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Lauren's Legacy Pregnancy Center - A Place of Hope and Help

By Victoria Ostrosky

Life happens, doesn't it? The unexpected slaps us in the face and our life begins to crumble. Maybe your pregnancy test came back positive. You're young, single and still in school. What are your options? Or, perhaps, you're a little older with a career and not sure if a baby will fit into your plans right now. How do you navigate these uncharted waters and with whom?

In March of this year, a new pregnancy center was opened in Freeport as a resource for women and men in Walton and Okaloosa counties providing pregnancy testing and ultrasounds, parenting programs, assistance with community resources, and counseling for women in unexpected pregnancies.

At Lauren's Legacy Pregnancy Center, they don't provide for or refer for abortions, but they give education on abortions so women can make an informed decision. All ser-



Lauren's Legacy Executive Director, Stacy Reed.

vices at the pregnancy center are free and confidential. Stacey Reed, the Executive Director, says it this way: "This is a safe place for women to discuss their options, to have someone who cares. Their story and needs are important to us."

Protecting the most vulner-

able and coming alongside to help those in need are some of the ways we can be the hands and feet of Jesus. We know He loves children and has compassion on the sick. We're also familiar with the scripture where He said the second greatest commandment is to "love your neighbor as yourself."

One of the many services the pregnancy center offers is parenting programs, where new parents take classes and receive baby items in return,

HOPE & HELP

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Local Signs of Fall:

An Array of Art and Music that Heals

By WILL ESTELL

If you're a fan of the arts and you live anywhere in Okaloosa, Walton or Bay Counties, then you're likely already familiar with Mattie Kelly Arts Foundation (MKAF) and the events this organization has been bringing to Northwest Florida's Gulf Coast for almost three decades. MKAF has grown from humble beginnings to becoming one of the largest champions of the arts in our region, a mission-driven, membership based, not-for-profit organization, with all event proceeds going to support ArtsReach, the organization's outreach mission.

MKAF events, such as the annual Festival of the Arts, various concerts, wine tastings and culinary gatherings are about so much more than providing a good time for attendees and members, they're also about making a lasting impact on our communities. Since its inception in 1995, MKAF has made a difference for 400,000 children in more than 100 schools and partner agencies through-

ART & MUSIC

 $continued\ on\ page\ 2$



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ARTS & MUSIC

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out Northwest Florida's Gulf Coast. These "Arts Empower" programs provide arts in our children's schools producing dynamic arts learning opportunities through its ArtsReach education initiative serving local K-12 students, at-risk youth and even those with disabilities through "Arts for All Abilities." A newer program, Paint the Music, is a collaboration between MKAF and Sinfonia Gulf Coast (SGC); this explores the musical classics while channeling students' inner Picasso-students paint to musical selections and are invited to a live SGC concert performance. Through "Warrior Arts," MKAF serves our military population suffering with both physical injuries and invisible traumas and hardships, bringing therapeutic benefits to active duty and veteran military service members. This unique and healing program features Zentangle drawing for mindfulness and there are numerous testimonies to the program's effectiveness.

Now in its 28th year, Mattie Kelly Arts Foundation's Annual Festival of the Arts is the place to be Oct. 28-29. This annual art fair brings in top-tier artists in an array of media from throughout the country. October's event will feature more than 100 artists competing for various accolades in their respective categories as part of this juried festival. "This year, we enjoyed overwhelming interest and after the blind jury scored more than 200 applicants, we are proud to present more than 100 artists hailing from 17 states across the U.S. and Europe," said Festival of the Arts Producer, Deb Nissley.

Additionally, MKAF's Festival of the Arts also features live music, food trucks, beverages, comedian Jason Hedden as emcee for the festivities and a VIP Lounge Experience. There's

also an available cash bar featuring locally sourced craft beer, including Mattie Light from Destin Brewery, and MKAF's famous Bloody Mary bar. MKAF's Arty Kick Off Party starts the festivities on October 27 at 6 p.m. at Destin's Henderson Beach Resort—an exciting way to usher in the festival while also partaking in great food, drinks and entertainment.

This year's Festival will also bring additional entertainment with Stage Crafters performing scenes from the Broadway musical "Something Rotten," along with local Gulf Coast artist and MKAF Board Member, Maxine Orange and her Splatter Studio, which allows children to create their own personal art to take home from the festival.

Check the MKAF calendar on their website at www.MKAF. org to find out more on this and other events coming in the next few months.



Lauren's Legacy Nurse Practitioner / Volunteer, Gretel Rowland

HOPE & HELP

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such as car seats, diapers, and other needed supplies. This is a wonderful way for new parents to learn more about taking care of their newborn, and they can remain in the program until their baby is one year old.

Stacey was able to share, with permission, one young lady's story. She was 30 weeks pregnant at the time and wanted to learn more about the center's parenting program. "She and her husband had recently started their own business and were finding it difficult to make ends meet. She found our website and learned she could take our parenting program to earn a free car seat." After completing enough classes to earn the car seat, she ended up taking additional classes. "Upon completion of those classes, she earned a stroller, bassinette, clothing, diapers, wipes, bottles, books and many other wonderful items." So you see, there's a lot more to the pregnancy center

than just determining the viability of your pregnancy.

With this kind of assistance in providing resources and mentorship, only God knows the tremendous differences these services will make in the lives of everyone involved, not just now, but years into the future.

For women who want to give birth, but aren't able to keep their baby, the pregnancy center offers referrals to local adoption agencies. There are many infertile couples who wait for years to adopt. The center also offers post-abortion support, understanding the need for heart heal-

Lauren's Legacy Pregnancy Center is located at 16019 Hwy 331 Business in Freeport. Their hours of operation are Mondays and Fridays 9 a.m. – 4 p.m. and Thursdays 3 – 7 p.m. Appointments are encouraged. You can also call them at (850) 880-6287 or visit their website at www. laurenslegacy.net to learn more about all the services they provide.







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Walton Commissioners Set the 2023-2024 Millage Rate and Budget

It is often said that if you want to continue to enjoy sausage, it is never a good idea to watch it being made. That probably holds true for crafting governmental budgets, too. At Monday night's final Budget Hearing, the Walton County Board of County Commissioners (BCC) took several hours to craft the sausage. The purpose of the meeting was to set the final millage rate and final budget

The millage rates tentatively approved by the Board at the first public hearing on September 11, 2023, are as follows: 3.6 mills for the County-wide millage, applied to the General Fund. This is a decrease from the Fiscal Year 2023 rate of 3.6363 mills. The commissioners also set 0.441 mills for the North Walton Mosquito Control District, which is a decrease from the Fiscal Year 2023 rate of 0.4912 mills. In aggregate, this is a 14.02% increase over the Rolled Back Rate. The Rolled Back Rate represents

the computed millage rate that would essentially generate the same ad valorem tax dollars as the prior fiscal year.

The BCC approved the final adoption of a Walton County Budget for the fiscal year 2023-2024 in the amount of \$318,071,593 for county government, of which \$1,470,168 is for the North Walton Mosquito Control District.

Citizens asked questions about the process, drawing comparisons between Walton County and other counties around the state. Per Commission Chairman Danny Glidewell, the county commission's portion of the tax bill is based on property values, which are wholly set by the Walton County Property Appraiser's Office. The only factor governed by the BCC is the millage rate, which was recently reduced for the first time in 10 years from 3.6363 down to 3.6. According to Glidewell, multiple entities in Walton County set their own budgets and millage rates, including the local school board, mosquito control, fire districts and others, which add to the total tax bill that the public

receives.
Walton County

PRESERVATION · CONSE has the highest per capita total property tax levies with a rate at an average of approximately \$4,000 per capita, while the state average is around \$2,000. In the Panhandle, the average in Bay County is approximately \$1,500 and Okaloosa County is around \$1,471.

The annual budget per resident figures were also discussed. In Okaloosa, the amount was \$469 per resident; in Bay County, 765; Miami-Dade \$1,009, while in Walton County, the figure is \$1,549.

Commissioner Glidewell explained that vast differences exist

between Walton and other counties, especially in the Panhandle. Monroe County, which occupies the second highest per capita tax levies, is demographi-

cally very similar to
Walton County.

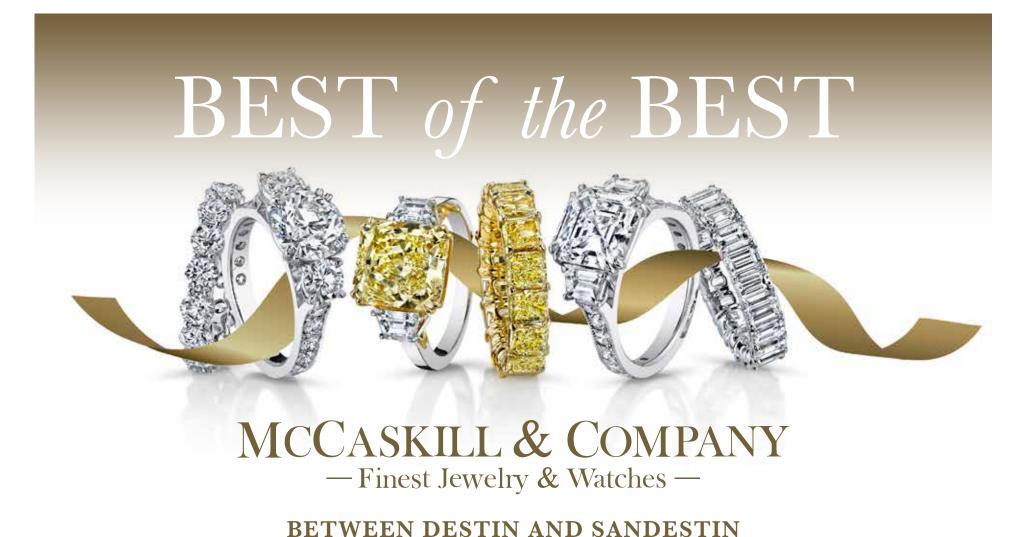
Like Monroe, Walton County has a relatively small population. There are only three municipalities in Walton County and of those, only

one, DeFuniak Springs, provides its own law enforcement. The densest population is in South Walton, which has no incorporated municipalities, thus Walton County provides for a great majority of all roads, bridges, parks, infrastructure projects and recreational amenities. The Walton County Sheriff's Office, which also accounts for a significant portion of the budget, provides all law enforce-

ment for the county, except in DeFuniak Springs. In other words, because of the differences in population, the tax bill is divided among fewer people; also, the small number of municipalities and the smaller number of services they provide cannot compare to the tremendous number of services the county must provide.

After several consultations with County Finance Officer Melissa Thomason and Deputy County Attorney Matt Richardson, the final motion by Commissioner "Boots" McCormick and seconded by Commissioner Tony Anderson was to pass the budget; it was approved contingent upon County Administrator Quinn Robertson bringing back a resolution to amend the budget by \$2 million, thus eliminating the use of reserve funds. The motion passed unanimously.

For more information, please contact the Public Information Office at (850) 892-8155 or pio@co.walton.fl.us.





October 2023 WCSD Superintendent's Update

As the season changes and the weather begins to cool, Walton County School District continues to "heat up" the world of education. Each year, the U.S. News and World Report gathers data on all high schools in the United States for the Best U.S. High Schools report. Their most recent release, the 2023-2024 Best U.S. High Schools, ranked nearly 25,000 schools across the U.S. based on six areas of evaluation and ALL of Walton County's traditional high schools made the list! The Walton County School District's high schools rank among the top 16% of all high schools in the United States. This achievement illustrates what has become known as "The Walton County Way" - Excellence, Professionalism, Innovation, and Collabo-

ration, or in other words, EPIC! In the Walton County School District, the safety and wellbeing of our students while they learn is also a number one priority. Our District nurses participated in CPR Instructor training through the American Heart Association prior to the opening of the 2023-24 school vear. This training prepared our nurses for facilitating handson CPR, AED, and First Aid skills training with staff at every school. Special thanks to Lina Caulson at CPR and Company for providing the training as a locally aligned AHA trainer and helping us maintain excellent nursing staff for our students.

Walton County School District prides itself on the familial atmosphere among schools in our county. In the spirit of collaboration, Freeport QUEST students gathered at Freeport Elementary on Monday for the dedication of the agamograph

created by students from Freeport Elementary, Middle, and High School. An agamograph is a clever 3D multi-image mural form of art that uses optical illusion to create artwork that changes when you look at it from different angles. The OUEST students created a set of images showing the unity of Freeport schools. Special thanks to Amanda Adams of Sherwin Williams for providing the paint, Sandie Taunton, Maia Meredith, and Brookelyn Bolin from DAG Architects for consulting on the design as well as Jill Smith (Director of Facilities).

Our community partners are an integral part of maintaining excellence for our students. Walton County School District is blessed to collaborate with wonderful volunteers who give their time and talents to the students of our District. On Tuesday, September 5, Superintendent A. Russell Hughes and the Walton County School Board recognized our 2022-2023 State Outstanding School Volunteer Award winners for their service to the students of our district: Ms. Hannah Kent gives her service to Maude Saunders Elementary School, Mrs. Donna Jackson unselfishly provides a helping hand at Freeport Elementary School and Mr. Don



Sandt has given over 15 years to the student of Van R. Butler Elementary! Thank you to these volunteers and the many others who give so much to our students!

As summer turns into fall, we all look forward to our sports season with football games every Friday night at most campuses. Freeport High School and South Walton High School are observing spirit week September 25- 29, 2023 culminating in their homecoming football battles on Friday, September 19, 2023. Each high school will dismiss early on Friday to celebrate in grand style with traditional homecoming parades. If you're in the area, stop through and support each school, bag a little candy, and enjoy the festivities!

Keep in mind that Walton



County School District wants to hear from you! You may always reach out and ask questions through the Let's Talk platform. This community digital tool automatically delivers your text questions to the appropriate personnel for a speedy reply. Text (850) 204-9667 or click "contact us" on the WCSD webpage.









Coastal Seniors Update for October

Chair Yoga Classes at the Blake in Miramar Beach - Tuesdays, October 3 and 17 and November 7 and 21 at 9:45 a.m.

Fridays with Friends Join us on October 13 at 10 a.m. at Coffeen Nature Reserve, 146 Coffeen Hill Rd in Sandestin. We will take a tour and a mile-long trail hike. RSVP to reserve your spot by calling (850) 280-5342, or by sending an email to: coastalseniorsofsouthwalton@gmail. com. A gate code is required to enter and will be sent to all participants. Join us Friday, October 27 for a Halloween-themed gettogether from 10 a.m. - noon at 70 Logan Lane. November's Friday with Friends will be November 10 from 10 a.m. – noon.

Game Day at Somerby on Wednesdays - Wednesdays, October 4, 11, 18, 25 and November 1, 8, 15 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, Mexi-

COASTAL SENIORS

OF SOUTH WALTON

can 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 coastalseniorsof-southwalton@gmail.com if you have questions.

Game Day at the Coastal Branch Library - Thursdays, October 5, 12, 19, 26 and November 2, 9, 16 from 2-4 p.m. hosted by Melissa Bailey. The Coastal Branch Library is located at 437 Greenway Trail, Santa Rosa Beach.

Art Classes - Karen Peterson will teach Beginner Watercolor Painting on Tuesdays, October 3, 10, 17, 24, 31 and November 7 from 9 a.m. - noon. The cost is \$20 for CSSW members/\$30 for non-members. Sign up by calling (850) 280-5342, or by sending an email to: coastalse-

Not Too Shabby

niorsofsouthwalton@gmail.com. All supplies are included.

Monthly Meeting - Friday, October 20 - 11 a.m. - 1 p.m. Sherrie Ann Aquino, PT, DPT, and Doctor of Physical Therapy, is the guest speaker. A light lunch will be served. 70 Logan Lane in Grayton Beach.

Exercise Classes - Angela Gibson will lead classes on Thursdays October 5, 12, 19, 26 at 10 a.m. at 70 Logan Lane in Grayton Beach. Cost is \$8 per session.

Pickleball - Beginner Pickleball 101 at Walton Sports Complex courts two Wednesdays at 6 p.m. Registration required. See dates after October 3 on the CSSW calendar at www.coastalseniorsofsouthwalton.org. Register for one date only at www. waltonrec.com by choosing field and court rentals. Open to

Walton County residents only. Email Sandy Gulak at sowal-pickleball@gmail.com for more info and with questions. Also join us at the Boys and Girls Club on Tuesdays, Wednesdays, and Thursdays from 9:30 a.m. – 12:30 p.m. Please join the SoWal 30A Pickleball Association on Facebook for more information and weekly updates and check the CSSW calendar at www. coastalseniorsofsouthwalton.org.

Candlelight Tour - CSSW will decorate a room for the Candlelight Tour at the Eden Park Gardens Wesley House on Tuesday, November 14 at 9 a.m. Volunteers are needed. The decorating theme is Victorian. Call (850) 280-5342 or email: coastalseniorsofsouthwalton@gmail. com.

Membership Appreciation Luncheon - Thursday,

9755 Hwy. 98 West, Miramar Beach | 850.419.3976

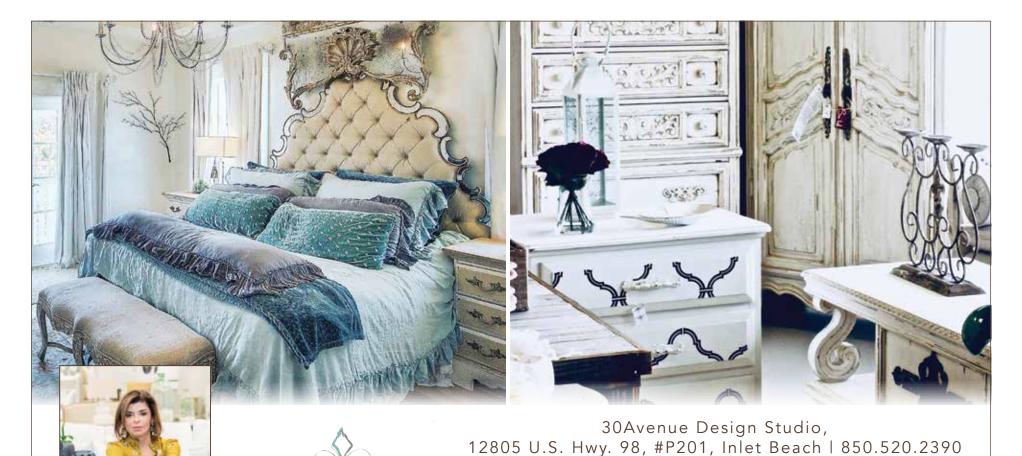
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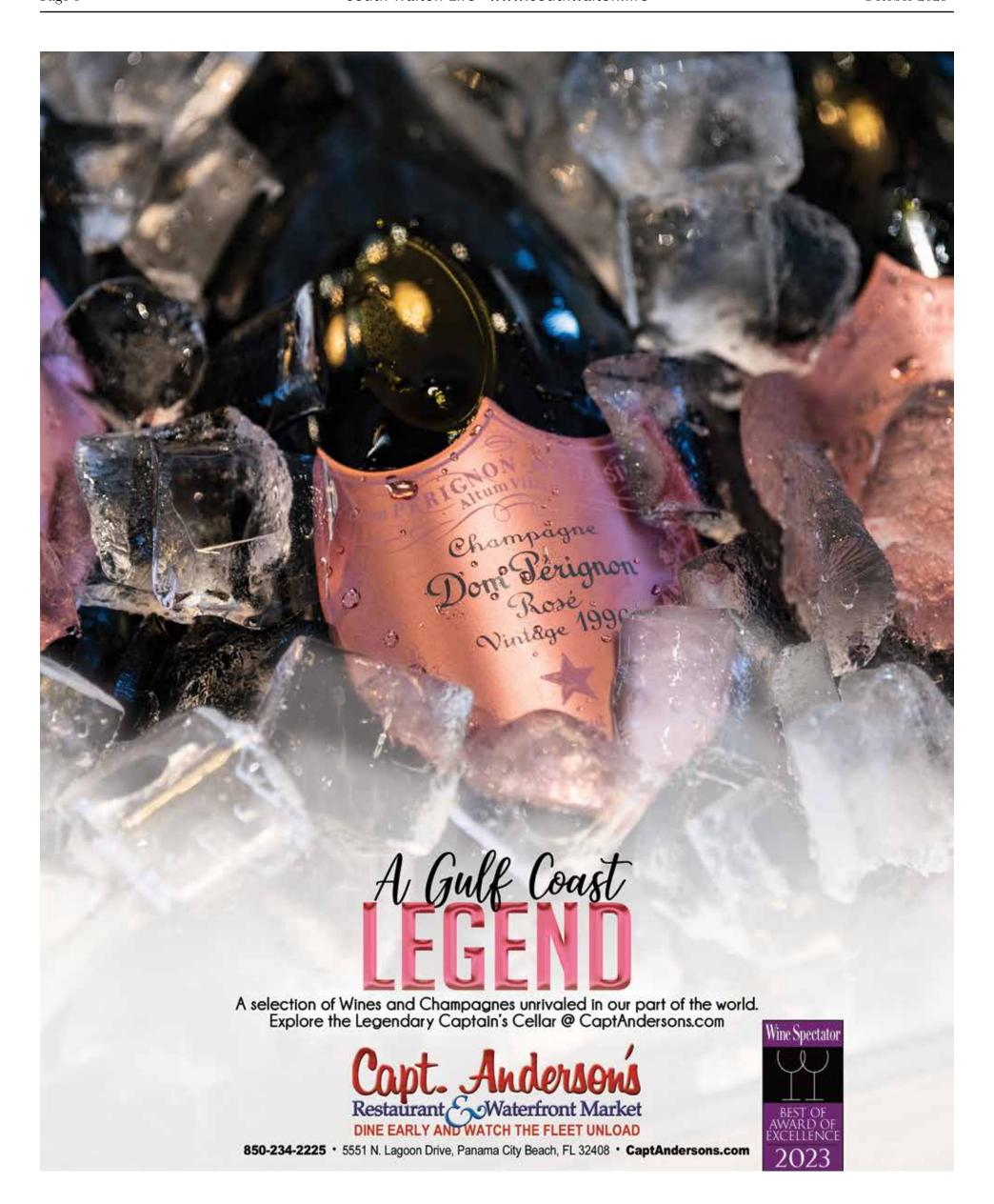
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November 16 at 11 a.m. Coastal Seniors of South Walton will host this event at Eden Gardens Park Pavilion. The Coastal Star awards will be presented at this catered luncheon. Call (850) 280-5342 or email: coastalseniorsofsouthwalton@gmail.com to register.

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 are looking for dedicated, enthusiastic persons to join our Board of Directors.







Medicare's Annual Election Period (AEP) is Oct 15 - Dec 7



By Jeremiah Brewer, your local Medicare Plan specialist

During this period, anyone with Medicare can change their Medicare health plans and prescription drug coverage for the following year to better meet their needs.

Medicare health and drug plans can make changes each year to cost, benefits, coverage, and the plan's network of providers and pharmacies. Therefore, materials sent from the plan, like the "Evidence of Coverage" (EOC) and "Annual Notice of Change" (ANOC) should be reviewed to find out if the plan is changing. Make sure your plan will still meet your needs for the following year. Nothing needs to be done if the current plan will continue to meet your needs for next year.

Let us review Medicare basics. Medicare has four parts:

MEDICARE PART A (Hospital Insurance)

o Helps cover inpatient care in a hospital or skilled nursing facility (following a hospital stay), home health care services, and hospice care services. Co-payments, coinsurance, and deductibles may apply for each service. You usually do not pay a monthly premium for Part A coverage if you or your spouse paid Medicare taxes while working.

MEDICARE PART B (Medical Insurance)

o Helps cover doctors' services, outpatient care, home health services, and other medical services. Part B also covers some preventive services. Copayments, coinsurance, and deductibles may apply for each service. You can find out if you have Part B by looking at your Medicare card. You pay the Part B premium each month. Part A and Part B are often referred to as "Original Medicare".

MEDICARE PART C (Medicare Advantage)

o A health coverage option run by private insurance companies approved by and under contract with Medicare. Includes Part A, Part B, and, usually, other coverage like prescription drugs. Medicare Advantage Plans may offer extra coverage, such as vision, hearing, dental, and/or health and wellness programs. In addition to your Part B premium, you usually pay one monthly premium for the services provided.

MEDICARE PART D (Medicare Prescription Drug Coverage)

o A prescription drug option run by private companies approved by and under contract with Medicare. Helps cover the cost of prescription drugs, may help lower your prescription drug costs and help protect against higher costs in the future. Part D is available to everyone with Medicare.

Medicare's AEP, a time to make a change, really demands input from a local agent. A local agent with experience and working knowledge is a tremendous asset for understanding benefits and provider networks. The agent can help you understand what you do have, determine if your coverage currently meets your needs now, and suggest possible Medicare plan options better suited for you.

What do you have now?

Medicare Supplement plan? What plan type do you have? A, B, C, D, G, HD G, M or N? Are your monthly premium rates becoming unmanageable?

Part D plan for your prescription drugs? Did you know there is a penalty if you do not have prescription drug coverage?

Part C plan with prescription drug coverage? Is the present provider network meeting your needs?

Are you a veteran with a Part C plan? If not, you may be missing out on some additional ben-

As a local agent, I can help you better understand what you do have and offer other options that would meet your needs. I am with an established agency, Wenrick Insurance Agency, and we can assist you during this year's AEP.

Email me at jeremiah@wenrickinsurance.com or call or text my cell phone at (850) 699-0774 to connect.







New 2024 Medicare Plans

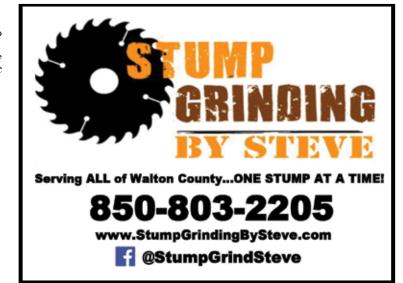
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Democratic Women's Club Shows Support for Local Military

The Democratic Women's Club of Walton County prepared dinner for the residents of Fisher House, a residential facility for families of veterans or active duty military personnel on



Wednesday, September 27 at Fisher House, Eglin Air Force Society. They provided a delicious meal that included Turkev Tetrazzini with broccoli, homemade Mac and cheese, tasty coleslaw, salads and dressings, homecooked green beans, fresh fruit, a homemade pine-

apple upsidedown cake, and several other delicious desserts, much to the delight of the residents.

This was done in an effort to show the DWCWC's

support for our veterans and active military personnel and the families that wait for their return. It is the DWCWC's way of saying that we see you and appreciate the sacrifices you make for our liberty and we are honored to show this in our own small way.





The Future Starts Today

Stormwater is rainwater that typically runs off streets, lawns, and buildings. Ideally, it is absorbed into the ground to replenish aquifers or flows into nearby rivers and streams. However, areas where there are many impervious surfaces (pavement, roofs, etc.) can prevent natural absorption and lead to flooding, erosion, damage to infrastructure and other prob-

Stormwater runoff is a big issue in South Walton due to the high density and low elevation. In response, the Walton County Board of County Commissioners (BCC) purchased 220 acres of property on Chat Holley Road to specifically collect runoff from nearby properties and help relieve many of the stormwater issues in that

District 5 Commissioner Tony Anderson pointed to new grant funds obtained with help from Environmental Resources Coordinator Melinda Gates that will allow the county to address stormwater runoff on additional roads, as well as paving some roads.

"It will give us a couple more accesses from Chat Holley Road to US 98 and one from Chat Holley all the way to CR-30A," said Commissioner Anderson.

According to Melinda Gates, the county received \$14.8 million in grant funds. The improvements will also include mosquito control ditches and are also designed to prevent flooding at the site. The stormwater retention will help keep Choctawhatchee Bay cleaner and help preserve the natural wet-

Containing more than merely a stormwater retention pond, the site will also be user-friendly. "We're going to have some parks and recreation equipment out there; some multi-use fields, hopefully, some pickleball courts and basketball courts - things the community really needs," said Commissioner Anderson. "It's going to be a multi-use park/stormwater facility, with walking trails, which has already been approved by the state."

Anderson was quick to praise county staff for their diligent efforts to bring this project to fruition. "This is all because of the wonderful staff we have; all of our engineers - Chance Powell, Charlie Cotton, Anna Hudson, Gregory Graham - the whole engineering crew. Melinda Gates is a miracle-worker at finding (grant) money. She is a humble person and doesn't like me talking about how good she is all the time, but she is really a great county employee."

Regarding the timeline for the various phases, Commissioner Anderson said the first step will be getting the stormwater captured. "Then we can start doing some of the recreational things out there, the TDC can start their plans that they need to do out there," he said. "The facilities, we can probably start on those next year. The completion date is scheduled for 2026. It's a big project and it's going to take numerous years to complete, but unless you take the first step, it will never get completed." For more information, please contact the Public Information Office at (850) 892-8155 or pio@ co.walton.fl.us.



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Caring & Sharing of South Walton

To Host Third Annual Fall Fashion Show and Luncheon at Monet Monet in Grayton Beach

Caring & Sharing of South Walton announces their Third Annual Fall Fashion Show and Luncheon presented by Emerald Coast Hospice. This year's event will be held on Sunday, October 15 from 12:30 p.m. to 3:30 p.m. at Monet Monet's gardens in Grayton Beach.

Guests will enjoy a fashion show curated from donations to the Caring & Sharing Thrift Store styled and modeled by Caring & Sharing volunteers and community supporters. All items modeled in the fashion show, along with other thrift store items, will be available to purchase in a pop-up boutique onsite during the event, sponsored by Team Turner at Counts Real Estate.

Attendees will also enjoy a seated lunch by Grayton Beach

Catering, a complimentary drink, a cash bar sponsored by Indigo, a photo booth sponsored by Blush Beauty Lounge, a DJ sponsored by Pizza by the Sea, and a silent auction. Other sponsors include Brenda Whitwell with Edward Jones, Clay Garden & Gifts, and 30A Smiles.

"Our Fall Fashion show has not only become a significant fundraiser for Caring and Sharing but has also become an event that our community and supporters look forward to each year," says Carly Barnes, Executive Director of Caring and Sharing. "Funds raised at this event go towards helping us continue providing our neighbors in need with access to food, financial assistance, case management, and counseling services," adds Barnes.



"It is our honor at Emerald Coast Hospice Care to provide peace of mind for patients and families in our community. Our mission is to guide with grace, compassion, and dignity when life matters most," says Amanda Middleton, RN and Clinical Liaison Senior at Emerald Coast Hospice. "Supporting our neighbors in need is such an important part of what we do. We are proud to spon-

sor this year's Fall Fashion Show helping our friends at Caring & Sharing of South Walton accomplish their mission." A complimentary shuttle provided by Grayton Beach Catering will run between Monet, Monet and Grayton Public Parking Lot (1505 County Highway 283 S) located across the street from the Shops of Grayton.

Tickets are \$65 and available for purchase at the Caring & Sharing Thrift Store located at 112 Lynn Drive in Santa Rosa Beach. For dietary restrictions, please email info@caringand-sharingsowal.org. Sponsorship opportunities are still available. Please email carly@caringand-sharingsowal.org or visit www. caringandsharingsowal.org for more information.





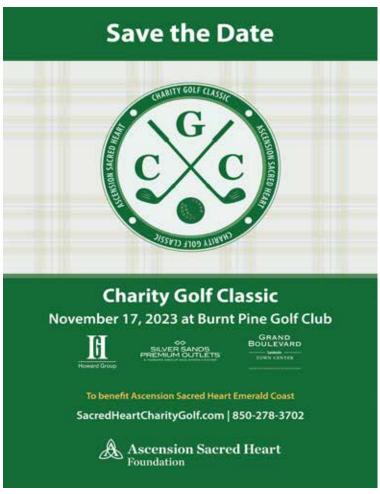
St. Rita Trunk-Or-Treat

Fun for the Family at the Saint Rita Catholic Church Family Life Center

Come to St. Rita Trunk-or-Treat from 5:30 p.m. to 7 p.m. on Friday, Oct. 27 at the Saint Rita Catholic Church Family Life Center, located at 22 Saint Rita Lane, Santa Rosa Beach,

FL. This fall favorite event offers a safe alternative to traditional trick-or-treating and equals fun for the whole family, including decorated trunks, treats, games, contests, prizes, food, music, and some surprises, too. Kid-friendly costumes are all that is needed to join the celebration.

For more information, please visit saintritaparish.org.





Insights for Investors:

The Levers that Drive the Economy, Markets and Rates



By Maurice Stouse, Financial Advisor and Branch Manager

This month we will do a review of the various levers – be those government, business or consumer that impact economic activity, the markets – stock, bond and money markets, and the cost of borrowing and the return when lending (bonds, CDs, money markets). A lever in the economy can have an impact on its own; or the collection of levers can have an even more significant impact.

Let's start with the **injection of** money into the economy during the pandemic. There was quite a lot of that. The U.S. government passed record spending bills and the Federal Reserve created massive amounts of money. Just a few short years later, we are still feeling the impact in that there is a significant excess of money out there, wherever that might be. That may have come to an end. Bloomberg notes that other than the wealthiest 20% of Americans, people in this country have run out of excess savings. That lever – stimulus by the Fed - in other words, may have dissipated. On its own that provided for a lot of money that for a while (due to the pandemic) was chasing too few goods and proved to be inflationary. And the government has spent the last year and a half trying to reduce

Next, energy prices, most notably the cost of crude oil, are a significant lever as well. Crude prices have climbed over 30% since June of this year. That could have an impact on inflation over the next few months, and perhaps the slowing of liquidity (cash) might balance that out. Only time will tell.

Deficit spending. Like it or not, when the U.S. government spends or overspends, that injects a form of stimulus in the economy. That lever has an impact in several areas, however. One, it increases economic activity, but it also drives up the U.S. debt and makes the government compete for borrowing - potentially driving borrowing

interest rates up. A potential effect is that this slows economic activity because private borrowing goes down and the economy slows down.

The federal budget. Twothirds of the annual budget is made up of mandatory spending: Social Security and Medicare/Medicaid and other entitlements. As that is required spending it becomes a lever because it means the government has less flexibility on where it spends money. There is also the interest that the U.S. Treasury must pay on outstanding debt; that number is approaching the same amount that is spent on Defense. Interest paid is a lever because once again the U.S. government must compete for money thus driving rates up, which has the potential impact of driving economic activity down. The rise in longer-term (10-30 years) bonds recently helps explain that.

Social Security is becoming a growing source of income for many retired Americans. The number receiving benefits is now just shy of 70 million people. Social Security gets income from payroll taxes (individuals pay about 6.2% from their paychecks and their employer matches that). SS also gets income from the approximate \$3 trillion in government securities that it owns (as of 2022 and with obligations of \$6 trillion). It also gets income when Social Security benefits become taxable (about 50% of recipients pay taxes on their Social Security income). Whether or not benefits per recipient rise or fall, the sheer number of recipients is growing as the number of Americans over 65 increases. We can consider this another lever and its impact is seen on economic activity as well.

Rising long-term rates have an impact as well. For most of the past 18 months, interest rate increases were mainly at the short end of the yield curve (short maturities of 0 to 2 years). We are now seeing an increased supply of U.S. Treasuries and when supply goes up, prices usually go down. When prices for bonds go down, their yields go up. Result: the lever of rising rates impacts stocks - mainly growth-oriented or low-dividend stocks - the Technology Sector as an example means institutional investors might sell growth stocks and invest in longer-term higher-yielding bonds. That impact was what explained some of the decline in growth and Tech sector stocks in September.

Real estate. We will start with housing. The higher yields have resulted in higher mortgage rates hence the slowdown in buying of

new homes (existing or new construction). Many Americans who have locked in a low rate on their mortgages are reluctant to sell (despite their gains on their property) because that will push them into a higher-rate mortgage. Impact of the lever – fewer existing homes for sale. Add to it that the growth of new households continues (the U.S. population is expanding by more than 100k per month) and more people need and want homes. That has increased the demand for rental units for both homes and apartments. The Consumer Price Index includes the cost of shelter as its biggest component so we can see how that lever impacts inflation. There is also the lingering unknown of what the multi-trillion-dollar market of commercial real estate refinancing could have on the economy. This debt, which starts coming due at an accelerated rate over the next few years is mainly held by regional banks (vs. larger national or smaller local community banks). That lever could impact the banking sector and its ability to lend but only time will tell if that lever has a significant

September and October have, over time, proven to be more volatile for investors and the exact reasoning isn't really known. Is it a lever or more part of the reality of long-term investing? Regardless, some investors will chase returns and make short-term decisions even if they have long-term horizons. Many feel frustrated as perhaps not having owned the so-called super seven stocks which make up most of the market return year to date. We have seen over time that the tortoise tends to outperform the hare but that - FOMO, or fear of missing out, is a lever as well.

We believe that strategy is defined by goal, time frame and most importantly, comfort level (the sleep-at-night factor). And of course, a bit of patience. The ultimate lever for an investor or saver is all these things combined.

The U.S. dollar. Hardly a day goes by when we are not bombarded by ads, politicians or talk show hosts who talk about the decline of the U.S. dollar. There is fear that other countries will unite to bring about a new world currency or that foreign banks and governments will stop buying U.S. Treasuries. The reality, as of this writing, is that the U.S. dollar is up in value by over 2% year to date. 80% of world commerce and 60% of foreign central bank reserves are in the U.S. dollars. The dollar is always being

challenged and is no stranger to the consistency of that challenge. The lever of the strength of the dollar can be seen in that it acts as a counterweight to inflation.

The size of the Federal Reserve balance sheet. That is the weekly reported statement of its assets and liabilities. In 2020 the Fed doubled the balance sheet to almost \$9 trillion dollars. It did that by creating money, which it can do, and buying bonds with it. Thus, it injected money into the economy. That lever cannot be understated. The balance sheet has had two growth spurts in the last 20 years, once following the financial crisis circa 2008 and most recently during 2020 as the pandemic took hold. That lever released liquidity and stimulus which many argue staved off an economic depression. The Fed is slowly reducing that balance sheet and is doing so by letting bonds it owns mature and not renewing them. They are not selling bonds as that lever could be dramatic on bond values and borrowing costs. That slow drawdown could take several years, and the impact of the lever is just that: liquidity. Some might argue that has helped with the socalled soft landing in the economy.

Productivity. The U.S. and the world rely upon productivity for increasing revenues, maintaining, or

lowering the cost to produce a unit of a good or a service. Productivity, at least in the U.S., despite inflation and rising rates has been increasing. The impact of that lever is significant in that it could lead to higher earnings and hence more growth for many U.S. companies.

Lastly, **artificial intelligence.** As we have noted before, AI has the potential to impact productivity and contribute to economic growth across just about every sector of the economy.

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

Maurice Stouse is a Financial Advisor and the branch manager of The First Wealth Management/ Raymond James. Main office located at The First Bank, 2000 98 Palms Blvd, Destin, FL 32451. Phone 850.654.8124. Raymond James advisors do not offer-tax advice. Please see your tax professionals. Email: Maurice.stouse@ raymondjames.com. Securities offered through Raymond James Financial Services, Inc. Member FINRA/SIPC, and are not insured by bank insurance, the FDIC or any other government agency, are not deposits or obligations of the bank, are not guaranteed by the bank, and are subject to risks, including the possible loss of principal. Investment Advisory Services are offered through Raymond James Financial Services Advisors, Inc. The First Wealth Management and The First Bank are not registered broker/dealers and are independent of Raymond James Financial Services

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There are special risks associated with investing with bonds such as interest rate risk, market risk, call risk, prepayment risk, credit risk, reinvestment risk, and unique tax consequences. To learn more about these risks and the suitability of these bonds for you, please contact our office.





The REP Theatre Presents the Fall Play Series







Fresh off their sold-out performances at the Edinburgh Fringe, award-winning international artists Gavin Robertson and Nicholas Collett are set to light up The REP Theatre's new season with the Fall Play Series. From literary legends to iconic characters, the Fall Play Series features the likes of James Bond, Frankenstein, and William Shakespeare in an entertaining lineup of plays sure to leave audiences on the edge of

Frankenstein: The 3D Podcast headlines the Fall Play Series with its world premiere of the boldly reimagined radio-style play complete with comedic interludes and the witty dialogue audiences have come to love about The REP. Created and performed by Gavin Robertson, Nicholas Collett, and REP Executive Director Brook Stetler, Frankenstein: The 3D Podcast takes audiences on a wild and comedic ride as the gothic tale unfolds in this new comedic spoof. With sound effects performed onstage by the actors and narration reminiscent of radio plays of the past, audiences are transported to an electrifying world of masterful storytelling as Frankenstein: The 3D Podcast takes center stage. The show's final performance is October 14.

The Fall Play Series also features two critically acclaimed oneman shows that have entertained people all over the globe. For one night only, get to know the most infamous playwright of all time as Nicholas Collett takes on the persona of William Shakespeare in Your Bard on Thursday, October 12. Buckle up for the adventure of a lifetime as Gavin Robertson takes REP audiences on an epic spy comedy with Agent 007 in Bond: An Unauthorized Parody on Friday, October 13.

Gavin Robertson and Nicholas Collett are an iconic duo who have been wowing audiences in Seaside with their compelling storytelling since making their REP debut in early 2016 with Escape To Create. Their shows have enthralled audiences and garnered rave reviews with their original writing and high-quality performances. "The production of the Fall Play Series speaks to the ongoing impact the collaboration between The REP, E2C, and our loyal audiences and sponsors have made on the community," said Brook Stetler, Executive Director of The REP Theatre.

All performances begin at 7:30 p.m. with doors opening at 7 p.m. Tickets are \$40 and \$32 for REP Members. Or patrons can see all three shows in the series for just \$85. For tickets and more information on The REP's Fall Season, visit LoveTheREP.com.

Camp Helen State Park Pumpkin Sale and Saturdays in the Patch



The Friends of Camp Helen's eighth Annual Pumpkin Patch is officially open! They will remain open daily from 9 a.m. - 4 p.m. throughout October. On Saturdays from 11 a.m. - 3 p.m., the patch will also have various entertainment.

This year, Saturdays in the Patch will feature Nature Day (wildlife crafts, interpretive programs, educational games), a fishing expo for kids, face painting, a haunted history tour, live music (including Huck and Lily), food trucks, the second annual witches paddle, a movie night, and other games and crafts. Saturday events will run from 11 a.m. to 3 p.m.

Gelato Love, a food truck serving up your frozen favorites, will also be in the patch on Saturdays and Sundays.

Here are the dates to remember:

Stop by the park for a Haunted History Tour on Oct. 14, then stay to enjoy live music, crafts, and games

Huck and Lily take the stage on Saturday, Oct. 21. Don't just come for the live music though - find face painting, crafts, and games to keep the kids entertained.



Camp Helen State Park finishes off the month on Oct. 27 with wildlife crafts, guided nature tours, and wildlife programs (turtle and Audubon).

All proceeds benefit the Friends of Camp Helen and are used for projects and improvements for the park.

Although the Friends of Camp Helen will not host an

organized Witches Paddle this year, they encourage everyone to paddle their favorite coastal

Donations made on that day at www.friendsofcamphelen.org will be used to host a larger more dune lake at sunset October 21. organized event next fall. Kayak

and Paddle board rentals remain open throughout the fall as well. Fishing poles, tackle, and group packages are also available.





LOCALS ONLY:

Men's Store Spreads Holiday Cheer with Generous Discounts to Locals

The fall season has officially arrived in and one small business is making sure that the spirit of giving extends to local residents. Captured Clothing, a new men's boutique located in the the salty Grayton Beach community, is ushering in the festive season with a special gift to its local customers: substantial discounts on a wide range of stylish clothing and accessories.

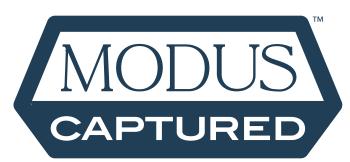
With the aim of making this holiday season a little brighter for everyone, Captured has launched an initiative that showcases their commitment to the local community. The store has decided to give back to the locals by offering impressive discounts on a carefully curated selection of items. This initiative

is not only a gesture of appreciation but also away to encourage shoppers to buy local and support small businesses during the holiday rush.

For many residents, Captured has become known as a go-to destination for quality men's fashion, offering a unique blend of classic and contemporary styles that cater to various tastes. Now, with these extraordinary holiday discounts, patrons have even more reasons to stop by.

Some of the highlights holiday promotions include: **Substantial Discounts:** The store is slashing prices on a variety of items, from stylish winter coats and custom sweaters to one of a kind upcycled denim and trendy accessories.

Discounts range from 20% to



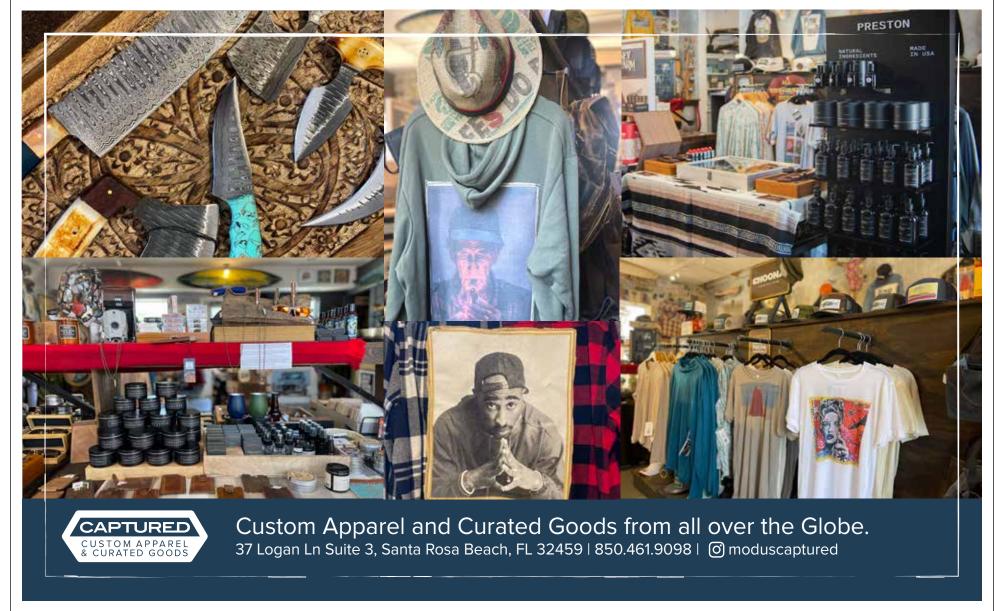
CUSTOM APPAREL & CURATED GOODS



50%, making it an ideal opportunity for the local shoppers to find unique gifts and fashion at budget-friendly prices.

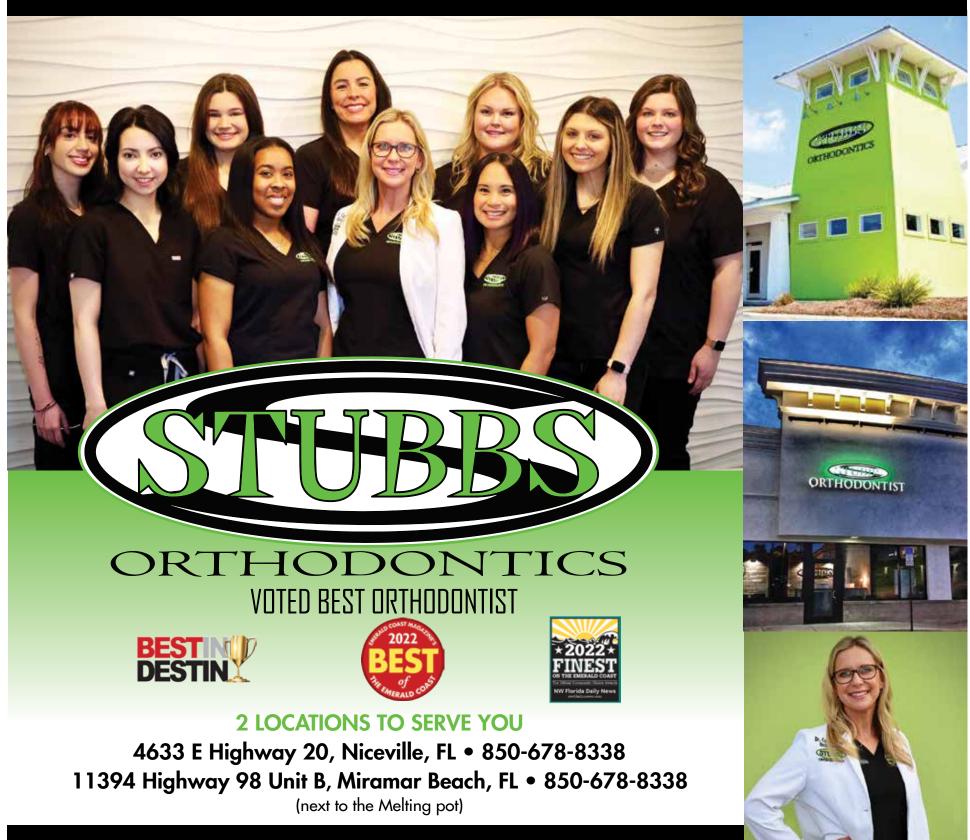
Personalized Styling:

To ensure that every customer walks out with their ideal holiday look, Captured is offering personalized styling consultations. Knowledgeable staff members are on hand to provide fashion advice and assist shoppers in selecting the perfect gift for their holiday gatherings. Gift Wrapping Services: In the spirit of the season, captured is also offering complimentary gift wrapping services for all purchases. This thoughtful touch adds an extra layer of convenience for shoppers looking to streamline their holiday preparations!



Community

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



Spanning a remarkable 42-year history, Fudpucker's Beachside Bar & Grill is a treasure trove of stories. Whether it's stories of love at first sight, exuberant nights spent dancing with lifelong friends, celebrations that turned into marriage proposals, or even the heart-breaking episodes that accompany life's twists and turns—everyone has a Fudpucker's story to tell.

Long-time residents, vacationers, and even passersby in the Emerald Coast area are likely to share a memorable experience connected to this iconic location.

My Story

My own Fudpucker's journey began back in 1992 and it still continues to unfold today. For those who recall the vibrant '90s, Fudpucker's was the go-to spot for electrifying latenight escapades. Both The Big Deck and the Down Under Bar teemed with activity; the drinks were potent, the atmosphere electric, and the company always enjoyable.

Fudpucker's was the epicenter for events, hosting everything from sizzling bikini contests to unbeatable "\$2 Anything" drink specials. Top-tier bands like Miss Demeanor and Black Eyed Blonde often graced the stage.

In a twist of fate that still warms my heart, it was at Fudpucker's where I had my first date with the woman who would become my wife—a marriage that's been going strong for a quarter-century. Our family's legacy with Fudpucker's has come full circle; all my children had their first jobs there, and I've proudly been part of the Fudpucker's team for nine seasons myself.

The Gulf Coast's Story

Over its 42-year existence, Fudpucker's has woven itself into the very fabric of the Gulf Coast community. Starting as a snack bar at Nightown to it's original beachside location along Scenic Highway 98 and the distinctive settings on Okaloosa Island, South Walton County and in Destin, Fudpucker's stands as a stalwart symbol of the vibrant destination that is the Emerald Coast.

The legendary green doors

What's Your Fudpucker's Story?



of Fudpucker's have welcomed countless visitors, offering some of the best food and fun the area has to offer. The venue's transformation from a late-night bar to a family-friendly dining and entertainment complex—complete with Northwest Florida's only Alligator Park—ensures that it continues to cater to a diverse crowd.

Father Fud, the whimsical and ever-entertaining patriarch of Fudpucker's, often jests, "Fudpucker's has served so many people that there's likely a World Famous Fudpucker T-shirt in every corner of the globe!" While this might be an exaggeration, the sentiment holds true. Visitors enjoy their time at Fudpucker's so much that they often want to take a slice of that experience home with them, typically in the form of one of their best-selling tshirts, with the catchy slogan: "Ya Ain't Been Pucked, Till Ya Been Fudpucked."

Patron's Stories

Two particular stories stand out for me. The first involves a couple celebrating their 15th anniversary at Fudpucker's. I was utterly astonished when they revealed they had commemorated every single anniversary with a special dinner at Fudpucker's since their wedding day.

The second one concerns a long-standing tradition of signing the walls at Fudpucker's. I once helped a large family find a marker for their young children to add their signatures beside those of relatives whose inked contributions spanned two decades. This tradition is more than ink on the wall—it's a testament to generations of cherished family moments.

These compelling tales encapsulate Fudpucker's undeniable "X-Factor." They represent the myriad memories forged within these walls—whether it's

the thrill of holding an alligator for the first time, the joy of sharing this unique spot with friends and family, or even the simple act of inscribing your name alongside countless others on the walls of Fudpucker's Beachside Bar & Grill.



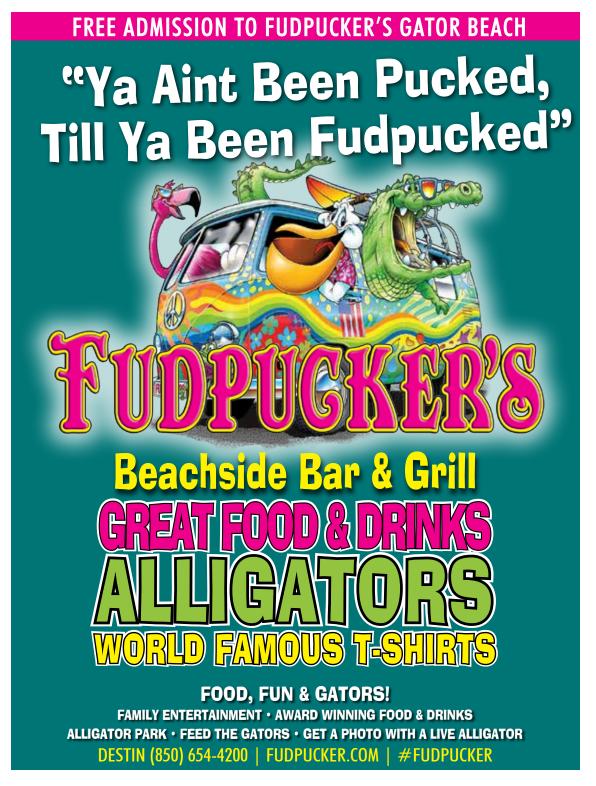
Your Story

If you haven't been to Fudpucker's in a while, stop on by and enjoy what the visitors to Destin enjoy. Bring your family, eat some food, have some fun, and see some gators! And don't forget to leave your mark on the walls at Fudpucker's.



So, Fudpucker's has a story. What's yours?

Visit us at 20001 Emerald Coast Pkwy. in Destin. Visit us on the web at www.Fudpucker. com/your-story





Fore Her Tees Off for Eleventh Annual Golf Outing



Each Fall, Fore Her hosts their signature event, the Fore Her Golf Outing. This year marks the 11th annual Fore Her Golf Outing which is presented by Emerald Coast Hospice Care. The day of golf is accompanied by a silent auction, prizes, food and drinks, the infamous "Dress Like A Girl" Hole sponsored by Specialty Roofer, along with music and a fun time at the 19th Hole After Party.

The local nonprofit invites golfers and philanthropists alike to join them on Friday, October 20 at The Links Golf Club at Sandestin for this year's fundraiser. Check-in and Registration will begin at 8:30 a.m. with Tee Off at 9:30 a.m.

Limited spots are still available for the tournament. "Early BIRDIE" pricing of \$175 per golfer and \$700 for a team of four ends September 30. On October 1, the rates increase to \$200 per golfer and \$800 for a team of four.

Golfers will enjoy breakfast from Chick-fil-A and Taco Bout a Party with the Bloody Mary Bar provided by Sunset Bay Cafe and sponsored by Pizza by the Sea. They will also enjoy lunch on the turn by Centennial Bank. Participants will have the opportunity to win a four-passenger golf cart from the Hole in One sponsor, Liberty Cart Company, valued at \$14,000.

The 19th Hole After Party will feature lunch catered and sponsored by Rudy's Country Store and Bar-B-Q, drinks and bar

sponsored by Builders FirstSource, sweet treats by Sweet Henrietta's, live music by Rob Romans, a silent auction, and more!

Last year, Fore Her raised over \$30,000 to help local breast cancer patients in need at the 10th Annual event. With your help, they look forward to exceeding that number this year.

"So far this year, we have paid out over \$37,000 in living expenses and medical expenses for breast cancer patients in financial need while undergoing treatment, along with over \$4,000 in mammograms, breast ultrasounds, and biopsies for patients who are uninsured or underinsured," says Amy Walsh, Founder of Fore Her. "The support of our community makes a life-changing impact on the families we help.

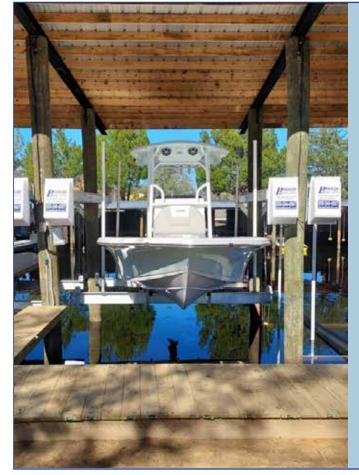
Breast cancer accounts for about 30% of all new cancer cases in women each year in the United States. Funds raised at the Fore Her Golf Outing are used to financially assist local individuals diagnosed with breast cancer and undergoing treatment. Financial relief support includes mortgage or rent payments and utilities, coverage of medical expenses, or helping with auto repairs so patients can get to treatments.

"When you're told you have breast cancer your whole world changes and so many emotions run through your head and then everything starts happening so fast," says Angela, a Fore Her

recipient. "Without Fore Her, I wouldn't have been able to keep my vehicle which is my livelihood. They helped me with my car and insurance payments. They were so kind and sweet to me and helped me when I had no one to turn to. I am very thankful and we are so blessed to have this organization in our community helping women with breast cancer."

Additional sponsors include Emerald Bay Plumbing, Terri's Interiors, Hilton Sandestin Beach Golf Resort & Spa, Renasant Bank, Emerald Coast Title Services, Cook Family Dentistry, Destin Wigs, ADT Solar, Ferguson, Bob and Barb Carver, Jennifer Crawford - Own at The Beach Team, First National Bank, Brookdale Senior Living Destin, South Walton Plastic Surgery, James "Tim" T. Kersanac - New York Life, Ralph Hansen, Acme Oyster House, Boo Media and Fresh Prints.

Sponsorship opportunities are still available, and if you can't sponsor or golf, please consider volunteering. Reach out to Amy Walsh at amy@foreher.org to find out more.



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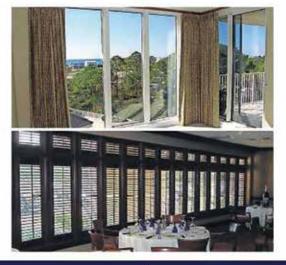


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BY KATHLEEN EDGE,
PUBLICITY & WEBSITE CHAIR

The October meeting of Green Thumb Garden Club (GTGC) is promising to provide education and inspiration for members and guests. A Walton County master gardener will provide an educational winter season presentation for yard, flower bed and garden preparation. Talented GTGC members will showcase holiday-themed tablescapes for ideas and inspiration.

A members-only Holiday Bazaar pre-sale will allow attendees to purchase fabulous items including handmade greeting cards, décor, and beautiful crafts. The October 18, meeting is at the Westwinds Conference Center in Miramar Beach, Florida. It starts with check-in at 9 a.m. and a catered lunch is included in the \$30 fee per attendee.

The third annual GTGC Holiday Bazaar is on November 4, in the Cantina Laredo rear meeting room and on the enclosed outdoor patio. Bazaar hours are

from 9:00 a.m. to 2:00 p.m. The past two year's bazaars have been sellouts so be sure to save the date and come early for the best selection.

The Holiday Bazaar is the Club's primary scholarship fundraiser. In 2023, GTGC awarded \$5,000. In scholarships to outstanding Walton County students and the Club's goal is to increase that amount in 2024.

The Green Thumb Garden Club welcomes new members. The GTGC website www. greenthumbgardenclubinc. org contains detailed information about how to join the Club and details on meetings, activities, and events. For additional information, please visit the website or email greenthumbgardenclubinc@gmail.com. The Walton County community is encouraged to join the Green Thumb Garden Club to support its charitable mission while connecting with other members and having fun.







Cultural Arts Alliance Of Walton County Partners With Boys & Girls Club Of The Emerald Coast

To Expand Youth Arts Education and Public Art Programs

WEEKLY ART CLASSES AND MURAL TO BE UNVEILED FALL 2023

The Cultural Arts Alliance of Walton County (CAA) is pleased to announce a new partnership with the Boys & Girls Club of the Emerald Coast to expand its Youth Arts Education program for club members and produce a high-quality mural that will serve as a source of inspiration and education to club visitors and participants.

The new 20' x 20' (approximate) mural installation is near completion and featured on the blue architectural wall at the entrance of the South Walton Club on Boys & Girls Club Way near the Coastal Branch Library and South Walton High School. The artwork focuses on the theme "Great Futures Start Here" and was created by local artist Morgan Summers. The mural is a new addition to the CAA's growing Art in Public Spaces program which also includes the nation's

first Underwater Museum of Art and the Watersound® Monarch Art Trail as well as planned installations at the upcoming U.S. Highway 98 Pedestrian Underpass.

In addition to the mural, the CAA has developed a Youth Arts Education program to be integrated into the programming already offered to K-12 students at Boys & Girls Walton County clubs, including both the South Walton and DeFuniak Springs clubs. A weekly offering

for each location is planned. It will focus on a curriculum to foster youth creativity with projects like an 'All About Me' Self Portrait, a Flutterby Children's Arts Festival exhibit, recycled material art, Picasso collages and so much more



"Clubs provide a safe space to allow creative expression for the young people that we serve on a daily basis," said Shervin Rassa, Chief Executive Officer at Boys & Girls Clubs of the Emerald Coast. "Partnering with the Cultural Arts Alliance of Walton County will enhance the implementation of our Arts program, and will help Club Members build skills in the four pillars of "The Arts": visual, digital, performing, and applied arts. Collectively, we will continue to give young people the opportunity to create, grow, and express themselves."

"I have personally experienced the Boys & Girls Club's positive impact on our community, and the addition of a diverse, year-long Arts program will only

lead to even better outcomes and more well-rounded students," said CAA Executive Director Jennifer Steele. "Collaboration is key to the success of many of the CAA's programs, and we are proud to work with the Boys & Girls Club of the Emerald Coast team to foster creativity in its Club Members and help cultivate their sense of self through artistic expression and learning."

The CAA is excited to grow its team with the hiring of Elise Gilbert to facilitate the curriculum. In her role as Program Coordinator, Elise will focus on Youth Education through her work at the Boys & Girls Club as well as the CAA's popular Creative Kids Camps. She will also be focused on community engagement through event volunteer coordination and programming at the Miramar Beach Creative Campus. An artist in her own right, Elise's work can be seen at The Foster Gallery located at the Miramar Beach Creative Campus at 13370 Emerald Coast Park-

For more information about the Cultural Arts Alliance of Walton County, call (850) 622-5970 or visit CulturalArtsAlliance.com.





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Family Friendly Events Oct 2023

All Month

The Village of BOOtowne Wharf

Stroll through the haunted streets of Baytowne Wharf the whole month of October! Visit the Haunted Courtyard if you dare or swing by Baytowne Adventure Zone's graveyard for a freaky good time. Be sure to tag us in all your spooktacular pictures by using @baytownewharf! Located at 9300 Emerald Coast Parkway, Miramar Beach.

Wednesdays

Baytowne Wednesday Night Concert Series

In The Village of Baytowne Wharf, live music concerts take place in the Baytowne Events Plaza every Wednesday night from 7-9 p.m. Various local and regional artists perform throughout the year - see the lineup. Bring your lawn chairs and blankets. Free and open to the public. Oct. 11: Below Alabama, Oct. 18: Casey Kearney, Oct. 25: Forrest Williams Band. The Village of Baytowne Wharf, Sandestin Golf & Beach Resort is located at 9300 Emerald Coast Parkway,

Miramar Beach.

Thursdays

Eden Gardens Fall Film Series Eden Gardens Fall Film Series includes three movies in the park in October. It's become a fun neighborhood tradition leading up to Halloween each year. Watching Frogs once again in the very place where it was filmed in 1972. Come out to relax under the live oaks at Eden Gardens State Park and enjoy the movie starting at 6:30 p.m.! Films are free with paid park admission. Bring chairs, blankets, coolers & bug spray. Concessions will offer popcorn, candy and drinks for sale. Movies include: Thursday, October 12: The Sandlot; Thursday, October 19: Peewee's Big Adventure; Thursday, October 26: Frogs (Filmed at Eden in 1972). Location: 181 Eden Gardens Road, Santa Rosa Beach.

Fridays and Saturdays

Grand Boulevard: Lawn Games in Grand Park

Grand Boulevard invites you to bring the entire family out to enjoy some fun in the sun! Lawn Games will take over Fridays &



Saturdays in Grand Park from 4-8 p.m. from Sept. 8 - Oct. 28. Grab some food and drinks from one of the many restaurants in Grand Boulevard before you settle in for a fun round of corn hole, giant lawn chess, checkers and more. Learn more: grandboulevard.com. Located at 495 Grand Blvd, Miramar Beach.

Saturdays

Pumpkin Patch at Camp Helen

State Park

Join The Friends of Camp Helen State Park for Saturdays in the Patch from 11 a.m. - 3 p.m. This year. Saturdays in the Patch will feature wildlife crafts, nature walks, games, a haunted history tour, storytelling and live music with Huck & Lily. Food will be available for purchase in the park via food trucks. Pumpkins will be sold 7 days a week, from 9 a.m. - 4 p.m. through October 31 or until sold out. Find out more

information at Facebook.com/ FriendsOfCampHelenState-Park. Contact: (850) 233-5059. Located at 23937 Panama City Beach Pkwy, PCB.

Patch Activities include:

Saturday, October 14: Haunted History Tour, Live music, crafts, games. Saturday, October 21: Huck and Lily, face painting, crafts, games. Saturday, October 28: Pumpkin patch will be open with Trail bingo and yard games.

Saturdays

Sounds of Seaside Concert Series

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. October 14 and 21: Roman Street, October 28: Dion Jones & The Neon Tears. Visit www.seasidefl.com for more information. Seaside Amphithe-

Continued on next page





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Continued from previous page

ater, 25 Central Square, Seaside.

Saturday, October 14

Eggs on the Beach Cooking Competition

Bay Breeze Patio, an official retailer of the Big Green Egg, announces the 9th annual Eggs on the Beach: EggFest Cooking Competition taking place on Saturday, October 14 from 10 a.m. - 1:30 p.m. at Seascape Towne Center in Miramar Beach. Tasters enjoy unlimited bites, live music, Knob Creek samples, a chance to win a Mini-Max Big Green Egg, and more.

Taster tickets are also on sale now with special advance pricing of \$45/adult, \$15/child (age 11-17) and kids 10 and under are free. Sponsorships are also available. To learn more or to register a cook team or purchase a taster ticket, visit EggsontheBeach.

Cook teams will be serving delicious bites cooked on the Big

Green Egg and competing for cash and prizes. This year's event will be held behind the Seascape Towne Center, which features a tiki bar with flat screen TVs that will air the day's most popular college football games. The event benefits two local non-profits-Fisher House of the Emerald Coast & Food for Thought.

New to this year's event, Eggs on the Beach will include a Junior Chefs Competition. Open to five youth cook teams, the junior cook team category will allow young chefs, ages 8-14, an opportunity to showcase their talents and compete for the grand prize—a Mini-Max Big Green Egg. Located at 32 Forest Shore Dr., Destin.

Saturday, October 14

ECTC: Comedy on the Boulevard

Emerald Coast Theatre Company invites you to Comedy on the Boulevard on Saturday, October 14 at 7:30 p.m. Come for an uproarious night of laughs. Hosted by resident funny guy



Jason Hedden, ECTC presents some of the Southeast's most hilarious comedians.

All ECTC productions will be staged at ECTC's space located upstairs at 560 Grand Boulevard in Grand Boulevard Town Center, Miramar Beach.

For additional info, visit www. emeraldcoasttheatre.org or follow along on ECTC Facebook.

To make a tax-deductible do-

nation, volunteer or learn more about Emerald Coast Theatre Company, find them on Facebook, call (850) 684-0323 and visit www.emeraldcoasttheatre. org.

October 16 - 21

Walton County Fair

The Walton County Fair 2023 takes place October 16 - 21 at the Fair Grounds in DeFuniak

Community

Springs, Florida. Lots of family fun for the week! See Walton County Fair website for a schedule of events, rides, pricing, youth activities, contest entries, live entertainment, and more!

The fair prides itself on continuing to update the areas for exhibits and entertainment. Exhibits at the fair still include animal, art, agriculture, handicrafts, potted plants, photography, and canned foods divisions. Children also have the opportunity to showcase their skills and talents with animals, speeches and educational posters.

Entertainment is a big deal at the fair. Each year the building is filled with music - from gospel to country and western performers. The gospel sing on Saturday night has become a great hit and much-anticipated event.

Open Monday - Friday 5-10 p.m. and Saturday 12-10 p.m. Learn more: waltoncountyfair. com. Located at 790 N 9th St. (Highway 83), DeFuniak Springs.

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Emerald Coast Theatre Company PresentsSpecial Events in October

Coming October 13 and 20 at 7:30 p.m. is An Evening With Bryan Kennedy and Kevin Boyle. Bryan, an author, novelist, actor, poet, playwright, and three-time #1 hit songwriter for Garth Brooks shares his

"campfire" with Comedian and improv actor Kevin Boyle for a night of unpredictable songs and 'true stories'! Be prepared to laugh, sing along, and be entertained as they invite you to sit around the campfire with them. Tickets range from \$27 - \$40 and can be purchased at emeraldcoasttheatre.org.

The always popular Comedy On the Bou-

levard is coming on October 14 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. Tickets range from \$27 - \$40 and can be purchased at emeraldcoasttheatre.org.

Vien Phommachanh (feature): The #1 ranked Laotian, Ear, Nose, & Throat Doctor/Comedian in Southwest, Florida (probably)

Yes, he is a real-life doctor. Seriously. Dr. Phommachanh is a practicing ear, nose, and throat doctor in Sarasota, FL. During the daytime, Dr. Phommachanh is really helpful if you have an ear infection, runny nose, or sore throat. Call for an appointment. Medical advice given after shows will be for his amusement only. He is based in Florida, but Vien has performed standup all over the United States and overseas.

Tara Brown (headliner):

Tara Brown performs clean and family-friendly comedy across the country. The nationally touring headlining comedians she has shared stages with have included Theo Von, Ilana Glazer, Cristela Alonzo, Josh Wolf, Jon Reep, Jeff Allen, Ryan Hamilton, Preacher Lawson, Janelle James, Karen Mills, John Crist, Jimmie



JJ Walker, and the late John Witherspoon. She has been featured in Newsweek, the New York Post, the Charlotte Observer, the Lancaster News, Carolina Gateway, the Charlotte Post, WBTV-TV, WJZY-TV, WBT Radio, WFAE. com, and CLTure.org. Tara Brown is a native of Brooklyn, New York, and now resides in Nashville, Tennessee.

Jason Hedden (host):

Jason Hedden took to standup comedy when his wife stopped laughing at his jokes at home. He lives in Panama City, Florida where he produces monthly shows with Panama City Comedy. He has been seen at Star-Dome, The Comedy Catch, Stand Up Live, Comedy Bar, Laughing Skull Lounge, Dothan Opera House, and dozens of other venues throughout the southeast. Jason has performed at the Pensacola Indie Fringe and Comedy Festival, West End Comedy Festival, Gulf Coast Comedy Festival, and P3 Comedy Fest. He is a frequent opener for Grand Ole Opry member, Henry Cho. Follow him at @jasonheddencomedy or jasonhedden.com

The final October event is coming to the stage four nights - Me and My Gal - A live Judy Garland and Gene Kelly Musical Tribute October 26-29 (various times). Tickets range from \$30 - \$50 and can be purchased at emeraldcoasttheatre.org.

"That's Entertainment!" The bells are ringing for this night of "Ritz," glitz, glamour, and the beautiful music of Judy Garland and Gene Kelly. Judy and Gene were giants of the silver screen whose songs still make you feel like "Singin' in the Rain," and take you "Somewhere over the Rainbow." "Get Happy" as the stars of ECTC sing the songs "I Got Rhythm," "The Trolley Song," "Good Morning," "Be a Clown," and many more classics you know and love.

All special events will be staged at ECTC, located on the second floor of 560 Grand Boulevard in Grand Boulevard Town Center in Miramar Beach. Purchase tickets online at www.emerald-coasttheatre.org. There is an additional processing fee for ticket purchases. You can now choose your seats when you purchase your tickets

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What's Your Body Telling You?



By Stephenie Craig, Journey Bravely

You're moving through life, checking off your list, achieving, getting kids to activities, contributing to the community, and working. You're so busy you don't notice when a stomachache becomes the norm, tightness in

your chest becomes more continuous, and tension in your body leaves you with unexplained aches and pains regularly. While all physical symptoms are not necessarily a result of emotions, all emotions are expressed physically through the body. Your mind, thoughts, feelings and spiritual life are all deeply connected to your physical experience in your body. When you view your body as separate from your inner emotional life, you're blocking an important avenue for self-awareness and personal

American culture encourages people to wear busyness and stress as badges of honor resulting in the ignoring of our body's subtle and moderate messages regarding what needs internal attention. When we don't listen to its earlier messages, the body begins to yell louder and louder until we begin to listen and tend to our daily stress and emotions. People begin to get increased headaches, stomach problems, chronic pain, skin irritations and hives, irritability, depression symptoms, anxiety symptoms, and other medically unexplained ailments in connection with ignoring messages from the body.

Your body may use physical sensations to tell you things like you're overwhelmed, it's time to rest, slow your pace, set a boundary, reduce commitments, tend to your relationships, nourish yourself more intentionally, prioritize sleep, say "no" more often, make a new friend, make a doctor appointment, ask for help, play more, prioritize fun. When you don't make time to listen, you're missing wisdom that can bring more health and balance to your life. So, you want the wisdom your body is trying to share, but how are you supposed to listen?

5 Ways to Listen to Your Body
1 Slow down and breathe

1. Slow down and breathe. Try stopping 3x per day to do 2 minutes of deep breathing which is about 20 slow breaths. While breathing, intentionally notice where you are holding tension or

discomfort in your body. Think about releasing the tension while you breathe and make note of patterns as you breathe over days and weeks. Try adding reminders in your phone for breathing time for the first 4 weeks of practicing deep breathing.

2. Determine your baseline for stress and calm. When you practice deep breathing, notice the difference between how your body feels when you are under stress and when you find a space of calm. Notice how your breathing is different, notice how tension in your body is different, notice how your thoughts are different, notice how your energy level is different, notice how your body temperature is different. Note the differences so you can check in with yourself daily and become more familiar with the physical sensations that occur when you are moving into a stressed state.

3. Study how your body expresses emotion. Notice discomfort in your body such as tension, aches, sweating, change in heart rate, tingling, or itching. Try matching your physical experiences to feeling words. For example, when I feel happy, I smile, have

stomach butterflies, my limbs feel light, I have high energy. When I feel angry, I clench my jaws, feel hot, sweat increases, my tone of voice becomes abrupt. Naming your physical sensations with feeling words guides you to more insight.

4. Match your feeling word to a thought or external circumstance. Explore what thoughts or situations may have preceded the feeling. For example, I felt happy when my husband surprised me with cake for no reason. I felt angry when I was thinking about a past time when a friend talked about me behind my back. Think about how the experiences or thoughts connect with the feelings and what that might mean for you on a deeper level.

5. Determine what wise action might be needed based on insight gathered from listening to your body. Feelings and bodily sensations may indicate it's time for: a conversation, a change of pace, a change in self-care, a different relationship boundary, a different bedtime, a healthier coping tool, facing issues rather than avoiding, more information, increasing support.

Listening to your body is a practice that is developed over weeks and months of slowing, attending, and repeating. Be kind to yourself as you practice. Connect with us along your journey for additional counseling or coaching support at journey-bravely.com.





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The Cherry on Top



DR. RICHARD CHERN, MD

I meet new people often and after the "What do you do?" a discussion about hormones typically occurs. From men I usually hear, "Well I don't have a problem in that department." And from women I hear that they are just fine without sex. These comments are to be expected but still frustrate me.

I understand that hormones imply sex or sexual health. The truth is this is a minor part of what hormones do. Hormones regulate many processes in the body, and I would guess even most physicians don't have a clue how beneficial hormones are in our bodies. I frequently have new patients tell me their doctor told them hormones are bad. They cause cancer and disease and should be avoided.

How does that even make sense? How many teenagers get cancer, have heart attacks, strokes, high blood pressure, diabetes? Teenagers are healthier than any other age group and happen to have the highest hormone levels of any age group. Doesn't it sound a bit suspicious? Instead, disease starts when our hormones start leaving. After forty our

hormones are already low enough to cause problems. After fifty they are pretty much gone. Guess what? That's when we all start getting diseases and we start slowing down and gaining weight. That cancer, those heart attacks and strokes - they happen after the hormones are no longer there to protect us.

Well, that's why I'm here. By adding bio-identical hormones we reduce disease. Sugar levels are higher in people with lower hormones. Blood pressure is higher in patients with low hormones. Breast cancer risk is higher in women who

don't have hormones. Prostate cancer is more severe in men without hormones. Osteoporosis is worse in women without hormones. Alzheimer's occurs more frequently in people with low hormones. Heart attacks, strokes, and cholesterol are all worse without hormones. What else do vou want to hear?

To me, it's obvious that bioidentical hormones are beneficial for health. They reduce disease, reduce inflammation, and reduce all causes of mortality for both men and women. That's why I started treating patients with bio-identical hormones over ten years ago. We are the largest clinic in the southeast and one of the largest in the country. We are the ones who train the other doctors. We have more experience, we treat more patients, and we have more success than nearly every other BioTE provider in the country.

Do bio-identical hormones help with libido? Yes. Do bio-identical hormones help with erectile dysfunction? Yes. But this is not the reason to come in and get treated. This is just the cherry on top.

Dr. Richard Chern, MD provides hormone therapy to men and women from across the country.

He is also on staff at BioTE Medical and teaches hormone therapy to new providers including providers right here in our local area. Dr. Richard Chern, MD treats countless doctors, medical providers and first responders in the area as well. Dr. Richard Chern, MD is a platinum BioTE provider and runs one of the largest BioTE hormone clinics in the country right here in Miramar Beach. Call Dr. Richard Chern, MD today for an appointment at The Hormone Restoration Center at (850) 837-1271.



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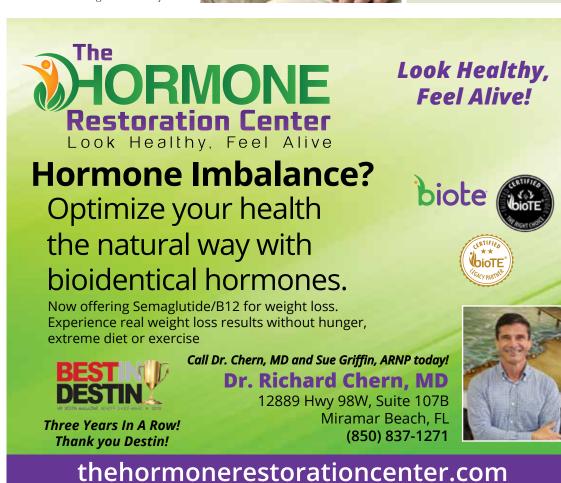
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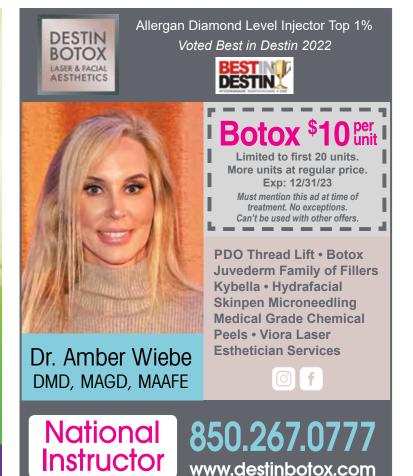
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Annual Election Period Starts This Month



By Christian Regalado

Autumn has arrived! The leaves are falling, the air is

chilling, and the year is winding down. Along with seasonal changes, this time of year offers the opportunity for those of us who are Medicare beneficiaries. The first enrollment period of the season, called the Annual Election Period (AEP), runs from October 15 to December 7. AEP is for Medicare beneficiaries, and where we will focus attention for this article.

Why is AEP important? During AEP, Medicare beneficia-

ries can switch from Original Medicare to an Advantage plan, change an existing Advantage plan, or apply for, switch, or drop a Medicare Prescription Drug Plan (PDP) or Medigap plan. As we get older, our healthcare needs tend to evolve. We need our healthcare coverage to adapt with us whether that means more prescription coverage, specialist visits, or other additional ser-

Each year, changes are made

to Medicare Advantage and Prescription Drug Plans (PDP). Medicare Part D (PDP) plans can change their formularies each year, which can impact which medications are covered and their costs to consumers. Advantage plans can change their provider networks each year; if you have preferred doctors, specialists, and/or hospitals, it's worth checking to see if they will remain in-network if you intend to stick with your existing plan.

Additionally, it is common for Advantage plans to make at least minor changes from year to year with regard to how the plan will balance coverage and offer extra benefits. For instance, a plan that offers an extra dental benefit you didn't need this year might look pretty good if you need to get a crown replaced next year!

How can you make the most of AEP? Start by reviewing your current Medicare coverage. What worked well for you



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Dining

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BY SUSAN BENTON, 30AEATS.COM

Butternut squash is the most popular among winter squash varieties and can be recognized as a large pear-shaped golden-yellow pumpkin fruit. Butternuts have high levels of vitamin A, providing about 354% of RDA. Vitamin A is a powerful natural anti-oxidant and is required by the body for maintaining the integrity of the skin. It is also an essential vitamin for vision.

Butternut Squash Soup is one of the best vegetarian Thanksgiving recipes to offer non-turkey eaters or just to balance a heavy meal. We just had a cold snap here in Northwest, Florida (cold

this past year and what didn't? Take note of any changes in need or concerns you may have. Next, talk with your broker about plans available for 2024 so you can compare them with your current plan and its benefits for next year. Look at the extra benefits like dental, vision, or fitness programs - if these services are important to you, take them into account when choosing a plan. A certified, independent broker like us can help you with these comparisons. After review, if you still prefer your current plan, you don't have to do anything - you'll automatically be re-enrolled for

Not far behind AEP, folks insured through the individual exchange will have Open Enrollment starting November 1. We'll talk more about this in the next article.

Sorting through and making sense of the various Advantage and PDP plans can get confusing and time-consuming. This makes the services of a local, certified broker like one of us so valuable. We work with multiple carriers and can help you find which plan works best for you. Remember, a broker's help comes at no cost to consumers. Give us a call; we are happy to help! Our services are free and we are happy to answer any questions you may have. Email christian@evergreenhealthins.com or call (850) 687-7606.

Roasted Butternut Squash Soup

to Floridians) and Butternut squash soup is perfect to warm up to on a cool night. This soup is a great appetizer and also a hearty meal when paired with a fresh salad and toasted bread. Note: I did use chicken broth

Roasted Butternut Squash Soup

INGREDIENTS:

8 cups chopped butternut squash

8 tablespoons extra-virgin olive oil

2 cups sliced shallots

4 smashed and chopped garlic cloves

1 teaspoon fine sea salt

1/2 teaspoon ground nutmeg

1 teaspoon ground cinnamon

1/4 teaspoon cayenne pepper

1 bay leaf

1 fresh thyme sprig

1/2 cup white wine

7 cups low sodium organic chicken



stock or vegetarian stock

1 cup plain Greek yogurt PREPARATION:

To roast the squash, preheat the oven to 350°F.

With a vegetable peeler, remove the skin from the squash. Carefully cut the squash in half lengthwise. Scoop out and discard the seeds. Chop into cubes and place the squash on a baking sheet and drizzle with about six tablespoons of the olive oil. Roast the squash until it is soft and caramelized, about 25-30 minutes.

To make the soup: In a large

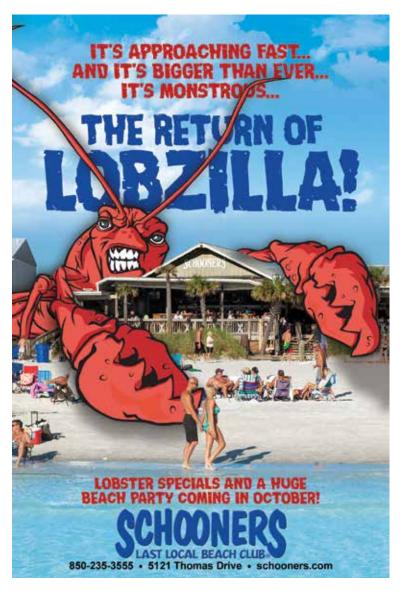
soup pot over medium heat, add the remaining 2 tablespoons of oil and then add the shallots and garlic cooking until soft and translucent about 3 minutes. Then add the salt, pepper, bay leaf and thyme. Add the wine and cook until the mixture is reduced by half, about 3 minutes. Add the squash, stock, and yogurt. Cook until all of the flavors meld together, about 25 minutes. Remove the bay leaf

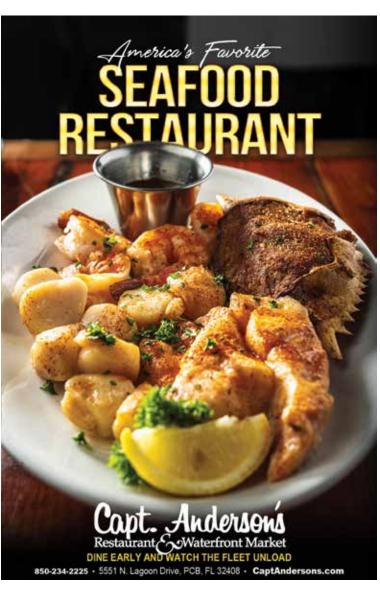
and thyme sprig.

Transfer the soup to a Vitamix or blender to puree. Be careful not to overload the blender with the hot soup. (Before turning on the machine, be sure the lid is tightly secured to prevent the hot mixture from escaping.) Add more chicken stock only if desired. I like my Butternut Squash Soup to be on the thicker side.

Serve in soup bowls and top with a dollop of crème fraîche, sour cream or greek yogurt if desired

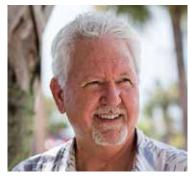








A Pastor's Ponderings: The Man Who Didn't Care



By Pastor David Holland

"There was a rich man who was dressed in purple and fine linen and lived in luxury every day. At his gate was laid a beggar named Lazarus, covered with sores and longing to eat what fell from the rich man's table. Even the dogs came and licked his sores."

"The time came when the beggar died and the angels carried him to Abraham's side. The rich man also died and was buried. In hell, where he was in torment, he looked up and saw Abraham far away, with Lazarus by his side. So he called to him, 'Father Abraham, have pity on me and send Lazarus to dip the tip of his finger in water and cool my tongue, because I am in agony in this fire."

"But Abraham replied, 'Son, remember that in your lifetime you received your good things, while Lazarus received bad things, but now he is comforted here and you are in agony. And besides all this, between us and you a great chasm has been fixed, so that those who want to go from here to you cannot, nor can anyone cross over from there to us." Luke 16:19-26

Charles Sheldon tells the story in his classic novel, "In His Steps," about a young pastor walking to his church early one cold Sunday morning. As he approaches the white-steepled church in the center of their village, the sight of a homeless man sleeping on the front lawn of the church disturbs him.

The pastor hurries by the man with the vague hope that the vagrant will be gone by the time the members arrive. In a hurry to fulfill his duties, he turns on the lights and fires up the heat.

The people arrive, and the pastor ascends the pulpit to begin the service. A moment later, the homeless man shuffles in the back door. He plops in the last row, a rumpled mess, as people move away from his smell.

Later, as the pastor closes in prayer, he notices the man slip out the door. The people then greet the pastor at the door and congratulate him on his fine message. Finally, after locking up the church, the reverend turns to walk home and discovers the man asleep again on the lawn.

The pastor can't take it anymore, so he approaches the be-

draggled figure and shakes him. "Wake up! You can't sleep here. Move on."

The man doesn't stir, so he rousts him again in utter frustration, "Get up and go!" It's then he realizes the man is dead.

Stunned, the pastor staggers backward. "Oh no, my message was the last words he heard. Was he ready to meet the Lord?"

"Lord, did we show him your love?" He cries out in his heart.

No one had taken the time to talk with the homeless man.

God feels the sorrow of hurting people, even when we don't. It is the driving passion moving him toward each of us. The Lord feels human pain.

Christ gravitates toward grieving, sick, and poor people. It also moves Him toward us. Compassion is Jesus repeatedly reflected toward the hurting. Written into the DNA of Christians everywhere, this emotion moves us as well. Too often, selfishness is the roadblock that derails kindheartedness

In Luke 16:19-31, Jesus paints the picture of the rich man and Lazarus. The rich man basks in the sunlight of luxury. Meanwhile, poor Lazarus suffers at the gate with only dogs to lick the pus from his sores.

This contrast between the wealthy and the deprived is glaring. As the story unfolds, both characters die and arrive in vastly different eternal dwellings. The rich man enters hell with all of its

torments, not the least of which is the ability to see Lazarus and those who have entered paradise in the "bosom of Abraham."

There are two distinct realms of life after death. Jesus leaves no space for evading the ultimate reality of heaven or hell. Our destiny is determined by our faith and how we act upon that belief.

This parable forces us to look beyond this life to see the inseparable link between life now and how we spend eternity. Death is not an ending, but the transition to eternal life. The story is both a harsh warning and a harbinger of hope as the question lingers, "Where will we spend eternity?"

Lazarus did not go to paradise because he was poor, nor did the rich man go to hell because he was wealthy. What happened to their souls during their lives?

In this passage, there was not a word of anger, resentment, or despair from Lazarus. He found comfort and life eternal in the arms of God.

In contrast, the rich man bathed in contentment, never noticing the starving beggar at his gate. His heart remained untouched by the mercy of God. Callous disregard for Lazarus was the shovel that dug the great chasm. His sin was not noticing the pain of others.

Christ is calling us to give compassion toward the poor. Jesus is always pro-people. We should ache with the hurting and grieve for the less fortunate.

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back. For every cup of coffee we sell, our customers will have the opportunity to donate to a community member or family in need. This means that every time you enjoy a cup of coffee at Cafe 180, you also have a chance to make a positive im-

pact on the lives of others.

Aside from our specialty coffees, the Cafe 180 menu also hosts a variety of breakfast and brunch options, along with our amazing selection of pastries. Stop in and make a difference today!"



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Dylan Beck – The Power of One

By Victoria Ostrosky

Barnabas is mentioned about a half dozen times in the Book of Acts. He was the guy who accompanied the Apostle Paul on missionary journeys, planting churches together. Barnabas also included a young John Mark in the group. At some point, John Mark deserted them and went back home. Some time later, Paul suggested he and Barnabas return to the new churches to see how they were doing. Barnabas wanted to bring John Mark along, but Paul said no, so they went their separate ways. Paul took Silas with him, and Barnabas took John Mark. Later, we learn that John Mark, usually known by just Mark, also ministered alongside the Apostle Peter, who refers to Mark as his son, because of his deep love and confidence in him.

Barnabas didn't write any books of the Bible. Paul did, though - quite a few letters. And John Mark, well, he wrote the Gospel of Mark at the dictation, many scholars believe, of the Apostle Peter. In the big picture, you might think Barnabas was small potatoes. Barnabas, however, understood the importance of mentoring. It only takes one person reaching out to another soul to set in motion a wind of change.

Dylan Beck, 23 years old, is from Alabama. He was raised by a single mom who, along with his grandmother, dragged him to church every Sunday. For Dylan, the church he attended was all law and no love. When he reached his teenage years, he had no desire to be in church. Like most who are not Jesus followers, he was influenced by the world. He began smoking marijuana and chasing girls.

Dylan, though, had always felt a call on his life. "I felt something inside of me trying to get out. Even hanging out with the wrong people, I felt that I was supposed to be more. Jesus was convicting me – calling me out of bondage."

He moved to the Destin area when he was 18. About this same time, Dylan's mom made a decision to break it off with her long-



time boyfriend. Dylan, shortly before he moved, helped her find a place of her own, but the exboyfriend wouldn't take no for an answer. He stalked her, and one night broke into her home, shot her, and then shot himself.

"I went into depression and isolated and looked for external sources. I smoked marijuana for a long time to mask my emotions, to cover them up." Dylan's once bright future was looking pretty bleak.

Enter, Travis. At the age of 19, Dylan and Travis crossed paths. They went to lunch and, over the meal, Travis leaned in and asked, "Do you have a personal relationship with Christ?" That one connection with Travis changed the entire trajectory of

Dylan's life. He gave his life to Jesus, started attending church and became involved in a men's small group. "God changed my life over time. I had things to deal with personally and having that community of brothers in Christ for support has been priceless."

Dylan loves to say how that one invite changed his life. "Someone taking the initiative starts with making your personal relationship with Christ a priority. It takes boldness to invite others to a small group."

Barnabas was just one guy. One guy helped change the trajectory of the world. Walking with Paul and mentoring John Mark, and who knows how many others? The power of one.

As followers of Jesus, we carry eternity around with us. May we share it with everyone we can, as often as we can, for as long as we can.

You can listen to Dylan Beck's entire story and enjoy many other incredible interviews on the weekly Road to Redemption radio show and podcast at www.rtrdestiny.com.









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By Sean Dietrich

I am a dropout.

I grew up pretty hard. I am an educational failure. I had few academic opportunities. As a result, I am a very slow reader, and an even wurse speler.

This is because, after my father died, my family hit rock bottom. My mother cleaned houses for a living, and worked in fast food. I, my ownself, dropped out of school and got my first job at age 14, hanging drywall.

Later, I would install tile and wood floors. I hung commercial roofing and seamless gutter. I had other ignoble occupations, too. I scooped ice cream. I was a telemarketer for exactly 13 hours.

In the evenings, for extra cash,

Sean of the South

I played music at local bars where overserved people two-stepped and showed their appreciation by lobbing bottles at the piano player.

I wasn't particularly talented. I owned a guitar. I had a cheap piano my father bought from the classified section. I had long hair. Nobody wanted their daughter to date me.

But something about the communal glow of a beer joint changed me.

I've had some powerfully good memories in dim rooms with clinking glassware.

When I was 16, I spent my birthday playing "Faded Love" in



a joint on the Alabama state line. The bartender, Wanda, asked if I wanted a beer. Wanda was five foot, even, and had a voice like a pack of filtered menthols.

I told Wanda, without hesitation, yes, I did want a beer. So Wanda opened a PBR and poured three fingers of the golden nectar into a tumbler.

"Happy birthday," she said. "You'll have to wait until you're 21 to get the rest."

Whereupon she ceremoniously finished the bottle.

I also played piano in church, and at every Baptist function including fifth-Sunday sings, Decoration Day potlucks, and VBS. Most Baptists turned a blind eye to my nocturnal habits.

I attended community college as a 30-year-old man. I rectified my high-school misgivings. And I learned how to spel prety good.

And somehow, here I am.

I have an overbite, red hair, and a list of bad habits which causes fundamentalists to send me emails with subject lines that read: "Will I spend eternity without you, Sean?"

But there were a few people who

have consistently believed in me. Namely, my wife. And my mother. My sister. My friends, who are too numerous to list.

And in a few days, the Grand Ole Opry will be releasing my first album. In a few days, I will be performing selections from this album on the Opry stage, on the air.

I'm not even sure what this means, since none of this feels real. But I'm telling you about all this because, I suppose, I still can't believe it.

Even so, my first Opry album single "dropped" yesterday, on my father's birthday. I don't know what "dropped" means. But I know that this is something my old man would have loved.

My father was an avid Opry listener, and often swore that if he ever met Minnie Pearl in person, he would either propose marriage or, at the very least, a scandalous love affair.

I can also tell you that my first album was not recorded in a fancy studio with world-famous sound engineers named "Pootie Tang" running the mixing board. This album was recorded by me, in a rustic cabin, on Lake Martin, with cheap equipment.

There were quilts on the walls, to deaden the sound. The way all the professionals do it. My best good friend, Aaron Peters, played fiddle. We played antique music. There were empty Ovaltine bottles strewn around the cabin.

And a blue heron visited the lakeside dock every night after recording, to flap its wings and say hello.

Sometimes at night, after recording, I would lie in bed and wonder if prayers can travel backward in time. If they can, I continue to pray that a young 14-year-old, redheaded, construction-working musician will just hold on.

Because one day, in the year 2023, even though he is much older than most Opry walk-ons; even though he feels like a consummate failure; even though he can't spell worth a shuck; that little boy will not be able to believe what I just wrote.

I know I can't.





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Late Bloomers



BY KIRK McCarley

I first met Bob over 20 years ago in a Spinning Group Exercise Class. Even then I admired the passion and vigor with which he attacked each gathering, coupling those characteristics with a light, self-deprecating sense of humor.

After a few years, Bob allowed that he was thinking about becoming a spinning instructor. "You ought to join me," he added. Loathe to pass on a challenge, I acquiesced to Bob's suggestion.

Bob and I are still guiding people through group spinning classes. At an age surpassing 90 now his rides encompass the audial elements of a nostalgic visit to the Big Band sounds of Duke Ellington and Benny Goodman combined with a visual connection to the variety of cities he has visited, indicative of his earlier career as an urban planner and geography professor. The classes are light-hearted, lively, interactive, and I would daresay fun for the participants, besides serving as an inspiration to those of all ages.

As Bob now enjoys his tenth decade he said something to me a while back that resonated. "Kirk," he stated, "The last 15 years of my life have been the best. I have this community of family, friends, and acquaintances from all walks of life and am fortunate to have seen and done a lot of different things. I am lucky to have had

good health and the right attitude that allows me to do the things that I still do and enjoy."

Bob's later-in-life story brought to mind a host of others who are or were still making an impact in the years far beyond what is commonly the point of retirement.

A statistician and electrical engineer, W. Edwards Deming worked in relative obscurity first with quality control initiatives for various American industries, then later in Japan as that country slowly recovered from World War II. It wasn't until late in the twentieth century that an NBC whitepaper report was released, "If Japan can do it, why can't we?" and 80-year-old Deming began to make his mark in the U.S. For the last 13 years of his life, Dr. Deming became recognized as the guru of Total Quality Management and Continual Quality Improvement, leadership practices that revolutionized processes in manufacturing, medicine, and even government.

A few years ago my wife and I had the pleasure of attending an outside concert featuring Paul Mc-Cartney. Sir Paul, then 74, performed a full two and a half hours without taking a break and without a sip of liquid refreshment, even water. The pitch of his vocals remained strong and steady, his instrumental proficiency was superb, and his overall energy level high. What's more, he has remained musically relevant, collaborating with current pop stars such as Rihanna more recently. Mc-Cartney certainly doesn't need the money; rather he sees himself still as a musician and that's just what he does.

Finally, there was my back-door neighbor growing up. Minus any form of transportation, other than public or pedestrian, I recall her making the two-mile round trip to the grocery store once a week and the five-mile round trip to church on Sundays, both by foot. We would visit on her side porch on hot summer days sharing a can of Vienna sausage and listening to Paul Harvey on the radio. Perhaps what was most impressive was that she spent a great majority of her summer days sprucing up her yard, with hand clippers, under the heat of the Texas sun. I never knew her first name, but Ms. Clark worked until the end, passing in her backyard with those clippers in her hand at 89.

Who inspires you? What do you still want to achieve? What will be your legacy and impact? It really should never be too late.

A graduate of the University of

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



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Ovide at Hotel Effie Launches New Breakfast, Brunch & Dinner Menus

The New Menus Feature Fresh, In-Season Ingredients Inspired by Florida's Gulf Coast





Ovide, the signature restaurant at Hotel Effie at Sandestin Golf and Beach Resort, has launched new breakfast, brunch and dinner menus highlighting the flavors of the Gulf Coast and the freshest, in-season ingredients. All menus include ample vegan, vegetarian and glutenfree options. Located steps from The Village of Baytowne Wharf, Hotel Effie's signature restaurant Ovide embraces the local food and cherished flavors of the Gulf Coast and presents them with a sophisticated and refreshing style.

"We are excited to launch our all-new breakfast, brunch and dinner menus showcasing the inseason ingredients and seafood from the Gulf Coast," said Hotel Effie's general manager Jim Marino, "We work closely with regional farmers and vendors to ensure we incorporate the freshest, most sustainable ingredients into our plates."

For breakfast (available Monday through Friday from 7-11 a.m.), starters include the Sum-

mer Fruit Plate (\$15), featuring berries, melons and dragon fruit; fan-favorite house-made Effie's Biscuits (\$12), served with sweet butter and strawberry pepper jam. "From the Farm" breakfast plates include Two Farm-Fresh Eggs (\$19), served with breakfast potatoes, a choice of meat (bacon, turkey bacon or sausage) and toast (wheat, white, English muffin or Effie's biscuit) and Summer Quiche (\$19), made with zucchini, yellow squash, marinated tomatoes and feta and served with breakfast potatoes.

The brunch menu (available Saturday and Sunday from 7 a.m. to 2 p.m.) features many plates from the breakfast menu, plus special brunch items, including starters like the Coconut Chia Seed Parfait (\$12), with lime, summer berries, toasted coconut and granola; Shrimp Cocktail (\$18), with Gulf shrimp and cocktail sauce; Emerald Coast Smoked Fish Dip (\$21), with pickled red onion and sourdough; and Deviled Eggs (\$14), with cornichons and Parma

ham. A brunch-only "Specialty" is the Steak & Eggs (\$36), a New York strip steak served with grilled tomatoes, chimichurri, eggs over-easy, toasted sourdough and breakfast potatoes.

Ovide's new dinner menu (available Sunday through Thursday from 5-9 p.m. and Friday and Saturday from 5-10 p.m.) includes a selection of "Snacks," including Pimento Cheese (\$12) served with artisan crackers; Spinach & Artichoke Dip (\$17), served with pita; Crispy Pork Ribs (\$19), with benne seed BBQ sauce, honey and cilantro; and Beef Tartare (\$24), with bone marrow aioli, quail egg and Black Bear sourdough. Soup and salad options include She-Crab Soup (\$20), featuring lump crab, charred corn and tomatoes, and Burrata (\$19), served with heirloom tomatoes, baguette, pickled red onion, basil, corn and English

The dinner menu also features several Raw Bar options, including Half-Shell Oysters (half dozen, \$20; dozen, \$36), served with black pepper mignonette and sourdough crackers; Classic Oysters Rockefeller (\$24), with bacon, Parmesan bechamel and spinach; and a Seafood Platter (market price), with half-shell oysters, shrimp cocktail, smoked fish dip, snapper ceviche and crab claws.

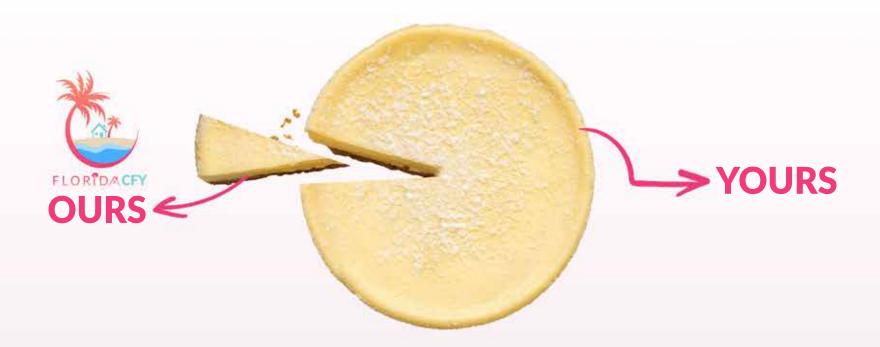
Ovide has its own identity and atmosphere yet feels at home within the ground floor's open format. Here, darker wood tones and deeper colors are offset by the unexpected ceiling murals with flourishes of gold, coral and green. A meal at Ovide wouldn't be complete without Effie's Biscuits, a nod to the hotel's namesake. Ovide is located at Hotel Effie, 1 Grand Sandestin Blvd. in Miramar Beach. Reservations can be made at www.hoteleffie. com/dining/ovide.





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The Chilling Symphony: Creating Scary Music

Music has the power to evoke a wide range of emotions, from joy and sadness to excitement and fear. One of the most intriguing and spine-tingling aspects of music is its ability to send shivers down our spines and make our hearts race. Scary music has a unique ability to tap into our deepest fears and

transport us to a world of suspense. Let's explore the world of scary music and delve into how certain note combinations are masterfully crafted to create a bone-chilling sound.

Music often relies on dissonant note combinations to create an unsettling and ominous atmosphere. Dissonance is the clash between two or more notes which makes listeners feel uneasy or on edge. The use of dissonance is a fundamental technique that composers employ to send shivers down the spines of their audiences.

One of the most famous examples of dissonance is the tritone. The tritone is a distance



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between two notes known for its unsettling and diabolical sound such as the piano's white key notes of F to B (known as the augmented 4th). Composers such as Richard Wagner and Igor Stravinsky used the tritone to great effect in their compositions, infusing their music with a sense of dread and foreboding.

Another essential element is the use of minor keys which evoke feelings of sadness, melancholy, or fear. The use of minor chords and dissonant intervals can create a haunting and chilling sound that lingers in the listener's mind.

One of the most iconic examples is the theme from the film "Psycho" composed by Bernard Herrmann. The shrill and piercing strings, combined with the use of minor chords, create an intense sense of anxiety and dread, making it one of the most recognizable and spine-tingling pieces of music in cinematic his-

Dynamics and timbre play a crucial role in crafting scary music. Dynamics refer to the variations in volume and intensity within a piece of music, while timbre relates to the quality or color of sound. Composers use these elements to build tension and suspense gradually. A sudden crescendo (increasing volume) or a startling fortissimo (a sudden and very loud sound) can jolt/startle the listener. Alternatively, composers employ a technique known as "col legno", where the strings of a stringed instrument are struck with the wooden part of the bow, creating a harsh and eerie timbre adding an unsettling dimension

to the music. Other examples are a guitarist sliding their finger up and down a string, or a vocalist gradually singing one note in and out of tune.

One of the most underestimated aspects of unsettling music is the strategic use of silence referred to in theory as "the rest". Music teachers will often remind their students to remember to observe all the rests (or silence). Just as loud, dissonant notes can send chills down our spines, moments of silence can be equally powerful. Silence is like a pause in a horror film, allowing the audience's imagination to run wild with images and scenarios. Next time you are watching a movie, notice how the moments of silence in the music match and embellish the action.

Scary music is a mesmerizing and chilling realm of artistic expression. Young students just love to learn songs that contain the mysterious adventuresome elements of scary music. Composers, through the careful selection of note combinations, minor keys, dynamics, timbre, and the artful use of silence, can create music that taps into our deepest fears and unsettles our senses. Whether it's the haunting tritone, the mournful minor key, silence, or the increase of volume, these elements work together to craft a symphony of fear that continues to captivate audiences around the world. So, when you find yourself listening to scary music, remember that it's not just the notes themselves but the artful combination of musical elements creating that spine-tingling sensation.



30A Songwriters Festival Will Celebrate Its 15-Year Anniversary In 2024

For the past 15 years, the 30A Songwriters Festival has attracted thousands of dedicated live music fans from around the world to hear original songwriters spanning multiple genres perform their songs. The beach resort towns along Scenic Highway 30A on the Gulf of Mexico feature 30 venues presenting over 180 songwriters and 280+ solo, band,

and in-the-round performances throughout the weekend of January 12 - 15, 2024.

30A Songwriters Festival will celebrate its 15th year with performances on the main stage at presenting partner Grand Boulevard's Town Center in Miramar Beach with headline performances by renowned artists Jeff Tweedy, Elvis Costello & The Imposters, Rosanne Cash, and KT Tunstall.

The festival will also be welcoming the following first-timers to 30A: Kelly Willis, Shannon





Whitworth and Woody Platt, Sunny War, Chapel Hart, John Muq, Jack Barksdale, The Pink Stones, David Childers, Megan Burtt, Rachael Kilgour, Pete Francis, Derek and Katelyn Drye, Matthew Killough, Mike Kinnebrew, Caitlin Cannon, and Bayless Littrell.

Returning to perform two shows each throughout the weekend are songwriting legends Rodney Crowell, John Oates, Steve Earle, Matthew Sweet, Mindy Smith, Drivin n Cryin, Aaron Lee Tasjan (with band), Parker Millsap, Peter Yarrow, David Ryan Harris, Shawn Mullis, Robyn Hitchcock, John Fullbright, Black Opry Revue, Vicki Peterson and John Cowsill, Jeffrey Steele, David Lowery (Cracker), Emerson Hart, The Rev. Shawn Amos & The Brotherhood, Mary Gauthier, Beth Nielsen Chapman, Sarah Lee Guthrie, Will Hoge, Chuck Prophet, Florence Dore, Dan Bern and Abe Partridge.

We are pleased to announce the following additional confirmed artists:

Jeff Black, Heather Maloney, Scott Miller, Grant-Lee Phillips, Garrison Starr, Gurufish, Will Kimbrough, Kim Richey, Paul McDonald, Brendan Abernathy, Charlie Mars, Dan Navarro, Mary Bragg, Eliot Bronson, Pat Byrne, Robby Hecht, The Kennedys, Joe Leathers, Michael Farren, Martha's Trouble, Darden Smith, Brian White, Karyn Williams, Diane Durrett, The Rough & Tumble, Becky Warren, The Tall Pines, Levi Lowrey, Bradley Cole Smith, Trisha Gene Brady, Meaghan Farrell, Jesse Lynn Madera, Alice Peacock, Jennifer Lynn Simpson, Sammi Accola, Chris Alvarado, Pete Francis, Kurtis John, Casey LeVasseur, and Cat Ridgeway.

An Additional 100+ Artists Will Be Announced Over the Next Few Weeks. Tickets are available at https://www.freshtix.com/events/2024-30asongwritersfestival



Visit www.Studio237Music.com

237 Dawson Road, Santa Rosa Beach

Emerald Coast Theatre Company Presents Junie B. Jones

A Theatre for Young Audiences Performance

Emerald Coast Theatre Company (ECTC) presents Junie B. Jones, a production of ECTC's Theatre for Young Audiences Program, October 13 – 22, 2023. It's Junie B.'s first day of school, and suddenly a lot of things are changing for her: Junie's friend, Lucille, doesn't want to be her best pal anymore, but on the bus, Junie B. makes friends with Herb, the new kid at school. In class, Junie has trouble reading the blackboard, and her teacher, Mr. Scary, thinks she may need glasses. Throw in a friendly cafeteria lady, a kickball tournament, and a "Top-Secret Personal Beeswax Journal," and first grade has never been more exciting. Featuring a tremendously loveable character and fun-filled songs, Junie B. Jones will capture your heart just as the books captivated

an entire generation of students.

Nathanael Fisher, co-founder and producing artistic director of ECTC says, "Junie B. is relatable to children because she thinks like kids think. The show is super fun and lets children know that everyone goes through hard times at school; it's how you deal with problems that's important."

Junie B. Jones will be staged in ECTC's main space located on the second floor of 560 Grand Boulevard in Grand Boulevard Town Center in Miramar Beach. Tickets range from \$12 - \$26 depending on the show time/day. There is an additional processing fee for ticket purchases. Purchase tickets online at www.emerald-coasttheatre.org. You can now choose your seats when you purchase your tickets.





Marina Jam at Sandestin feat. Mitch Malloy October 14

The Marina Jam at Sandestin featuring former lead singer of Great White and RCA Worldwide solo recording artist Mitch Malloy will take place Saturday, October 14th next to Baytowne's Marina Bar & Grill, within Sandestin Golf & Beach Resort in Miramar Beach, Florida. Kicking off at 6 p.m., sip on specialty drinks

Live Music Events in October

while savoring complimentary hors d'oeuvres. Experience rock & roll magic by the bay! Purchase tickets at www.bigtickets.com/ events/efestevents/marina-jamat-sandestin. Check out all Sandestin Golf & Beach Resort has to offer at www.Sandestin.com.

Old Florida Fish House

For over a decade, Old Florida Fish House has proudly featured local live music. Catch artists playing inside the coveted bar and lounge area as well as in the large outdoor dining space situated among the palm and oak trees under the twinkling lights next to Eastern Lake. Catch Russ Whitten at 5 p.m. Mondays, Wednesdays, and Sundays; Michael David at 5 p.m. Tuesdays, Thursdays, Fridays and Saturdays; Alex Napier on Mondays at 7 p.m; Dueling Pianos at 7:30 p.m. Wednesdays through Sundays. 33 Heron's Watch Way, Seagrove Beach.

Local Catch

Live music has been a part of Local Catch's identity from the beginning. For years, Sundays at the Catch have long been a highlight of the "Sunday Funday" festivities throughout South Walton, featuring local and visiting musicians alike. Catch the Forrest Williams Band Tuesdays and

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Thursdays in October. Check them out on Facebook for other bands. 3711 W. County Highway 30A, Santa Rosa Beach.

FOOW Sunday Brunch & Live

Sunday Brunch at FOOW -Fish Out of Water in WaterColor - means live music and bottomless mimosas. The Gulf front restaurant invites you to dine on brunch favorites Sundays from 8 a.m.- 2 p.m. paired with live music from 11 a.m.- 2 p.m. FOOW also features live music every Friday 6-9 p.m. 34 Goldenrod Circle, Santa Rosa Beach.

The Red Bar Jazz Band @ The Red Bar

SoWal visitors and locals love the Red Bar, a jumpin' little joint off of Scenic 30A in the cozy laid-back beach town of Grayton Beach. The Red Bar Jazz Band plays Tuesdays through Saturdays from 5:30-9 p.m. Catch Boukou Groove Oct. 16 and other great bands throughout the month. Follow The Red Bar on Facebook to find out more. The party gets cranked up a notch after the dinner crowd thins creating a more funky atmosphere. The Red Bar, 70 Hotz Ave. Grayton Beach.

The Bay

Come out to The Bay with family and friends every Wednesday night starting at 5 p.m. for dinner, cold drinks and a bonfire with various musicians on the beach of the Choctawhatchee Bay. It's a midweek tradition in South Walton. Oct. 11: Ronnie Kay, Oct. 18: Jared Herzog, Oct. 25: Sugarcane Jane. Sunday Pickin' @ The Bay features The Sand Ole' Opry with Mike Whitty & Friends on stage from 4-8 p.m. 2415 South Hwy 331, Santa Rosa Beach.

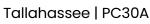
Red Fish Taco

Live music is a central component of Red Fish Taco's festive atmosphere! Rock out to local and visiting musicians almost every day of the week in their outside Garden Room - where tacos are tasty and the margaritas come in different flavors and sizes. October's lineup includes Casey Kearney every Tuesday, Blues on 30A Oct. 11, Queens Ransom, Big Daddy-O, and many other great bands throughout the month from 6-9 p.m. Get the complete schedule at redfishtaco.com. 2052 W Country Hwy 30A, Red Fish Village, Blue Mountain





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The Pacific Air War (Zoom): A fastpaced look at the major events and leaps in technology that framed aerial warfare in the Pacific during WWII.

Florida-Friendly Landscaping

(In-person): Any landscape can be Floridafriendly. This class will cover nine Florida-Friendly Landscaping™ principles, and give learners an opportunity to observe Floridafriendly and native plants in Walton County landscapes.

Tech Trends: ChatGPT and AI

(Zoom): Learn about ChatGPT, an AI chatbot that uses natural language processing to create humanlike conversational dialogue. How does this impact business, social and personal interactions? Learn about this cutting-edge technology.

Magic of Memoir (Zoom): Review the essential elements of good writing, then move on to memoir structure, form and style. Students will begin work on their own opus, progressing in short form from rough draft through to final edits.

Florida Wildlife for Newcomers (Inperson): Learn about common wildlife found in Florida communities. Wildlife conservation principles, basic biology, and best practices for protecting people, pets and property.

LOOKING AHEAD

- Discover Maritimes Coastal Wonders featuring Cabot Trail, Aug. 11-24, 2024
- OLLI Study Abroad Paris and Southern France with Dr. Arleen Pabon, May 24-June 8, 2024

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5 Tips to Lower Your Insurance Costs in a Rough Market

By Julie A. Martin

- 1. Update your home. In this property insurance market, most of the standard carriers are imposing strict age guidelines on Roof, Heating, Wiring, and Plumbing. If your home is 20 years old or older, keep in mind that the older your roof is, the harder it will be to move your insurance to a different carrier. The same holds true for your hot water heater, which most carriers regard as too old once it has been in your home for at least 15 years.
- 2. Confirm with your agent that your insurance has all applicable discounts. Wind Mitigation discounts weigh heavily on your premium. Roof credits such as FBC, or Florida Building Code Equivalent, Hip roof, for roofs that slope on all four sides like a pyramid, and single wraps, may vastly decrease your premium from what it is now. If you have recently replaced your roof, it is best to order a new mitigation inspection directly afterwards, and submit it to your agent. Carriers acknowledge new inspections as of the date they are received by the underwriting department, rather than the date they are performed.
- 3. Check your Total Insurable Replacement Cost. Ask your agent to update your replacement cost estimator. Most standard carriers have some form of inflation guard on their policies, which is designed to keep your dwelling coverage at or above the level

required in order to fulfill the Florida Valued Policy Law. Due to the recent burst of inflation in materials and the costs of hiring a licensed contractor, some policies may experience a bigger jump in dwelling coverage from policy term to policy term. It is best to check with your agent to be sure your home is not overinsured.

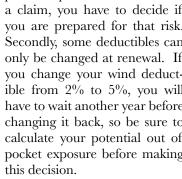
- 4. Smart Water Protection System. Some newer homes have a Smart Water Protection system which automatically shuts off the water in the event of accidental leakage, and many carriers offer a good discount to policyholders for having this device installed in their homes.
- 5. Increase Deductibles. This is a valid way to reduce your overall property insurance premium. However, there is a downside. For one thing, if raising your deductible significantly

increases your potential out of

In this rough market, it is difficult to shop rates between carriers, but the best time to do that is after hurricane season ends, which is in December.

The guidelines are always the toughest in high summer, so that by December, many of the carriers have relaxed their rules enough for people to move from carrier to carrier with much less fuss and expense, and that, dear

pocket expenses in the event of a claim, you have to decide if you are prepared for that risk. Secondly, some deductibles can only be changed at renewal. If you change your wind deductible from 2% to 5%, you will have to wait another year before changing it back, so be sure to calculate your potential out of pocket exposure before making





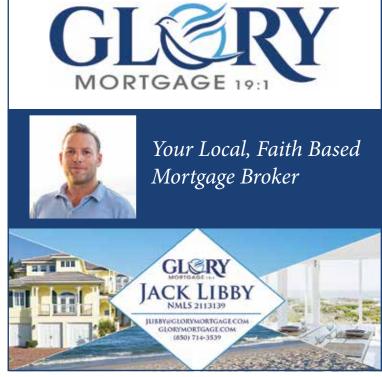


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Registration is now open for the annual Walton Area Chamber of Commerce "The Next BIG Thing"

the Walton Area Chamber of Commerce's annual "The Next BIG Thing" Conference on Wednesday, November 1, and Thursday, November 2, 2023, at the Hilton Sandestin Beach Golf Resort and Spa.

The annual conference,

presented by Ascension Sacred Heart on the Emerald Coast and Eglin Federal Credit Union, has three distinctive growth tracks focused on Leadership Development, Entrepreneurship, and Women in Business. Together, each track will bring in several dynamic speakers who will address topics beneficial to empowering individuals professionally and personally, growing emerging and existing entrepreneurs, and helping create rising leaders.

The Next Big Thing will begin on November 1 with registration and check-in at 8 a.m. Attendees will enjoy a Meet & Greet with guest speakers while enjoying mimosas, breakfast bites, and networking in the Vendor Hall which will feature over 40 participating vendors. Complimentary headshots and a photo booth will be provided by Epic Photo Co. during the morning networking hour.

Welcoming remarks from Walton Area Chamber of Commerce CEO, Megan Harrison, will begin at 9:30 a.m. and the morning keynote will be given by Lauren Pasqualone, "Employ

Registration is now open for Joy: Leading a Values-Driven Culture." Kevin Boyle will lead the afternoon keynote address, "How to Spark Conversations, Create Opportunities, and Build More Business."

Over the next two days, attendees will hear from these two keynote speakers, choose from

KEVIN BOYLE Keynote Speaker: How To Spark Conversations, Create Opportunities, and Build More Business ENEXTBIGTHING + WALTON AFEA

> over fifteen breakout sessions, and participate in a hands-on workshop. Conference participants will have the opportunity to learn from speakers including Amy Smith Hobbs, Charity Schaefer, Russell Hale, Peyton LoCicero-Trist, and more. Between sessions, guests have access to the Networking Lounge, Recharge Stations and visit the Vendor Hall exhibitors. To conclude the first day of the event, the Chamber will host a cocktail reception featuring light bites, cocktails, music and raffle prizes.

> The second day of the event will begin with a morning Beach

Yoga session for attendees staying on property. Day 2 Breakout Sessions will run from 8:30 to 11:30 a.m. and will lead into Brunch featuring motivational speaker, Jeremy Ruffin. The day will culminate in the Workshop led by Keynote Speaker, Kevin Boyle titled, "Exactly How To Elevate

> The Critical Conversations In Your Life."

As the lodging sponsor, The Hilton Sandestin Beach Golf Resort and Spa is offering a group rate for those interested in convenient lodging for the event. Use code TNBT when calling (850) 850-267-9500 to make your reservation.

The Walton Area Chamber of Commerce would like to thank the local businesses who are already signed up to sponsor

this year's event including Blue Ocean Custom Signs, Horsley Construction Group, St. Joe Community Foundation, Florida Small Business Development Council, Emmanuel Sheppard & Condon, Florida Power and Light, Grand Boulevard, and All In Credit Union.

Sponsorships are still available and area businesses interested in sponsoring this year's event should contact Gabrielle Hamilton at (850) 892-3191 or Gabrielle@WaltonAreaChamber.com.

For tickets and more information visit WaltonAreaChamber. com/the-next-big-thing/



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