

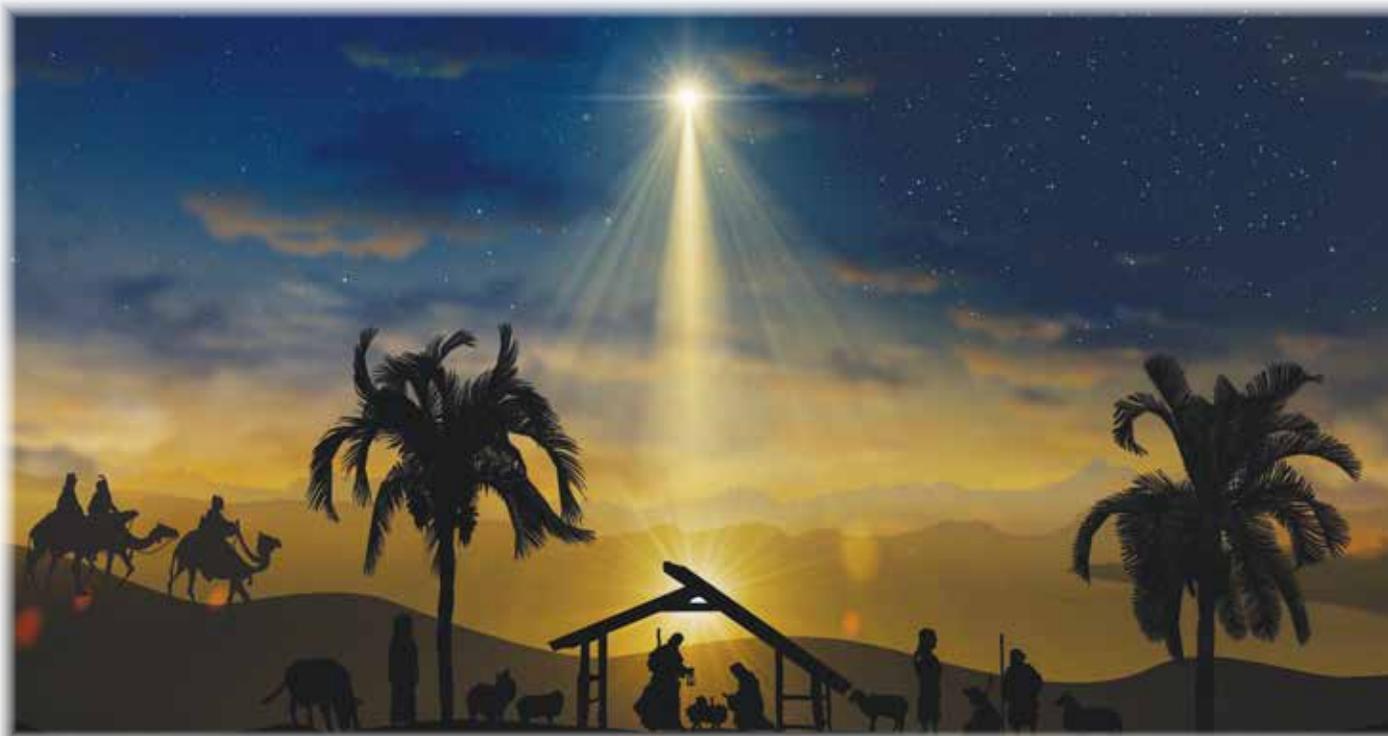


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# SOWAL Life

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## Missing Christmas

BY GUEARY CLENDENNING

Christmas is just around the corner; after Thanksgiving, the pace quickens toward the big day! We'll find ourselves in a big rush, always pursuing one more thing we need to get accomplished. We look for the near-

est parking spot in the crowded mall, searching for the perfect gift. Expectations heighten as we look for family members to arrive. What's Christmas without Mom's chocolate chip cookies? And yes, when Christmas is finally over, we look forward to getting some rest. Ha!

Isn't it easy, with all the flurry of Christmas to miss the real meaning of Christmas?

The night Christ was born, the innkeeper was busy with a full house of customers, thanks to the new taxation decreed by Caesar Augustus. The people of Bethlehem were unaware

that the couple entering their town were about to give birth to the Son of God! Perhaps even Joseph and Mary wondered how this could be God-directed when the only place they could

**CHRISTMAS**  
*continued on page 2*

## A Visit from St. Nicholas

BY CLEMENT CLARKE MOORE

'Twas the night before Christmas, when all through the house

Not a creature was stirring, not even a mouse;

The stockings were hung by the chimney with care,

In hopes that St. Nicholas soon would be there;

The children were nestled all snug in their beds;

While visions of sugar-plums danced in their heads;

And mamma in her 'kerchief, and I in my cap,

Had just settled our brains for a long winter's nap,

When out on the lawn there arose such a clatter,

I sprang from my bed to see what was the matter.

Away to the window I flew like a flash,

Tore open the shutters and threw up the sash.

The moon on the breast of the new-fallen snow,

Gave a lustre of midday to objects below,

When what to my wondering eyes

**A VISIT**  
*continued on page 2*



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**A VISIT**

*continued from page 1*

did appear;

But a miniature sleigh and eight tiny rein-deer,

With a little old driver so lively and quick,

I knew in a moment he must be St. Nick.

More rapid than eagles his

coursers they came,

And he whistled, and shouted, and called them by name:

"Now, *Dasher!* now, *Dancer!* now *Prancer* and *Vixen!*

On, *Comet!* on, *Cupid!* on, *Donner* and *Blitzen!*

To the top of the porch! to the top of the wall!

Now dash away! dash away! dash away all!"

As leaves that before the wild hurricane fly,

When they meet with an obstacle, mount to the sky;

So up to the housetop the coursers they flew

With the sleigh full of toys, and St. Nicholas too—

And then, in a twinkling, I heard on the roof

The prancing and pawing of



And the beard on his chin was as white as the snow;

The stump of a pipe he held tight in his teeth,

And the smoke, it encircled his head like a wreath;

He had a broad face and a little round belly

That shook when he laughed, like a bowl full of jelly.

He was chubby and plump, a right jolly old elf,

And I laughed when I saw him, in spite of myself;

A wink of his eye and a twist of his head

Soon gave me to know I had nothing to dread;

He spoke not a word, but went straight to his work,

And filled all the stockings; then turned with a jerk,

And laying his finger aside of his nose,

And giving a nod, up the chimney he rose;

He sprang to his sleigh, to his team gave a whistle,

And away they all flew like the down of a thistle.

But I heard him exclaim, ere he drove out of sight—

“Happy Christmas to all, and to all a good night!”

each little hoof.

As I drew in my head, and was turning around,

Down the chimney St. Nicholas came with a bound.

He was dressed all in fur, from his head to his foot,

And his clothes were all tarnished with ashes and soot;

A bundle of toys he had flung on his back,

And he looked like a pedler just opening his pack.

His eyes—how they twinkled! his dimples, how merry!

His cheeks were like roses, his nose like a cherry!

His droll little mouth was drawn up like a bow,

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



# 'Tis the season for fire safety: Easy steps to prevent an emergency during the holidays

BY: MACKENZIE McCLINTOCK,  
SWFD PUBLIC INFORMATION  
OFFICER

fire safety practices to help prevent an emergency.

### Don't get tangled up in bad lights

The holidays are a time we join with family, friends, and loved ones to celebrate and make lifelong memories. Whether you are planning to hold a large or small gathering this holiday season, or even use festive decorations, the South Walton Fire District wants to remind you of

Christmas lights are beautiful, popular, and come in many colors, shapes, and sizes. Unfortunately, they can pose a serious fire hazard if used incorrectly. Take a moment to examine lights before hanging them - are you using lights that are rated for indoor or



outdoor use? Throw away any holiday lighting sets with frayed or broken pieces and only use lights that have been tested and rated by an independent testing laboratory (check for a UL label on the packaging or tags). If you have a large home, be mindful of the number of light strings plugged into an outlet or exten-

**FIRE SAFETY**  
*continued on page 4*

## CHRISTMAS

*continued from page 1*

find shelter was in a smelly stable. But this night would change everything! Micah, a prophet of the Old Testament had prophesied hundreds of years before, that a ruler was to be born in Bethlehem, whose origins were from Eternity. "But you, oh Bethlehem...though you are a small village in Judah, a ruler of Israel shall come from you, one whose origins are from the ancient past."

Another Old Testament prophet declared "Behold a vir-

gin shall conceive, and bear a son, and shall call his name Immanuel." Immanuel means "God with us."

That night near Bethlehem, shepherds were working their usual routine of herding sheep into a cave, where, at the entrance, they would keep watch. Just another, long, boring night! But, out of nowhere, a mighty angel appears in the blackened sky. In a flash, the darkness was expelled with a brilliant light. The shepherds are paralyzed with a gripping fear. The angel said to them, "Don't be afraid, I

bring you good news of great joy for everyone. The Savior, yes-the Messiah has been born tonight in Bethlehem. And this is how you will recognize him: you will find him in a manger, wrapped snugly in strips of cloth." Suddenly, the angel was joined by a vast host of others- the armies of heaven, praising God, saying "Glory to God in the highest heaven, and peace on earth to all of whom God favors." Luke 2:10-14.

Time and space will not permit me to tell you about a devout man who was told by God that he would not see death until his eyes

had seen the Messiah. His story is found in Luke 2:25-33. Nor do I have the space to tell you about the men from the East, who in studying the scriptures were led to follow a star to where Jesus was born. Their story is in Matthew 2:1-12.

The shepherds and the wise men did not miss the meaning of Christmas. God's gift to the world was His Son, Jesus Christ. Why? The scriptures give us the answer: "For God so loved the world, that He gave His only son that whosoever believes in Him, shall not perish but have eternal life." John

3:16.

The truth is that all have sinned and fall short of God's glorious standards. Yet, now, God in His gracious kindness declares us not guilty. Because of Jesus' sacrifice on the cross, God's justice is satisfied. We are made right with God when we believe that Jesus shed His blood, sacrificing his life for us. Such a great gift! Our sins are forgiven and our standing before God made right. So please, don't miss the true meaning of Christmas. May you have a beautiful and Christ-centered Christmas.



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Community

# Walton County School District Superintendent Russell Hughes Named Florida's 2024 Superintendent of the Year

Walton County School District (WCSD) Superintendent A. Russell Hughes was named the Florida 2024 Superintendent of the Year by the Florida Association of District School Superintendents (FADSS). Hughes was formally recognized on Wednesday, November 29, 2023, in Tampa during the joint meeting of FADSS and the Florida School Boards Association. Hughes is the 37th superintendent to receive this honor since the inception of the awards program in 1988.

Supt. Hughes was elected in 2016 and is currently serving his second term leading this highly-

ranked Florida school district, which has maintained the State Board of Education's Academically High Performing School District designation for seven consecutive years. His experience in education spans 32 years and includes serving as a classroom teacher, dean of students at the high school level, head coach and assistant principal at the middle school level, and principal at the middle and high school levels. During his 14 years as a principal, Hughes led the two most diverse and challenging schools in Walton County to A and B grade designations, as well as state and national

recognition for performance in assessments and graduation rates.

"Russell leads with compassion and conviction, driven by a work ethic grounded in servant leadership and a commitment to educational excellence," states FADSS President and Baker County Schools Superintendent Sherrie Raulerson. "Russell is not only an exceptional superintendent with a proven track record of success; he is a true servant leader committed to educational excellence and is truly deserving of this award," adds Raulerson.

"Those who choose to pursue the path as a public school superintendent do so not for the glory, but rather the opportunity to make a positive difference in children's lives, and Russell Hughes exemplifies this passion and commitment each and every day," states FADSS CEO Senator Bill Montford.

"I am deeply humbled and grateful to have been selected as Florida's 2024 Superintendent of the Year," says Hughes. It is a privilege to be chosen from a class

of outstanding and dedicated superintendents in this state, who are fiercely committed to ensuring academic excellence and opportunities for all students. This recog-



**Florida Association of District School Superintendents (FADSS) CEO Senator Bill Montford (left) and FADSS President and Baker County Schools Superintendent Sherrie Raulerson (right) present the 2024 Superintendent of the Year Award to Walton County School District Superintendent A.**

A key initiative under his leadership as superintendent was the creation of a new system called "Get It Right," which brought together administrators, counselors, data entry operators, and MIS personnel for the purpose of knowledge-building and data analysis. The program empowered key school positions, such as data entry operators, in successfully understanding graduation requirements; proper coding procedures, especially for drop out and/or transfer students; and creation of tracking reports so that no Walton County students get left behind.

Hughes will represent all Florida superintendents at the AASA's 2024 National Education Conference February 15-17, 2024, in San Diego, CA, where Hughes will be recognized and honored for his public education service in Florida. The National Superintendent of the Year® Program pays tribute to the talent and vision of the men and women who lead our nation's public schools.

nitiation is truly an honor personally, but more so, it reflects the outstanding achievements and tireless work of everyone who makes up Walton County School District."

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### FIRE SAFETY

*continued from page 1*

sion cord at once. Lastly, ask for help if you need it and avoid climbing tall ladders if you do not feel comfortable doing so.

### Oh Christmas tree, how beautiful but dangerous you can be

Some people prefer a live tree each year and cherish the "fresh cut" smell, while others prefer to use an artificial tree that comes pre-lit. No matter your preference, remember Christmas trees need to be kept at least three feet away from any sort of heat source, including portable heaters, fireplaces, and candles. Ensure the tree is adequately supported so it doesn't tip over and never use lighted candles or other flaming devices as ornaments. Always unplug the tree when leaving your house or going to sleep. If you opt for a live (real) tree, keep the water level above the cut line and check the water level daily. Christmas trees that are freshly cut can soak up to a gallon of water a day and must be watered often to prevent a fire.

### Holiday decorations done right

Have you considered using flame-resistant or flame-retardant decorations before? If not,

it could be time to do so. More than one-third of home decoration fires are started by candles according to the National Fire Protection Association, so remember that battery-operated candles are a great way to decorate without the added hazard of real fire. No matter the decoration, keep doors and windows as clear as possible so escape routes are not blocked during an emergency. Placement of decorations is also important to avoid tripping or falling within your home. Do not overload electrical outlets or extension cords and replace any cords that are showing signs of wear or damage.

Fire safety can be intimidating and there are a lot of considerations outside of what is listed here. Anyone who has questions can direct them to the South Walton Fire District by emailing [lifesafety@swfd.org](mailto:lifesafety@swfd.org) or calling (850) 267-1298. On behalf of your local first responders, SWFD wishes you a safe and happy holiday season!



# Coastal Seniors Update for December

## COASTAL SENIORS

### OF SOUTH WALTON

**Chair Yoga Classes at the Blake in Miramar Beach** - Tuesdays, December 5, 19 and January 2, 16 at 9:45 am-

**Fridays with Friends** - Join us Friday, December 8 for a wreath-making class with Jenny and Eric from 10 a.m. - noon at 70 Logan Lane. Wreaths will be supplied. Bring your own materials you would like to add to the wreath.

**Game Day at Somerby on Wednesdays** - Wednesdays, December 6, 13, 20, 27 and January 3, 10 from 2 - 4 p.m. Somerby of Santa Rosa Beach is located at 164 W. Hewett Rd., Santa Rosa Beach. Melissa Bailey, CSSW member will host game day. Melissa teaches and plays many games such as Hand & Foot, 5 Crowns, Euchre, Mexican Train Dominoes, and more. Refresh your skills or learn a new game. Local seniors and Walton County snowbirds are welcome! Call/text Sonia at

850-280-5342 or email: coastalseniorsofsouthwalton@gmail.com if you have questions.

**Game Day at the Coastal Branch Library** - Thursdays, December 7, 14, 21, 28 and January 4, 11 from 2 - 4 p.m. hosted by Melissa Bailey. The Coastal Branch Library is located at 437 Greenway Trail, Santa Rosa Beach.

**Art Classes - Watercolor Painting Class** - December 5, 12 at 9 a.m. Karen Peterson will lead the class. Space is limited so call 850-280-5342 to reserve your spot, or email: coastalseniorsofsouthwalton@gmail.com. All supplies are included.

**Monthly Meeting** - Friday, December 15 - 11 a.m. - 1 p.m. Holiday potluck and Bingo. Bring your favorite side

dish or dessert. call 850-280-5342 to reserve your spot, or email: coastalseniorsofsouthwalton@gmail.com. 70 Logan Lane in Grayton Beach.

**Exercise Classes** - Angela Gibson will lead classes on Tuesdays December 5, 12, at 1 p.m. and Thursdays, December 7, 14 at 10:00 a.m. at 70 Logan Lane in Grayton Beach. Cost is \$5 per session. R.S.V.P. to coastalseniorsofsouthwalton@gmail.com.

**Tai Chi Classes** - Thursdays, January 4, 11, 18, and 25 at 1 p.m. Antony Barlett will lead the classes. Space is limited so call 850-280-5342 to reserve your spot, or email: coastalseniorsofsouthwalton@gmail.com.

**Pickleball - Beginner**

**Pickleball 101** at Walton Sports Complex courts on Wednesday, December 13, January 3, and 17 at 6 p.m. Registration required. 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 sowalpickleball@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. to 12:30 p.m. with the last date on December 14. Sessions will resume in mid to late January. Please join the SoWal 30A Pickleball Association on Facebook for more information and weekly updates and check the CSSW calendar at www.coastalseniorsofsouth-

walton.org.

Seniors 50 years of age and up residing in or visiting Walton County are invited to join CSSW. Membership is \$20 for individuals, \$30 for a 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.

Contact: Jim Wilson, Director, Coastal Seniors of South Walton, Inc. T: 404-432-6037 Email: jim\_wilson@bellsouth.net

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*Rocha positioned to the far left, Mariana at the center, and Marcelo to the right.*

## *A Testament to Quality, Integrity, and Family Values*

For over 15 years, S&S Granite has been a stalwart presence on the Emerald Coast, providing top-notch service to its community. What sets this business apart is not just its commitment to quality projects and craftsmanship, but its foundation in family values and a unique international story.

The journey began when Rocha, hailing from Brazil, made the leap to the Emerald Coast with a vision to establish a company that embodied quality and integrity. Seeking to form a team with diverse skills, he crossed paths with Marcelo, an industry expert with a wealth of knowledge in fabrication.

Enter Mariana, a dynamic individual who recognized the potential in joining forces with Rocha and Marcelo. With her strong emphasis on honesty, quality, and building meaningful relationships with customers, Mariana seamlessly integrated into the S&S Granite family. The trio brought together a perfect blend of skills and values that would set the stage for the company's success.

At the heart of S&S Granite's flourishing business is its commitment to personalized service. Mariana's dedication to fostering genuine connections with clients, coupled with Marcelo's passion for precision and bespoke kitchen designs, propelled the company to new heights.

S&S Granite takes pride in being a word-of-mouth business, relying on the recommendations and satisfaction of its clients to grow.

More than just a granite supplier, S&S Granite is a testament to the power of collaboration, craftsmanship, and genuine care for customers. In an industry often driven by transactions, S&S Granite stands out as a beacon of personalized service and enduring relationships. As they continue to serve the Emerald Coast, the story of S&S Granite remains a shining example of how dedication to quality and family values can transform a business into a community cornerstone.





# Democratic Women's Club

The Walton County Democratic Womens Club held their monthly meeting outdoors to enjoy a beautiful sunny Florida day at Eden Gardens State on Nov. 18. New officers were installed for 2024. The membership of the WCDWC has grown greatly, nearly tripling over the last two years. In addition to the election of officers, the WCDWC col-



lected glasses to donate to The Pt. Washington Medical Clinic. About 35 pairs were collected and gifted to patients there. It was reported that one patient said that she was now able to read the music she relies on to sing in her church choir. The WCDWC truly strives to live up to their motto, "Together we are making a difference."

# South Walton Fire District to hold 10th Annual Polar Bear Plunge

Rinse off the old and welcome the new! South Walton Fire District will hold its 10th Annual Polar Bear Plunge on New Year's Day at Shunk Gulley Oyster Bar.

In-person registration begins at 11 a.m., which will be followed by a costume contest at 12 p.m., and the Plunge itself at 1 p.m.

The cost to take the plunge is \$20 per person, children 12 years old and younger can participate for free. Event participants will receive a commemorative beach towel with their \$20 registration fee. Funds raised at the event will benefit SWFD

Community Education Programs.

Participants are encouraged to register online and sign the safety waiver before the day of the event. In order to register online,

visit the SWFD Polar Bear Plunge website for more information. "It's become a staple in this community, one that many look forward

to as a chance to connect with and support their local first responders, as well as celebrate the New Year. We look forward to seeing everyone on January 1."

SWFD personnel will monitor surf conditions leading up to the event. If

the Gulf is unsafe to enter, the event will not be canceled. A contingency plan is in place that will not involve entering the open water.

Please direct all media inquiries related to the Polar Bear Plunge to the SWFD PIO. More information can also be found on the event's Facebook page.



visit the SWFD Polar Bear Plunge on Eventbrite.

"It's incredible to think how this event has grown over 10 years, allowing us to raise money to pro-

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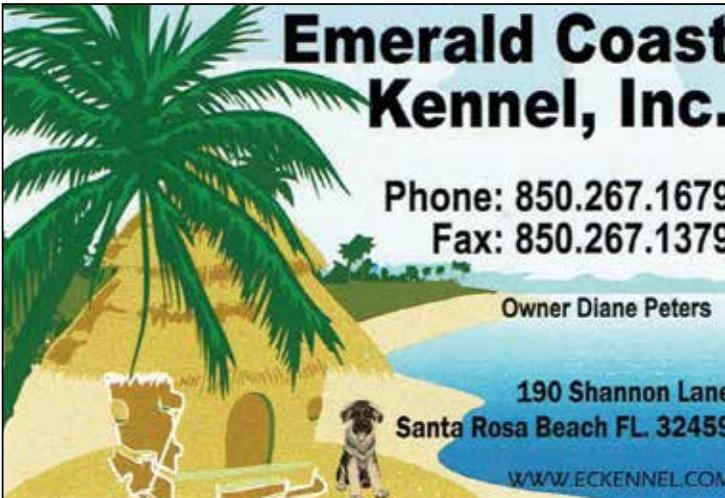
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## Seagrove Garden Club Raises Funds for Local Charities



In a few short hours, members of the Seagrove Garden Club raised \$10,000 to help families enjoy the holiday season. The club's annual Gifting & Giving event, held Nov. 8 in Sandestin, featured live and silent auctions of holiday-inspired gifts, many created by talented club members. Over the past five years, the garden club has raised more than \$75,000 to support dozens of local charities in Walton, Bay and Okaloosa counties, especially those that assist children and families. Seagrove Garden Club became a tax-exempt 501(c)(3) in 2019. Additional donations can be made by contacting the group through its Facebook page.

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# Insights for Investors: Fear or Optimism for Investors



BY MAURICE STOUSE, FINANCIAL ADVISOR AND BRANCH MANAGER

It has been noted that most people, when they hear or read things that speak to fear, respond with seeing that (about 70% of people) as credible. They believe it, or are motivated by it, or act because of it. Optimism by contrast tends to stir skepticism. Today's investors and savers are faced with both messages on almost a daily basis.

Inflation has had its steepest decline in over 70 years, yet most consumers don't see it that way and are fearful for the economy. That is either because of what they experience at the grocery store or the gas pump. And for sure those on the lower end of the income spectrum feel it mostly because they spend most of their money on living vs. saving or investing or buying luxuries. Gas prices, when adjusted for inflation, are lower than they were 45 years ago. When adjusted for inflation, a gallon of gas in 1978 was \$4.37 in today's dollars. As of October of this year, it was \$3.91 (down from \$4.11 in September). And cars are more fuel efficient today. In other words, it takes fewer gallons today to go 100 miles than it did 45 years ago. The fear is that this necessity is more expensive than ever. The optimism is that it means consumers have more dollars to spend on other things. Consumer spending tends to support that.

Groceries are of significance. Groceries, like most other things, went up over 10% in 2022. So far in 2023, they are up 3.7% year over year. The inflation rate (The Labor Department's number) came in at 3.2% for all inflation when that was reported in mid-November. That is down from over 9% late summer of 2022. Groceries over time have

been closer to the overall inflation rate of 3.2%. Many grocery store chains passed their costs on to consumers, and one concern is that they are paying lower wholesale prices now, yet they are not passing those onto the consumer. Their earnings tend to suggest that.

Have you ever heard of FOMO? That is "fear of missing out." That drives buying and investing behavior, because people see it as credible. The problem is that asset prices (think the so called magnificent seven stocks or housing prices over the last few years) accelerate well beyond their long-term valuations in a very short period. Some also call that a form of momentum investing. These assets appreciate with added risk. But, the fear of missing out is beyond the fear of these assets perhaps being overpriced.

Many investors think that U.S. companies, beyond those seven (Tesla, Amazon, Nvidia, Apple, Microsoft, Alphabet, and Meta), are performing rather poorly. The rest of the stock market – the other approximate 3,500 stocks – have been relatively flat. Earnings growth for the S&P 500 is now positive at approximately 3.2 year over year.

Raymond James Chief Investment Officer Larry Adams (CIO) note: "With 80% of the S&P market cap having reported, the 3Q 23 earnings season was generally solid. The earnings recession officially ended as the S&P 500 posted its first quarter of YoY EPS growth in four quarters, and the percentage and magnitude of beats were both above the 10-year averages. The strongest performers were the mega cap names, which saw earnings growth of >40% YoY during the quarter."

We take note that historically stock prices tend to follow earnings. That is optimism, however, not fear.

The optimist sees huge growth in productivity, economic and wealth growth. The pessimist sees job losses, even though past technological innovations have resulted in job gains and standard of living gains. The potential impact across all sectors of the market and the in-



dustries they represent could be substantial.

Current rates on cash like alternatives like CDs is over 5%. Many investors and savers have taken advantage of this and are shying away from equities or even bonds. The common theme is that this is the most practical approach. Historically, when investing for the long term, if investors wait to see if stocks and bonds do better, they might be missing out on the potential growth when the market rebounds.

The national debt is over 33 trillion dollars. The fear is that the U.S. debt is not sustainable and there is nothing that will be done, and the standard of living and economic progress are going down along with the U.S. dollar. The optimism is that the U.S. historically has figured things out. One example of that is the dollar has appreciated year to date. The big three are Social Security, Medicare and Medicaid. The optimist says that the USA, for over 70 years, continues to lead the world economically. Its population and consumption are growing and that its open society make it a bastion for innovation and invention. Sustained economic growth (compare post WW2) can lead an economy to significantly reduce its debt to GDP over time.

Gross Domestic Product (GDP) grew at 4.9% in the most recent quarter with historical averages of over 2% (Statista notes GDP averaged 2.1% from 1990 to 2022). We believe that productivity is growing, consumer spending has been resilient, that unsustainable growth of entitlement programs will be addressed, that inflation will con-

tinue to wane and that short-term rates will begin their decline soon. That is optimism. We tend to think it has credibility, but also acknowledge our thinking is in the minority.

The information has been obtained from sources considered to be reliable, but we do not guarantee that the foregoing material is accurate or complete.

The S&P 500 is an unmanaged index of 500 widely held stocks that is generally considered representative of the U.S. stock market. Keep in mind that individuals cannot invest directly in any index, and index performance does not include transaction costs or other fees, which will affect actual investment performance. Individual investor results will vary.

*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@raymond-james.com.*

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Community

# Shannon Amos Newest Member of ECCAC Board

Niceville and DeFuniak Springs, FL (November 14, 2023)...The Emerald Coast Children's Advocacy Center (ECCAC) recently announced the newest member of their Board of Directors, Shannon Amos.

Originally from Tennessee, Amos moved to the Florida Panhandle in 2005, where she has been a Destin resident with her husband and their 10-year-old daughter. They also have 3 adult children. Amos is currently a real estate agent with World Impact Real Estate. As well, she and her husband, Dr. Warren Amos, a radiation oncologist with Genescare, are in the real estate

investment and rental arena with their two companies, Lullaby Properties and Lullaby Rentals, with Amos serving as the Managing Partner. Prior to her real estate career, with her Master's Degree from the University of Tennessee in speech-language pathology, Amos was the owner of Speech & Swallowing Services, LLC.

Amos has been very involved in the community. She served on the Destin Charity Wine Auction Foundation (DCWAF) Board until 2021 and still serves as a DCWAF Trustee. Currently, she is an Impact 100 member, a 7F Foundation member and now a member of the ECCAC Board.



Julie Porterfield, CEO of ECCAC commented, "With Shannon Amos's long-standing involvement in the community, and her business expertise, she will bring so much knowledge and experience to our Board of Directors. We are pleased to have her with us."

ECCAC provides services in a child-friendly environment to help identify, treat, and support children in abusive situations in Walton and Okaloosa Counties. Their two Centers in Niceville and DeFuniak Springs do not house children, but house a multidisciplinary team of child protection personnel, prosecutors, law enforcement, DCF, therapists, ECCAC staff and volunteers. The 501-C-3 non-profit organization has provided more than 170,000 services at no cost to 15,000+ children over the past 23+ years.

For further information about the Emerald Coast Children's Advocacy Center, visit [www.eccac.org](http://www.eccac.org) or call 850-833-9237. If abuse is suspected, call the anonymous Florida Abuse Hotline at 1-800-96-ABUSE.

"I have learned through my various experiences with non-profit organizations in the community, that we can make a positive impact in the lives of those less fortunate," said Amos. "With my 17 years in the health-

care industry, I have experience with case management, familial diversity, and human sensitivity. Above all, I hope to bring a very caring and giving heart to ECCAC and the families they serve."

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# 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.**

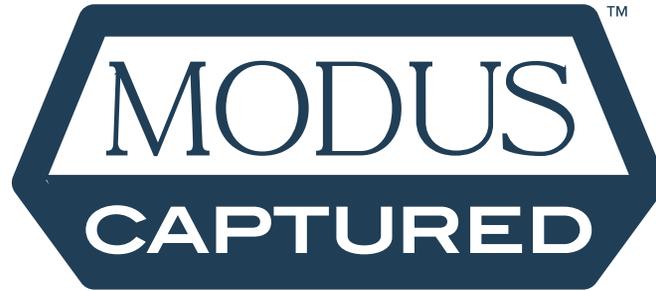
With the aim of making this holiday season a little brighter for everyone, Captured has launched an initiative that showcases their commitment to the local community. The store has decided to give back to the locals by offering impressive discounts on a carefully curated selection of items. This initiative

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



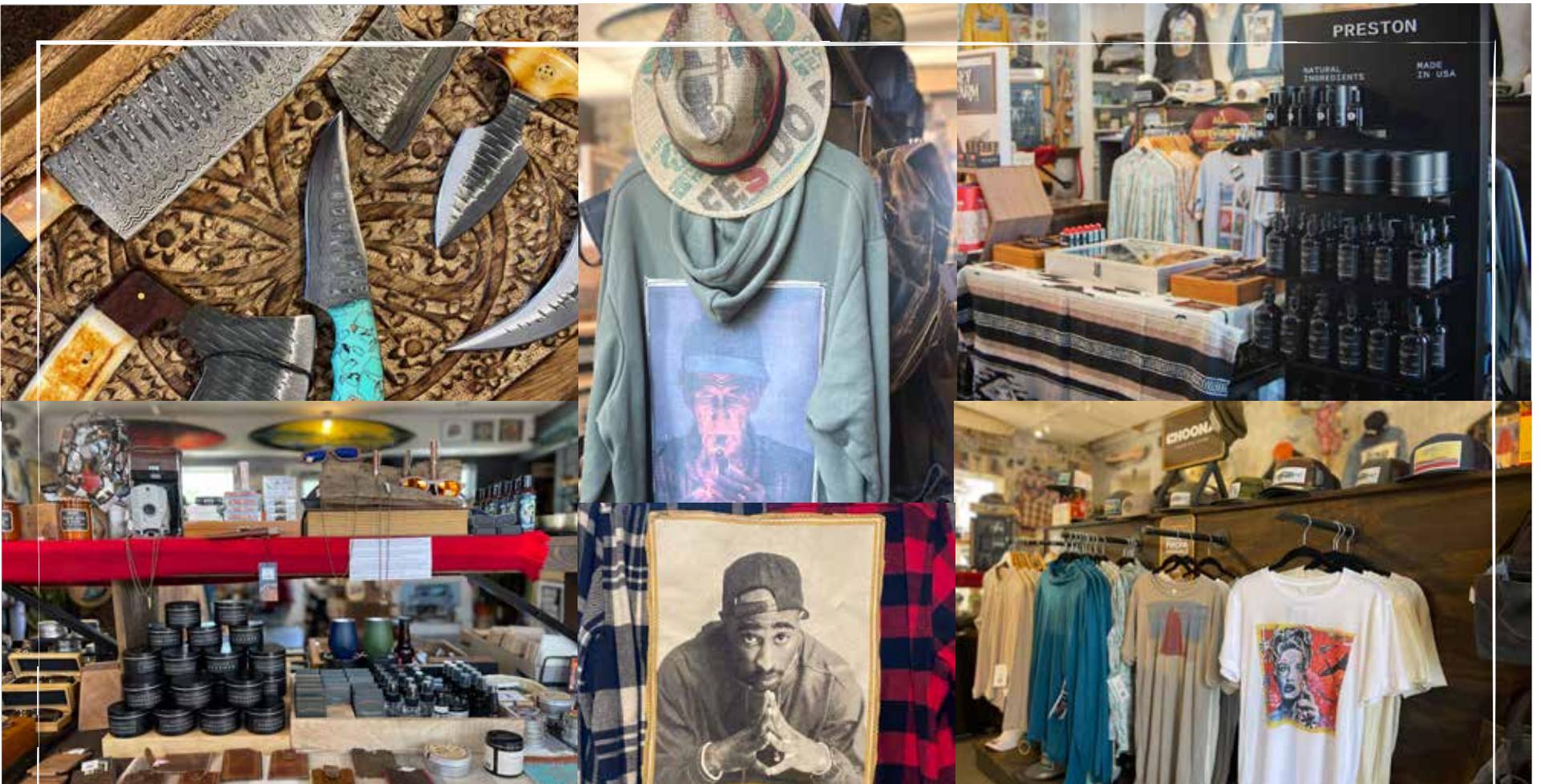
CUSTOM APPAREL & CURATED GOODS



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!



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# Discover the Wild Side of Destin at Gator Beach: A Family Adventure with a Bite!

## What is Gator Beach?

Nestled in the heart of Northwest Florida, Gator Beach stands out as the region's one and only alligator park. This unique attraction offers more than just a glimpse into the world of these fascinating reptiles. It's an immersive experience where visitors can come face-to-face with over 100 alligators, ranging from a baby alligator to juveniles and young adult alligators. What's more exciting?

## Free Admission

Walking into this world of wonder won't cost you a dime! Yes, you read that right - admission to Gator Beach is absolutely free, making it a rare gem in the world of family fun. As we say at Gator Beach, It "Won't Cost You An Arm And A Leg."

## Things To Do at Gator Beach

At Gator Beach, every day is an adventure. Here's a sneak peek at what you can sink your teeth into:

- **Daily Gator Shows:** These aren't your average wildlife demonstrations. Expect a splash of humor with a dash of daring as you watch free interactive gator shows. Shows include our Keeper's Talk, Educational Show, and Fact or Fiction Game Show. It's where education meets entertainment - or as we like to call it, "edutainment"!
- **Feed a Gator:** Ever fancied feeding a gator? Here, you can! Grab a snack (for the gators, not you!) and feed these intriguing creatures in our main pond. It's a once-in-a-lifetime chance to interact with them up close - but don't worry, it's perfectly safe! (Cost: \$5 - discounts available)
- **Gator Holding Photo-Op:** Smile for the camera while holding a real alligator! It's the ultimate souvenir from your visit to Gator Beach. (Cost: \$15 - discounts available)
- **Alligator Discovery Zone:** Apart from alligators, explore various displays featuring other reptiles. It's a herpetologist's dream come true! Includes some extremely rare alligators.

## Family Experience at Gator Beach

Gator Beach is more than just an attraction; it's an unforgettable family experience, a place where adventure meets education in a setting brimming with excitement and wonder. Here's why families keep coming back:

- **Free Admission:** First things first, stepping into Gator Beach doesn't cost a penny. It's one of those rare family adventures where the fun begins without dipping into your wallet. This free entry makes Gator Beach an irresistible destination for families looking to enjoy quality time without worrying about the cost.
- **Free Gator Shows:** At Noon, 2 p.m., 4 p.m., and 6 p.m. daily, the park comes alive with free gator shows. These shows aren't just about seeing alligators up close; they're interactive, educational, and, most importantly, a whole lot of fun. Watch as trained handlers showcase the fascinating aspects of these majestic creatures, revealing their habits and lifestyles in a way that's engaging for all ages.
- **Discovery Tours:** The Gator Beach Discovery Tour is a highlight, offering a 45-minute guided adventure for groups of up to 10 people. Tickets starting at \$14.99, this tour isn't just about having fun; it's an immersive educational journey. Families can dive deep into the world of alligators, gaining insights into their habitat, behavior, and the ecological importance of these remarkable reptiles.
- **Gator Experience VIP:** Seeking a more personalized experience? Want to help our professionally trained Gator Handler open the park for the day? Then the Gator Experience VIP tour is perfect. This exclusive 2-hour private tour allows families to interact closely with alligator, feeding them and learning about their world in an intimate setting. Tickets start at \$75, it's an unparalleled educational experience that brings you face-to-face with these incredible animals.
- **Pearl Memorial:** A visit to Gator Beach is also a chance to remember Pearl, the park's famous albino alligator, who

called Gator Beach home for over a decade.

At Gator Beach, every visit is a blend of thrills, learning, and memorable moments, making it a cherished destination for families. Whether it's the excitement of the Gator Shows, Feeding the Gators, the Gator Tours, or the awesome Free Admission, there's something for everyone in the family to enjoy and remember.

## Visiting Gator Beach

Gator Beach is more than just an attraction - it's an educational hub. Gator Beach was designed to be both fun and informative, ensuring that every member of the family, from the little ones to the adults, learns something new about these amazing creatures. The well-trained handlers are not just experts at managing these reptiles but are also fountains of



knowledge, ready to answer any and all gator-related queries you might have

Whether it's your first visit or your tenth, Gator Beach promises a unique experience each time. It's a place where laughter and learning go hand in hand, and where every visit leaves you with new knowledge and great memories.

So, pack your sense of adventure (and maybe a camera!)

and get ready for an afternoon at Gator Beach - where the wild side of Destin awaits!

**So, stop by and see the world's greatest alligator park today!**

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# Spotlight on Marisol Gullo of Not Too Shabby

When it comes to a coastal contemporary design, there are very few people who know how to put it together better than Marisol Gullo of Not too Shabby. Marisol has owned and operated, Not too Shabby by Marisol, located in Miramar Beach, and Inlet Beach FL.

There's not much that Marisol can't do when she puts her mind to it. An attorney by trade, she moved to the area over twenty years ago. She is the 2017 South Walton artist of the year, and an accomplished interior designer who has personally built and designed over ten homes here for herself and family. Marisol and Tony had a very large construction company. When we caught up with Marisol, we wanted to ask her a few questions about what she felt were some of the important aspects about designing a coast home. This is what she had to say. "The most important thing I tell my clients is that we want to design a beautiful, yet relaxed setting. I always convey to them that we are not going for Beachy, we are doing Coastal, and there happens to be a big difference." "It's not easy to move to a

specialized area like we live in and expect that you will be able to put the look together right away or without a designer from our area, and that's why our clients come to us. And with our construction background, it is very easy for our clients to be able to hand over the entire project to us" says Marisol.

"Think about that for a minute, the fact that we can not only design and furnish the entire house, but we also handle the entire remodel if necessary. That makes life so much easier for our clients to be able to have their entire project, regardless of how big or small, all done through us instead of having to go and find a builder and then also have to find a designer as well. We do it all" she said.

The retail shops and showrooms continue to provide Marisol with her own source of furnishings and accessories, but they also serve other designers in the area. "We welcome both homeowners and other designers who shop with us," says Marisol. "We are very fortunate to have a large warehouse - people can see things, and get things quickly.

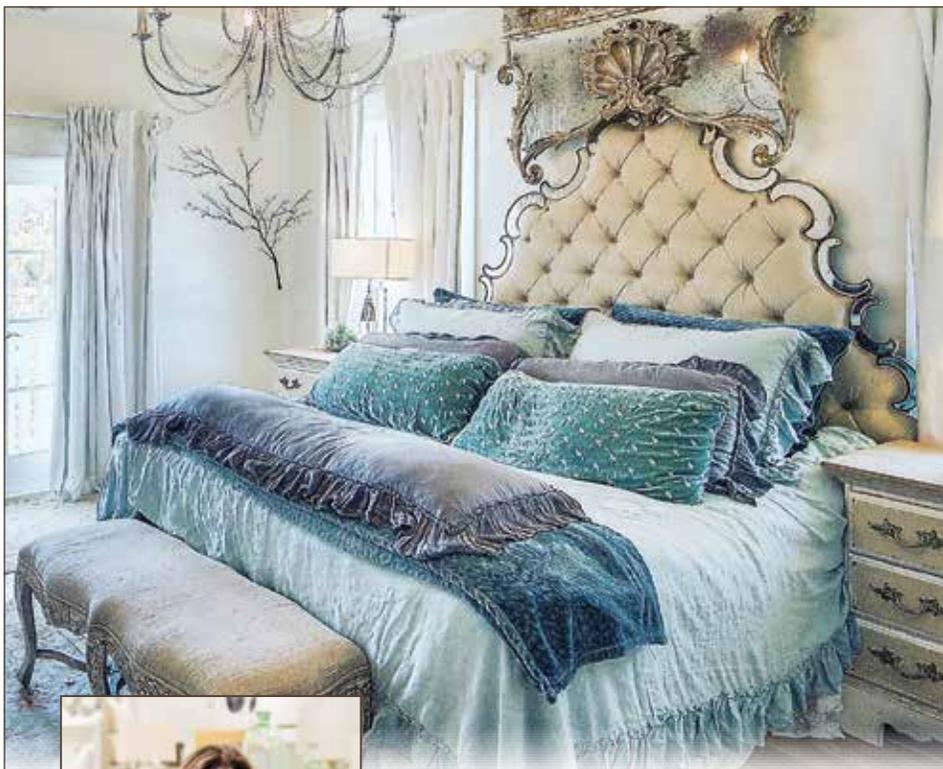


The women usually know what they want when they see it, but the men in particular want to sit in the actual chair before committing to it!"

When asked if she and Tony had any plans on opening a third location, she laughed and said "you know, between the Miramar and Inlet locations, we've pretty much have it covered no matter where you may live, whether it be Pensacola, Destin, Santa Rosa Beach, or Panama City Beach, it's never more than a short car ride to be at one of the stores. We've never really been concerned about being the 'biggest.' We've always just cared about being the best that we can be." Whether you visit Not Too Shabby in Inlet Beach or the Miramar Beach location, it won't take long for you to fall in love with the unique style of design by Marisol Gullo.

Not Too Shabby, 9755 Highway 98 West, Miramar Beach, 850-419-3976.

30Avenue Design Studio, 12805 Highway 98 Unit P201, Inlet Beach, 850-520-2390. [nottooshabbybymarisolgullo.com](http://nottooshabbybymarisolgullo.com).



**Not Too Shabby**  
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As Mark Wilson is found of saying " If you can dream it, we can build it." He's also been heard to say "be unique, buy unique. Those thoughts are the mission statement behind Panama City's newest golf cart customization and service center, located in Pier Park next to Dillard's. Want your golf cart to look like your Jeep? No problem., your Cadillac ? Same answer. Discover the unmatched experience of the team at Cruzin 30-A: we take pride in transforming your ordinary golf cart into a personalized masterpiece that reflects your unique style and taste. Golf carts have come a long way from their humble beginnings. Today's golf carts are versatile, stylish, and customizable, making them a popular choice for those that want to personalize their ride. Stand out on the course, transport guests, or simply make a statement - there are plenty of ways to make your golf carts yours. Here are some thoughts on enhancing your custom experience.

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reduce glare making it easier to see in bright sunlight.

**Rims & Wheel Covers** Custom rims offer a great way to offer a personal touch and enhance the look of your vehicle. Owners can choose from many styles, including spoke, turbine, twisted, mag wheels and more.

**Low Profile Tires** Low profile tires are efficient and offer a wider surface area, providing better grip on the road and turf. High profile tires are taller and are more like all terrain.

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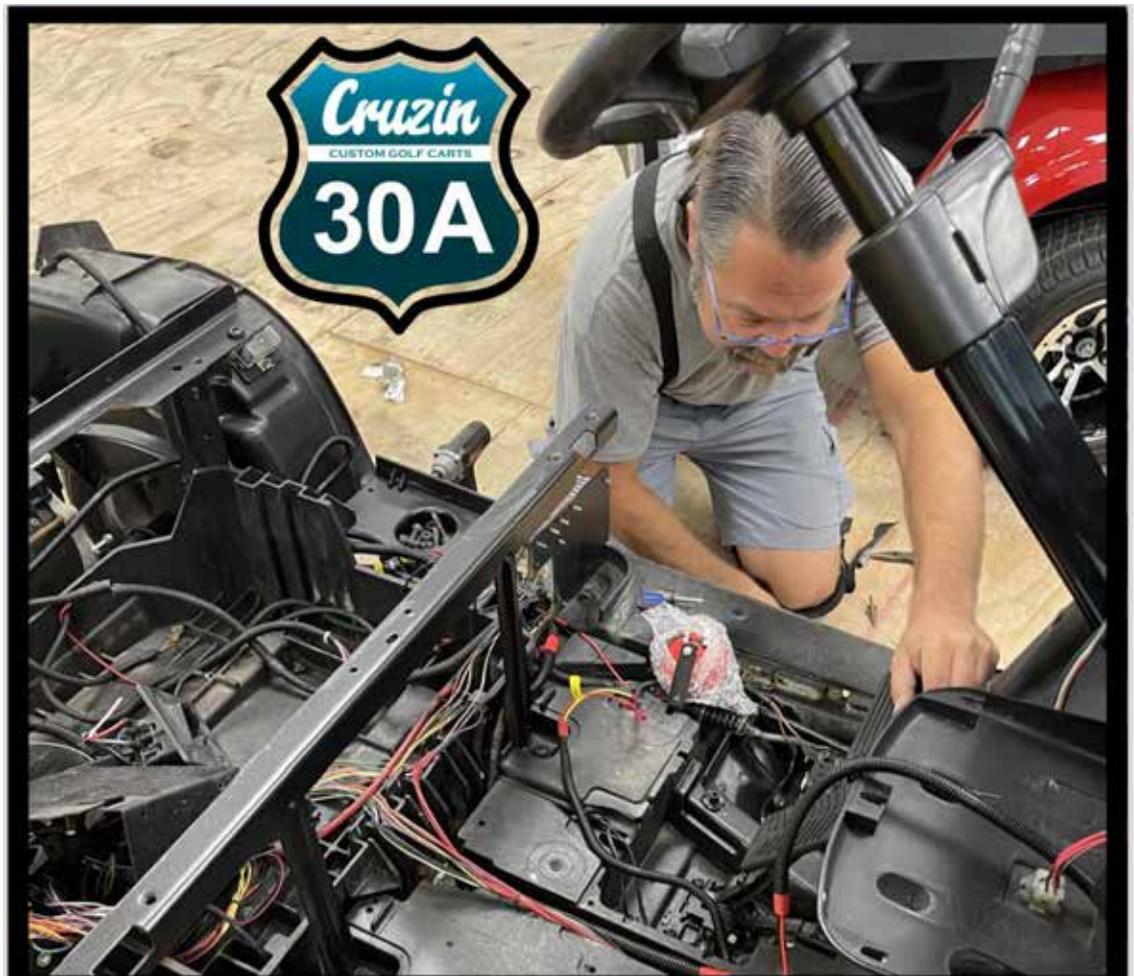
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Community

# Family Holidays Around Sowel

## December 15

How the Grinch Stole Christmas at The Village of Baytown Wharf: 7 p.m. Meet the Grinch photo opportunity at 5 p.m. [https://www.baytownnewharf.com/what\\_to\\_do.php?month=12](https://www.baytownnewharf.com/what_to_do.php?month=12)

## December 16

The Grayt Santa Pub Crawl starting at Hurricane Oyster Bar in Grayton Beach: 2 p.m. Join in on the jolly good time with a bar crawl, good food and costume prizes. <https://www.wholelifefitnessfl.com/grayt-santa-pub-crawl>

## December 16, 19 & 21

Emerald Coast Theatre Company at Grand Boulevard Town Center presents A Jingle Jangle Christmas Musical Review featuring songs from White Christmas, Holiday Inn & Meet Me in St. Louis: 2:30 p.m. <https://www.emeraldcoasttheatre.org/special-events>

## December 17-22

Photos with Santa at Seaside: 4 - 6 p.m. Complimentary photos with Santa at the Lyceum Tree between Seaside Yacht Club and Cabana by The Seaside Style <https://seasidefl.com/events/event/73566/2023/12/15>

## December 24

Christmas Eve Brunch at FOOW at WaterColor Inn: 8 a.m. A la carte and kids menu. All children receive a complimentary cookie and decorating kit. <https://www.foow30a.com/events>

## December 24

Christmas Eve Dinner at Cuvee 30A: 4 p.m. Reserve your spot now <https://cuvee30a.com>

## December 31

New Year's Eve Dinner at Edward's Fine Food & Wine at Rosemary Beach: 5:15 p.m. Enjoy a five-course meal with wine and champagne offerings along with live music. Place your reservation here <https://edwards30a.com/new-years-eve>

[edwards30a.com/new-years-eve](https://edwards30a.com/new-years-eve)

## December 31

New Year's Eve Dinner at George's at Alys Beach: 5:30 p.m. Enjoy a four-course meal with wine pairings. Kids are welcome. Place your reservation here <https://georgesatalysbeach.com/new-years-eve>

## December 31

New Year's Eve Celebration Dinner at FOOW at WaterColor Inn: 6 p.m. Enjoy chef features, champagne, live music and a photo booth. <https://www.foow30a.com/events>

## December 31

New Year's Eve Dinner at Surfing Deer: 6 p.m. Enjoy a five-course meal and additional optional wine pairing. Place your reservation here <https://surfingdeer.com/seagrove/new-years-eve-2021/>

## December 31

Seaside New Year's Eve Celebration: 5 - 9 p.m. Celebrate in Central Square with arts & crafts, face painting, live music and fireworks. <https://seasidefl.com/events/>

[event/66979/2022/12/31](https://event/66979/2022/12/31)

## December 31

NYE Celebration at The Big Chill: 6 - 9:30 p.m. Enjoy NFL on the Jumbotron, a 6pm dance party with a live DJ and a beach ball drop at 8 p.m. <https://thebigchill.com/event/nye-celebration-college-football-dj-josh-woeckener-and-beach-ball-drop/>

## December 31

Baytowne Countdown at The Village of Baytowne Wharf: 6 p.m. - 1 a.m. Enjoy a family friendly evening with face painting and kids activities. There will also be live music and fireworks at 8 p.m. This event is 21 and over after 10 p.m. 20 and under must be accompanied by a legal guardian after 10 p.m. Fireworks at midnight. <https://www.sandestin.com/things-to-do/events/baytowne-countdown>

## January 1

South Walton Fire District Polar Bear Plunge: 11 a.m. - 2 p.m. This event benefits the SWFD Community Education Programs and will take place at

Shunk Gulley Oyster Bar and Ed Walline Regional Access. Plunge will be weather permitting. Follow SFWD on social media for more information on when registration will take place. <https://www.facebook.com/swfdinfo/>

## January 1

Stinky's Fish Camp New Year's Day Pajama Brunch Party: 11 a.m. to 3 p.m. Head to Stinky's Fish Camp for the annual New Year's Day Pajama Brunch Party on Monday, January 1st from 11AM - 3PM featuring delicious food and drinks. Join for brunch in your PJ's and enjoy a free mimosa because you showed up in your jammies! It's a great way to start the New Year! <https://stinkysfishcamp.com/>

Jan. 6 Winter Wonderland at Baytowne Wharf: 9 a.m. - Noon Don't forget to bundle up as the Event Plaza will be full of real snow to enjoy for a day of family fun, and take your turn in the rink for a holiday tradition at Baytown on Ice. [https://www.baytownnewharf.com/what\\_to\\_do.php?month=1](https://www.baytownnewharf.com/what_to_do.php?month=1)



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# Join the Wall of Champions:

## ECCAC calls on community to pave the way to ending child abuse and neglect

The Emerald Coast Children's Advocacy Center (ECCAC) invites the community to become champions in the fight against child abuse and neglect by contributing to the creation of a new symbolic tile Wall of Champions in the Julie Sacco Porterfield Children's Advocacy Center in Niceville. This 14,000-square-foot building, with its new addition, is dedicated to bringing dreams back to life for children affected by abuse and neglect.

Embrace the opportunity to be part of the Wall of Champions at the Julie Sacco Porterfield Center by having a name, logo, or artwork engraved on an 8" x 8" tile. This will not only secure one's place in the legacy of this vital center but also signify the commitment to being a champion for the cause. Contributions will help build and sustain this Center for children and families facing the challenges of abuse. Be part of this extraordinary



initiative by getting a tile, or making a year-end donation to support the Emerald Coast Children's Advocacy Center and its unwavering mission to restore childhoods for these courageous children. Engraved tiles can bear any name, whether it is a fam-

ily name, a company logo, or a tribute to a special person in their honor. To join the Wall of Champions, simply order a tile. ECCAC's goal is to have 100 tiles at \$250 each for an 8" x 8" tile, or buy more, earning multiple tiles

permanently placed in the Wall of Champions in the Julie Sacco Porterfield Center's main conference room. For more information or to contribute, please visit <https://eccac.org/about/end-of-year-giving/> or email Lee Curtis: [Lee@ECCAC.org](mailto:Lee@ECCAC.org). If abuse is suspected, call the anonymous Florida Abuse Hotline at 1-800-96-ABUSE.

## Cultural Arts Alliance Of Walton County Announces Foster Gallery's Winter Rotation Artists

The Cultural Arts Alliance of Walton County (CAA) is proud to announce the regional artists recently chosen to exhibit their original work in The Foster Gallery's Winter Rotation, which runs November 14, 2023, through February 13, 2024, in its Miramar Beach Creative Campus location at 13370 Emerald Coast Parkway (US Highway 98). The selected featured artists are Gisselle Barnhart, Doro-

thea Berkhout, Stephanie Bloyd, Melody Bogle, Patricia Bufkin, Gayle Campbell, Chris Chubb, Skip Deems, Marlene East, Kim Eifrid, Evelyn Espinoza, Elena Filshitska, Doug Foltz, Wanda Azzario Goldberg, Brett Hewitt, Wes Hinds, Pamela Hutton, Sue Carol Knight, Laura Jennings, Capri Boyle Jones, Linda Kernick, Susan Lucas, Debra Makar, Robyn Martins, Rosanne Mass, Theresia McInnis, Lynnette

Moody, Merry Beth Myrick, Patricia Overholt, Debi Perkins, Mary Redmann, Kathy Schumacher, Nicholas Seegel, Kristine Senft, Pam Singh, The Salty Sparrow, Laura Tuvyana, Anita Vasquez, and Karen Williams. All rotation artists are members of the Cultural Arts Alliance. All works exhibited in the gallery are for sale. Many works will be online soon for viewing and purchase on the CAA web-

site at [CulturalArtsAlliance.com/foster-gallery](http://CulturalArtsAlliance.com/foster-gallery). The Foster Gallery is located at 13370 Emerald Coast Parkway (US Hwy 98) and is part of the Miramar Beach Creative Campus featuring regional artist rotations on a quarterly basis as well as special exhibitions. The Foster Gallery at the Miramar Beach Creative Campus will also host artist receptions and openings, workshops in J. Leon Studio,

events, and serve as a community gathering point symbolizing the support the CAA strives to give artists in our community, including those who are members of the CAA. The gallery is open Tuesday - Saturday from 11 a.m. until 5 p.m. For more information, including space rental of the Miramar Beach Creative Campus for private events, call (850) 842-3051 or visit [CulturalArtsAlliance.com](http://CulturalArtsAlliance.com).

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B E A C H



# Cultural Arts Alliance Of Walton County and South Walton Artificial Reef Association

## Reveal Nine Designs Selected For Sixth Underwater Museum Of Art Installation

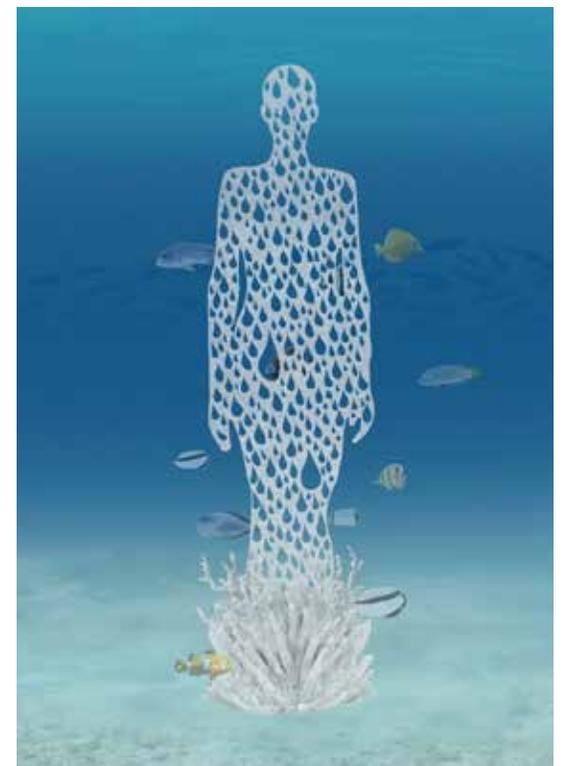
The Cultural Arts Alliance of Walton County (CAA) and South Walton Artificial Reef As-

sociation (SWARA) are proud to reveal the nine new sculpture designs, chosen by jury for per-

manent exhibition in the fifth installation of the Underwater Museum of Art (UMA).

The 2024 installation will include the following pieces of sculpture: The Lost Kingdom of Artemis by Denna Ameen (New Orleans, LA), Mermaid. Siren. Galatea. By Raine Bedsole (Santa Rosa Beach, FL), Deep Sea Three by Matthew Gemmill and David Showalter (Baltimore, MD), Sea How We Flow by Elise Gilbert (Santa Rosa Beach, FL), Among the Anemone by Frank Henderson (Evanston, IL), Poseidon's Throne by Nathan Hoffman (Highlandville, MO), Bubby Barnacles by Donna Conklin King (East Orange, NJ), Sunken Spores by Ashley Rivers (Gulfport, FL), and Ring My Bell by Bradley Touchstone (Santa Rosa Beach, FL).

UMA sculptures are deployed with SWARA's existing USACOA and FDEP permitted artificial reef projects that includes nine nearshore reefs located within one nautical mile of the shore in approximately 58 feet of water. The 2024 installation will join the 40 sculptures previously deployed on a one-acre permit patch of seabed off



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Lee Campbell

Named in 2018 by TIME Magazine as one of 100 "World's Greatest Places," the UMA is presented as part of CAA's Art In Public Spaces Program and augments SWARA's mission of creating marine habitat and expanding fishery populations while providing enhanced creative, cultural, economic and educational opportunities for the benefit, education and enjoyment of residents, students and visitors in South Walton. The UMA recently received the 2023 CODAAward for Collaboration of the Year.

Grayton Beach State Park, further expanding the nation's first permanent underwater museum.

Deployment of the 2024 UMA installation is slated for Summer with support from Visit South Walton. Visit [UMAFL.org](http://UMAFL.org) for more information on timeline and events surrounding UMA's launch. Project and sculpture sponsorships are available. Please contact Gabby Callaway at [gabby@culturalartsalliance.com](mailto:gabby@culturalartsalliance.com) for sponsorship details.

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# Top 10 Quotes from *A Christmas Carol*

As the holiday season approaches we are getting ready for three heartwarming experiences for our community to come enjoy, connect and feel the magic of the season. A Jingle Jangle Christmas Music Revue, Yes Virginia there is a Santa Claus and the beautiful Charles Dickens classic, A Christmas Carol.



Multiple adaptations of A Christmas Carol have been a part of ECTC history since the very beginning. Our first professional production was a three-person adaptation written by Nathanael called A Dickens Christmas. We can still hear the incomparable Darla Briganti bellowing the lines as Marley's Ghost, vibrating the verbiage in an eerie, ghostly cadence. Some years later that same adaptation was done with four actors including an accomplished violinist.



Fast forward to Christmas 2020 and ECTC presents Barlow's version of the classic with the inimitable Bruce Collier at the helm as Scrooge. Some of the things we love about this version is that 5 actors play all the characters in the story. Barlow does a beautiful job of highlighting the personal trauma that Scrooge experienced as a child which explains his hardened heart. There is also an incredibly touching scene where he faces his past and his hard heart melts, as does ours as we experience it anew alongside him. It's the turning point, the character arc, the part of the story we long for in all humanity.

So, don't "Bah, Humbug" this opportunity to experience live theatre, even if you have seen the production before!

thought of Christmas time...as

In celebration of this show, we thought we'd share with you our top 10 most recognizable and descriptive quotes from the story to get you in the spirit before coming to the show.

10. "You may be an undigested bit of beef, a blot of mustard, a crumb of cheese, a fragment of an underdone potato. There's more of gravy than of grave about you, whatever you are!"

9. "If they would rather die," said Scrooge, "they had better do it, and decrease the surplus population."

8. "Oh! But he was a tight-fisted hand at the grindstone, Scrooge! a squeezing, wrenching, grasping, scraping, clutching, covetous, old sinner!"

7. "Reflect upon your present blessings—of which every man has many—not on your past misfortunes, of which all men have some."

6. "But I am sure I have always

a good time; a kind, forgiving, charitable, pleasant time; the only time I know of, in the long calendar of the year, when men and women seem by one consent to open their shut-up hearts freely"

5. "I will honour Christmas in my heart, and try to keep it all the year..."

4. "While there is infection in disease and sorrow, there is nothing in the world so irresistibly contagious as laughter and good-humour."

3. "No space of regret can make amends for one life's opportunity misused!"

2. "For it is good to be children sometimes, and never better than at Christmas, when

its mighty Founder was a child himself."

So much of the Christmas spirit is captured in some of these lines and reflected in this redemptive story come to life on stage. We hope you will join us this season as we "honour Christmas" in our hearts and in our community. With all the joy we have this season we wish you the happiest of holidays and leave you with our number one, and what we know is Tiny Tim's number one quote:

1. "God bless us every one!"

~ ANNA AND NATHANAEL FISHER, EMERALD COAST THEATRE COMPANY

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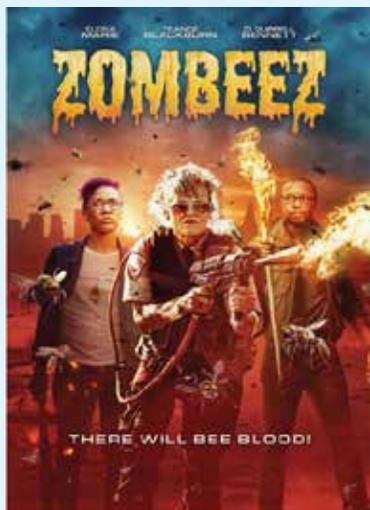
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# ZombeeZ are Invading Northwest Florida!

Purple Hair Productions is proud to announce the highly anticipated premiere of their first feature film "ZOMBEEZ", featuring local cast and crew. The purple-carpet event is set to take place on Dec 17 at Regal Santa Rosa, 300 Mary Esther Blvd, Mary Esther, Florida, 32569.

Written and directed by Elesia Marie, ZOMBEEZ is a sci-fi comedy starring Tenance Blackburn, Elesia Marie, D. Durrell Bennett, Kei'Undrea Turner, Shannon Williams, and Thomas Carter Rochester. The premiere will kick off at 5 p.m. with a purple carpet event, followed by the screening of the film starting at 6 p.m. For ticket information, check out our Facebook and Instagram pages - @ZOMBEEZThe-



Movie or our website [www.APurpleHairProduction.com/zombeeZ-the-movie](http://www.APurpleHairProduction.com/zombeeZ-the-movie).

Purple Hair Productions, LLC is committed to developing a lucrative film industry in Northwest Florida that promotes our local talent, small businesses, and our beautiful Emerald Coast.

# E. F. San Juan Partners with Seaside Institute for 30th Seaside Prize

## Crafting Excellence: E.F. San Juan's Bespoke Seaside Prize Key Enclosure

The Seaside Institute™ is proud to announce a new partnership with E. F. San Juan, Inc., a leading architectural millwork company, as the keystone Presenting Sponsor of the prestigious 2024 Seaside Prize Weekend. In celebration of the Seaside Institute's 30th anniversary and its mission to inspire livable communities, the Seaside Prize will honor Victor Dover and Joe Kohl, founders of Dover, Kohl & Partners, a renowned Miami-based town planning firm.

"As one of the custom millwork manufacturers privileged to work in towns like Seaside, Rosemary, and Alys Beach with some of the world's most skilled architects and builders, E. F. San Juan is proud to be a sponsor of the 30th Seaside Prize Weekend," says president Edward San Juan. "My father and I have watched Seaside grow since its inception and have been part of its legacy through some incredible homes here, as well as The Seaside Cha-

pel, for which we provided most of the millwork and windows, including the bell tower. It's an honor to sponsor this Prize weekend and share our love of what we do with the attendees. We look forward to seeing everyone there!"



The Seaside Prize, awarded annually, recognizes individuals or organizations whose life's work aligns with the Seaside Institute's vision of promoting livable communities. The 2024 celebration, themed "New Urbanism: Frontiers Remain," will take place from February 2 to February 4, 2024, featuring a series of events and symposia.

E. F. San Juan, Inc. will bring its exceptional craftsmanship to

the forefront of the 30th Seaside Prize celebration by crafting a hand-crafted box enclosure for the Seaside Prize Key. This custom-crafted box designed by founder and CEO Ed San Juan will serve as a symbolic representation of the quality and dedication shared by E. F. San Juan and the Seaside Institute in their joint commitment to excellence and the art of design.

Complementing the programming in Seaside, there will be tours in nearby Alys Beach and Rosemary Beach. Edward San Juan will speak alongside Alys Beach town architect Marianne Khoury-Vogt as part of the Alys Beach experience and community tour on Sunday, February 4, highlighting and educating attendees on custom moulding and millwork as it relates to the New Urbanist standards of beauty in building construction.

Register online now for the Seaside Prize 2024 Weekend at [SeasideInstitute.org](http://SeasideInstitute.org).



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# Supporting Others' Mental Health During the *Holidays*



BY STEPHENIE CRAIG

This time of year can bring uncomfortable feelings and can exacerbate pre-existing mental health struggles. While some people are decorating and celebrating, others are experiencing loss, depression, loneliness, anxiety and even suicidal thoughts. When someone you care about is struggling, it can feel difficult to move toward them in support. At times, we might avoid people, because we aren't sure how to be helpful and have fears we will say or do the wrong thing.

While mental health challenges aren't new, we are living in a post pandemic, social media driven world that has seen a significant and non-discriminating rise in mental health struggles over the last several years. Now, everyone knows someone coping with emotional discomfort

that creates significant life disruption. We can all benefit from basic tools for providing healthy support to those around us.

### Things NOT to do when supporting others:

Don't avoid. People who are struggling want to feel seen and understood. When we avoid engaging, we unintentionally send a message that people are only acceptable when they aren't struggling. Those struggling with mental health often feel a sense of shame regarding their struggles and isolation isn't helpful.

Don't try to fix the person or the struggle. Mental health

struggles are legitimate and complex. It is not as simple as thinking more positively, worrying less, or getting more exercise. The suffering of others can be uncomfortable and can stir up our problem solving instincts because we want things to be better. However, those struggling need to know you care, you see them, and you value them regardless of their struggles.

Don't take emotional responsibility for the person's struggle. We want to be present and encouraging while also recognizing the person struggling has authority over how they want to manage their struggle. No one can be responsible for changing another's emotional state or

keeping another person from harming themselves. We can take steps to be caring but if we are beginning to feel like the person's struggle is our struggle, it's time to increase emotional boundaries.

Don't judge. It's easy to assume that we might do something different, however, each person navigates struggles with their available tools and energy. Judgment and shame typically produce more of whatever exists rather than bringing about change.

### Things TO do when supporting others:

**Reach out consistently.** People struggling with men-

tal health often find it difficult to keep up relationships when they are spending significant energy managing their emotional/physical state. Often, this is not about a lack of value for relationships but about a state of overwhelm. Call, text, send a note in the mail, send a care package, bring a meal, invite the person for coffee, ask if you can come by for a visit, offer to do a load of laundry, babysit, sit with the person, ask questions about their experience and be present.

**Encourage seeking additional support.** A support system needs to have multiple people and components to be

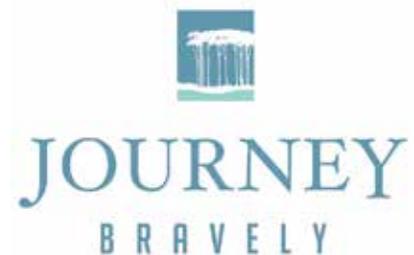
*Continued on page 34*

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# Intimacy Over 50: Embracing a Fulfilling Love Life



By DR. RICHARD CHERN M.D.

Intimacy over 50 remains a topic shrouded in unnecessary mystery. As age encroaches, couples often retreat from discussing or embracing their changing sexual health needs. Dr. Richard Chern, MD, situated in the heart of Miramar Beach, Florida, is championing a new narrative – that intimacy and fulfillment are not exclusive to youth, but are vi-

brant at any age.

Understanding the physical shifts that come with age is paramount to sustaining not just sexual health but the deeper emotional bonds that thrive on intimacy. Women may grapple with the repercussions of menopause, while men might confront testosterone decline, with both scenarios impacting confidence and the intimate dynamic of a relationship. Recognizing these shifts and addressing them head-on is where Dr. Richard Chern, MD, and his team excel.

Routine lab work is the cornerstone of Dr. Richard Chern's practice, providing crucial insights into hormone levels and overall health, which in turn produces personalized treatment plans. This proactive approach can dispel myths surrounding the inevitability of diminished intimacy with age.

Dr. Richard Chern's clinic offers more than just medical

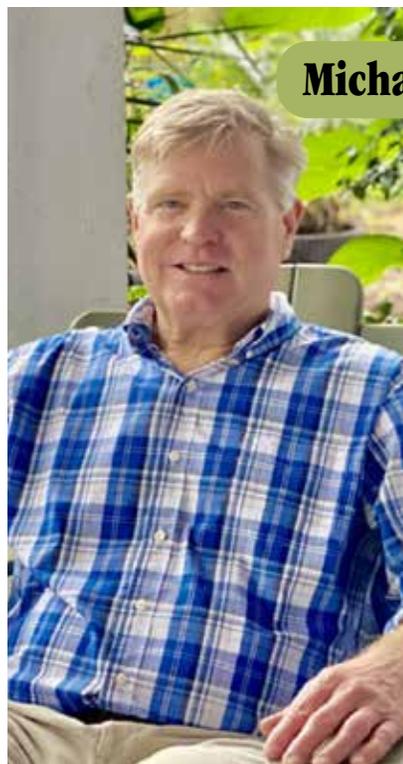
evaluations; it provides a holistic approach to intimacy post-50. With a compassionate, knowledgeable team, inclusive of Sue Griffin, ARNP, the clinic fosters an environment where sensitive discussions are met with expertise and care. Their dedication to health and vitality is reflected in the clinic's platinum status with BioTE, signaling a premier standard in hormone therapy and patient satisfaction.

An invitation is extended to all ages especially those over 50 in the Miramar Beach area and beyond: embrace the possibility of a rich, fulfilling intimate life with the support of Dr. Richard Chern, MD. It is never too late to address sexual health, to rediscover connection, and to experience the joy and pleasure of closeness. With two decades of military precision and a commitment to education and excellence in hormone therapy, Dr. Richard Chern's clinic stands apart as a

sanctuary for those seeking to reclaim or enhance their intimacy.

The clinic's pledge is to guide each patient through the nuances of aging with grace, care, and the latest in medical advancements. Visiting Dr. Richard Chern, MD, is not just about getting lab work; it's about taking a definitive step towards a rejuvenated intimate life. Here, in the tranquil surrounds of Miramar Beach, the golden years can indeed be golden, filled with health, happiness, and heartfelt connections.

Don't let misconceptions dictate the course of your intimate life. Reach out to Dr. Richard Chern's clinic, where your journey to a vibrant, intimate future is just a phone call away. Schedule your appointment at (850) 837-1271 and open the door to a chapter of life where intimacy continues to flourish, proving that love knows no age.



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# Medicare: 5 Quick Tips



By CHRISTIAN REGALADO

If this title got your attention, I highly recommend you read each of these tips below. Your medical care coverage is extremely important to understand to both save you money and take care of your health. Here are 5 crucial tips:

### Know Your Coverage:

This sounds basic but it can be tricky. This is because Medicare is divided into several parts: Part A covers hospital stays, Part B covers medical services, Part C combines Parts A and B (known as Medicare Advantage), and Part D provides prescription drug coverage. Supplement plans are an alternative to part C for a higher premium. They are widely accepted and will cover many or most of the out-of-pocket costs when using Parts

A and B. If you choose an Advantage Plan, keep track of the services and treatments covered under your plan to ensure you make the most of your benefits. This is easy to do you just may need to learn how. We are here to help.

### Know Your Costs:

Medicare Part A has no premium. The Part B premium just increased to \$174.70 for 2024. If you buy a supplement plan, you pay an extra premium to know that when you need coverage you will have many options for care and low out-of-pocket expenses. However, you are paying a guaranteed \$1k-\$3K extra each year in premiums for this peace of mind. You will also need to add a Prescription Drug Plan, which is an additional premium.

Those who choose an Advantage plan may have low premiums but need to understand their deductibles, copayments, coinsurance, and of course max out-of-pocket expenses. One big change that happened for Advantage Plans starting in 2024 is the introduction of Part B Giveback. Many HMO and PPO plans have become available that will give back a portion of the Part B premium. This can result in some significant savings. These were very popular during AEP. We have some great op-

tions here in the Panhandle. If you missed this opportunity to change Advantage plans during AEP you still have one more chance coming soon to make a one-time adjustment. Be sure to contact us for more details on any of this information.

### Know Your Network:

I honestly can't emphasize this part enough. Don't be fooled into switching plans without first reviewing the network of care providers. Knowing which doctors, specialists, hospitals, and pharmacies are in-network can significantly impact your out-of-pocket expenses, as well as how often you will use their services. If you decide to change plans, be sure you are comfortable with the network of providers that will be covered under your new plan.

### Know the Benefits:

Each Medicare plan offers different benefits beyond basic coverage. Some plans (Medicare

Advantage) include additional perks like dental, vision, hearing, fitness programs, and even transportation services. Understanding these extra benefits can significantly enhance your overall healthcare experience. For instance: Part B Giveback, OTC Allowance, and access to specific wellness programs or health services tailored to the community are all extra perks worth knowing about. Take advantage of these offerings to optimize your Medicare plan.

### Know Your Local Independent Broker:

This sounds a bit biased coming from a local Walton County healthcare broker, but knowing whom you can trust to help navigate the ever-changing details of Medicare will be a huge stress relief. A knowledgeable independent broker can provide per-

sonalized guidance, answer your questions, and help you explore various Medicare options available specifically to the area. We understand the local healthcare landscape and can assist in finding a plan that aligns with your unique needs and preferences. Whenever you have a question about your coverage you know exactly who to call and don't have to worry about some random operator giving you biased or inaccurate information. We are not bound to any specific carrier and can therefore educate you on all of your options. Plus, this service is at no cost.

I hope you learned something here, but I'm sure you still have plenty of questions. Not to worry, we are just a phone call or email away to help. Reach out anytime! Thanks for reading and have a very Merry Christmas!

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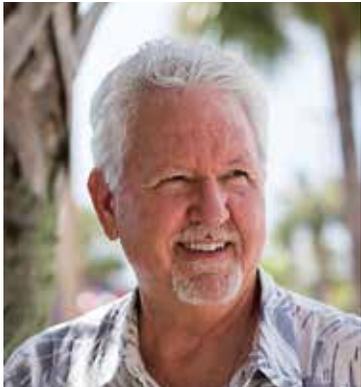


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# A Pastor's Ponderings: The Ultimate Gift of *Christmas* - His Name is Jesus

*before I had conceived him.*" —Luke 2:21

John Lennon mistakenly believed the Beatles were more famous than Christ. While the dead Beatle lies in the grave, Jesus' Name is the most recognized Name in the world.

BY PASTOR DAVID HOLLAND

*"On the eighth day, when it was time to circumcise him, he was named Jesus, the name the angel had given him*

Two hundred and fifty years ago, the French Enlightenment philosopher Voltaire railed against the authenticity of the

Bible. He said Christianity would be extinct within a hundred years. Ironically, within a hundred years of his death, Voltaire is all but forgotten. His home now belongs to the Geneva Bible Society, and that group distributes millions of Bibles from there.

Over two billion people on this planet believe the Bible and trust the Name of Jesus for salvation, hope, and healing. His is the Name that makes demons flee and believers rejoice.

Luke records the endowment of Christ's Name at the Temple in our passage today. The Name of Jesus derives from the Hebrew name Joshua, meaning The Lord is Salvation. It is the Name world religions hate because Christians will not bow to Mohammed, Buddha, Krishna or secular humanism.

The Name of Jesus represents the man above all men—God of every God, Light of every Light. It is the Name that sometimes divides families, communities, and nations, dividing between unbelievers and believers. It is the Name above all names, the Name to whom every knee shall bow, and every tongue confesses, "HE IS LORD."

There is power in Jesus' Name to break every chain of addiction

and unclean habit. The resurrection power exerted by the Name robs the grave, strikes the devil dumb, and sends demons scurrying like lizards on hot rocks. It is the Name by which every sickness must submit, and every affliction must bow.

Jesus demolishes evil kingdoms and causes dictators to tremble. Satan shakes with terror as heaven populates with new believers. Heaven's armies engage the hordes of Hades in battle, reducing that dark dominion to rubble. At the very whisper of the Name of Jesus, Lucifer's power evaporates.

It's been said that Satan no longer recruits on Saturday nights at the local bars, but he goes to church on Sunday mornings. He employs demons of gossip, strife, and condemnation to tempt the faithful. Those fellowships that lift and worship the Name of Jesus cause the devil to flee.

A multitude of biblical metaphors tries to define the Name, but it transcends reduction to letters on a page. His Name is Creator God, Mighty Deliverer, and Silent Sacrifice. He is the Captain of Angel armies, the Dayspring, Desire of the Ages, Lily of the Valley and the Bright and Morning Star. Jesus is the

Suffering Messiah and the Conquering Hero. He is our Healer, our Comforter, and our Mighty Baptizer with the Holy Spirit, our Burden Bearer, and our High Priest. Christ became sin for us that we might put on His righteousness like a royal robe.

Mary and Joseph were simply giving their little boy a name—Jesus. But one day, when the trumpet of God shall sound, the King with that Name will raise the dead and catch us up in the air to be with Him. He will parade us as trophies of His grace into the very throne room of God.

Do you intimately know the power of the Name of Jesus? Does your heart swell with the white-hot heat of His presence? Do you filter your life decisions through the Name of Jesus? Mary and Joseph showed us how to welcome the newborn King—name Him Jesus!

*This article is an excerpt from Dave Holland's devotional, "Christmas Jesus." Start your new year in the word of God with Dave Holland and his daily devotional, "Every Day Jesus." This devotional-Bible study is based on the Gospel of Luke. You can get a copy of his books from the website, DaveHolland.org or at Amazon.com. Pastor Dave is available to preach and teach at churches and conferences.*

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# Road to Redemption: Resting in God Through the Waiting

By VICTORIA OSTROSKY

It was her husband, Nathan Nelson's, last deployment. In Afghanistan he sustained a catastrophic injury, breaking his back, becoming paralyzed from the chest down. Jennifer Nelson, pregnant with their first child, flew to his side. She left her home with two duffel bags, anxious to be there for him. Their life trajectory, from that moment, changed direction.

Jennifer always prayed, every time Nathan was deployed, "that he would come back with all ten fingers and toes and his mental sanity."

Life is hard. Life can be brutally difficult. But God has given us many verses in the Bible that bring us comfort and strength. Why does He do that? Sure, He loves us, you say, but why? Let's go way back – back to the Garden of Eden, before the Fall. When God created Adam and Eve, they were perfect. They weren't created to die – they were created to live forever. And God delighted in spending time with them, walking with them in the Garden. They

were His crowning achievement. You might remember the story of Enoch, the seventh generation from Adam – he walked with God, and God loved their time together so much that one day God just 'took him'. Enoch didn't die.

Then Jesus was born and one of His titles is – Immanuel – God with us. He walked the dusty streets and learned all about pain and suffering, disappointment and loss. He brought words of life and salvation to us.

All through our history, God has desired fellowship with His children. Because He made us, He understands us. Jesus experienced pain and sorrow as we do. He is not distant, but close by.

Jennifer talks about how physically and emotionally taxing Nathan's two-year physical therapy was. "It's a marathon, not a sprint, and you don't know when it will end. You can only rely on God." Those were long and painful days for Nathan as well as Jennifer. Finding a new 'normal'. Letting go of plans and dreams they may have talked about before. Jennifer and Nathan together have learned how to "listen to God's



whispers."

Trials of this magnitude can wreak havoc on a marriage, and Jennifer has some advice. "One thing that I've had a lot of experience with is this – God needs to be the center of your marriage or life. You need to recognize the oneness in your marriage, and you need to go into challenge to-

gether with God."

Nathan has made excellent progress. He's able to drive a van and play ball with his children. He also holds down a job. But all of that progress came at a tremendous cost. Jennifer says, we need to be willing to wait. "God says 'no' a lot. He also says, 'be patient'. Some things are for a

season, and others are for a reason. You'll face challenges in marriage, but you need to rely on God for the journey."

Jennifer and Nathan have both learned how to rest in God's arms, and wait patiently for His direction.

The author of Hebrews, in chapter 2, verse 10 says this: "For it was fitting for Him, for whom are all things, and through whom are all things, in bringing many sons to glory, to perfect the author of their salvation through sufferings." The importance of sanctification in the life of a believer cannot be stressed enough. God desires to use our trials and sufferings to make us more like Jesus.

Jennifer has a last word of advice: "If you've been trying to control your life without God, reach out to Him. He's there and waiting to pull you up. Let Him know you need Him and you need help."

You can hear Jennifer Nelson's entire interview and listen to many other incredible stories on the weekly Road to Redemption radio show and podcast at [www.rtrdestiny.com](http://www.rtrdestiny.com)



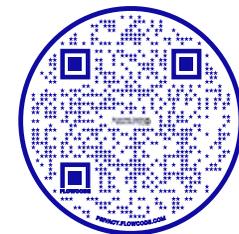
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Musing

# Sean of the South: *Small Gifts*



BY SEAN DIETRICH

Birmingham, Alabama—the

1970's. The hairstyles are ridiculous. Fashions are even worse. It's Christmastime in the Magic City.

Early evening. A young couple arrives in town to visit family. They are working-class poor. He is overworked and underpaid. She is too.

Still, things are looking up. Even though it's hard making ends meet, they have each other.

It hasn't been a great day. But it's going to be. They just coasted into a Magic City on magic gas-

oline fumes. They have enough magic cash for the return-trip home, but that's about all the magic they have left.

They wander into Bruno's supermarket. They are shopping on a shoestring budget.

The music overhead is Bing Crosby. "Silver Bells" is the tune.

She pushes a cart. He follows. They are only buying necessities. No fancy stuff.

He listens to the music on the intercom. He lets his mind wander while Bing sings:



The cashier places the items into paper bags. The young couple nearly empties their wallets to pay the bill. "Merry Christmas," the man says to the cashier.

"If you say so," the cashier says.

His wife rolls the cart toward the door. He is noticing how lovely she looks tonight. If it weren't for the low balance in their bank account, nobody would know the difference between this woman and royalty.

They are about to exit when they hear hurried footsteps behind them.

"Sir!" a voice yells. "Wait!"

It is the manager. He is accompanied by a young black boy. They are jogging after the couple.

"This kid wants to thank you," the manager explains.

"Thank me?"

Then boy starts to cry. "My mama sent me to the store for bread and milk, and I lost the money she give me.

"I thought we was gonna hafta skip dinner again, and I was gonna be in trouble. I looked everywhere for that five bucks."

The boy wipes his eyes with his sleeve, then shoots his hand outward. "Thank you, sir," the boy tells the man. "And merry Christmas."

They embrace. They part ways. The couple leaves the supermarket. Before they crawl into their car, the man looks into the night sky.

He could've kept that money. But he didn't. He wonders why this is. What made him do it?

Maybe there is something up there in that sky. Something big, just beyond the stars. Maybe it's in the trees, the ground, the air, and on aisle twelve.

Maybe it's in everything. Inside young couples, little boys, grumpy clerks in Santa hats, and store managers. Perhaps it's bigger than the Milky Way, but so small you might miss it.

A handshake, a hug, or five bucks. Something found in department stores, beer joints, sanctuaries, beneath bridges, on city busses, or baseball games. In the YWCA Family Violence Center, the nursing homes, the prisons, or Children's hospital.

I don't know what you call it. I don't care what you call it. It's magnificent. It's real. It's what the twenty-fifth of December is all about.

And there's plenty of it here in the Magic City.

"Strings of street lights,  
"Even stop lights,  
"Blinkin' red and bright green,

"As the shoppers rush home with their treasures..."

He sees something that interrupts his daydream. It's a five-dollar bill, lying in the aisle. Crumpled. Nobody is around. He looks both ways.

He bends to pick it up. This is the '70's, five bucks can do a lot. It can buy six gallons of gas, or canned goods for a few suppers.

"Honey look!" he says.

And just like that, a bad day has become a good day. He unfolds the bill. He looks at Abe Lincoln's stoic face. Even old Abe seems happy about this particular holiday blessing.

"Wow," she says. "Aren't you lucky?"

Luck isn't the word. It's a blessing from On High. Magic, even. It's a sign that things are going to get better. That's what it is.

But it's short lived. Something's wrong. There's a pang in his stomach. He can't keep this five dollars. He doesn't know why. It just doesn't feel right. So he takes the money to the store manager, even though he'd rather not.

"I found this on aisle twelve," he says. "Maybe someone lost it." The manager thanks him.

The couple checks out. Their cashier is wearing a Santa hat, punching buttons on the register. She's about as cheery as a bucket of room-temperature coleslaw.

Bing sings: City sidewalks, busy sidewalks, Dressed in holiday style, In the air there's a feeling of Christmas..."



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# A Space About Space



BY KIRK MCCARLEY

Two thoughts about space, unrelated to stratospheres. The first has to do with workspace and specifically where meetings are held in relation to that space. The second consideration addresses our personal space, comfort zones, and how to consciously avoid encroaching on someone else's turf or keep others from encroaching on ours.

## Workspace

In an office environment, if given the choice, I've consistently found it most advantageous to meet at a neutral location. Absent that option I secondarily look to meet in someone else's office.

## Why?

One benefit is for the purpose of time management. When someone is in your office, you become hostage to their time and needs. Attempts to exit somewhere else when you are ready are awkward. For one, where are you going to go?

A second argument for neutral meeting sites is appearances. Especially if the meeting involves a member of the opposite sex, a setting that offers not only confidentiality, but transparency is essential. We not only want to avoid impropriety but any situations that may create an appearance of such.

Third, the playing field is leveled. Especially for subordinate employees, being beckoned to the boss's office can be intimidating.

Finally, particularly when the meeting takes place in the other person's environment, it allows the chance to learn more about the in-

dividual. They may have pictures of family, diplomas and awards received, and the opportunity to determine if they favor order or chaos by the way their space is maintained may be revealed.

## Personal Space

Beyond our work environments, what is your tolerance for proximity to others? Is your personal comfort area six inches or six yards away from another person's face? How are you with armrests on airplanes? Comfortable with making physical contact with the person next to you, more likely to mark full ownership of the armrest, or content to defer the property to the adjacent individual, resigning yourself to ergonomic discomfort for the next couple or more hours?

Psychology Today reported on a 2017 study of airline passengers in the UK.

"Airlines provide a perfect lab to study how people feel about their personal space because seats are close together, there's no escape for the duration of the flight, and there's little you can do to protect yourself from people who don't respect boundaries.

In summary, the study found that participants, in response to "assaults on their space," felt a range of negative reactions, with the most common being annoyance, followed by discomfort, irritation, and anger. Remedies ranged from confrontation, recapturing an armrest when the other passenger visited the restroom, or a variety of nonverbal strategies such as sighing, hinting, or turning away. All of these negative strategies were more likely to occur between strangers than between close friends."

The study suggested five tips for coping when personal space issues occur on an airplane, or in other instances for that matter.

1. Be kind to your friends. You do have more freedom to invade the

personal space of people you know well, however, don't take for granted they won't mind you closing in on them.

2. Look around you. Be respectful and attentive to boundaries.

3. Confront if you can, but not if you can't or it would be inappropriate. In this instance either distract yourself or at least send out signals that the invasion is not ok.

4. Sniff, but don't snoop. Be aware of your own sensory intru-

sions—strong scents, talking loudly, or asking overly personal questions.

5 Learn to read body language.

The scent of a tuna fish sandwich is repulsive to me, to the extent of my having to excuse myself to a distance of at least 20 feet should Charley the Tuna make his presence known. My coping mechanism is a deft relocation. Absent that, I transition to mouth breathing.

What is your "space invader" and your responsive technique?

*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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Dining

# Pop the Bubbly This New Year's Eve at Surfing Deer

As the year draws to a close, Surfing Deer is thrilled to announce its highly-anticipated New Year's Eve celebration on Sunday, December 31, from 6 to 10 p.m. Located on beautiful 30A, Surfing Deer has become a New Year's Eve destination, offering an exceptional dining experience. Surfing Deer presents a unique New Year's Eve feast featuring a never-before-seen five-course pre-fixe dinner menu with vegan options, optional wine pairing, and a multi-course kids menu. This marks the eighth year in a row that Surfing Deer has hosted its renowned New Year's Eve celebration, becoming a cherished tradition for locals and visitors alike.

The five-course pre-fixe menu includes incredible options. Chef Gregory Smith is the only chef on 30A to create a full five-course optional vegan menu, ensuring that all guests can savor his culinary creations. A sneak peek of

the entire menu includes House Made Dinner Rolls with Pumpkin Butter for the first course and for the second course, guests will have the option of Elk Meatballs or Spiced Roasted Cauliflower. Course three will include the choice of Sweet Corn Bisque or a Little Gem Salad. For the main event, Chef Gregg is to prepare any of the following: Blackened Red Snapper, Prime N.Y. Strip, Crab Cakes, or a Creamy Sweet Corn Fusilli Pasta. Finally, for the dessert options attendees will choose between White Chocolate Mousse Cake with Raspberry Champagne reduction, Chocolate Caramel Mousse Dome with Chocolate Espresso Crumble, or Vegan Apple Pie with Caramel and Candied Pecans. The cost of the five-course extravaganza is \$140 per person. There is also an option for a wine pairing for an additional \$60.00 per person. Chef Gregg did not forget about the little ones, as there is a multi-



course kids menu paired with apple cider for \$30 per child.

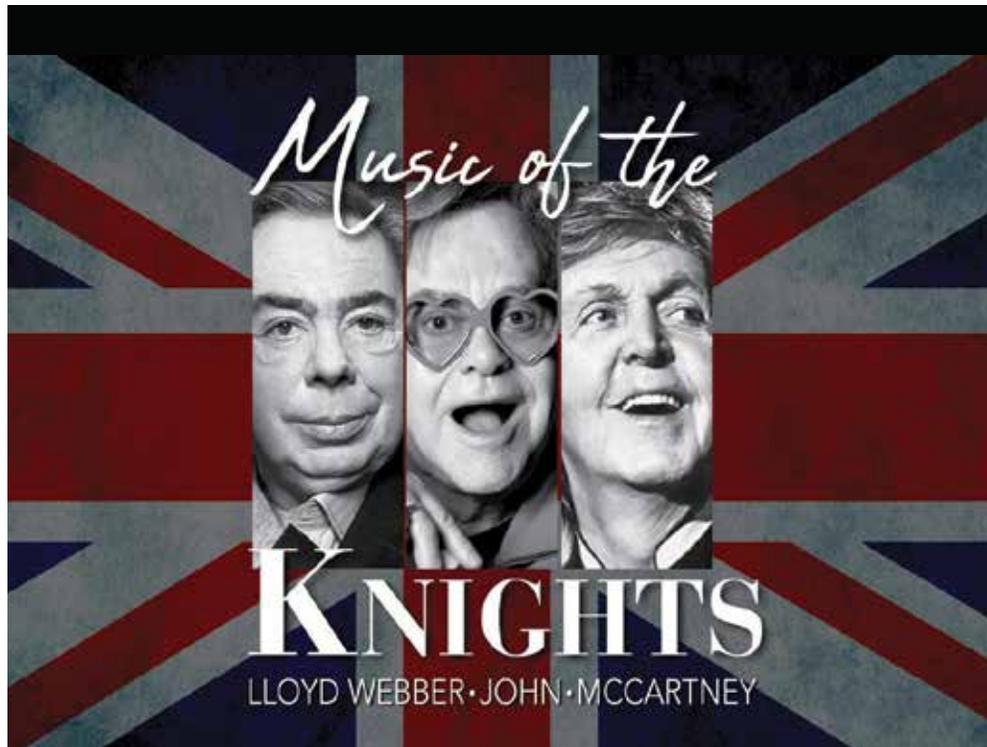
Guests will love the ambiance of Surfing Deer on New Year's Eve as each table will be decorated with confetti and horns to bring that festive flare into the new year. Please note that this

acclaimed event is highly sought after and has consistently sold out early in previous years, so we encourage guests to make their reservations as soon as possible to secure their spot at the Surfing Deer NYE celebration.

To make your reservation or

for further inquiries, please contact Surfing Deer at (850) 213-4200 or visit the reservation page at Resy.com. Don't miss your chance to be part of the unforgettable New Year's Eve celebration at Surfing Deer

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# Herb Crusted Beef Tenderloin

BY SUSAN BENTON,  
30AEATS.COM

Growing up, my father was always in charge of cooking the herbed beef tenderloin for Christmas dinner. We looked forward to it every year, and now the tradition of cooking the herbed beef tenderloin lies with me.

This is a very simple recipe that my parents developed, but you have to be patient and not open the oven door. If you can do that, you can make this!

I am fortunate to have my parents living near me, and we have never in my life spent a Christmas holiday apart.

I enjoy serving horseradish cream on the side of the beef, which is just 1/2 horseradish and 1/2 sour cream.

### Ingredients:

- 1 head of garlic, peeled and coarsely chopped
- 1 stick unsalted butter, softened
- 1/2 cup prepared horseradish

- 3 tbsps chopped fresh thyme
- 3 tbsps chopped fresh rosemary
- 3 tbsps chopped fresh sage
- 1 (4- to 5-pound) trimmed beef tenderloin, butt end left in tact



**Directions:** Serves 4-6  
Preheat the oven to 500°F. In a food processor, combine the butter with the garlic, horserad-



Sea salt and freshly ground pepper

ish, thyme, rosemary, and sage; process to a paste. Put beef on a sheet of plastic wrap. Spread the horseradish-herb butter all over

the top. Wrap in plastic wrap and let sit at room temperature for 1 hour. Place beef on rack on rimmed baking sheet and close oven door. Cook for 25 minutes without opening oven door. At 25 minutes, open the door. An instant-read thermometer inserted in the center should register 125°F for medium rare. If you like you meat more on the medium side, cook longer (30

minutes) adapting the time to your needs. Transfer tenderloin to a carving board and loosely cover with foil to rest for 15-20 minutes; the temperature of the meat will rise. Slice and serve. It will be pink and rare.

Tip: The horseradish-herb butter can be made ahead and refrigerated overnight. Let the butter soften before using.



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Music

# 30A Songwriter Radio Returns

After a short fuzzi on the show known as "dead air", Shannon Ireland and Josette Rhodes have decided to launch 30A Songwriter Radio again. On www.30ASongwriterRadio.com you will find over ten years of music coverage, including the newest series "One Song". "One Song" features music venues and many talented musicians with a podcast of the musician performing one song live. This area is not just

beaches and restaurants, the live music scene is off the chain! 30A Songwriter Radio has gone back to their roots and are highlighting the best musicians in the area and the venues that keep them alive! A "State of the Music" podcast will soon follow. A sister project aimed at more of a global target is seeing a relaunch soon as well, and it Officially Rocks. www.OfficiallyRocks.com



## SoWal Live Music Highlights

### 30a Songwriters Festival

The 15th annual 30a Songwriters Festival is set for January 12 - 15, 2024. The festival, held in venues along Scenic Highway 30A in Florida's South Walton County, is the perfect mix of cool beach weather and red-hot music on MLK holiday weekend each year. More than 175 artists perform in this truly wonderful weekend of music. Artists will perform multitudes of live performances in intimate venues and large amphitheaters throughout South Walton. For more information on the 30A Songwriters Festival, including announcements of artists, ven-

ues, and ticket information, visit www.30asongwritersfestival.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, Michael David, Alex Napier live throughout the week and Dueling Pianos at 7 p.m. Wednesdays through Sundays. 33 Heron's Watch Way, Seagrove Beach.

### FOOW Sunday Brunch &

### Live Music

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.

### AJ's Grayton Brunch & Live Music

AJ's is the place to be to celebrate all things Sunday Funday in Grayton Beach! Come for brunch, stay for the music and

dancing. Every Sunday from 11 a.m. til 3 p.m., AJ's brunch is not to be missed. Complete your meal with a mimosa or go all in with their famous Build Your Own Bloody Mary bar. Enjoy live music with Will & Linda 12-4 p.m. and more music later just around cocktail hour.

### 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

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. Dec. 13: Jared Herzog; Dec. 20: A Sand Ole Opry Christmas; Dec. 27: TBD. 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. December's lineup includes Brett Stafford Smith Mondays through the 18th, Casey Kearney Tuesdays, Queens Ransom Wednesdays, River Dan Thursdays 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 Beach.

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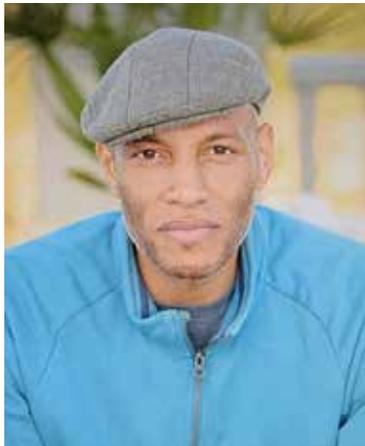
# Selflove Continues to Flourish

BY HEATHER BENNETT EYE

I first introduced you to Selflove and Maurice Hunter back in April. If you're not familiar with the article, let me catch you up. Maurice is a local artist, writer, content creator, and founder of evolfeS, the Selflove brand that embodies self-empowerment and self-value. Since then, Maurice has been very busy.

Maurice's Selflove art has taken off in a direction he wasn't expecting but is very happy about. "Somehow, somewhere it started getting more noticed by people," said Maurice. I've been getting more commissions and people interested in certain things I haven't shown in a while. It's fun because a lot of people have this really deep connection to a lot of these images and things that I'm creating."

His weekly discussion groups, Conscious Conversations, are also flourishing. Maurice leads the group three times a month. He'll either read the room to see what the topic will be that night, or pose some ideas that he's been thinking about that week. "Typically it's a lot of deep questions about life and exploring the an-



swers in an open and non-judgmental environment," explained Maurice. The group meets at different spots around the county, but as participation increases, he hopes to have more of these discussions and find a more permanent meeting place.

In addition to his Selflove art and Conscious Conversations, Maurice is trying to bring his overall vision to fruition. He wants to create a "one-stop-shop" for all things enlightenment. There, people can customize a personal growth plan with digital assistance in that process. He also wants to help like-minded people find a place where they can con-

nect and collaborate. "Here is where we'll have an opportunity to participate in an ongoing conversation about life and personal development, as well as network and collaborate with one another in our local community," he said.

You might be thinking that it takes a lot to bring all of this together. Maurice would agree with you. He's actually looking for someone to partner with and to represent him and the brand. He would also love the opportunity to film the journey. A large part of his ultimate vision is to share Selflove through demonstration. He believes that the best way to share a message is to demonstrate it through your actions. Maurice intends to chronicle the journey of "Creating Selflove" by filming the real-time process that happens behind the scenes from the humble beginnings to the realized vision. Until then, we will keep you up-to-date on Maurice and his success as he navigates his way to bring Selflove to the Emerald Coast. His next step will be to launch his Conversation Cards, and we will let you

know where and when you can find those.

If you are interested in owning or gifting your very own



Selflove art this holiday season, Maurice is offering 40% off all hearts and peace signs in his in-

ventory along with commissions as part of a campaign to inspire giving the gift Love and peace for the holidays. Artwork can be seen at [artofevolffes.com](http://artofevolffes.com) or on Instagram @artofevolffes.

Anyone interested in being on the list for an invitation to the in-person Conscious Conversations and for the online community, or want to be a meeting space for the discussion group, interested in the project management opportunity, or filming opportunities, please reach out to Maurice by email at [artistoflyf@aol.com](mailto:artistoflyf@aol.com) or on Instagram @artofevolffes.

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Music

# Creating Holiday Cheer with a Sprinkling of Music

We might not always notice it's there... but when envisioning our perfect winter holiday celebration, the picture is just not complete without music.

Not sure where to begin with setting up your holiday soundtrack? Let's gather some inspiration for how you can enhance the holiday atmosphere and create the perfect mood, whether it's a quiet night in or an extravagant party with as many friends and family as could fit in the room.

### Bring Up The Energy

Got a party planned? Need to entertain the kids? Decorating the tree? Just gotta get up and dance? It's time to find a Spotify playlist of party music (or create your own!) and connect it up to

your speakers or TV.

You can also make a game out of music. Kids will love a game of musical statues with holiday tunes like 'Jingle Bells' or 'Rockin' Around the Christmas Tree' (though you'll need plenty of space for it). A family sing-along or karaoke session may also be a popular choice.

To test your music knowledge, you might like to play a variation of 'guess the song' from one of the many websites on the internet. Remember the viral game 'Wordle' and its audio equivalent 'Heardle'? With this game, you must guess the song of the day from a short preview. There is now a Christmas music version which you can find here:

<https://christmas.heardlede->

[cades.com/](https://www.heardle.com/)

### Ambience and Nostalgia

Our childhood memories of the holidays are often fondly remembered when we hear a certain song, whether it is holiday-related or not. You might put together a playlist of music from the 'early days', or, if you're lucky enough, get the old vinyl player out of the attic and give it a spin. One of our students gives the example of 'Sleigh Ride' by Leroy Anderson, her favorite childhood song and one which her high school band played every year at the winter concert. Songs like these we can never get bored of, as they remind us of the childlike wonder and excitement of the holiday season.

To get all cozy, a YouTube

video with a crackling fireplace is perfect to stream to the TV, and saves cleaning up the mess of a real fire. Soundscapes are very popular on YouTube to create the ultimate cozy atmosphere, for example this one with old-fashioned music muffled as though coming from another room, the sound of people chatting and a fireplace crackling. Lovely! <https://www.youtube.com/watch?v=5tfQCcnyUr0>

### The Holiday Message

There are all kinds of religious tunes out there to take your pick from: peaceful Christian hymns like Silent Night, upbeat contemporary versions like Canadian rock band Downhere's 'How Many Kings: Songs for Christmas' album, traditional Yiddish

songs like 'Oy Chanukah' (with a wonderful classic rendition by the renowned Klezmer Conservatory Band) or even sweetly romantic synth-pop like Buzzy Lee's 'Give You Everything'.

These are perfect for a family sing-along, or perhaps to make sitting around the dinner table all the more sentimental and filled with praise.

We hope you all have a fantastic holiday season and can't wait to see you all in the new year!

Studio 237 Music Lessons will help you find your beat. Call 850.231.3199 to schedule a visit of the studio. We offer lessons on piano, guitar (acoustic, bass, electric, classical), voice, ukulele, Drumming and song writing. Visit [www.Studio237Music.com](http://www.Studio237Music.com).

## Green Thumb Garden Club Holiday Bazaar and Season of Giving Fundraisers Will Support Walton County Scholarships and Charities



BY KATHLEEN EDGE, PUBLICITY CHAIR, EMAIL [GREENTHUMBGARDENCLUBINC@GMAIL.COM](mailto:GREENTHUMBGARDENCLUBINC@GMAIL.COM)

Green Thumb Garden Club is very grateful to its members and the community for their donations and support of the third annual Holiday Bazaar.

The "Where Every Day is a Celebration" theme of the No-

vember event showcased unique seasonal décor and other items. The Bazaar net proceeds will fund the 2024 Mercer Scholarship which is awarded to a deserving Walton County horticulture college student every year as well as youths participating in Timpoochee 4H Youth Camp and E.O. Wilson Biophilia Natu-

ralists Outdoor Program.

Caring & Sharing of South Walton received monetary and food donations prior to the Thanksgiving holiday. Walton County Sheriff's Santa Patrol received gifts and gift cards for young children and teenagers during the GTGC Holiday Party on December 6 at the Westwinds Conference Center. John Horton Senior Center received holiday décor for their location in Santa Rosa Beach.

The Club chose a well-deserving Walton County Mom and Dad with two daughters as their 2023 Habitat for Humanity family.

The family will receive monetary donations and gifts to help ensure a great holiday season for everyone. The gifts were delivered to the family at a presentation at the Habitat ReStore located in South Walton.

Fundraisers and distribution of the donations will continue in 2024. Please visit the Green Thumb Garden Club website to learn about our charitable mission, how to join and details on meetings, activities, and events. The website address is [greenthumbgardenclubinc.org](http://greenthumbgardenclubinc.org) or send an email to [greenthumbgardenclubinc@gmail.com](mailto:greenthumbgardenclubinc@gmail.com).

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

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# Transform Your Business Technology and Reap Tax Benefits - Act Before Dec. 31st

## The Section 179 Tax Benefit: A Little-Known Advantage for Business Upgrades

As the year draws to a close, South Walton's business community and visiting entrepreneurs have a time-sensitive tax advantage within reach. Section 179 of the IRS tax code is a hidden gem offering immediate tax relief for new IT hardware purchases, but the clock is ticking with a December 31st deadline.

This little-known tax provision is a game-changer for businesses looking to update their technology infrastructure. Section 179 allows businesses to fully deduct the cost of qualifying IT hardware purchases from their gross income in the tax year of purchase. It's designed to encourage businesses to invest in themselves and stay ahead in the digital race.

With Section 179, the benefits are immediate. Instead of depreciating your tech investments over several years, you can write off up to \$1,160,000 in the current year. This incentive not only eases your tax burden

but also frees up capital, allowing for reinvestment in other areas of your business.

To capitalize on this tax relief, your purchases must be made and the hardware must be operational by year-end. Given the unpredictability of supply chains and shipping during the holiday season, early action is crucial. Waiting too long could mean missing out on this fiscal opportunity.

For business owners and travelers in South Walton, this call to action is urgent. Whether you're managing operations from the beach or the boardroom, upgrading your IT hardware is not just a strategic move for efficiency but also for financial savvy. Section 179 is the pathway to a more productive 2024 and beyond.

Navigating the particulars of Section 179 need not be daunting. Professional IT support teams are equipped to guide you in making informed purchases that qualify for the deduction. They stand ready to assist you in meeting the year-end deadline and maximizing your tax

benefits.

Section 179 presents a significant tax advantage, but it's fleeting. South Walton business owners and travelers must act promptly to secure their IT hardware and the accompanying tax relief. Remember, the technology must be in place and working by the last day of the year.

Seize the moment to bolster your business's technological edge while optimizing your tax position. The end-of-year cutoff is approaching—make your strategic move now and harness the full potential of Section 179!

Russell Hale is the CEO of SNH TECHNOLOGIES, a leading IT service provider committed to assisting businesses of all sizes and industries in enhancing their cybersecurity posture, no matter where they operate. Secure your digital workspace today by taking the first step towards cyber resilience.

Visit [www.SNHtech.com/section179](http://www.SNHtech.com/section179) for more information.

# Walton County Tax Collector, Rhonda Skipper Introduces "Id Go Solution"



Rhonda Skipper, Walton County Tax Collector, Scott Lunsford, Escambia Tax Collector, and FLDHSM Team

Rhonda Skipper, Walton County Tax Collector (WCTC), is pleased to announce a groundbreaking initiative that will provide much-needed assistance to Walton County community members who are unable to visit a credentialing office in person due to physical or age-related causes. The "ID GO SOLUTION" enables the WCTC to provide Identification Card services in the home for the first time and is a result of two years of collaboration between Skippers' team, the Florida Tax Collector Association (FTCA) and leaders from the Florida Department of Highway Safety & Motor Vehicles.

"I am very passionate about The ID Go Solution. This initiative is a testament to my commitment to continuous improvement; it's an opportunity to give back and to help preserve the dignity of our seniors, who paved the way for us. I'm extremely honored that we have made a way to bring our services to those who are physically unable to visit our office," stated Skipper.

The ID Go Solution was designed specifically to provide

Identification Cards, with hopes to expand to other essential services in the future. The required documentation remains the same, the staff will need to collect and scan the appropriate documentation before issuing the ID.

WCTC staff can partner with Assisted Living Facilities, Skilled Nursing Facilities, Memory Care Units, and in some cases private residences to facilitate the process of obtaining a Florida ID card. Since launching the pilot program, the office has helped customers in Walton, Holmes, and Escambia Counties.

Starting soon, participating tax collectors around the state will be able to order their own device and offer this service," said Skipper, "Florida has one of the largest senior citizen populations in the country, this service will benefit so many, I look forward to seeing the numbers and hearing the stories of those we are able to help."

For more information on the ID Go Solution, please contact our Chief of Operations, Brian McBroom at (850) 892-8121.



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# Home Energy Check-Up



## ENERGY TIPS by Emerald Coast Energy Solutions

By CHRIS BALZER, ECES

Here's how a home energy checkup can help you save cash and reduce your carbon footprint. A simple home energy checkup can show you how to fix air leaks, see if you have insulation shortages and find other common culprits that cost you big bucks each year.

What if you could save money on your monthly expenses, increase your homes comfort,

and cut back on your carbon footprint, all at once? It's true! Three words, Home Energy Checkup. Now, it's not as cool as buying an EV or converting your house to solar power, but, with winter around the corner, taking a home energy checkup and acting on it, will have an immediate positive impact on your life. Plus, you will be doing the planet a solid.

It all starts with a home energy check up available through your local energy provider or an insulation expert. What can you expect from a home energy checkup, lots of questions and

listening from the expert. Identifying problems is like a detective, every home is not the same and every home's energy use is not the same. Listening to the homeowner's concerns, usage and goals are key. This helps determine and create a plan.

Here are some common areas which we find need attention.

**Air Sealing Is Key** – Air drafts are costly because they force a home's heater or air conditioner to work overtime. You might think windows and doors are the primary culprits behind drafts, but the biggest air leaks happen out of plain sight – in your attic. The Department of Energy states that properly air sealing your attic can save 10% or more of heating and cooling costs, plus, increases air quality in the home by keeping the dusty attic air, in the attic. To properly air seal, we suggest using spray foam and caulking to create airtight seals around wiring and plumbing holes, hatches, air vents, ductwork and behind knee walls in attics. This can be an easy DIY project, if you are uncomfortable working in your attic sealing up those gaps, hire a professional, they have the knowledge, know-how,

and expertise to fill those gaps correctly, quickly, and safely.

**Never Enough Insulation**

– Most homes lack insulation in their attics. Building codes have increased the amount of insulation every several years, why, because they realize it isn't enough.

I am guessing that we will see another increase shortly. Most energy providers and insulation experts suggest R-38 or 14.5" of insulation. Insulation types can vary in thickness and R-value, but the key is asking how to obtain R-38 with the recommended insulation. R-value measures how well insulation can prevent the flow of heat into and out of a home. Higher R-values means greater insulation performance. The EPA estimates that bumping up your insulation can save up to 15% on monthly heating and cooling bills, and in most cases, even more.

With so many incentives and rebates currently available, now is the time to schedule your home energy check-up and make those upgrades to your home. After the initial investments, you'll immediately begin saving money and carbon emissions. Doing right by the planet can make you happier, healthier and yes, wealthier.

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

*become energy efficient schedule an inspection by calling (850) 588-2870, visit [www.trustees.com](http://www.trustees.com) or email [wecare@trustees.com](mailto:wecare@trustees.com) and Beat the Heat.*

### SUPPORTING

*continued from page 21*

effective. It is not healthy to be someone's only support person. Be supportive while encouraging the person to also seek counseling, a support group, faith support or medical support. You can encourage, however, it is the person's choice to follow through on seeking additional support.

**Use words of affirmation.** Try reminding the person what positive traits you see in them. Tell them about ways they have been a good friend, ways you see they make a contribution, ways they matter in the world, ways they matter to you.

**Provide empathy and validation.** Try reaching for how it might feel to be in their shoes. Communicate with words and actions that you see they are having a hard time, you care about them, and you are seeking to understand their experience. "It makes sense that you're feeling overwhelmed." "It seems like you're working really hard to feel better and not sensing progress and that is really frustrating."

**Involve others when needed.** When someone is talking about suicide whether directly or indirectly, it is important to help connect the struggling person with helpful resources such as the suicide hotline (dial or text 988) and the ER for additional support for staying physically safe. If the struggling person is a minor, it is important to involve safe adults in the process.

These tips are a beginning. Continuing to educate ourselves about healthy ways to support others makes a difference in the lives of individuals and in communities. As you move through the holidays, intentionally be aware of others who might be struggling and extend some love and support where possible. Connect with us along your journey at [journeybravely.com](http://journeybravely.com).

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# Taking Stock of Changes in Insurance



BY JULIE A. MARTIN

2023 has been a strange year for insurance in the state of Florida. We have seen some massive increases in premiums across the board. Home, Auto and Flood insurance premiums have risen above levels seen last in 2005. Between 2022 and 2023, nearly 20 carriers either went into receivership or left the Sunshine State entirely due to the high incidence of claims and litigation.

Now that it has been nearly a year since litigation passed, changing the way property damage attorneys are paid in the event of a disagreement, from carrier-paid to contingency paid, what does this mean for insureds whose claims were either denied or underpaid? Does the litigation help? Will there be relief?

These are all good questions. When an attorney takes a case on a contingency basis, it generally means that in return for their help in resolving a case, they will take a percentage of the case value. If you had a \$100,000 property damage claim that should have been covered, and the attorney recovered

the entire \$100,000, whatever set percentage you agreed to at the outset of the lawsuit will belong to the law firm. Generally, the percentage is 33% or roughly 1/3 of the total claim payment.

Some of the rates are starting to decrease. Citizens Property Corp. Depopulation program has two types, voluntary and forced, in which it contracts other private market insurance companies to take on Citizens' policies at rates that are within 20% of the Citizens premium. Many of the premiums in those assumption notices are lower than Citizens premiums. Many. Not all, and not enough.

Flood insurance as well has seen historic highs in premiums this year in the wake of last year's shocking storm surge during Hurricane Ian, and it may be another year until flood premiums go down. Many of those affected by the worst of the storm surge waters either did not have any flood insurance, or they didn't have enough.

Many of those who did not have any flood insurance said they didn't think they needed to have flood insurance. Flooding in their area caused genuine shock and awe, and ruined their homes. Many of them are still trying to recoup their losses, even after help from FEMA.

Florida is a flood zone, all of it. What we need to recognize moving forward is that the best thing we can do for ourselves and our wallets is to do everything we can to document what we have through taking photos

of the inside and outside of our homes and emailing our receipts to ourselves to date and time stamp them. In addition, purchase flood insurance for your home, knowing you might never need it, or you might need it, but you can't get it once you need it.

Speak with a local independent insurance agent about making sure you have the right kind of coverage, neither too high or too low, which may involve your agent performing a new Replacement Cost estimator for your home, with you on the phone, to make sure it's correct. The only person who knows what you have in your home is you. The property appraiser network for your county may or may not keep updated records, so that you, dear reader, are the best source of information about any changes you have made to your home, to update your coverage accordingly.

There are three basic home incidents that are some of the most frequent causes of water damage claims in Florida:

**1-**Rubber supply/drain lines that either leaked or burst. Steel braided supply and drain lines are much more durable, and go a long way towards prevention of these types of leaks.

**2-**Air Conditioning leaks that happened because the AC lines have not been flushed and no anti-algae treatments were de-



corrosion on it and/or has a manufacture date older than 15 years, replacing the hot water tank with a properly fitted TPR or pressure release valve, is a less expensive option than dealing with a large-scale water claim.

Preventative maintenance is much less expensive and stressful than the kind of insurance atmosphere in which we find ourselves currently. Insurance is

there in case something happens, yes, but there are two caveats to this. 1) Not everything is covered and 2) the claims process can take several months to complete.

In short, relief is coming slowly, but we need to do all we can to protect ourselves and our homes and vehicles now, before we have an issue.

posited into the AC line. Having your AC line flushed every three months and putting anti-algae tablets into the AC line, as well as changing out your air filter every couple of months will help to reduce the chances of loss.

**3-**Old hot water heaters that have rust and/or corrosion are much more likely to burst or even to explode. If a hot water tank has orange and or green

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Business



# Naturewalk at Watersound Origins: A Haven of Coastal Living in South Walton

Nestled along the pristine coastline of South Walton, Florida, Naturewalk stands as a testament to the harmonious blend of modern living and natural beauty. This thoughtfully designed development captures the essence of coastal living, offering residents an idyllic retreat surrounded by lush landscapes and a myriad of outdoor amenities.

The heart of Naturewalk is its commitment to preserving the natural environment. The community seamlessly integrates with the surrounding ecosystem, showcasing a sustainable approach to development. As residents meander through the neighborhood, they are greeted by an abundance of native flora and fauna, creating a sense of connection to the land.

One of Naturewalk's stand-out features is its extensive

network of nature trails and boardwalks. These winding paths take residents on a journey through preserved wetlands, dense forests, and open meadows. Nature enthusiasts can explore the diverse ecosystems that make South Walton unique, with opportunities for birdwatching, photography, and simply enjoying the serenity of the outdoors.

NatureWalk at Watersound Origins is a home development within the Watersound Origins community, located near Inlet Beach, Alys Beach, and Rosemary Beach. NatureWalk consists of more than 500 single-family homes in its own gated section of the community. Two miles from the beach, residents aren't too far from Scenic 30A, exquisite SoWal beaches, chic shopping, fun beach bars, and excellent restaurants.

NatureWalk at Watersound offers new homes ranging from 2 to 5 Bedrooms. The thoughtfully designed floorplans offer comfortable backyard living,



with every home featuring either preserve and/or water views. There are lots of activities and amenities, including a lakeside fitness center, pool, sundeck, tennis, pickleball, outdoor social spaces, event lawn and more. In addition, residents can access the Origins Golf Course, Lake Powell, footgolf and Watersound Origins fitness facilities.

Naturewalk is being developed by Kolter Homes, bringing nearly three decades of experience in homebuilding to its master-planned communities throughout Florida, Georgia and the Carolinas that serve both active adult and primary home buyers. Kolter Homes communities have earned numerous regional and national awards, and the Kolter Homes team has welcomed over 10,000 neighbors to their new homes.

The team at the John Martin Group has over 10 years of experience marketing and selling luxury homes in Walton County. John and his team have an impeccable reputation for outstanding results and customer service. John consistently receives rave reviews from clients. If you are considering selling, contact John Martin at 850-714-3731 or john@johnmartin30a.com and he would love to meet you and discuss your goals.



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# 2nd Homeowner / VRBO Resource Directory / Business Directory

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www.beachsideac.com

### Attorneys

#### GREG D. CROSSLIN

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850 650-7378 destinlegal.com

### Auto Body

#### JOE BUMPER

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918-384-9166

### Bathroom Designs

#### COASTAL CABINETS

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Miramar Beach, FL 32550  
CoastalCabinetsandCounters.com  
850-424-3940

### Contractors

#### EMERALD COAST IMPROVEMENTS

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Plumbing, Contractors,  
Property Management,  
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### Glass

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### Granite & Tile

#### SSGRANITE AND TILE

Santa Rosa Beach 850-267-0599

### Heating

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### Home Inspections

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