. until 4:30 p.m.

You may file for exemptions at the following office locations of the Property Appraiser Monday thru Friday, 8 a.m. until 4:30 p.m.

DeFuniak Springs - Courthouse
571 Hwy. 90 East

Santa Rosa Beach
31 Coastal Centre Blvd., Suite 600

THE ABSOLUTE FILING DEADLINE FOR 2023 EXEMPTIONS IS MARCH 1, 2023.

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Ohana Institute® Receives Robotics Grant for their First Robotics Team

The Ohana Institute has received a \$7000 grant from The Argosy Foundation to start their first Robotics Challenge (FRC) varsity team. This grant covers registration, robot kit, tools, and a few accessories to get the team started. If you are unfamiliar with

the FRC league, you are encouraged to watch the trailer for the documentary More Than Robots to gain an understanding of this new learning path for Ohana Institute students.

Ohana will now have robotics offerings for 4th through 12th

grades, with plans for next year to include younger students.

ABOUT OHANA INSTITUTE®

The Institute was founded in 2011 by local resident Elizabeth “Lettye” Burgtorf with a mission to educate children in innovative



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ways to encourage them to find their true passion by individualizing their learning paths. A fully accredited 501c3 private school serving grades K-12, Ohana has Full Accreditation Status as an outstanding academic institution by AISF (The Association of Independent Schools of Florida) and Cognia (formerly SAICS/ AdvanceED).

Since the 2018 the school has operated in their own freestanding, two-story school and three additional specialized suites in 30Avenue in Inlet Beach. The main facility is approximately 20,000 square feet and is a state-of-the-art learning environment made possible by the support of generous donors who contribute to an annual capital campaign. In addition to the main space, there is A 9th-12th grade dedicated learning space, a STEM Lab and an Arts Center.

Burgtorf believes the Institute should provide a ‘creative environment’ where learning happens organically: “We believe that through individualized learning plans, students feel supported in all areas of their lives. We strive to allow this process to give students a strong sense of self-confidence that will go with them all the way through adulthood,” she says. “Being a part of this community is extremely valuable to us. Our students, parents, and staff engage with various organizations throughout Walton and Bay Counties, including Food For Thought, Alaqua Animal Refuge, Morrison Springs Park, The Blake



Assisted Living, Somerby Senior Living, The Choctawhatchee Bay Alliance and the HOPE Panhandle organization. Additionally, our students love to engage with locals and visitors alike through performing music at different local venues and schools.”

The school operates on a creative calendar emphasizing project-based learning, combining both theoretical and real-world experiences for students through a broad array of subjects and travel opportunities. The staff is comprised of certified teachers holding bachelor, master, and Ph.D. in their respective fields. In addition, Ohana invites local professionals to teach seminar classes, speak, host interns and mentor students throughout the year. Delivery of instruction occurs through a range of instructional styles and curriculums tailored to the learning needs and interests of the student body.

For more information visit www.ohanainstitute.org, Ohana Institute® | 12805 US 98 Suite J100 | Inlet Beach | 850-231-1140 | info@ohanainstitute.org.

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New CARES Program Manager ECCAC Position Filled by Debi Riley-Broadnax

The Emerald Coast Children's Advocacy Center (ECCAC) recently announced that Debra "Debi" Riley-Broadnax will be joining their team as the non-profit's new CARES Program Manager.



In this newly established position as Manager, Riley-Broadnax will be responsible for creating, managing and sustaining the CARES Program. CARES stands for Community, Awareness, Resources, and Support. The CARES Program is being established because of the need for elevating ECCAC's community abuse prevention education in Okaloosa and Walton Counties. The non-profit's successful Prevention and Safety Matters programs, already in the schools, will also be overseen by the CARES Program Manager.

Riley-Broadnax, is a native of Fort Walton Beach and a product of the local public school system. She received her Bachelor's Degree from Troy

University, and her Master's Degree in Social Work from the University of West Florida. Her job experiences working with the community are extensive and well-suited for this position. She began her career working at the Fort Walton Beach Public Housing Authority under the umbrella of the Department of Housing and Urban Development (HUD); worked in behavioral health at Bridgeway Center; was the Director of Healthy Start with the Okaloosa County Health Depart-



ment; and was the Executive Director of Okaloosa County Head Start. As well, she worked aggressively speaking for the voiceless in the Greater Sylvania Heights area, a small community in Fort Walton Beach just North of Lovejoy Road with about 1,000 residents. This was an important initiative of former Florida Governor Jeb Bush, Opportunity Zone.

For years now, Riley-Broad-

nax has worked diligently in the local community advocating for families with educational, social, economic, health and welfare, and affordable housing issues. She is also a member of the National Association of Social Workers, and was one of the founding members of the Emerald Coast Local Black Social Workers Chapter. On the home front, this accomplished woman has 3 children, and 5 grandchildren, enjoys college and professional sports and hanging out at the beach with family and friends.

ECCAC's COO, Solange Arnett, added, "We are thrilled to welcome Debi to our team. She has a strong proven track record of community engagement and we are excited for where her ex-

perience can take CARES."

ECCAC's two Centers in Niceville and DeFuniak Springs house representatives from the Florida Department of Children and Families, Child Protection Team, State Attorney's Office, local law enforcement, licensed mental health counselors, and ECCAC's staff and volunteers. In the past 23+ years, ECCAC has provided more than 170,000 services at no cost to over 15,000 children who have been abused, neglected or assaulted.

For further information about the Emerald Coast Children's Advocacy Center, visit www.eccac.org or call 850-892-0280. If abuse is suspected, call the anonymous Florida Abuse Hotline at 1-800-96-ABUSE.

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Community

Things To Do in South Walton February - March 2023

Saturday, February 11

Local Love: Sidewalk Sales & More! at Seaside Local Love: Sidewalk Sales will take place throughout Seaside on Saturday, September 10th with a all-day, town-wide shopping experience of sidewalk sales, live music, discounted food & beverage, and free parking for the day. Local Love: Sidewalk Sales & More will take place at the same time as the weekly Seaside Farmers Market, Saturday from 9:00 a.m. - 1:00 p.m. The Seaside Farmers Market is comprised of local growers and artisans who offer food and other products year-round. Seaside, 25 Central Square, Seaside.

Camellia Festival at Eden Gardens State Park

The Friends of Eden Gardens invite the community to the annual Camellia Festival at Eden Gardens State Park on Saturday, February 11th from 10:00 a.m. till 2:00 p.m. Visitors are invited to stroll through amazing gardens full of unique Camellias, see displays and demonstrations, historic reenactments, and learn about Camellia propagating and growing. Camellias will be available for a donation from the nursery. The annual festival is hosted by Friends of Eden Gardens State Park. Attendance



is free with paid park admission (\$4 per car). Additional parking for the event will be at Bay School with tram service to the park. Eden Gardens State Park, 181 Eden Gardens Rd., Pt Washington.

Love & Football: A Dog Promenade at Grand Boulevard

Join Dog-Harmony for Love & Football: A Dog Promenade from 3 p.m. to 5 p.m. on Saturday, Feb. 11 at Grand Boulevard. Fur parents are encouraged to dress up their pups in a uniform of their favorite football team or a Valentine's Day theme. The event will feature Gulf Coast gourmet from JC's Gourmet, hot dogs served by the Residence Inn by Courtyard, as well as beer and wine offered for donations. The \$15 entry fee includes a professional digital photo of your doggie celebrity sponsored by Mills Photo Design and the chance to win fabulous prizes! Prizes will be

awarded in two weight categories for Best Dressed, Most Creative, and Most Enthusiastic pups. Grand Boulevard Grand Park, 495 Grand Blvd Miramar Beach.

Wednesday, February 15

Emerald Coast Theatre Company: The Last Five Years

Emerald Coast Theatre Company presents The Last Five Years, a Cabaret Stage: Dramatic Musical running February 10 - 19. All ECTC productions will be staged at ECTC's space located upstairs at 560 Grand Boulevard in Grand Boulevard Town Center, located in Miramar Beach, Florida. Tickets and information can be found at www.emeraldcoasttheatre.org. The Last Five Years || Cabaret Stage: Dramatic Musical, February 10 - 19, Thursdays - Saturdays at 7:30 p.m., Sundays at 2:30 p.m., Wednesday, Feb. 15 at 2:30 p.m. Emerald Coast Theatre Company, 560 Grand Blvd. Grand Boulevard Town Center, Miramar Beach.

Friday, February 17, 2023

Seaside School Half Marathon + 5K Race: Taste of the Race

The Seaside School Half Marathon + 5K will take place Feb. 17th - 19th in Seaside, Flor-

ida. The three-day charity race weekend kicks off with the coastal cuisine event Taste of the Race on Friday night, then proceeds to a fun-for-all-ages Race Expo on Saturday, and culminates on Sunday morning with the running of the half marathon + 5K along the iconic Highway 30A starting and finishing in Seaside. Learn more at runseasidefl.com! Friday, Feb. 17 | Taste of the Race: Party-goers can attend this delicious Seaside party that features local chefs and restaurateurs competing for the top culinary awards including the coveted Chef's Choice Award. Saturday, Feb. 18 | Race Expo: Runners are invited to pick-up their race packets at the Seaside Neighborhood School and enjoy the Expo taking place in the Seaside Lyceum. Sunday, Feb. 19 | Seaside School Half Marathon + 5K: The race weekend comes to a pinnacle with the half marathon (13.1 miles) starting at 6:45 AM and 5K (3.1 miles) at 7:05 AM. Both races – the half marathon and 5K – start in the town of Seaside with an out-and-back run along the coastal dune lakes

of Highway 30A. To register or purchase tickets visit www.runseasidefl.com. Seaside Neighborhood School, Seaside.

Saturday, February 18

Topsail Preserve State Park's 1st "Mardi-Paws" Parade

Join the Friends of Topsail Preserve State Park with the first annual Mardi-Paws

Parade on Saturday, February 18th. Registration begins at 10:30am,(day use area) the parade begins at 11:30am. The parade route is 3/4 mile. After the parade an interpretive program will follow at 12:30 p.m. in the Topsail amphitheater. To participate, simply dress up your pet! (well-socialized dogs only). Regular Park admission applies. A 5.00 suggested registration fee will go to purchase additional waste stations throughout the park. Come join the fun! 7525 W County Hwy 30A, Santa Rosa Beach. Phone: (850) 267-8330.

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are back! The concert series will take place every other Saturday from January 7 - March 4. There will be limited seats available for each show. Doors open at 6 p.m. and the music begins at 6:30 p.m. Purchase tickets: friendsofcamp-helen.org/happenings. Camp Helen State Park, 23937 Panama City Beach Parkway, Panama City Beach.

Sunday, February 19

Baytowne Mardi Gras Parade The Village streets will be filled with costumed dogs and their humans along with unique and colorful floats, golf carts, and pick up trucks at the annual Baytowne Mardi Gras Parade. On Sunday, February 19th from 2 - 5 p.m., Mardi Gras music will fill the air as four-pawed friends and parade participants shower parade-goers with a barrage of beads, moon pies, and other trinkets. The Village of Baytowne Wharf is the heart and soul of Sandestin Golf and Beach Resort and the gathering place for many locals and visitors along the Emerald Coast. Learn more about shopping, dining, nightlife and events at www.baytowne-wharf.com. The Village of Baytowne Wharf, 9100 Baytowne Blvd., Miramar Beach.

Monday, February 20

Topsail Hill Preserve State Park: Guided Plant Stroll

Join Topsail Hill Preserve State Park and Master Gardener Bill Kuenstler on the third Monday each month from 9 - 11 a.m. for a Guided Plant Stroll. The stroll begins at Tram Stop #2. This program is free with regular park admission. Park programs are made possible by Friends of Topsail Hill Preserve State Park. For more information about the Friends of Topsail Hill Preserve State Park, please visit: www.topsailparkfriends.org or email friendsofthsp@gmail.com. Topsail Hill Preserve State Park, 7525 W. Scenic Highway 30A, Santa Rosa Beach.

Saturday, February 25

In the Woods 30A 50K

Rotorhead 30A Running Company presents the 2023 In the Woods 30A 50K. Set to take place on Saturday, February 25 beginning at 7 a.m., the race will start and finish at the Grayton Beach State Park trailhead. To get registered or for more info, just click here: In the Woods 30A 50K. The In the Woods 30A 50K offers three race categories



from which to choose from: the 50K solo, the 2-person relay and, their newest category, the 3-person relay. Race Start: Feb. 25 | 7 a.m. at Grayton Beach State Park trailhead, Post-Race Social: AJ's Grayton Beach. 10% of the gross proceeds from the registration fees for the In the Woods 30A 50K will be going to the Pt Washington Medical Clinic. AJ's Grayton Beach, 63 Defuniak Street, Grayton Beach.

Sunday, February 26

Caring and Sharing Fall Fashion Show

Join Caring and Sharing of South Walton at the Annual Spring Fashion Show and Luncheon. The event will be held Sunday, February 26 at Vue on 30A beginning at 12:30 p.m. During the event, guests will enjoy a fashion show, lunch, silent auction, music and a photo booth. Tickets are \$65 and can be purchased at the Caring & Shar-

ing facility located at 112 Lynn Drive, SRB. All funds raised at the Annual Fashion Show will allow Caring and Sharing of South Walton to continue providing food, utility, prescription, and basic need assistance to residents of South Walton County. <https://linktr.ee/caringandsharing>. Vue on 30a, 4801 W County Hwy 30A, Santa Rosa Beach.

Sunday, March 5

Tea Fore Her



Gather your friends and join Fore Her at noon for Tea Fore Her on Sunday, March 5th at The Hilton Sandestin Beach Golf Resort and Spa. Enjoy lunch and tea with great company while raising funds for breast cancer patients along the Emerald Coast. During the event there will be a photo booth, silent auction, seated lunch and more. Big hats are encouraged

for a chance to win "Best Hat" prize. Purchase Tickets: www.foreher.org/tea-fore-her. Tickets, available at ForeHer.org, are \$65 donation per person, \$60 donation per person for breast cancer survivors (processing fees apply). Fore Her offers resources, hope, compassion and education for all who are affected by breast cancer. Find additional information about volunteering, available resources, and how you can help, visit ForeHer.org. For sponsorship opportunities, email: amy@foreher.org. Hilton Sandestin Beach Golf Resort & Spa, 4000 Sandestin Boulevard South, Miramar Beach.

Saturday, March 11

Peter Pan at Mattie Kelly Arts Center

The Mattie Kelly Arts Center hosts the Northwest Florida Ballet (NFB) as they perform Peter Pan, March 11th & 12th. Purchase tickets online at nfballet.org or by calling the box office at (850) 729-6000. **NFB's Peter Pan:** Saturday, March 11 | 7:30 PM, Sunday, March 12 | 2:30 PM, Mattie Kelly Fine & Performing Arts Center, Northwest Florida State College, 100 College Blvd E, Niceville.



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 Community

Watersound Fountains Coming Soon to South Walton

Leasing is underway at Watersound Fountains, a new resort-style independent living community slated to debut in spring/summer 2023. The 148-unit community, which broke ground at 335 Watersound Parkway North in July 2021, will be Watersound's first free-standing independent living community. Watersound Fountains will offer resort-style amenities, world-class dining and exciting activities for seniors of south Walton and Bay counties.

"With the next closest independent living community over 15 miles away, in Panama City Beach, we saw an excellent opportunity to bring a luxury living experience to seniors in Watersound," said David Freshwater, Chairman of Watermark Retirement Communities. "This extraordinary location will offer our residents easy access to natural coastal beauty, cultural activities and amenities that make Northwest Florida such a great place to call home."

Waterside Fountains is located near the Watersound Origins community, in close proximity to

the famed Scenic Highway 30A corridor and the upscale beach communities of Rosemary Beach, Seacrest Beach, Alys Beach and Watersound Beach.

Waterside Fountains features four signature restaurants, which serve fare ranging from steaks and wine to casual grab-and-go meals, all prepared in-house daily. Resort-like amenities include a salon and spa, wellness center, pool, library, theater, billiards room, pet spa, outdoor putting greens, indoor golf simulator and more. Residents can also enjoy a dynamic calendar of Watermark University classes to learn about a variety of interesting topics and take exciting day trips organized through the Extraordinary Outings program.

Outside of the community, Watersound Fountains residents will enjoy the many recreational attractions and modern conveniences available in the area. The community is adjacent to the future Watersound Town Center and a Publix Super Market location, and is less than 3 miles from Watersound Club, a private beach club resort with golf courses and a private airport. Watersound



boasts beautiful beaches, quaint beach towns, upscale restaurants, shopping, a thriving art and music scene, and outdoor adventures such as hiking and biking trails.

"Our residents will have so many wonderful options, inside the community and out, to enjoy life to the fullest," said Watersound Fountains Executive Director Melissa Adams. "We look forward to welcoming the first residents to this exceptional community."

Prior to joining Watersound Fountains in August, Adams spent nine years working in the executive director role at two large senior living organizations offering independent living, assisted living, memory care and/or skilled nursing services. Most recently,

148-apartment independent living community located at 335 Watersound Parkway North. The community offers resort-style amenities including four unique dining venues, a fitness studio, salon and spa, wellness center, swimming pool, indoor golf simulator, and outdoor putting



she worked for Church Hill Village in Newtown, Conn., which was recognized in US News' "best assisted living communities" list in 2021.

For more information on Watersound Fountains, visit www.watersound.watermarkcommunities.com.

About Watersound Fountains

Located in Watersound, Fla. Watersound Fountains is a

green. Residents also have access to award-winning programming through Watermark University. Managed by Watermark Retirement Communities, Watersound Fountains is committed to creating an extraordinary and innovative community where people thrive. A WATERSOUNDSM independent living community. A WATERMARKSM managed independent living community.

Happily Ever After Starts Here

Nestled in the Watersound Origins[®] community, Watersound FountainsSM is a stylish new Independent Living community with thoughtfully designed residences, a wealth of engaging programs, and resort-style amenities—all within walking distance of the best the Emerald Coast has to offer.

Opening in 2023, this enviable, sun-kissed destination near 30A offers a setting where you can truly thrive. Here, you can savor gourmet dining, a salon and spa, an on-site putting green, miles of walking trails, and more, along with the freedom to create your perfect lifestyle in an extraordinary senior living community.



NOW LEASING! Call 850-601-3174 today to learn more and schedule a private consultation.

watersoundfountains.com | 850-601-3174

Leasing Gallery: 331 Watersound Parkway North, Inlet Beach, FL 32413

Community: 335 Watersound Parkway North, Inlet Beach, FL 32413



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4 Collegiate High School
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5 Robust Academic Program
Seaside Neighborhood School and Seacoast Collegiate High School consistently ranks top in the state of Florida.





Emerald Coast Theatre Company's February Offerings

The Golden Age of Hollywood Coming February 14

Emerald Coast Theatre Company is proud to present The Golden Age of Hollywood, Tuesday, February 14, 2023 at 6:00 p.m. and 8:00 p.m. Take a trip to Tinseltown with classic jazz tunes like "Fly Me to the Moon" and "Puttin on the Ritz." This Golden Age cabaret features music from your favorite artists like Frank Sinatra, Judy Garland, Doris Day, and Ella Fitzgerald. This is one night of classics you don't want to miss! Purchasing one ticket provides you with two tickets to the show, a bottle of wine, and a charcuterie board to share - a perfect date night idea for Valentine's Day. The ticket price is

\$95 per couple.

These performances will be staged in ECTC's cabaret stage located on the second floor of 560 Grand Boulevard in Grand Boulevard Town Center in Miramar Beach. Tickets \$95 a couple. There is an additional processing fee for ticket purchases. Purchase tickets online at www.emeraldcoasttheatre.org.

Steel Magnolias Coming Feb 24th - Mar 5th

Emerald Coast Theatre Company is proud to present Steel Magnolias February 24 - March 5, 2023. Make an appointment at Truvy's Beauty Salon and get all the latest gossip from Shelby, M'Lynn, and

the rest of the magnolias as they navigate life's greatest joys and tragedies. Filled with hilarious repartee and not a few acerbic but humorously revealing verbal collisions, you will find a little piece of yourself in each of the characters. Filled with so much heart and warmth, Steel Magnolias touches on the gentle strength and courage that every woman carries within them as they support each other through the good times and bad. Steel Magnolias 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 range from \$28



Valentine's Day

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THE GOLDEN AGE OF HOLLYWOOD

ON STAGE

FEB. 14, 2023 | 6PM & 8PM

Hooray for Hollywood! Take a trip to Tinseltown with classic jazz tunes like "Fly Me to the Moon" and "Puttin on the Ritz." This Golden Age cabaret features music from your favorite artists like Frank Sinatra, Judy Garland, Doris Day, and Ella Fitzgerald. This is one night of classics you don't want to miss!

Purchasing one ticket provides you with two tickets, a bottle of wine, and a charcuterie board to share.

\$95 PER COUPLE

Steel Magnolias

ON STAGE

FEB. 24 - MAR. 5, 2023

Make an appointment at Truvy's Beauty Salon and get all the latest gossip from Shelby, M'Lynn, and the rest of the magnolias as they navigate life's greatest joys and tragedies. Filled with hilarious repartee and not a few acerbic but humorously revealing verbal collisions, you will find a little piece of yourself in each of the characters. Filled with so much heart and warmth, Steel Magnolias touches on the gentle strength and courage that every woman carries within them as they support each other through the good times and bad.



- \$36 depending on the show time/day. There is an additional processing fee for ticket purchases. Purchase tickets online at www.emeraldcoasttheatre.org. Save the date for ECTC's upcoming performance of The Sound of Music (May 5 - 14). Stay tuned for a Theatre for

Young Audiences Performance of You and Me Under the Sea - April 1 and 8, 2023.

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).

To make a tax-deductible donation, volunteer or learn more about Emerald Coast Theatre Company, call (850) 684-0323 and visit www.emeraldcoasttheatre.org. Engage with ECTC as well on Facebook, Instagram, Twitter and YouTube.

Tickets or Info, call 850.684.0323 or visit EMERALDCOASTTHEATRE.ORG

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CAA Introduces Colormix Forecast to Kick Off Valentine Tour of Homes: Tickets On Sale Now

The Cultural Arts Alliance of Walton County (CAA) is excited to announce tickets are on sale now for the highly anticipated annual Valentine Tour of Homes. The tour is known for providing a rare opportunity to enter some of Walton County's most interesting residences, showcasing stunning interiors, acclaimed architectural design and picturesque settings, which are sure to bring inspiration to tour goers' winter beach weekend.

To kick-off this year's tour, the CAA is hosting an educational presentation presented by Sherwin Williams. Inspired by influential inventors along the shores of the world's most beautiful beaches, ColorMix Forecast 2023 brings together drivers for design to network and hear from the most instrumental leaders in the industry. Interior designers, architects, realtors and artists alike are invited to attend the first annual event on Friday, February 10 from 5:30 p.m. - 8 p.m. at Stock

& Trade Design Co. Tickets are on sale now for \$50 per person and include beverages and light refreshments. Continuing education credit is available. For more information and to purchase tickets, visit CulturalArtsAlliance.com/upcoming-events.

"The ColorMix Forecast is a perfect addition to the CAA's popular Tour of Homes weekend event," said CAA Events Director Allie Anderson. "The event is an excellent opportunity to network with industry leaders, earn a CEU credit and also gain insight on upcoming trends in Northwest Florida. We are thrilled to celebrate the economic growth in the region alongside our partners and offer an incredible event to the design community."

Sherwin Williams Color Director Sue Wadden shares, "People are leaning into creative expression and are more open to using color in interiors, and therefore we're seeing a shift away from traditional neutrals as



collectively we start to embrace color. I believe the last couple of years have opened many doors for color exploration as people become more confident with color, which I love to see!"

Following the Friday ColorMix Forecast event, the two day self-guided Tour of Homes is scheduled for Saturday, Feb. 11 from 10 a.m. - 4 p.m. and Sunday, Feb. 12 from 12 p.m. - 4 p.m.

Tour tickets are \$40 in advance through Sunday, February 5 and \$50 beginning Monday, February 6 through the event weekend. Each ticket is valid

for the entire weekend with one entry per house. Tickets can be purchased in advance on the CAA's website, CulturalArtsAlliance.com/upcoming-events. Tickets will also be available for purchase at all of the homes throughout the weekend. A digital program that includes home addresses, directions and design details will be available on the CAA's website prior to the Tour.

The 2023 Valentine Tour of Homes weekend is presented by Visit South Walton with additional support from the Florida Department of State, Division of Arts and Culture, Merrill Lynch,

Morning Star Foundation and Emerald Coast Magazine. All net proceeds benefit the CAA's 'Art For All' Program, which provides support to Walton County schools, teachers, students, artists and arts organizations to further arts education in the community.

Please note all homes on the Tour are private residences. Please notify the CAA office in advance for questions regarding accessibility, and best efforts will be made for accommodations.

To volunteer, visit culturalart-salliance.com/volunteer. Volunteers receive a complimentary event ticket.

For more information about the Valentine Tour of Homes weekend of events and the Cultural Arts Alliance of Walton County, call 850-622-5970 or visit CulturalArtsAlliance.com.

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 PLATINUM: Your Friend at the Beach
 GOLD: Shut Up + Beach

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DIAMOND: The Pearl Hotel
 PLATINUM: WaterColor Inn & Resort
 GOLD: Hotel Effie

BEST RENTAL MANAGEMENT COMPANY 50+ UNITS

DIAMOND: 30A Beach Girls
 PLATINUM: Oversee Rentals
 GOLD: Royal Destinations

ACTIVITY/SHOPPING

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DIAMOND: The Blue Giraffe
 PLATINUM: Justin Gaffrey Gallery
 GOLD: Saczynski Gallery

BEST EVENT

DIAMOND: 30A Songwriters Festival
 PATINUM: South Walton Beaches Wine & Food Festival
 GOLD: Emerald Coast Blue Marlin Classic

BEST GOLF COURSE

DIAMOND: Santa Rosa Golf & Beach Club
 PLATINUM: Camp Creek Golf Club
 GOLD: Baytowne Golf Club

BEST KIDS ATTRACTION

DIAMOND: The Village of Baytowne Wharf
 PLATINUM: The Big Chill
 GOLD: Rock Paper Scissors 30A

BEST NATURE LOCALE

DIAMOND: Grayton Beach State Park
 PLATINUM: Eden Gardens State Park
 GOLD: Topsail Hill Preserve State Park

BEST RETAILER

DIAMOND: Indigo Watercolor
 PLATINUM: Willow + Mercer
 GOLD: Bay Baits

BEST SHOPPING AREA

DIAMOND: Grand Boulevard
 PLATINUM: Silver Sands Premium Outlets
 GOLD: Seaside

BEST TENNIS FACILITY

DIAMOND: WaterColor Tennis by MatchPoint Resorts
 PLATINUM: Rosemary Beach Racquet Club
 GOLD: Sandestin Tennis Center

FOOD & DRINKS

BEST BREAKFAST

DIAMOND: The Donut Hole
 PLATINUM: Black Bear Bread Co.
 GOLD: Crackings

BEST CASUAL DINING

DIAMOND: Shunk Gulley Oyster Bar
 PLATINUM: The Bay
 GOLD: Grayton Seafood Company

BEST COFFEE HOUSE

DIAMOND: Black Bear Bread Co.
 PLATINUM: Bad Ass Coffee
 GOLD: Amavida Coffee Roasters

BEST CRAFT BEER/SPIRITS SELECTION

DIAMOND: Grayton Beer Company
 PLATINUM: Idyll Hounds Brewing Company
 GOLD: The Craft Bar



WALTON COUNTY TOURISM

BEST FINE DINING

DIAMOND: Cafe Thirty-A
 PLATINUM: Seagar's Prime Steaks & Seafood
 GOLD: The Citizen

BEST HAPPY HOUR

DIAMOND: Great Southern Café
 PLATINUM: Hurricane Oyster Bar & Grill
 GOLD: amici 30A Italian Kitchen

BEST LUNCH

DIAMOND: Chanticleer Eatery
 PLATINUM: Shunk Gulley Oyster Bar
 GOLD: Cowgirl Kitchen

BEST PERSONAL CHEF/CATERING SERVICE

DIAMOND: Grayton Beach Catering and Events
 PLATINUM: Swiftly Catered
 GOLD: James Sargent/Shaka Sushi and Noodle Bar

BEST SWEET TREATS

DIAMOND: Blue Mountain Beach Creamery
 PLATINUM: Pecan Jacks Ice Cream & Candy
 GOLD: Sweet Henrietta's Treats

BEST WINE SELECTION

DIAMOND: Wine World/The Wine Bar
 PLATINUM: Vin'tij Food & Wine
 GOLD: Gallion's

SERVICES

BEST BEACH/EVENT SERVICES PROVIDER

DIAMOND: Jake's Beach Service
 PLATINUM: 30A Blaze Beach Bonfires
 GOLD: La Dolce Vita

BEST FISHING CHARTER

DIAMOND: Reel 30A
 PLATINUM: Dead Fish Charters
 GOLD: Florida Boy Adventures

BEST LOCAL MUSICIAN/BAND

DIAMOND: Forrest Williams Band
 PLATINUM: Dread Clampitt
 GOLD: Dion Jones & The Neon Tears

BEST OUTDOOR ADVENTURE ACTIVITY

DIAMOND: YOLO Board
 PLATINUM: 30A Blaze Beach Bonfires
 GOLD: Adventure 30A

BEST PHOTOGRAPHER

DIAMOND: Chandler Williams/Modus Photography
 PLATINUM: Randi Doris Photography
 GOLD: Jessica Winkler Photography

BEST SPA/SALON

DIAMOND: Serenity by the Sea Spa
 PLATINUM: Spa Pearl
 GOLD: Grayt Skin By Ariel

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DIAMOND: The Red Bar
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DIAMOND: The Chapel at Seaside
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 GOLD: Vue on 30a



Self-Care: The Path to Loving Others Well



BY TODD CRAIG,
JOURNEY BRAVELY

Self-care has become a cultural buzzword over the last decade. Doctors, therapists and social media influencers instruct us to take time for a spa day, a

round of golf, a bubble bath, reading a book or a weekend getaway. While all of these are relaxing, the intense demands of life seem to deserve higher priority. Perhaps you find yourself wondering how you're supposed to make time for something so "frivolous and selfish" in the face of serious concerns like the physical/mental health of family members, work demands and the everyday balance of keeping life and family going. Maybe you find yourself asking "What is self-care and what's the point?"

At a surface level, self-care is: a break, a moment for yourself, space to calm, leisure, enjoyable, fun. Self-care, however, goes

much deeper than this. When we keep overbusy schedules, attempt to please everyone, expect perfection from ourselves, avoid saying no, and care for others in high gear daily, our human bodies and brains eventually hit a wall. We become resentful, exhausted, short-tempered, depressed, anxious and emotionally/spiritually run down. Often, the consequences of not taking care of ourselves result in unintentional destruction to the very relationships we are working hard to manage well.

We accidentally embrace a belief and lifestyle that says we are less important, lovable, and valuable than those we love. We jump from healthy sacrificial love to a place of ignoring our own needs and failing to take care of ourselves. At its heart, self-care is the practice of remembering through action that you are as loved, lovable and valuable as everyone else in your life.

Self-care is about admitting to yourself that you are a more loving, more present parent, partner and friend when you prioritize your physical, emotional and spiritual needs. When you embrace the deeper meaning of self-care, it moves from frivolous selfishness to the path of loving others well.

5 Ways to Begin a Self-Care Practice

Identify 3-5 activities that feel like a life exhale.

Start small. One minute of deep breathing, a 15-minute walk, a five-minute devotional/meditation, a 10-minute cup of coffee are short examples of slowing down to acknowledge your value. You can work toward longer activities like a dance class, a full game of your favorite hobby, a long bath, lunch with a friend.

Do one thing at a time.

Set aside time for your self-care activity and do your best not to multitask. Our brains feel more relaxed and satisfied when we do one thing at a time. Be kind to yourself and give yourself this period of time to communicate to yourself that you are loved and worth the time.

Avoid numbing. Taking care of yourself is different than numbing out. Numbing is avoiding and becomes a cycle of not wanting to re-engage. Self-care is an intentional calming time you are taking to fill your cup so you show up in your life as a more full, energized version of yourself. Typical numbing activities include drinking alcohol, spending and scrolling electronics. Try noticing when you're confusing numbing with self-care.

Set boundaries with others. When possible, tell others in your life that you're taking time for yourself and ask them not to interrupt you unless there's an emergency. You may feel guilty at first and that's okay. Stick with self-care and remember you are a better version of you for others when you take care of yourself. People in your life can and will learn to respect your self-care time through time and repetition.

Relax into the moment and enjoy.

It may take some practice to let go and enjoy your self-care moments. Take a few deep breaths, release tension where you notice it. Release expectations of yourself for a few minutes. Small pockets of reprieve from life stress are a gift to your body, your soul, and to your loved ones.

As with anything new, starting a self-care practice will likely feel unfamiliar and uncomfortable. Give yourself 30 days to embrace the new habit. Remember not to overcomplicate it. There is no right or perfect way to take a moment to remember you are loved, you matter and you are worth the time. As you extend grace to yourself along your self-care journey, we are cheering you on and you can find us at journeybravely.com.



Stephenie Craig, LCSW
Therapist
918-221-9987 | stepheniecraig@journeybravely.com

Todd Craig
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optimal! Do you remember the last time you had a great day? How about two great days? How about a month of great days? Can you even imagine how that feels?

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Many patients (and doctors) have no idea that a normal tes-

tosterone, estrogen and thyroid can wreak havoc to the body. When was the last time a doctor listened to you instead of the piece of paper with the normal labs?

"Great news Mrs Jones, the labs are normal, you just need to diet and exercise."

"But I feel..."

"Now, now, Mrs Jones, you're not getting any younger. This is just a normal part of aging."

Yes, it is, and I don't want any part of it!

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BY DR. RICHARD CHERN, MD

How many times have you been told, "Labs look normal, see ya next year?" But that voice inside says "I don't feel normal." Why is that? Well, because it's normal to age, get tired, gain weight, have achy joints, thinning hair, move slower, and have brain fog. It's normal for women to get hot flashes, vaginal dryness, depression, osteoporosis, and have increased risk of breast cancer, heart attacks and strokes after they stop pro-



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 Wellness

Health Insurance Trends in 2023



BY CHRISTIAN REGALADO

Last year's omnibus spending bill included \$14.1 billion for SSA (Social Security Administration) to help solve their customer service crisis. If you have tried to call your social security office, you know what I mean. It is reported that one out of five calls are never answered, and waiting periods have more than doubled.

Staffing shortages are at a 25-year low and this is compounded by the fact that the number of

new beneficiaries has increased by 22%, go Boomers! Those making online applications for Medicare Part B have experienced increased delays in getting their applications approved. Processing time has increased from a few weeks to up to 90 days. I would recommend that if you are not collecting social security, you apply as early as possible at www.ssa.gov/Medicare. You can do so 4-3 months before your birth month or desired effective date.

Other Medicare news for 2023 includes additional benefits on most Advantage plans. Dental/vision and hearing benefits have increased on most plans. On the negative side, PDP or prescription drug plans have in-

creased in price.

There is also a trend for more folks to sign up for a Medicare Supplement Plan N over a Plan G. The premium for a Plan G can be \$25-\$40 more per month compared to a Plan N. The biggest difference is that you as pay a \$20 copay for doctor visits and \$50 for an emergency room visit. You are also subject to a 15% excess charge for doctors and hospitals that don't accept the Medicare reimbursement rates. There are other considerations which I would be happy to explain but in general, Plan N rates should be more stable and not increase as much as Plan G rates.

What has happened on the under 65-year-old side regarding individual insurance?

Individual deductibles and out of pocket maximums have increased and drug coverage has been reduced. It is fortunate that other pharmacy options are available without using your insurance. I would suggest having a conversation with your pharmacist to see if they can recommend a more affordable way to buy your prescriptions.

Open enrollment is now closed for both Medicare and Individual plans for 2023.

There are Special Enrollment Periods such as a major life change or move outside of your service area. But for the most part, what you have now will be in effect until the end of the year. Should you have any questions, please give us a call. Our services are free and we are happy to answer any question you may have. *Christian Regalado, christian@evergreenhealthins.com, 850.687.7606.*




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

Production & Layout
Dawna Shackley
graphics@southwalton.life

Advertising Department
850-399-0228

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

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

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Ascension Sacred Heart Emerald Coast Celebrates 20 Years of Compassionately Serving the Community

On Saturday, January 28th, Ascension Sacred Heart Emerald Coast commemorated the 20-year anniversary of the hospital. The celebratory event was held under a tent on

the campus. Attendees included community supporters as well as dozens of hospital associates, providers and volunteers who have been with the facility since it opened.

“Having nearly 60 people who have been here since Day One is a special statement,” said Bryan Walrath, President, Ascension Sacred Heart Emerald Coast. “We have a culture that is second to none and donors who continue to significantly support our efforts to meet the healthcare needs of our community as the only hospital in Walton County.”

Walrath opened the event and led the program. Roger Hall, who served as hospital



president from 2002 until 2020, provided a reflection and prayer. Participants honored 20-year associates, providers and volunteers. They also enjoyed food including tacos and barbecue catered by Grayton Beach Catering and live music provided by The Backsliders.

In 2000, community members began a purple ribbon

campaign, raising \$20 million toward hospital construction, with the land being donated by the St. Joe Company. The next year, construction began on the \$53 million facility. Ascension Sacred Heart Emerald Coast opened on January 27, 2003.

Since then, the hospital has added a joint replacement program, the Family Birth Place,



a heart and vascular center, robotic spine surgery services and expanded primary and specialty care services throughout the area. Most recently, the hospital opened a Level II NICU, two new women’s diagnostic centers and expanded pediatric and emergency services backed by Studer Family Children’s Hospital.

This year, thanks to generous donors, the hospital will be adding a new CT machine to improve access to quality imaging services as well as patient convenience and safety.

The 20-year milestone

will continue to be celebrated throughout the year including at the upcoming Emerald Ball on Saturday, February 4.

Ascension Sacred Heart Emerald Coast is a full-service hospital with 24/7 emergency care for adults and children. The hospital consistently ranks among the top hospitals in the county for patient safety, experience and satisfaction and remains a destination for specialty care including spine and joint replacement surgery, heart care and cancer care. For more information, please visit www.ascension.org.

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A Pastor's Ponderings: The Parable of the Lowest



BY PASTOR DAVID HOLLAND

For everyone who exalts himself will be humbled, and he who humbles himself will be exalted. (Luke 14:7-12, NIV)

I'm reminded of the journey of Raindrop.

Once upon a time there was a wee little Raindrop in a faraway cloud that grew as moisture gathered around her. Soon, she grew so heavy she began falling, falling, falling from the sky.

"Ka-plop." She landed on earth.

Slowly, Raindrop joined Tiny Trickle as they crept down the mountainside to join Small Stream. Raindrop and Trickle

flowed down, down, down with Stream until they gushed into Raging River.

Flowing downward in that great river, Raindrop continued her descent, jumbling, tumbling, and bumping against rocks and boulders. "Ouch, that hurts!" she cried.

Raindrop continued cascading lower, lower and lower to the vastness of Great Salton Sea. She felt lost, alone, and afraid in the ocean's vastness. Raindrop pondered the meaning of her downward trip.

Scorching Sun beat mercilessly upon poor little Raindrop, and she felt so tired from her journey. She was empty, empty, empty of energy. Finally, she gave herself up, evaporating into Boundless Sky.

Raindrop pleaded with Abundant Cloud of the heavens, "Why did I have such a humbling journey, always tumbling downward?"

Abundant Cloud consoled her, "You are one of my teardrops of love, descending to the earth to quench the thirst of

people. You were my gift sent to them. My servants must be meek and lowly of heart. They always seek the lowest place at the banquet table for I gave them to serve all humanity before they return to Me."

Jesus showed the law of the lowest when He, King of heaven, descended to earth and took on the form of a servant. He gave Himself as an offering to atone for our sins. Emptying Himself of His divine glory and pouring His life out to God as a sacrifice reveal this divine principle.

Our passage in Luke presents Christ sitting down to dinner with a "ruler of the Pharisees." Jesus wants to teach his host the nature of love. So, He first heals a man of dropsy. Then, the Lord salts his teaching with a parable set in a wedding reception.

The story seems to ask us, "Where do you sit when you go to a wedding reception or a church dinner? With whom do you sit? What do you talk about?" The answers to these questions tell your story. If you are ambitious or have a positive self-image, you

will probably gravitate to the front. If you have good friends present, you will settle in with them. Or perhaps you want to hide in the back anonymously, because you are shy, regretful or ashamed.

Jesus pushes us in a new direction. He tells us to seat others before we seat ourselves, serve the lonely and the disenfranchised. He urges us to the back of the bus with the down and outers. If you look closely, you will sometimes find Jesus in the face of those you serve.

The downward track of humility is the pathway to God's heart. Paul said of Jesus in Philippians 2:6-7, "Who, being in very nature God, did not consider equality with God something to be grasped, but made himself nothing, taking the very nature of a servant, being made in human likeness. And being found in appearance as a man, he humbled himself and became obedient to death — even death on a cross!"

Both my simple fable and Christ's parable illustrates a pow-

erful kingdom principle. Humble submission moves us to seek the lowest place in order to lift others. Jesus, even though He was equal to God, humbled Himself and became human, suffering death as a criminal on a cross. Because of His obedience to God's will, the Father lifted Jesus and gave Him a name above every name. He lowered Himself to the lowest place and God lifted Him to the highest place.

I believe God orchestrates challenges for us that will present opportunities to choose the path of humility. I hear Jesus saying metaphorically, "Move to the back of the banquet hall and let others go first and you will be lifted up in due time."

Dave Holland pastored churches for thirty-eight years before retiring in Destin. This devotional is from his book, "Extraordinary Jesus." You can obtain a copy of his books from his website, DaveHolland.org or at Amazon.com. Pastor Dave is available to preach and teach at churches and conferences. Contact him at DavidHolland54@gmail.com.

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The Road to Redemption: Harrison Ashler – The Miracle of God’s Grace

BY VICTORIA OSTROSKY

Some years ago, a small book was written entitled Hinds Feet on High Places by Hannah Hurnard. It’s an allegory, and a beautiful one. The main character’s name was Much Afraid, and she truly desired to know the Chief Shepherd better. When He called her to go on a journey with Him, she agreed, even though she trembled in fear. Because the Chief Shepherd couldn’t be with her the entire journey, He gave her two companions, named Sorrow and Suffering, whose task was to assist Much Afraid and help her over the hard places. She learned and grew stronger, with Sorrow and Suffering her constant helpers. One day, as she stumbled over the bare rocks, she saw a yellow flower growing out of them, with its solitary face lifted to the sun. Much Afraid asked the delicate flower its name. “I am Acceptance with Joy,” it replied.

Harrison Ashler was born and raised in Pensacola, regularly attending church and singing in the choir. Like many young men, he met and married a wonderful woman, had a baby and bought a house. Life was good.

In September of 2015, God reached down and touched Harrison. He experienced a brain hemorrhage/stroke that turned his and his family’s lives upside down. He had a seizure, was intubated in the hospital and taken to Sacred Heart in Pensacola where the doctors discovered a brain bleed.



He woke up with a tube down his throat and a broken arm. “I pulled the tube out of my throat and alarms went off.” The attending nurse called Harrison’s wife and told her that her husband was awake and wanted to see her. Harrison is considered a walking miracle to have had a brain bleed and stroke with no side effects at all. “I was in the furnace and came out without the smell of smoke.”

Life went on, and then God touched him again. A few years later, Harrison was singing in choir and had a major seizure, where he discovered that his drinking had to stop.

“God has delivered me and broken the chains of alcohol through all of these trials, and

I would go through it a hundred times over to be free from that bondage.” Harrison was around drinking a lot in college – he thought that’s what adults did, but for him it had gotten out of hand. His neurologist told him it was like throwing kerosene on a wildfire. Even then, Harrison still hadn’t learned the lesson. He figured he could have just one drink. Three ambulance rides later, God finally got him to stop drinking completely and he is now sober.

“My epilepsy, stroke and brain bleed has given me way more than it has taken away. You can’t be what you don’t see. My boys will see me not drinking. God has broken the generational curses.”

We often wonder why bad things happen and why God allows suffering. He brings difficulty and tragedy into our lives

to open our eyes to see Him and know Him. God may heal us to bring Himself glory or not heal us to also bring Himself glory. In either instance He uses our pain and suffering to teach us more about His love and mercy. When we are brought low and Jesus shows up to heal and comfort us, that intensely personal experience of knowing we are deeply loved and cherished is transformational.

“You can either live a full life or merely exist. I am living a fuller life because of the tragedy that happened to me.”

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

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 Musing

Sean of the South



BY SEAN DIETRICH

The first concert I ever saw was the Oak Ridge Boys. I was 2 years old. Mama took me. I pooped my diaper while they were singing “Elvira.” My mother changed me at the foot of the stage as I was singing at the top of my voice. One of the Oak Ridge Boys gagged, mid-song.

“That’s Mama’s little musician,” said my mother, wiping my hindparts.

The next concert I ever saw was the “Grand Ole Opry.” My father moved us to Tennessee because he was building the GM plant in Spring Hill. Mama knew I loved music, so she carried me to “country music’s biggest stage.”

I remember seeing Jerry Clower. I remember a bluegrass group practically lighting their instruments on fire. I remember Minnie Pearl.

During the Opry performance, Mama stood me on the back of the pew so I could sing along. She kissed my cheeks and said, “That’s Mama’s little musician.”

Mama bought my first nice guitar. It was the first “fine” instrument I ever owned. A Gib-

son. Student model, B-15. It was indestructible. You could use this guitar to tenderize meat. I still have it.

And it was Mama who bought my first piano on my 9th birthday. Mama bought a second-hand piano from the classifieds. She sent my father to pick it up. He bribed his friends to move the instrument with cases of free Busch. As a result, the piano was beat to heck.

I began playing piano in church at age 10. I was an accompanist. My mother was so proud. She always sat on the front pew at church and told innocent bystanding visitors that I was her son. “He’s our little musician.”

Throughout the years, I would go on to break my mother’s heart a million times. After my father took his own life, Mama became a single mother. She struggled to make ends meet, cleaning condos. I threw my education away and dropped out of school. I helped pay rent.

As a teenager, I took my piano and guitar into dens of iniquity. I played in beer joints because I’ve had a lifelong love affair with Willie Nelson. I sang cheating songs and drinking songs that shamed my mother.

By the time I was a married man, I was a loser without a high-school diploma. I had no pot to you-know-what in, and no proverbial window to throw it out of.

I was a construction worker. I hung gutter. I scooped ice cream. I flipped burgers. I even did a short stint as a telemarketer.

In my late 20s, I decided I



wanted to go to college. My mother paid for my first class. It cost her almost \$100 for the first semester. That was a lot of money for a cleaning lady.

The first class I took was Creative Writing. The first essay I wrote was about a woman named Mama. The essay had water spots on it when I turned it in.

That one essay would change my life. Writing itself would change my life. Writing would lead me into producing newspaper columns. Which would lead me into doing speaking engagements. Which led to doing a one-man musical show, where

I would tell stories and play an old Gibson guitar.

Over the last decade, I have taken this pitiful one-man show to 39 different U.S. states. I have played Mama’s guitar all over the Union. And just yesterday morning, my wife got an email.

My wife read this email aloud.

“Dear Sean and Jamie,” the letter read, “‘The Grand Ole Opry’ would be thrilled if Sean would appear on the show... Please let us know some dates that might work for you.”

I cried. My wife cried. My God. This had to be a joke. But it wasn’t.

The first person I texted was Mama. There were streams running down my cheeks as I thumb-typed on my phone.

In only point-two nanoseconds, my mother responded: “That’s Mama’s little musician,” she wrote.

So, here’s to the woman who changed my diapers at the feet of the Oak Ridge Boys; who introduced me to Minnie Pearl; who made me what I am; who foolishly believed in her failure of a son, even when nobody else did, not even himself. Happy birthday, Mama.

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Rightness and Effectiveness



BY KIRK MCCARLEY,

Imagine that in the journey of life you have a choice. The choice is that you can be either “right,” or you can be “effective.” The two are mutually exclusive, you may pick one or the other. What would be your decision?

Our nature is developed to be right. Early in life parents, or those responsible for our upbringing, strive to help us distinguish right from wrong. As we attend school we are assessed according to our understanding of what’s taught and whether our answers or comprehension is correct. In adolescence and on later into life we are encouraged to make “good” decisions. Much can hinge on our ability to be correct.

We admire those who stick to their beliefs. Martin Luther King, Jr. was at the center of a revolution that helped bring about greater freedom and acceptance for those oppressed and excluded. Abraham Lincoln felt strongly in the unity of all states in America. Despite criticism Moses led the Israelites from captivity across the Red Sea.

Most of us would agree, good

things.

Where is it that the need and desire to be right intersect with an unrelenting dogmatism? In other words, “my” interpretation of the facts is correct.

Chuck was someone in my neighborhood who was a bit “off,” maybe creepy. Chuck encountered me once and asked how old I was; at the time I was 13 or 14. He remarked at my above average height at such a young age. He asked, “how many older and elderly people do you see that are tall?” Without my answering he answered for me, “none,” adding that the key to a long life for me was going to be not growing much more and that there were ways to stunt growth. Part pleading my case, part seeking an elegant reason to escape this engagement, he held my company for first 15, then 30 minutes before I backed away having been captive to his diatribe for more than an hour. Dogmatic, he was.

Even at my young and impressionable time to me his tenet seemed flawed. I knew enough then to realize that as people aged, vertebra compressed, stooping occurred due to arthritic conditions and as a result naturally people would lose verticality.

Obviously, many years later Chuck’s message still sticks, but was it effective? At a young age I concluded his wisdom was not so sage and moreover he was a bit of a kook.

Similar to being right we strive too for effectiveness. Again, our nature is to encourage and con-

vince others to see the world from our viewpoint. We rely on a variety of tools ranging from gentle persuasion to argument and sometimes confrontation. Some seek compromise, a tact that has more recently seemed belittled. Compromise insinuates a softening of values and beliefs, a conformance to what’s accepted or popular.

Recently an individual was talking to me about an important person in their life. In discussing a point of contention between the two of them she offered that “he just doesn’t understand.” I heard the conflict then. How I thought to myself why she didn’t instead say, “our viewpoints are different,” or “we come from different directions?” Instead, to a casual observer, their exchange came across as “I’m right, you’re wrong,” usually not a good starting point for détente.

I seeking a formula for resolving the stress between rightness and effectiveness, the best remedy I’ve discovered comes from the most ancient of words, using it as a test for assessing the efficacy of relationship, leadership, and trustworthiness. Is there a demonstration of love, joy, peace, patience, and kindness expressed? Is the action generous, faithful, and gentle? Is there self-control?

These characteristics worthy of ascription come from the book of Galatians in the New Testament of the Bible. Inarguable characteristics, I would think, BOTH right and effective.

As we launch into this New Year, I’m resolving to make a

more intensive effort to gravitate towards and live out these attributes.

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@theseedsovercoach.com, theseedsovercoach.com, or call 314-677-8779.

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doctor could benefit the island. However, after visiting the people for several days, it became clear that simply volunteering his time to provide medical attention would not be enough: They desperately needed his expertise, but they also needed medicine and emergency supplies. This is when he learned how important it is to have more than one talent.

Dr. Sullivan built a woodworking shop on the island. He brought over the tools he had used for years, and purchased many more. With decades of connections in the pharmaceutical industry, Dr. Sullivan made a deal with an international distributor of medicine whose cargo ship would pass by his island once a month. The doctor would design and build beautiful furniture, bring the furniture to the seashore, and would then trade the furniture for medicine. This bartering relationship worked beautifully. Every month the cargo ship stopped to pick up some of the furniture the doctor had built, and then they would leave behind life saving medicine and supplies. The



health of the locals began to improve greatly, and Dr. Sullivan became extremely rejuvenated by the success of this venture. He was seeing as many patients in his years of retirement as he had when he owned a practice on the mainland.

One day, an elderly woman from a distant village came to Dr. Sullivan for help. He knew there was a specific medicine that could save her life, but it was very expensive. When the cargo ship arrived to port that month, they said they did have that specific medicine on board, but even a year's worth of furniture would not be enough to barter for this precious life sav-

ing drug. The captain of the cargo ship made Dr. Sullivan an offer: He would hand over the lifesaving medicine if the doctor gave him all of his tools. What a conundrum! If the doctor did not make the deal, the women would surely die. If he did make the deal, there would be no furniture to sell the following month to help the rest of the locals. Dr. Sullivan looked into the eyes of this elderly woman and knew what the right decision was. He turned over the tools, administered the medicine, and days later, the woman was healthy and feeling great.

As the doctor walked the shoreline of the island contem-

plating if he should order more tools or change his approach, he observed one of the islanders making a beautiful chair out of wicker. He asked that person to teach him how to do the same. Then he invited everyone on the island to come learn how to make wicker furniture. Weeks later, the captain of the cargo ship was debating if he should even stop by the island. After all, the doctor had sold all his tools, so surely there wouldn't be any furniture worth trading for. Yet, something compelled the captain to sail by the shore of the island anyway. When he did, he was astonished. As far as the eye could see, there was more furniture lined up waiting to be traded than ever before. The men on the cargo ship had never seen such beautiful wicker furniture.

The doctor discovered something much more important than his talents or his tools. He discovered the people around him. How important are the people around you?

Rick Moore is the Communications Pastor of Destiny Worship Center

By RICK MOORE

Not only was he the most beloved physician in town, he was also the president of the Mississippi County Woodworkers Association. After the death of his wife, Dr. Sullivan decided to retire and sell his practice. He had always been a very charitable person, but at this season of his life, he wanted to give back to society in a more meaningful and lasting way. After a year of praying, evaluating and consulting with friends, he moved to a small Caribbean Island he had once visited. This island had no physician or medical clinic at all. He knew his knowledge as a



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 Dining

Restaurant Review: San Marcos is a Sensory Delight

By MARTA ROSE-THORPE

I recently enjoyed a tasty lunch at San Marcos Mexican Grill in Pier Park, which opened several months ago. This spacious, breezy eatery plays lively Mexican music and gives one that festive feeling of “I’m on a fun vacation and may never come home!”

My server, Rogers, was wonderful throughout the entire meal... friendly, made great recommendations, and was extremely attentive. He shared that the Camarones a la Crema is his favorite dish... grilled shrimp cooked with bell peppers and onions in a creamy chipotle sauce.

After much deliberation – their menu is substantial – I decided on the Burrito Del Mar, a very similar dish to Rogers’ favorite, with a side of black beans. A large flour tortilla was stuffed with rice and refried beans, peppers and onions, and succulent, juicy shrimp... wrapped tightly



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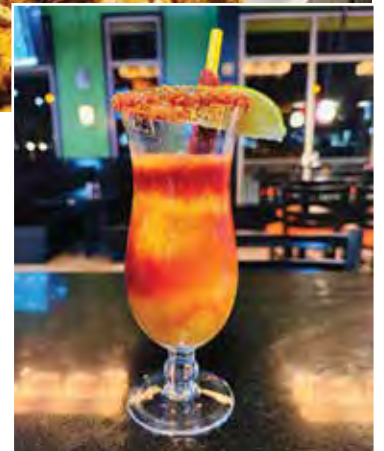
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and drizzled with a velvety, creamy, cheesy chipotle sauce. I ate the whole thing! My side dish of black beans was piping hot, capped with onions and peppers, and I spooned some cool fresh salsa on top. The whole meal was an outstanding fusion of tastes, textures, and temperatures – a sensory delight!



San Marcos is a great choice for lunch if you are in the area; their special lunch menu is served Monday through Friday from 11 a.m. to 3 p.m. On a future evening visit, I will enjoy a margarita or frozen cocktail – San Marcos has many to choose from – and I want to try the Tacos al Pastor... pork tacos marinated in chipotle sauce and pineapple. My eye also caught the Hawaiian Fajitas... steak or chicken with bacon, ham, poblano peppers, and pineapple.

San Marcos’ full menu includes appetizers and dips, soups and salads, and entrees featuring fajitas and traditional Mexican cuisine with seafood, chicken,

steak, pork, veggies, or any combination. San Marcos has a Kids Menu for children 12 and younger. Desserts include all the classic favorites you’d expect (and hope for!) including flan, churros, tres leches cake, and a cheesecake burrito.

San Marcos Mexican Grill is located at 101 Bluefish Drive in Pier Park (next to Panera Bread). Hours are Sunday through Thursday 11 a.m. to 9 p.m.; Friday and Saturday 11 a.m. to 10 p.m. For more information and to check out their menu visit sanmarcosmexicangrillpierpark.com.

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Every Day is a Chance to Change a Child's Future Mac N' Cheese Fest is One Way to Do It!

An increasing number of children are at home with no adult care or supervision. Yet, young people need to know that someone cares about them. Boys & Girls Clubs of the Emerald Coast (BGCEC) offer that and more. Club programs and services promote and enhance the development of boys and girls by instilling a sense of competence, usefulness, belonging and influence all in a safe place to learn, grow and have fun.

Our local BGCEC has taken members from the Clubhouse to the White House; from the game room to the corporate boardroom; from the high school football field to the NFL; from a band room to Carnegie Hall. And from the streets to guidance, friendship and a place to belong.

Boys & Girls Clubs Emerald Coast offers programs that are addressing today's most pressing youth issues. "Our programs teach young people the skills they need to succeed in life, while providing a safe place for hundreds of Northwest Florida

children to go after school and during the summer," says C.E.O. Shervin Rassa.

Local area programs basically focus on three priorities: Academic Success where members are provided with tools to graduate from high school with a plan for their future; Good Character and Citizenship through a variety of programs such as Keystone Club, Torch Club, Youth of the Year, Youth for Unity and Netsmartz; and Healthy Lifestyles where members learn to adopt and maintain positive behaviors about life, nutrition and self.



In order to support all of its valuable programs, BGCEC hosts several events throughout the year: the widely popular Mac & Cheese Festival, the Epic Bakery Competition in Defuniak Springs and BrunchFest in Pensacola.

The community adds to BGCEC produced foodie festivals by embracing the organization as a charity beneficiary for Shrimp & Grits Festival, Burgers, Bourbon & Beer Festival and Half Shells on the Harbor. The BGCEC is invested in these productions as a driven and organized volunteer force, partnering with event coordinators to bolster the ranks of triumphant events. To say the BGCEC is a hardworking nonprofit organization is an understatement.

Led by C.E.O. Shervin Rassa, the BGCEC is responsible for supporting local club members and a large and talented staff. "What better way to celebrate and support our club kids than a series of



festivals focusing on family and foodie favorites?

Shervin has dedicated his career to youth development. He joined the Boys & Girls Club Movement roughly 22 years ago as an area director in Tampa, relocating to the Emerald Coast organization in 2012. He now oversees eight clubs throughout three counties, serving 3,200 children from Pensacola to Defuniak Springs.

The 5th annual Mac & Cheese Festival takes place Sunday, March 5, 2023, from Noon to 3 p.m. at Destin Commons. The family-friendly event will feature gourmet, chef-inspired twists on the South's favorite comfort food. Local restaurants far and wide will bring their best macaroni masterpieces to compete for the best mac and cheese in town. There are three catego-

ries each local restaurant can win in total: Judge's Choice Award, People's Choice Award, and Kid's Choice Award. Attendees are invited to taste each delicious sample from the vendors and cast their vote – all the while supporting BGCEC.

To purchase tickets (VIP \$45; General Admission \$25; Children GA \$15), visit Eventbrite. To compete, volunteer or sponsor, contact hello@francesroy.com.

Attendees and sponsors will want to keep a lookout for the "ultimate" ways to enjoy, celebrate and engage, and the best way to stay informed is through the BGCEC Facebook page.

BGCEC was born in 1968 as the Boys Club of the Playground Area with 15 Members. When economic conditions threatened the organization in 1988, local businessmen recognized the club's value and potential and ensured it survived. More than 1,200 kids are registered during the school year, with usually more than 1,300 enjoying the BGCEC over the summer.

BGCEC is a registered IRS 501(c)3 charity and receives funding from contributions, special events, grants, and major donors such as Destin Charity Wine Auction Foundation and United Way agencies in Escambia, Okaloosa and Walton Counties.



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Music

February 2023 Music Events in South Walton

The Red Bar Jazz Band Saturday, February 11, 5:30 to 9 p.m.

South Walton visitors and locals love the Red Bar, a jumpin' little joint off of Scenic 30A in the cozy laid back beach town of Grayton Beach FL - and The Red Bar Jazz Band is a fixture thanks to restaurant owners Oli and Philippe Petit. The Red Bar Jazz Band plays almost nightly. The party gets cranked up a notch after the dinner crowd thins creating a more funky atmosphere. Don't be surprised to spot celebrities here late at night. But please, everybody just wants to chill at The Red Bar. Visit www.TheRedBar.com for more information. The Red Bar, 70 Hotz Ave Grayton Beach.

Brett Stafford Smith @ FOOW Sunday, February 12, 11 a.m. to 1 p.m.

Enjoy LIVE MUSIC every Friday and Sunday at FOOW - Fish Out of Water in WaterColor, FL. The Gulf front restaurant is located on the second floor at WaterColor Inn and Resort at 34 Goldenrod Circle. Follow FOOW on Facebook to find

out who's playing, restaurant + drinks specials, events and more. LIVE MUSIC Sundays | 11AM - 1PM, Feb. 12: Brett Stafford Smith, Feb. 19: Megan Ashley, Feb. 26: Weston Hines. Visit www.Foow30a.com for more information. FOOW30a, 34 Goldenrod Circle, Santa Rosa Beach.

Will Thompson Band @ AJ's Grayton Beach Wednesday, February 15, 6:00 p.m.

Will Thompson Band LIVE at AJ's Grayton Beach every Wednesday at 6PM on the main stage. No cover. Will Thompson Band is a one-stop shop for any musical entertainment you require. The band can switch between Pop/Country/Americana/Rock/Blues/Singer-songwriter to easy-listening music. AJ's Grayton Beach is family friendly with a fun atmosphere and extensive menu including Gulf coast seafood and steak, oyster bar & sushi bar. Keep up with the music lineup, specials and everything AJ's on Facebook. AJ's Grayton Beach, 63 Defuniak Street, Grayton Beach.

Sand Ole' Opry w/ Mike Whitty & Friends @ The Bay Sunday, February 19, 4 to 8 p.m.



Sunday Pickin' @ The Bay features The Sand Ole' Opry with Mike Whitty & Friends on stage from 4 - 8 p.m.. It's a weekly jam session outdoors overlooking the Choctawhatchee Bay. Follow The Bay on Facebook for the weekly musician lineup. The Bay also hosts Wednesday Night Bonfire, a fun mid-week tradition with live music and a bonfire on the beach. Visit www.Baysouthwalton.com for more information. The Bay, 2415 South Hwy 331, Santa Rosa Beach.

Sinfonia Crescendo! Ebony & Ivory Ball Sunday, February 26, 11:30 a.m.

Crescendo! is an exciting cultural extravaganza to benefit Sinfonia Gulf Coast and its music education and community

engagement initiatives. This energy-infused experience will celebrate the cultural and culinary arts by showcasing world-class vintners, expert spirit purveyors, amazing auction items, and a musical performance. Taking place February 24 - 26, 2023, this two-day event is one you will not want to miss! This year's theme for the Main Event on Sunday is Ebony & Ivory Ball . On Friday, February 24 at 6 p.m. Crescendo! weekend will begin with a series of carefully curated vintner dinners hosted in elegant homes and venues throughout the Emerald Coast, which pair the talents of local and regional "celebrity" chefs with some of the country's most acclaimed vineyards for a delicious evening of food and

wine. Vintner Dinner tickets are \$500 per person, and include all food, wine and gratuities. Go to www.sinfoniagulfcoast.org for a list of the Vintner Dinner venues and to purchase your tickets. Hilton Sandestin Golf Resort & Spa, 4000 S Sandestin Blvd, Miramar Beach.

Forrest Williams Band @ Baytowne Wednesday Night Concert Series Wednesday, March 1, 7 to 9 p.m.

Welcome to The Village of Baytowne Wharf where live music concerts take place in the Baytowne Events Plaza every Wednesday night from 7-9pm. Various local and regional artists perform throughout the year - see the lineup. Bring your lawn chairs and blankets. Free and open to the public. Baytowne Wednesday Night Concerts | March 2023, March 1 | Forrest Williams Band, March 8 | Boukou Groove. Learn more about shopping, dining, nightlife and events at www.baytownewharf.com. Sandestin Golf and Beach Resort, The Village of Baytowne Wharf.

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The Healing Benefits of Music

Playing an instrument or listening to music have numerous benefits for our health. Music has the power to influence our mood, reduce stress and anxiety, enhance cognitive function, and even improve physical health.

Music Can Improve Your Mood & Focus

Music has a profound impact on our emotions and can have a significant effect on our mental state. Listening to music that is happy, upbeat and energetic can help to lift our spirits and reduce stress and anxiety levels.

Music can also have a positive impact on cognitive function, such as memory and focus. Studies have shown that playing an instrument, even at a beginner level, can improve memory and executive function, as well as increasing brain plasticity. John Dan PhD, Chair of Neuroscience at Perelman School of Medicine says, “it engages every major part of the central nervous system. For example, playing the violin uses the peripheral nervous system, which controls movement of your fingers, as well as gross and fine motor skills. The brain’s executive function – which plans and makes decisions – comes into



play as a musician plays one part but keeps focus on what’s coming next. Couple that with the total sensory input all at the same time (visual, auditory, emotional) and playing a song becomes a total “workout” for the brain”.

Music Can Reduce Stress

Research has shown that listening to relaxing music before bed or during periods of stress can help to reduce cortisol levels, a hormone associated with stress and weight gain. Additionally, playing an instrument can help to reduce anxiety by bringing

our minds into the present moment instead of focusing on our worries.

A 2020 study, found that 57% of Americans use music as a form of stress reduction, compared to just 40% who find exercise helpful, so the stress-relieving benefits of music are definitely no secret.

Music Can Improve Your Physical Health

Music can have a positive impact on physical health, particularly in the areas of pain management, sleep quality, and cardiovascular health. Listening to relaxing music before bed

can help to improve sleep quality, which is important for optimum healing of injuries, and for muscle growth. Listening to up-tempo music (especially while exercising) has been shown to increase heart rate and blood flow, improving cardiovascular health and our motivation levels.

Many of us enjoy dancing to music at clubs or social events, and even more of us enjoy adding music to our jogging, weight training, or Pilates workouts, so it’s incredibly easy to reap the physical benefits of music.

Music Can Help someone with Alzheimer’s Disease

Individuals living with Alzheimer’s or other kinds of memory loss can find a sense of familiarity and comfort in music. The musical part of the brain is barely affected by the disease, so even those who struggle to remember names and faces of their loved ones can still enjoy singing along to their favorite songs.

Music therapy sessions are popular for those living with memory loss. These usually involve a fun and relaxed environment, singing, playing, or clapping along with the therapist

either in a personal session or in a group. They provide an opportunity for social interaction and emotional expression, helping to reduce feelings of isolation and depression.

Time to Start Your Benefits

So, playing an instrument and listening to music both have numerous health benefits that range from improving mood, reducing stress, enhancing cognitive function, to promoting physical health. Children are a great example of living a carefree life as they naturally enjoy music, singing songs, and dancing. Incorporating music into your daily life, whether it be through picking up an instrument or simply listening to music in your day-to-day activities, can help to improve overall well-being, a youthful mindset, and quality of life.

Studio 237 Music Lessons teachers are ready to help you discover, develop, and demonstrate music. Call Ray or Lisa Cyr at 850.231.3199, visit the website www.Studio237Music.com, gmail Studio237Music@gmail.com.

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All Things Gumbo Pursue the Roux at the 34th Annual Sandestin Gumbo Festival
Friday, Feb. 24, 5 p.m.
Saturday, Feb. 25, 12-4 p.m.

Known as one of the largest and most popular winter food events along Florida's Emerald Coast, the Gumbo winter festival is back for its 34th year.

Kick off your tasting days, Friday, Feb. 24, with a Low-Country Boil Kick-Off Party at Hammerhead's Bar & Grille from 5-7 p.m. with live music starting at 4 p.m. Hammerhead's Bar & Grille will serve boiled potatoes, corn on the cob and sausage.

On Saturday, Feb. 25, Gulf Coast restaurants will feature

their top-secret gumbo recipes and compete for your vote. Sample the variety of gumbos and vote for your favorite as the "People's Choice" winner. Dark or light roux? Chicken, sausage or seafood? Celebrity judges will name the "Area's Best." This festival's atmosphere is so fun, with live music from Dikki Du and the Zydeco Krewe while you taste, free kid's activities, and restaurants from all over our area vying for your coveted vote.

With vodka sponsored by 30A Distilling Co., the popular Bloody Mary competition is back again this year, featuring the Best Bloody Marys at the beach. Taste some of the finest local bars' and restaurants' Bloody Marys and



judge those, too. Vote for your favorite and help contestants win the title of "Best Bloody Mary at The Beach." Visit SandestinGumboFestival.com for tickets and details, including a daily schedule of events and entertainment. General admission tickets are



\$45 before Feb. 24 and \$55 day of. Admission includes tastings of all gumbos and Bloody Marys. If you're interested in entering the event, visit baytownewharf.com. The event will happen rain or shine.

It's Mardi Gras Time Laissez Les Bon Temps Rouler
Sunday, Feb. 19, 2 p.m.
No Cost to Attend

This year, the Fat Tuesday Baytowne Bash Parade and the Mardi Gras Dog Parade will join forces for one festive event. The Village streets will be filled with costumed dogs and their humans, along with unique and colorful floats, golf carts, vehicles, pick-up trucks and Mardi Gras cheer. Let the good times roll with dressed-up marchers in their Mardi Gras best and Mardi Gras music filling the air as four-pawed friends and parade participants shower parade-goers with a barrage of beads, moon pies and other trinkets.

Baytowne is looking for Krewe's to join in the festivities. To participate, register by Friday, Feb. 17, at 5 p.m. at baytownewharf.com.

Baytowne Mardi Street Pardi
Tuesday, Feb. 21, 6-8 p.m.
No Cost to Attend

Break out the beads and get ready for a night to remember at the Baytowne Mardi Street Pardi. Starting at 6 p.m., join the Village of Baytowne Wharf for a festive Fat Tuesday celebration, complete with music from Boukou Groove, street performers, entertainers and more. The post-pardi celebration continues into the night with parties at various Baytowne establishments.



Mardi Gras

The Village of Baytowne Wharf presents

Mardi Gras Parade

Sunday, February 19th
Time: 2pm | Cost: FREE

Baytowne Mardi Street Pardi

Tuesday, February 21st
Time: 6pm | Cost: FREE

FOR MORE INFO VISIT: WWW.BAYTOWNEWHARF.COM



Carolina Coastal Interiors Opens in Santa Rosa Beach

Carolina Coastal Interiors (CCI), a centerpiece of High Point, North Carolina - “The Furniture Capital of the World,” has opened a new branch store in Santa Rosa Beach. Located next door to VKI Steakhouse along Highway 98 west in the The Landings Shopping Plaza, CCI is owned and operated by Jay Hughes and Kenny Stevens, life-long friends from High Point. Both Jay and Kenny’s families have been in the furniture business for generations and have built a well-deserved reputation for excellence and integrity.

“We are a furniture and flooring store dedicated to bringing the best quality products and prices to Santa Rosa Beach,” Jay said. “We offer a great selection of furniture and home decor all curated with coastal inspiration in mind.”

In addition, their multi-location business gives the company a bulk buying price advantage. As a matter of fact, “just give us a chance, we can guarantee our customers the best deal on the Emerald Coast.”

The company is especially proud to display the distinctive “Made in the USA label” on everything in the store, including a large assortment of LVP (Luxury Vinyl Plank).

If you’re in the market for flooring or furniture come out to Carolina Coastal and take advantage of their bulk factory direct buying during their grand opening celebration all February long! There’s plenty of parking in front of the store, so come out and see for yourself what “made in the USA” still means. “We make delivery and install for a single home and all commercial projects at the best prices possible.”

Carolina Coastal Interiors is located at The Landings, 4552 U.S. Hwy 98 W., Santa Rosa Beach. You may contact them by calling or texting Jay at 615.440.0825 or Kenny at 336.688.0960. The store is open Tuesday through Saturday from 9 a.m. to 5 p.m. The email address is CarolinaCoastalINT@gmail.com.



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We offer a selection of home items that are curated with coastal inspiration in mind.

Homeowners' Frequently Asked Questions



BY CHRIS BALZER, ECES

What does R-value mean? R-value measures insulation's resistance to heat flow. It can also be referred to as "thermal resistance." The higher the R-value, the greater the insulating power. All materials having the same R-value, regardless of type, thickness, or weight are equal in insulating power. Don't forget that R-values are determined by material type, thickness, and installed weight per square foot, not by thickness alone. Insulation helps keep your home cool during the summer months and warm during the winter months.

How much will I save by adding insulation to the walls, ceilings and floors of my home? Insulation saves money, increases your home's comfort and protects the environment by reduc-

ENERGY TIPS

by Emerald Coast Energy Solutions

ing energy use. According to the U.S. Department of Energy (DOE) shows that typically 44 percent of a homeowner's utility bill goes for heating and cooling costs. DOE also states that homeowners may be able to reduce their energy bills from 10 percent to 50 percent by taking certain steps. One of the major steps is increasing the amount of thermal insulation in their existing homes or purchasing additional insulation when building new homes. Unless your home was constructed with special attention to energy efficiency, adding insulation will reduce your utility bills. The amount of energy you conserve will depend on several factors: climate, size, shape and construction of your house, your living habits, the type and efficiency of the heating and cooling systems and the fuel you use. Energy conserved is money saved and the annual savings increase

when utility rates go up, which many of us are experiencing. Insulation upgrades also instantly add value to your home and are a great investment. The Inflation Reduction Act of 2022 allows homeowners to claim significant tax credits for adding qualifying insulation products. Some projects qualify for 30 percent of the project up to \$1,200. (Consult your tax professional for details)

How much insulation should I have? "Insulation," says Bob Vila, "is the most efficient energy-saving expenditure." Energy Star and ECES agree and recommend R-38 or about 10 to 14.5 inches, depending on the insulation type. Many homes we inspect are under-insulated. Even new homes only meet the minimum requirement of R-30. If your insulation is below R-30 or if your insulation is just level with or below floor joists, you should add more insulation. Take the



time to understand how much insulation you have by using a measuring tape or have a professional inspect your home and offer available options and savings.

What words should I watch out for in contracts or job estimates? Once you have chosen an insulation contractor, make sure the contract includes the job specification, cost and warranty information. The contract should list the type of insulation to be used and where it will be used. Make sure that each type of insulation is listed by R-value. Beware of any contract or verbal offering that quotes the job in terms of thickness only (e.g., "14 inches of insulation"). Remember, it is the R-value, not the thickness that tells how well a material insulates. Avoid contracts with vague language with

the terms "plus or minus," "+ or -," "average," or "nominal." Also ask for before and after pictures. The installation team should be installing measuring sticks in the attic to determine the proper R-value.

Is there anything other than insulation to increase comfort and efficiency? There are several innovative materials in the market that are not widely used by most insulation contractors. ERG window film is a smart tint material which can be applied to glass and is virtually clear. This film blocks 65 percent of solar gain heat and 99.9 percent of UV rays, protecting floors, furniture, you and pets from the damaging sun's UV. Some common applications would be any room with direct sunlight; sunrooms and offices are great areas to add ERG films. Another great product is Radiant Barrier, which is a reflective material installed in attic spaces which blocks 97 percent of radiant heat, reducing your overall attic temperature by 40 to 50 degrees in the summer. By reducing your attics heat signature, you increase your comfort and your insulation and HVAC systems work less, saving you money and extending the life of HVAC systems. Radiant Barrier systems should be installed on rafters, just under your roof line and should not be installed lying on top of your insulation.

There are many ways to save energy and become more energy efficient. The first step is understanding where and how your home is losing energy and then taking steps to increase comfort and save money.

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



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Ask Apex: **Some Obvious (& Not so Obvious) Signs Mold is in Your Home**

Mold should never be taken lightly as it can cause significant damage to your property and put you and your family's health at risk. Sometimes mold can grow from a large obstruction following bad weather and sometimes it can grow from a household spill. Knowing the signs of mold growth will help determine your course of action quickly to avoid monetary setbacks and potential health issues.

Musty Smell & Foul Odor

This is typically common in the early stages of mold growth. The smell of foul odor is also very concerning as it can potentially be a more dangerous type of mold.

Dark Grout

Although bathrooms and kitchens are known to have some dirty grout, it's important to take



note of dark grout as it could be discolored from mold.

Dark Patches on Your Wall or Your Walls are Bub-

bling

If you notice dark patches on your walls, it's likely a sign of mold growth. Moreover, if your

walls are bubbling, it might mean that moisture is behind the dry wall creating a bubbly look on your interior walls.

Your Carpets are Discolored

Pay attention to the coloration and deterioration your carpet. Because of their makeup, they can hold moisture longer, potentially resulting in a greater mold risk.

You ALWAYS Have a Cold

If you are constantly feeling sick with cold-like symptoms but you noticed a slight decrease in symptoms when you leave the house, it might be due to a mold problem.

Mold is something that should never be ignored so pay attention to the signs and contact a professional to remediate the issue. To learn more about mold prevention and removal, contact us at 850-660-6900.

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Fun Facts and the Lighter Side of Insurance



BY JOE CAPERS,
INSURANCE ZONE

Knowing that insurance can be boring, and currently very stressful, we are going to have fun with some insurance facts. Granted, it's not the most exciting subject on earth. However, as we all know, it's necessary in our lives when we need a safety net underneath to protect the things that matter to us the most.

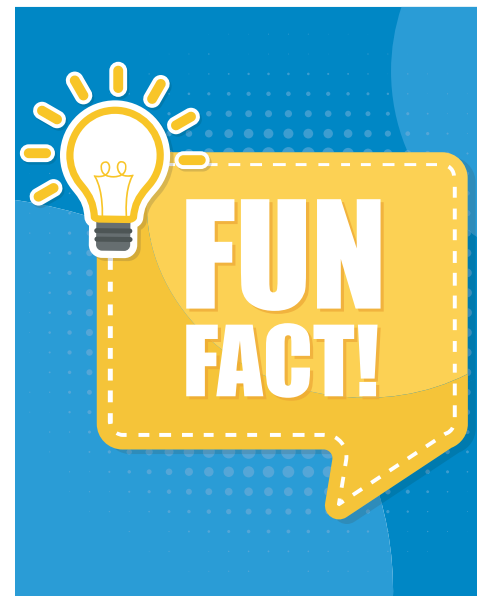
Let's have a bit of fun and take a look at some interesting and in-

triguing insurance facts that you might not be aware of:

- Golf insurance protects you when you win! In some cultures, it is required. So, anyone who scores a hole in one can use this policy to help buy drinks for everyone. If you refill a wine glass before it's empty, it still counts as one glass.
- U.S. insurance policies often vary from state to state. Although there are similarities in laws and rules, they may vary a lot in the U.S.
- Fire departments revolve around insurance. The very concept of a fire department has ties to insurance. In the beginning they were established to put out fires for specific households and policyholders.
- Gender gap is tightening in the insurance industry. Current studies still show that the majority of people working in the industry are women, about 60-40 divide.

- 9/11 resulted in huge payouts. The World Trade Center disaster in 2001 resulted in payouts up to \$40 billion from life and property claims.
- The meaning of insurance has changed enormously. Insurance used to refer to being engaged to wed someone. The term has evolved to now mean 'assurance'.
- GPS once had conflicts with insurance. Those that engineered GPS and satellite navigation thought that insurance would not cover those who drove with navigation systems guiding their way. It was never patented as such.
- Some companies make serious returns on insurance. Some companies like Sony are believed to make more money off its insurance division than from selling its products and services.
- Mental health is not always protected by insurance. Many U.S. health insurance companies

- do not cover mental health issues for their policyholders. They are required to cover in some states.
- Can you obtain alien abduction coverage? The policy would pay should you be abducted by aliens and the UFO Abduction Insurance Company states that they have paid out!?!
- Life insurance can skyrocket for celebrities. The most influential people have obtained some high limits life insurance policies, and Steven Spielberg is reported to have a policy over \$1 billion. Betty Grable insured her legs for \$1 million and Bruce Springsteen insured his voice for \$5.7 million.
- Starbucks pays substantially for life and health insurance. They pay more to cover their staff than they pay for their actual coffee. It is believed that they pay staff more than \$300 million.
- Insurance has been around for centuries. The first contract was signed back in the 14th Century or earlier. Traders in China insured their boats in case of loss at sea or theft.
- Ben Franklin founded the first Insurance Company in the



United States in 1751. The Philadelphia Contributorship for the Insurance Houses from Loss by Fire still exist today.

- Body part insurance is a big deal. Famous people, actors and singers often purchase body part or body insurance.
- Your insurance score can significantly influence your insurance costs. All companies today utilize 'credit-based insurance scores' that will influence the premiums quoted.
- Home insurance policies often exclude animal liability and certain dog breeds. Over 4 million people are bitten by dogs each year so if you have a pet this coverage is very important.
- Car insurance for male teenagers is surprisingly expensive. Statistics show that 16-year-olds have twice as many accidents as 18-19 year olds.

Which of the facts above did you already know and which ones are new to you? Let us know! We would love to hear of any odd and bizarre insurance facts you might have! Send your comment to info@ins-zone.com or post them on our Facebook wall.

Insurance Zone, founded by Joe and Lea Capers, is now Abora Insurance Group. Voted Top in the Market for 10 years in a row, Abora is a full-service commercial and personal lines insurance agency serving Destin, Miramar Beach, Santa Rosa Beach (30A) and Inlet Beach. Abora can find solutions from a wide variety of the best insurance carriers in the market for Home, Auto and Life insurance on your terms. Call (850) 424.6979 or visit Geta-bora.com.



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"John did a great job helping us navigate through the home buying process. He offered great advice and was always responsive. He knows the 30a market very well. We are thrilled with the home he helped us with and are very thankful we had him as our agent."

- C. Brown

"John is the best realtor! We have done a buy and a sell with John. He is simply a great realtor! He communicates with us constantly and keeps us informed throughout the process. Highly recommend."

- E. Honaker



BERKSHIRE HATHAWAY
HomeServices
PenFed Realty

850.714.3731

JOHN MARTIN 30A.COM