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Postal Customer Local

Cracklings in Grayton Beach Leads the Way with "Skip the Straw" Campaign!

BY HEATHER BENNETT EYE

South Walton is home to unique and delicate ecosystems and some of the most beautiful beaches in the world. Plastic straws are one of the top offenders of garbage cleaned up along the shore. Not only do they litter the beach, but they pollute the ocean, and they're an overall hazard for our ecological community.

Kristy and Clayton Green, owners and operators of Cracklings in Grayton, took the environment into consideration when they decided to 'skip the straw' and did away with plastic straws about five years ago, and are asking other local restaurants to consider doing the same. "We took the pledge, and you can, too," stated Kristy. "We wanted to do our part and eliminate this one piece of plastic."

Local coastal cleanup crews can easily find 500 plus straws in one day. Those are the ones that don't make it into the Gulf. Plastic is detrimental to the life and survival of our ma-



rine life, especially the endangered sea turtles that nest on our beaches. On a recent trip to the water, Kristy noticed the impact. "We looked over the side rail and there were so many straws and garbage. This is why I don't do straws," she said.

Cracklings does offer environmentally friendly alternatives to plastic straws for people who really need one. In addition to stainless steel reusable straws, they are now offering bamboo straws. These straws are 75 cents for guests to purchase and all pro-

ceeds go to the local Friends of South Walton Sea Turtle Watch, a nonprofit organization that conducts sea turtle nesting surveys and inventories, and responds to sick or

CRACKLINGS

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Celebrating 20 Years Helping Children in Crisis

BY LISA WOODRUM

For 20 years, Children in Crisis has answered the desperate need for foster care through its group homes at the Fort Walton Beach property. It has provided stable and consistent home environments for a multitude of displaced children in the midst of severe circumstances. CIC originated from a small grass-roots group of individuals; supporters of the mission have grown to more than 200 members, including CPAs, architects, attorneys, educators and builders.

Ken Hair, CEO and president, and his loving, capable staff have established CIC as a haven where TLC is given to the littles, in a safe, healing atmosphere – physically, emotionally and spiritually. To gird up this mission, a network of caring community organizations, business-

CHILDREN

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CRACKLINGS

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injured sea turtles.

Kristy admits that it hasn't always been easy, but they held to their convictions and stuck to their guns. "We're not trying to make money from the straw," stated Kristy. When people pur-

chase them, it's for a good cause. "When we word it like that, people are more inclined to make a donation," she said. "We would love it if other restaurants would do this. We are blown away that we are so close to the beach and other restaurants don't do this." Her advice? "Take the pledge to skip the straw."

For restaurants interested in purchasing bamboo straws, you can contact Ray Cyr at 850-797-3546 or visit www.theotheturtle.com and also by contacting Life Media at 850-399-0228. Why Bamboo? Paper and other plant-based straws are passed off as biodegradable, but contain polyfluoroalkyl substances

known as "forever chemicals" that have an extreme resistance to environmental breakdown. Plus, paper can get mushy.

Crackings., family owned and operated since 2005, is located at 51 Uptown Grayton Cir serving breakfast, brunch and lunch Tuesday - Sunday with live music daily. You can

feel good about helping the environment while enjoying a delicious meal and having a good time. We admire Kristy and Clayton for taking the pledge to skip the straw and hope you will, too.



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CHILDREN

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es and citizens have partnered in assisting CIC's mission to "Provide Homes... Keeping Brothers and Sisters Together."

There is a severe shortage of foster homes in this area. DCF contacts CIC when it has children who need to be placed. Sarah Traver, Operations Director, tells of the foster care dynamic: "When a child is taken from its home, it is asked to pack a few things in a backpack, then are transported to wherever they find a placement (within four counties). A child in Okaloosa county, for example, may be transferred to an open bed in Escambia County. Oftentimes, they have to say goodbye to siblings who are placed in another home and county. This child will meet new people, will be enrolled in a new school, etc. (When they come to CIC,) there is only a trash bag with their belongings. I can't imagine how scary it is to be in a home you have never been in before!"

CIC provides a home to an average of 100 children per year. Since opening its doors in 2008, CIC has been called "home" by



more than 1,033 children, providing them with 123,857 days and nights of a safe, loving environment to grow and thrive.

As foster parent Kristilyn Cash shared, "We all know that it takes a village to raise a child, and that is exactly what CIC is for us as foster parents. CIC is our village!"

In reality, this "village" expands beyond the borders of the CIC neighborhood; it is this community that has and

will continue to provide the funding, resources, giftings and volunteers needed. To note a few needs: financial support (ie. monthly utilities \$8,333); non-perishable foods and gently used clothing, volunteers to fundraise, helping hands in homes sporadically, landscaping. They are seeking to hire respite couples (singles too) to intermittently care for children a few days at a time giving houseparents a break. Further needs can

be found on the website: www.childrenincrisis.org or call (850) 864-4242.

Says houseparent Jowie Rodgers, "Every kid is one caring adult away from a success story. Even though the kiddos are here for a season or two, they will be in our hearts forever. No matter what the fight that we houseparents and staff have to go through, we are passionate about the souls of our children. They are our future."



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Psalm 18:28
"It is you who lights a lamp for me. The Lord, my God, lights up my darkness."

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Community

July 2023 WCSD Superintendent's Update



Superintendent A. Russell Hughes

With one month remaining before the new school session

begins, Walton County School District is working to continue on a path set to become the number one school district in Florida! District offices were closed to celebrate Independence Day on July 3-4, 2023. District employees were able to spend time with their families and friends while reflecting on the wonderful freedoms we have in this county, including the right to an excellent education! Education for all is part

of the fundamental principles on which our founding fathers established this nation. Walton county Continues this legacy by preparing every child for a life or career of success. Community partners, parents, and student advocates help us to create this thriving atmosphere.

While students and teachers are away preparation for a new year begins on campuses across the district. Our administration is busy hiring teachers and support staff to keep Walton County students on the cutting edge of learning. Professional development is happening throughout the district focusing on reviewing state curriculum guidelines, gathering instructional tools, updating instructional strategies, and preparing classroom materials. To make sure our students don't experience the "summer slide," the term used when referring to summer learning loss which occurs when students regress academically during the time spent out of school on long breaks, our EPIC Van has been present in local neighborhoods from the North end of the county to the South end keeping students engaged and excited about learning. The EPIC Van will run for one additional week this summer beginning July 10, 2023.



Please visit our district web page for more information: www.walton.k12.fl.us.

Walton County School District is looking forward to the results of our 2023 student FAST (Florida Assessment of Student Thinking) state assessment scores. In March 2022, Governor Ron DeSantis signed new legislation that replaces the grade-level Florida Standards Assessments (FSA) in English Language Arts (ELA) and Mathematics with the Coordinated Screening and Progress Monitoring System, also called the Florida Assessment of Student Thinking (FAST), required in section 1008.25(8), Florida Statutes. Although assessments were taken, this was a transitional year and information is intended to provide baseline school and district grade results. The results will help us

to identify areas that may need additional instruction, support and see how we compare to other districts. Because we have students who traditionally perform well on standardized tests, we expect the same exceptional comparative results! Walton County School District is EPIC! The 2023-24 school year begins on August 3, 2023 with teachers returning for professional development days. Students will officially begin classes on August 10, 2023. We look forward to seeing our students after the break and returning to work to make our goal of becoming the number one district in Florida a reality! Superintendent Hughes wishes everyone a safe and enjoyable remaining summer filled with activities that promote learning retention and new learning discovery!



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June 2023 Coastal Seniors Update

COASTAL SENIORS OF SOUTH WALTON

Water Aerobics at the Atrium Pool

30 MC David Loop, Santa Rosa Beach - Mondays, July 10, 17, 24, 31 and August 7, 14, 21 and 28 from 10-11 a.m. Reservations are required. Call/text (850) 280-5342 or email coastalseniorsofsouthwalton@gmail.com. Cost is \$5.00. Cash only please. Pool noodles are available for purchase for an additional \$2.00. A waiver must be signed if you're attending class for the first time. Please arrive at least 15 minutes early to begin class promptly at 10:00. Suggestions for class: Bring a pool noodle, towel, sunscreen, hat, and water shoes (optional).

Fridays with Friends

July 14 from 3:30 pm – 5:30 pm – North Beach Social at 24200 US 331 North (at the bridge) – Friday, August 11 – Come play bridge with friends at 70 Logan Lane in Grayton Beach from 10 am – Noon.

RSVP to reserve your spot by calling 850-280-5342, or by sending an email to: coastalseniorsofsouthwalton@gmail.com.

Game Day at Somerby on Wednesdays

July 12, 19 and 26th from 2-4 p.m. Somerby of Santa Rosa Beach is located at 164 W. Hewett Rd., Santa Rosa Beach. Melissa Bailey, CSSW member will host game day. Melissa teaches and plays many games such as Hand & Foot, 5 Crowns, Euchre, Mexican Train Dominoes, and more. Refresh your skills or learn a new game. Local seniors and Walton County snowbirds are welcome! Call/text Sonia at 850-280-5342 or email coastalseniorsofsouthwalton@gmail.com if you have questions.

Game Day at the Coastal Branch Library

Thursdays, July 13, 20 and 27th from 2-4 p.m hosted by Melissa Bailey, CSSW member, 437 Greenway Trail, Santa Rosa Beach.

Chair Yoga Classes at the Blake in Miramar Beach

July 18 August 1 and 15 at 9:45 am – Join us for our chair yoga classes led by Colleen at The Blake at 90 Ponce De Leon St. in Miramar Beach.

Art Classes

Karen Peterson will teach Beginner Watercolor Painting on Tuesdays, July 11, 25 and August 8 and 22 from 9am-Noon. Cost is \$20 for CSSW members/\$30 for non-members. Sign up by calling 850-280-5342, or by sending an email to: coastalseniorsofsouthwalton@gmail.com. All supplies are included.

Monthly Meeting at Kaya Life

The Benefits of Medical Marijuana - Friday, July 21 - 11 a.m.-1 p.m. Kaya Life is the first Cannabis Physician Office

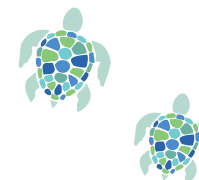
to open in the Panhandle of Florida. Our mission is to help you and your loved ones find your wellness and improve your quality of life through the use of Medical Marijuana. If you're living with a long-term disease or coping with serious side effects from treatment, don't hesitate to call and find out what medical marijuana can do to improve your quality of life. A light lunch will be served.

Pickleball

Beginner Pickleball 101 at Walton Sports Complex courts – July 12 and 26 at 6 p.m. Registration required. You may register at www.waltonrec.com by choosing field and court rentals. Email Sandra Gulak at sowalpickleball@gmail.com for more information. Open to Walton County residents only. Please join the SoWal Pickleball Association on Facebook for more

information and weekly updates and check the CSSW calendar at www.coastalseniorsofsouthwalton.org.

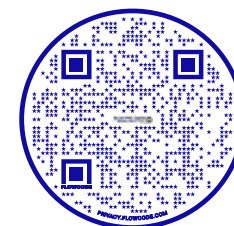
Seniors 50 years of age and up residing in or visiting Walton County are invited to join CSSW. Membership is \$20 for individuals, \$30 for family, and \$50 for businesses (your business will be listed on our home webpage and our Facebook page). You can become a member via email at coastalseniorsofsouthwalton@gmail.com, 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 Directors.



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Community

Caring and Sharing of South Walton Launches Neighbors Helping Neighbors Program

Walton County remains one of the fastest growing counties in Florida. As our community grows, so do the needs of our community. In order to keep up with the increased needs of Walton County residents, Caring & Sharing of South Walton has launched a new fundraising program.

The new program is called

Neighbors Helping Neighbors and has the potential to bring in \$100,000 in annual support towards the programs offered by Caring & Sharing. The organization is currently seeking 100 donors to give a \$1,000 gift annually to make the program a success and reach their goal. Funds contributed to the program will directly and im-

mediately impact the work that Caring & Sharing facilitates, helping ensure they will continue to provide Walton County residents in crisis with access to necessary resources.

“We have seen our monthly numbers steadily increase since early 2020. As our community grows, so do the needs of those living here,” said Carly Barnes, Executive Director of Caring & Sharing of South Walton. “This program will allow us to grow our team, strengthen our foundation, and continue providing the families we serve with access to necessary resources.”

Below are some tangible ways that \$1,000 annually will make a significant impact for Walton County neighbors in need:

Provides rental assistance to two families, preventing them from being evicted.

Helps five families pay past-due utility bills

Provides 20, 45-minute counseling sessions for clients dealing with depression, addiction, crisis, trauma, and other situations

Provides 100 families with diapers, wipes, feminine products, and other hygiene products each month

Stocks the Caring and Shar-



ing pantry shelves, providing hundreds of local families with access to food

Joining the Neighbors Helping Neighbors program requires a \$1,000 annual commitment. This can be made on the organization’s website through a one-time \$1,000 payment or a recurring, monthly payment

of \$84.00. Checks for the program can be mailed to Caring & Sharing of South Walton at PO Box 2122, Santa Rosa Beach, FL 32459. You can find more information about Neighbors Helping Neighbors on the Caring & Sharing website www.caringandsharingsowal.org

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Mosquito-Borne Illness Advisory

BY TEAHNA RATLIFF

Throughout the year, South Walton Mosquito District is fighting our war on mosquitoes to prevent the residents and visitors from falling ill from mosquito-borne illnesses. Our field technicians visit known breeding sites every month to treat them with larvicide. Larvicide is a biopesticide formulated to



minimum for spraying a route is the mosquito traps must have at least 25 mosquitoes. The route that has a higher percentage of mosquito species that can potentially carry disease will move that route up on the treatment list. Positive chickens in that area are top priority for spray-

ing due to disease transmission being observed in the area. This helps to prevent those mosquitoes from biting people and possibly passing diseases to them.

If you would like more information on this process, South Walton Mosquito District will be hosting a Meet & Greet for

residents on Thursday July 20, 2023, from 5:00pm-7:00pm at the office located at 774 N. Co Hwy 393 in Santa Rosa Beach. Call our office at (850) 267-2112 for more information or visit our website at www.southwaltonmosquitocontrol.org



kill immature mosquitoes before they can become adults, which prevents them from hatching and biting people. The technicians also respond to service requests from residents in South Walton who have noticed mosquito activity increase in their area. The field technicians will set up traps and do surveillance in the area to find additional breeding sites. Larviciding is our first defense against mosquito borne diseases by treating them before they become flying adults.

To monitor adult populations, South Walton Mosquito District currently has 22 permanent trap locations placed throughout South Walton to sample mosquito populations. Most of the traps are placed on the borders of swampy areas near populated areas. These traps are checked twice a week, showing if there is an increase of mosquito activity. The samples are taken back to our lab where our Entomology department can identify what species of mosquitoes are present. Adulticide missions are planned from the number of mosquitoes in the traps and the percentage of mosquitoes that can carry diseases. Adulticide treatments are our last resort used to fight mosquitoes.

Thirteen of the trap sites are also home to our sentinel chickens. Mosquito control sends a blood sample from the chickens once a week to the Florida Department of Health Laboratories in Tampa FL to test for common mosquito-borne illnesses such as Eastern Equine Encephalitis (EEE), Highlands J (HJ), and West Nile Virus (WNV). The chickens are the best option for this job because they are asymptomatic (show no symptoms of disease) and are dead-end hosts, which means they cannot pass the disease.

When the FDOH laboratory reports a bird has tested positive, it is the mosquito control's job to check the area for additional breeding sites. The positive chicken is given away to employees or donated to the FFA (Future Farmers of America) program. The chickens are not harmed in any way and live out their years in their new homes.

Mosquito control will set additional traps to determine the increase in mosquito populations and allow for additional adulticide missions. An advisory is issued by the Florida Department of Health when multiple birds in one area have tested positive for an illness.

Adulticide missions are prioritized by multiple variables. The

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Community

Local Democrats Wipe out Medical Debt for Families in NW Florida

The Democratic Women's Club of Walton County abolished \$1,670,497.85 of medical debt for 1,971 needy families and individuals in 6 counties in the Florida Panhandle. Coordinating closely with the national non-profit organization RIP Medical Debt, which buys large amounts of medical debt in bulk at drastically reduced rates, the \$7,620 that was raised by the Democratic Women bought \$1,670,497.85 of medical debt, which was immediately wiped out for beneficiaries who were screened by RIP.

The project was the brain-child of Mary Wolfe, past President and Community Projects Chair and current Parliamentarian of the club. She read an article about RIP Medical Debt and suggested the idea to the club. The Democratic Women's Club annually donates 10% of their budget to charity. In the club's 2022 budget, that figure was \$254. Due to the generosity of donors (current and former club members, community friends, and complete strangers), the club's seed money of \$254 grew to \$7,620, far exceeding the club's initial, very ambitious goal of \$5,000.



Through her extensive research working on this project, Ms. Wolfe learned the following facts: Medical debt is prevalent in all socioeconomic groups. However, black communities

have the most debt and are subjected to the harshest collection techniques. No one is immune from accumulating medical debt. The three top predictors of medical debt are, in order: getting sick, no insurance, and poor insurance coverage. No one should ever put medical charges on a credit card unless they are absolutely certain that they can repay. Once it goes on a credit card, it is classed as consumer debt, which is treated differently than medical debt. Hospitals, especially those that are "not for profit", are required to offer financial counseling and opportunities to have charges reduced or eliminated. This option should be explored before a patient leaves the hospital.

RIP Medical Debt is turning some of their focus from abolishing debt to searching for ways to make sure that medical debt is never created. Although RIP does not work on an individual basis, recipients must qualify based on income. RIP buys debt in huge bundles on the debt marketplace. It is traded just like a commodity. Due to the diligence and hard work of Ms. Wolfe and other members of the Democratic Women's Club of Walton County, and to the generosity of donors to this project, the lives of 1,971 individuals and families in Bay, Holmes, Okaloosa, Santa Rosa, Walton, and Washington Counties will be greatly improved.

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Making Change in Florida's Second Congressional District

BY CONGRESSMAN NEAL DUNN

It has been a vigorous month on Capitol Hill. My staff and I are hard at work representing and fighting for the people of Florida's Second Congressional District.

June began with the House passing the Fiscal Responsibility Act to address the nation's debt ceiling.

The month progressed with my introduction of the Creating Accountable Respectful Environments (CARE) for Children Act. Going into the foster care system can be difficult for a child and their parents. The transition is even more difficult when there is a shortage of foster care options. The CARE for Children Act seeks to expand foster home options to include



cottage-family homes. Cottage Family homes offer a family-like living environment in a single-family residence with no more than two children per bedroom unless it is in the child's best interest. This bill helps ensure a healthier and more stable environment for children raised in the foster care system.

One thing that comes up regularly in my conversations in the district is the price of prescrip-

tion drugs. That's why I also introduced the Increasing Transparency in Generic Drug Applications Act.

This bill improves the U.S. Food and Drug Administration's review process for complex generic medications by allowing the agency to inform generic drug sponsors about the differences between their application and the reference product. In other words, this increases your choices of affordable, quality prescription drugs.

You deserve access to more safe, generic medications. Branded drugs currently account for 82% of the total drug spend in the U.S. With many households struggling with inflation, the more money we can help patients save, the better.

Finally, we welcomed the 2023 Congressional Art Competition winner for Florida's Second District, Stella Bagby of Inlet Beach, and her family to Capitol Hill this past month. Stella is a student at the Ohana Institute, and on June 20, we celebrated her with the official hanging of her piece "Florida Beauty Aura" in the United

States Capitol. Millions of individuals will view Stella's artwork while visiting the U.S. Capitol, and her art will remain displayed for one calendar year.

For regular updates about what I'm doing in Congress, follow me on Twitter at @DrNealDunnFL2 or Facebook.

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Insights for Investors: Stocks, Real Estate and Treasuries Over Time



BY MAURICE STOUSE, FINANCIAL ADVISOR AND BRANCH MANAGER

A review of the long-term return of stocks versus U.S. Treasuries reveals that a small number of stocks have outperformed US Treasuries and inflation going back all the way to 1926. That result can leave an investor wondering if stocks make sense to invest in at all. The same can be said for real estate as well.

The long-term return for stocks is 8 percent (without re-investing dividends) and real



estate is closer to 4 percent (not considering income). That is ac-

ording to Peter Earle, an economist at the American Institute of Economic Research. That puts those two classes ahead of Treasuries and inflation, which are both closer to 5 percent and 3 percent over the same time frame. A review of gold also reveals that it has consistently underperformed stocks, as a group, as well. That leaves the investor wondering that if stocks offer the greatest potential for wealth accumulation, where might an investor put his money?

If someone is fortunate enough to have found the right stock, in the right sector at the right time, that probably resulted in outsized gains. Most investors who have accumulated their wealth with equities have done so through the buying and holding of businesses, represented by their stocks, over long periods of time. That also means sticking with a strategy until your needs, objectives, timeframe or comfort level change. We believe that investors can work toward their goals by investing in the American economy (and across the world in some cases) and across all its industries and to be careful not to over allocate to any one area.

What about trends and momentum? Many investors have seen the extraordinary return of a relatively small number of stocks thus far in 2023. Many might wonder if that is indeed the thing to do: Invest where the trends and momentum are currently. The challenge is knowing where that next trend is at any given time.

We think it is critical for investors to look at the importance of sectors, industries, individual companies (or funds of companies) and economic factors over a long-time frame. Time is the main advantage for an investor,

as it takes long time periods, consistency, and a good degree of patience to see these returns. In the end, attaining any goal means building a plan and investing according to that plan and trying to lower personal biases as well as the noise from the media.

Diversification and asset allocation does not ensure a profit or protect against a loss. Holding investments for the long term does not ensure a profitable outcome.

Maurice Stouse is a Financial Advisor and the branch manager of The First Wealth Management/ Raymond James. Main office located at The First Bank, 2000 98 Palms Blvd, Destin. Phone (850) 654.8124. Raymond James advisers do not offer -tax advice. Please see your tax professionals. Email: Maurice.stouse@raymondjames.com.

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Your usual?

Familiarity bias means sticking with what you know – but there may be a lot that you don't. Familiarity might be playing a role in some of your decisions.

Think Before You Act

To help you keep familiarity from overly influencing your financial plan:

- Don't confuse awareness with understanding or expertise. Rely on objective research.
- Take the time to consider your motivations for selecting certain investments or strategies.
 - Don't rule out an investment or financial strategy because it's foreign to you.

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Maurice Stouse
Financial Advisor

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Amy Parrish
Financial Advisor

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Ohana Institute Seniors Soar to New Heights with Rocketry Success

AerOhana, a leading educational institution fostering innovation and excellence in aerospace technologies, proudly announces the outstanding achievements of its seniors in the field of rocketry. As part of their Aerospace Technologies and Physics classes, these talented students embarked on a journey to build high-powered rockets (HPR) and pursue their National Association of Rock-

etry (NAR) HPR Level 1 certification. In a remarkable display of skill and determination, Ohana Institute seniors Elena Man-

tion, Oliver Herrington, Coltin Reeves, Smith Reaves, and Ty Rettinger, along with Ohana Junior Skyler Aki, recently traveled to Samson, Alabama to put their creations to the test. Under the guidance of their mentors Mr. Mike Sturdivant, Dr. Jesse Lard, Mr. Chad Thurman and AerOhana's dedicated team, these students successfully constructed, launched, and recovered their rockets with aplomb.

U.S. Capitol for an entire year, representing our district and the visionary creativity it embodies. This prestigious recognition comes under the patronage of Congressman Neal Dunn.

The theme for this year's art show was "The Many Faces of Florida's Second District," which challenged young artists to capture the essence and diversity of our vibrant region. Stella's artwork stood out among the entries, showcasing her exceptional talent, unique perspective, and profound understanding of our district's rich tapestry.

We extend our warmest congratulations to Stella Bagby on her remarkable accomplishment. Her creativity, skill, and

dedication have earned her this prestigious honor, and we are incredibly proud to have her represent our district in the heart of American democracy. We would also like to express our gratitude to Congressman Neal Dunn for his unwavering support of artistic talent and for providing this exceptional opportunity to young artists.



The AerOhana Rocketry Club, captured during one of their awe-inspiring launches.



Ohana Institute student Stella Bagby displays her winning artwork.

These seniors will be studying aerospace and mechanical engineering at University of Florida, the University of Alabama, and the University of Miami in the fall.

Ohana Institute high school student, Stella Bagby, wins Congressional District 2 Student Art Show!

We are delighted to announce that Stella Bagby, a talented high school student at Ohana Institute in Inlet Beach, has emerged

victorious in the Congressional District 2 Student Art Show. Stella's exceptional artwork has been chosen as the winning piece to be displayed in the

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Community

Rise of the "Bro-tique": Redefining Men's Retail Experience in South Walton

The world of men's fashion has witnessed a significant transformation in recent years, and with it, a new term has emerged to describe a unique breed of stores: the "Brotique." Combining the words "bro" and "boutique," this catchy nickname perfectly encapsulates the essence of a new era in men's retail. These establishments are not merely stores; they are immersive spaces that cater to the modern man's evolving needs, preferences, and sense of style.

Gone are the days when men's shopping was limited to a few basic options. The emergence of the "brotique" concept marks a departure from the traditional and paves the way for an elevated and personalized shopping experience. These stores have become synonymous with a fresh take on men's fashion, grooming, and lifestyle, providing a haven where men can explore their individuality without compromise. So, what sets Captured Clothing apart

from conventional men's stores? It starts with the ambiance. Step into this brotique, and you'll find yourself in an atmosphere carefully crafted to radiate style, sophistication and masculine energy. The decor, lighting, and overall aesthetic are designed to create an inviting space that appeals to the sensibilities, making you right at home.

The selection of merchandise in Captured is equally distinctive. Curated with experience for the latest trends and timeless classics, offering a range of high-quality clothing, accessories, grooming products, and lifestyle essentials. Every item is handpicked to reflect the desires and aspirations of the discerning gentleman, ensuring that he can find everything he needs to express his unique style and personality.

Perhaps one of the most appealing aspects of the "brotique" phenomenon is the personalized attention provided to customers. Unlike their mass-market



counterparts, these stores prioritize individualized service, with knowledgeable staff members who are passionate about being able to help customers. The

"brotique" is more than just a place to buy clothes or grooming products; it has become a destination for men seeking inspiration, community, and a sense of

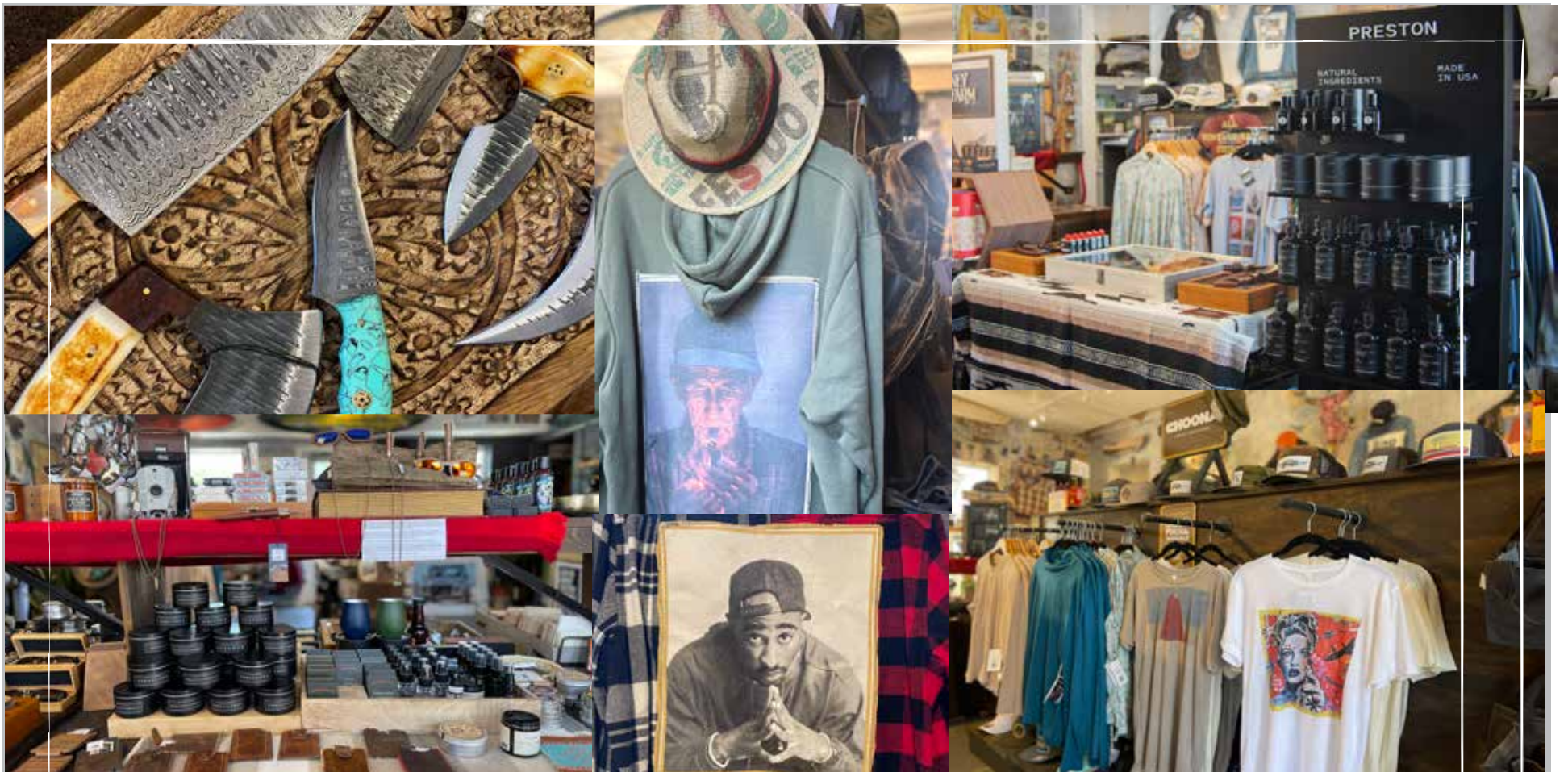
belonging. Many of these stores host events, workshops, and collaborations, creating a platform for men to connect, network, and share their experiences and interests. As the popularity of the "brotique" continues to rise, it has become a game-changer in the retail industry. Its success can be attributed to its ability to adapt to the changing demands and expectations of the modern man, individualized service, and a vibrant community atmosphere.

Here at Capture Clothing we are excited and proud to embrace this new era of mens retail and known as 30A's Bro-tique!

Stay tuned for father son workshops, the launch of the on-line store and much more!

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U.S. Amateur Golf Championship Comes to Santa Rosa Beach

Santa Rosa Golf & Beach Club will play host to the U.S. Amateur Championship Qualifying Tournament on July 17-18, 2023, as players compete for

a spot in the U.S. Amateur, the leading annual golf tournament in the United States for amateur golfers. Santa Rosa Club is one of seven courses in Florida

selected to host this prestigious qualifying tournament.

A Bill Bergin design, Santa Rosa Club received honorable mention in Golf Inc. Maga-



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zine's Renovation of the Year Awards in 2021. Located on famous Scenic Highway 30A, Santa Rosa Club showcases the best that Northwest Florida golf has to offer with pops of white sand throughout the course allowing the gulf breeze to pass through the fairways. Challenging for the most skilled golfers, Santa Rosa Club is also fun and friendly, allowing a wide variety of options for recovery and boasts ample playing areas.

There will be 29 collegiate athletes in the field at Santa Rosa Club – all with a handicap index of 2.4 or less to compete. Nine different states will be represented and three different countries featuring an exciting field of players including:

- Alexandre Vandermoten who competed in the Patriot All-American Invitational,
- The youngest player in the field, Giancarlo Aguirre, who is 14 years old,
- Boyd Owens of Wake Forest University who qualified for a Korn Ferry Tour event,
- Patrick McCann of Florida State University who competed in the 2022 NCAA National

Championship,

and representing Santa Rosa Club is Ashley Loyd, Board Member for Santa Rosa and Parker Milam a golf operations staff member.

Some of the most iconic names in golf have been U.S. Amateur Champions including Tiger Woods, Bobby Jones, Jack Nicklaus and more. The champion receives an automatic invitation to play in all of the majors (except the PGA Championship). Additionally, the runner-up also receives an invite in the Masters and U.S. Open. For many competing in the qualifying tournaments, this could potentially be the start of something even bigger.

Spectators will be limited to the family of players and to Santa Rosa Golf & Beach Club members and must walk during the round. Pre-authorized media will also be allowed special permissions and opportunities for b-roll and interviews throughout the tournament.

For more information on the U.S. Amateur Championship Qualifying Tournament, visit www.fsga.org.

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The Market Shops Announces Newest Tenant, Fit2Run

The Market Shops is pleased to announce their newest merchant, Fit2Run, officially opened its doors on Thursday, June 29.

Fit2Run is a family-owned and locally operated specialty running retailer that first opened in Sarasota, Florida in 2006. Founded by second- and third-generation retailers, Bill and Parks Robinson, Fit2Run was created in order to provide exceptional service and assortment in the running industry niche. As a company, they are dedicated to supporting local communities with resources to promote a healthy lifestyle, with an emphasis on selection, events, and above all, service. The Market Shops store marks the 27th location for the Fit2Run brand, with other retail locations spread throughout the state of Florida as well as Puerto Rico.

“We wanted a space that would be easily accessible to runners and walkers alike,” said Fit2Run marketing director Alex Dougherty. “Being directly off Highway 98, and just outside of Sandestin Golf and Beach Resort, we felt this spot was perfect for the area where there isn't any other running specialty retailer around.”

Located on the far west side of The Market Shops, the newest Fit2Run location occupies 4,795 square feet of retail space. Known as “The Runner’s Superstore”, Fit2Run offers men’s and women’s athletic apparel, footwear, and accessories from top brands including ASICS, Brooks, Free People Movement, HOKA, lululemon, On Cloud, and Vuori. Unlike other athletic stores, Fit2Run offers custom fit evaluations, which include

a foot scan, measurement, and gait analysis on the store’s treadmill. Their specialized staff will record the customer’s running position, gait, and foot placement in order to gather more information and help find the perfect shoe tailored to their needs.

“This will be a new market for Fit2Run, and we are excited to see our store at The Market Shops thrive within the Miramar Beach and Destin communities,” Dougherty said.

The new location will bring



15-20 jobs to the community. Fit2Run is actively hiring associates and those interested can apply online at <https://indeedhi.re/44cpj6y>. Fit2Run at The Market Shops will be open Monday- Friday from 10 a.m. - 6 p.m. and Saturday- Sunday

from 11 a.m. - 5 p.m.

To learn more about The Market Shops and its list of merchants, visit www.themarketshops.com



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 Community

Florida Power and Light Invests in Walton County Improvements

In 2023, FPL plans to make a number of upgrades in Walton County as part of an ongoing effort to enhance day-to-day reliability and improve resiliency in the face of severe weather. These investments include moving more power lines underground, strengthening overhead lines and installing more intelligent devices along the energy grid to help detect potential problems and restore power faster when outages do occur. The investments have the added benefit of improving day-to-day reliability for customers as well.

2023 improvements in Walton County area

FPL plans to make the following improvements in and near Walton County this year:

- One Storm Secure Underground Program (SSUP) project planned. The program started in 2018 to replace overhead neighborhood lines with underground service.
- Strengthening three main power lines, including those that serve critical services and are necessary for communities to recover faster after major storms.
- Maintaining trees and

vegetation – a common cause of power outages, particularly during hurricanes and severe weather – along 185 miles of power lines.

- Installing smart grid technology, including 10 automated switches on main and neighborhood power lines to help detect problems and restore service faster when outages occur.
- Inspecting three main power lines and equipment using infrared technology to detect issues before they cause a power interruption.



helped FPL improve its service reliability by 41% since 2006. These upgrades have helped reduce both the number and duration of outages, as well as the number of momentary interruptions or power flickers.

SSUP is a concerted effort to place

FPL made the following improvements in Walton County from 2019 - 2022:

- Strengthened 12 main power lines, including those that serve critical services.
- Inspected 1,952 power poles for strength.
- Installed smart grid technology, including 281 automated switches on main and neighborhood power lines.
- Inspected 96 main power lines and equipment using infrared technology.




more neighborhood power lines underground. It is designed to help speed restoration efforts and reduce customer outages. FPL completed more than 1,200 projects since SSUP started and will expand the program in 2023, with about 750 projects planned across the state.

“Delivering more reliable service and being there for our customers when they need us most is part of the value we bring. This includes investing in innovative solutions and technology that help keep the lights on,” said Bernard Johnson, local senior external affairs manager for FPL. “We work year-round to ensure our customers in Northwest Florida experience fewer power interruptions and faster restorations after major storms.”

“No energy grid is outage-proof, however we’ve made and are continuing to make significant investments to strengthen the grid to make it more resilient to severe weather,” said J.T. Young, vice president of FPL Northwest Florida. “These upgrades also benefit our customers each day by delivering more reliable service to power their homes and businesses.”

Strengthening power poles, managing trees and vegetation near power lines, installing smart grid technology to fix problems before they affect customers and using robots and drones to regularly inspect equipment have all

In 2022, for the seventh time in eight years, FPL was awarded the ReliabilityOne® National Reliability Award. Presented by PA Consulting, the award is widely regarded in the energy industry as one of the most prestigious honors and reinforces FPL’s commitment to provide customers with the nation’s most reliable service.

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New Nonprofit & Feature Film, "The Paper Bear," Shines a Spotlight on Florida Panhandle's Rich Biodiversity Through the Eyes of Majestic Black Bears

Millions of people visit the Florida Panhandle for its beautiful beaches and emerald-colored waters. Soon, they will learn there is far more to discover, love and protect beyond the coast through a feature film called "The Paper Bear." Audiences will embark on a coming-of-age adventure and immerse themselves in the region's natural wonders through the eyes of majestic black bears.



"The Paper Bear' is a love letter to Florida and, more specifically, the Panhandle," says Arix Zalace, director and co-founder of "The Paper Bear." "It's also an adventure, a drama, a comedy, and all of the elements that will entertain while simultaneously educating you so that more are inspired into action."



The Florida Panhandle is one of North America's five richest biodiversity hotspots. Florida has more than 80 distinct ecosystems, and at least 57 can be found in the Panhandle alone. One umbrella species can help protect it all – the black bear. An umbrella species is used as a conservation tool to help protect a larger group of species and their shared habitats. These magnificent creatures have extensive home ranges and rely on numerous biodiverse ecosystems, which is why they play a vital role in maintaining their delicate balance.

on award-winning national television shows and films. The animation will play a critical role and provide a beautiful perspective of the region that couldn't be shown otherwise.

To capture the essence and beauty of the Florida Panhandle, the team recruited local and national talent that has worked

"The Paper Bear" is financed by the team responsible for Nokuse Plantation and the E.O. Wilson Biophilia Center.

Together, they are responsible for maintaining a 55,000-acre nature preserve and educating over 6,500 students across five counties on the importance of biodiversity to encourage conservation, preservation and restoration. Since 2006, Dr. Matthew Aresco has been the director of Nokuse Plantation, and his team has helped advise and gain access to some of the most rare locations for filming that will astonish audiences.

"Large-scale, meaningful conservation of these unique

and incredibly beautiful natural areas can be accomplished only through greater public involvement in conservation and funding for land protection," says Dr. Aresco, "The timely release of this film will educate viewers on why we must strive to protect nature and wildlife habitat and instill a sense of urgency in the need for conservation."

A special gallery will be presented by The Paper Bear and The Seaside Institute June 26-July 31. The public can view and purchase limited fine art

prints at 168 Smolian Circle, Seaside. The Paper Bear co-founder and director, Arix Zalace, created 14 pieces of fine art highlighting critical moments of his time filming and living with wild black bears in the state forests of South Walton, Florida. It took years of preparation, scouting, and waiting to capture the scenes the public will see on display.

To learn more, visit www.thepaperbear.org.

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 Community

July 2023 Family Friendly Events in South Walton

Mondays

Rosemary Beach Summer Concert Series

The Summer Concert Series has returned on Monday nights through August 7, beginning at 6:30 p.m. 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!

- July 17: Head and the Zydeco Gents
- July 24: Anthony Peebles
- July 31: Joey Shaling and the Paisley Blues Band
- August 7: 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. One of a handful of New Urban towns on Scenic 30A, it's a place with shopping, dining and residential buildings that's meant to be experienced on foot or by bike. Visit rosemarybeach.com. Location: St. Augustine Green/Owners Pavilion.



Mondays

The Adventures of Hansel and Gretel

The Seaside REP Theatre presents The Adventures of Hansel and Gretel Mondays at 6:30 p.m. through August 7, at the Seaside Amphitheater. Presented by the Seaside Merchants, this complimentary event will entertain the entire family.

Another favorite fairy tale brought to life by The REP Theatre. A group of traveling actors creates much onstage merriment by presenting their own fast-paced and funny version of the classic children's story, Hansel and Gretel. Join

these two legendary siblings on an epic adventure through the woods in this boldly reimagined twist on the classic storybook tale.

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. Check SoWal.com events calendar for all the Seaside REP Theatre shows. Location: Seaside Amphitheater, Central Square, Santa Rosa Beach, FL 32459. Learn more: <https://lovetherep.com/event/the-adventures-of-hansel-and-gretel>.

Mondays

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 at 10 a.m., May 19 – July 31, in the Amphitheatre. Watch as The REP Theatre actors perform a masterfully improvised story based on audience suggestions. Alys Beach Amphitheatre is a beautiful green park where families will often gather for live music, outdoor movies, annual celebrations, children's activities and other fun events. Learn more at www.AlysBeach.com. Location: Alys Beach Amphitheatre, 9581 E. County Hwy 30A, Alys Beach.

Monday, July 17

Topsail Hill Preserve State Park: Guided Plant Stroll

Join Topsail Hill Preserve State Park and Master Gardener Bill Kuenstler on the third Monday of each month from 9-11 a.m. for a Guided Plant Stroll. The stroll begins at Tram Stop

#2. This program is free with regular park admission. 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>. Location: 7525 W County Hwy 30A, Santa Rosa Beach.

Tuesday and Thursday Mornings

Stories by the Sea in Seaside

Join The REP Theatre for a one-of-a-kind storytelling experience that will take audiences on a fun and interactive storybook adventure for children of all ages! Stories by the Sea take place Tuesday and Thursday mornings through July 27, at 10 a.m. Proudly presented by the Seaside Merchants, you can

Continued on next page



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continued from previous page

catch this complimentary event in front of the iconic Seaside Post Office. Visit: lovetherep.com. Location: 99 Central Square, Seaside.

Tuesday and Thursday Evenings

Huck & Lilly @ the Seaside Amphitheater

Huck & Lilly will perform LIVE in the Seaside Amphitheater Tuesdays and Thursdays at 6 p.m.. 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! Learn more: seasidefl.com.

Wednesdays

Wild Sea Turtle

Wednesdays at The Big Chill 30A

Join South Walton Turtle Watch on Wednesday mornings for “Wild Sea Turtle Wednesday” at The Big Chill 30A from 9-11 a.m. through August 16. Learn about sea turtles, paint, adopt a hatchling and take the Jr. Ocean Ranger pledge to help keep our beaches clean, dark and flat for nesting sea turtles and baby hatchlings. The event is free and open to the public.

The South Walton Turtle Watch is a group of volunteers whose purpose is to locate endangered and threatened sea turtle nests and to protect them along the beaches of NW Florida during the crucial nesting and hatching season.

Turtle Nesting Season: MAY 1st UNTIL OCTOBER 31st. For more info, visit www.southwaltonturtlewatch.org.

Wednesdays

The Seaside REP Theatre presents: Cinderella

Presented by The Merchants of Rosemary Beach, this complimentary event will entertain the entire family Wednesdays at 6:30 p.m. through August 9. Another favorite fairy tale brought to life by The REP Theatre! A group of traveling actors create much onstage merriment by presenting their own version of the classic children’s story, Cinderella. Join your favorite characters as Cinderella rises from the ashes to discover she only needs to be herself to find true happiness. This fast-paced and funny show is sure to delight the entire family with happily-ever-after laughter. Visit: lovetherep.com. Location: North Barrett Square, Rosemary Beach.

Thursdays

Watersound Sounds Like Summer Series

The Watersound community

invites the public to join them for Sounds Like Summer, a series on Thursday night through August 10, featuring live music, theater, outdoor movies and more under the shade of The Pavilion at Watersound Town Center. With ample parking, a covered pavilion, and even ceiling fans, all events are free and open to the public.

2023 Sounds Like Summer Schedule

- July 6: Robin Hood – The REP (children’s play)
- July 13: Black Opry Revue – 30A Songwriters Showcase
- July 20: Fleet Feet Neighborhood Run
- July 27: Kids Fair & Music
- August 3: The Adventures of Hansel & Gretel – The REP (children’s play)
- August 10: Jeffrey Steele – 30A Songwriters Showcase

Visit: www.joe.com/watersound-town-center. Location: Watersound Town Center, 170 N. Watersound Parkway, Watersound, FL.

Thursdays

Emerald Coast Theatre Company: Broadway on the Boulevard

Emerald Coast Theatre Company presents “Broadway on the Boulevard: Dancin’ in the Streets” every Thursday night this summer in the Grand

Park at Grand Boulevard. Shows run through July 27 at 8 p.m. outdoors in the Grand Park. Grab your friends and family and conga your way to Grand Boulevard. This event is free and open to the public. Bring your lawn chair and dancing shoes! (In the event of rain the performance will be held at ECTC’s performance space at 560 Grand BLVD, Upstairs.) Visit www.emeraldcoasttheatre.org. Location: 495 Grand Blvd, Miramar Beach.

Saturdays

Sounds of Seaside at Seaside Amphitheater

Enjoy an afternoon of LIVE music in the Seaside Amphitheater on Saturdays from 3-6 p.m. Sounds of SEASIDE features

musicians ready to entertain the whole family. Bring a chair or blanket, snacks and drinks, and enjoy the show. Free and open to all ages.

- July 1 : The Wavy Winstons
- July 8 : Max McCann
- July 15 : The Cosmic Rascals
- July 22 : The Wavy Winstons
- July 29 : Max McCann

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. Visit: www.seasidefl.com. Location: Seaside Amphitheater, Central Square, Santa Rosa Beach.



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Emerald Coast Theatre Company Announces Season 11 Shows and Special Events

Emerald Coast Theatre Company (ECTC) is proud to announce the Season 11 lineup of Professional Shows and Theatre for Young Audiences. Opening the season is Million Dollar Quartet from September 15 - October 1, 2023. ECTC looks forward to a brilliant season loaded with enriching performances for all. For more information about ECTC, the

shows, and other programs, visit emeraldcoasttheatre.org.

Nathanael Fisher, Producing Artistic Director and co-founder of ECTC says, "From Elvis to Mary Poppins and plays that bring laughter to plays that warm the heart we have something for everyone in Season 11. Every year we are working to bring high quality entertainment that has an enriching el-

ement to our community and Season 11's shows are the perfect setup for just that!"

Season 11 lineup through the end of 2023:

Million Dollar Quartet

September 15th - October 1st: Thurs - Sat at 7:30 p.m., Sundays and Wednesdays at 2:30 p.m.

Million Dollar Quartet explodes on stage with a monumental night of rock 'n' roll. Inspired by the most famous jam session in recording history, this smash-hit musical tells the story of legendary music icons Elvis Presley, Johnny Cash, Jerry Lee Lewis, and Carl Perkins as they come together on December 4, 1956, at the famous Sun Studios.



Junie B Jones

October 13th - October 22nd: Field Trips - Fridays, Wednesday, and Thursday at 9:30 a.m. & 10:30 a.m. Saturday 14th at 9 a.m. , Saturday 21st at 6 pm, Sundays at 2:30 p.m.

A production of ECTC's Theatre for Young Audiences Program.

Comedy On The Boulevard

October 14th at 7.30 p.m. Come for an uproarious night of laughs! ECTC presents some of the Southeast's most hilarious comedians. Hosted by resident funny guy Jason Hedden.

Me and my Gal - A live Judy Garland and Gene Kelly Musical Tribute

October 26 - 29th: Thursday 26th at 7:30 p.m., Friday 27th at 2:30 p.m., Saturday 28th at 6 p.m. and 8 p.m., Sunday 29th at 2:30 p.m.

Yes, Virginia, There is a Santa Claus

December 1st - December 9th. Field Trips - Fridays at 9 a.m. & 10:30 a.m., Saturdays at 9:30 a.m.. Sunday 3rd, 2:30 p.m. & 4:30 p.m.

A Jingle Jangle Christmas Musical Revue: White Christmas, Holiday Inn, Meet Me in St. Louis

Saturday December 16th at 2:30 p.m., Tuesday, 19th & Thursday, 21st at 7:30 p.m.

Mix, mingle, and enjoy live holiday musical selections performed by our talented vocalists.

A Christmas Carol

December 8th - December 22nd. Thursday - Saturday at 7:30 p.m., Sundays at 2:30 p.m.,


Wednesday, 13th at 2:30 p.m., and Wednesday 20th at 2:30 p.m. and 7:30 p.m.

Check the lineup for 2024 at www.emeraldcoasttheatre.org.

ECTC will start selling season subscriptions on July 1, and individual tickets will go on sale on August 1. The VIP Membership support allows ECTC to offer a variety of high-quality productions for audiences of all ages as well as reach hundreds of children through our Educational Theatre programs and field trips. Each VIP Membership includes tickets to shows as listed with each membership level, a VIP name tag, early access to reserved seats, access to the VIP Lounge, eight complimentary drinks (wine, beer, or water) for the season, recognition on the ECTC website and in the printed programs, and 10% off all classes, camps, and additional tickets for shows. The VIP Membership is a special community of supporters for ECTC.


ECTC will be providing field trip opportunities for local school groups for Junie B Jones, A Christmas Carol, The Play that Goes Wrong, Yes, Virginia, There is a Santa Claus, Mother Goose on the Loose and Mary Poppins. For booking information please call 850-684-0323. For more information about Emerald Coast Theatre Company and its educational programs, please visit www.emeraldcoasttheatre.org.

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



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You were born to hand jive, baby! This show is packed with high-energy dance numbers and catchy songs. The students have worked hard at a three-week summer camp to put on this two-act, full-length show! See you at Rydell High!



ON GRAND PARK STAGE
MAY 25TH - JULY 27TH

Every Thursday at 8pm come bring a chair or a blanket and enjoy Broadway under the stars at the Grand Boulevard's Grand Park!

In the event of rain, the performance will be held at ECTC's space at 560 Grand Blvd., Suite 200.

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Coastal Branch Library Announces New Exhibit of Artwork By Emerald Coast Plein Air Artists

The Friends of the Walton County Coastal Branch Library are honored to host award-winning artists of the Emerald Coast Plein Art Artists Group from July 11 – August 31, 2023. The Emerald Coast Plein Air Group are artists of all skills and media who enjoy painting/drawing together once a week outside. They all enjoy the lovely Emerald Coast and try to capture some of the essence of it in their painting. Their artwork follows a long history of Plein Air painting across the world. The artists whose work will be on exhibit include the following:

Deborah Scott is a local artist who enjoys painting the lovely Emerald Coast—from the beaches to the flowers. She has been painting for several years and enjoys sharing her work. She has attended several art workshops in the area, and across the southeast. She organizes Plein Air group painting sessions with multiple area painters.

Inlet Beach Artist **Stephanie Bloyd** derives inspiration from Florida's natural surround-



ings. Her love of nature and the outdoors led to a career in natural resources that spanned over 30 years. Stephanie chooses a creative path using primarily oil and acrylic painting. Stephanie's artwork has been on display at Synchronicities Art Gallery, The Salt Shed and

Company, The Foster Gallery, The Joe Center for the Arts, The Panama City Center for the Arts, and the Mattie Kelly Arts Festival. Her works have been accepted into several exhibits, including the 58th, 59th and 60th Bay Annual Competition & Exhibition, the inaugural Bay Audubon Arts & Photography Exhibition & Competition, the Cultural Arts Alliance of Walton County's Juried Members Special Exhibitions, and #ArtCityPC.

John Groan is a self-taught artist living and painting in Destin, Florida. As an adjunct to his career as an executive chef, John began studying art in the mid-1980's. This endeavor eventually led to a passion for painting the panoramic landscape, seascapes, still life and urban scenes in watercolor.

His firm foothold in the design elements of traditional painting gives him the freedom and knowledge to confidently

pursue his vision of Abstract Expression. His artistic goal, in his words, is as follows: "My goal isn't the literal translation of the vista in front of me, it is to elicit the emotion and atmosphere of the moment."

Theresa McInnis, whose studio is located in Santa Rosa Beach, has art currently represented at Artful Things in Niceville, and is featured in the summer rotation of artists at the Foster Gallery in Miramar Beach. With a deep appreciation for landscapes, Theresa skillfully captures their essence using oil and watercolor. Her artistic journey has taken her on plein-air painting adventures both locally and globally, where she has encountered diverse cultures and breathtaking scenery.

Artists interested in being considered for future exhibits, please contact Dorothea Berkhout at berkhout148@gmail.com.

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I'm Getting Some Feedback



By STEPHENIE CRAIG,
JOURNEY BRAVELLY

I was stressed and busy. Parenting required more energy than usual. I was irritable and I didn't realize how I was coming across. I thought I was managing stress well until my husband said I was being grumpy. Initially, I became defensive, telling myself he was wrong and I wasn't the problem. After the defensiveness receded, I sorted through the feedback and recognized he was right. The uncomfortable nudge toward self-awareness provided a helpful opportunity to adjust and make amends with my family regarding my stress grumping.

How are you at receiving feedback from those you trust? Do you tend to get defensive and angry? Do you tell yourself you aren't the problem when someone tells you something about your behavior you haven't noticed? What might you be missing by assuming the person giving you feedback is the problem?

When another person tells you their experience of your behavior, positive or negative, they are providing feedback. While it would be wonderful if we had an accurate view of ourselves, humans have blind spots about how we are showing up, especially when under stress. When done well, both receiving and giving feedback are valuable skills that help you and others grow into wisdom and maturity. Feedback provides an opportunity to embrace the freeing truths that you aren't perfect, you won't be perfect, and life can be a continuous arc of growth as long as you live.

Despite the benefits of feedback, it can be a difficult practice. Receiving suggestions from others about ourselves is humbling, vulnerable work. Feedback can challenge a fragile sense of self, bring up uncomfortable insecurities, and can unearth historical shame resulting in defensiveness. However, working through these discomforts is worth the work to bring you more health and con-

nection. So, how do you navigate feedback as a tool of growth?

7 Healthy Ways to Incorporate Feedback Into Your Life

1. Choose trusted sources of feedback. Avoid choosing people who have been historically unhealthy. Choose people who are gracious, growth-

oriented, emotionally healthy, balanced, non-judgmental and able to receive feedback. Don't choose people who invite you to feel poorly about yourself.



2. Notice and study your defense patterns. How do you feel in your body and thoughts when someone tells you something difficult about yourself? What stories do you tell yourself? How do you blame others? What words do you say? Remember, you aren't always right.

3. Calm your body and mind. Notice if your body has gone into fight, flight or freeze. Take deep breaths for 1-2 minutes to reset. Let the person giving the feedback know you need a moment if you are struggling to respond well. Engage a healthy coping skill like journaling or taking a walk to give yourself space to process.

4. Tell yourself the truth about the feedback. Sort who is providing the feedback. If they are a trustworthy source, remind yourself of this. If they aren't a trustworthy source, it's okay to move forward without spending much time or energy on the interaction. Remind yourself feedback does not mean you are a failure, a bad person, or less than you were before. Feedback is a tool to improve your healthy sense of self and maturity.

5. Listen and internalize. Really consider what is being said to you. Notice how it

might be true. Notice how your awareness of your own behavior might be lacking. Consider how your blind spot might be hurtful to those around you. Notice if you'd like to continue behaving in the ways being reported to you or if you would feel better to know you are behaving differently. Consider how you might

want to change the behavior. Remember the person giving you feedback is taking an emotional risk to provide you with this information. Consider being grateful someone cared enough to have a difficult, helpful conversation.

6. Make amends and adjustments. Now that you understand and accept something new about your behavior, take responsibility by letting others

know you regret how the behavior may have negatively impacted them. Seek healthy support to create a plan for changing the behavior. Try inviting those you trust to let you know when they see the unhealthy behavior and to let you know when you are improving.

7. Be a student of giving feedback well. As you learn to receive healthy feedback, notice how you might be a healthy, kind source of feedback to others in

your life. Feel what works well for you and incorporate these learnings into your feedback approach with others.

While not an easy practice, receiving feedback provides you with an ongoing opportunity to become a healthier, better version of yourself. As you navigate feedback, connect with us at journeybravelly.com for coaching and counseling support along your journey.



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 Wellness

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KAY LEAMAN,
HEALTH ARCHITECT,
HEALTHYDAY HEALTHYLIFE

Every time I see a bird or discover something I've never seen before like the black winged dragonflies I recently had the privilege of bumping into reminds me how grateful I am for my sight. Caring for our eyes is important especially if you want to continue seeing the faces of the people you love and the sights you enjoy spending time in.

There are several diseases that we deal with today such as Amblyopia (Lazy Eye), Macular Degeneration, Color blindness, Diabetic Retinopathy, Dry Eye, Floaters, Glaucoma, Pink eye, Retinal detachment, Astigmatism and Cataracts. I'll be focusing on two of these but the information for maintaining eye health is for everyone.

Risk commonalities exist for several eye conditions such as genetics and health related issues such as obesity, diabetes, etc.

Myopia (near sighted) where light focuses in front of the retina and hyperopia (far sighted) where light is focused behind the retina are two conditions that can be corrected by glasses, contact lenses or refractive surgery.

Astigmatism is caused when either the cornea or the lens has mismatched curves. Vision is blurred because there are 2 image points. Glasses can usually correct this.

Cataracts occurs when proteins in the lens is damaged by oxidative damage. This disease develops slowly and 50% of the US population experience cataracts by age 80. Its likened to an egg; the albumen is clear when the egg is raw and turns white as it cooks. This explains the whitish color that forms over the eye. Risk factors are smoking, UV radiation, diabetes, radiation therapy, long term use of steroid medications, trauma, lack of anti-oxidant and micronutrient protection as well as the commonalities.

Macular Degeneration is a blurring of our sharp central vision which we need to

see straight ahead, read, drive, watch movies or see the details on someone's face. The macula is the focal point of the retina and resides in the center of the back of the eye. The peripheral is not affected. There are two types: Wet, (most vision loss) named for when blood leaks or oozes from new blood vessels (very simple def.) and dry which constitutes 80-85% of cases. This disease is the # 1 cause of blindness in people over 60. There is no cure.

Symptoms include blank or dark spots, blurred vision, issues with seeing colors, or straight lines seen as curvy. Nutritional science shows that by reducing free radical damage and inflammation we can slow down progression or prevent macular degeneration from occurring.

Risk factors include toxic chemicals (BPAs, PCBs, aspartame, phthalates, etc. ingested with food or drink), high blood glucose levels as with diabetes, disseminated inflammations as a result of hyper-permeable intestines (leaky gut), low levels of DHEA (hormone) which protects against oxidative damage and pregnenolone which improves electrical activity in the retina and estrogen blocking drugs such as tamoxifen used in breast cancer treatment which



causes harm to the retina. A fun side note is that the eye produces its own hormones.

Eyes also suffer from blue light which can cause eye fatigue, headaches, dry eyes, double vision and difficulty focusing. Using blue light filters such as screen protectors or glasses (they have a yellowish tint) can aid in reducing its affects. Taking 20-30 second eye breaks (turn away and focus on something else.) every 2-3 hours can also help.

High quality nutrition can make a big impact on our eye health. A few of these nutrients are:

Vitamin C - Found in every cell in the body it supports healthy capillaries and cartilage and is significantly higher in the retina than in the blood. It helps to maintain optimal performance by protection from free radical damage. It must be consumed as the body does not make it (citrus, peppers, broccoli and kale).

Zinc - a trace mineral in high concentrations plays a critical role in transporting vitamin A which is another one that supports the retina. Its been linked to preserving normal night vision (oysters, red meat, shellfish beans and nuts).

Lutein and Zeaxanthin are carotenoids that act as antioxidants and built in sunscreen for eyes. It helps support blue light filtration and visual acuity (how well we see) in the retina (dark green veggies).


Omega 3 supports the eye's oily outer layer (fatty fish, plant sources and alpha-linolenic (ALA) found in flaxseeds, chia seeds, walnuts, soybeans).

Grapeseed extract, curcumin, phenol and carotenoids, vitamin E, melatonin, bilberry extract, quercetin, resveratrol and a few more are all used by the body to support the eye and reduce inflammation.

If you would like information on the eye support supplement we use go to:

<https://kleaman.usana.com/s/hAZX62> If you choose to order please reach out to me via email (Please put EYES in the subject line to receive a 10% discount.

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Is Medicare Enrollment Easy or Complicated?



BY CHRISTIAN REGALADO

Are you turning 65 this year? If you will become eligible for Medicare soon, take note. You have a little work ahead of you!

The first thing you'll need to do is enroll in Medicare Parts A (hospital) and B (physicians and services) through the Social Security Administration. If you are already receiving benefits, your Medicare enrollment will be automatic but, if not, you'll need to enroll in person or online at <https://ssa.gov/medicare>.

You may apply up to three months ahead of your birth month, and I recommend you do so because it can take several weeks for Medicare applications to process. As long as you enroll ahead, you should receive your Medicare card in the mail with a typical effective date at the beginning of your birth

month. You will pay a monthly premium for Medicare Part B: \$164.90/mo.

for most people in 2023. That's the easy part.

Now, fasten your seatbelts because this is where it can get complicated. Once you are enrolled, Medicare will cover approximately 80% of your basic health expenses excluding prescriptions. As you're likely

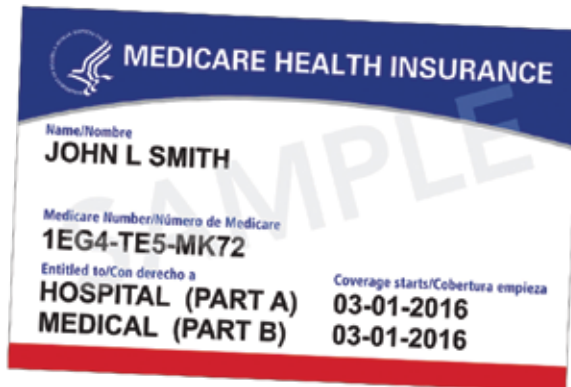
does not add an additional monthly premium and usually includes prescription coverage.

Most folks choose Advantage plans because they are heavily advertised, often have no or low premiums, and they offer additional benefits and perks not included in original Medicare. Many Advantage plans offer limited dental, vision, and hearing benefits as well. Original

expense? Generally speaking, staying in original Medicare and adding a Supplement plan will provide the most comprehensive coverage. You can see doctors and specialists throughout the United States and be treated at acclaimed health centers like Johns Hopkins or the Mayo Clinic where Advantage plans aren't accepted. Choosing an Advantage plan may limit you to a local network (HMO), charge higher copays outside it (PPO), and you may incur maxi-

mum out-of-pocket expenses in the thousands during a heavy use year.

One way to make sure that you receive a plan that fits your needs best is to work with a local and independent, certified Medicare broker like us. Give us a call if we can help! Our services are free and we are happy to answer any question you may have. Christian Regalado, christian@evergreenhealthins.com, 850.687.7606.



aware, if you use health services, 20% of costs can add up quickly and prescriptions can be expensive; this is why most people do not stop with basic Medicare coverage. To avoid this coverage gap, you'll need to choose whether you'd like to add a Medicare Supplement (aka Medigap) plan which costs extra, or switch to a Medicare Advantage plan (aka Medicare Part C) which, in most cases,

Medicare does not.

Alternatively, you can stay in original Medicare and add a Medicare Supplement and Prescription Drug Plan (PDP) to make up for what Medicare doesn't cover. Going this route will mean added premiums for each the Supplement and PDP. Why would someone add a Supplement and PDP instead of switching to an Advantage plan, given the extra premium



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Wellness

Tips for Glowing Summer Skin

BY MEG BURNS,
BLUSH BEAUTY LOUNGE

We are smack dab in the middle of summer and our days are filled with beach days, road trips, pontoon rides, backyard cookouts, farmers markets, and other fun in the sun activities. Here are some simple tips to keep your skin glowing through it all!

Double cleanse your skin at night.

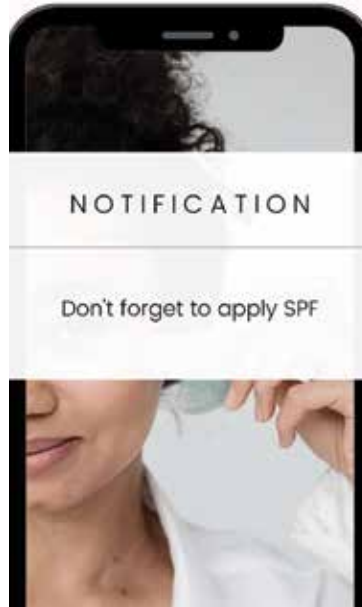
In the summer we sweat more, are often covered in salt-water or chlorine, and have extra SPF on. Double cleansing at night is the perfect way to make sure we go to bed with clean skin. So what in the world is a double cleanse? Good question! It is simply washing your face twice in a row. The first cleanse helps to remove dirt, makeup, and spf. With all of the debris removed, the second cleanse can actually clean your skin. I love an oil based cleanser or something gentle for my first cleanse. Something that will help take off my eye makeup, too. Then for my second cleanse I use some-



thing more foamy. You will notice such a difference with this step alone!

Lighten up your moisturizer.

Most people can lighten up their moisturizer in the Summer, especially when we live in humid climates. Opt for something lighter during the day to help with your glow. If you need more moisturizer at night, you



can grab your heavier night cream!

Faux tans + SPF are your BFFs.

I will forever and always talk about the importance of SPF. I will also forever and always talk about how it's actually GOOD for us to be in the sun each day. There are so many health benefits that come from being exposed to sunshine for a bit each



day. Our mood, our immune system, our sleep (and more!) all benefit from sun exposure. Florida sun is no joke and SPF helps us avoid sun damage and sunburn. Get your sunshine exposure, wear your SPF, and get a spray tan if you are wanting some more color! Spray tans have come a long way and provide fantastic natural looking results. Book one before your next fun event or outing! You will be so glad that you did!

Book your dermaplane.

If you are looking for a great summer treatment option for your skin, a dermaplane is a perfect option! It leaves your skin feeling super smooth, your

makeup application goes on much more smoothly, and your skincare absorbs even better. Say 'bye-bye' to peach fuzz and dead skin and 'hello' to your glow!

Bonus: Makeup tip!

Mixing your bronzer with some illuminator is the perfect summer glow tip! Mix them together before applying where you normally apply your bronzer. You will be bronzed and glowing in seconds! Need some makeup tips + tricks? We are now offering lessons at Blush Beauty Lounge!

If you have any questions about your summer skincare or makeup routine, shoot us an email at hello@blushbeautylounge.com or give us a call at (850) 641-0200. We would also love to see you in the spa! If you are ready to book your appointment you can do that at www.blushbeautylounge.com Don't forget that as a local you get 10% off any services, always.

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A Pastor's Ponderings: Forgiveness Takes the Sting Out of Sin

Mustard Seeds

"Snap!" The mousetrap snatched the writhing creature. I hate mice. My favorite part is baiting the trap. Planning the murder is so exciting. I plotted to trap him, baited the snare, and now I have the filthy animal writhing in the clutches of my trap.

Christ warns His disciples in Luke 17:1-10 concerning the nasty trap of temptation.

The Greek word Christ uses for "sin" in this passage is scandalon, referring to the part of the trap where you attach the bait. It means "offense," or "snare" and describes the behaviors that provoke others to sin.

Christ's indictment is not on the sinner as much as the person who causes someone to stumble. He says it would be better for that person to have a millstone hung around their neck and thrown into the sea than to cause someone to falter. Judgment awaits those people.

Jesus warns us because our

behavior can lead people to the Lord or drive them away. I think there are few Christians who wake up in the morning asking themselves, "How can I tempt others to sin today?" But people scrutinize our behavior every day, watching how we behave. Will they see real Christianity in action?

What about when you are the offended person? What do you do when you are tempted or hurt? The idea of forgiving the people who offended them overwhelmed the disciples. Forgive them seven times a day? Was Christ kidding?

No, Jesus wasn't kidding. Jesus shows them the liberating power of forgiveness released through faith. Even faith as tiny as a mustard seed.

Jesus is saying He came to forgive all who come to Him. If you follow Jesus, you will need to learn to forgive. If you have enough faith to believe in the Lord, you have enough faith to forgive others. Forgiveness sets

people free and displays real Christianity for all to see.

Rebecca Pippert tells the story in her book "Out of the Salt Shaker and Into the World," concerning one man's demonstration of thoughtful love. She knew a young man named Bill who had become a Christian on her college campus in Oregon. He was a free spirit with long, messy hair, who never wore shoes, ever. Snow, sleet, or rain – he walked barefoot.

Bill soon attended the church across the street from the campus. He walked into the rather formal church wearing denim jeans, a T-shirt, and his signature look – no shoes. As he walked down the center aisle looking for a seat in the crowded church, none was available. So, he squatted down on the floor near the front pew as the service was about to begin.

Unnerved, the church people didn't know what to do. Tension hung in the air as an elderly member began walking down the aisle toward the boy. What

would he do? Scold him? Offer him his seat? Ask the young man to leave? All eyes focused on the silent drama unfolding before them.

The old man lumbered down the aisle, and when he reached Bill, he awkwardly plopped down on the carpet next to him. They worshiped together on the floor as people witnessed real love fleshed out before them. The elderly gentleman did what Christ would do in that situation, and it enveloped everyone in the loving arms of God.

We want our lives to draw people to Christ, to catch them in the net of God's grace rather than the death-like snap of evil's trap. We can choose to live in the grip of grace rather than temptation.

Faced with such forgiveness and love, the disciples cried out, "Increase our faith!"

Christ challenged them to faith as small as a mustard seed.

Continued on page 29

BY PASTOR DAVID HOLLAND

"Jesus said to his disciples: 'Things that cause people to sin are bound to come, but woe to that person through whom they come. It would be better for him to be thrown into the sea with a millstone tied around his neck than for him to cause one of these little ones to sin. So watch yourselves.'

"If your brother sins, rebuke him, and if he repents, forgive him. If he sins against you seven times in a day, and seven times comes back to you and says, 'I repent,' forgive him."

"The apostles said to the Lord, 'Increase our faith!'"

"He replied, 'If you have faith as small as a mustard seed, you can say to this mulberry tree, 'be uprooted and planted in the sea, and it will obey you.'" Luke 17: 1-7

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Musing

The Road to Redemption: Lee Barr - A Life of Discipling

BY VICTORIA OSTROSKY

While in the military, Lee Barr and his wife Barbara lived overseas for a time, and while there, they met Brian Howard and his wife. Brian invited Lee to church. After a year of friendship and attending church together, Lee and Barbara both gave their lives to Jesus. "Not only did Brian lead us to the Lord, he disciplined us." They attended weekly Bible studies together where they learned more about how to live as Believers. "Brian's walk was louder than his talk."

So, when Lee and Barbara moved to Destin after he retired from the military, even though he had experienced the importance of discipling, it took about a year of being invited to a small group before he agreed to attend. Now, Lee loves his small group. "Discipling Christians is so needful and important. If we don't disciple the body of Christ correctly, we end up with division. We owe Jesus more than just leading people to Him."

What does disciple mean? Didn't Jesus have, like, twelve of



them or something? The basic definition of the word means a pupil or student who follows the teachings of someone.

Among Christians, we tend to use that word a little differently. When we talk about 'discipling' someone, we mean instructing them or doing life with them in order to help them more fully internalize truth and live out their walk with Christ, leading them deeper into their faith. Which in turn makes them more fruitful, so they can tell others of the Good News of the Gospel. The practical application is the rise

of small groups, devotionals, and social media.

In Acts 18:25, there's an excellent example of first century discipling. Apollos was a Jew from Alexandria, who knew only the baptism of John, but he was preaching away. Priscilla and Aquila took him aside and "explained the way of God more fully." They didn't tell him to stop, they gave him information he didn't have and that propelled him forward, making him more effective at reaching the lost.

When you think about it, the

bulk of Paul's letters are meant to instruct, not just the leaders of the churches, but all the saints. His words teach us about how we should live and how we should interact with both believers and unbelievers. In First Corinthians chapter 12, Paul talks about the importance of each member in the body of Christ.

Here's a quick, true story about the spiritual impact of small groups: Stephanie's year was starting out with difficulty. Her husband was back in prison, and she was working 4 jobs in order to pay the bills. She was exhausted, feeling defeated, and more than a little hesitant to attend church in case someone asked her where her husband was. It was too painful to get into. Her sister-in-law, who was a fairly new Christian, invited her to a women's small group at church. She expressed her skepticism about going and whether it would be a waste of her time, especially since she was so busy. Her mom encouraged her to go. "I think it will be good for you to be in a small group of women

who can share and learn together."

God used that small group of precious sisters to change Stephanie's life. She hums Christian songs all day now and wakes up in the morning with a song in her heart, where she used to wake up to thoughts of defeat. Her walk with Jesus is flourishing. When the body of Christ does life together, encouraging each other to grow in their faith, the Spirit of God is present and working.

Lee and Barbara try to serve others as much as they can. They lead small groups and are part of small groups. The impact of coming alongside and helping a fellow believer isn't quantifiable. "You don't know the impact the Kingdom of God will be on the person you disciplined. You don't know the impact of your decision to disciple that one person."

You can hear Lee'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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Sean of the South



BY SEAN DIETRICH

Hi there. This is that Little Voice inside your head speaking. Yeah, I know. It's been a while. But how are you? How's life? How's the fam? You still doing keto?

Listen, I know we haven't talked in a long time, but technically, that's not my fault. You probably don't remember this, but you quit listening to your inner voice just as soon as you hit the fourth stage of puberty.

The moment you developed armpit hair, you became a lot more concerned with getting a driver's license, French kissing, and eradicating zits.

So over time that voice inside you got quieter. Oh, sure, every now and then you'd hear me droning in the background like Charlie Brown's teacher. But you never actually listened.

Although there were a few times...

Remember that rude waiter a few weeks ago? When the meal was over, you almost stiffed him with the tip. But then, you dug into your wallet and gave him a ridiculously generous gratuity.

Did you ever stop to wonder why you did this? Well, I'll tell you why. Because the teeny, tiny voice reminded you that being generous was not just kind, it was right. That Little Voice was me.

There was that other time, when you gave a ride to two Mexican young women who didn't speak English. Their car

broke down in the Walmart parking lot, and they were crying. You helped them out because that faint voice would not shut up.

Also me.

And let's not forget about the time you almost got into that fatal car wreck.

No, wait. You never knew about that one. You never did know how close you came to the end. Because the Little Voice told you to pull off the interstate immediately before the disaster happened. And you actually listened. In a few seconds there was a ten-car pile up on I-65, and four people were killed.

Still, most of the time you keep me turned off. Sometimes you sense me reminding you to use your turn signal, not to play on your phone too much, and not to cuss during third down situations. But most of the time you never even hear me talking.

The thing is, if you'd listen to me once in a while, you would discover that I know stuff. Big stuff. Important stuff. I am a very smart Little Voice. I don't have time to run through my whole résumé, but I'll hit the highlights.

For starters, I'm older than you. Way, WAY older. In fact, I'm ancient enough to remember when the Dead Sea was just getting sick. The Grand Canyon was still a teenager when I was celebrating my 2,000,000,000 ka-jillionth infinity.

Secondly, I love you. I'm part of you. I'm part of your soul. So in a way, you and I are like peanut butter and jelly. We go together. We are inseparable. Think of me as electricity that makes an appliance work.

Your body is like a GE washing machine, only with more adipose tissue. Without electricity, a washing machine is just a big metal box.

I am the amperage running



through the circuit breaker, the plug, the electronics. I am the voltage that makes the agitator spin inside the drum. I am the most important part of the machine. I'm not asking for any credit here, I'm just telling you how it is.

In fact, that is why I am writing this letter. Because I've been watching you recently. I saw you crying this morning when your wife was in the hospital; I saw you weeping when hospice administered your mother's final meds; I watched you crumble on your bathroom floor and bawl because the doctor gave you bad news; I saw you shut down when they told you your son committed suicide.

I was with you. I was right there. I was speaking to you, but you were too upset to hear me. Hey, that's okay. Believe me, I get it. This is the darkest period you will ever go through.

I'm here to tell you that you're going to make it through this mess.

The problem is, your brain is turning against you. Your brain keeps telling you this is the end, that your life is over. Your brain is telling you to quit. To stop trying.

Don't trust your brain. Your brain knows nothing. Your brain

is full of a plentiful substance commonly found in barnyards and hog pens.

I am telling you, without the

slightest hue of doubt, you will survive this. You will be okay. One day, by and by, this will all be over, and you'll understand it better. But for now, just know that this is not the end.

And here's the thing: Deep inside yourself, you know I'm right. You don't need a heavenly sign for proof of this. You don't need anything to convince you. Because within the innermost, most profound layer of your soul, you just know. You know what I'm saying is true.

Because I am your Little Voice.

Or you can always call me by my other name.

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FORGIVENESS

continued from page 27

These words throw me back over sixty years to a conversation I had with my mother. As a little boy, I remember my mother wearing a heart-shaped, glass necklace.

"Momma, why does your necklace have that speck of dirt in it?"

"Oh honey, that's not dirt.

It's a precious mustard seed."

"Why did they put it in there, Momma?"

"It reminds me to always have faith in God, no matter what happens. God will always bring me through."

In the end, God is looking for people with faith. The Master desires followers who have the faith to forgive people, over and over – just as He does.

Dave Holland pastored churches for 38 years before retiring in Destin. He recently released his new devotional-Bible study based on the Gospel of Luke titled "Prodigal Jesus, Journey Back to the Father" You can get a copy of this book from his website, DaveHolland.org, or at Amazon.com. Pastor Dave is available to preach and teach in churches and conferences. Contact him at DavidHolland54@gmail.com.

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Four Taillights: Enough to Get You There



By KIRK MCCARLEY

Prior to becoming self-employed as a Manufacturer's Representative, my dad was in sales for a hose company. Not the kind to be worn on one's lower extremities, but rather hoses used for industrial purposes.

His was a five-state territory and traveled frequently. A company car was one of the tools provided. Even then, I learned that companies were austere and bottom line focused. The company car was a General Motors product, specifically a Chevy. At that time Chevy offered three sedan models: Impala, Bel Air, and Biscayne. The cars were so equipped in regressive order. The Impala, as top of the line, came with automatic transmission, power steering and brakes, and air conditioning. Lots of chrome. Maybe even bucket seats and a console. There was a nifty radio speaker neatly centered at the top of the rear seat.

Bel Air, not too long before

supplanted as Chevy's top of the line, still contained many of these features.

The Biscayne presented few, if any.

The company car was a Biscayne.

My mom and I, and sometimes my sister would travel with my dad. The interstate highway system was still in its infancy, so most thoroughfares were part of two-lane federal or state systems initiated back in the 1920's. At least all the roads traveled, to my recollection, were paved. Traffic was often snarled by stoplights, construction, and a vast assortment of other delays in every, yes, in every town center.

Apparently, house selling season was in the summer too or so my memory tells me. Mind you the territory included Texas, Oklahoma, and Louisiana, not locations conducive to non-air-conditioned travel in July. Vinyl seats deepened the warming process, clothes and cushions adhering through and with sweat as one.

Passing time in my perspiration-laden ennui I noticed other vehicles. Some, even on a 95° afternoon, had rolled up windows indicating air cooling. From a rearview it was easy to distinguish: four taillight Chevy models did not have AC:

How I longed for the comfort of a six taillight Chevy.

In another year or so, I started school. My dad also made the decision to leave his company to pursue self-employment,

albeit in a somewhat similar line of work. I didn't have an appreciation for precisely what that meant except that there were now more interesting products in the garage: lawnmowers, saws, fertilizer spreaders, and chemical sprayers. There was even a new invention: something called a "sidewalk surfboard."

Beyond that, now freed from the obligation of a company vehicle he also had the liberty to select his own mode of transportation. With around \$3000 of his savings, he took the plunge.

Ah, air conditioning. We had arrived! And six taillights!

Reflecting on those times of pre-luxury, one thing I don't believe was valued enough was that the Biscaynes always got us to where we were intending to go. If not loaded, the product was for certain durable. We

never failed to arrive at our intended destination.

On top of that there was a lot to be learned from those journeys of misery. For one, I got to know my folks and their stories. I learned counting: passing cars, license plate numbers, mileage signs. A burgeoning allure to geography developed: wheat fields of Oklahoma, forests of East Texas, swamps and bayous of Louisiana, the vastness and mountains of West Texas and New Mexico. Contrasts between major cities such as Houston and the isolation of Route 66 between Amarillo and Albuquerque.

It's been said that life is a journey, yet we miss it by devoting too much of our focus to the destination. Some of us experience life in a really nice ride, whereas for others there are bumps in the road and the

mode of transportation unreliable. There are breakdowns and rescues. Yet those journeys help frame our own unique stories, becoming a vital part of all that we have experienced and done. The challenge before all of us is how to apply the tools and lessons from those passages.

What have you learned from your road trips? Have the four taillights been sufficient?

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



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Review: Blu Poolside Bar & Grill at Embassy Suites

By MARTA ROSE-THORPE

A recent visit to Blu Poolside Bar & Grill inside the new Embassy Suites by Hilton Panama City Beach was a fascinating experience and an evening to behold. The food and beverages were all top-notch, which I will describe shortly, but it was the atmosphere and service at the Embassy Suites that stole our hearts. My husband and I were met by Executive Chef Scott Plumley and Director of Sales & Marketing Barbara Lita, then

erings by the locals. Michelle started bringing out a succession of dishes from the Sharables, Hot Hands and Entrée menus. The stunning Emerald Tuna Crunch salad got our attention with its pepper-crusted, seared ahi tuna strips laid over baby greens, fresh mango, avocado, applewood smoked bacon, and topped with almonds, crispy wontons, and fried goat cheese with a splash of mango sesame vinaigrette. It was an aesthetic fusion of tastes, tex-

last. I didn't know how we could possibly surpass this extraordinary meal, but Michelle brought out Blu's three desserts (and I honestly can't choose which one I like the best, so you'll just have to come in, try them all, and let me know!): the Sticky Toffee Bread Pudding with a

salted caramel dip, Key Lime Cheesecake with a berry coulis, and Chocolate Chess Pie with Chantilly cream. The latter was a rich, dense, fudge torte that I had not previously encountered in this area.

Blu Poolside Bar & Grill is open daily from 10:30 a.m. to

11 p.m. (the kitchen closes at 10 p.m.). Happy Hour is daily from 4:30 p.m. Located at 16006 Front Beach Road in Panama City Beach (between Pier Park and Calypso). For more information call (850) 328-5545 and visit panamacitybeachresort.embassysuites.com.



Old Florida Soul in the Heart of 30a

seated by Michelle, who would serve us throughout the evening, alongside Liz. From the first moment we knew we were in good hands and were treated like royalty (albeit in a light and breezy, not-so-formal fashion!). Everyone at Embassy Suites has a big, genuine smile, and the happy energy trickles throughout the whole establishment.

Michelle started us out with a cocktail, and Blu has a long list of delicious concoctions. I decided to try the Panama Pear Mojito, a lovely rum with prickly pear puree, lime juice, agave, and mint. This cool elixir was minty and crisp. Jimmy ordered his standard, an Old Fashion, with bourbon, maple syrup and bitters. "Smooth and sleek," he commented. The Don't Slip (tequila, grapefruit, and pear juice) and Piney Mimosa (prosecco and pineapple vodka with orange and lemon juice) are future indulgences on my list. Blu also has a full wine list and serves beers, seltzers, and spirited frozen drinks.

This establishment serves lunch and dinner daily, and with its central location and proximity to so many businesses, Blu is becoming the "It" meeting spot for business lunches and dinners, friend meetups, and social gath-

tures and temperatures, and that goat cheese was screaming with flavor! Now, our moms always claimed that a colorful plate is the most nutritious plate, and the Lemon and Herb Seared Salmon served alongside a sticky rice pilaf (reminiscent of veggie risotto) and freshly steamed, al dente broccolini is the epitome of this declaration. The salmon was prepared in a carrot-ginger butter and soy glaze, and the entire dish was emblazoned with bold, bright, colors.

Then Michelle brought the powerhouse of the feast, Filet Mignon ladled in a luscious thick gravy with a toss of micro greens atop. The meat was a thick cut of the most mouth-watering, tender filet I've had, and this flamboyant offering looked as good as it tasted, served with smashed potatoes and a veggie medley of red & green cherry tomatoes, red & green bell peppers, yellow squash, asparagus, and onions. The men enjoyed Blu's Jumbo Wings, crispy fried and smoked in a variety of flavors to choose from: buffalo, brown sugar-chipotle, sweet chili, spicy bbq, hot honey, and parmesan rub. I asked how they liked them... and my answer was the empty plates.

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The Red Bar Jazz Band

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 Tuesdays - Saturdays thanks to restaurant owners Oli and Philippe Petit. Live music 5:30-9 p.m. nightly. Follow The Red Bar on Facebook to see what Oli's talking about today, and see the website at TheRedBar.com. Located at 70 Hotz Ave. Grayton Beach.

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& Linda @ noon in outdoor courtyard stage; The Pickled Pickers @ 5 p.m. on main stage. Seafood Boil thru Labor Day. Visit ajsgrayton.com. Visit ajsgrayton.com. Located at 63 De-funiak St, Santa Rosa Beach.

The Bay Wednesday Night Bonfires 5-8 p.m.

The Bay's July Bonfire and live music on the beach is coming in hot! July lineup: July 5 - Sugarcane Jane; July 12 - Siren and The Mudpuppies; July 19 - Blue Mother Tupelo; July 26 - Dikki Du and The Zydeco Krewe.

Happy Hour 3-5 p.m. daily with half off most cocktails and select house wine by the glass and \$4 Shock Top beer. Sunday Pickin' at The Bay with Mike Whitty and Friends is from 4-8 p.m. every Sunday. Mike brings in new musicians to play every week - check The Bay's Facebook or Instagram pages for details. Visit baysouthwalton.com. Located at 24215 Hwy. 331 at the foot of the bridge in Santa Rosa Beach.

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Head on over to Stinky's Bait Shack for live music 7-10 p.m., featuring OUTRO Wednesdays every week: Duke Bardwell, Joe Murphy, John Link, Fred Domulot & Tim Jackson. Folks, it's the greyest show on earth. On Fridays catch the Rhino Jockeys w Matt Miller - blue-eyed soul grass, hipbilly, funky bluegrass fusion. These words have been used to describe Dread. Add Matt Miller - you will dance all night! Mondays: Diki Ross Live. Tuesdays: Big Phun Live. No cover! Half favorite local bar and half fishing and bait fun shop, Stinky's Bait Shack is a longtime favorite hangout in South Walton. Get the full music lineup at www.stinkysbaitshop.com. Located at 5994 County Rd 30A, Santa Rosa Beach.

Studio 237 Music Lessons: The Three Elements of Music Lessons - Nurturing Positive Growth

For students of all ages, the journey of music education needs a blend of these three elements in order to thrive: a good teacher, a good student, and a supportive learning environment. When these elements come together, they create a nurturing space where students can grow both their musical skills and confidence and have a great time along the way. Let's explore each of these elements and how we can use them to make the learning experience a rewarding one.

A Good Teacher: The Guiding Light

A good teacher is the backbone of any successful music lesson. They not only need to share their musical expertise, but also create a strong bond with their students, so that students feel supported, understood, and inspired to learn. A skilled teacher understands that each student is unique, and they'll adapt their teaching methods and lesson plans to match the student's needs and interests. They should also offer constructive feedback and set achievable goals, encouraging the student to reach their full potential, rather than stressing them out!

The best teachers are those who are community-minded outside of lessons too. Teachers who belong to a club or band, get involved with music events,

and stay up-to-date with the latest music news can bring their new ideas and inspiration back to the classroom and keep their lessons fresh and full of enthusiasm.

A Good Student: The Willing Explorer

While a good teacher is crucial, a good student plays an equally important role in the music classroom. A good student needs a genuine curiosity and positive attitude to learning. They approach each lesson with an open mind, ready to take on new concepts and try new things, even listening to types of music they don't like or aren't familiar with. Preparing beforehand to be engaged in the lesson can be a massive help - reviewing the lesson plan, getting out pencils and highlighters, and being ready to focus and ask questions.

Students can demonstrate discipline and commitment by maintaining a regular practice schedule of 3 days per week (or more!). They understand that progress takes time and effort and are not afraid to take on a challenge.

Students can be proactive outside of the classroom too: playing in a recital, a band, or a performance event makes music exciting. They might also find ways to share music with friends and family, whether it's a song they've been learning or just a



song they like to listen to.

A Supportive Learning Environment: The Training Ground

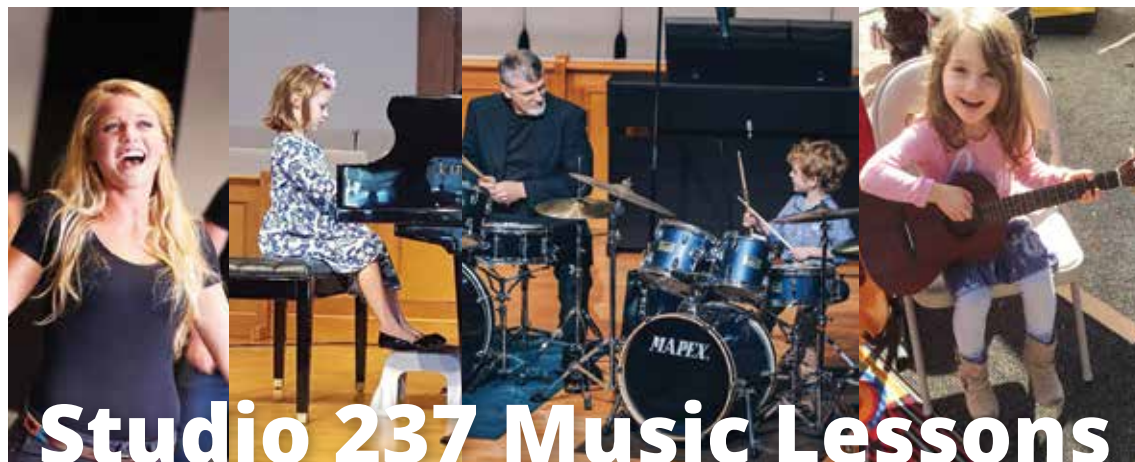
A supportive learning environment includes things like a well-equipped practice space, access to quality instruments and equipment, and a comfortable atmosphere with proper seating and lighting. However, it goes beyond just the physical setting. A supportive environment also includes positive and respectful interactions between the teacher, student, fellow learners, and anyone listening in during home practice.

Students may need help at home with creating a distract-

ion-free area for their practice and with structuring their practice session, especially in the first few months. Some students love having a parent listen in on their playing, or even hosting a mini concert from time to time. Praising their progress goes a long way!

When a good teacher, a

Studio 237 Music Lessons is excited to resume teaching in the month of August. We help beginners through advanced persons discover, develop, and demonstrate music. Located in Santa Rosa Beach, Florida, give us a call to schedule a visit of the studio and/or meet a teacher. For the month of August, the first lesson is free for the first time beginner students. Call: Ray at 850.231.3199 LL or 850.797.3546 mobile.



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Business

How to Prevent Your Vacation Rental Investment from Becoming a Failure

By ASLI THEOBALD, MS

Did you know that most 30A homes, which are vacation rentals, are sold within the first year they're bought, ending up right back on the MLS repeatedly. This is why there are so many realtors in the area as you may have noticed, with most locals having acquired real estate agent licenses. Many vacation rental investments can't make enough profit to justify their exorbitant holding and maintenance costs, creating constant income for the countless realtors.

Those desiring to own luxury homes are often shown vacation rental profit portfolios too good to be true, being promised they can easily afford to repay multi-million-dollar loans with the help of the short-term renters attracted to 30A. You take out

your loan, sign up with one of the most popular big 30A vacation rental companies managing hundreds of other luxury homes just like yours, believing this is all you need to do to rake in the promised profits without lifting a finger. The biggest vacation rental companies would surely know what they're doing, right? What on earth could go wrong with this approach?

By letting your home become just another vacation rental not managed any better than the thousands of other rentals competing for profits, you're following the recipe that's likely to get you too to join the ranks of the homeowners wanting to get rid of their luxury homes in a jiffy, letting them end right back on the MLS.

The successful homeowners



of 30A guarantee that their investment performs better than the competition by either managing it themselves or doing their research and seeking out those managers who manage only a few select luxury homes. These managers the successful homeowners find are highly rated on the booking platforms due to the way they don't try to grow "big" by taking on too many homes and employees, risking becoming unable to give every home all the attention it deserves to consistently create satisfied renters and repeat customers. Part 1 of this series emphasized the importance of utilizing the trust factor with a large number of great reviews from actual guests on the biggest booking platforms. This is the main determining factor in ensuring your rental stays booked at high enough rates.

The unsuccessful homeowners

ers who fail to outperform their competition allow their homes to get inspected by often different big company employees after each guest check-out. These employees are often

paid by the hour instead of being the same highly-rated person who keeps all the profits from her own business, who inspects and prepares your home for the next guests with great care knowing that even a single bad review can drop her ratings and lower the rankings of her listings on the search results of

the booking platforms (the higher you rank, the more the booking platform algorithms feature you).

So, if your rental has not been performing well, before calling your realtor to put it back on the MLS, try the right way to invest on 30A by going for a manager focused on quality rather than quantity, letting your home operate at its maximum potential for maximum returns on investment.

Asli Theobald is the owner / operator of Dream Home 30A, call 850-867-5449 or visit www.DreamHome30A.com to learn more.

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Frequently Asked Questions When Looking for a Mortgage



By JACK LIBBY

Question: Why should I work with a mortgage broker instead of my hometown bank?

Answer: There are two ways to get a mortgage — wholesale or retail. Retail lending is when you walk into a bank branch or go online, and they help you get a mortgage. In the wholesale channel, you work with a local independent mortgage broker in the community. These folks work as independent mortgage advisors and help match borrowers to the best lender for their financial situation. Mortgage brokers are key players in the industry because they offer

access to multiple lenders and the most loan options to borrowers. Lastly, a local loan officer will know more about the products and hurdles of that local market.

Question: How important is the Loan Officer I choose?

Answer: The most important decision in applying for a mortgage is not necessarily the lender you choose but the loan officer who will hold all the responsibility to insure you get to the closing without issue. It's imperative you find a loan officer with the experience and follow-up strengths to accomplish your goals. Many Larger banks hire new people not familiar with all the complexities that go into qualifying and processing a mortgage. Also, non-federal bank lenders/brokers go through a stricter licensing and education review than banks. Working with Glory mortgage you will be working with a team who has closed over a Billion in loan volume in FL on all property types. Always interview to

ensure you have the right fit for your financing prior to going to contract.

Question: Is now a good time to buy a home?

Answer: Yes — rates have increased in the last couple years but now appear to be stabilizing. The Florida market remains strong with high demand and low inventory. The “boomer effect” of the largest demographic in the county moving to Florida and more cash transactions than ever before, Pro business growth and just being a beautiful state has sustained a growth trend that is expected to continue. It's still a good time to purchase!

Question: I'm looking to buy a home. When should I contact a broker?

Answer: As soon as possible. You would be amazed at how

many people are not as ready as they think they are. Do not wait until the last minute. Many

of the issues borrowers have that lead to a potential contract cancellation could have been easily fixed if only done earlier and working with an experienced loan officer. Whether it's an unknown credit issue or employment change you want to acknowledge and address these prior to going to contract or even looking at homes. At Glory mortgage we will be giving you a deep dive review into your pre-approval so you can go into a contract with confidence and relieve many of the stresses that come with buying a home.



gauge products that are available for a short-term rental?

Answer: Yes, we do quite a few. There are a variety of products available including those that will use the projected rental income to help qualify for the loan.

Jack Libby (NMLS 2113139) is a Mortgage Professional and Santa Rosa Beach resident. For more information, please contact Jack at (850) 714-3539 or email: jlibby@glorymortgage.com. Visit www.glorymortgage.com.

Question: Are there mort-



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 Business

The Importance of a Local Agent when Insurance Premiums are Rising (Part 1)

A Local Agent Is Crucial When Insurance Premiums Are Rising

Premiums are going up all over Florida right now, and have been on the rise for the better part of the last three years. Last year saw the downfall of 11 carriers and the swift withdrawal of four others. This year already, two carriers have gone out of business and into receivership. It is not a soft market by any means. The best way to ensure that you are able to find the best plan for your needs is to find a local independent agent to help you, so that you don't have to go it alone.

Property and casualty insurance is an essential type of insurance that covers an individual or a business against financial losses resulting from damage to property or liability claims. Property and casualty insurance provides coverage for losses that arise from unforeseen events, such as theft, fire, storms or accidents that may result in property damage, injury or death.

Having property and casualty insurance is essential for anyone who owns a home, car or business. However, choosing the right insurance policy and carrier can be a challenging and time-consuming task. This is where a local agent can come in handy.

A local agent is an insurance agent who operates in your local area and has a deep understanding of the insurance mar-

ket in your region. Local agents are an excellent resource when you need help understanding your insurance policy or filing a claim. They can also help you find the right policy and carrier to meet your specific needs.

The Value of your Agent Being Truly Independent

One of the benefits of having local agents is that they can act as your advocate when dealing with insurance carriers. Your local agent can help you negotiate with your carrier when it increases the price of your premium or tries to deny your claim. They can also help you find a new carrier that offers the same level of coverage at a more affordable price.

It is essential to note that your local independent insurance agent represents you and not one carrier. An independent agent can help you find the right carrier that offers the best coverage and premium rates for your specific needs. They work with multiple carriers and can provide you with unbiased advice and guidance when it comes to choosing the right insurance policy.

Property and casualty insurance is an essential aspect of protecting your assets and providing financial security in case of unexpected events. Property insurance provides coverage for your home and personal belongings, while casualty insurance covers liability claims against



you. With insurance premiums rising, it is more important than ever to have a local insurance agent and work with him to find the right insurance carrier for your needs.

While it is important to have property and casualty insurance to protect your assets, it can be frustrating when insurance premiums rise unexpectedly. This is where having a local insurance agent can be invaluable.

What Can You Do When Your Carrier Increases The Price Of Your Premium?

If your carrier increases the price of your premium, there are a few things you can do to help find the right insurance carrier and keep your costs down.

First, speak with your local insurance agent, who can help you understand why your premium is increasing and can provide you with options for reducing your costs. From changing your deductible to reviewing your current discounts and finding discounts you may be eligible for are just a few of the things your agent can help you accomplish.

If you have recently replaced

your roof, you may not be getting all the wind mitigation discounts that you are now eligible for. Always have a new wind mitigation completed after replacing a roof, and also submit either paid in full roof invoice or finalized re-roof permit to your agent for submission to the underwriting department of your insurance carrier. The carriers generally apply new credits effective the day they receive the new inspection, rather than the day the new inspection was completed. All wind mitigation inspections must be signed by both the inspector and the insured.

Next, consider shopping around for a new insurance carrier. Your local insurance agent can help you identify other carriers in your area that may offer better rates. They can also help you compare policies and coverage options to ensure you get the coverage you need at a price you can afford.

Finally, consider making changes to your policy to reduce your costs. For example,

increasing your deductible can lower your premiums, as can bundling your policies. Your local insurance agent can provide you with advice on which changes to make to help you save money while also helping you to understand what your insurance needs actually are. Most HO3 home insurance policies allow policyholders to choose the percentage of the dwelling coverage in contents they prefer to carry.

Some carriers allow only 50 percent, 25 percent or 0. Those are not good choices, but that is what that carrier allows. Some carriers allow anywhere from 10 to 70 percent of the dwelling in contents, and that is useful to know when you are collecting quotes from different carriers, which ones will allow you the flexibility to choose the level of contents coverage that most closely matches what you have in your home.



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