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Embracing Unique Abilities: You Can Help Through the Westonwood Ranch Rodeo

By Lori Leath Smith

A lot of families with a young child with Autism are thinking, "What if something happens to me? I just want to know that my child is safe, and someone will love them just as much as I do."

More than five years ago, Lindy Wood had a dream – a dream of a program geared toward older youth and young adults with autism and special needs developmental differences. She wanted to be able to offer more for her son, Weston, diagnosed with Autism at age 2, and other teens and young adults affected by Autism. So, with a hope to create opportunities to develop and cultivate independent, life-changing skills, surrounded with love, Lindy and her husband, founders of Westonwood Ranch, purchased a 40-acre tract of land in Freeport to begin a farm and, eventually, birth a new local non-profit.

Westonwood Ranch is designed to fill in the service



gaps where other transitional programs fall short. "But it's also about advocacy for this population and breaking barriers," said Kelly Thompson, Westonwood Ranch Executive Director. "Due to the individual's diagnosis, society already puts labels and barriers to their abilities and Westonwood wants to break down those barriers."

In just a short time, Westonwood Ranch has grown

into providing programs focused on teaching life and vocational skills for adolescents and young adults in our area

RODEO
continued on page 3

Free Federal Income Tax Preparation Available in South Walton County

Free Federal income tax preparation is being offered in South Walton County for low to middle-income families and individuals, with special attention to senior citizens. Tax Preparation service will be available from Feb. 14 to April 13, 2023 at the Walton County Coastal Branch Library in Santa Rosa Beach.

Taxpayers must make appointments on-line at tinyurl.com/yryzb5mt or by calling (850) 275-9104. The site will be open Tuesdays and Thursdays from noon to five. Tax-Aide is also available in DeFuniak Springs. Call (850) 892-8746 for an appointment.

AARP Tax-Aide is a nationwide service, with information available at other nearby locations at https://www.aarp.org/money/taxes/aarp_taxaide/locations.html. This service is sponsored by the AARP Foundation and the IRS. There are no age restrictions and AARP membership is not required. Taxpayers need to bring their 2021 tax return, Social

TAX
ntinued on page 6



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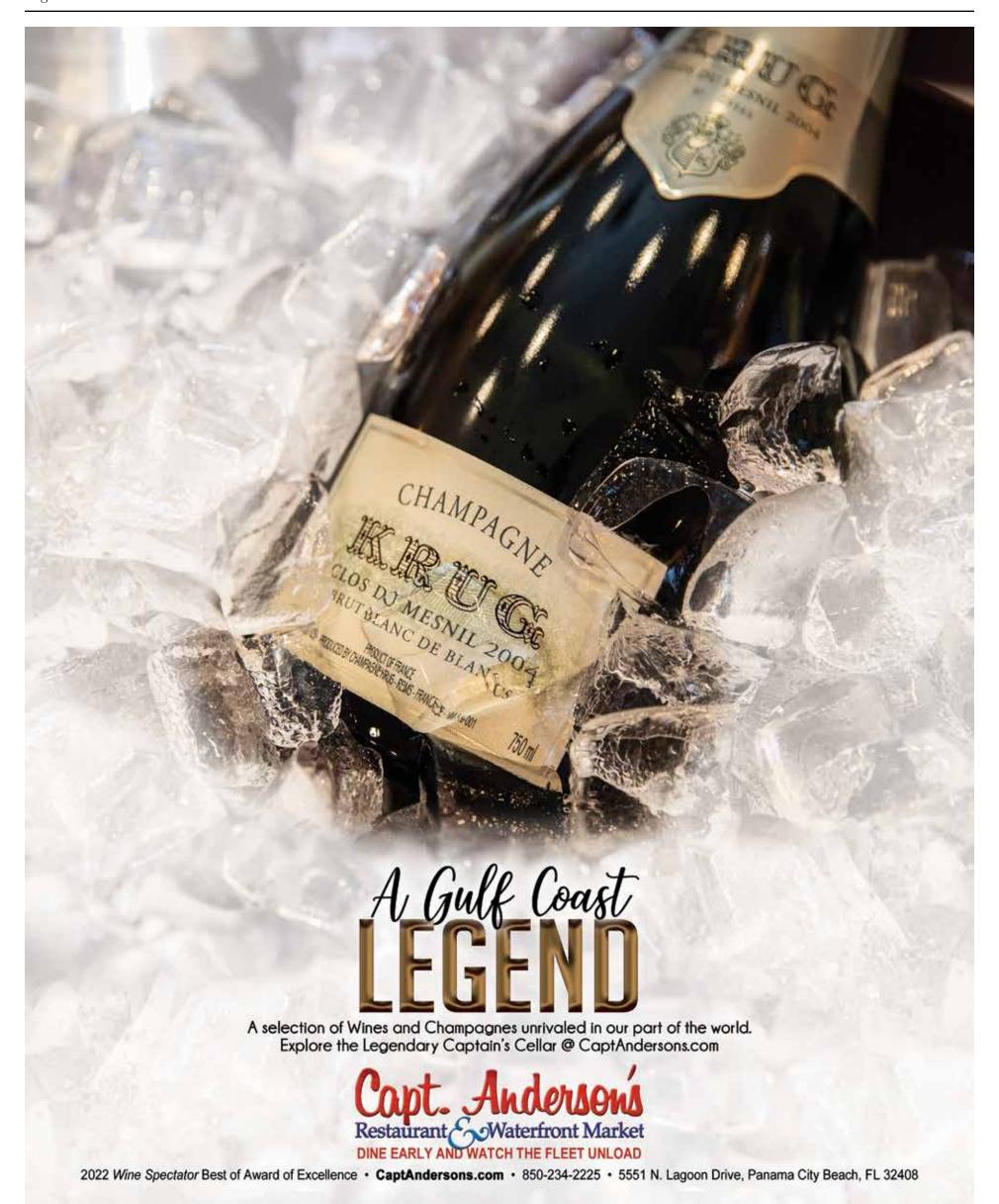
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RODEO

continued from page 1

with varying developmental disorders differences. The farm offers a comprehensive, holistic learning program for fulltime students, ages 12 through adult, that focuses on providing functional learning opportunities. Through hands-on ranch operations, students learn skills in aquaponic farming, animal husbandry, kitchen operations, creative art exploration and fitness classes. The overall goal is for these young individuals and adults with developmental differences to learn to transition into the next phase of their lives.

Part of Lindy's dream was for the farm to be self-sustaining with a revenue stream to help support the non-profit. Today, it IS a working farm with several social enterprises that not only serve as hands-on, job skill training and employment opportunities, but contribute back into the program.

"There are two social enterprises currently," said Kelly. "There is a 3,500-sq.-ft. commercial greenhouse where we grow lettuce and sell to local businesses," she said. "And there is the Westonwood Ranch Brew Chews - our signature dog biscuit company. This company got off the ground last fall and we are currently selling wholesale to local businesses, but plan to open up online sales to the public soon." Odd Pelican Brewing Co. in Freeport donates the grains. "Participants help with all aspects of business, from baking to packaging and deliv-

ering," she said, "and all sales go back into the company to allow us to hire more individuals with developmental differences."

In the fall of 2020, Westonwood received a grant from Impact 100 of Northwest Florida to start a job training program and launched Program LIFT-OFF in April 2021. It is a job skills training grant with an end goal of gainful paid employment at Westonwood Ranch. Program applicants must be age 18 or over with developmental differences and must want to obtain employment at program completion. "This is a 4-phase program with a focus on soft skill acquisition as well as social skills," she said. There are 15 in the program currently with three additional students joining in the spring. "We just hired the first four participants within our social enterprises who will receive their first paycheck at the end of the month. They've made it through the LIFTOFF phases and have shown progress through onboard training."

"Society is the one that puts limits on them," said Kelly. "We want to teach society that with the right resources and right training, they are capable of so much more and should have the same workforce opportunities as their neurotypical counterparts."

Westonwood Ranch is laying the groundwork to hopefully be a model to other companies and communities about how to hire individuals with developmental differences. "We want our local community and society as a whole to not look past these individuals just because they may



First 4 LIFTOFF participants hired as employees in Westonwood Ranch's two microbusinesses, the Aquaponics Farm and Brew Chews Dog Biscuit Company, Jake - Grower, Aquaponics; Shelby - Baker, Brew Chews; Trenton - Office Support, Aquaponics; and Blake - Office Support, Brew Chews.



Community

be different. Our motto is "Embrace Unique Abilities" and we are here to challenge our community to do just that through our grass roots movement." Kelly noted some big businesses ARE starting to do these things and her hope is that it will trickle down into our communities.

How can you help? One way is to dust off your boots and participate as a sponsor or attend the 4th Annual Westonwood Ranch Professional Rodeo at the Freeport Sports Complex March 24-25 where some of the nation's top cowgirls and cowboys will be competing in bareback riding, calf roping, saddle bronc riding, steer wrestling, breakaway roping, barrel racing, team roping and bull riding. Westonwood Ranch partners with the PCA and Bo Campbell Rodeo Productions, who help produce and source the entertainment and riders. "Last year was a recordbreaking year," said Kelly. "We sold out both nights with more than 2,200 people coming out each night. And we were able to raise \$175,000, which is huge in contrast to the past couple of

> **RODEO** continued on page 7





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"It is you who lights a lamp for me. The Lord, my God, lights up my darkness."



March 2023 WCSD Superintendent Update



Superintendent A. Russell Hughes

Walton County School District moves toward the Spring Break with anticipation but continues its E.P.I.C. standard of work in the process! While the district celebrates its accomplishments of; earning a #3 ranking for student performance on Florida Assessments, #3 in graduation ranking with an unheard of 96.7% of Walton County students graduating, and a #3 overall ranking among Florida School Districts. We know there is much more work to do to reach #1!

In addition to the outstanding state rankings, Walton County is excited to have awarded students over 2,000 CTE (Career Technical Education) course certifications. These certifications document students' work to become employable and career ready at graduation. Congratulations to all our certificated C.T.E. students!

National School Counselor appreciation week was February 6th-10th, 2023 and we want to recognize the work of all of our school's counselors. Counselors oversee student's academic success and help them determine the educational courses that will best help them meet their goals. Thank you, W.C.S.D. counselors, for the excellent work you do!

Our music department hosted the Elementary All County Chorus in Concert on February 25, 2023, in the Freeport High School Auditorium. Students from schools across the county participated in a night of musical enjoyment. Walton County School District supports the whole child by providing extracurricular activities, such as the arts, sports, band, etc., to help enrich students' learning experiences. In good faith, Walton County School Board and Superintendent A. Russell Hughes have set aside \$300,000.00 to support the purchase of additional classroom instruments for every school.

Other noteworthy happenings included welcoming new additions to Walton County School District. On January 24, 2023 the Walton County School Board, Superintendent A. R. Hughes, Principal Nathan Smith, and Freeport Middle School students pitched the first shovels of sand to commemorate the groundbreaking of a new Freeport Middle School at Hammock Bay. After a brief ceremony, the group moved to the newly renovated Freeport Elementary School for a ribbon cutting and grand opening of principal Kristen Lewis's new administrative building and student cafetorium. Freeport was buzzing with pride in anticipation of students using these new academic buildings and receiving a first-class education.

Kindergarten registration will open at all Walton County elementary schools March 6-15, 2023. Parents of children who are five years old or will turn five by September 1, 2023, may

register their preschoolers to attend any of our Walton County Kindergarten classes. Students must have a birth certificate, physical, and Florida Certification of Immunization Record (DOH-6980). School of choice is dependent on enrollment capacity. Please check with your school of choice for details.

VPK registration has opened at participating sites. To be eligible for VPK 2023-2024 students must be 4 years old by September 1, 2023 and should NOT have been previously enrolled in a VPK Program or have attended Kindergarten. Registration participating sites and dates are below. If you have questions, call the VPK campus directly.

February 27-March, 2023 -Freeport Elementary School 850-892-1211

March 6-15, 2023 WISE Center - 850-892-1111

Mossy Head School – 850-892-1290

Paxton School – 850-892-1290 Bay School – 850-622-5051 Our school district values parental input and we want you to partner with us in educating your students. Should you have questions, don't hesitate to contact us through our 24/7 communication platform Let's Talk. Text your questions to 850-204-9667, and a representative will send them to the appropriate department

Please mark your calendar to remember the end of the nine weeks grading period is approaching on March 16, 2023. Stay in touch with your student's teachers regarding their final grades.

Spring Break 2023 is March 20-24, 2023. Parents pay close attention to the roads and sidewalks as children will be out and about. Revisit community and water safety if you have plans to visit the beach with your children. We want to see all our students return safely after the break! Superintendent Hughes sends "wishes for a safe and pleasant Spring Break. Enjoy time with your family!"





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March 2023 Coastal Seniors Update

FRIDAYS WITH FRIENDS March 10th and 24th from 10 AM - Noon

Each "Fridays with Friends" program will be open from 10 AM until noon. Coastal Seniors will welcome members, who are 50 years and older, to our office to participate in activities, such as: card games, board games, ping pong, bingo, art classes, exercise classes, etc. If you are interested in any of these activities, please let us know so that our volunteers can prepare.

ART CLASSES - Karen Peterson will teach CSSW members

Beginner Watercolor Painting on Tuesdays in March (7th, 14th, 21st and 28th) 9am-Noon. Cost is \$20. Sign up by calling 850-280-5342, or by sending an email to: coast alseniors of southwalton @gmail.com. You will take home a completed painting at the end of each class.

COASTAL SENIORS

OF SOUTH WALTON

MONTHLY MEETING - AN IN-TRODUCTION TO PLAYING THE UKULELE - Friday, Mar. 17th from 11:00 AM - 1 PM.

CSSW member, Jeff Ragland, will be our teacher and introduce us to playing this fun instrument. A light lunch will be provided. Sign up by calling 850-280-5342, or by sending an email to: coastalseniorsofsouthwalton@gmail.

PICKLEBALL - Beginner Pickleball 101 at Walton Sports Complex courts

Dates to be determined. Email Sandra Gulak at sowalpickleball@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 and check the CSSW calendar at www.coastalseniorsofsouthwalton.org.

Seniors 50 years of age and up residing in or visiting Walton County are invited to join CSSW. Membership is \$20 for individuals, \$30 for family, and \$50 for businesses (your business will be listed on our home webpage and our Facebook page). You can become a member via email at coastalseniorsofsouthwalton@gmail.com, or on the website at www.coastalseniorsofsouthwalton.org. Also, follow us on Facebook at Coastal Seniors of South Walton. Coastal Seniors of South Walton, Inc. is a non-profit 501© (3) organization

for active adults and we're looking for dedicated, enthusiastic persons to join our Board of Di-

Contact: Jim Wilson, Director, Coastal Seniors of South Walton, Inc. T: 404-432-6037 Email: jim_wilson@bellsouth. net for more information.



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Walton County Snowbirds Wrapping Up a Successful Winter Season

The Walton County Snowbirds held their annual business meeting on February 23 at St. Andrews Episcopal Church in Destin. The highlight of the meeting was the presentation of two \$1,000 scholarships as part of our Vivik Likite Scholarship Fund to South Walton High School Seniors Cayll Craig and Mary Margaret Cline. Mrs. Barbara Stratton from the high

school accompanied Cayll and Mary to our meeting. Both students were very appreciative of the scholarships.

Cayll is involved with both basketball and track at the high school. He plans to attend the University of West Florida majoring in cybersecurity. Mary Margaret does weigh-lifting at South Walton. She is going to attend NW Florida State College and pursue her degree in education so she can be a teacher. The scholarship money comes from a 50/50 raffle from each of our meetings. In addition, our Singles group donated \$265 to the scholarship fund by taking up a collection from our very generous singles.

The club also presented a check for \$2,100 to Ken Hair, CEO of Children in Crisis from the proceeds of selling 210 FundRays coupon books. Pat Whitledge, our club secretary, diligently sells the coupon books at many of our events. Our annual blood drive through One-Blood generate 32 pints of blood from the snowbirds.

Board members who serve on our Board for at least 4 years were presented with recognition pins by past President, Donna Reed. This year, Mike Quinn and his wife Catherine Campbell and Pat and Jim Whitledge were presented with pins for their dedicated years of service on the Board. The slate of candidates for the Board for our 2023-2024 season was also approved. The club is always looking for volunteers to lead or even create a new activity or event for the season.

The meeting wrapped up with Kate Blundell distributing the numerous door prizes. Many of the local restaurants, golf courses, salons, and stores donate gift cards and other prizes for the door prizes at each meeting. Linda Neighbors, Kate Blundell and their team do great work soliciting the area establishments for donations. The Walton County Snowbirds appreciate all the support from the local South Walton and Destin communities.

Our final membership was at

695 members, with 162 being new to the club. We represent 36 states and Canada with Minnesota and Michigan having the most members. We increased our membership by 110 members over last year. Permanent residents of Walton County can join our group as long as they like to have fun, meet new friends and give back to our community. If you are interested in volunteering or learning more about the club, contact Peg Breetz, 330-807-2379.

For more information on all the club has to offer, go to the website at www.waltoncountysnowbirds.com or join the group Facebook page "Walton County Snowbirds." We hope to see many of the same snowbirds and some new ones for the 2023-2024 season!



TAX

continued from page 1

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of amounts due is desired. If applicable, bring Identity Protection PIN (IP PIN) for each

individual. Taxpayers who wish to itemize deductions must bring appropriate information. Note that complicated tax returns involving rental properties, inventories, depreciation, etc. cannot be prepared. Contact Ronald Larsen, 850-305-2501 for more information.

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Growing Your Own Food

By Margaret Morrison, Walton County Master Gardener

Ah, springtime! When many have the desire to do something about getting into gardening. The thought of growing some food for your own table becomes a thought brought to mind from many prompts we see in newspaper articles about healthy eating, healthy living, and the importance of exercise and sunlight in our lives.* Community gardens are one venue to explore, especially when you may not have the space or the permission to plant your own garden plot. What you may not know is that an opportunity for you to join in this worthwhile adventure exists here in Walton County, ready and waiting for you.

Cultivate Community Gardens was established as a Section 501(c)(3) organization in 2017. It was initially the dream of Tracy Whealy Miller, a Walton County resident coming here from a background making her well versed in the advantages of growing your own food. Tracy grew up in Iowa in a family dedicated to preserving and

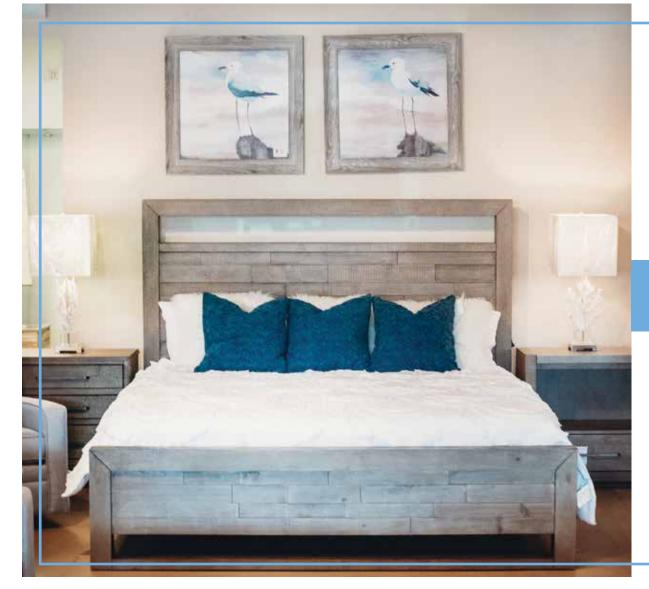
sharing seeds. Her parents went on to found the Seed Savers Exchange, a source of high-quality seeds well known and respected in gardening circles. What she realized is that many people would like to have an opportunity to work a plot to grow items that were personally known to be GMO-free, and grown to organic standards to benefit the health of their families. Having a garden plot perhaps would allow people to grow some types of special heirloom or culturally important foods for their families that cannot readily be found in stores. Being in a county where the space we live in does not always lend itself to this type of activity (whether through lack of space, living in a rental, lacking knowledge, or the restrictions of HOAs), Tracy committed an enormous amount of energy to taking the steps necessary to achieve this dream.

The story of how this project came into being is part of history: lots of work with the County officials, a great deal of personal dedication from Tracy and her original board members, times of frustration and wonder-



ing if this would ever achieve fruition. Finally, with permission from the Board of County Commissioners, space was set aside in Padgett Park, on J.D. Miller Road, to allow the project to move forward. Grants from both the J.W. Couch Foundation and the St. Joe Community Foundation allowed this effort to begin taking shape. Clearing the land, erecting a fence, creating the 20 4'x12' plots, and acquiring and loading quality soil for the raised beds, brought the Garden to the point on May 22, 2021, for the Grand Opening and the dedication. Since that time, beds have been available for individuals to rent on an annual basis. Several beds are set aside for local school and civic groups to use. All must go through the applica-

tion process to be accepted, and must agree to observe the basic rules of the Garden. Whatever is planted must be non-GMO organic, legal, and non-invasive. Any products - like fertilizer, or fungicides - used in the garden must follow those same rules and be environmentally safe. Gardening etiquette applies, since you are sharing this space with many others. At least two times each year, Master Gardeners offer on site learning opportunities. Other events are sometimes scheduled in the pavilion at Padgett Park for gardeners to share their experiences - both successes and failures. These events help not only to strengthen the cultivation of the gardens, but also to create a community of gardeners, strengthening broader community ties as well. The current President of Cultivate Community Gardens is Angie Reilly, a South Walton High School teacher. With volunteers from the High School, Angie has continued the tradition of community gardening. Students learn the value of gardening, using this space as a teaching tool, providing not only fresh produce for food security, but connecting with others, and being educated about the importance of being good stewards of the environment. I would say these are important lessons for each of us, and invite you to explore the opportunities that exist at Cultivate Community Gardens, 810 JD Miller Road, Santa Rosa Beach Florida, inside Padgett Park. The Master Gardeners of Walton County will be on site on March 4th, 2023, for the spring gardening event. Think about attending this event, open to the public, to see what has been accomplished and consider your own interest in obtaining one of the available plots for growing. info@cultivatecommunitygardens.org.





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Alaqua Animal Refuge Commemorates Grand Opening

of New Facility with Month-Long "Celebrate! Alaqua" Events

Alaqua Animal Refuge is pleased to announce the formal opening of their new, one-of-a-kind facility, located at 155 Dugas Way, and invites the community to celebrate the momentous occasion with a monthlong celebration of events titled "Celebrate! Alaqua" beginning March 4.

As the Southeast's premier 501(c)3 refuge and sanctuary, Alaqua believes that every abused, neglected, and homeless animal deserves a second chance. Originally located on 10 acres in Freeport, the new 100-acre facility will allow Alaqua to continue to do the important

work of animal rescue and rehabilitation, as well as be an educational and training center for animal welfare advocates as a place that will inspire, empower, and educate others to make change in society and recreate the model worldwide.

"We are so happy to finally be in our permanent home," said Alaqua Founder Laurie Hood. "We have welcomed the animals to their new sanctuary and now we want to welcome our community to come see what their love, fundraising, and support throughout the years has built. After eight years of creating this space, we invite everyone

to come 'Celebrate Alaqua' and honor this momentous move for our organization."

During the month of March, Alaqua will host a featured event every Saturday, kicking off with the highly anticipated Seventh Annual 100 Point and Cult Wine Dinner on Saturday, March 4. The sold-out, exclusive evening will offer guests a one-of-a-kind experience as they will be the first to dine in Alaqua's permanent home. The elegant affair begins with a sunset cocktail reception followed by dinner and entertainment in the New Orleans-inspired Courtyard of



the Jumonville Family Welcome Center. Guests will be seated for a curated 5-course dinner in-

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spired by coastal roots, courtesy of Chef Nikhil Abuvala of Roux 30a. Each dish will be expertly paired with unique wines, along with craft cocktails and spirits. Guests will also enjoy a private concert with musical guest performances as well as a silent and live auction.

On Saturday, March 11, the community is invited to the Inaugural Alaqua Wellness Festival from 10 a.m.- 5 p.m. The event will celebrate animals, humans, the earth, and how each coexists with one another and brings healing to the mind, body, and soul. The festival is open to guests of all ages. Wellness classes and workshops, including yoga, Pure Barre, Chi-Gong, sound baths, nature trail tours, educational seminars, and more will be offered throughout the day. In conjunction, there will be a showcase of local vendors, live music, and an array of food and beverage options. The day will conclude with a ceremonial

Alaqua will officially open its doors to the public, once again, on Tuesday, March 14 for visits, tours, and adoptions, and will be open daily Tuesday through Sunday of each week from 11 a.m. - 4 p.m.

The following weekend, Alaqua will host their first Adoption Event, Volunteer Drive and Fun Run/Walk at the new facility on Saturday, March 18 from 10 a.m.- 5 p.m. The community is invited to meet, interact, and learn more about adopting one of Alaqua's available animals, including cats, dogs, rabbits, birds, and farm animals. Their volunteer team will also be available to answer questions and sign up those interested in be-

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Continued on next page

Community

ALAQUA

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coming volunteers themselves. There will be food trucks, education booths, dog training tips, and tours of the grounds and nature trails throughout the afternoon.

The month of celebrations will conclude with a Wild and Free Festival on Saturday, March 25 from 10 a.m.- 5 p.m. This event will highlight Alaqua's Wildlife Rehabilitation Center, a state and federally permitted facility, providing a much-needed resource for rescue, rehabilitation, and release of sick, injured, and orphaned native Florida wildlife across an 11-county area. The festival will kick off with a "baby shower" to raise awareness and gather supplies for the upcoming "baby" season where the Refuge takes in hundreds of orphaned wildlife patients. Following the shower, guests will have access to food trucks, craft beer stations, and live music throughout the day. Alaqua's new wildlife rescue ambulance will be onsite for tours and will be filled with animal ambassadors. There will also be kid's activities including a wildlife scavenger hunt, face painting, and birdhouse decorating.

Each of these events will highlight a different area of Alaqua's new home while simultaneously honoring Alaqua's

overall mission and vision for animals within the community and across the state of Florida and beyond. The organization invites the community to 'Celebrate Alaqua' every Saturday in the month of March by coming out to support and learn about everything they are doing to treat, rescue, rehabilitate, and save the animals who need it most. There are multiple sponsorship opportunities available for "Celebrate! Alaqua" and those interested should email sponsorships@Alaqua.org to learn more. Alaqua would like to thank their current sponsors at the Furlanthropist level, including Silver Sands Premium Outlets and Gigi's Fabulous Kids' Fashions and Toys.

"Everything that was once around me used to be a dream, and now it's a reality," Hood said. "We couldn't have done this without all the support within our community and across the state. Our volunteers, builders, donors, and supporters are the ones who made this happen and are the ones who are going to be making a difference in animals' lives for years to come."

With the exception of the 100 Point and Cult Wine Dinner, all of the weekend events are open to the public and free to attend. However, donations are appreciated at the entrance to support Alaqua's mission. For more in-

formation, call (850) 880-6399 or visit <u>www.Alaqua.org</u>.

Alaqua Animal Refuge is a no-kill animal shelter and sanctuary, located in the panhandle of Florida. As the Southeast's premier 501(c)3 refuge, Alaqua believes that every abused, neglected and homeless animal deserves a second chance. Committed to providing protection, shelter, and care to animals in need, this private, non-profit Refuge also offers an adoption center, veterinary clinic, educational outreach, and community programs that extend far beyond their geographic location. Since its inception in 2007, Alaqua, led by Founder Laurie Hood, has become a recognized leader in animal rescue, welfare, cruelty prevention, and advocacy. Alaqua is currently in the midst of a capital campaign to complete the building of their one-of-a-kind facility—the first in the United States—on 100 acres. The new facility and sanctuary will allow Alaqua to continue to do the important work of animal rescue and rehabilitation, as well as be an educational and training center for animal welfare advocates as a place that will inspire, empower, and educate others to make change in our society and recreate the model worldwide. To learn more, visit http://www.alaqua.

Alaqua Animal Refuge:

Adoption Event, Volunteer Drive & Fun Run/Walk

Alaqua Animal Refuge will host an Adoption Event, Volunteer Drive & Fun Run/Walk on Saturday, March 18th from 10AM - 5PM. Find your new best friend with adoption specials and giveaways. Enjoy food trucks, education booths, dog training tips, and a tour of the grounds and nature trails.

The Adoption Event & Volunteer Drive is part

of Celebrate!, a month-long celebration during March to mark Alaqua's momentous reopening to the public! To learn more, visit www. Alaqua.org.

To find out how to become a sponsor or vendor for Celebrate! Alaqua, email info@alaqua.org. Alaqua Animal Refuge, 155 Dugas Way, Freeport.

RODEO

continued from page 3

years." The rodeo is an important fund-raising event that supports Westonwood Ranch's mission and programs.

This year's rodeo gates open at 6 p.m., with rodeo events starting at 7:30 each night and live pre-rodeo entertainment by David Gautreau, food by Mozey's Mobile Cuisine, children's inflatable play area and more! To become a sponsor, email Kelly@westonwood. org, call (850) 880-2220 or visit www.westonwood.org.

So, what's next for Weston-

wood Ranch? Kelly said they plan to embark on a capital campaign for the next phase of Westonwood - a residential community where individuals would live and work. "We plan for these 40-acres to be developed into a holistic, supportive residential community where individuals are loved and cared for as long as they are with us," she said. "We hope to continue to grow and be a resource to individuals with developmental differences as they age into adulthood and a residential community is the next step to bridging the gap for these indi-





Community



By Maurice Stouse, Financial ADVISOR AND BRANCH MANAGER

As we head into March, we are seeing some early trends or patterns for investors. First among these are short-term interest rates. The Federal Reserve raised rates to 4.75 percent in early February. That was a .25 percent smaller rate increase than in its previous meeting. We are seeing shortterm savings rates and CDs yielding at or near this level as well. Investors are left wondering if rates will continue to climb.

The Federal Reserve is keeping a close watch on inflation which, after the February report, has prices going sideways for now (as opposed to continuing to go down). Digging deep into those numbers, we see that goods are down to 3 percent and wages are now growing at 4.3 percent.

Will Interest Rates Continue to Climb?

The cost of services continues to be resilient in the face of inflation. Wages may continue to wane as the white-collar labor force is seen as over employed and the same for many blue-collar professions. Restaurant and hospitality businesses continue to be seen as under-employed. There has been a lot of news about layoffs in the tech sector. While significant, those workers account for less than 2 percent of the workforce. Many of those returning to the workforce also see being productive and industrious as a key to a happy and fulfilled life.

We are also learning more about the Great Unretirement or the growth of the so-called "unretiring." Many Americans who retired during the pandemic are coming back to work. That is a sign of relief to employers who report they need the talent and more workers. The recent passing of Secure Act 2.0 pushes back for many the required minimum distribution from their retirement savings. Perhaps they can let those assets grow longer if they are working again.

Nowhere is the need greater for workers than in health care nurses and other medical professionals are in demand. Next. we see the growing interest and return in bonds or the bond market. Bond prices have continued to firm, and many investment institutions recommend that investors look at bonds or fixed income again as they see the total return potential much brighter for investors. They also continue to suggest that investors keep their duration at or around six years, which is in line with the Barclays bond index. That would indicate intermediate maturities or average life of bonds.

We continue to suggest investors will see greater potential with longer term bonds and duration, particularly in municipal bonds. We take note that issuance of municipal bonds is down significantly year over year with a decline of over 20 percent. Many issuers may not want to lock themselves in to long-term rates and might still be in the condition where they do not have the pressing need to issue new bonds.

We also see and hear a lot about higher yielding lower quality bonds. While those can be attractive, we suggest caution because if the economy were to weaken, that could hurt the market value of these securities.

Next, are returns. The S&P (which is tech-heavy) is up 6.8 percent, the Dow is up 1.7 percent, the Nasdaq 13.3 percent. Bonds are up approximately 1 percent and the U.S. dollar is up .3 percent (that is a bit of recovery after the dollar has been down for the last few months). Gold is up 1.4 percent. Note - we recently learned, after researching the World Gold Council, that the U.S. by far has the highest stores of gold in the world at more than 8,000 tons.

The strongest performing sectors are consumer discretionary (Tesla, Amazon, Lowes are examples of that) at 16.4 percent. Tesla, and now Ford, have announced price cuts of their electrical vehicles. The adoption of EVs worldwide has been strong but has yet to catch on in the USA. Automotive News reported recently on potential concern among dealers with regard to EVs

Communication Services with stocks like Disney, Meta (Facebook) and Alphabet (Google) are up 13.9 percent and technology (with stocks like Apple and Microsoft) is up 13.8 percent at this

writing. We observe there are just a few stocks where investor appetite has helped drive these strong returns. It is interesting that socalled growth stocks are off to a stronger start than value stocks. Value stocks would tend to have lower volatility and higher dividends but obviously they have not had as strong returns. The Dow, it could be argued, is more valueoriented and is off to one of its slowest starts since 1934.

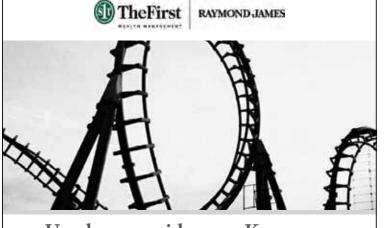
Real estate (many being made up of REITS like Realty Income Corp, financials (banks) and materials (like Alcoa for example) have had strong starts to the year as well. Banks, both large and small, have seen loans growing. It is interesting to note that with layoffs in the tech sector, rising federal funds and mortgage rates and decreasing money supply have not hurt the jobs sector. Unemployment in the USA is near a 53-year low.

Energy, after almost two strong years, is flat for the year. The winter in Europe has been milder, the release of the strategic petroleum reserve and other factors have contributed to a strong supply and hence the prices of oil and natural gas have come down, natural gas the most dramatically of the two. We continue to watch the future of alternative sources of energy and see that many firms (Raymond James, Energy Stat, Jan. 30) openly wonder if nuclear energy is to start growing again. Construction of nuclear plants, mainly outside the USA, is growing. Within the USA, only one utility has a new nuclear facility coming online, that is Southern Company.

Health Care (pharmaceuticals like Johnson and Johnson, or broad based like CVS), utilities and consumer staples (like Walmart or Coca Cola) have lagged the market. In an environment such as this, we would expect consumer staples and healthcare to outperform so we suggest that investors be sure they include these in their equity plans.

Please note that this is not a recommendation to purchase or sell the stocks of the companies mentioned. As investors contemplate their needs and objectives, we add that we believe that a portfolio should be diversified by security selection as well as asset class and that time frame, risk tolerance, tax status and ultimate objective should be the guiding

light in a well-balanced portfolio. 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 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 59½, 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.



Up, down or sideways: Keep your head on straight when markets move.

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Habitat for Humanity's Hard Hats and High Heels Event, Raises Over \$30,000

Our "hard hats" go off to Habitat for Humanity of Walton County for raising over \$30,000 at their 5th Annual Hard Hats & High Heels event on February 10th at the Hilton Sandestin Beach Golf Resort & Spa. This esteemed Walton County organization has much to celebrate, as every penny raised will go to build a home for a single, working mother in Walton County this year.

"This event is what it's all about for our organization, assisting families in our community to build safe and affordable places to call home," says Teresa Jones, Executive Director of Habitat for Humanity of Walton County.

Over 200 guests from various industries in our community attended the luncheon and had the chance to bid on silent auction items, play games, and then heard from keynote speaker, Nancy Francis who spoke about a Mindset of Empowerment. Change your mindset, change

your future.

Local Habitat for Humanity volunteer Elaine Ashman of the Merchants of Rosemary Beach, was honored with the 2023 Veronica Macias Power Woman of the Year award. Ashman is described by her

peers as a familiar face on the Women Build job site. She works tirelessly for Habitat for Humanity, donating her time, knowledge, and funds to advance Habitat for Humanity's mission and encourages others to join her in making Walton County Habitat a thriving charitable organization. "I am humbled to receive this award," said Ashman. "Helping women in our community by volunteering my time with Habitat for Humanity is a passion, and one I am grateful to share with so many others in the community, who I get to work alongside in building a beautiful place for



these deserving women."

The award was presented by the Women Build Presenting and Emerald Sponsor, Vacasa. "As we all know, our work to build strong foundations in our communities is never done, and we look forward to working with 'Habitat' to provide housing to those who need it most," said Vacasa's GM Krysta Helms.

Another award presented during the event was the Glamour to the Hammer Award. This award recognizes an outstanding Habitat volunteer who has been instrumental to the organization's success and supportive of the women in the community through the organization. This year's Glamour to the Hammer award was presented to Beth Hyman. Beth is a frequent face at fundraising events and supervises workday at the job-sites for Habitat for Humanity.

The silent auction, featuring furniture pieces donated to the ReStore, Habitat's Retail and Donation Center, were then upcycled by local creatives, Lee Hensley of Lola's on 30A, Jennifer Jones of Compass Builders of Florida and Laura McKee, Erika Peveto and Lindsay Wilson of L. Hamilton & Co.

To learn more about the Women Build Initiative or how you can get involved, contact Katie at volunteer@waltoncountyhabitat.org and follow them on social media.



INTEREST RATES

continued from previous page

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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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.

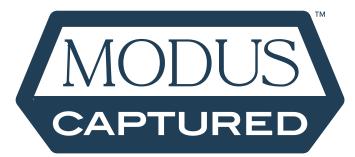
Williams has been developing his concept over the past few years. With touches of Williams' unique photography, as well a surf, travel & lifestyle vibe, the store is truly an expansion of the local brand we know as Modus Photo or Modus. For those who value quality, culture, and personal style, Captured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



CUSTOM APPAREL & CURATED GOODS

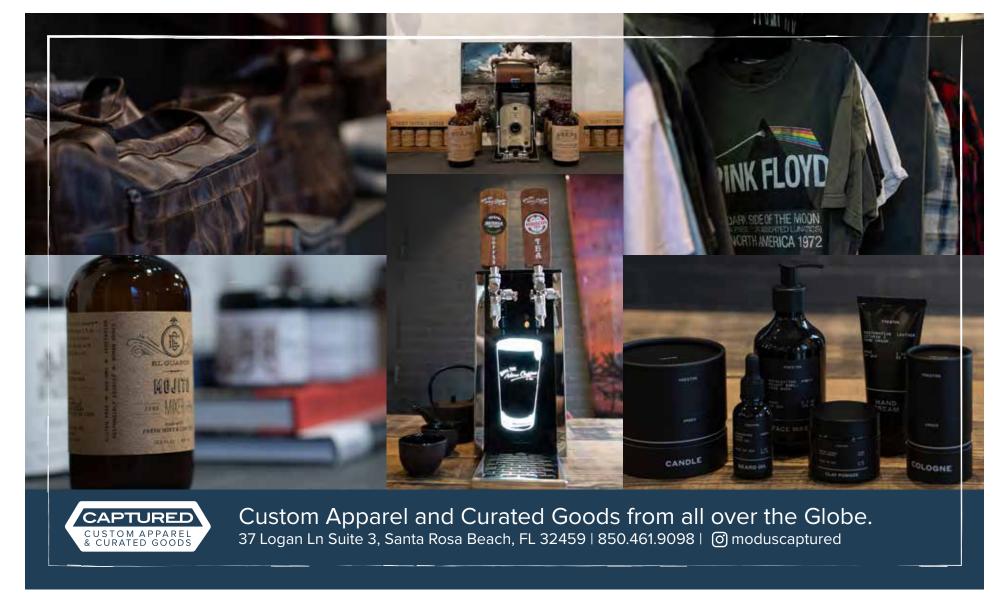


Captured Clothing will be serving nitro cold brew teas and coffees as well as offering the occasional complimentary espresso!

"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.





ORTHODONTIST













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



La Luna Children's Boutique to Host Spring Fashion Show and Tea Party with the Easter Bunny

La Luna Children's Boutique, located in Grand Boulevard at Sandestin®, will host a Spring Fashion Show and Tea Party with the Easter Bunny, presented by Spears Group and Emerald Coast Magazine, on Saturday, April 1 from 3-5 p.m. benefiting the Boys and Girls Club of the

Emerald Coast

The festive spring event will take place on Grand Boulevard's North Lawn and kick off at 3 p.m. with a kid's fashion show, sponsored by John Lee Nissan. Models will have the opportunity to shop the boutique's latest spring and summer styles to showcase

on the runway, sponsored by Grand Boulevard at Sandestin®. La Luna is currently seeking both male and female models, ages 1-14. Those interested in participating should email karoline.kellogg@gmail.com to learn more.

Following the fashion show, guests will be whisked away to a Tea Party, sponsored by Vacayzen. Attendees will enjoy sips of fresh juice and tea along with light bites from Charcuterie by Shelli and Kilwins. Kids can also dance to music from the live DJ or take part in the free Easter-

themed arts and crafts activities. The Easter Bunny will make a special arrival during the tea party and take photos with children and families throughout the afternoon, courtesy of Meltdown 30A.

La Luna will also be raffling off several items for guests to enter to win, including a pair of Krewe sunglasses, a dinner for four at Tommy Bahama, a La Luna gift basket and gift card, as well as one-night stays at the Courtyard by Marriott Sandestin at Grand Boulevard, Hyatt Place

Sandestin at Grand Boulevard, and Residence Inn by Marriott Sandestin at Grand Boulevard. All proceeds raised from the raffle will go directly to the Boys and Girls Club of the Emerald Coast, a non-profit organization that serves 2,200 children throughout Escambia, Okaloosa, and Walton counties, helping them to reach their full potential as productive, caring, and responsible citizens. La Luna Boutique, 625 Grand Blvd e106, Miramar Beach. (850) 368-5654.



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The National Home Watch Association announces the inaugural National Home Watch Month

According to the US Census Bureau in their 2021 Annual Community Survey, there are well over 2.64 million second homes in the United States. These are seasonal, recreational. or occasional use homes. These homes are sometimes left unoccupied for extended periods of time, making them vulnerable to undiscovered damage, like water and mold, infestations, and even criminal activity. Home Watch is a risk mitigation service that visits unoccupied homes to provide a presence and real-time reports, with pictures and videos, to the homeowner. The National Home Watch Association (NHWA)

t gold HOME WATCH was founded in 2009 to establish insurance requirements, best practices, policies and procedures, § as well as ethics for this new service industry not yet officially recognized by any federal, provincial, or municipal government in the US or Canada. NHWA Founder and Executive Director, Jack Luber, shares this: "Well over two percent of all homes in the US are secondary homes. They represent trillions of dollars in real estate that goes unchecked unless the homeowner employs

a Home Watch professional.

With an increase of se-

vere weather across the continent, along with hurricanes and tropical storms wreaking havoc on unoccupied homes, insurance providers are suffering tre-

mendous losses and becoming insolvent. Home Watch is a risk mitigation service that may reduce the number of claims and losses involving second homes."

To raise awareness of the Home Watch service industry, the NHWA is announcing that March 2023 will be the first National Home Watch Month.



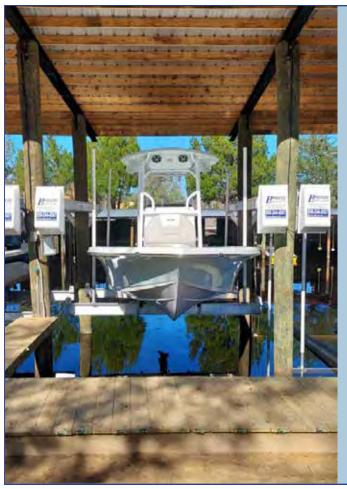


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Seaside Implements Parking Plan for 2023

With many years of parking and traffic studies and an entire season of hourly parking, we will continue our pay-by-the-hour parking structure for the 2023

As families and friends plan to vacation in SEASIDE® this

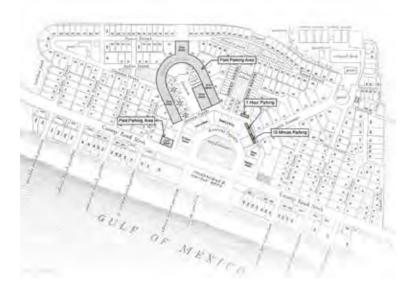
ing program will be in effect. Linked Here) Parking rates will vary by day, occupancy levels, and events. This allows us to maintain proper vacancy levels so visitors have available parking to use and ensures that the parking is most efficiently managed.

Please note, if you are staying in SEASIDE® Town Center, the vacation rental agency you booked with will provide you with a parking pass that allows parking in the areas for the

of your stay. In addition to

our hourly parking program, we have increased the number of shuttles, bike racks, and golf cart spaces. Our complimentary shuttle services pick up on the east side of Highway 283 in Grayton Beach, across from the Shops of Grayton, in a public parking lot. Park in the lower lot

and the shuttle will arrive within 15 minutes and drop guests off under the Lyceum Archway in the center of SEASIDE®. The shuttle is available to guests and employees and runs daily from 6 a.m. to midnight. See the map below on where to catch the shuttle and the route.



year, we anticipate a bustling town center, filled with awardwinning shopping and dining, enjoyed by those staying in Seaside and other 30A communities. Whether your driving in for the day, planning to bike into town for the afternoon, or catching our complimentary shuttle, there's an easy way for everyone to get to Seaside.

After numerous parking and traffic studies, input from wellrenowned parking consultants, and three implementations of various paid parking methods, the pay-by-the-hour rate structure launched in 2022 offered the most flexibility and ease of use for our guests. Beginning March 1, the hourly paid park-

Similar to last year, the paid parking experience will have guests park their vehicle on Smolian Circle. Upon arrival, you will notice signs placed around Smolian Circle letting you know what zone you have parked in. Input your license plate number and payment information, then head into Seaside to enjoy your day! We encourage visitors to download The Passport Parking app in advance for a simple parking experience. The Passport Parking App can be downloaded here.

The below map outlines the location of hourly parking along Smolian Circle and the complimentary 1-hour and 15-minute parking for quick stops. (Map



The Walton County Tourism Department would like to congratulate Bradley Copeland, our 2023 Walton County Artist of the Year.

Bradley Copeland is a Walton County-based artist who creates vivid paintings in her Santa Rosa Beach studio. Her paintings feature subjects ranging from exotic birds in lush forests to otherworldly storytelling scenes from her imagination. Some of her popular works feature bold, bright lips in various forms like storm clouds, smiling faces or frames for candy hearts. Copeland turned to painting full time while recovering from being burned by a pot of boiling water. Unable to walk or work her previous retail job, painting became a healing lifeline and helped her rekindle her life's passion. Now fully recovered, Copeland shares the healing power of art through weekly art classes with residents at the Walton Correctional Institution in DeFuniak Springs.





Learn more about Bradley Copeland and view her art at: VisitSouthWalton.com/Community-Programs/Artist-of-the-Year/Bradley-Copeland





Stinky's Fish Camp Announces 13th Annual Pompano Tournament

Stinky's Fish Camp will host the 13th Annual Pompano Tournament kickoff party and their 16th Anniversary celebration on April 1st at Stinky's Bait Shack. The fishing tournament will be held from April 2-30, 2023. The Stinky's Pompano Tournament is the longest running fishing tournament in Walton County. The tournament registers over 150 participants - ranging from recreational fisher folks to professionals - locals and visitors alike. The tournament spans over the course of four weeks, allowing visitors to register even if they only catch one pompano while visiting the Beaches of South Walton. "Our Pompano Tournament makes for an easy competition to participate in because of the access. This is a surf fishing tournament at its finest, and

thankfully we have an amazing surf fishing setting. Almost anyone can participate; You only need to catch one fish to win," said Chef Jim Richard, tournament originator and Stinky's owner.

The purse for the annual tournament has grown exponentially over the years. In 2022, the anglers were awarded over \$5000 in cash and prizes. All participants

are invited to register online at www.stinkysbaitshop.com starting March 3, 2023.

The tournament kickoff party also serves as an anniversary party for Stinky's Fish Camp. This year,

Stinky's Fish camp celebrates 16 years of serving 30A. The annual event is always a fun party for all who love Stinky's. The outdoor event features live music by Dread Clampitt, a crawfish boil, pig roast for picking, and a delicious over-sized birthday cake to share with friends and family of Stinky's. More tournament and kickoff/birthday party details will follow.

You can follow tournament information on Instagram @ stinkysbaitshop and Facebook @ stinkysbaitshack and visit their website at www.stinkysbaitshop. com.

For sponsorship opportunities please call 850-622-2248 or contact Lori Schmitz at Lori@stinkysfishcamp.com.

Stinky's Fish Camp is located

in Santa Rosa Beach across from the Gulf of Mexico providing friendly service and fresh cuisine with a Louisiana flare. Stinky's is situated on a Coastal Dune Lake in Dune Allen with stunning views. The restaurant is open daily

for lunch, dinner and drinks with a welcoming bar. With a name like Stinky's, it better be good!

Stinky's Bait Shack is Highway 30A's only live bait retailer and outfitter. The Bait Shack is also a live music venue with a full bar. By morning, it serves as a coffee bar serving New Orleans Cherry Coffee with biscuits and grits. Located next to Stinky's Fish Camp, The Bait Shack has become a staple stop for those wanting Stinky's Fish Camp and Bait Shack gear and merchandise. Stinky's Bait Shack is part of Word of Mouth Restaurant Group that also owns South Walton restaurants Stinky's Fish Camp, Red Fish Taco and Trenasse located in New Orleans,



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Do the Math: 100 Men Who Care Emerald Coast

By Christopher Manson

Scott Rude calls himself "the founding member" of 100 Men Who Care Emerald Coast. Rude (pronounced Rudy) is "semiretired" and spent three years teaching business management at the University of Iowa in Iowa

After leaving the university, he worked for Shell Oil in New Orleans. He and his family visited our beaches on the weekends and decided this is where they wanted to live. Jean, Rude's wife of 24 years, was very happy with the choice they made.

In Iowa, Rude was a member of the Hawkeye chapter of 100 Men Who Care. Upon relocating, he looked for a local chapter, but there wasn't one around. "The only thing to do was start one," he says. In 2021, 100 Men Who Care Emerald Coast launched with considerable help from Fort Walton Beach's 100+

Women Who Care honcho Kelly Romar-Fuller

Rude recently attended a check presentation for Healing Hoof Steps. "I hadn't heard of them," he says. "I had no idea how many organizations there were in Okaloosa and Walton counties that are trying to help people in our community." The Crestview-based nonprofit offers horse therapy to veterans with PTSD, as well as young children who have autism.

The 100 Men Who Care have given to Crossroads Medical Center, too. The Valparaiso free clinic serves homeless people and folks trying to make ends meet. "They do an unbelievable service," says Rude. "We gave them a little over \$3,000 and they showed us how they could turn it into \$9,000."

Other nonprofits that have benefited from the 100 Men Who Care include Children in

Crisis and A Bed for Me, which provides beds for children - and, in turn, helps them feel "more empowered and have more self-

"We've learned so much and been able to get involved in so much in less than a year and a half. It's eye-opening."

The process is simple. Members throw in \$100 every quarter and attend quarterly meetings where various charities are pitched, followed by a vote on who will receive that quarter's

"If we find a way to get the word out, it's going to be an organization that makes a strong impact on this community at a really meaningful level," he says. "The beauty of it is, everyone is the same. Whether you're a CEO or a maintenance worker, everyone is equal. You don't have to spend a lot of time, but you can make a difference."

The next meeting is set for May 8 at Niceville's 3rd Planet Brewing, starting at 5:30 p.m. "We welcome all to come out, meet new friends and see what we're all about," says Rude. "We're out of there within 90 minutes. Time enough for a couple beers!"



Rude and his fellow Men

Who Care number 45, a bit short

of 100 but well on the right track.

Joining up is a breeze. Email

100mwcec@gmail.com or call/

text Rude at (319) 325-1025. You

can also find 100 Men Who Care

Emerald Coast on Facebook and









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Located at Hotel Effie Sandestin



March 2023 Things to Do in South Walton

Friday, March 17, 24, 31 2023

Awkward Oxen Improv at Alys Beach Awkward Oxen Improv takes place Fridays at 10am in the Alys Beach Amphitheater. Awkward Oxen Improv is a free, fun, in-

850.837.0237

teractive, and fast-paced comedy show that's fun for groups of all ages. Join The REP's improv troupe, The Awkward Oxen, as they play improv games, and make up scenes and songs on the spot based on audience sugges-

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tions. Don't worry, if you suffer from a bit of stage fright you're free to hang out and watch and get some laughs. The Repertory Theatre is Northwest Florida's premier professional theatre company. Visit LoveTheRep. com for main stage performances and concerts throughout the year for music and theater lovers. Alys Beach Amphitheatre, 9581 E. County Hwy 30A, Alys Beach.

Friday, March 17

Topsail Hill Preserve State Park: Movie in the Park Join Topsail Hill Preserve State Park for Movie in the Park on Friday March 17th from 6 - 9PM. Come watch a recently released and popular Disney Movie, participate in a leprechaun scavenger hunt and a Jr Ranger Program, enjoy the Taco 30a food truck and other snacks & drinks. Bring beach chairs, blankets or whatever you want to sit on. Regular park entry fees apply. Suggested donations to the Friends of Topsail Hill Preserve State Park are appreciated. Topsail Hill Preserve State Park, 7525 W. Scenic Highway 30A, Santa Rosa Beach. March Movie Night: 7:15PM | Movie Begins. 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.

Saturday March 18, 25, April 1,

30Avenue Concert Series Come out to 30Avenue for the Spring Music Series from 6:00 p.m. til 9:00 p.m. on the green. Enjoy live music with family and friends under the stars in Inlet Beach. Guests are encouraged to bring a blanket or low-back lawn chairs. Saturday, March 11 | 6-9PM: Hunter & Tony. Learn more at www.thirtyavenue.com. 30Avenue, 12805 US Highway 98 E, Inlet Beach.



Monday, March 20, 22, 27, 29, April 3, 5

The REP: Adventures in Alys Proudly presented by the Alys Foundation, Adventures in Alys, a completely original storytelling experience for children of all ages takes place Mondays and Wednesdays at 10am, March 6 - April 5, in the Amphitheatre. Watch as The REP Theatre actors perform a masterfully improvised story based on audience suggestions. Adventures in Alys | March 6 - April 5, Monday & Wednesdays | 10AM, Alys

Beach Amphitheatre, 9581 E. County Hwy 30A, Alys Beach.

Tuesday, March 21, 28, April 4, 11

Huck & Lilly @ Seaside Amphitheater Huck & Lilly will perform LIVE in the Seaside Amphitheater Tuesdays and Thursdays at 6:00PM. Bring a chair or blanket, snacks and drinks, and enjoy the show. Free and open to all ages. Singer/songwriters Ken Johnson and Andi Zack-Johnson as Huck and Lilly specialize in music for kids AND the grown ups who love them! Seaside Amphitheater, 25 Central Square, Seaside.

Friday, March 17 FOOW: St. Patty's Day Celebration

Join FOOW - Fish Out Of Water at their St. Patty's Day Celebration. From 4 - 10PM, enjoy Irish style live music and Chef-inspired features. Green beer and cocktails available for purchase to get the party started! Live Music by Weston Hines 4-7. FOOW30a, 34 Goldenrod Circle, Santa Rosa Beach.

Monday, March 20, 27, April 3, 10 Rosemary Beach Spring Concert Series

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Series returns on Monday nights beginning at 6PM held on St. Augustine Green in Rosemary Beach! Bring your chairs and blankets and enjoy the night filled with great music. Each week is a different show so catch as many as you can! Spring it On! Concert Series, March 13 - April 10 | 6:00PM - March 13: The Anthony Peebles Band, March 20: Cosmic Rascals, March 27: The Barry Fish Band, April 3: Joey Shaling and the Paisley Blues Band, April 10: Sons of Saints. Rosemary Beach is a unique and picturesque beach town that brings island charm and style to the eastern end of South Walton. www. Rosemarybeach.com. St. Augustine Green/Owners Pavilion, North Barrett Sq. Rosemary Beach.

Monday, March 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 9:00a.m. - 11:00a.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, located on the west side of Scenic 30A in South Walton, offers a wide variety of natural resources including 3.2 miles of secluded, white sand beaches with majestic dunes over 25 feet tall. Three rare coastal dune lakes provide excellent freshwater fishing. To learn more about the park, please visit: https://www.floridastateparks. org/park/Topsail-Hill. Topsail Hill Preserve State Park, 7525 W. Scenic Highway 30A, Santa Rosa Beach.

Friday, March 24

Westonwood Ranch Pro Rodeo & Charity Fundraiser Calling all bulls, broncs, cowboys and cowgirls!!! The Professional Cowboy Association's biggest superstars will perform feats of athleticism during the 2023 Westonwood Ranch Professional Rodeo on March 24 & 25 at the Freeport Regional Sports Complex. Gates open at 6PM with 7:30PM performances nightly. Enjoy food vendors, children's bounce house and so much more. All proceeds from this event ben-

efit Westonwood Ranch. To purchase tickets and learn more, visit www.westonwood.org.



Saturday, March 25

Alaqua Animal Refuge Wild & Free Festival Alaqua Animal Refuge will host a Wild & Free Festival on Saturday, March 25th from 10AM - 5PM featuring live music, food and beverages, and a "baby shower" for the hundreds of native orphaned wildlife that make their way to the shelter. Enjoy a wildlife scavenger hunt, face painting, birdhouse decorating, and tour of Alaqua's new wildlife ambulance -- filled with animal ambassadors! This event will highlight Alaqua's Wildlife Rehabilitation Center, a state and federally permitted facility, providing a much-needed resource for rescue, rehabilitation, and release of sick, injured, and orphaned native Florida wildlife across an 11-county area. Alaqua Animal Refuge, 155 Dugas Way, Freeport.

Friday, March 31

Emerald Coast Theatre Company: You and Me Under the Sea



The Emerald Coast Theatre Company presents You and Me Under the Sea, a Theatre for the Very Young: Interactive Theatre. 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. Friday, March 31 & April 7 at 9:30AM, Saturday, April 1 & 8 at 9:30AM. 560 Grand Boulevard, Grand Boulevard Town Center, Miramar

Saturday, April 8

Great 30A Easter Race The 2023 Great 30A Easter Race will be taking place at Topsail Hill Preserve State Park on Saturday, April 8, 2023. The race starts at 7AM. Runners will have two distinct courses to choose from:



the CLEAN FEET 5K course and the STINKY FEET 10K course. Both courses are run entirely inside Topsail Hill Preserve State Park with an awards ceremony to follow. Learn more and register at www.thegreat30aeasterrace.itsyourrace.com. A portion of the proceeds from The

Great 30A Easter Race benefits Friends of Topsail Hill Preserve State Park. 7525 W County Hwy 30A, Santa Rosa Beach.

Sunday, April 9,

Seaside Easter Celebration Come out to Seaside for the annual Easter Celebration on Sunday, April 9th from 11AM til 2PM. Visit with the Easter Bunny and enjoy the egg hunt in the Amphitheater at 1PM. Plus: fun activities for guests of all ages beginning at 11AM. Free and open to all. Seaside's Amphitheater is a beautiful green space in the heart of Central Square where families will often gather for live music, outdoor movies, annual celebrations, children's activities and other fun events. Learn more: seasidefl.com.





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

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 green. Residents also have access to award-winning programming through Watermark University.



2021

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

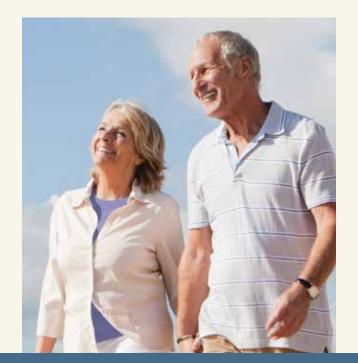
About Watersound Fountains

Located in Watersound, Fla. Watersound Fountains is a 148-apartment independent living community located at 335 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 Fountains™ 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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NatureWalkWatersound.com





The Hills are Alive with the Sound of Music!

By Anna Fisher, Associate Artistic Director, ECTC

Raise your hand if you've ever come upon an open grassy field and spread your arms out while twirling and singing, "The hills are alive, with the sound of music?" No one? Just me? Okay even if you ignored that impulse, I know you wanted to breathe in the fresh spring air and twirl with abandon as you embodied one of your favorite moments from "Sound of Music." We all have our favorite memories from this beautiful Rodgers and Hammerstein classic stage play and movie. Everyone learned to sing the notes along to "doe, a deer, a female deer" and find our

dreams when we "climb every mountain."

I am so excited to bring this beautiful, based-on-true-events story to life this spring at Emerald Coast Theatre Company. We have a cast of extremely talented adult and child actors who are already working hard in rehearsals to bring this gorgeous musical to our stage.

One of the greatest challenges of casting is finding the right actress to play Maria. She has to not only be able to sing like an angel, but to also be angelic in her demeanor. We have to believe that she would come to love a group of children as her own and embrace a life that she did not plan for herself. If you have met Anna Joy Powell, you know that she is the perfect actress to tell this story of love, family and overcoming. She is a pastor's wife and mother of four with the voice of an angel.

You won't want to miss Anna Joy and the rest of this incredible cast as they create all of those beautiful moments we cherish from this beloved classic. This family-friendly show opens May 5th and runs through the 14th. Green flag beach days, the scent of fresh lemons and The Sound of Music at ECTC—these are a few of my favorite things.



Three of Anna's children from left to right: Selah, Naomi and Vera



Local Author Bookshelf Author Project Winner Launches Fantasy Series

With his final novel, Time's Orphan, officially launched this month, Niceville local awardwinning author Hayley Reese Chow now offers the complete Odriel's Heirs series, a fast-paced, young adult fantasy adventure.

The Odriel's Heirs series tells the story of a world in which the powers of fire, invisibility and healing are passed down to three Heirs to protect their land from a demon necromancer and his armies of undead. Spanning decades and generations, the Odriel's Heirs series features three stand-alone novels connected by two bridge novellas to comprise a darkly epic saga across a new world both extraor-



dinary and perilous.

Walking in the footsteps of Sabriel, Graceling, and Avatar: The Last Airbender, Odriel's Heirs features strong female protagonists, slow burn romance and high stakes fantasy in a new world of magic, monsters and the undead, where the lives of all depend on the strength of three.

Hayley Reese Chow is an Air Force veteran, reservist, engineer, ex-ultramarathoner, retired fencer, mother of two and up-and-coming author, publishing seven books in the last three years. Her books have won the Florida Author Project, a Literary Titan Gold Award, a Book Reader's Appreciation Group Medallion, and have been finalists in the Book Blogger Novel of the Year Awards and the Wishing Shelf Book Awards.

For more information, visit hayleyreeschow.com



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The 16th Annual Digital Graffiti Festival Coming May 19-20

Digital Graffiti at Alys Beach is a one-of-a-kind projection art festival where artists from across the globe use the latest digital technologies to project their original works onto the iconic white walls of Alys Beach, and it returns for its 16th

Sometimes referred to as "Photon Bombing," "Guerilla Projection" or "Urban Projection," underground artists around the globe have been using the latest design, animation and projection technologies for many years to cast dynamic images onto skyscrapers and other urban structures as a means of artistic expression. Digital Graffiti at Alys Beach is a festival geared towards bringing these artists together in one place to celebrate and showcase their unique talents.

Each year, the festival attracts digital artists, filmmakers, musicians, interactive designers, photographers, VJs, producers, celebrities, agency executives and fans of art, technology and architecture. Thousands of dollars in cash prizes are awarded to artists, with digital submissions being received from as far away

as Israel, Austria, Canada, Germany, London, India, France, Italy and China.

Staged against the elegant white walls of Alys Beach, Digital Graffiti provides a large-scale blank canvas for artists to explore the visual intersection of art and architecture. The engagement between the art, architecture, and audience is transformative, creating an immersive and interactive art projection experience that is entirely unique to the Digital





Graffiti festival, named as one of the top "24 Unconventional Art Destinations Around the World" by National Geographic. Artists, designers, photographers, and architects are invited to submit their artwork to be projected

under the night sky and onto the pristine, reflective white walls of Alys Beach.

This evening festival features the town, buildings and landscape, illuminated by the latest in design, animation, and projection technologies; two glowing evenings of innovation and inspiration, with artists from around the world exhibiting works of projection mapping, generative art, experimental short films, and animation, as well as sound, motion, and light-responsive installations.

Digital Graffiti is a juried festival of original works of digital,

projection art. The 2023 awards include Best of Show (\$5,000 prize), Curator's Choice (\$2,000 prize) and three Special Recognition honors (at \$1,000 prize each), selected by the festival's curator, John Colette, and esteemed panel of judges. The Alys Foundation has donated more than \$200,000 in awards and artist stipends over the past 14 years, all to further digital work in the public realm.

Tickets for the 16th Annual Digital Graffiti go on sale March 15, 2023. For ticket information visit www.digitalgraffiti.com.





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New Capital City Bank Office Now Open in Inlet Beach

As of February 2, 2023, Capital City Bank is proud to call Walton County the home of our newest full-service office. Located at Watersound Town Center at the entrance of the Watersound Origins community, we are ready to expand our service to the members of this wonderful community and provide unparalleled banking.

At Capital City Bank, our brand promise is to be more than a bank to our clients, emphasizing creating positive, memorable and exceptional service experiences. We believe we are able to provide that, and more, at this new location.

"We are proud to have served the lending and commercial banking needs of the local community for the last three years and are excited to take the next step in our growing relationship with Walton County," said Stephen Stabler, Capital City



FDIC (a)

Bank president, Emerald Coast Region. "As we open the doors to our new full- service banking office, we also open the door on new opportunities to serve a broader, more comprehensive set of client services."

As your next-door bankers,

we aim to be more than only a place for 30A residents to satisfy their financial needs. We aspire to truly be a part of the community, with our associates getting to know clients on a personal level. We also hope to play an integral part in the growth of the com-

munity and we're excited to see how our role in that capacity evolves.

Headquartered in Tallahassee, Florida, Capital City Bank was founded in 1895. We provide a full range of consumer, wealth management, business and commercial banking services and have repeatedly been selected best bank or financial institution in multiple communities across Tallahassee, Crawfordville, the Emerald Coast, Palatka, and Cairo, Georgia. We have also been chosen as *Florida Trend* magazine's "Best Companies to Work For in Florida" eleven years in a row and the *American Bankers* Association's "Best Banks to Work For" every year since the list began in 2013.

Our new Inlet Beach location will be a full-service office, open from 9 a.m. to 4 p.m., Monday through Friday. We will be offering both in-person and virtual assistance to clients, as well as a Smart ATM option, featuring several key enhancements to traditional ATM services, 24 hours a day.

Our bankers look forward to serving you.

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May 11 | Lucky Chops

May 18 | Yacht Rock Revue

May 25 | Sinfonia Gulf Coast feat. Morgan James

June 1 | Gotta Groove Band

June 8 | Adam Ezra Group

June 15 | Journeyman: A Tribute to Eric Clapton

June 22 | Big Bad Voodoo Daddy





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Wellness

Life Changing: From Victimhood to Empowerment



By Stephenie Craig Journey Bravely

Ever find yourself feeling like life is happening to you and you have no control? Maybe a person did something that was unfair or hurtful. Maybe a storm disrupted your home or event. Maybe airlines canceled your flight. Maybe a health condition is making your life difficult. Living life inevitably results in discomfort. It can often feel like things are being done to you and you are a victim of people, your environment, or conditions you can't control.

Human nature extends us a tempting invitation to see ourselves as victims because victimhood lets us off the hook for taking responsibility for what we can control and casts the blame onto someone or something else. For a moment, embracing victimhood can feel comforting because it keeps you from having to self-reflect or take meaningful action toward change. However, in the long-term, victimhood ends up creating helplessness, hopelessness, bitterness, and resentment.

In reality, life throws curveballs and there are many things outside our control. But, even when the curveballs come, there is a helpful alternative to seeing yourself as a victim. Regardless of what is happening in your environment, you have been granted the gift of self-control. When someone does something unkind and when hard things happen, you have a choice about how you will respond. You can slide into victimhood, blame others, feel helpless, harbor resentment. Or, you can acknowledge the pain of your situation and then shift toward using your self-control to decide how you're going to show up in the given situation as a healthy version of yourself.

David Emerald writes about the shift from seeing yourself as a "victim" to seeing yourself as a "creator" in his book, "The Power Of TED." I highly recommend the short read. Shifting to a creator mindset is accomplished by figuring out where your self-controlled power exists in any given situation and to take meaningful action toward what you'd like to be true that is within your control. Determining what healthy control you have and how you want to respond to people/circumstances creates empowerment. So, what are the practical ways to begin shifting from victim to creator?

6 Ways to Shift from Victim-hood to Empowered Creator

Acknowledge the discomfort of a person, situation, or condition affecting you in ways you can't control. For example, your friend betrays your trust. Admit to yourself this has happened, that it hurt you, and that it affects trust in the relationship. Don't skip the pain.

Sort what you can and can't control. You can't control your friend's behavior, the weather, illness, traffic, etc. You can control or manage yourself, your thoughts, your feelings, your behavior, your responses.

Notice the invitation to victimhood. Notice feeling helpless, blaming, telling others your story of being wronged when you did nothing to deserve it, your internal story of life happening to you.

Don't over focus on someone else's bad behavior or negativity of circumstance rather than focus on what you can do. Gently decline victimhood's invitation. No thanks, victimhood. Yes, this situation is uncomfortable and there are some things here I can't control, but, I'm going to figure out where I do have power and I'm going to use it.

Ask yourself, "What do I want to be true in this situation?" I want my friend to know his betrayal hurt me. I want to set a boundary to let him know I won't continue the friendship as it has previously existed without loyalty. I want to have friends I can trust.

Use the healthy self-control (not others control) you have to help create the reality you desire through meaningful action. Have the uncomfortable conversation with your friend. Change the closeness of the relationship if he continues to betray your trust. Explore deepening other relationships that feel more respectful.

Stepping from victimhood into a creator role is certainly work, however, the resulting empowerment is life-giving, healthy, and produces mature growth in yourself and your relationships. As you continue to pursue personal growth, you can connect with us along your journey at journeybravely.com.





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The Thyroid Explained



By Dr. Richard Chern M.D.

I'd like to start off by saying thank you to everyone who voted us BEST IN DESTIN for both Anti-Aging Clinic and Women's Wellness Clinic. We are so excited and for readers of South Walton Life we will be offering FREE consultations in the month of January- so call us today! In this article, I want to talk about how The Hormone Restoration Center looks at the thyroid just a little bit differently than other physicians in the area. The thyroid cycle can be confusing, EVEN FOR DOCTORS! We

occasionally get calls from primary care physicians who worry their patient's thyroid level is too high or too low. The problem is they are looking at the wrong lab values. If you ask any of our patients, they will tell you we spend a long time discussing the thyroid with them and they all say, "Wow, I've never had someone explain it to me before." To get the thyroid to work, the brain secretes Thyroid Stimulating Hormone (TSH) to tell the thyroid to produce hormones. Thyroxine (T4) and tri-iodothyronine (T3) are two of the main hormones produced in response to TSH. Thyroxine (T4) goes back to the brain to tell the pituitary to reduce the amount of TSH produced while tri-iodothyronine (T3) regulates nearly every aspect of our metabolism. This is called a negative feedback loop like you see between a parent and child. The parent yells louder and louder at the child to clean his room. He eventually does which causes the yelling to stop and then the room slowly gets dirty again

The

Look Healthy, Feel Alive

which restarts the yelling. In the same way TSH increases and causes T4 to increase. This causes TSH to decrease, which then causes T4 to decrease which causes TSH to increase. Sounds much more complicated this way. T3 is the active thyroid hormone that regulates body temperature, heart rate, body weight, muscle strength, cholesterol, menstrual cycles, mental health, concentration, hair growth, energy and much, much more. Most physicians ONLY look at TSH to determine thyroid function which causes confusion as patients will say their thyroid is high when actually their TSH is high and thyroid is low.

At The Hormone Restoration Center, we look at your symptoms and ALL your thyroid levels to determine your need for treatment and optimal dosage. If you need treatment, optimal levels of T3 and T4 will often cause your TSH to be low. This is what concerns your physician. However, if your T3 is good, your symptoms have resolved and you don't have symptoms of too much thyroid, then your dose is usually fine, or as we prefer to say, optimal.

So, if you have fatigue, tiredness, difficulty concentrating, joint and muscle pain, depression, anxiety, weight gain, trouble sleeping, coarse hair or hair loss, temperature sensitivity, weakness, high cholesterol, constipation, dry skin, or menstrual irregularities you might have a thyroid disorder even if you have been tested optimal in the past.

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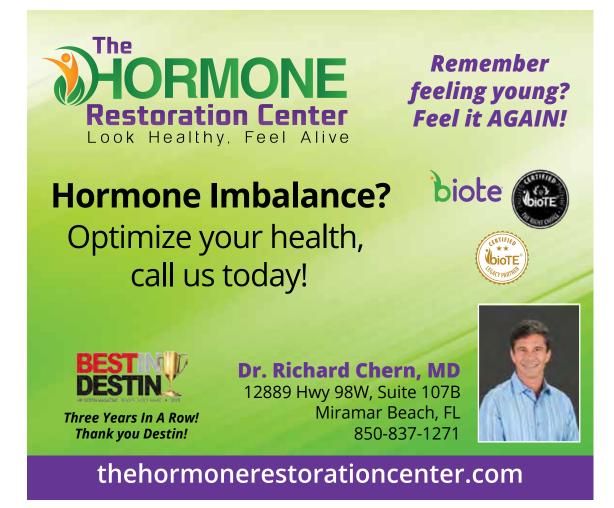
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What to Check Before the End of **Open Enrollment for Medicare**



By Greg Durette, FLORIDA HEALTH CONNECTOR

The end is near! Not in the mortal sense, but rather the end of the Open Enrollment Period for predominantly Medicare Advantage plan members in 2023. We will leave the mortality proclamation to the crazy guy wearing the sandwich board roaming various city streets around the country.

Keep in mind, if you are

"aging-in" this year, you have a whole different set of deadlines and circumstances (see last month's article).

This article will cover what you should be checking up on before the March 31 deadline rolls around and locks you in until the next Annual Enrollment Period (Oct. 15-Dec. 7).

So, what should you do to make sure this year's coverage selection treats you well and is something you will be happy with until next year?

First, you should have had some time to try out your new coverage. Whether that is a visit to the doctor of your choice or a trip to the pharmacy, you likely have had a chance to use your current coverage. If you are one of those folks that needs neither, bully for you! However, you should still take this time to conduct further research into whether the doctors, hospitals and pharmacies you favor are included in your network at a reasonable cost.

If you find some changes would be required of your intended selections, you have until March 31 to do something about

One point of note: if you have already made a change during this Open Enrollment Period, you have used your last bite at the apple for the year. Changes made during

this period are final and cannot be changed. If you have yet to use this last chance opportunity then, you still have that one chance available.

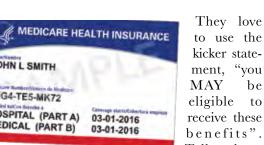
JOHN L SMITH

1EG4-TE5-MK72

HOSPITAL (PART A) MEDICAL (PART B)

Second, have you reviewed the functionality of your plan? What I mean is, are you able to easily use your new insurance card and have the providers accept it without a hassle? Do you find it difficult to know why your neighbor with a PPO has a much easier time finding an in-network doctor or facility (especially when traveling) than you have with an HMO? Has your doctor or medical group suddenly stopped accepting your coverage with little to no explanation?

If so, it is time for you to get busy with the business of taking care of you. If you have read my articles for any length of time, you know I am no fan of the grand promises made by the sports figures and celebrities on television about the benefits.



Talk about slick! The fact of the matter is, the proof is in the pudding. Nobody but you can get you what you need. Do the work. Do the research. Call local, knowledgeable people and get the details

Once you make that final call for the Open Enrollment Period, you can sit back and relax in the comfort of knowing you did the very best for you. Happy 2023!

that matter to you.

Greg Durette is a qualified, licensed agent with Florida Health Connector providing Medicare throughout the State and is based in Niceville. He has been in the insurance industry for over 39 years and can be reached at his office at 850-842-2400 or his mobile at 978-509-2941.

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What Teens Want Us to Know

By Michelle Ruschman

In this ongoing series, What Teens Want Us to Know, we asked the question, "What "adulting" skills do you want to be taught before you leave home? (Consider what you might want to know in the areas of physical and emotional health, relationship building, professional success, lifestyle, creativity, practical skills, and education.)" At school, there's a focus on social, academic, and extracurricular activities, but what about what they want to know...need to know... as they prepare to launch into life beyond graduation? In the busyness of working jobs, getting kids from one activity to another, church life, etc it's hard to know what our kids don't know. One mom mentioned, "My college-age son called me the other day and asked me how to make a grilled cheese sandwich! I didn't know he didn't know how to do that until that moment!"

It's easy for a modern family to miss the things that we, as parents and grandparents, took for granted growing up. Back then, there was time to learn how to cook together, we assisted our dads in the workshop or garage, and families lived closer together so elders could pass on what they knew to the younger ones. Kids still need this training and mentorship but there don't seem to be the same opportunities.

When our teens answered, there were clear themes they wanted to learn most:

Financial Literacy - How to pay for different expenses, how to do taxes, and how to create a budget. They also want to know what kind of insurance is needed, how to pick the best one, and how to use it.

Lifestyle Skills - Basic car care, how to do a job interview, how to schedule an appointment with a dentist or doctor, how to clean and maintain a bathroom.

Mental Health - How to stay motivated, how to put themselves first but in a healthy way, and learn how to be patient and reasonable.

Relationship-building skills were probably the one area in which the participants reflected their hearts the most. It would be so easy to see a teen on their phone and believe they didn't want to be social. The truth is, there is still a longing to stay connected. It's just now, there are electronic devices our kids are growing up with that make it harder for them to practice. Regardless, they still want relationship advice, to know how to maintain healthy boundaries, to know how to make the right friends, and how to talk to people confidently. One teen wrote they want to know "how to behave in a likable manner in a social situation." Another participant thought it was important to be able to offer better support. "I'd like to be able to tell when people are having a

rough day."

Kids are also longing for clarity in the confusion of our current culture. "Adults could teach us better how to understand the world we live in."

"I just want to be aware of what's out there. My whole childhood was sheltered from what was happening in the world and now I wish I'd gotten to know more so I didn't have to be so confused."

As a parent who works multiple jobs, it feels a little overwhelming to think I'm not teaching my child enough to confidently go into the next chapter after graduation. Anyone else? I think of the single parents, grandparents who are raising grandchildren, foster families, and families who deal with travel and deployment. There's a real opportunity here for communities to come together, parents to band together, and churches to serve their youth, all for the sake of our kids leaving confidently.

Imagine a program called Launching Well where retir-

ees, parents, and leaders in our community come together to teach their skills, passions, and expertise to our future leaders, consumers, and decision-makers. We'd have an opportunity for generations to reach for one another, for our kids to feel seen and loved, and for these teens to go back to their families with greater knowledge, confidence, and independence. Yes, I've been thinking about this a lot.

Our kids know some of what they will need to be contributing citizens in this world and we've lived it out for decades. Hopefully, with some deliberate action and collaboration, we can pass on what we know so it all becomes a little less daunting.

If you'd like your 13 to 18-year-old to be included in future articles, please have them fill out this anonymous Google form, shorturl.at/npr79.

Michelle Ruschman is a local writer, speaker and jewelry artisan. To contact her, go to her website, www. michelleruschman.com or email michelleruschman@gmail.com.









A Pastor's Ponderings: The Mercy Test



By Pastor David Holland

The expert in the law replied, "The one who had mercy on him."

Jesus told him, "Go and do likewise." Luke 10:25-37

How can we know we are truly a Christian? Being born into a Christian family doesn't make you a believer any more than sitting in a McDonald's makes you a hamburger. Nor can you simply be a good person and earn your way into heaven.

Jesus reveals the test of tangible Christian faith through the parable of the Good Samaritan. A young religious lawyer approached Christ asking, "What

must I do to inherit eternal life?"

Jesus asks the lawyer about what he believes, and the man shares remarkable insight as he says, "Love God" and "Love others." These two great commandments are not only a summary of the entire Old Testament, but are the guiding principles of successful living.

The lawyer questions Jesus further. "Who is my neighbor?" It's as if he were saying, "How do I know the kind of love and faith God requires?" Christ answers with a story aimed at challenging the man while assuring him of salvation.

The parable begins with a man robbed, beaten and left for dead. The priest walking by is unwilling to get involved with this messy situation. So, he avoids the man in need. Ironically, he was en route to the temple to serve people in need while a man lies suffering right in front of him.

A Levite also passes by; but in a hurry to fulfill his religious duties, he leaves the poor man lying on the road. But, along comes a despised, irreligious Samaritan who has compassion for the man and generously attends to his needs. Christ concludes the parable with a question for the lawyer: "So, who was the good neighbor?"

The lawyer answers, "The one who had mercy on him."

Christ's conclusion and message to us, "Go and do likewise."

It is easy to love God and love others in theory. The difficulty comes in actually doing it in ways that matter. The Lord showed us how. Through the priest, Christ reveals you can serve the Lord in non-religious places.

The response of the Levite shows hurting people sometimes surface at the most inconvenient times. It is in the random and unpredictable times that people challenge us to stop and show mercy.

Who is our neighbor? It is the needy person set in our path or the difficult situation that people lay on our doorstep. Often, our neighbor is a stranger.

We could shirk responsibility

and ask ourselves, "Why is this person my problem?" We can go down the guilt path and assign blame. "What did they do to get themselves into this situation?" Or we can take the mercy road and help the needy person.

When I was age 17 and a new Christian, my mother went out drinking. Late that night, she came home with a male friend who had drunk way too much. Because I had two twin beds in my room, the stranger slept in the empty bed. I remember his smell to this day. Internally, I fumed with anger. But I also sensed that this man needed to know Christ as his savior.

I explained the good news of Jesus Christ to this inebriated person, and he prayed the prayer of faith. I went to sleep doubtful he would remember anything. In the morning, I drove him home, and as I was dropping him off, he paused and said, "I remember what we did last night. I'm a Christian now." Despite my lack of compassion, God's grace powerfully affected this new brother.

Mercy does not earn your entrance to heaven, but it shows you have genuine faith. Micah 6:7-9 says, "What does the Lord require of you? To act justly and to love mercy and to walk humbly with your God." Be the Christian who shows mercy.

I know simple faith in the Lord Jesus Christ saves us from sin. But, I also know we need to act on that faith by loving our neighbors. Walking down the road of life, you will encounter struggling, hurting people. In my experience, these tests occur in the most inconvenient times and are costly in time and money. Are you ready to meet your neighbor and pass the mercy test?

Dave Holland pastored churches 38 years before retiring in Destin. This devotional is from his book, "Extraordinary Jesus." You can get 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 DavidvHolland54@gmail.





The Road to Redemption:

Garland Rowland – your marriage built on the Rock

By Victoria Ostrosky

"Therefore, a man shall leave his father and mother and hold fast to his wife, and the two shall become one flesh.' This mystery is profound, and I am saying that it refers to Christ and the church." (Ephesians 5:31-32)

To God, marriage is a picture of Christ and the church, and is a great mystery. Jesus loved His church and gave Himself up for her. His love is absolute and complete. His sacrifice is absolute and complete. And the intimate communion God desires with His children is of paramount importance. The Garden of Eden was a place of communion and rest. Walking and talking with God every day, all day. But the fall happened, and everything changed.

God instituted marriage way back in the Garden of Eden. We know how difficult it can be to maintain the level of love and commitment necessary to stay together for the lifetime we've promised each other. We can get led astray by attention from



someone else. We can keep a mental list of all the times our spouse has hurt us or disappointed us. We forget that we have culpability in the daily decisions we make. And, over time, we become strangers.

But God knew what He was doing, and, as Believers, we need to set an example for the world. "Love one another as I have loved you." Those aren't just pretty words to put on a wall plaque.

Garland Rowland, a small group pastor at Destiny Worship Center, says "I love building small groups and I love to pray with people. I love to see



them grow in Christ." Everyone knows the awful statistic of marriage failure. "The enemy," says Garland, "is attacking marriages big-time. You're not alone. The good news is that there's a 100% chance of success if both spouses will get on the same page and follow Christ's words."

You may be wondering how you can do that. Garland lists three things husbands and wives must do. First, is to humble yourself and put Christ first. Then you need to repent and stop looking at things the same way, and lastly, forgive. As Jesus said in His Sermon on the Mount – "For if you forgive others their trespasses, your heavenly Father will also forgive you, but if you do not forgive others their trespasses, neither will your Father forgive your trespasses." (Matthew 6:14)

In our society, it's become normal to hold a grudge, to hold onto anger and hurt, to not forgive because the damage done to us was so bad. But God doesn't have a sliding scale when it comes to forgiveness. We are commanded to forgive. Period. As Jesus would say, "He who has ears to hear, let him hear."

"Forgiveness is huge," says Garland. "When you truly forgive, what they did fades away."

When it comes to working on saving your marriage, it's about really taking the time to look at yourself and take stock of who and what you are. "We may think we want to move on, but marriage is a blood covenant, not a contract. There's hope if you humble yourself, are willing to change, and honestly see yourself and your failings. Read your Bible and start conforming your life to the Word of God."

Garland explains that men are to be the spiritual leaders, and when wives begin to see Christ in their husbands, they fall in love with Jesus more and more. "Keep Christ-centered and your marriage will fix itself."

Garland knows that the more you become like Christ, the closer you will become in your marriage. In his counseling, he stresses the importance of putting Christ at the center of your marriage, to be forgiving and loving. "God gave your wife to you, and when you honor and cherish her, you honor God."

The more you both become like Jesus, the closer you and your spouse will become. "You must bring every thought captive to the obedience of Christ."

Garland and his wife, Gretel, can testify to the truth of these words. Focusing on Jesus and their relationship with Him, saved their marriage, and yours can be saved, too.

You can hear Garland'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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By Sean Dietrich

She was trash. At least that's how she was treated. She was found wandering a rural Mississippi highway. Beneath the stars.

It was a wonder the girl hadn't been hit. This was a busy highway. The kind with transfer trucks.

The dog was walking in the center of the road. On the yellow line. Clearly there was something wrong with her. Animals don't walk open highways. But the black-and-tan dog was moving by feel. Because she is blind.

All she knew was that she liked open highway because the surface was smooth, and there were no obstructions. And when

Sean of the South

you're blind, no obstructions is a good thing.

She was a skeleton. Every rib visible. Every spinal disc showed. There were scars all over her, as though she'd been involved in a host of dog fights.

A scar on her face. A scar on her chest. One behind her ear. On her side. Another on her right forelimb.

Probably, she had been caged with other hunting dogs. The dogs were probably mistreated and hungry. Hunger makes dogs

Nobody knows how the blindness happened. But it didn't take a rocket engineer to figure it out.

"Someone hit this animal with a blunt object," the veterinarian later said, choking back tears. "Someone beat this poor dog. Maybe with the butt of a rifle. Maybe with rebar."

People say that dogs use smell above all other senses. That's a lie. A dog doesn't use her sense of smell to avoid walking headfirst into walls. A dog doesn't use smell to detect body language in other animals or humans.

A car stopped on that lonesome highway. A Samaritan picked up the dog. The dog was apprehensive to get into the car, but then, she was so hungry.

The Samaritan placed her into the backseat. The Samaritan took photos of the animal and posted them to Facebook. Nobody claimed the animal. Nobody even commented. Nobody wants a blind dog.

A local hound rescue was called. They bathed her multiple times. The bathwater was almost black each time. They doctored her wounds. They took her to the vet. The vet removed her eye and sewed her eyelids shut.

Not long thereafter a guy heard about this animal through a friend. This guy is a flunky redhead with an overbite and a nose so big he can smell the future. He is not handsome, but he has a weakness for animals. Dogs in particular.

Within hours, the guy and his wife drove to the Mississippi-Alabama state line. They met the dog and her foster mother at a barbecue joint. The dog sat beside the guy while he ate. She pressed her body against his.

He fed most of his pork sandwich to the animal. She ate the



meat. He ate the bread.

When it was time to leave, the lady with the animal shelter said, "So do you want to foster her?"

"No," said the guy, "I want her to be my daughter." And we haven't been apart since.

Within the months I've had her, she's gained 14 pounds. She sleeps beside my bed. She travels with me. She has visited 18 U.S. states. Slept in dozens of hotel rooms. She has met a lot of people. And I would even venture to say she's happy.

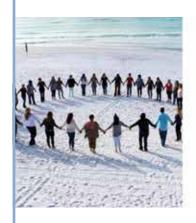
At least I hope she is.

Also, I hope the man who hurt her reads these words someday. I hope this man recognizes her photo on Facebook. I hope he realizes that he was wrong about her. She isn't trash. No way. No

Her name is Marigold. And while I'm sad the last face she ever saw was his. I'm thrilled the first face her little eyes will ever see will be God's.

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Difference Making



By Kirk McCarley.

In the 2003 novel, "The Five People You Meet in Heaven," Mitch Albom charts the life of amusement ride mechanic, Eddie, who loses his life in an amusement park accident. Upon his arrival in heaven, he encounters five of the people who had a significant impact on him while he was alive.

Eddie lived much of his own life unfulfilled, that is until he also met those he had influenced or affected most significantly, many of whom went on to have great achievements themselves. Eddie, through his seemingly understated and unknowing acts of service, learns in the afterlife that he provided that opportunity for them.

In my vocation as a Career and Life Coach, clients profess a variety of reasons and underlying motivations for seeking services. Some would like to sharpen their communication skills to enhance their performance in job interviews. Others, already in a role of leadership, aim to better their professional presence, to promote to the csuite. There can still exist a few more, pursuing improvement in life goals: better relationships with family and friends, more effective time management allowing for decreased stress and increased chances for recreation, or improved health and fitness.

These motivations eventually point back to a desire for a higher quality life, often defined by more time, better health, or greater financial resources. What is often surprising, however, is that when peeling deeper, a most profound desire of the human heart seems to be the craving to "matter," to make a difference, if you will. Much like Eddie in the book, we yearn for impact.

As a schoolboy in the farmlands of the Midwest, one of my pastors in St. Louis garnered a reputation as a crafty, wily southpaw pitcher. Even at a young age, professional scouts salivated over his ability and the possibility of discovering another Spahn or Koufax. One such member of the vanguard for the White Sox, a fellow who had himself achieved moderate success in identifying talent, approached the youngster as to his future aspirations.

The young man was torn. He loved the game of baseball, but simultaneously sensed a calling to faith-based ministry. The scout, too, found himself troubled. Though his job was to secure athletes that might eventually wind their way into Chicago, he reflectively questioned his impact on the greater good of humanity, wondering how much he had "mattered." After all, it was "just" baseball, a kid's game. As the scout and player together contemplated and prayed over the eventual decision, a certain peace was reached. For the scout he came to understand that his job at that moment had transcended the sport of baseball.

The young man went on to

pastor for some 50 years. Following his retirement from the ministry he also finally got the call to the big leagues, throwing out the ceremonial first pitch from the mound at Busch Stadium preceding a St. Louis Cardinals game.

For readers, I don't know who all you have impacted during your time on this planet, but I do believe it is more, much more than you would ever imagine. Who, by encountering you, didn't give up or strived to be better? To whom did you offer words of encouragement, or for that matter, no words at all, perhaps just a time or moment of presence? Who needed your friendship or more importantly love, at a critical juncture?

Think back on the times that you've made a difference. There may be a birthday card stowed away somewhere. A commendation for service. Maybe just a simple thank you note.

Build upon those mementos and the many more that are unwritten and even unspoken.

Also, know that even far greater opportunities and possibilities are possible and can and

I believe will await and meet you on next and future steps of your life journey. It's never too late. May your adventures be meaningful, powerful, and exciting.

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



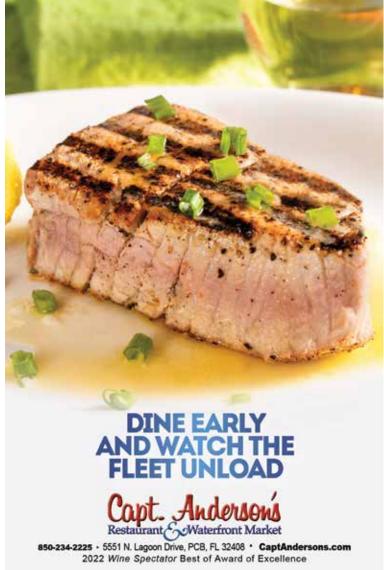


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Musing



By Rick Moore

It seems each generation abbreviates more and more. Responding to a text a message with the two letter word "OK" is simply not short enough. That is way

too long! The latest trend is to just type "K." I asked a young person why not just type "OK." He said it was because OK stands for Oklahoma. So "OK" is not OK.

Now that we've got that straight, where did "OK" come from (the word, not the state)? The word may have come from the very area I now call home; the Choctawhatchee Bay Area. In «All Mixed Up», the legendary folk singer Pete Seeger sang that "OK" was of Choctaw origin, as the dictionaries of his time (Webster's Dictionary, New Century Dictionary, and Funk & Wagnalls) tended to agree.

The earliest written evidence for this Choctaw inception is provided in writings by the Christian missionaries Cyrus Byington and Alfred Wright in 1825. These missionaries ended many sentences in their translation of the Bible with the particle "Okeh», meaning «it is so," which was listed as an alternative spelling in the 1913 Websters Dictionary. Saying "Okeh" was like saying "Amen." This explanation sounds good to me, but not so with everyone. This explanation is definitely not OK for some folks from Boston.

Many of the good folks in New England believe that "OK" originated around Boston as part of a fad in the late 1830s. They say "OK" stands for «oll korrect [all correct]». This origin was first described by linguist Allen Walker Read in the 1960s. He tracked the spread and evolution of the word in American newspapers and other written documents, and later throughout the rest of the world. He also

OK!



documented the controversy surrounding OK and the history of its folk etymologies. According to Mr. Read, the abbreviation fad began in Boston in the summer of 1838. Newspapers used expressions like OFM, "Our First Men,» NG, "No Go,» GT, "Gone to Texas," and SP, "Small Potatoes.»

Supposedly, many of these abbreviated expressions were exaggerated misspellings by the humorists of the day, but can we really trust what we read from a man named Mr. Read?

According to historians who studied the OK Corral, "OK" had its origins in President Martin Van Buren's 1839 campaign for reelection. Van Buren was supported by a political club in his home town of Old Kinderhook. The name "Old Kinderhook" was shortened to "O.K." Van Buren's supporters used the term for their candidate who they saw as "above average" or "outstanding". OK was more than just OK. The abbreviation proved to be very popular for political slogans and campaign pins, although Van Buren lost the elec-

In 1969, a psychiatrist named Dr. Thomas A. Harris wrote a book titled "I'm OK -

You're OK." It was, and still is, one of the best selling self-help books of all time.

It sold over 15 million copies, and remains in print today. I read it several years ago and thought, well, it's OK. It would have been nice to hear someone say I'm great, but I guess OK is OK. I jest, but actually, the book was life changing for many. The theory of transactional analysis has helped many parents, adults and children understand their relationships with each other. Dr. Thomas encountered some people who would say to themselves: "I'm OK, but you are not." Some people would say to themselves: "You're OK, but I'm not OK." He also dealt with others who would say to themselves: "You're not OK, and I'm not OK." None of These positions are OK.

We all know what people mean when they say we shouldn't settle for OK. Even The Bible says God doesn't like anything lukewarm. However, if we think back to the 1825 meaning of the word OK (it is so), it can bring a moment of peace, acceptance and serenity. By this very definition, I can tell you with great certainty, there is no need to fret. No matter what you are going through, everything is going to be OK!

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





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30A Eats Recipe of the Month: Shrimp Remoulade

By Susan Benton

New Orleans has been on my mind quite a bit lately, especially with Mardi Gras still in the rearview this month. When recently invited to create a recipe for Stonewall Kitchen using one of their mustards, I chose the horseradish as I knew it would make a delicious Shrimp Remoulade.

There are two types of Remoulade sauces in Louisiana. One sauce is white and mayonnaise based, similar to the French classic, Celeriac Remoulade. The other is a red version made with ketchup (below), and I love both!

Shrimp Remoulade (pronounced ruma-lahd) is simple to prepare, and when served on elegant china, it is an impressive dish for entertaining. The fresh Gulf shrimp tossed in the spicy sauce, served on a bed of crisp lettuce ribbons is a delight to savor as a full meal, or as an appetizer.

I live on the Gulf Coast, so I'm partial to our local seafood, but you just need to look for the



best and freshest wild caught shrimp in your local area for this

Remoulade Recipe:

Ingredients:

1 1/2 cups heavy-duty mayonnaise like Blue Plate, Duke's or Hellman'

1/4 cup Heinz ketchup

1/2 cup Stonewall Kitchen Horseradish Mustard

1 tbsp Worcestershire sauce

1 tsp hot pepper sauce such as Tabasco

1/2 cup finely diced green

1/4 cup finely diced celery

2 tbsp minced garlic

1/4 cup finely chopped pars-

1/2 tbsp lemon juice salt and cracked black pepper to taste

3 dozen 21-25 count boiled shrimp, peeled and deveined Shrimp

Preparation:

In a mixing bowl, combine all of the above ingredients, whisking well to incorporate the seasonings. I usually prefer to stop here and leave my sauce chunky, but many prefer a smooth sauce which requires the use of a food processor or emulsion blender. If the consistency is too thick, loosen by adding 1-2 ounces of good olive oil and pulse with blender or processor. Once blended, cover and place in the refrigerator, preferably overnight. A minimum of four hours will be required for flavor to be developed. When ready, remove from the refrigerator and adjust seasonings to taste. Toss in the shrimp and coat. Place six shrimp on a leaf of romaine, sliced iceberg, or your favorite leafy green cut into ribbons (slicing on bias), and spoon a generous serving of Shrimp Remoulade on top of the greens. You can also toss the shrimp in the sauce right before serving. Do

not sauce the shrimp at leave at length prior to service, as the shrimp will lose their firm texture. This recipe serves 6.

Note: For readers who do not have immediate access to Stonewall's delicious and intensely flavored Horseradish Mustard, use Creole mustard and add 2 tablespoons of horseradish to substitute. I also prefer to chill the salad plates prior to serving. I decided to include my boiled shrimp recipe below, just in case there was to be any confusion. Many cooks like to use Old Bay seasoning or Zatarains. Feel free to boil your shrimp to your preference, toss with the remoulade sauce, and laissez le bon temps rouler!

Boiled Shrimp Recipe:

Ingredients:

1 tsp Mustard Seed

1 Tbsp Black Peppercorns

3 Tbsp Kosher Salt

1 Tbsp Cayenne

2 Fresh Bay Leaves

1 Rib Celery Quartered

1 tsp Whole Allspice

5 Whole Cloves Garlic

2 Lemons Quartered

12 Cups Water

Preparation:

Combine the ingredients in a large stock pot and bring to a boil. Reduce the heat and simmer partially covered for 20 minutes. At a different station, prepare an ice bath with 8 cups ice and 8 cups cold water. Return the stock pot liquid to a boil, and add the shrimp. Turn off the heat immediately. Wait 3 minutes making sure the shrimp are white all the way through, and then remove them to the ice bath. When they're completely cooled, peel by removing the shell and tail, then devein.





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UNwineD March 31 - April 1

Visit Panama City Beach invites visitors and residents to the destination's premier two-day culinary festival, UNwineD presented by Publix. Taking place March 31 - April 1, 2023, at Aaron Bessant Park, the seventh annual event will showcase the best craft beer, wine, and spirits from around the world. Additionally, the event will offer delectable cuisine from renowned area chefs, live entertainment, and a variety of vendors and artisans.

"We are thrilled to welcome locals and visitors to Panama City Beach for the seventh annual UNwineD presented by Publix," says Visit Panama City Beach President and CEO Dan Rowe. "We look forward to another year partnering with 'Southern Living' to host an unforgettable celebration showcasing the best cuisine, craft beer, wine, and spirits of our region."

The gourmet gathering begins on Friday, March 31 at 6 p.m. with a one-of-a-kind kickoff party hosted by 'Southern Living' and Visit Panama City Beach. The exclusive preview event includes custom cocktails, delicious bites, live music, and much more. Now available for purchase at a limited supply, VIP tickets are \$185 per person and include early entry into Saturday's event and a gift bag with commemorative UN-

wineD glasses. Ticket holders must be 21 and over.

Saturday's festivities begin with the Grand Afternoon Tasting on April 1 at 1:00 p.m. Guests can wander from booth to booth and stop by the Publix tent while sipping and savoring craft beer, wine, spirits, and culinary creations from leading chefs in the region. Those looking to shop and explore while tasting can browse the local shops and boutiques set up at Art & Vendor Row and stop by the 'Southern Living' tent for home décor,

cookbooks, and more. Tickets to the Grand Afternoon Tasting are \$85 per person and ticket holders must be 21 and older. Kids 12 and under are permitted at no charge but must be accompanied by an adult. Early entry tickets to the Grand Afternoon Tasting are available to purchase for \$115 per person and allow attendees early access to the event.

Following the Grand Afternoon Tasting, headliner MAGIC GIANT and opening act The Collection will take the stage Aaron Bessant Park amphitheater for a not-to-be-missed congenres, with TV appearances

ater for a not-to-be-missed concert in the park, starting at 4:30 p.m. Musical group The Collection has generated tens of millions of streams and earned praise from 'American Songwriter,' 'Glide,' 'Parade' and more, all before signing their first record deal in 2022. Headliner MAGIC GIANT has been named one of the "10 Artists You Need to Know" by 'Rolling Stone,' and has climbed Billboard charts spanning multiple

genres, with TV appearances on the 'Today Show' and 'Good Morning America.'

All tickets to the Grand Afternoon Tasting include entry to the concert in the park, and individual tickets to the concert portion of the event can be purchased for \$25 per person.

For more information about UNwineD and to purchase tickets, please visit www.visitpanamacitybeach.com/unwined.











March 2023 Live Music in South Walton

The Red Bar Jazz Band

SoWal 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. Follow The Red Bar on Facebook to see what Oli's talking about today. And see the website at **TheRed-**Bar.com. 70 Hotz Ave, Grayton Beach.

LIVE MUSIC every Friday and Sunday at FOOW

Sunday, March 19, 26

Enjoy LIVE MUSIC every Friday and Sunday at FOOW - Fish Out of Water in Water-Color, FL. The Gulf front restaurant is located on the second floor at WaterColor Inn and Resort at 34 Goldenrod Circle, Santa Rosa Beach.. Follow FOOW on Facebook to find out who's playing, restaurant + drinks specials,

events and more. LIVE MUSIC Sundays, 11AM - 1PM, March 12: Kyle Lamonica, March 19: Christon Birge, March 26: Ken As one of the 30A & Andi. area's only large family-style restaurants and bars overlooking the Gulf of Mexico, Fish Out of Water embodies the spirit of the WaterColor community: coastal, fun, and unpretentious, with impeccable service and cuisine.

foow30a.com Kith + Kin Monday Night Live @Kith + Kin

Monday, March 20, 27

Join Kith + Kin Coffee for Monday Night Live featuring local artists. Bring your friends and family to enjoy a cup of coffee or a local draft beer while enjoying live music. Monday Night Live will be set up on the porch. March Schedule: 13th, 5 - 8PM | Tanner Gray of Certainly So, 20th, 6 - 8PM | Ronnie Mc-Brayer, 27th, 5 - 8PM | Max Mc-Cann. Located on the west end of 30A near the entrance to Topsail Hill Preserve State Park, Kith + Kin was founded on a love of coffee, a passion for adventure, and a heart for community. Visitors and locals alike are encouraged to go for the coffee, stay



for the community. Visit: www. kithandkin30a.com. 7525 W County Hwy 30A Camp, Store Suite 1, Santa Rosa Beach.

Summer Haze Spring Fling

Sunday, March 19, 2023

Southern Sound Music Alliance presents the Summer Haze Music Festival on Sunday, March 19th from 11AM - 9PM. This full day event will feature some of SoWal's favorite musicians at North Beach Social. General admission is free. VIP & Sponsorship opportunities available. For more information on the artists, ticket sales and sponsorship opportunities, visit Summer Haze **Spring Fling**. 24200 US-331, Santa Rosa Beach.

Casey Kearney Band @ **Red Fish Taco**

Tuesday, March 21, 28

Rock out to live music featuring Casey Kearney Band every Tuesday in the Garden Room at Red Fish Taco from 6 - 9PM. Tuesdays, 6 - 9PM. In the heart of Blue Mountain Beach at Redfish Village is Red Fish Taco - a vibrant, family-friendly eatery and bar where Mexico meets the Gulf of Mexico and tacos and tequila are the main events. See the menus at **redfishtaco.com**. 2052 W County Hwy 30A, Santa Rosa Beach.

Tim Jackson's Storyteller Tour LIVE @ Stinky's Bait Shack

Wednesday, March 22, 29, April 5 & Thursday March 16, 23, 30, April 6

In its third season, Tim Jack-

son's Storytellers Tour is every Wednesday and Thursday night at Stinky's Bait Shack. The shows will be ticketed with advance sales available online at www. stinkysbaitshop.com or in person at the Bait Shack. Showtime: 7 - 9PM. **Artists Include**: Alissa Moreno & Michelle Malone. Tim will be bringing national recording artists to the limited seating venue which will offer an intimate, quiet, family friendly, listening room vibe. Visit: stinkysbaitshop.com. 5994 County Rd 30A, Santa Rosa Beach.

Joey Shaling @ Scratch Biscuit Kitchen

Wednesday, March 22

Scratch Biscuit Kitchen, located in WaterColor Town Center, invites you to enjoy brunch featuring live music every Wednesday from 11AM -2PM. It's hard to compete with biscuits, brunch and beats near the beach! Follow Scratch Biscuit Kitchen on Facebook for updates on music, events, and more! March Lineup: March 8 | Kyle Lamonica, March 15 | Otha Allen, March 22 | Joey Shaling, March 29 | Christon Birge. 1777 E County Hwy 30A Unit 101, Santa Rosa Beach.





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Studio 237 Music Lessons: Celebrating National Music in Our Schools Month

March is National Music in Our Schools Month (MIOS), a time to celebrate the importance of music education in our schools and to recognize the incredible dedication of our music teachers!

This event was established by the National Association for Music Education (NAfME) more than 30 years ago, and its goal is to raise awareness for the importance of music education for all children. This year's theme is "music is all of us", with an aim to highlight how music is everywhere in our lives and has a unique way of bringing us together and giving everyone a place to belong. You can find out more on their website: https://nafme.org/programs/miosm/

This month is the perfect opportunity to acknowledge the amazing music teachers in our schools and their endless dedication to teaching music to our children. Over the years, our public schools have spent time and resources growing music programs including: music rooms, chorus, band programs in middle and high schools, purchasing of instruments and supplies, auditoriums, and forming a team of



certified, encouraging, and enthusiastic music educators. We are especially thankful for our earlier music teachers who were the pioneers of music education and made sure that the children had the opportunity to learn, listen, and experience music. We wouldn't be where we are today without them.

One of the highlights of this month is National Marching

Band Day on March 4th, which celebrates the "marching arts" like drum corps. Marching bands are a much-loved tradition, first appearing in the 1800s and playing in many different establishments from the Broadway stage to football stadiums and smaller auditoriums. Marching bands perform at most every football game, plus other events throughout the year like graduations,

other sporting events, and district level competitions. They represent the "music is all of us" theme well as they play a significant role in important events in our community, boosting morale and giving our students the chance to come together in strength and unity through music.

If marching and sporting events are not your style, chorus is another great way to become involved in music. Group singing encourages socialization, teamwork, presentation skills, and public speaking skills. If we can learn to sing in front of people, giving a speech seems so much easier. With singing, students can express emotion, creativity, and confidence, and build a strong bond with the singing group.

Even just attending these events as supportive audience members makes a massive difference. After all, we need the audience to encourage the students/ music teachers and enjoy their performance!

This month, I encourage our parents, guardians, and community members to give music teachers a card, note, gift, handshake, or word of appreciation. Let them know how they make a positive difference in the lives of students with their hard work both during school hours and on weekends and breaks. We all need each other to keep the arts alive in our schools.

Don't Miss Out On Our Next Issue!

SoWal Life is printed and delivered to every home & business in Santa Rosa Beach and 30A each month! For advertising information call, 850-399-0228.





OLLI Brings Adult Learning to Florida's Panhandle

The Osher Lifelong Learning Institute (OLLI) at Florida State University is an exciting, challenging scholarly program tailored for adults 50 and older who love to learn in a stress-free environment where there are no tests and no homework. Designed as a member-centered organization, OLLI allows students to expand their intellectual horizons, engage in social activities, participate in volunteer opportunities and hold key leadership positions within the organization.

Here in Northwest Florida, OLLI - PC30A began in 2019 with a vision to bring intellectually stimulating university oriented adult learning educational opportunities to the residents of the 30A corridor. Several longtime residents of the area approached FSU PC to discuss options. FSU Tallahassee already had an active OLLI group, and graciously extended the OLLI option to the FSU PC campus.

What is OLLI? The Osher Lifelong Learning Institute supports 125 Osher campus organizations across the United States. Bernard Osher, an active and engaging 96-year-old, began the institute in 2001. OLLI exists to actively engage seasoned adults in lifelong learning, social interaction, and community building.

The OLLI at FSU PC30A group is dedicated to building a



program that offers opportunities to learn, socialize, and enhance the community through courses and an active speaker series. It is a structured organization, with semester or year-long memberships available. A membership

opens up not just courses and programming locally, but also provides access to the courses offered through the FSU Tallahassee campus. Learning is delivered in person, hybrid, or fully online, depending on the subject

and instructor. The instructors are in many cases experts in field or university level professors.

The current Spring Semester includes 10 courses offered locally as well as 50+ courses from the Tallahassee campus. Fall Semester for 2023 promises even more offerings.

Call Margaret Walters Gamble, OLLI at FSU PC30A Learning Coordinator at 850-532-7841 for more information. Follow the group on Facebook at www.facebook.com/OLLIatFSUPC30A/ to keep up with current news and activities.

Paddle at The Park Coming May 6

The 11th Annual Paddle at the Park is moving its location and date! This standup paddle board race will take place in the Gulf of Mexico behind The Boardwalk on Okaloosa Island on Saturday, May 6, 2023. It features 1- and 3-mile recreational races, a 6-mile elite race and a kids fun out-and-back paddle.

The weekend fun begins on Friday, May 5, with a Racer Welcome Party at Al's Beach Club at The Boardwalk on Okaloosa Island. It continues on Saturday morning with the races, which have staggered start times, beginning at 9 a.m. Racers and spectators alike will enjoy the festive atmosphere with displays and booths set up along the beach. The event will conclude with awards.

Registration is now open at https://paddleguru.com/rac





es/11thAnnualPaddleatthePark. Find all race details at Paddle-AtThePark.com or follow Facebook.com/PaddleAtThePark.

Thank you to our race partners BOTE and The Boardwalk on Okaloosa Island; title sponsor

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March 28:

DOCUMENTARY OF THE SPRINGS, DAY 1

> PRESENTER: OSCAR CORRAL

> TIME: 5PM CT

LOCATION: OHANA INSTITUTE March 29:

DOCUMENTARY OF THE SPRINGS, DAY 2

> PRESENTER: OSCAR CORRAL

TIME: 10AM CT

Location:

Morrison Springs



Business

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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Business



By Chris Balzer, ECES

If we could go back in time to 1797, we would witness John Adams become the 2nd U.S. President, the first ship of the United States Navy, the frigate USS United States, being commissioned and the first washing machine being invented. Yes, the first washing machine, a simple tub and ridged board was used to wash clothes. So, what do washers and dryers have to do with energy savings? They are among the costliest appliances to operate, so it's worth taking steps to reduce energy use while using

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The Year Was 1797

ENERGY TIPS

by Emerald Coast Energy Solutions

them.

Here are some things you can do to save in the laundry room and reduce wear and tear on clothes.

Wash with cold water.

Using cold water instead of hot can cut a load's energy use by more than in half. Many detergents clean just as well in cold as they do in warm or hot. So save the hot water for your shower.

Wash full loads.

Your washer will use about the same amount of energy no matter the size of the load, so fill it up.

Dry right-sized loads for your machine.

If the dryer is too full or too small, it will take longer for the clothes to dry. You spend more per item when running the dryer to only dry a few things.

Use dryer balls.

Wool or rubber dryer balls will help separate your clothes and get more air to them, cutting drying time. The wool balls are said to absorb some moisture, further cutting drying time.

Switch loads while the dryer is warm.



This will allow you to use the remaining heat inside of the dryer for the next cycle.

Clean the lint filter on the dryer.

The dryer will run more efficiently and safely. If you use dry-

> er sheets, scrub the filter once a month with a toothbrush to remove film buildup that can reduce air circulation.

Use the highspeed or extended spin cycle in the washer.

This will remove as much moisture as possible before drying, reducing your drying time and the wear on your clothes from

the high heat of the dryer.

Use lower heat settings in the dryer.

Even if the drying cycle is longer, you'll use less energy and be less likely to over-dry your clothes.

Dry towels and heavier cottons separately from lighter-weight clothes.

You'll spend less time drying the lighter-weight clothes.

Check with your utility company on time of use rates

Utility companies' offer reduced kWh rates everyday called off peak times, almost by half. Check with your utility company when off peak hours are and use high demand appliances: washers and dryers, pool pumps, dishwashers and sprinkler pumps, during those times, saving you money.

Quick Tip: Over 25 perecent of energy loss is through under-insulated attics and over 10 percent of energy loss through improperly sealed gaps in your home. By taking a few simple steps, you can save energy and increase comfort. Contact a local insulation pro and Beat the Heat.

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



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Seaview Villas #C101 is offered by the John Martin Group at Berkshire Hathaway Home Services Pen Fed Realty. The John Martin Group is your trusted real estate team for the Emerald Coast with over \$250,000,000 in sales. The team is comprised of John Martin, Leigh Carroll, Nate Kelly and Bryson Lee. They pride themselves in providing superior service. Their passion, and first priority, is understanding the client's needs as they relentlessly work to see that their goals are achieved.



Contact John for more info on this property. John Martin john@johnmartin30a.com 850.714.3731



Business



By Joe Capers

Although I encourage everyone to engage in an insurance review at any time during the year, this time of year is the perfect time to resolve to better protect your family's home and belong-

When was the last time you reviewed your insurance?

The review should include an analysis of current exposures, a review current policies and limits, with recommendations to maximize protection by offering competitive alternatives.

As a good rule of thumb, when there's a change in your life, more likely than not, your insurance will need to change, too. Some of the more common events that you may have experienced are if you have gotten married, had a baby, added a four-legged friend to your family, sent a kid off to college, a major

Your Annual Insurance Review is Vital

renovation, bought a car, boat, RV, ATV or trampoline, replaced your roof, added a pool, made a big purchase like a diamond ring, fine art or a set of golf clubs, or started a business, your insurance is most likely out-of-date and it is time for a review.

There are many benefits to an annual insurance review. First of all, in the instance of a loss, you'll want your policy to be upto-date to ensure that you're covered. During an insurance review, your agent will go over specific details about your life and insurance policies to make sure that all your needs are met. Secondly, you may find something that you don't currently have covered, a discount that you aren't taking advantage of, or an extra coverage to add at no additional cost. Finally, your agent can help you understand your current coverages and go over any changes in your premium cost.

Below are a few important items to address in an annual review and this checklist will keep you prepared:

• Your Auto Policy. Don't make the mistake of setting it and forgetting it and letting the



policy automatically renew every period.

- Change in Vehicle Use. Maybe you no longer commute to work or the distance may be
- Older Vehicles. Vehicles depreciate so review increasing deductibles or eliminating coverage.
- New Drivers. Additional or youthful drivers should always be added to prevent gaps.

Your Home Policy. Like the Auto Policy, don't renew without a review each year.

- Home Value. Reconstruction costs have risen significantly, so the limits need to increase.
- Renovations. This cost must be considered and coverages adjusted accordingly.

living increase, so should the amount of benefit.

• The time is now. The best time to establish or expand the protection foundations is when we are the youngest and healthi-

income, assets and standard of

There's a reason to review your insurance policies each year. And there's an even better reason to listen to your agent's professional recommendations based on your situation and their experience and expertise. Your insurance policies are there to protect not just your life and property, but your bank account as well.

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, Fort Walton Beach, Niceville, Freeport, 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 Getabora.com.



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