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The St. Joe Company Announces Plans for The Longleaf Art Park at The Watersound Origins Community



The St. Joe Company (NYSE: JOE) ("St. Joe") announced plans by the Berkowitz Contemporary Foundation, an arts-supporting non-profit organization, for the Longleaf Art Park in the Watersound Origins community. The park, which is currently under development off Origins Parkway, is planned for 15.5 acres and will be open to the public once complete. Day-to-day operations will be managed by the Cultural Arts Alliance of Walton County.

The planned park will be anchored by the Passage of Time Pavilion, which will house the late artist Richard Serra's iconic work *Passage* of *Time*. The 217-foot long 540,000-pound sculpture constructed in the artist's preferred medium features two two-inch thick weathering steel plates measuring 13.5 feet in height displayed in a meandering parallel arrangement.

The planned Longleaf Art Park and the Passage of Time Pavilion have been designed by OLI Architecture in collaboration with Richard Serra. In order to create a destination that blends with its existing natural environment, emphasis has been placed on keeping all construction disturbances on the site to a minimum.

In addition to the Passage of Time Pavilion, the park will feature amenities including an outdoor event space that will host future programming opportunities. Meandering paths and boardwalks

> **ART PARK** continued on page 2

A Message from the Walton County Supervisor of Elections

The election season is upon us; are you registered to vote? Primary Elections are coming up August 20.

Political Party Affiliation

When completing the Florida Voter Registration Application Form, one of the fields is Party Affiliation. In this field, you have several options. You can choose from one of the major political parties (Florida Democratic Party or Republican Party of Florida), one of the minor political parties, you can select no party affiliation (NPA), or you can leave the field blank. If you leave this field blank on the application form, our office will register you with no party affiliation (NPA) by default.

Registration & Party Change Deadline

You can update your voter registration record at any time, however, the registration deadline for new reg-

ELECTIONS







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The Community

ART PARK

continued from page 1

will lead visitors from a parking area through native landscape on a journey through carefully contoured berms surrounding a pond as they approach the Passage of Time Pavilion. The pavilion is designed to be entered from glass vestibules welcoming visitors to an intimate experience with the sculpture.



"The creation of the Longleaf Art Park marks the beginning of a new cultural era for Walton County and establishes the Northwest Florida region as a home and destination for artistic excellence," said Jennifer Steele, Executive Director of the Cultural Arts Alliance of Walton County. "The importance of access to a piece of work as significant as Richard Serra's Passage of Time cannot

be overstated, and the impact it will have on our local artists, residents, students, and visitors will be limitless and lasting for generations."

Plans call for the park to be open in 2026.



ELECTIONS

continued from page 1

istrations in Florida and party changes is typically 29 days before an election. Any new registrations or party changes received during the registration book closing period will not take effect until after the election.

Primary Elections

Florida is a closed primary state, which means that in most cases only voters who are affiliated with or registered members of political parties may vote for their respective party's candidates for an office in a Primary Election

(For example: only registered Republicans can vote in a Republican Primary contest and only Democrats can vote in a Democratic Primary contest.)

However, there are times when all registered voters can vote in a Primary Election contest, regardless of party affiliation:

If all the candidates for an office have the same party affiliation and there is no opposition in the general election (no write-in or no party affiliation candidates have qualified), then all registered voters can vote for any of the candidates for that office in the primary election, and the winner is decided in the primary election. This is called a Universal Primary Contest.

If contests for nonpartisan offices (such as judicial and school board seats), nonpartisan special districts, or ballot issue questions (amendments/referendums) are on the primary election ballot, then all registered voters are entitled to vote in those races on the ballot.

There are certain contests that will be decided in the primary election and will never make it to the general election ballot. Therefore, missing a primary election could mean missing out on voting in some contests altogether.

General Elections

At a General Election, all registered voters within the same precinct area receive the same ballot with the same contests and may vote for any candidate or question on the ballot. Winners from the closed primary contests will move on and will be on the general election

Citizens Beware: **Deceptive Advertising in Political Campaigns** UP, you enable them to ac-You may be receiving

emails or seeing Facebook posts that appear as "WalCo," or "Walton County Breaking News." These emails and posts bear the Walton County seal and can be quite deceptive.

They appear to be politically motivated and often include untrue and offensive statements about various Walton County residents, elected officials and candidates. These statements are false, misleading and outrageous. It appears to be a smear campaign designed to benefit certain political candidates.

Please be aware of any correspondence that comes from WalCo, AKA John Walton, etc.

They have illegally obtained email addresses from the county database. If you "click" on any prompts, such as LEARN MORE or SIGN cess the personal information contained within your phone or PC.

Please advise your family and friends of the dangers of this deceptive tactic. Do not join or click on any links contained in these emails or you risk compromising your own personal security.

Remember to rely on reputable news sources and consider that misinformation campaigns are rampant during election cycles.

Don't become a victim learn about each candidate at Votewalton.gov or attend the upcoming candidate forums to hear from each candidate personally and choose the candidates you feel are best suited to lead our county.

This is a public service announcement sponsored by: Vote Smart & Fair Committee.

ballot. In addition, minor party candidates, candidates with no party affiliation, and qualified write-in candidates will proceed to the general election. In a general election, a write-in line will be on the ballot ONLY if there is a qualified write-in candidate for a contest. Write-in candidate names do NOT appear on the ballot. Only votes for qualified write-in candidates are valid.

Let your voice be heard; The deadline to register or change party affiliation for the 2024 Primary Election is July 22, 2024. The deadline to register for the 2024 General Election: October 7, 2024.

To register to vote or for more information, visit www. votewalton.gov.



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Heather Bennett Rita L. Sherwood 850-399-0228

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Independence Day Gratitude

By Heather Bennett Eye

When it comes to the Fourth of July, many of us think about a day off from work, a day at the beach, picnics or fireworks. My favorite memory of July 4th along 30A is being at the beach at dusk, families up and down the beach as far as the eye could see, fireworks overhead lighting up the water from Destin to Panama City Beach and everywhere in between, the sand soft between my toes and the warm Gulf water lapping my ankles.

But our Independence Day means so much more. America was forged as a nation built on principles of equality and selfgovernance. The colonies fought for these values, and at the dawn of a new era, with a declaration of determination and resilience, they birthed a path to freedom.

For almost 250 years, brave men and women have fought to protect that freedom. Through each conflict and challenge, the valor and commitment of America's service members have forged a legacy that continues to inspire and protect this great nation and our values. While you celebrated our Independence Day this July 4th, we hope you remembered our Veterans, whose bravery and selflessness have been the cornerstone of our nation. We're proud of the many military members and their families that call The Emerald Coast home, and when you see a Veteran, be sure to thank them for their service.

In honor of our service members, we've listed some local organizations dedicated to to supporting our Veterans, because freedom isn't free.

Healing Paws for Warriors: A local Veteran-founded/Veteran-led 501(c)(3) that provides rescue to trained service dogs to combat Veterans faced with Post Traumatic Stress Disorder (PTSD), Traumatic Brain Injury (TBI) and/or Military Sexual Trauma (MST) at no cost to the Veteran with continued support, helping to reduce the statistic of Veteran suicide and increase self and family health and wellness. https://www. healingpawsforwarriors.org

Veterans 48: A 501c3 non-

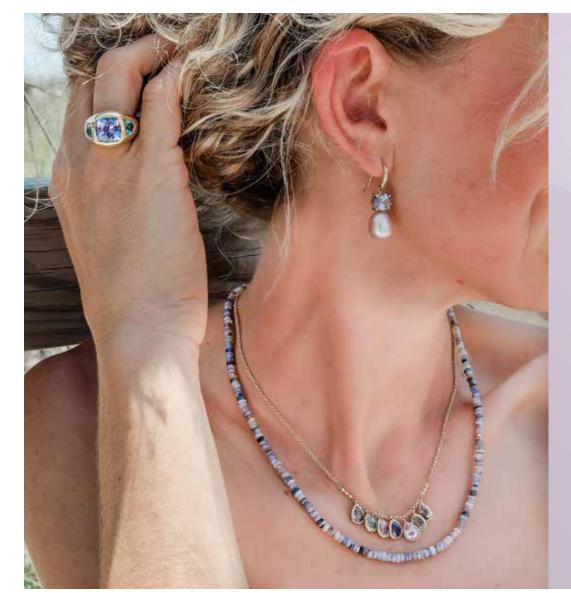


profit organization, whose goal is to build modified bikes for wounded Veterans, founded by local Air Force Veteran Jeff Powell. https://www.facebook.com/ veterans48/

Shield of Faith Missions: A non-profit organization serving our Nation's warriors. The purpose of SOF Missions is to combat the Veteran suicide crisis by restoring purpose, resiliency, and life after service. SOF Missions was founded in 2011 by Dr. Damon Friedman, an Air Force Special Operator who served four combat tours in both Iraq and Afghanistan. https:// sofmissions.org

Pawsitive Love Foundation: A 501(c)3 corporation founded in Santa Rosa Beach, Florida, by South Walton local Steve Kotowski. Pawsitive Love Foundation is dedicated to providing properly trained Service Dogs to children and Veterans. https://www.pawsitivelovefoundation.org

For additional Veterans services please visit: https://www. co.walton.fl.us/127/Veteran-Services-Office





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The Miracle at Seacrest Beach: America Responds

BY RICK KARLE

It was June 8th, and the 15-year-old looked up at her parents following surgery.

A day earlier she had been rushed to Ascension Sacred Heart Hospital in Pensacola.

It was the day after the shark attack.

"I made it," the teenager whispered.

America saved a life on June 7th, 2024.

In fact, America saved the lives of three good folks who simply sought a fun day at the beach.

Lulu Gribbin, McRay Faust and Elisabeth Foley (who lost her hand in a separate attack four miles away) are alive today because of our neighbors who stepped up.

Hardworking, kind people who deserve a shout out—the same people who took part in "The Miracle At Seacrest Beach."

"I haven't stopped thinking about it," Matt Lidle told me days ago.

Matt made good on his promise to chat with me after I called him. "I wanted to speak to Lulu and her parents first," Matt said.

The Memphis resident who was on a beach vacation with his wife, Rachel, and his son, Harrison, can't get the scene out of his mind.

Sterling Duncan works at Seacrest Beach, Fla. Sterling is a Jackson, Tenn., native who on June 7th was at his job working the beach chairs at La Dolce Vita Beach Rentals. "The incident is weighing heavy on me, but I am so appreciative of how many people stepped up," said Sterling.

I could sense that it's going to take a while for Sterling to erase the memory of helping get Lulu out of the ocean.

"We had just arrived at Seacrest Beach," Cole Booker of Brandon, Miss., told me. "My wife and I were just getting settled on our vacation, and I heard the screams. I ran to the ocean."

Stephen and Kathy Beene share time between Seacrest Beach and Baton Rouge, La.

June 7th was going to be another relaxing day at the beach. It would be anything but. Cathy Dougherty is an ER nurse from Louisville, Ky.

Cathy and her husband, Joe Sparks, were on vacation, their beach chairs held together by a ratchet strap Joe had purchased before their trip south. Remember the ratchet strap.

"My family members were enjoying the water," Dr. Ryan Forbess told me from Orange Beach Family Medicine.

Dr. Forbess and his good friend–Dr. Moh Ali–and their families, vacation together every year in the Seacrest Beach area. Right place, right time.

The doctors were enjoying boogie boarding with their kids on June 7th; little did the doctors know how much they would be relied on.

"It had to be a God thing putting all those people at the place they were needed," Shari Woody, an employee at Orange Beach Family Medicine told me.

There were laughs and giggles from the young teenagers as they frolicked in the surf. It was last Friday afternoon, and the mother-daughter beach trip was in full swing. The good friends from the Mountain Brook, Ala., area were near the sand bar, diving for sand dollars.

That's when the shark attacked.

"I heard people yell, 'Shark!', Matt Lidle told me.

"I turned and ran into the water toward the girl's screams and I saw a sea of blood," Matt told me. Stephen Beene had just pulled the girl away from the shark.

"I was the man who pulled Lulu from the shark," Beene texted me. "Hand me the girl," Lidle said to Beene, as they both tended to Lulu. "We need to get her to shore!"

Matt cradled Lulu Gribbin and ran through the water as fast as his lungs would allow. "She was conscious—she was looking up at me," said Matt. "I was very concerned, because she had stopped bleeding," he whispered.

Cole Booker had reached Matt and Lulu just as Matt was tiring. "Help me carry her," Matt yelled to Cole. "Matt was getting tired. I wanted to

Dr. Ryan Forbess and Lulu Gribbin grab the girl by the legs," Cole

told me, his voice softening. "I grabbed her by the waist instead," Cole said.

Lulu's mother Ann Blair and other moms were hundreds of yards way, strolling on the beach. They ran to the girls that were brought to the beach by Matt, Sterling, Cole and others. (McCray Faust suffered a deep gash on a lower extremity.)

"I saw the wounds on Lulu's leg and started to scream," Ann Blair Gribbin wrote on Caring Bridge about seeing her daughter. "The wound on Lulu's leg, or all that was left of her leg,

Continued on page 6



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Coastal Seniors Update for July

Chair Yoga Classes at the Blake in Miramar Beach

Tuesdays, July 16 and August 6 at 9:45 a.m. at the Blake, 90 Ponce De Leon St. in Miramar Beach. RSVP at (850) 650-5000 to register.

Pickleball

Beginner Pickleball 101 at

Walton Sports Complex courts

Wednesdays, July 10, and 24 at

6 p.m. Registration is required.

Register for one date only at

www.waltonrec.com by choos-

ing field and court rentals. Open

to Walton County residents only. Email Sandy Gulak at so-

walpickleball@gmail.com for

more info and with questions.

Please join the SoWal 30A Pick-

leball Association on Facebook

for more information and week-

ly updates and check the CSSW

calendar at www.coastalsenior-

Performance at A Simple Faith Church is Tuesday, July

23rd at 6 p.m. Tickets are \$15 and available for purchase

through A Simple Faith Church

Seniors 50 years of age and

up residing in or visiting Wal-

ton County are invited to join

CSSW. Membership is \$30 for

individuals, \$40 for family, and \$75 for businesses (your business

will be listed on our home web-

page and our Facebook page).

You can become a member via

email at coastalseniorsofsouth-

walton@gmail.com, or on the

website at www.coastalsenior-

sofsouthwalton.org. Also, follow

beginning July 1, 2024.

sofsouthwalton.org.

Grit & Grace

Monthly Meeting

Coastal Seniors will meet Friday, July 19 from 11:00-1:00 at 70 Logan Lane. Guest speaker to be announced shortly. R.S.V.P. (850) 280-5342 or email: coastalseniorsofsouthwalton@gmail. com.

Exercise Classes

Angela Gibson will lead classes on Tuesdays, July 9, 16, 23, 30, and August 6 at 10 a.m. and Thursdays, July 11, 18, 25, and August 1 and 8 at 10 a.m., at 70 Logan Lane in Grayton Beach. Cost is \$5 per session. R.S.V.P. to coastalseniorsofsouthwalton@ gmail.com.

Water Aerobics at Watersound Fountains

Join us Mondays and Wednesdays. Mondays, July 1, 8, 15, 22, 29 and August 5 at 9 a.m. and 10:15 a.m. Wednesdays, July 3, 10, 17, 24, 31 and August 7 at 9:00 a.m. and 10:15 a.m. All sessions are at Watersound Fountains, 65 Origins Pkwy, Inlet Beach. Cost is \$5 per class, cash or check preferred. A hat, sunscreen, and towel are suggested. Space is limited and reservations are required. Call (850) 280-5342 or email: coastalseniorsofsouthwalton@gmail.com. COASTAL SEN

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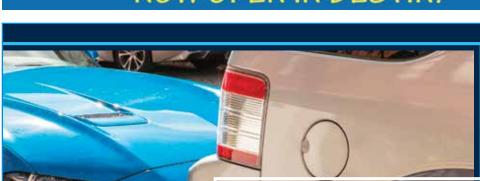
us on Facebook at Coastal Seniors of South Walton. Coastal

looking for astic person ook at Coastal Seb Walton Coastal Jim Wilson

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. Media Contact: Jim Wilson, Director, Coastal Seniors of South Walton, Inc. T: 404-432-6037 Email: jim_ wilson@bellsouth.net.









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The Community

MIRACLE

continued from page 4

was something out of a movie. I finally made it back to her and held her hand and she saw me, and I told her I was there. Her eyes were open," Ann Blair wrote.

America went to work saving Lulu, and America had some help from above, as several of the beachgoers just happened to work in the medical field. "It was amazing," Dr. Forbess told me. "So many of the people who gathered around Lulu knew medicine." Dr. Forbess and Dr. Ali hud-

dled over Lulu. An EMT who was visiting the beach made tourniquets.

An ER nurse from Louisville was on vacation and assisted Drs. Forbess and Ali.

An anesthesiologist told the doctors that she was available to help.

Cathy Dougherty put her ER nurse experience to good use. Cathy held up Lulu's head, placing two fingers on Lulu's carotid artery and her other hand on Lulu's chest. She was ready



Lulu Gribbin



Dr. Ryan Forbess



PHOTO COURTESY ANN BLAIR G Lulu Gribbin and twin sister Ellie



Dr. Moh Ali



PHOTO COURTESY STERLING DUNCAN Sterling Duncan



Cathy Dougherty



Stephen Beene

still, it was touch and go. "She was going in and out of consciousness," Dr. Forbess said. "Luckily, Dr. Ali is an expert in radiology. He knew exactly where to apply pressure to the femoral artery. It was all about ABC: Artery, Blood, Circulation," he told me.

Lulu was rushed to Ascension Sacred Heart Pensacola, where talented doctors and nurses took over lifesaving procedures.

Lulu Gribbin lost her left hand. She later had her right leg amputated between the knee and the hip.

But a community came together and helped save a life, and Lulu's mother, Ann Blair, is grateful, writing on Caring Bridge:

"I am eternally grateful for the 3 surgeons and all the nursing staff and doctors here who saved Lulu. I am grateful for the doctors and nurses on the beach that day. I am grateful for the EMT's on the beach and the crew in the air. I am grateful for the individuals who pulled her out of the water."

Stephen Beene, the first person to reach Lulu as the shark attacked is thankful that Lulu is doing well. "My family's thoughts and prayers continue to be with Lulu and her family. She is a special girl and one tough cookie," he texted.

Matt Lidle is back in Memphis, and still can't seem to get Lulu off his mind. "I have spoken with Lulu and the family and they seem to be doing as good as can be," he told me.

Matt is another person who is amazed at how America pitched in. "I'm just a sales guy," said the man who helped carry Lulu out of the water. "To stand back and watch the experts save a life after we brought her to shore was amazing."

Sterling Duncan is back to work at Seacrest Beach sorting out beach chairs. He says he appreciates everyone who came to the aid of Lulu. "God has some amazing things planned for that

Continued on page 28

June 7: The Facts South Walton Fire District

(SWFD) and Walton County Sheriff's Office (WCSO) responded to two shark related incidents, just four miles apart, Friday afternoon, June 7. Two people were critically injured and one other person suffered minor injuries.

The first incident originated around 1:20 p.m. when multiple 911 callers reported an approximately 45-year-old woman was bitten by a shark as she was swimming past the first sandbar near WaterSound Beach. Bystanders began rendering care to the woman before SWFD lifeguards and WCSO deputies arrived onscene.

Once they arrived onscene, they found the woman sustained critical injuries on her hip and lower left arm. They initiated treatment, then SWFD firefighters continued care and transported the patient to Walton Air Rescue. The patient was airlifted to the trauma facility at HCA Florida Fort Walton-Destin Hospital to receive further treatment for her injuries, which, later resulted in the amputation of the lower portion of her arm.

About an hour and a half later, a second incident took

place near Seacrest Beach at approximately 2:55 p.m., four miles east of the first incident. It involved two female patients who were approximately 15 years old. According to bystanders, the individuals were in waist deep water with a group of friends when the incident occurred.

When lifeguards and deputies arrived on-scene, they found one of the females had significant injuries to the upper leg and one hand. The other female had minor injuries on one foot. The patient with significant injuries was treated on-scene, then transported by SWFD firefighters to Okaloosa MedFlight. She was then airlifted to the trauma facility at Ascension Sacred Heart of Pensacola for further treatment. SWFD also transported the second patient to the hospital.

Following the incidents, beach flags were changed to double red to indicate the water was closed for swimming that day out of an abundance of caution.

These are the first reported shark attacks in Walton County within the last five years. The last fatal attack was in 2005.

PHOTO COURTESY COLE BOOKER Cole Booker



PHOTO COURTESY MATT LIDLE Matt Lidle

to perform CPR if Lulu stopped breathing.

Cathy's husband, Joe, is a former lifeguard. Joe threw his ratchet strap to the doctors as he watched his wife hold Lulu's head. It was the same ratchet strap that was purchased on a whim. It was the strap that would be used as a tourniquet on Lulu's leg.

The beach patrol was soon on the scene. Experts from the South Walton Fire District and the Walton County Sheriff's Office arrived within minutes-

Get involved with your local GOP. **Walton County Republican Headquarters** 6757 Hwy 98, Suite 201A, Santa Rosa Beach, FL 32459 WALTON Republicans

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Dog Harmony Asks: **Are You Prepared for Hurricane Season?**

You might be stocked up on batteries and gas for yourself, but have you prepared your dog for hurricane season? Here are the three things you need for your fur babies:

Updated Health Re**cords:** Be sure to have a copy (both physical and digital) of your pet's veterinary records photo of your pet and the contact information for their vet.

Daily Needs: While it's likely you already have some of this around the house, have an extra stash of their daily needs ready to go in case of evacuation, power outages, or property damage, including food, medi-

on hand in addition to a recent cations, bowls, leash and collar, and a crate or pet carrier.

Comfort & Entertain**ment:** There is a chance you'll be in an unfamiliar situation for your pet, so keep some comfort items on hand, too, like calming treats, enrichment toys, and extra blankets or towels.

Founded in 2015 by profes-



sional dog trainer Nancy Bown, CPDT-KA, Dog-Harmony is a

non-profit 501(c)3 charitable organization dedicated to enhancing the relationship between dogs and humans through ongoing community education. Simply put, they help dogs rescue people!

To learn more or make a donation, visit dog-harmony.org.

Coastal Seniors Bring Back Water Aerobics Classes

Walton (CSSW) has found a new home for its weekly water aerobics classes. The local senior group has partnered with Watersound Fountains, a new independent living community in Inlet Beach, to host four weekly classes for local seniors. The classes are held on Mondays and Wednesdays at 9:00 a.m. and 10:15 a.m.

The group relaunched its popular water aerobics class in May when Watersound Fountains opened its doors to residents. The class was previously held at a local apartment complex pool. However, when the ownership changed, the group was left without a place to meet.

"Water aerobics is our most popular program, so when we stopped offering it in October many of our members started driving 45 minutes to Panama City Beach to attend classes there," said Sonia Roth, Program Manager for CSSW. "Since we've started meeting at Watersound Fountains, every class is full. We've launched an online scheduling tool to make it fair to those who want to attend."

Coastal Seniors of South Walton currently meets at the Walton County Commissioners Office in Santa Rosa Beach and hosts events throughout the community. For years, they have petitioned the county for a dedicated senior center to allow for larger classes and events. Those plans may come to fruition if the county purchases the Boys & Girls Clubs of the Emerald Coast in Santa Rosa Beach. Roth said there has been talk of using part of that building for a senior center.

The organization provides a community for active seniors

Coastal Seniors of South and focuses on personal health, social, recreational, volunteer opportunities, and life-long learning. Classes include exercise, chair yoga, Tai Chi, watercolor painting classes, and pickleball sessions. The organization also regularly hosts guest

On June 14, CSSW hosted a Bicentennial event in Santa Rosa Beach. Watersound Fountains donated food for the event. The community will also host the CSSW's member appreciation event this fall.

Walton County Commissioners will discuss the purchase of Boys & Girls Club of the Emerald Coast at the June 20 meeting at 9:00 a.m. Roth and Clausen are asking local seniors

to attend the meeting and share their support in favor of creating a dedicated space for seniors and the CSSW.





www.whatsupdogfl.com

Realtor John Martin Announces New Partnership with eXp Realty

John Martin has been helping customers achieve their real estate goals here on the Emerald Coast for the past 13 years. John has an outstanding reputation for honesty, reliability and responsiveness and has consistently been one of the top selling agents locally and nationally.

John recently moved his Group to the brokerage firm of eXp Realty, a revolutionary real estate that has transformed the traditional industry model through its innovative approach and virtual platform. Founded in 2009 by Glenn Sanford, eXp Realty has rapidly grown to become one of the largest residential real estate firms in the United States and beyond, boasting a unique business model that leverages technology and virtual environments to empower its agents.

"I thought long and hard about changing firms, and I'm convinced the eXp model represents the future in Real Estate," John says.







JOHN MARTIN GROUP

At the core of eXp Realty's

REALTY B

model is its cloud-based brokerage model, which allows agents to work remotely from anywhere in the world. Unlike traditional brick-and-mortar brokerages, eXp Realty provides its agents with access to a virtual office environment called "eXp World," a fully immersive 3D platform that simulates a physical office space. This virtual office not only fosters collaboration and community among agents but also eliminates the overhead costs associated with maintaining physical office spaces, allowing eXp Realty to invest more in its technology and reduce agent costs

Agents at eXp Realty benefit from a competitive commission structure and revenue-sharing opportunities, which align their success with the growth of the company. This model has attracted top-tier real estate professionals who are drawn to eXp Realty's commitment to innovation and entrepreneurial spirit.

Prior to real estate, John was a business development executive with AT&T, BellSouth and Clearwire based in Atlanta, Georgia. John spent the first part of his career as an investment advisor with Smith Barney, and Merrill Lynch and he founded his own broker dealer and investment firm, Webridge Ventures.

John's first priority in life is God and his family, wife Kristina and children Christian, Andrew, Sam and Helene. John is passionate for everyone to know the love, peace and true freedom that comes from knowing Jesus Christ. He hosts a weekly podcast called Road to Redemption sharing testimonies of people's lives that have been transformed by Jesus with the mission of providing Hope.

John grew up in Gulfport, Mississippi. He was a sailing instructor at the Gulfport Yacht Club and played competitive tennis. He graduated from the University of Mississippi and is an avid Ole Miss fan.

You can reach John at (850) 714-3731 or email john@ johnmartin30a.com.

Visit johnmartin30a.com on the web.

VISIT SOUTHWALTON.LIFE



Dorothy and Friends Are Headed Home!

Gulfarium C.A.R.E. Center Releases Five More Sea Turtles Back to the Gulf

Amidst a gathering of locals, tourists and passionate sea turtle advocates in June, five rehabilitated sea turtle patients were joyously returned to their natural habitat in the Gulf of Mexico. The event, held at Topsail Hill State Preserve, marked a significant milestone for these remarkable animals and the dedicated team at the Gulfarium C.A.R.E. Center who tirelessly worked towards their recovery.

Lapinta, a subadult loggerhead sea turtle, was accidentally foul-hooked at Okaloosa Fishing Pier on June 7, 2024. She had no other hooks or injuries and received supportive care at the C.A.R.E. Center. Lapinta was named by Kim through his donation at the inaugural "C.A.R.E. on the Coast" fundraising event held in May. Weighing 103 lbs., Lapinta excitedly returned home to the Gulf.

Dorothy, hooked in the mouth at Navarre Beach Fishing Pier, had one internal hook in her GI, but thankfully it passed naturally. Weighing 84 lbs.., Dorothy returned to her natural environment with a promising future ahead.

Charlotte, an adult Kemp's ridley weighing 60.5 lbs., was foul hooked at Okaloosa Island Fishing Pier on June 12, 2024.



Charlotte was medically cleared for release by the Gulfarium C.A.R.E. Center veterinary staff and eagerly made her way back to the emerald waters.

Rallis, a subadult loggerhead who weighs 136 lbs., was hooked in the front left flipper with a tarpon jig at the Pensacola Beach fishing pier. The care provided to Rallis and all the sea turtles that come through the Gulfarium C.A.R.E. Center is funded by the gracious donations of the community. Rallis braved the waves to return to his home.

Finally, Lilith, an adult Kemp's ridley was hooked at Navarre Beach Fishing Pier on June 11, 2024. Weighing 60 lbs., luckily, she suffered from no internal hooks so once she received a clean bill of health from staff, she was ready to return to the Gulf.

If you see a sea turtle in distress, injured, or deceased please report it to the Florida Fish and Wildlife Conservation Commission immediately at 1-888-404-FWCC (1-888-404-3922).

Follow the C.A.R.E. Center on Facebook to learn more about sea turtles and the center's rehabilitation efforts. The



C.A.R.E. Center and its patients can be visited as part of a general admission ticket to Gulfarium Marine Adventure Park.

The Gulfarium CARE Foundation, a 501(c)(3) non-profit, is proud to act as a beacon for

coastal conservation through marine animal rescue and rehabilitation.

Donations are tax-deductible and can be made online on the C.A.R.E. Center's webpage or through their Amazon Wishlist.





Are you passionate about the fight against Alzheimer's? Do you want to get more involved with the Alzheimer's Association and Walk to End Alzheimer's - Air Force Armament Museum? Join the Air Force Armament Museum Walk Planning Committee and help shape the movement to end this disease.

Committee members are the heart of the event, planning everything from the kick-off to the wrap-up. Some members focus on growing the event by recruiting teams and sponsors, others coordinate logistics and some work on promoting the event in the



community. There's a role for everyone!

To learn more about joining our volunteer Walk Planning Committee, contact:

Tina Henson, (850) 502-5947 or email thenson@alz. org or visit www.act.alz.org/ goto/panhandleassistantcarefl

New members are welcome to join any time throughout the year. Subcommittees may meet separately as needed.



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Community

Bears In Unexpected Places And What You Should Do

The Florida Fish and Wildlife Conservation Commission (FWC) is sharing the annual reminder that juvenile black bears might be seen in unexpected areas as they leave their mothers' home ranges in search of new locations of their own to settle down. Spring also marks a general increase in activity for bears after limited movements in winter.

"Juvenile or yearling bears - between the ages of $1\frac{1}{2} - 2\frac{1}{2}$ - start dispersing in spring and summer each year," said the FWC's Bear Management Program Coordinator, Mike Orlando. "The best thing people can do if they see a bear in an unexpected area is to give them plenty of space and to never approach or feed them and they will typically move along on their own."

During this time of year, black bear sightings increase in suburban and urban areas, including in cities such as Tampa, Orlando, Jacksonville and others around the state. Seeing a bear in a neighborhood is not necessarily cause for alarm. However, it is important that people secure food attractants so that bears do not linger in the area. Generally, if a bear is not able to find food and is given space, it will move on. Feeding

bears can make them lose their natural fear of people. It is also illegal in Florida to intentionally feed bears or leave out food or garbage that will attract bears.

Black bears are not generally aggressive, but like any wild animal, if they feel threatened, can become defensive. Dogs have been involved in over half of the incidents of people being injured by bears in Florida. When walking dogs, keep them close to you - ideally on a nonretractable leash - and be aware of your surroundings, which is good practice for preventing conflicts with any wildlife. Before letting your dog out at night in your yard, flip lights on and off and bang on the door to give bears and other wildlife a chance to leave the area.

As bears become more active this time of year, they cross more roadways. For your own safety and to avoid hitting bears and other wildlife, remember to slow down when driving, particularly on rural highways at dawn or dusk. Watch for road signs identifying bear crossing areas. Each year in Florida, an average of 300 bears are killed after being hit by vehicles.

If you have bears in your area, follow these additional BearWise® tips to help prevent conflicts with bears:

Secure food and garbage. Store garbage in a sturdy shed or garage and then put it out on

the morning of pickup rather than the night before. If not stored in a secured building, modify your existing garbage can to make it more bear-resistant or use a bear-resistant container. Secure commercial garbage in bear-resistant dumpsters

Protect gardens, beehives, compost and livestock with electric fencing. Pick ripe fruit from

trees and bushes and remove fallen fruit from the ground.

Remove or secure bird and wildlife feeders. If wildlife feeders are left up, only put enough food out for wildlife to finish eating before dark and make feeders bear-resistant.

Never leave pet food outdoors. Feed pets indoors. If feeding pets outdoors, only put food outside for short time periods and bring in leftover food and dishes after each feeding.

Clean, degrease and store

Range (2019)

grills after each use. If mobile, store them in a secure shed or garage.

Alert neighbors to bear activity. For bear conflicts, visit My-FWC.com/Contact, and click on "Contact Regional Offices."

If you spot an injured, orphaned or dead bear, feel threatened by a bear or to report someone who is either harming bears or intentionally feeding them, call the FWC's Wildlife Alert Hotline at 888-404-FWCC (3922).

More information is available at MyFWC.com/Bear where you can access the "Guide to Living in Bear Country" brochure. Find additional ways to be BearWise at BearWise. org. Florida is included with 38 other states that support Bear-Wise[®], an innovative program that helps people learn ways to responsibly live around bears.

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The community

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

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

Gone are the days when men's shopping was limited to a few basic options. The emergence of the "brotique" concept marks a departure from the traditional and paves the way for an elevated and personalized shopping experience. These stores have become synonymous with a fresh take on men's fashion, grooming, and lifestyle, providing a haven where men can explore their individuality without compromise. So, what sets Captured Clothing apart from conventional men's stores? It starts with the ambiance. Step into this brotique, and you'll find yourself in an atmosphere carefully crafted to radiate style, sophistication and masculine energy. The decor, lighting, and overall aesthetic are designed to create an inviting space that appeals to the sensibilities, making you right at home.

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

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





counterparts, these stores prioritize individualized service, with knowledgeable staff members who are passionate about being able to help customers. The "brotique" is more than just a place to buy clothes or grooming products; it has become a destination for men seeking inspiration, community, and a sense of belonging. Many of these stores host events, workshops, and collaborations, creating a platform for men to connect, network, and share their experiences and interests. As the popularity of the "brotique" continues to rise, it has become a game-changer in the retail industry. Its success can be attributed to its ability to adapt to the changing demands and expectations of the modern man. individualized service, and a vibrant community atmosphere.

Here at Captured Clothing we are excited and proud to embrace this new era of mens retail and known as 30A's Brotique!

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

Captured Clothing has custom apparel and curated goods from all over the globe.

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The community



A new home designed around you, with a backyard for parties and fun. Plus, a new amenity center ready to enjoy life without leaving the neighborhood. The Gathering Place clubhouse features a resort-style pool and sundeck, state-of-the-art fitness center, tennis courts and event lawn. Our gated community is just a short bike ride or drive to the activities and adventure awaiting you at 30A and the Emerald Coast. NatureWalk by Kolter Homes is outside the ordinary, and open daily for you to explore.



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By Maurice Stouse, Financial Advisor and Branch Manager

We are into an election year, the markets have made some extraordinary moves and we thought it was a good time to catch our breath and reflect on a few things. Davis Parrish, one of our advisors (in the Atlanta area) compiled some research (from Raymond James) for us and we wanted to share it with you here for your mid-year reading.

The Stock Markets:

As of June 21, the S&P 500 had surpassed its own record 31 times since the beginning of January. That equates to an all-time high every four trading days. This year marks the first election year since 1892 when both major party nominees have occupied the White House. Gains for the market have historically been higher when an incumbent president is running for reelection. The volatility index or "VIX," as of June 28 was 12.36, which was down almost 8% for the year. The worker participation rate is now at 62.4%. That is the percentage of people 16 years old and older that are working or seeking work. That puts it just about at its average for the past 75 years. Unemployment approximates 4% of the workforce. Its highest rate was almost 11% back in 1982 and its lowest rate approximated 2.5% in 1953.

We have a few observations for our readers.

First is U.S. debt. Higher debt leads to higher debt service which could mean either higher taxes or less capital available for investment and growth and ultimately lowering living standards for Americans. Raymond James published an article in the first quarter of this year addressing U.S. debt. Let us know if you would like a copy.

Second, we encourage read-

ers to research what the U.S. net worth is as well as the U.S. household net worth. That makes things a bit more encouraging since you might find that as debt has risen, so has wealth. And wealth is several times greater than the debt. There are a variety of sources online that address that. We are encouraged when we see U.S. worth at several times GDP and several times debt. The same for U.S. household net worth. Again, we remind readers that higher debt always leads to higher debt service and that is important to economic growth.

Third would be potential solutions for entitlements - mainly Social Security and Medicare. The last time that Congress took substantial action was in 1983 when Congress increased the full retirement age from 65 to 67 (for those born after 1960). That is being looked at again as the last time the FRA was extended, it also provided long-term solvency for several decades after. Other measures being considered are raising the cap of income where the Social Security tax is applied (there is no earnings cap for Medicare taxes). Regardless of how someone sees it, we remained encouraged that the U.S. has found the answer before and will find it again.

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

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Insights for Investors:

Where Do We Stand at Mid-year?

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mation provided is general in nature and is not a complete statement of all information necessary for making an investment decision and is not a recommendation or a solicitation to buy or sell any security. Past performance is not indicative of future results. Raymond James advisors do not provide tax or legal advice. Please see a tax professional for advice specific to your own situation.

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The community

Scenic Walton / 30A Charity License Plates Boost Walton County Safety & Beautification Efforts

The local community has rallied behind Scenic Walton's mission to enhance beauty and safety in Walton County with local residents registering for over 3,000 of the newly available charity license plates in advance of their distribution. \$25 from each initial sale and ongoing renewal fee goes directly to nonprofit Scenic Walton.

Leigh Moore, Executive Director of Scenic Walton, emphasized that all funds are dedicated to the pursuit of projects throughout Walton County, not just the beach areas. The organization focuses on improving median landscaping, promoting underground utilities, and expanding infrastructure for pedestrians and cyclists. These initiatives aim to create a safer and more attractive environment for residents and visitors alike.

"Not everyone that signed up for a plate during the pre-sale period has picked up their plate yet. We want to make sure they know they are ready! If they



signed up for a pre-sale voucher, there is no physical voucher. All they have to do is go to any Florida Tax Collector's Office up. They will look them up in

their system and give them their plate," says Moore.

The plate is available throughout the state of Florida. You can get yours at any tax collector office or online. "It's an easy way to support our countywide mission," says Moore. Each specialty license plate initially costs \$66.90 at a tax collector's office and \$72.35 online (including a \$5.45 shipping fee) the first year, with an annual renewal fee of \$30 thereafter.

The Walton County Tax Collector's offices have the plates in stock. Citizens with a car, RV, trailer, or golf cart/ LSV registered in Florida can pick up their plate in person there or order online. To learn how to order your plate online, visit Scenic Walton's website at scenic.org/walton-plate.





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Children's Volunteer Health Network Announces Record-Breaking Impact

Over \$488,630 in Services Provided During the 2023-2024 School Year

As the 2023-2024 school year comes to a close, Children's Volunteer Health Network (CVHN) is proud to share the significant impact made on children's dental health across Okaloosa and Walton Counties. This school year alone, CVHN's efforts have more than doubled the number of services provided, demonstrating their dedication to providing accessible and affordable healthcare to children in need.

CVHN's two Mobile Dental Clinics, Pearl and Niecy, brought smiles and much-needed care to 1,265 children from preschool through 5th grades across the Florida panhandle. Combined, their team offered a total of \$488,630 in donated dental services to children in need over the 2023-2024 school year in Okaloosa and Walton counties.

In a record-breaking year, CVHN's impact was profound. Across both counties, 1,265 students received much needed dental care. 81% of students with cavities had their decay arrested on campus using the Atraumatic Restorative Technique (A.R.T.), which is a minimally invasive procedure that offers lasting protection against decay. CVHN's network of generous dental providers was able to offer urgent dental care to the 16% of children who had pain and severe infection.

In addition to their two Mobile Dental Clinics, CVHN has several other programs to encourage laying the foundation for a lifetime of good health. The 'Early Intervention Preschool Program' rotates through preschool classes six times a year, applying a medicament that can reduce the incidence of decay by up to 97%. CVHN's "My First Toothbrush Program" provides donations of toothbrush kits to students and non-profits throughout Okaloosa and Walton Counties. This year alone, over 14 miles of floss went out into our community to encourage proper dental hygiene. CVHN's 'Non-Profit Partnership Program' focuses on delivering care directly to their non-profit partners, ensuring that children most in need





receive essential dental care, setting them on a path to a healthier future.

Looking ahead, the 2024-2025 school year will bring exciting expansions to all of CVHN's programs. CVHN is thrilled to announce their services will be available to students at Destin Elementary School, Southside



Primary School, and preschool students at the Wise Center and Freeport Learning Center. Furthermore, CVHN will be extending care to 5th graders at Freeport Middle School. These additions will increase the number of sites served to 24 locations.

CVHN plans to expand its network to include more dental, vision, and mental health professionals. Physicians in the community interested in joining the network, and providing their time and occasional services, are encouraged to contact CVHN's Executive Director, Megan Trent at megan@cvhnkids.org for more information.

The community is invited to join the mission to eliminate barriers to healthcare for children. For more information

Walton County Democratic Women's Club Joins in Juneteenth Celebration

The Democratic Women's Club of Walton County and four other groups in Walton County joined in the celebration of Juneteenth on Saturday, June 15. The first celebration of this historic event was organized by the DWCWC in Defuniak. The celebration's roots in slavery went unnoticed as Black and White people laughed danced and sang, simply enjoying each other. It was a testament to how things could be when we come together with joy in common. The holiday's name is a portmanteau of the words "June" and "nineteenth," as it was on June 19, 1865, when Major General Gordon



Granger ordered the final enforcement of the Emancipation Proclamation in Texas at the end of the Civil War. Other participating patrons of this event were The NAACP, Tivoli Historical Society, The Democratic Black Caucus of Walton County, and The Ladies of Distinction.

Health Network and their initiatives, visit www.cvhnkids.org

about Children's Volunteer and follow them on Facebook and Instagram.



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The community

Walton County Tourism Department Launches Keep Walton County Beautiful

The Walton County Tourism Department proudly announces the launch of Keep Walton County Beautiful (KWCB), a local affiliate of Keep America Beautiful dedicated to preserving the county's natural environment.

"Joining forces with Keep America Beautiful is a landmark moment," says Matt Algarin, Director. "Walton County is a special place. Through Keep Walton County Beautiful, locals and visitors will help protect our natural resources so everyone can enjoy them for generations to come."

Keep Walton County Beautiful will partner with individuals and businesses on beautification and protection efforts including:

• Tree planting and enhancement of green spaces

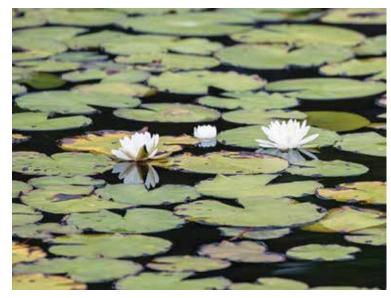
• Beach and roadway cleanups

• Litter prevention campaigns

• Resources for green businesses

In addition to resources for locals, KWCB will spearhead educational campaigns targeting visitors, encouraging them to act as good environmental stewards and participate in clean-up







and beautification events.

KWCB is led by Ashlyn Temples, marketing specialist for the Walton County Tourism Department. Please visit keepwaltoncountybeautiful.org to learn more and get involved today.

About Keep Walton County Beautiful:

Keep Walton County Beautiful, an affiliate of Keep America Beautiful, helps preserve the natural resources that make Walton County special through education, beautification, litter prevention, waste reduction and recycling programs. Keep Wal-



KEEP AMERICA BEAUTIFUL AFFILIATE

ton County Beautiful is funded by the Walton County Tourism Department. Please visit keepwaltoncountybeautiful.org/ about-us/ and follow us on Instagram, Twitter/X and Facebook to learn more.

Green Thumb Garden Club Announces Events and Programs for 2024 and 2025

By Kathleen Edge,

PUBLICITY & WEBSITE CHAIR Save the dates for the exciting events and programs Green Thumb Garden Club is planning for its members and the community next year.

The new year's first program will be on September 18, 2024, at Horse Power Pavilion and Westonwood Ranch in Freeport, Florida. Attendees will tour Westonwood's exceptional facility, including their aquaponics farm, followed by lunch at Horse Power Pavilion. Westonwood Ranch, a non-profit organization, offers transitional programs for teens & young adults with autism and developmental disorders with an emphasis on job training.

October 16, 2024, is the members-only Holiday Bazaar Pre-Sale at Cantina Laredo in Miramar Beach, Florida. The fourth annual Holiday Bazaar on November 2 is also at Cantina Laredo in Miramar Beach. The November Bazaar is GTGC's biggest scholarship fundraiser of the year, featuring beautiful hand-crafted trees, garlands, handmade cards, art, jewelry and much more. The event is open to the public and admission is free.

The holiday party will be

at the Royal Palm Grille in Miramar Beach on December 12. Attendees will be able to support Walton County Sheriff's Santa Patrol and a deserving Habitat for Humanity family while mingling with friends, enjoying fine fare and admiring the sunset over the Gulf of Mexico. GTGC Members are greatly appreciated for their generous donations to these worthy causes every year.

Gulfarium Marine Park, Eden Gardens and other great venues are in the planning stages for January through April 2025. In May 2025, a unique, special event is planned with a renowned floral designer... stay tuned for more information as details are finalized.

It is going to be an exciting new year. Green Thumb Garden Club always welcomes new members. 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 or send an email to greenthumbgardenclubinc@gmail.com. Some venues may have limited space and active members will receive priority.

Walton County Property Appraiser Gary Gregor Announces Reelection Bid

Gary Gregor, a long-time resident of Walton County, is running for reelection to the office of Walton County Property Appraiser. In a public statement he says, "Walton County is one of the most unique and diverse counties in Florida. With 29 years of experience in the appraisal field, and now a strong four-year record as your Walton County Property Appraiser, I believe I'm the most qualified to best serve our county during this time of growth and diversity. Most importantly, I will continue to prioritize serving the public and assisting property

implemented online services for the ability to file homestead exemption and tangible personal property returns.

We continue to restructure the office to improve workflow and timelines. We have created a system that consistently stays ahead of schedule and allows for a better appraisal process and additional time for field inspections to meet required mandates by Florida law. In addition, we've increased the outreach efforts and services of the office through the website, social media, and online services.

> In a statement to South Walton Life, Gary stated:

"I believe I am the best qualified candidate for this position, having 29 years of experience, approximately 10 of those in a management / supervisory role and the past four years as your Property Appraiser. In this time, the office complied with Florida Statutes, made technology and workflow process improvements while experiencing unprecedented growth in Walton County. I have the most appraisal experience having done

owners to address any questions or concerns they may have." As noted, Gary now has a four-year record to run on.

Goals achieved since being elected:

"First, we brought advanced appraisal technology to Walton County which enabled us to be more efficient and effective than ever before, also equipping us with the tools to provide the best possible customer service and the most advanced services available to Walton County. These improvements have also enabled us to be more effective in achieving our goal to be in compliance with Florida Statutes and Florida Department of Revenue Guidelines, as required by the Florida Constitution. With the emphasis on providing outstanding customer service for the citizens and property owners of Walton County, we have also

I have the most appraisal education having completed over 300 credit hours and 15+ classes related to the appraisal practice. I am the only candidate that is a Certified Florida Appraiser. I am the only candidate that holds a professional appraisal designation in mass appraisal. I look forward to continuing to bring advanced technology and professional appraisal knowledge and practices, along with an emphasis on outstanding customer service to the citizens of Walton County. It would be a tremendous honor to serve another term as your Walton County Property Appraiser. My promise is to continue to comply with all Florida Statutes, produce honest, fair and equitable assessments and exceptional customer service for all Walton County property owners.

standard) compliant appraisals.

Gregor has been married to Brianne Gregor for 20 years and together they share two children. His family is actively involved at New Harmony Baptist Church and they enjoy spending

their free time outdoors, at the beach, playing softball, hunting, fishing and going on new adventures. They are so happy to call Walton County home and he hopes to continue to share

his knowledge and passion by serving as the Walton County Property Appraiser for the next four years.



Re-elect Gary Gregor for Walton County **Property Appraiser**

Please allow me the privilege to continue to use my experience, knowledge, education and leadership for you.

The Candidate with:

the MOST appraisal experience the MOST appraisal knowledge

the MOST appraisal education

Vote Aug. 20

and proven leadership qualities

Christian, Conservative, Republican

Goals for keeping up with the growth and diversity in Walton County.

- Provide outstanding customer service Improve work flow
- Update and advanced appraisal analysis and technology
- Improve integrity and knowledge through staff education and employment of appraisal practice professionals
- Improve outflow of services that office provides and online filing capabilities

Experience, Knowledge, **Education & Integrity Matter!**



Community

Florida SBDC at UWF Classes

Florida SBDC at UWF Presents "5 Things Your Website Is Trying to Tell You & You're Not Listening"

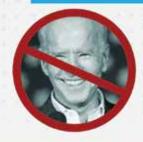
Join us July 16 from 9:00 – 10:00 a.m. online for "5 Things Your Website Is Trying to Tell You & You're Not Listening" presented by Matt Weber, President, ROAR! Internet Marketing. There is a treasure chest of free data that SMB's can use to guide their marketing strategies inside Google Analytics. Rather than trying to teach Google analytics, this unique program simply focuses on five specific questions that drive digital marketing decisions and how to find those specific answers. Data is only valuable when it produces actionable insights and this program goes beyond the charts, graphs and jargon to uncover those insights. No fee. To register, visit sbdc.uwf.edu and open

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- 2. Renew Your Vote-by-mail Ballot Request
- **3. Vote For Republican Candidates**

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VISIT WaltonGOP.org



"Training & Events." Sponsored IT Guy & Taboo Tech Topics" by Wells Fargo. IT Guy & Taboo Tech Topics" on July 30 from 9:00 - 10:00

Florida SBDC at UWF Presents "A Roadmap to Small Business Funding"

Join us July 18 from 9:00 -10:00 a.m. online for "A Roadmap to Small Business Funding" and take the first step towards securing the financial foundation your business needs to thrive. Whether you're a seasoned entrepreneur or just starting your journey, this webinar provides actionable insights that will propel your business towards success. Don't miss this opportunity to map out your path to small business funding excellence! No fee. To register, visit sbdc. uwf.edu and open "Training & Events." Presenters: Lyndsey Blanks, Business Banker, Hancock Whitney; Marsha Asbury-Turner, Business Development Officer, Florida First Capital Finance Corporation; Kelly Massey, Regionsl Director, Florida SBDC at UWF. Sponsored by Wells Fargo.

Florida SBDC at UWF Presents Tech Talk Tuesday: "Ask an IT Guy & Taboo Tech Topics"

Dive into the tech realm with our engaging webinar, "Ask an

on July 30 from 9:00 - 10:00 a.m. In this unique Tech Talk Tuesday session, participants are invited to bring their burning questions about information technology, cybersecurity, and digital trends directly to our expert IT panel. Explore both common and often overlooked tech queries, breaking through the taboo barriers that may surround certain aspects of the digital landscape. From decoding jargon to discussing sensitive topics, this webinar fosters an open dialogue where participants can gain valuable insights and expert advice. Whether you're curious about the latest tech trends or seeking answers to more unconventional questions, this online setting promises an informative and interactive experience. Join us for an enlightening discussion that demystifies the tech world in a candid and approachable manner. No fee. To register, visit sbdc. uwf.edu and open "Training & Events." Presented by Russell Hale, CEO, SNH Technologies, Jennifer Hale, Chief Marketing Officer, SNH Technologies and Susie Galyardt, SNH Technologies . Sponsored by Wells Fargo.



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By Julie McConnell, UF/IFAS Extension

Attracting pollinators is a common goal of many gardeners, but sometimes the interest stops at picking out plants. Honey bees and butterflies are well-known pollinators, but did you know that sweat bees, beetles, moths, and even flies also serve that role? If you have ever wanted to learn more about pollinators and how many are visiting those well-planned gardens, then let me introduce you to the Great Southeastern Pollinator Census!

In an effort to create pollinator habitats, increase entomological literacy, and collect data about pollinators, The Great Georgia Pollinator Census was





launched in 2019. This innovative program led by Becky Griffin, University of Georgia's Community & School Garden Coordinator, has expanded into the Great Southeastern Pollinator Census which includes South Carolina, North Carolina, and, as of 2024, Florida in this regional citizen science project.

On the designated days each year, participants will spend 15

minutes observing a plant and counting the number of insect visits to that plant. Insect visits are grouped into broad categories (small bees, honey bees, wasps, butterflies & moths, flies, and other insects) and recorded on an easy-to-read form. These forms can be uploaded to the website or entered on a computer after the count.

This year, the Great Southeastern Pollinator Census will be held on Friday, August 23 and Saturday, August 24. You can participate both days or just one – whichever best fits your schedule. Not confident about your insect identification skills? No need to worry, the Great Southeastern Pollinator Census website has great resources that help the user tell the difference between insects while keeping a practical distance.

If you are interested in help-

ing collect data for the census, visit https://gsepc.org.

An Equal Opportunity Institution. UF/IFAS Extension, University of Florida, Institute of Food and Agricultural Sciences, Andra Johnson, Dean. Single copies of UF/ IFAS Extension publications (excluding 4-H and youth publications) are available free to Florida residents from county UF/IFAS Extension offices.

REPUBLICAN TONY ANDERSON: Bringing neighbors together. Delivering results **for all of Walton County.**

Tony Anderson is a father, grandfather, retired small business owner, and conservative Republican.

As our Walton County Commissioner for District 5, Tony works to deliver results for all residents, not just the elite few. With your support in the August 20 Republican Primary, Tony will continue the fight to:

- Support local businesses and create new jobs
- Improve infrastructure and roads
- Protect and expand public beaches
- Invest in parks and recreation facilities
- Cut property tax rates

Learn more at VoteTony24.com.





The community



Celebrate 100 Years of Golf at Eagle Springs Golf & Recreation!

Save the Date: August 17, 2024 @ 9 AM

Food trucks, prizes, special discounts & more! Come and see the newly renovated golf & recreational facility!

Making memories for the next 100 years of golfing at Eagle Springs Golf Course. Bring in your story of golfing at Defuniak/Eagle Springs Golf course, include a selfie and get a free commemorated Eagle Springs coffee mug. You can also send/text to paul@lifemediagrp.com/850-999-3245. Players, this will run as an additional full page of pictures and memories in the SoWal Life August edition.

> Eagle Springs Golf & Recreation 117 Country Club Lane, Defuniak Springs

www.eaglespringsgolf.com

Barbara Morano: Champion for Change

Barbara Morano, Republican, is running for Walton County Commissioner for District 5, bringing a wealth of experience and a proven track record of community service. Her extensive involvement in county activities, organizations, and tireless volunteer work showcases her commitment to the com-

Additionally, she contributed to the Draper Lake Architectural Control Committee from 2018 to 2020 and currently presides over the Hidden Lake Condominiums as President since 2019.

As a board member of the South Walton Community Council Contributions, Barbara

munity and readiness to take on this vital role. In a public statement, Mrs. Morano stated, "I have participated in many county meetings during the past five years, speaking at the podium on the county budget, the land development code, planned unit developments and ordinances that affect our quality of life and the natural environment and the need for enhanced infrastructure throughout Walton County. I do my homework and I research. I have no special interests except for the citizens of Walton County."

Leadership in Community **Organizations**

As a former school counselor, supervisor and principal, Barbara's advocacy for children, parents and teachers was always at the forefront. Her dedication to helping others ignited her passion for advocacy, problemsolving and leadership in retirement.

Barbara is a Board member of South Walton Community Council, a 501c3 non-profit volunteer organization with a focus on sustainable growth. She is a member of Coastal Seniors. Barbara led the Draper Lake Coastal Village HOA as president from 2014 to 2017.

has actively op-

candidate to fill the Board of County Commissioner Seat in District 5. Walton County Citizens for Smart Growth believes that Walton County will thrive and grow responsibly under her leadership. We urge our fellow citizens to support Barbara Morano's candidacy for the Board

of County Commissioners, District 5."

Barbara has been married to James Morano for over 50 years and they have a married daughter who is an infectious disease physician working at the Veterans Hospital in Tampa and one grandson. "I have enjoyed the beauty of Walton County, the diversity of the various communities and cities, but most of all, I desire to serve as your Commissioner and I promise to serve with integrity, transparency and caring for all FIVE districts."

Voting for Morano is a vote for change.

BARBARA MORANO Republican for County Commissioner



Giving a Voice to the People

Barbara is driven by a desire to maintain the character and quality of life in Walton County. She is an articulate advocate who is actively involved in managing responsible growth, and promoting accountability and transparency.

POSITIONS:

- ✓ Supports opening South Walton beaches to public access, restricting signs on beaches and banning ghost chairs
- ✓ Opposes rezoning to allow expanded and higher density development
- ✓ Supports preserving the character and natural resources of Walton County
- ✓ Supports responsible spending of taxpayer dollars that are fairly distributed throughout the county.

Contact Barbara:

Barbara.Morano@proton.me · 850-585-4935 www.BarbaraMorano2024.com

FOR CHANGE - VOTE MORANO Vote on August 20 in the Republican Primary



Political ad paid for by Barbara Morano for County Commissioner.

posed detrimental developments, such as defeating the rezoning of property on Moll Drive for an RV park and reducing the density of a DR Horton project on 30A. She has alerted neighbors to potential developments, worked to

> lic regional beach accesses, and advised communities both north and south of the bay on navigating county processes and procedures. "I have walked neighborhoods and knocked on doors to inform citizens of projects that are being proposed and would negatively affect them."

eliminate "ghost chairs" at pub-

Endorsement

The Walton County Citizens for Smart Growth has endorsed Barbara Morano for the Board of County Commissioners, District 5. A portion of the endorsement:

"Mrs. Morano has demonstrated a remarkable commitment to the community and promotes fiscal responsibility when taxpayers' funds are spent.... watchful that it will be managed prudently and effectively.

Her extensive experience and active participation in crucial county meetings highlight her understanding of county governance. Barbara's unwavering dedication to smart growth is evident in her advocacy for green space conservation and her significant contributions to the Tree Ordinance committee.

Barbara's tenacity, knowledge, and proven perseverance make her the best overall

VISIT SOUTHWALTON.LIFE

Local Marine Biologist's Shark Insights and Safety Tips

By Joe Moore, founder, 30A Sealife Discovery Center and Appleseed Expeditions

Hello, my name is Joe Moore. I hold a master's degree in Fishery Science from the University of West Florida and have extensive experience teaching marine biology in Hawaii, the Galapagos, California, and Florida. As the founder of the 30A Sealife Discovery Center and Appleseed Expeditions, as well as a Walton County resident, I'd like to share my perspective on the recent shark attacks along 30A in the Florida Panhandle.

I recently conducted an aerial survey using my paraglider over the region where the incidents occurred to investigate potential threats or anomalies in the ocean waters. Here are my findings:

Factors Contributing to Shark Presence

June Grass Proliferation: I observed extensive June grass along the shoreline. This phenomenon attracts baitfish, sea turtles, and other marine wildlife closer to the shore, creating a rich feeding ground for predators.

Abundance of Bait Fish: I noted an unusually high number of baitfish near the shore and around artificial reefs. This dense population of prey attracts small sharks, likely blacktip and sandbar sharks, which I identified from the air due to their sleek bodies and pointy snouts.

Early Arrival of Tarpon: Typically, tarpon migrate north in May and June, peaking in August and September. However, this year, they arrived early and in larger numbers, feeding on baitfish near the shore.

Goliath Groupers and Devil Rays: I spotted large goliath groupers under the piers and numerous devil rays feeding on plankton. The presence of these rays indicates a significant amount of plankton in the water, further enriching the food web.

Loggerhead Sea Turtles: I observed many large loggerhead sea turtles offshore. June marks the peak nesting season for these gentle giants. Large



sharks often wait in shallow waters to ambush these turtles, making the waters near shore more succeptible to shark interaction.

Shark Behavior and Human Interaction

The combination of abundant baitfish, plankton, and sea turtles has drawn more sharks, including potentially dangerous bull sharks, closer to shore. The increase in marine activity has also coincided with a peak tourist season, increasing the chances of shark encounters. Safety Tips for Enjoying the Emerald Coast

To ensure a safe and enjoyable experience at the beach, here are some important precautions: **Swim in Groups:** Sharks are less likely to approach groups of people.

Avoid Dawn

and Dusk: These are peak feeding times for sharks. Stay out of the water during these times.

Stay Out of Murky Waters: Sharks may bite out of curiosity when visibility is low. Our waters along the Emerald Coast are usually clear, so avoid swimming when the water is churned up.

Avoid Night Swimming: Sharks are more active at night.

Stay Clear of Fishing Ar-eas: Avoid swimming where bait is present in the water, as this attracts sharks.

By following these guidelines, you can greatly reduce the risk of a shark encounter and enjoy the beauty of our white sandy beaches safely.

Enhancing Marine Science Education

As the founder of the 30A Sealife Discovery Center and Appleseed Expeditions, I am dedicated to educating students about marine science. We offer school marine science trips and school trips focused on studying sharks and other marine life. These programs provide handson learning experiences, fostering a deeper understanding and appreciation of our oceans.

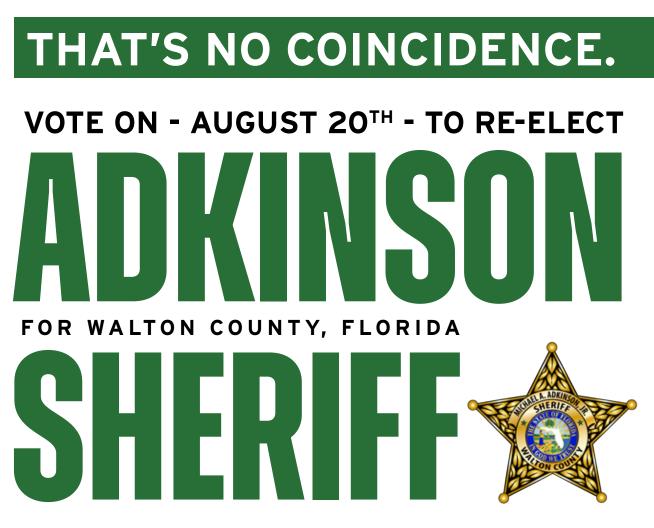
If you are interested in learning more about marine biology, shark behavior and ocean conservation, consider joining one of our educational trips. Together, we can enhance our knowledge and contribute to the preservation of our precious marine ecosystems.

Stay safe, enjoy the beach, and remember to respect the ocean and its inhabitants.

For more information, visit appleseedexpeditions.com or on Facebook at Appleseed Expeditions.

CRIME
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SOURCE: WALTON COUNTY UNIFORM CRIME REPORTING (UCR CRIMES).



PAID BY MICHAEL ADKINSON JR., REPUBLICAN, FOR SHERIFF.

A Year-End ECTC Celebration!

A gathering of theatre students came together recently at Emerald Coast Theatre Company (ECTC) to celebrate the close of their 11th Season, induct Jr. Thespians and commemorate the end of a fruitful season of children's educational theatre. This event allowed ECTC's students and parents to come together with food and fellowship for middle school level Jr. Thespians, as well as their high school aged Teen Company counterparts.

The 2024 Inductees included: Ashlynn Aigret, Campbell Carter, Alice Heller, John Kerrigan, Maggie Kerrigan and Noah Modinger. They were joined by their fellow Jr. Thespians: Lucca Bucalo, Hailey Estrada, Jordyn Fowler, Jenna King, Mackenzie Krout, Clara Petersik, and Preston Smith.

In partnership with the Seaside Neighborhood School, ECTC's Junior Thespian Troupe (No. 89447) is a part of District 10 and a chartered member of the Educational Theatre Association's Junior Thespians. The troupe competes in regional and state competitions and focuses on specialized training, acting techniques and implementing those techniques into performance.

2024 Jr. Thespian inductees:

Ms. Darla, Noah Modinger, Alice Heller, Maggie Kerrigan, John Kerrigan, Campbell Carter, Lucca Bulaco, Mr. Heath

2024 Jr. Thespian Jr. Company Ed Students:

Back Row: Ms Darla, Preston Smith, Noah Modinger, Jenna King, Hailey Estrada, Alice Heller, Campbell Carter, Tabitha Sheldon, Mr Heath, Caden Gray, Ben Bathula, Leya



Bathula, Maggie Bingham

Middle Row: Maggie Kerrigan, Mackenzie Krout, Clara Petersik, Jordyn Fowler, Mercie Taylor, Alex Koehler

Bottom Row: Zoe Fisher, John Kerrigan, Lucca Bucalo, Teddy Petersik

2024 Jr. Thespians:

Ms Darla, Preston Smith, Noah Modinger, Jenna King, Hailey Estrada, Alice Heller, Maggie Kerrigan, Campbell Carter, Mackenzie Krout, Lucca Bucalo, Mr Heath, Clara Petersik, Jordyn Fowler

2024 Best Thespian: John Kerrigan

ECTC Announces Broadway's Lulu Picart for Musical Theatre Intensive in July

Emerald Coast Theatre Company (ECTC) is proud to announce Broadway's Lulu Picart will serve as Musical Director for the Musical Theatre Intensive: Disney's High School Musical for Teens July 8 - 28, 2024. This three-week camp will stretch students' theatre skills and grow them as performers. Students work on acting, vocals and dance while receiving high quality instruction and direction from ECTC professionals and former Broadway performer Lulu Picart, an acting and creativity coach. Her work in musicals and on-stage direction includes Norwegian Cruise Lines, Walt Disney World, Orlando Shakespeare Theatre, Universal Orlando, The Choir of Man. As a performer, Lulu has appeared on Broadway (1776), off-Broadway (Disenchanted!, Lortel nominated), around the world



on tour (1776, R+H Cinderella, Madagascar Live!), and at many theaters and theme parks. Lulu is also an adjunct faculty member at Pace University. Follow Lulu -@lulupicart

Students can register for the Musical Theatre Intensive at emeraldcoasttheatre.org/summer-camps.

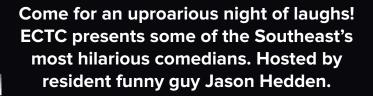






Jason Hedden

emerald coast **theatre company**



July 19

More Info and Tickets: www.emeraldcoasttheatre.org

Events

Page 24

Family Friendly Events

Blue Angels Pensacola Beach Air Show in Pensacola July 13

The RED WHITE & BLUES Pensacola Beach Air Show 2024 featuring the Blue Angels will be held on Saturday, July 13 at 12 p.m. Locals and visitors from all over look forward to the annual Pensacola Beach Air Show held in the summer. The show highlights Pensacola's hometown heroes — the Blue Angels - the U.S. Navy's flight demonstration squadron stationed at Forrest Sherman Field aboard Naval Air Station Pensacola. The Blues hold several practice sessions along the beach in the days leading up to the big event on show day.

Topsail Hill Preserve State Park Guided Plant Stroll July 15

Join Topsail Hill Preserve State Park and Master Gardener Bill Kuenstler on the third Monday each month from 9-11:00 a.m. for a Guided Plant Stroll. The stroll begins at Tram Stop #2. This program is free with



regular park admission. Park programs are made possible by Friends of Topsail Hill Preserve State Park. For more information about the Friends of Topsail Hill Preserve State Park, visit topsailparkfriends.org.

Scallyway Sundays at Baytowne Wharf

Join Sandestin's Village of Baytowne Wharf for magic, music, and mayhem! Watch as featured pirate Captain Davy takes you on an adventure with two magic shows on stage at 7 p.m. & 8 p.m. Sundays, May 19 - August 4. Admission is FREE and open to the public.

Movie Mondays at The Village of Baytowne Wharf

Bring your lawn chair or blanket and cozy up on the Events Plaza Lawn for a featured film. Free and open to the public. Movies start at 7:15 p.m. June 17: Cars, June 24: Vivo, July 1: Secretariat, July 8: Holes, July 15: Mummies, July 22: Dumbo, July 29: The Little Mermaid, August 6: Dolittle.

The REP: Jack and the Beanstalk in Seaside Mondays

The Seaside REP Theatre presents Jack and the Beanstalk Mondays at 6:30 p.m. May 20 - August 5 at the Seaside Amphitheater. Presented by the Seaside Merchants, this complimentary event will entertain the entire family. Get ready to climb into a magical world of wonders and grumpy giants in this heartwarming tale of courage, family, and finding magic in the most unexpected places.

Huck & Lilly at Seaside Amphitheater Tuesdays and Thursdays

Huck & Lilly will perform LIVE in the Seaside Amphitheater Tuesdays and Thursdays at 5 p.m. Bring a chair or blanket, snacks and drinks, and enjoy the show. Free and open to all ages. Singer/songwriters Ken Johnson and Andi Zack-Johnson as Huck and Lilly specialize in music for kids AND the grown ups who love them!

Rapunzel at Alys Beach Amphitheatre Tuesdays

Join The REP as they perform Rapunzel on Tuesday evenings at 6 p.m. at the Alys Beach Amphitheatre. This twist on the beloved storybook runs from May 28 through July 30. A complimentary event proudly presented by the Alys Foundation. Get ready to untangle your imagination with this hair-raising rendition of Rapunzel that's full of fun and adventure for the whole family. For more information, visit LoveTheREP.com.

Baytowne Wharf Boomin' Tuesdays & DJ Dance Party

The Village of Baytowne Wharf is hosting a Boomin' Tuesday extravaganza every week. Enjoy singing and dancing with DJ Mike Whitty in the Events Plaza from 7:15-9:15 p.m. Then watch as they light up the night sky with a breathtaking fireworks show over the lagoon at 9:15 p.m.

The REP: Adventures in Alys Tuesday and Thursday Mornings

Proudly presented by the Alys Foundation, Adventures in Alys, a completely original storytelling experience for children of all ages takes place Monday and Thursday at 10 a.m. through August 1 in the Amphitheatre.

Continued on next page



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Events

Family Friendly Events

Watch as The REP Theatre actors perform a masterfully improvised story based on audience suggestions.

Wild Sea Turtle Wednesdays at The Big Chill 30A

Join South Walton Turtle Watch on Wednesday mornings through July 31 for Wild Sea Turtle Wednesday at The Big Chill 30A from 9-11 a.m. Learn about sea turtles, paint, adopt a hatchling and take the Jr. Ocean Ranger pledge to help keep our beaches clean, dark and flat for nesting sea turtles and baby hatchlings. The event is free and open to the public. For more info, visit www.southwaltonturtlewatch.org.

The REP: Pinocchio in Rosemary Beach Wednesdays

The Seaside REP Theatre presents Pinocchio, kids theatre every Wednesday at St. Augustine Green in Rosemary Beach at 6:30 p.m., May 22 - August 7. Presented by The Merchants of Rosemary Beach, this complimentary event will entertain the entire family. Join Pinocchio as he embarks on a journey like no other, encountering a cast of unforgettable characters and getting into trouble at every turn.

Alys Improv Hour Wednesday Mornings

Alys Improv Hour takes place Wednesdays at 10 a.m., in the Alys Beach Amphitheater through July 31. Join The REP's improv troupe, The Awkward Oxen, as they play improv games, and make up scenes and songs on the spot based on audience suggestions. Don't worry, if you suffer from a bit of stage fright you're free to hang out and watch and get some laughs.

Emerald Coast Theatre Company: Broadway on the Boulevard Thursdays

Emerald Coast Theatre Company presents Broadway on the Boulevard: Oh What a Night every Thursday night in Grand Park at Grand Boulevard. The show opened on May 23 with ongoing performances through August 8. The show starts at 7:30 p.m. This event is free and open to the public. Bring your lawn chair and dancing shoes! Meet the local and regional actors that grace our ECTC stage in this intimate cabaret setting.

Watersound Sounds **Like Summer Series Thursday Nights**

The Watersound community invites you to Sounds Like Summer, a series on Thursday nights through August 15, featuring live music, theater, outdoor movies and more under the shade of The Pavilion at Watersound Town Center. Featuring ample parking, a covered pavilion, and ceiling fans, all family-friendly events are free and open to the public.

Fly Guy Thursdays at Baytowne Wharf

Enjoy shows from fly-board extraordinaire Ben Merrell over the lagoon on Thursdays, May

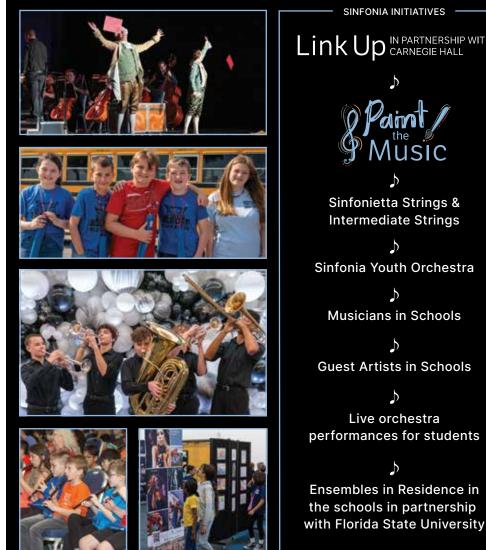


23 - August 8 from 6:30 - 8:30 p.m. Watch as he soars to the sky and makes waves on Thursday nights in The Village of Baytowne Wharf. Admission is FREE and open to the public.

Grand Boulevard Lawn Games

Grand Boulevard invites you to bring the entire family out to

enjoy some fun in the sun! Summer Lawn Games will take over Grand Park from 5 - 8:30 p.m. daily, May 25 through August 10. Grab some food and drinks from one of the many restaurants in Grand Boulevard before you settle into a fun round of corn hole, giant lawn chess, checkers and more.



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🏚 Arts

Book Review: 12 Ways to Age Gracefully

By DAVID HOLLAND

The ancient Norse saying, "time stops for no man," slaps me in the face each time I look at myself in the mirror. The reminder of my mortality is growing with each new gray hair and laugh line. Fighting the reminders of passing time, Susan Neal shows a better way. Her newly released book, "12 Ways to Age Gracefully," reveals how to accept the challenge of aging with grace and gratitude.

As a nurse and certified health coach, Susan has the medical background and training to explain groundbreaking research in ways people can use in their lives. Reading this book inspired me to engage in its strategies. I can be healthier, and Susan shows me how in practical, manageable steps.

You can find "12 Ways to Age Gracefully" published by Iron Stream Media in bookstores and on Amazon.com. Doctors and scholars alike recommend her refreshing book.

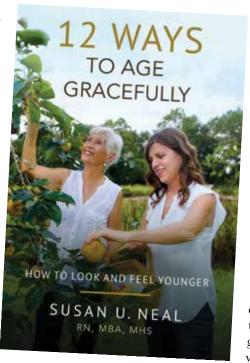
The following testimonies attest to the timeliness of her topic. "In '12 Ways to Age Grace-

fully,' Susan Neal weaves relatable stories from her personal health journey. Her extensive dietary expertise results in an empowering guide that reads like a conversation with a trusted friend. From dietary insights to scriptural wisdom, Susan provides readers with actionable strategies to help them prioritize wellness in every area of their lives," says Dr. Saundra Dalton-Smith, physician, bestselling author, and host of "I Choose My Best Life" podcast.

Dr. Michelle Bengtson, author of "Breaking Anxiety's Grip," also says "12 Ways to

Age Gracefully' explains how to make better decisions in diet and physical activities. The book provides well-balanced applications for issues we face as we age, including our spiritual health. Through this book, we learn the secrets to healthy habits and a long life."

Billie Jauss, international



speaker, author of "Making Room," "Distraction Detox," and host of "The Family Room," podcast says, "Susan Neal shares how she overcame ten serious medical problems that impacted her lifespan. The information includes checklists of conditions related to various problems and

changes to make in response. She covers health, emotional, mental, and physical choices for a better, longer life, to start at any age.'

Ginny Cruz, PT, MPA, author of "The New Mom's Guide," relates, "Whether you're already in your senior years or not there yet, the best time to begin aging gracefully is today. Susan shares her own poor health experiences, which motivate her ongoing journey to better health. As a nurse and certified health and wellness coach, she has the medical background and training to understand and explain groundbreaking research in ways everyday people can use in their lives. Whatever your dreams are for your senior years, you'll want to feel good and have the energy to enjoy them fully. Get started today. I have."

Rick Bennett, MD, says, "This is an excellent comprehensive book that details the various vital areas of health and how it can positively impact longevity. A healthy body and mind that work together are essential. The author has done a great job emphasizing both the biochemical and psychological components that contribute to overall well-being. Most importantly, you will get a healthy dose of scripture along with it."

Linda J. Dindzans, MD, author of "A Certain Man" says, "Whether you are just starting your wellness journey or on the path to longevity, '12 Ways to Age Gracefully' is the ultimate resource to guide you every step of the way. You can reclaim that youthful energy and glow, and keep disease and illness from claiming you as its next victim. Susan offers practical advice in addition to the best proven scientific methods. You will want to reference this book often and give it to the ones you love!"

Order your copy today of Susan Neal's book, "12 Ways to Age Gracefully" published by Iron Stream Media and available at your local bookstore and Amazon.com.



ARTSREACH - PAINTING THE PICTURE

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Presenting the 31st SEASIDE Prize[™] Celebration

SEASIDE Institute™ Announces Ellen Dunham-Jones and June Williamson as the 2025 Seaside Prize Recipients

The SEASIDE Institute[™] is thrilled to announce the recipients of the prestigious 2025 SEASIDE Prize[™]. The Prize, which is awarded annually, celebrates individuals who have made significant contributions to the fields of architecture, urban planning, and community development.

On this momentous occasion of the Seaside Prize, the Seaside Institute is honored to bestow this recognition upon two distinguished individuals: Ellen Dunham-Jones and June Williamson. The celebration will take place the weekend of February 7 through February 9, 2025, with a variety of events and symposia.

Architects and academics Ellen Dunham-Jones and June Williamson are co-authors of the groundbreaking Retrofitting Suburbia series of books. For over 20 years, they have documented and advocated for successful redevelopment, reinhabitation, and regreening of

dead shopping malls, aging office parks and other parking-lotdominated real estate into more resilient, just, and communityserving places. Their book Retrofitting Suburbia: Urban Design Solutions for Redesigning Suburbs (Wiley, 2008, updated 2011) won the Association of American Publishers PROSE Award for best architecture and planning book of the year. A sequel, Case Studies in Retrofitting Suburbia: Urban Design Strategies for Urgent Challenges (Wiley, 2021), won a Great Places Book Award from the Environmental Design Research Association. Their work has been widely featured, including in the New York Times, Washington Post, NPR, PBS, and TED.

Ellen Dunham-Jones is professor and director of the MS in Urban Design at the Georgia Institute of Technology in Atlanta, where she hosts the Redesigning Cities podcast series. She has been honored as the 2018–19 Woman Educator of the Year



Ellen Dunham-Jones

by Architectural Record, the 2023 Plym Distinguished Visiting Professor at the University of Illinois and by Planetizen in 2017 and 2023 as one of the 100 most influential urbanists. Author of over 100 papers and book chapters on contemporary design theory and practice, she maintains the suburban retrofit database, tracking over 2,500 entries.

She is a Fellow and past board chair of the Congress for the New Urbanism and currently serves on the steering committee of the Urban Design Academic Council.

June Williamson is professor and director of Graduate Pro-



June Williamson

grams in Architecture at The City College of New York's Bernard and Anne Spitzer School of Architecture. Her sole-authored book Designing Suburban Futures: New Models from Build a Better Burb (Island Press, 2013) contextualizes and documents an innovative urban design ideas competition for reenvisioning suburban areas of Long Island. She serves on the board of directors of the Association of Collegiate Schools of Architecture. She has practiced and taught architecture and urban design across the United States in New York City, Los Angeles, Atlanta, Salt Lake City, and Boston.

The Seaside Prize is a testament to the tremendous impact June Williamson and Ellen Dunham-Jones have had on the built environment. Their books and teachings inspire architects, planners, urban designers, developers, and community leaders to retrofit aging, underperforming suburban properties to address urgent challenges, disrupt automobile dependence, improve public health, support an aging society, leverage social capital for equity, compete for jobs, and add water and energy resilience. Together they have worked to bring change to education and to communities to "Retrofit Suburbia."

The Seaside Institute will formally present the Seaside Prize to Ellen Dunham-Jones and June Williamson at the awards ceremony on February 8, 2025, by Seaside, Florida, founder Robert Davis. The ceremony will be hosted at The Chapel at Seaside, and it promises to be an evening of celebration, reflection and inspiration.

For more information about the Seaside Prize and the Seaside Institute, please visit our website at SeasideInstitute.org.

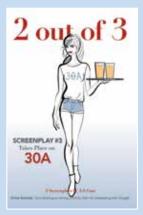
AUTHOR AA Gast Releases New Book Set on 30A

Local author AA Gast releases his new book, "2 out of 3." Much of the comedy takes place along our scenic Highway 30A. "2 out of 3" is available for purchase at Sundog Books in Seaside, Beach and Brew in Seacrest and The Hidden Lantern in Rosemary Beach.

Follow Simon and Ray on their adventures through Portland Oregon, Southern Indiana and Highway 30A in the Florida Panhandle. These guys purpose to live life in their retirement years to the fullest. For them, that means playing tennis and solving crimes... along with a fair amount of drinking. Simon and Ray always go out of their way to help a friend.

Ray Gamble and Simon Rush are remarkable friends as well as aging but talented tennis partners.

Ray is a retired engineer and political liberal. He is passionate and driven to the point that his immediate surroundings often escape him.



Ray is led by his heart, inner voice, and his trust in Simon.

Simon is a retired musician of 1970s fame. He loves the finer things in life especially the people closest to him. Simon is complex and internal and comes across as a bit of a mystic. He is abnormally intuitive and gently private. He is highly entertained by Ray and quietly holds a very deep respect for him.

These boys stay amused by the life that remains in front of them and Gast hopes you do too.



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Experience the Benefits of Hormone Therapy



By Dr. RICHARD CHERN, MD Are you seeking to regain your energy, improve your wellbeing, and reclaim your zest for life? If you're a man or woman over 40, and some as young as 30, the Hormone Restoration Center in Miramar Beach offers a transformative opportunity through hormone therapy. Step into a world of renewed vitality and optimal health with advanced treatments. In today's fast-paced world, hormonal imbalances can often disrupt our lives, leaving us feeling fatigued, experiencing mood swings and struggling with various symptoms. The Hormone Restoration Center specializes in personalized hormone therapy programs that cater to the unique needs of individuals suffering from these symptoms.

The cornerstone of our approach is bioidentical hormone replacement therapy (BHRT). Unlike synthetic hormones, bioidentical hormones are derived from natural sources and mirror the hormones naturally produced by your body. This enables a seamless assimilation process and enhances the effectiveness of the treatment with minimal side effects. The expert providers at the Hormone Restoration Center will conduct a comprehensive evaluation to create a customized treatment plan tailored to your specific needs and goals.

The advantages of hormone therapy are clear. Patients frequently report increased energy levels, improved mental clarity, enhanced mood stability, and an overall sense of well-being. Furthermore, hormone therapy can aid in weight management, boost libido and help maintain muscle tone and bone density. The experienced team at the Hormone Restoration Center will guide you through the process, ensuring you experience a transformation that extends beyond symptom relief, empowering you to live your life to the fullest

Your safety and well-being are of utmost importance at the Hormone Restoration Center. It adheres to the highest standards of care, utilizing state-of-the-art diagnostic tools and evidencebased treatments. The expert physicians and staff closely monitor your progress, making adjustments as necessary to maximize results and minimize potential risks. Rest assured, you will receive comprehensive care that is tailored to your unique needs and guided by a commitment to your health and satisfaction.

Conveniently located in Miramar Beach, the Hormone Restoration Center offers a warm and welcoming environment. The compassionate and knowledgeable team will provide the support and guidance you need throughout your journey. Complementing the hormone therapy program, the center offers weight loss options including the newest semaglutide to optimize your long-term success in maintaining your newfound vitality.

Take charge of your wellbeing and rediscover the joy of life. Experience the transformative power of bio-identical hormone therapy at the Hormone Restoration Center in Miramar Beach. Embark on a journey towards enhanced wellness, irrespective of your age. Schedule your consultation today and embrace a life filled with energy, vitality, and renewed purpose by calling us at (850) 837-1271.

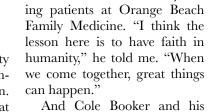
Dr. Richard Chern, MD provides hormone therapy to men and women across the country and treats many of the doctors and nurses in the area. Call him for an appointment at The Hormone Restoration Center at (850) 837-1271.

MIRACLE

continued from page 6

girl," he said.

Louisville's Cathy Dougherty and her husband, Joe, have finished up their beach vacation. Both are feeling blessed that they were able to help in some way. They sure are glad that Joe bought that ratchet strap.

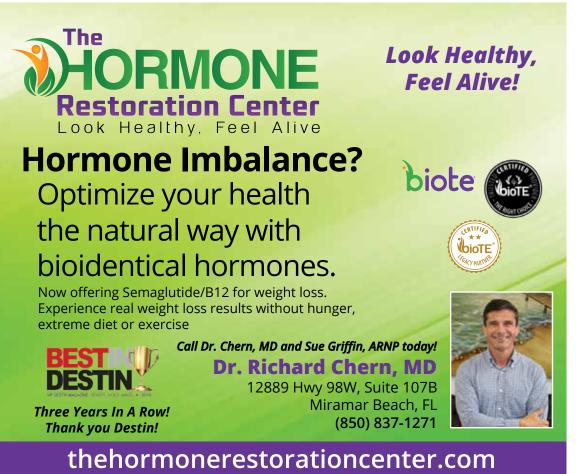


And Cole Booker and his wife Jasmine? They are back home in Mississippi, glorifying God for putting the right people

Dr. Forbess remains busy see-

in the right place. "I'm a big Jesus guy," Cole told me. "It was all Jesus," he added.

Lulu has had numerous surgeries, and she is now being fitted for prosthetics at an undisclosed hospital. Her mother Ann Blair tells me when the time is right, the story of her amazing, strong, fierce and beautiful daughter will be told.



Until Lulu's story is written, Ann Blair writes on Caring Bridge:

"Lulu is worried about not fitting in and people making fun of her. I need prayers for everyone to be understanding and to show her grace. I also need prayers for Lulu to know that her hand and her leg do not define who she is."

June 7th, 2024, brought an unimaginable, frightening scene. But, thanks to a wonderful community, America came together and saved a life.

While Lulu Gribbin faces a long road ahead, she's forging on. She is amazing and strong and fierce and beautiful, and she's smiling more often these days.

Because Lulu has made it. Thanks to "The Miracle at Seacrest Beach."

Birmingham's Rick Karle is a 43year TV news veteran and a 25-time Emmy winner. His "good news" stories can be found on Facebook at Rick Karle Good News. You can email Rick your story ideas at RickKarleGood-News@gmail.com

From the Publisher

As have many of you, SoWal Life has been following the accounts of the recent, rare shark attacks that happened in our area June 7. We are all saddened to hear of these tragic events regarding all three victims. However, we are grateful for the heroes (ordinary people accomplishing extraordinary feats) in the water and on the beach that day, as well as the Walton Co. Sheriff's Office, South Walton Fire District, local doctors, nurses, flight crews, hospital staff and many others. We want to recognize you and thank you! We know God was there; and was working through these brave men and women to save lives. Thank you also, Rick Karle, for telling this story so eloquently and allowing us to print it.

Lulu is progressing miraculously each day; you can follow her progress through her mom, Ann Blair Gribbin, on Caring-Bridge.org. Search Lulu Gribbin.

To help support Lulu, you can contribute to the Caring For Lulu fund at Oakworth Capital Bank through Zelle, Caringforlulu@gmail.com. Or mail a check made out to Richard Littrell and Stephen Faust FBO Lulu Gribbin: Oakworth Capital Bank. Attn: Richard Littrell FBO Lulu Gribbin, 850 Shades Creek Pkwy., Suite 200, Birmingham, AL 35209. Cards can be sent to Lulu Strong, PO. Box 660257, Birmingham, AL 35266-0257.

You can support Elizabeth Foley through GiveSendGo. com, "Supporting Elizabeth Foley & The Foley Family."

~ Lori Leath Smith, Life Media Publisher



By KAY LEAMAN, HEALTH ARCHITECT, HEALTHYDAY HealthyLife

LAUGH: To express certain emotions, especially mirth or delight, by a series of spontaneous, usually unarticulated sounds often accompanied by corresponding facial and bodily movements.

People bring laughter into their lives in various ways. From watching comedy, to animal videos, telling jokes, listening to songs, reading, etc. The newest trend is laughing yoga. If you haven't tried it, I recommend you consider it. You can grab a Youtube video or find a class.

My mom had a large and wicked sense of humor. Our home experienced a plethora of jokes and comedy television shows. If we fell, mom would say 'Are you ok?" and then proceed with laughter. It helped and hurt all at the same time. As I've gotten older, I've learned to appreciate good humor. It lessens the load and reminds me that life is better and a bit easier when laughter is taken regularly.

What happens during a laughing spell? Your brain releases endorphins (feel good chemicals), reducing stress and bringing on feelings of happiness and well-being. It causes us to take deeper breaths, bringing increased oxygen to the brain, heart, lungs and muscles.

A good laugh offers the short-term effects of lightening our mental load (stress) and abating anger. (It's hard to be angry when you're laughing.) It also stimulates many organs by enhancing our intake of oxygen-rich air.

Hearty laughter fires up and cools down the stress response, raising and lowering our heart rate and blood pressure. It brings on a good relaxing feeling, soothes tension and stimulates circulations and muscle relaxation.

Long term benefits include:

An **improved immune** system due to the increase

Laughter Improves Our Health of immune cells and antibodies. Negative thoughts manifest chemical reactions that can affect body by raising stress & lowering immunity. Positive thoughts release neuropeptides that help to fight stress & poten-

Greater personal satis**faction** makes it easier to cope with difficult situations and connect with other people.

Protects the heart by improving function of blood vessels and increases flow.



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tially more serious illnesses. Relieves pain - Laughter can produce its own pain killers.

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If you can laugh 10-15 minutes per day, you can burn up to 40 calories, equaling a loss of 3-4 lbs./year. Maybe I should create a laughter diet, hehehe:-) Research shows that children laugh about 400 times a

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day, whereas adults, on average, laugh only about 15 times. I wonder what our yearly checkups would look like if we worked on maintaining our childlike laughter. We can start by learning to laugh at ourselves again. A study in Norway found people with a strong sense of humor outlived those who didn't laugh as much. The difference was particularly notable for those battling cancer.

Are you someone who doesn't

laugh very often? Did you know that humor can be learned? Attend laughing yoga regularly or get around jovial people, read a funny book, etc. and discover the benefits of laughter.

It's never too late to start a new habit. Make laughter a habit worth laughing over. Here's to health!

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Wellness

Beat the Heat: How to Cool Down Your Conflicts



By JAMIE C. WILLIAMSON, PhD

Couples tend to have more heated conflict when it's hot outside.

Hot temperatures interfere with mindful, sensible thinking because when we are overheated, our bodies automatically spend energy to cool down. Much of that energy comes from the prefrontal cortex, which is the front part of our brain that helps us self-regulate. When this happens, we are less able to keep our aggressive impulses in check.

Couples impacted by work or parenting stress and those that are exhausted also have more heated conflict. Like being physically overheated, psychological stress and physical exhaustion create heightened physiological arousal that interferes with mindful, constructive responses

and leads to the more automatic 'fight or flight" response. During heated relationship conflict we default to either (a) an attack and defend response or (b) shutdown and withdraw response.

So, when it's hot out (like it is now), or when you and/or your partner are stressed or exhausted, you are more likely to feel overwhelmed and have a difficult time expressing your own negative emotions constructively or dealing with your partner's negative emotions rationally.

Rest assured these types of emotional and physiological responses during arguments are completely normal and predictable.

Thankfully, if you pay attention to your own body, you can learn to recognize the first signs of this negative arousal and take self-corrective action BEFORE you become overwhelmed and "flooded" with hard-to-control emotions.

How to Cool Down Conflicts and Stop Flooding

Learn to identify the early warning signs of being emotionally overwhelmed or "flooded." The first signs that your negative arousal is too high will be unique to you but will likely include the common classic symptoms like: sweating, racing or pounding heartbeat, gritted teeth, shortness of breath, queasy stomach, or your mind is spinning.

The instant you sense the presence of one of your early warning signs, STOP the discussion and ask to take a break. All your flooding signals will interfere with your ability to mindfully process information or pay attention. Instead, you will respond reflexively and either lash out with harsh words or shut down. Either of these reactions will likely invite equally negative, matching responses from your partner. To prevent this negative spiral and its aftermath, you must notice your early signs of flooding, put a stop to the conversation, and take a break.

Take a break for at least 20 minutes. The purpose of the break is to give you an opportunity to calm down. During this time, do something that occupies your attention and is self-soothing. You might listen to music or a podcast, walk the dog, take a bath, read, meditate, or complete a mindless task. Whatever you choose to do, be sure to do it alone, and avoid thoughts of righteous indignation and innocent victimhood. Avoid playing out the rest of your conflict through "imagi-



nary interaction" with your partner. Just chill.

Don't start your break by storming out of the room and slamming the door or trying to get the last word in before you take a cool-down break. That will add fuel to an already heated argument.

Instead, respectfully communicate your need to calm down. Explain that you are feeling overwhelmed and need a break. Be sure to say where you are going and when you will be back.

Say something like: I'm starting to feel too upset to be rational about this and I am afraid I'll say something that I will regret. So, I'm going to walk the dog around our usual path. When I get back, I'll be ready to pick this up again.

If your partner is flooding, suggest that "we" take a break. You likely recognize your partner's early warning signs of flooding. The minute you sense one of those signals, stop the discussion and say that that "we" need to take a break.

Avoid calling attention to your partner's negative behavior. And avoid saying "I think you're getting too emotional. You should take a break.'

Instead, say "Sweetheart, we're getting more heated up than we should over this. Let's take a break and come back to this in about an hour, then we can figure it all out."

There are many ways for you and your partner to

calm down and sooth each other. Find something meaningful, enriching, and enjoyable that really helps center you.

Of course, on an ideal, cool weather, low stress day, you would plan an enjoyable, calming activity together BEFORE you have a serious discussion.

But, in the heat of the summer, when life's stressors get the best of one or both of you, the most that you can expect of yourselves is to stop the flooding before it gets out of hand.

Let me know if I can help.

Jamie C. Williamson, PhD is a FL Supreme Court Certified Family Mediator and Couples Counselor who is part of the Gottman Referral Network. She is an owner and partner at Amity Mediation Workshop, a mediation practice specializing in "friendly divorce" mediation and psycho-educational counseling for couples. Dr. Jamie speaks frequently on relationship topics and authors the blog "Work it Out." You can find her online at amitymediationworkshop.com.



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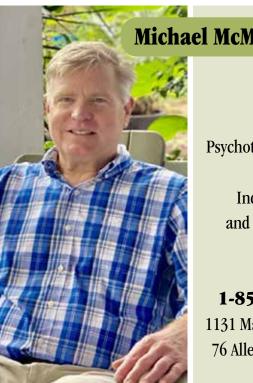
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Discover the Benefits of IV Hydration!

Sarah Beck, a registered nurse, has a passion for educating and empowering as many people as possible on the benefits of taking charge of one's healthcare decisions. Her professional career began in 1996 when she earned a Bachelor of Science in Nursing from the University of Maryland. Since then, she has gained experience in various settings, including perioperative, case management, and home care. She considers herself lucky to live in SRB with her husband, David, and their beloved dog, Kora. She enjoys spending time outdoors, whether bicycling, hiking, going to the beach, or just exploring the area's beauty. Over the years, she has witnessed firsthand the devastating effects of poor choices regarding self-care on individuals' quality of life. Now, more than ever, she stresses that it has become so important to take a preventative/ proactive stance when it comes to health. As a way of providing clients with a means to begin their health and wellness journeys, she recently founded Hydra Beach IV, a concierge IV hydration business right here in Santa Rosa Beach.

In today's fast-paced world, people are constantly striving to improve their health and wellness. One innovative method that has gained popularity in recent years is IV hydration therapy. This treatment involves the intravenous infusion of a combination of vitamins, minerals, electrolytes, and fluids, providing a quick and effective way to replenish the body's nutrients. With busy schedules and highstress levels becoming increasingly common, many individuals are turning to IV hydration as a convenient solution to their overall well-being.

One of the primary benefits of IV hydration is the ability to rapidly rehydrate the body and to provide an efficient way to administer essential nutrients directly into the bloodstream, allowing for better absorption and more efficient rehydration compared to oral intake alone The simple fact is that most



people do not get enough nutrients into their bodies through their diets Even with oral vitamin supplementation, the body only absorbs about 20%, as compared to nearly 100% through IV hydration. This can be especially beneficial for individuals recovering from illnesses or surgeries, or those struggling with chronic dehydration. Because IV hydration bypasses the digestive process, nutrients are delivered directly to the cells that need them. This targeted approach can help boost energy levels, support immune function, and promote overall health and wellness.

Furthermore, IV hydration can be customized to address specific health concerns and individual needs Whether someone is seeking an energy boost, immune support, hangover relief, or help with symptoms like headaches/ migraines, muscle aches, poor sleep, or general fatigue, IV therapy can be tailored to provide the desired nutrients and hydration levels. This personalized approach makes IV hydration a versatile option for a wide range of individuals looking to optimize their health.

Another advantage of IV hydration is its potential to aid in recovery and performance enhancement for athletes. Intense physical activity can lead to significant fluid and nutrient losses, impacting an athlete's performance and recovery. IV hydration can help replenish



those losses more effectively than oral hydration alone, potentially leading to faster muscle recovery and improved athletic performance.

Moreover, the convenience of IV hydration should not be overlooked. IV therapy offers a quick and efficient way to receive essential nutrients and hydration without the need for prolonged downtime. The average treatment only takes about 30-45 minutes, a particularly appealing option for individuals with demanding lifestyles.

In conclusion, IV hydration therapy offers a range of benefits for individuals seeking to enhance their health and wellness. From rapid rehydration and targeted nutrient delivery to customization and convenience, IV hydration has the potential to support overall well-being and address various health concerns. As with any medical treatment, individuals should consult with qualified healthcare professionals to determine if IV hydration is a suitable option for their specific needs. Visit www.hydrabeachiv.com.

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Wellness

Growing Through Disruption



By Stephenie Craig

After trhree years of talking about moving to Florida, we listed our house thinking it might sell in six months to a year. Twelve days later we were thrust into disruption when the house sold and the reality of a cross country move set in. In some ways, talking about the possibility of a move for three years instead of taking meaningful action was a way of avoiding the inevitable disruption of a location change. On some level, humans are designed to avoid change, discomfort and emotional turmoil. Disruption presents itself with feeling emotionally and physically stirred up. You might experience symptoms of anxiety or depression. You maight feel angry, sad, stressed and overwhelmed.

Disruption comes in many forms including moves, relationship conflict, mistakes, failures, endings, beginnings, births, death, diagnosis, job transitions, developmental transitions and environmental stress. You might avoid disruption because it forces you out of your comfort zone, it necessitates you facing personal challenges, it reminds you of all you can't control, it invites you to admit you are wrong, it creates fear of the unknown and it invites you to feel like the discomfort associated with disrup-



tion will be never ending.

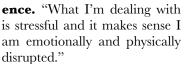
However, if you look back in your life, you will likely see that times of disruption and struggle have often been openings for tremendous growth, change and maturing in wisdom. When things get shaken up, you can often find an opportunity to examine and adjust your approach to life. The growth does not change the discomfort of disruption. But, the invitation to grow is present if you know to seek it. So, how do we shift from viewing disruption as something to be avoided to seeing disruption as an invitation to grow?

Seven Ways to Grow Through Disruption

Notice your personal signs of disruption. Notice irritability, tightness in your chest, low energy, controlling behavior, changes in sleep, busy thoughts, physical ailments and notice if these discomforts are related to a disruptive circumstance, thought or feeling.

Identify the origin of disruption. When did the disrupted feelings begin? Can you connect the disrupted feeling to an event, circumstance or relationship?

Validate your experi-



Identify growth opportunities. "How can I understand something new about myself?" "How can I take responsibility for myself instead of blaming others?" "How can I increase my life skills and understanding of others?" "How can I cope in healthy ways in the midst of disruption?" Consistently be on the lookout for ways to grow through your struggle.

Engage intentionally in growth activities. See that therapist, find a mentor, develop spiritual disciplines, read an instructive book about relationships, listen to a podcast related to your struggle, spend time with healthy people, deepen healthy relationships.

Apply and sustain learning. Try new, healthier coping strategies, new ways of communicating, new ways of problem solving, new ways of relating to others. Keep the new ways of doing things in front of mind for six weeks with post it notes and phone reminders until they have become healthier habits.

Notice change and celebrate. Look back over a six month to one-year arc of time to notice how you have grown and changed. Express gratitude for the changes and sustained growth in your life.

After about six months of significant disruption and discomfort around our move, we settled into Santa Rosa Beach and have built a life we love. On the other side of disruption has been learning to take healthy risks, learning to chase a dream, learning to plant ourselves in a new community and learning to face fears. The result has been something new and beautiful and gratitude-worthy. Disruption can be very uncomfortable and avoidance is tempting. But, when you engage disruption as a tool of growth, beautiful and life changing things can happen.

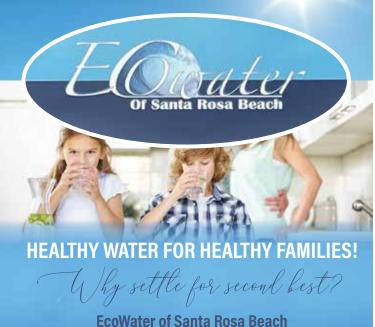
Connect with us along your journey of growth at Journeybravely.com for counseling and coaching.



JOURNEY BRAVELY Stephenie Craig, LCSW Therapist

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🐲 Wellness

Medicare's Big Changes Affecting You in 2025



By Christian Regalado

We may only be halfway through the year, but plans for big changes in Medicare for 2025 have already been announced by the Centers for Medicare and Medicaid Services (CMS). If you are a current Medicare recipient or will be soon, you'll want to know about them.

First, CMS is cracking down on insurance carriers' ability to offer brokers special incentives to enroll people in their plans. Brokers can no longer get special bonuses for enrollments; if they do, they can no longer charge administrative fees. Given that, straight commissions will be going up for Advantage and PDP plans, so it should make no difference to the broker which company's plan an enrollee chooses as far as their own compensation is concerned. This measure adds an important consumer protection for seniors, and we applaud the efforts.

Second, and more consequentially, Part D Prescription Drug Plans (PDPs) will be adapting to some big changes next year. For over 51 million Medicare beneficiaries who utilize drug coverage, Part D drug benefits are delivered one of two ways: Medicare Advantage plans, which cover physician fees and other services as well as prescription costs, or stand-alone PDP plans for people who choose to stick with original Medicare. Insurers contract to negotiate drug prices and pharmacy costs for these plans, and seniors are left to pay whatever they decide. The Inflation Reduction Act, passed earlier this year, aims to address this consumer burden by capping out-of-pocket expenses at \$2000, limiting the cost for insulin to \$35 a month for Medicare patients, and it allows the Medicare program to bargain drug prices with manufacturers. CMS estimates the new rule will save beneficiaries \$26.5 billion between 2024-2032. Well, thank goodness. Sounds great, right?

On the surface, it looks like good news for many seniors – especially those who rely on expensive, brand-name medications for chronic and other conditions.

MFRALD

However, this new rule will not apply to out-of-pocket costs for Medicare Part B drugs which includes things like vaccines and other doctor-administered injections, and drugs administered intravenously. The \$2,000 cap will be indexed to the growth in per capita Part D costs, and it may rise each year after 2025.

But what's good for consumers is bad for profits, and much speculation is tossed around regarding how drug companies, insurance companies, and pharmacies will compensate for new costs and diminished profits. Will we see plans restricting which medications they cover, more prior authorization requirements to obtain a prescription, and additional hikes to Part D premiums and co-pays? Likely, we will. And likely there will be considerable pushback from legislators to hold plans accountable if they choose to cut back on the prescriptions they cover. Some experts believe some insurance companies may choose to stop offering PDP plans entirely.

We will be here for it however it lands. So when you're ready, let us help you carefully review your Medicare options and find the plan(s) best suited for you. Give us a call! We are local, our services are free, and we are always happy to help.

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Lee Campbell

🏇 Musing

A Pastor's Ponderings: Help on Hand



By Rev. Pete Hyde

A perfect Sunday afternoon opened up for some outside chores. I had a list of things to accomplish after worship and lunch. One of those items was to change a headlight bulb on my car. "Shouldn't be too hard," I thought to myself. But alas, nothing goes as planned. No, it would not be as easy as changing a bulb on my first new car, a 1973 Plymouth Duster – lime green, blacked out hood, white stripes, rally wheels, front bench seat – oh, but I reminisce too much. Just reach in, twist out the old bulb and twist in a new one. What happened to simple car maintenance?

The "simple" task at hand included removing the plastic covering over the radiator (5 plastic screws), removing the headlight module (2 bolts) and loosening

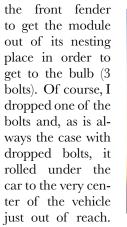
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"O my goodness," I said under my breath as I went back in the garage to retrieve a broom.

Once the bolts had been removed and retrieved, there was the gentle, yet firm manipulation of the module to get it past the fender and front bumper and out of its computer-designed sleek front end without breaking a piece of plastic bodywork or scratching the paint. Though a little frustrated, I was happy I was not paying the dealership \$190 dollars an hour for this task, and it was a pretty afternoon.

There! The module is out. No damage. Unscrew the cap and there it is - the gold at the end of the rainbow! But wait, it's attached with a little clip that can't be reached with my fingers. No wait, I can get it! My heart was beating with excitement. Out it popped. The new bulb had just a little difference in the housing. (Of course it did). So, another 45 minutes was spent trying to figure out how it all fit back together. Finally, with the new bulb in it was time the get the module back where it belonged. It came out of there didn't it? It should go right back in. "Right." With careful, frustrated hands it finally popped back into place.

I dropped another bolt. Guess where it rolled. "O my goodness!" I said a little louder than before. I stood back for a second and patted myself on the back as I gazed at the module all back in place. Then, I looked to my right and sighed to myself, "Now there's the other side."

Most "DIY" projects never turn out the way we originally planned. They are more intricate, take more time and energy than we ever expected. Admit, you've been there. You've done that. I know you have. And no, I nor you are going to call anyone to help. I can do this. I can do this.

Though we may secretly giggle at ourselves at times like these (after the projects are finished, of course. There is no giggling during the process.

"Oh my goodness!"). We look back on them and see we might have needed some help. The same is true for our life and spiritual journey. We are taught, "You can do this." "You can do anything you put your mind to." "You can be anything you want to be." "Just do it." "Climb that mountain." "Be a success." We are convinced we can do it all by ourselves and feel like a failure when we can't and have to call in some help. But, calling in help is what God is waiting in the wings to do.

I imagine God standing in the background of our lives, arms folded, observing our every move. Sometimes God is laughing. Sometimes God is crying. Sometimes God is rooting for us. Sometimes He's wishing we hadn't gone in that direction. He stands there waiting to be called upon to help us with all of our situations. We just have to get out of our own way and let God help us through. He never promised us smooth sailing through life. He promised to walk with us through each situation and circumstance. "Hey Lord, I need some help," should be the first step and not the last pleading, desperate cry as we sink in over our heads. God stands by ready to help you today and always. Thank you, Lord.

The hood closes, I stand back two and half hours after I started the project a little (maybe a lot) proud of myself. Then I think. I guess I should have tested them before I put it all back together.

Rev. Pete Hyde is the retired Pastor of the Santa Rosa Beach Community Church.



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BY SEAN DIETRICH

A television is playing in a

Birmingham bar. The talking

head is shouting politics. Most

folks in this joint are below thirty,

and aren't even watching TV.

They're transfixed with the opi-

He stares at the television screen

and says something under his

"This country sucks, man."

mean it. He's just upset. But it

stings just the same, and I wish

I don't know what his story is, I

don't know what his beliefs are,

but perhaps this boy has missed

a few uniquely American bless-

ings in his accumulated years of

wondrous things in this country

he'd change his opinion about us.

like big, neon-pink azaleas bright

enough to give you trouble

lining the interstates. The shoe-

box buildings with the canary-

yellow tops and the interior globe

lights over the faux-wood tables.

Nothing sucks about those. I've

neither had a bad meal at such

an establishment, nor bad ser-

vice. And no matter which sea-

son I visit a Waffle House, it is

always cold enough inside to

no sucking there. The Suwan-

nee River definitely doesn't suck.

The fat-bottomed cypress trees,

The Everglades at sunrise,

hang meat.

breathing. Those don't suck.

Maybe if he could see a few

Perhaps he's never seen things

Neither do the Waffle Houses

harrowed wisdom.

he wouldn't say such things.

I know he probably doesn't

Still, maybe it's not his fault.

breath. Something sad.

The bartender looks thirteen.

ate glows of their smartphones.

Sean of the South: I Heart America

swollen with bayou water. Spanish moss—which, as it turns out, is neither moss, nor Spanish. My bartender needs to see

these things. They would bless his heart.

If you ask me, the boy needs to ride a riverboat on the Mighty Missouri at dusk, watch the shrimp trawlers combing Lake Pontchartrain. Or listen to stories from the roughnecks who raised beef in Ottawa County, Oklahoma. He should meet the roughnecks who farmed the oyster beds of the Apalachicola Bay.

And he needs smoked ribs from Kendall's Barbecue in Georgiana, Alabama. Food that comes out of that tin shack is worth crying over.

He needs to witness Charleston at sunrise. Yellowstone at sundown. He deserves the right to see the outerbanks of The Old North State.

What the kid needs is county fairs, livestock exhibitions, and children with prize-winning show hogs.

A porterhouse in Kansas City. The Copper Art Museum in Clarkdale, Arizona. A hot-air balloon flight over the Appalachians. A ballgame at Fenway. The little horserace they do each year at Churchill Downs.

String bands, playing beneath festival tents. Gospel music with Hammond organs. Music from the bayou played on button accordions by men with white hair. Jazz.

The kid needs to hold a butter-yellow Case XX knife in his hand. And he ought to own at least one Stetson to keep the sun out of his eyes. He needs to taste chicken and dumplings prepared by a woman who has raised seven kids without the support of a husband.

He needs to meet the Walmart greeter named Phillip. The hospice chaplain named Marge. The family therapist named Jason. He deserves to meet the truck driv-



ers, the pipefitters, the songwriters, the storytellers, the novelists, the oil painters, the shipbuilders, the dentists, the hair stylists, the brewmasters, and the small-town principals named Barbara.

I wish I could take this kid to a Church of God chapel in Senoia, Georgia. Or perhaps a Catholic Mass in Valentine, Nebraska. Or a synagogue in Yonkers. Or the Green Cove Missionary Baptist Church in Damascus, Virginia. Or the Thai temple in Fort Walton Beach, Florida.

I wish I could take him to any church house that backs up to a hayfield. The quintessential American rural congregational house. The kinds of assemblies that pepper this country from Missoula to Uvalde.

And I'd like to carry the kid to an American funeral. Like my grandmother's service. Wherein a string of a million-and-three cars drove with their headlights on. I'd like the boy to attend an honest-to-goodness repast, and eat the food of grieving people.

I'd like him to receive a hug from an elderly Norwegian woman in Minnesota. I'd like him to taste pierogies in Lancaster County. Chilaquiles verdes in Taos. Crab cakes in Baltimore.

I don't care what the suits on television say, kid. Don't believe them. Yes, we have problems in this nation. Yes, we have haters. Yes, we're a gigantic dysfunctional family fit for an episode of Jerry Springer. Yes, we have division.

But we also have pediatric oncologists, Fort Bragg, national park rangers, historic sod cabins, longleaf forests, Pikes Peak and James Brown. The sandstone arches of Moab. The beach bungalows of O'ahu. The 960,000 acres of remaining American prairieland. We have nurses, EMTs, special-ed teachers, janitors, meat-packers, cab drivers and bartenders. That's us. America doesn't suck.

Your television does.

Sean Dietrich is a writer, humorist, novelist, and biscuit connoisseur, known for his commentary and stories on life in the American South.





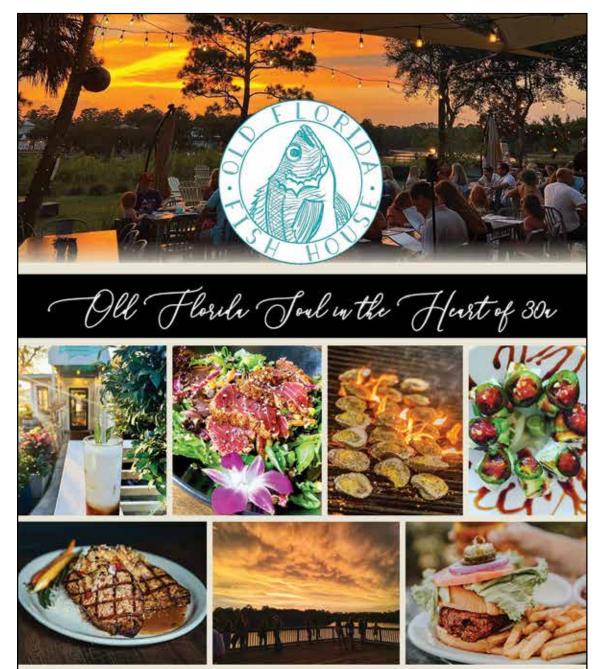


Musing

Road to Redemption: Pastor Gueary Clendening – Wisdom Speaks

By Victoria Ostrosky

There are so many Bible characters we can't wait to locate in heaven so we can ask them a ton of questions like the Apostle Paul, or King David, or maybe Moses or even Abraham. There are so many things we'd love to know about. Showing honor to the 'greats' in history is natural. There's a wonderful verse in I Timothy 5:17 that says, "Let the elders who rule well be considered worthy of double honor, especially those who labor in preaching and teaching." Here and now, we have a considerable number of



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seasoned believers among us, full of faith and the Holy Spirit, from whom we can learn much. Maybe it's time to seek them out and start asking them some questions.

With over 50 years of faithful ministry on his resume, Pastor Gueary Clendening is a brother fitting this verse exactly. He was born and raised in Atlanta, Georgia, then, as a married adult, worked in various organizations such as Teen Challenge in Chicago, then pastored churches in Illinois, Alabama, Georgia, and, lastly, Valparaiso. He retired from pastoring in 2015, five years after his wife's death.

Pastor Gueary admits "There were some difficult times, but God in His grace and mercy saw me through." His beloved wife was an extreme extrovert, and when she went to be with Jesus in 2010, Pastor Gueary realized that his introverted personality was going to have to make some adjustments. "After she passed, it brought me to a dimension where I had to learn to speak up. God will put you in situations where you have to talk."

Full of the Word, with Bible verses spilling out from his heart, Pastor Gueary is a wellspring of knowledge and wisdom and he is happy to share with young or old. He loves being part of his local church in Destin – he says it's been "rich and rewarding." He believes that the church is God's agent on earth – filled with the Holy Spirit. Being Christ's ambassadors, the church is a necessary light to the world. "The Holy Spirit uses the church to proclaim the truth, along with confidence and peace."

Pastor Gueary is convinced that it's vital to our spiritual growth to be physically plugged into a local church of believers. "The fellowship and encouragement we receive and give are important. When you're part of a church you can call them and ask for help when you need it. You also need connections with a small They're your friends and

group. They're your friends and will lift you up."

Speaking of his decades as a minister, Pastor Gueary compares pastors and members of the congregation. Together we are an essential component in the Great Commission, always reaching out to others, sharing what God has done for us. "I feel like there are everyday occurrences where we can reach out to someone lost and in the dark. Some don't realize they're even searching."

He loves going out to eat, and actively anticipates opportunities to share his faith with the waitstaff or anyone else. "Ask God what you need to say to witness."

Pastor Gueary loves Psalm 90:17 and Psalm 91:1 - "Let the favor of the Lord our God be upon us, and establish the work of our hands upon us, yes, establish the work of our hands! He who dwells in the shelter of the Most High will abide in the shadow of the Almighty." He expounds on it this way: "What's going to shine in us? The beauty of the Lord. We want our lives to be fruitful and not wasted. We need to get quiet with God daily. Every morning God comes to visit us and it's up to us to be receptive. He wants to share with us."

You can hear Pastor Gueary Clendening's entire interview and listen to many other incredible stories on the weekly Road to Redemption radio show and podcast at www.rtrdestiny. com.

By KIRK McCarley How much thought goes into

the origin of names and labels?

Even fans of the emergence of alternative synth pop in the late 1970s are likely not familiar with a band of English classmates known as the "Composition of Sound." When fellow classmate Dave Gahan was invited to join the trio three years after its inception as the group's lead singer, he suggested a name change was in order. Gahan, working then as a guide for window displays at a clothing store, stumbled upon a French fashion magazine, "Depeche Mode."

"What do you think guys?" he asked. It stuck and has continued through the band's more than 45 years of success.

As for the magazine, upon learning of the phrase translated "Fashion News," as being adopted by the group, the tabloid unleashed a salvo of lawsuits. Gahan shared, "Once we became successful, the magazine ceased litigation as print sales quickly escalated." In fact, the publication even made unsuccessful attempts at photoshoots with the band.

On a related note, after incurring slight damage to my truck I delivered it to a body shop for an estimate. The service technician was a woman, Brandy. Cornily, I could not help but bellow out that she was "a fine girl and what a good wife she would be" with reference to the the Looking Glass song from the 1970s. Without skipping a beat, Brandy referenced her mom as being a child of that era and shared that the song did in fact inspire her name.

I enthusiastically thanked her for helping influence this piece.

Sports franchises often have a penchant for nicknaming their teams after a characteristic of the city or region of orientation or based on an indigenous species native to the locale. Hence, we get the Colorado Rockies, Tampa Bay Rays, and the Chicago Bulls, in reference to the Chicago Union Stockyards.

Contrarily there are the three major franchises in Los Angeles having absolutely nothing to do with the Southern California region: the NBA's Lakers, relocated from Minneapolis; baseball's Dodgers, moved from Brooklyn, NY and originally named for the act of dodging street cars in that city; and then the Rams, who launched in Cleveland, and were so named by mimicking New York's Fordham University's nickname and because "Rams" "sounded good." Add to the list the Utah Jazz, New York Giants, and Las Vegas Raiders.

Business enterprises often devote clever marketing ingenuity to name development.

Kodak got its name because the founder thought the letter K sounded strong and incisive.

WD-40's formula was finally successful on the 40th try.

Similarly, Phillips 66 referred to the specific gravity of the gasoline, the car testing the fuel did 66 miles an hour, and the test took place on US Route 66.



Simpler are the organizations connected with the name of the founder:

- Walmart (Walton)
- Dave's bread
- Marriott
- Ford
- Purdue Hilton

The orientation for the name of my business, The Seed Sower Coach, came from two influences. One, I'm an avid gardener. The act of planting a seed and watching it proliferate from a humble origin is rewarding.

Likewise, the parable of the seed Sower from the Gospel of Luke, Chapter 8 parallels the notion of a coach/client relationship. Clients often present themselves with raw, yet high potential, in need of further development and refinement. As a coach, my role is to metaphorically provide nourishment, oversight, and encouragement for that client to achieve full potential. When that goal is achieved the harvest of that achievement is celebrated. If you have a business, what does its name represent? Is it symbolic of not only the line of business but also organizational values or interests?

If not the proprietor of an enterprise, what does the best version of your name communicate? If you are "John," how do you live out the Hebrew translation of "God is gracious?" Are you a "beloved" "Mary?" If you are "Robert," do you present your "fame brightly?"

What's in your name?

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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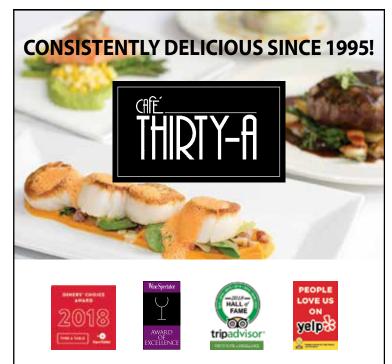
What's in a Name?

Dining

Costa Family McDonald's Opens First McDonald's in Santa Rosa Beach

Costa Family McDonald's opened the first McDonald's in Santa Rosa Beach on Thursday, June 13, 2024.

Located at 2010 US Highway 98, the new restaurant, adjacent to Publix in Santa Rosa Beach, was built by Stan-



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www.30acookiesandicecream.com



sell Properties & Development and spans 4,000 square feet, featuring a large parking area, drive-thru, and plenty of dinein space for patrons to enjoy. For the first time in the market, this location also features kiosks where customers will have the option to pay cash for their orders. The newest Costa location has created over 60 jobs for the community.

"For years we have been looking for the right locations in Santa Rosa Beach and we are so excited to finally be able to bring a McDonald's to South Walton," shared owner/operator, David Costa, Jr.

The day started with a Rib-





bon Cutting Ceremony at 9 a.m. with the Walton Area Chamber of Commerce, followed by check presentations. The Costa Family donated \$500 each to South Walton High School, South Walton Fire District, and Walton County Sheriff's Office.



David Costa announced that he would double each donation, totaling \$1,000 to each entity.

The restaurant officially opened to the public at 10 a.m., and the first 50 customers at the Santa Rosa Beach McDonald's received free Big Macs or Happy Meals for a year, limited to Costa Family McDonald's only.

"Opening the restaurant with 61 employees has been a true dream to watch our new team come together as we welcome residents and guests alike into our new restaurant," said Costa.

This is the first of two Santa Rosa Beach locations Costa plans to open in 2024 with the second location coming in across from the Walmart in west Santa Rosa Beach. With the two new locations, Costa plans to give back to the local community, schools, and charities surrounding each restaurant in Walton County. Local artist, Lindsay Tobias, is currently painting a mural that exemplifies the nostalgia and family bond that Mc-Donald's inspires that will span 14' x 8' across.

Since the company was founded in 1994, the Costa family has made it a pillar of their company framework to give back to the community and support in various ways.





Serving authentic Italian dishes bursting with flavor and color. Our vibrant venue is perfect for an evening out with friends or a stunning backdrop for lunch. Mimmo's has created an atmosphere where people love to come to laugh, relax, have fun, create memories, bond with friends and enjoy good wine, crafted cocktails & impeccable food with exceptional hospitality!

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Experience the Best of Destin at Fudpucker's!

Fudpucker's Beachside Bar Grill, located in the heart & Destin, Florida, is a lively of destination for locals and tourists alike. Known for its vibrant atmosphere, delicious food and unique attractions, Fudpucker's offers an unforgettable experience for all ages.

Delicious Dining

At the core of Fudpucker's appeal is its mouth-watering menu. From signature seafood combos to classic Southern favorites, there's something for everyone. Indulge in signature dishes like the Fudpucker's World-Famous Alligator Tail, Stuffed Shrimp Parmesan, and their World Famous Fudburgers. The restaurant also offers a variety of vegetarian and glutenfree options, ensuring all guests can find something delicious to enjoy.

Live Entertainment

Fudpucker's is renowned for its entertainment scene. Through out the week, you can catch live music performances by talented local artists. The outdoor stage hosts a variety of genres, from rock and country to blues, providing the perfect backdrop for a fun night out. During the day time, families can enjoy interactive fun with the Fudnominals - hosted by Stars Dance Team.

Gator Beach

One of the most unique attractions at Fudpucker's is Gator Beach, "The World's Greatest Alligator Park." Visitors can get up close and personal with live alligators in a safe and controlled environment. You can hold an alligator and even feed an alligator. It's an exciting experience for kids and adults alike.

Father Fud's Photo Scavenger Hunt

A unique family scavenger hunt experience that starts with a list of awesome places and things at Fudpucker's to snap a photo of, and ends with a spin on the Wheel of Fud! You can win a trip to the Father Fud's Treasure Chest, Desserts, and even a World Famous T-Shirt. It's fun for the entire family!

Fudpucker's Gift Shop

Take home a piece of Fudpucker's with a visit to the on-





site gift shop. Here, you'll find a wide range of souvenirs, including our World Famous Fudpucker T-Shirts, hats, and other branded merchandise. The shop also offers unique gifts and beach essentials, making it a great place to pick up a memento of vour visit or find the perfect gift for friends and family.

Kid-Friendly Fun

Fudpucker's is a familyfriendly destination with plenty of activities to keep the little ones entertained. In addition to Gator Beach, we have a playground and deck games, like large Connect 4 and Jenga, as well as Corn Hole and Ring & Hook games. Get blasted in our Hurricane Simulator, and get some artistic henna tattoos as a fond memory of Destin & Fudpucker's Beachside Bar & Grill.

Friendly Atmosphere

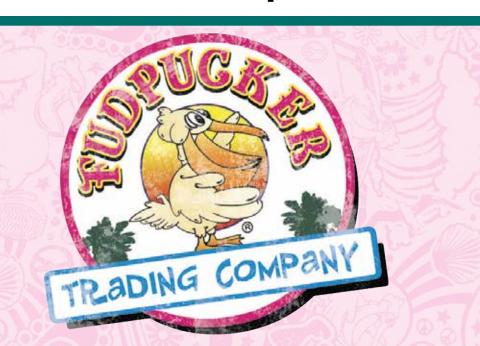
Fudpucker's Beachside Bar & Grill is known for its friendly and welcoming atmosphere. The staff goes above and beyond to ensure that every guest has a memorable experience. Whether you're a first-time visitor or a regular, you'll feel right at home at Fudpucker's.

With its lively atmosphere, delicious food, and array of fun activities, Fudpucker's is the perfect place to create lasting memories with family and friends.

So, bring the family and have some fun at Fudpucker's today!

Visit us in Destin at 20001 Emerald Coast Pkwy., Destin, FL 32541.

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🐲 Music

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to indie guitar players or upbeat party songs, the talented musicians know the vibe of the area. Visit www.shunkgulley.com.

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. Sunday Pickin' @ The Bay features The Sand Ole' Opry with Mike Whitty & Friends on stage from 4-8 p.m.Mike brings in new musicians to play every week.

Sounds of Seaside Concert Series

Enjoy an evening of live music in the Seaside Amphitheater on Wednesdays. Sounds of SEASIDE features musicians ready to entertain the whole family. Bring a chair or blanket, snacks and drinks, and enjoy the show. Free and open to all ages. Visit seasidefl.com for more details. July 3: Fred Domulot July 10: Mac McCann July 17: Fred Domulot July 24: Roman Street July 31: Boukou Groove

Rosemary Beach Summer Concert Series

The Summer Concert Series returns on Monday nights, May 20 - August 5, beginning at 7 p.m. held on St. Augustine Green in Rosemary Beach. Bring your chairs and blankets and enjoy the night filled with great music. Each week is a different show so catch as many as you can!

July 8: Run Katie Run July 15: MECO

July 22: Joey Shaling & the Pais-

ley Blues Band July 29: Boukou Groove

August 5: Anthony Peebles Band

Alys Beach Concert Series

Come on out for great live music during the Alys Beach Concert Series from 6-8 p.m. on Wednesday nights through



July 31. Bring a blanket or your favorite chair to the Alys Beach Amphitheatre. Concerts are free and open to the public. Learn more at www.AlysBeach.com.

July 10: Weston Hine & the Palmettos

- July 17: Cadillac Willy
- July 24: Beach Mountain Blues Band
- July 31: Anthony Peebles

Baytowne Wednesday Night Concert Series

Live music concerts take place in the Baytowne Events Plaza every Wednesday night from 7-9 p.m. Various local and regional artists perform throughout the year - see the lineup. Bring your lawn chairs and blankets. Free and open to the public.

July 10: Dion Jones & The Neon Tears

July 17: The HooDoos July 24: Ben Loftin & The Fam-

ily July 31: Duchess



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🐲 Music

The Benefits of Music Lessons at Studio 237 Music

Music, an ageless companion to the human experience, has a profound impact on our thinking abilities, emotional well-being, and social development. Engaging in music lessons, whether in childhood or adulthood, offers a variety of benefits that extend far beyond the ability to play an instrument well. Let's explore how the pursuit of musical education shapes our lives in many ways.

1. Mind Strengthening

Learning music involves a variety of abilities including hearing, seeing, and coordination skills. Research has consistently shown that children who receive music lessons tend to perform better in school subjects such as math and language. This is attributed to the increase of memory, attention span, and abstract reasoning skills that are sharpened when learning to read musical notation, understand rhythm, and identify melodies.

2. Emotional Well-being

Music is a powerful emotional outlet. It allows individuals to express feelings that may be difficult to articulate in words alone. Learning to play an instrument or sing fosters a sense of accomplishment and self-confidence as students master new skills and conquer challenges. Furthermore, music has therapeutic benefits, reducing stress, anxiety, and even alleviating symptoms of depression by triggering the release of natural mood elevators in the brain.

3. Self-Regulation and Patience

Learning to play a musical instrument requires some dedi-

<image>

cation, practice, and perseverance. Students learn the value of achievement as they commit to regular practice schedules and strive to improve their ability over time. This cultivated patience and resilience extend beyond the realm of music into other areas of life, contributing to personal growth and resilience in the face of challenges.

4. Social Skills and Collaboration

Music education often involves group activities such as bands, orchestras, or choirs. Working collaboratively with peers toward a common musical goal fosters important social skills such as teamwork, communication, and empathy. These experiences teach students how to listen actively, compromise, and appreciate the contributions of others—a valuable lesson in building harmonious relationships both within and outside the musical sphere. dividuals to a rich tapestry of cultural traditions and history. Whether exploring classical compositions, folk songs, or contemporary genres, students gain a deeper understanding of diverse musical styles and the community in which they originated. This fosters an appreciation for other cultures and their style of music.

6. Lifelong Enjoyment and Fulfillment

Beyond the educational and developmental benefits, music lessons provide a lifelong source of enjoyment and fulfillment. The ability to create music, whether for personal pleasure or shared with others, brings a sense of joy and accomplishment that endures throughout one's life. Whether playing for relaxation, performing on stage, or simply appreciating music as a listener, the skills and appreciation gained through music education enrich every stage of life.

In conclusion, the decision to begin music lessons is not merely about learning to play an instrument or sing proficiently. It is an investment in learning development, emotional well-being, and personal growth. From enhancing academic performance to improving social skills and cultural appreciation, music education offers a wealth of benefits that resonate far beyond the practice room. Whether for children starting their musical journey or adults rediscovering a passion, the rewards of music lessons reverberate through every facet of life, creating harmony for the mind and soul alike.

Studio 237 Music Lessons has music teachers ready to help you begin your musical learning experience. Contact the studio to register online at www.Studio237Music.com/registration or call the studio at (850) 231-3199 leave a message or text/ call (850) 797-3546. We provide a place for teachers to teach and students to learn. For more info visit our website at www.Studio237Music.com.

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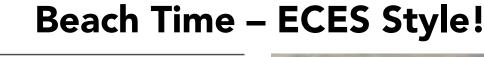
TAPEL

Business



BY CHRIS BALZER, Emerald **Coast Energy Solutions**

When planning your next beach day, take some extra time and enjoy the beach Emerald Coast Energy Solutions (ECES) style. Of course, we like the tra-



ENERGY TIPS by Emerald Coast Energy Solutions

ditional beach things: sitting by the water, watching the waves curl ever so slightly, looking for that pod of dolphin fins, listening for and watching low fly bys or watching a sea turtle grab breakfast-you know, the ordinary beach stuff. However, going to the beach here is anything but ordinary; we are blessed to have on a regular basis air and sea shows almost every time we go to the beach. Below are a few more things to think about on your next beach day:

Check the heat index. One of the first things you should know is what the heat index is. The heat index is the "feels like" temperature to the body when relative humidity is combined with the air temperature. It could be 93° with a "feels like" 102°. Heat indexes of 103° or higher are considered dangerous. So, use caution when planning beach days or outings with a high heat index.

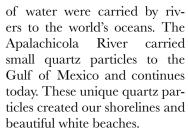
Check the UV forecast. While checking the weather forecast and heat index, review the UV forecast. Checking UV (ultraviolet radiation) should become as much as a habit as checking the weather. UV forecasts include many factors. So, don't assume cloud cover or lower temperatures mean low UV. Anyone who has gotten a sun burn on a cloudy day understands. Checking UV is particularly important if you plan to spend several hours outside and



even more so at the beach where UV radiation can be increased by reflecting off our white sands and water.

Wear reef safe sunscreen. The best way to protect vourself from UV radiation is by staying in the shade or wearing protective clothing. Another way is slather on reef safe sunscreen. Be sure to check the back of the sunscreen bottle; some sunscreens contain chemicals that can harm marine life including corals, fish and even dolphins.

Get to know the sand between your toes. We have some of the whitest beaches in the world thanks to the Appalachian Mountains and the Apalachicola River. 20,000 years ago, when the world temperatures began warming after the last Ice Age, large volumes



Share the shore. Our beaches are great, but they aren't just ours; we're all just visitors. Snorkeling, diving and even sitting, one can experience a whole world coexisting at the beach. Share the shore and take the pledge that you will find out how to keep yourself and the marine animals around you safe. As tempting as it is, keep your distance from marine life and leave that shell souvenir behind. Some shells play a vital role in our beach ecosystem and taking some washed up items can actually be illegal. If you are looking for that perfect souvenir, try an airbrushed t-shirt reading "My friends visited the beach and all I got was this lousy t-shirt."

The next time you plan to go the beach, do it ECES style: Check the heat index and UV forecast, use reef safe sunscreen, enjoy the sand, share the shore and Beat the Heat!

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

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Property Insurance Questions and Answers



By Julie A Martin, Licensed Agent at Abora Insurance Group LLC

Dear readers, storm season is again upon us, and with the first breath of stormy winds comes confusion when it comes to our insurance options. Why are the rates so high? Why are my premiums higher than my neighbor's when we have the same size house? Why am I being non-renewed for not providing flood insurance when I am not in a flood zone?

All good questions, and we have some answers. First to the question of flood insurance. Citizens and Peoples Trust both enacted rules in accordance with the State of Florida that require flood insurance for properties in flood zones, whether or not your property has a mortgage requiring you to carry it. In addition, Citizens is in the midst of a fouryear plan to get all of their policyholders to carry flood insurance on their homes regardless of flood zone.

Currently, owners of homes with dwelling coverage 600K are required to carry flood insurance on their properties regardless of flood zone in order to maintain a property policy with Citizens Property Corp., the state backed insurer.

Next year, owners of homes with 500K and up will be required to carry flood insurance regardless of zone. By 2027, all homes insured with Citizens will be required to carry flood insurance in order to maintain property insurance with Citizens.

For the readers who are curious to know why two houses on the same block, with the same square footage, and quality of interior and exterior features would be insured for different amounts, and even have drastically different premiums, there are over 300 different rating factors that determine the pricing structure of a home.

Wind mitigation features are key here. Let's suppose that although both homes were built in 2004, and both have been re roofed with permits, if your neighbor has a Hip shaped roof, which is a roof that slopes on all



four sides like a pyramid, and you both have Roof Deck Attachment C, and Clips, and you both have A1 Opening protection, that Hip Roof shape credit could generate an additional 15% premium discount to his home insurance premium. If your neighbor has Hip Roof and opening protection credit, and you do not, there will be a marked difference in the way his home is rated versus the way your home is rated.

Also, comparison of properties needs to consider are the type of property insurance form both homes are covered under. Maybe your neighbor rents his home out to a long-term tenant, and so his policy would be DP3, which does not require a high level of personal property contents; whereas, your owner occupied HO3 policy requires at least 25% of the dwelling in contents coverage, as is standard under Florida home insurance package policies.

There are eight new carriers in Florida that have recently become authorized to transact new business for property insurance in the state of Florida, within the last few months, which include Orion 180 Select Insurance, Orange Insurance Exchange, Mainsail Insurance and Tailrow Insurance, to name a few. It will take time for the Florida property insurance industry to spread the risk around more evenly in the next year or so for the rates to come down. But, eight new carriers means that there will soon be some relief, even if it might take a year or more for us to see it.

Stay tuned, dear readers. More good news might be just around the corner, but let's be prepared for an active storm season.



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2024 Will Be Biggest Year Ever for Cyberattacks in The Florida Panhandle

Local businesses will face the greatest ever number of cyber-attacks in 2024. That's the prediction from a local security expert, who has watched the number of attacks grow year on year. "The question isn't whether your business will face a cyberattack, but when? And more importantly, will you be prepared?" explained CEO of SNH TECH-NOLOGIES, Russell Hale.

"The human element is often the weakest link in the cyber



security chain," he said. "But it can also be our strongest defense, IF you engage employees in cyber security. It's not just important; it's now become critical."

Below are Hale's five strategies for Florida businesses to create a strong culture of cyber security.

Education: Knowledge is power. The more employees understand about the threats

they face, the better equipped they'll be to prevent them. Provide regular training sessions on recognizing phishing emails, using strong passwords and understanding the latest threats.

Training simulations: Practice makes perfect. An annual training class doesn't work. Regularly scheduled cyber security simulations can help employees understand how to respond in the event of a real cyber-attack. "Simulations provide a safe space for employees to learn from their mistakes and improve their response times. It also keeps your business running if you suddenly have to switch everything to paper," said Hale.

Policies: Clear, concise, and comprehensive policies lay the groundwork for what is expected from each employee regarding cyber security. Ensure that these policies are regularly updated to reflect the evolving landscape of cyber threats.

Leading by example: Leaders should be the first to adhere strictly to cyber security protocols. This sets an example for the entire organization. Your First Name said: "When leaders prioritize cyber security, it sends a clear message to the team that this is a matter of utmost importance."

Open communication: Encourage employees to voice their concerns and questions about cyber security. An open dialogue creates a supportive environment where employees feel comfortable discussing cyber security issues.

In the face of rising cyber threats, businesses must take proactive steps to secure their digital assets. "We can't afford to be complacent," warned Hale. "Cyber security is everyone's responsibility."

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